Bearing the Burden: An Ethnographic Account of Women's Online Entrepreneurship in the Jordanian Political Economy of Development

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Abstract

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This study evaluates whether and how information and communication technologies (ICTs) help overcome constraints to female labor force participation in Jordan. It yields insights about how women's ICT-enabled economic participation is shaped by the normative, social, and cultural mechanisms structuring women's livelihood trajectories in contemporary Jordan. Pursuing ICT-enabled economic participation might allow women the flexibility to work from home on their own terms and schedules, overcoming restrictions to movement and limitations on time due to expectations about their role as homemaker and caregiver. This kind of flexibility may also bode well for improving female labor force participation, although not as much as some proponents may claim. Through multiple qualitative research methods, including in-person interviews, focus groups, participant observation online and in-person of events and venues, this ethnography offers an analysis of how economic, historical, cultural, and religious structures influence women's experiences and opportunities. The dissertation's significant findings show that Jordan is an aid-dependent economy primarily led by Western-driven development priorities, obligations, and reform agenda. The structure of donor funding and Jordan's current aid-dependency has led to a scenario that incentivizes Jordan to go where the donor goes and to

follow the whims and current trends in the donor community. Because donor funding drives priorities, Jordan is currently prioritizing women's entrepreneurship initiatives for economic development and women's empowerment, including home-based online entrepreneurship and other forms of ICT-enabled work. This study found that many Jordanian women are interested in pursuing ICT-enabled work given numerous constraints to their participation outside of the home but that technology and entrepreneurship is not a one-size-fits-all solution to women's economic participation. It also shows that while efforts to promote women's online entrepreneurship have brought some empowerment outcomes for Jordanian women, they have instrumentalized women in the pursuit of economic development and led to the feminization of responsibility and obligation.

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Abbreviations and Acronyms

AQC	Al Quds Center for Political Studies
GAD	Gender and Development
GDP	Gross Domestic Product
GoJ	Government of Jordan
HBB	Home-Based Business
ICRW	International Center for Research on Women
ICTs	Information and Communication Technologies
ICT4D	Information and Communication Technologies for Development
IMF	International Monetary Fund
ILO	International Labour Organization
JOD	Jordanian Dinar
JFBPW	Jordan Forum for Business and Professional Women
MENA	Middle East and North Africa
MDGs	Millennium Development Goals
MSEs	Micro and Small-sized Enterprises
MSMEs	Micro, Small, and Medium-sized Enterprises
SDGs	Sustainable Development Goals
UN	United Nations
US	United States
USAID	United States Agency for International Development
USAID LENS	USAID Local Enterprise Support Project
ZINC	Zain Innovation Campus

Chapter 1: Introduction & Literature Review

Understanding Women's Labor Force Participation in Jordan

Gender equality is currently an important pillar of the global development agenda; however, the World Economic Forum warns that women's economic participation and "inclusive growth and development remain primarily an aspiration" (WEF, 2017, v). This is especially true across the Middle East and North African (MENA),[1] where only 25 percent of women are formally employed, compared to 50 percent globally, representing the lowest female labor force participation[2] rate in the world (ILOSTAT; World Development Indicators). The gender gap in the region's labor force is almost twice as high as in other low- and middle-income countries (OECD, 2014). For example, the Hashemite Kingdom of Jordan (Jordan) ranks as one of the lowest countries in the world for the economic participation of women (WEF, 2018).[3] In Jordan, only 14 percent of women are engaged in the formal economy, and an additional 15 percent are estimated to be involved in the informal economy (GoJ, 2016; ILO, 2019).[4] Additionally, women in Jordan own less than ten percent of businesses (USAID LENS, 2015).

Women's low participation rates in Jordan do not match expectations from the development literature. Considering traditional labor force determinants, like Jordan's status as a middle-income country (World Development Indicators) and demographics, including increasing education levels for women, high rates of literacy, declining fertility rates, and higher age at

[1] Here MENA includes Algeria, Bahrain, Egypt, Israel, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Palestinian Territories, Oman, Qatar, Saudi Arabia, Syria, Tunisia, Turkey, the United Arab Emirates, and Yemen.
[2] According to the International Labour Organization (ILO), "the labour force participation rate is a measure of the proportion of a country's working-age population that engages actively in the labour market, either by working or looking for work" (ILOSTAT). This does not include unpaid domestic work done for oneself or one's household.
[3] Jordan ranks 144 out of 149 for economic participation and opportunity for women in the World Economic Forum's Global Gender Gap Report (WEF, 2018).
[4] Moghadam & Senftov acknowledge that labor force participation is "a limited statistic because it undercounts household labour, the urban informal sectors, and women's agricultural labour" (Moghadam & Senftov, 2005, 399).

marriage for females, experts would predict Jordan to have much higher rates of female labor force participation (Kabeer, 1994; Population Reference Bureau, 2018; Spierings, Smits & Verloo, 2010). Based on these statistics, some estimate that Jordan's female labor force participation rate should be approximately 40 percent (Tzannatos, 2017). This puzzle calls into question the predictive power of modernization theory, which generally asserts that increased economic development and educational attainment, along with decreasing fertility rates, leads to expanded economic opportunities for women (Haghighat-Sordellini, 2009; Haghighat, 2012; Solati, 2017).

Women's low economic participation is a concern because research shows that women's economic opportunity leads to many positive outcomes for women, their families, and their communities. Women's economic participation can also lead to improved self-esteem and self-confidence, and even greater bargaining and decision-making power within the household (Blumber, 1989; Moghadam, 2013; Tinker, 1990). It also leads to greater community and civil society involvement, and there is some indication that women's economic participation might lead to more political representation (Al-Dajani & Marlow, 2010; Keller & Mbwewe, 1991). Also, women's economic participation contributes towards a country's economic development.

Given that women's participation in the labor force appears important for their well-being and status, as well as for economic growth, then it is beneficial to understand the reasons behind low female labor force participation rates in Jordan. In seeking to understand low female labor force participation better, uncovering the limiting mechanisms might open pathways to women's economic participation in Jordan, and perhaps the MENA region, more generally.

There is little empirical literature on specific barriers to women's labor force participation in Jordan. However, research from across MENA reveals that there are unique barriers to

women's labor force participation in the region, including patriarchal structures and societal norms (Haghighat-Sordellini, 2009; Solati, 2017).[5] There are strong norms limiting women's work outside of the home (Al-Dajani & Marlow, 2010) and normative concerns about women working in mixed-gender environments (Moghadam, 2013). Furthermore, normative expectations about family care duties fall largely on the shoulders of females (Bastian, 2017; Haghighat, 2012; Hoodfar, 1997; Tlaiss 2015; UNDP et al., 2012).

There are additional barriers to women's economic participation in Jordan, including the prevalence of low wages in private sector jobs, the time and expense of transportation to the job site, as well as concerns about safety on public transit, the cost and availability of childcare, and the length of time away from home required for most jobs. Because of these constraints, my research reveals that many women prefer working from home or in a flexible manner. I discuss these preferences in greater detail in Chapter 5.

The international development community and international organizations hypothesized that some of the barriers to women's economic participation in Jordan might be addressed by creating opportunities for women to work from home with support from information and communication technologies (ICTs).[6] The hypothesis stems from the idea that ICTs might help overcome some of the barriers to women's economic participation by providing flexibility for women to work from home, avoiding the need for public transportation, and allowing women to continue the homemaker and caregiver role while participating in income-generating activities. The use of ICTs might also enable women to work flexibly outside of the home during hours that can accommodate their homemaker and caregiver roles.

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[5] Patriarchy is defined as "systematic and institutionalized gender inequality in favor of men" (Solati, 2017, 4).
[6] I adopt Kleine's definition of ICTs as "any technology serving the purpose of gathering, processing, and dissemination information, or supporting the process of communication," often meaning the Internet and mobile phones (Kleine, 2013, 2).

There is currently much emphasis on integrating ICTs for development (ICT4D)[7] programming within the international development community,[8] and some current ICT4D literature gives credence to the idea that ICTs may diminish certain barriers to female economic participation and lead to positive outcomes for women (Qureshi, 2015). A study of women in developing economies reveals that access to the internet allows women to start businesses online in order to negotiate their roles at home and be able to work, increasing their income and economic independence, and eventually leading to stronger bargaining power in the household (Komolvadhin, 2008). Other studies find that ICTs support job and skills training for women, support women's small-scale businesses through access to markets and information on prices and trade-support services, provide for increased income, mobility, knowledge, and better communication, and other benefits for women in developing economies through organizational and political communication (Gurumurthy, 2006; Svensson & Wamala-Larsson, 2016; Kleine, 2013). Additionally, in some developing economies, women's control of financial resources through ICTs, such as e-banking and e-wallets, give women greater decision-making within the household (Porter, et al., 2015; World Bank, 2016a).

While these studies argue for ways in which markets are opened for women's participation through ICTs, they do not specifically address how, or if, ICTs can overcome the normative and structural barriers preventing women in the MENA region from participating in the labor force. My study evaluates whether and how ICTs may help overcome some of the constraints to women's economic participation in Jordan. Pursuing ICT-enabled economic

[7] ICT4D, also called digital development, is the use of ICTs for economic and social development.
[8] For example, The World Bank highlights the organization's hope in ICT4D asserting, "This ongoing wave of innovation has the potential to remove many of the barriers that stand between people and opportunity, especially for the poorest and most vulnerable. Thanks to digital platforms, individuals—no matter where they live—can now access unprecedented amounts of information, take online jobs, enroll in e-courses, and even receive life-saving care through telemedicine" (World Bank, 2019).

participation might allow women the flexibility to work from home on their schedules, overcoming restrictions to movement and limitations on time due to expectations about their role as homemaker and caregiver. Considering how ICTs might facilitate women's economic participation will increase our knowledge of pathways to women's economic participation in Jordan, and perhaps the MENA region.

To this end, this dissertation considers the following questions:

1. To what extent are ICTs helping women overcome barriers to economic participation in Jordan? If so, how? If not, why not?
2. How does women's ICT-enabled economic participation reveal insights about the normative, social, and cultural mechanisms shaping women's livelihood trajectories in contemporary Jordan?
3. How consequential is access to ICT-enabled economic participation for women's lives and the multiplicity of their relationships within their families and communities, especially as it relates to the normative, social, and cultural expectations of women?

In the remainder of this chapter, I review the relevant literature related to the dissertation's questions. In Chapter 2, I discuss my methodology for approaching these questions, focused on ethnographic fieldwork in Jordan. In Chapter 3, I explain Jordan's history and current situation as an aid-dependent economy and how this had led to numerous obligations from Western-driven development priorities such as a recent emphasis on entrepreneurship as a way out of the economic crisis. In Chapter 4, I examine the emphasis placed on promoting women's economic participation in Jordan and the mixed outcomes of this push, holding in conflict the results of greater freedom for women to work outside of the home due to the poor

economic situation and the impact on women. In Chapter 5, I discuss the barriers and preferences around economic participation for Jordanian women. Given limited prior research on the topic in Jordan, I utilize my ethnographic work to explain the various barriers to women working outside of the home in Jordan, as well as discuss some of the preferences for women around work. I find that while mindset and social norms are a barrier to women's economic participation in Jordan, the accounts are far more nuanced and complicated than just mindsets or norms. There are practical and rational limitations, too, including low wages, long hours, and poor transportation infrastructure. Given the many barriers to women's work outside of the home and as a result of their responsibilities at home, I find that most women I interviewed prefer to work from home. In Chapter 6, I evaluate women's experiences with ICT-enabled economic participation, especially online entrepreneurship. In this chapter, I discuss women's reasons for engaging in ICT-enabled work and their experiences with participating in this type of work. My research reveals that ICT-enabled work has numerous intangible benefits for women's economic empowerment and appears to be changing the perceptions of the value of female labor force participation in Jordanian society. However, I also discuss how class, geography, and education play a substantial role in a woman's economic success with ICT-enabled workforce participation. Finally, I conclude with a discussion of how my research informs the current academic and policy landscape and provide areas for future research related to women's economic participation in Jordan.

Frameworks for Understanding ICT-Enabled Female Economic Participation

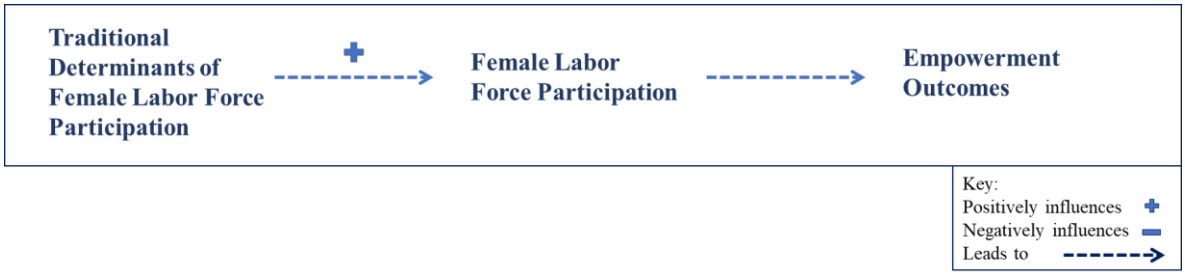
In this section, I explain the current framework for understanding the growth of female labor force participation globally. At the same time, I propose an alternative framework to guide an investigation of how ICTs might facilitate increased economic participation for women in

Jordan while leaving open the possibility that ICTs may do little to change the social barriers and normative expectations that define gender in the Jordanian context. I begin by explaining current assumptions about the traditional determinants of female labor force participation, stemming from modernization theory. I then discuss the current literature on barriers to female labor force participation in MENA and apply it to Jordan. Next, I consider what we can learn from the literature about how ICTs might help overcome Jordan-specific barriers to women's economic participation. I also review the known benefits of female economic participation as it pertains to women's empowerment, establishing why this project is important for women's and communities' well-being. This research engages with interdisciplinary literature from across development studies, including the sociology of development, the gender and development field, feminist economics, and ICT4D literature. My research is also informed by economic and historical trends in Jordan and understanding how those contribute to the female labor force participation rate.

Traditional Determinants of Labor Force Participation

Modernization theory assumes that as a country's economy modernizes and advances in industrialization, then female labor force participation will increase as a result of more job opportunities, lower fertility rates, and higher levels of education for women (Haghighat-Sordellini, 2009). In turn, it is expected that this will eventually result in positive empowerment outcomes for women (Haghighat-Sordellini, 2009; Haghighat, 2012). And stronger economies tend to have a higher level of women's economic participation (Haghighat, 2012; Karshenas & Moghadam, 2006). Figure 1, below, shows the assumptions about women's economic participation stemming from modernization theory.

Figure 1: Conceptual Model of Female Labor Force Participation in Modernization Theory



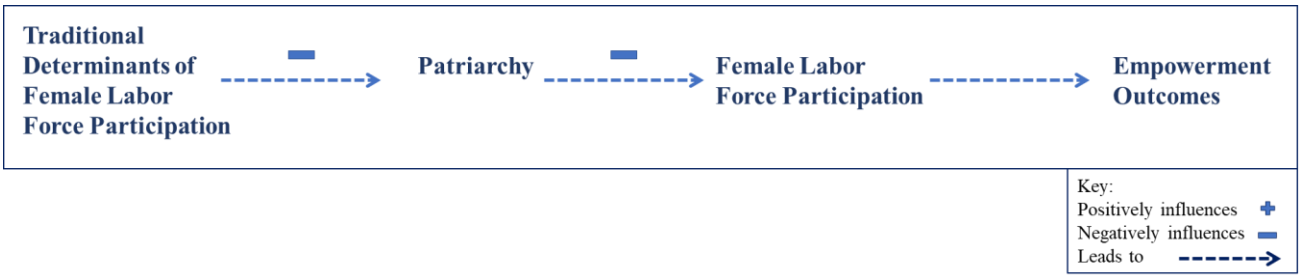
Jordan is a lower-middle-income country (World Development Indicators) with a stagnant economy, heavily dependent on foreign aid from the West and the Gulf as well as remittances from Gulf countries. The country is affected by ongoing conflicts in neighboring Syria and Iraq, impacting tourism, exports, and investment, lending credence to the argument that the economy is too poor to include women. However, despite current economic difficulties, Jordan still has twice the gender gap in the labor force of other economically similar countries. Considering Jordan's level of economic development, gross domestic product (GDP) per capita,[9] and education levels, women's participation in the formal economy is expected to be around 40 percent (Tzannatos, 2017).

Modernization theory has worked quite well to explain the rise of women's participation in the formal labor market in the Western world since World War II (Heyne, 2017). However, the approach does not explain the low levels of female labor force participation in Jordan today. Quantitative analysis shows that MENA countries, of which Jordan is a part, have the highest levels of patriarchy in the world, in comparison to other developing countries (Solati, 2017). And qualitative studies show that women's formal workforce participation in Jordan is impeded by patriarchal structures and societal norms (Haghighat-Sordellini, 2009). These structures and norms prevent women's economic participation and subsequent experiences of the positive

[9] Jordan's GDP/capita is $4,248 (World Bank, 2018).

outcomes derived from economic participation. Figure 2, below, conveys the situation in Jordan, whereby traditional determinants of female labor force participation are assumed to negate the effects of patriarchy but showing that patriarchy hurts women's economic participation.

Figure 2: Conceptual Model of Jordan-Specific Female Labor Force Participation



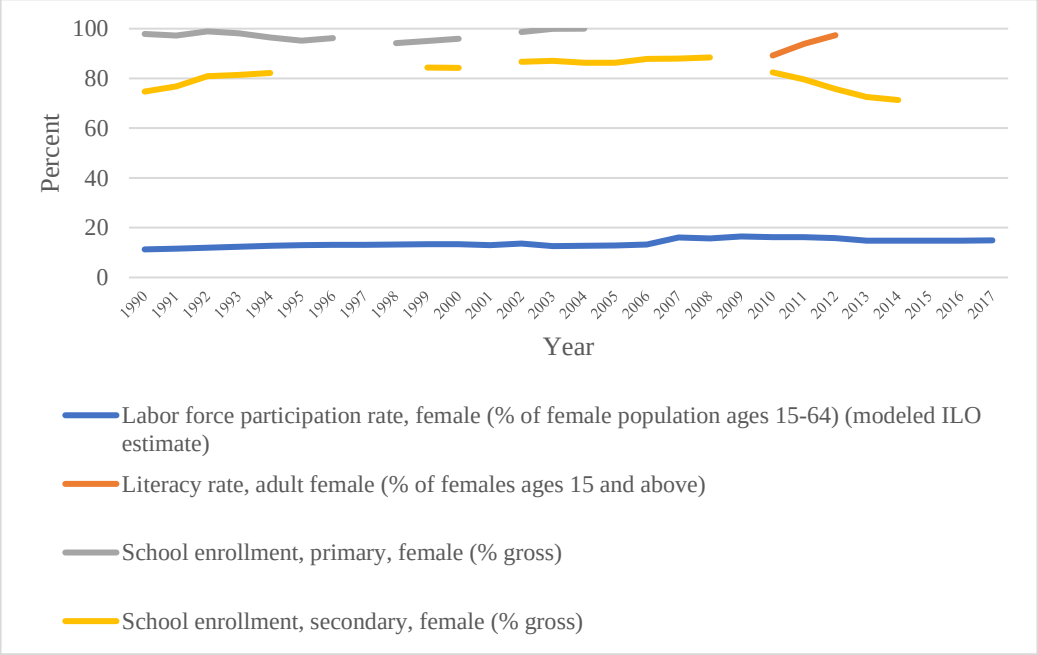
Age, marital status, religion, education level, literacy, family income level, the area of residence (urban or rural), and the number of children all affect an individual's labor force involvement (Heath & Jayachandran, 2017; Khoury & Moghadam, 1995). Of these, education is assumed to have the largest impact on women's economic participation because of its effect on other determinants (Moghadam, 2004). Increased educational attainment is usually marked by a delay in marriage age, higher levels of employment, and increased opportunity costs of having children, leading to lower fertility rates (Heath & Jayachandran, 2017; Solati, 2017).

In Jordan, there has been a notable change in all of the social indicators for women since 1990, except for economic participation. The improvements in most female status social indicators occurred alongside Jordan's economic growth and significant declines in poverty, whereby GDP per capita more than doubled since 1990, and the percentage of the population living in poverty dropped to almost zero (EPDC; ILOSTAT, World Development Indicators). Jordan's fertility rate has declined from a total fertility rate[10] of 5.5 in 1990 to 2.85 in 2017. Jordan reports 97 percent female literacy, 98 percent female enrollment in primary education, 89

[10] Total fertility rate is the number of children who would be born per woman.

percent female enrollment in secondary education, as compared to 86 percent for males, and no gender gap in post-secondary education with about 50 percent of women attending college or university (EPDC, 2014; Haghighat, 2012; ILOSTAT; World Development Indicators). And the average age of first marriage for women rose from 21 to 24 (Jordan, 1990; World Development Indicators). Despite these changes, in the same period, women's labor force participation only increased one to three percent (ILOSTAT; World Development Indicators).[11] Figure 3, below, illustrates the trends in some of the traditional determinants of women's economic participation in Jordan, while highlighting the failure of women's economic participation in increase.

Figure 3: Traditional Determinants of Female Labor Force Participation in Jordan



The fact that economic and demographic factors would predict higher levels of female economic participation in Jordan today indicates the presence of additional factors acting as barriers to women's economic participation. It is important to understand these additional

[11] There are different estimates of female labor force participation in Jordan today, ranging from 12 percent to 14 percent; data from 1990 generally indicates 11 percent.

factors, given that women's participation in the labor force is expected to impact their lives positively.

Barriers to Female Labor Force Participation in Jordan

MENA countries, and Jordan in particular, are less represented in the literature on gender and development. However, some explanations are advanced for why women's labor force participation is lower than expected in the region. These explanations include Islamic belief and practice as it relates to women's role in the family (Bastian, 2017; Haghighat, 2012; Hoodfar, 1997; Tlaiss 2015; UNDP et al., 2012) and patriarchal structures and societal norms (Solati, 2017). These two explanations are highly correlated and include structures and norms such as gender-biased family law (Moghadam, 2013), the norm of women not working outside of the home (Al-Dajani & Marlow, 2010,) and concerns about women working in mixed-gender environments (Moghadam, 2013). My research uncovered additional barriers, not yet discussed in the literature. In my focus groups with working-aged women from across Jordan, participants expressed a preference for working from home. Additionally, a United States Agency for International Development (USAID) Local Enterprise Support Project (LENS) Survey of Micro and Small Enterprises Survey found that a woman-owned business was 11 times as likely as a male-owned business to be home-based, highlighting this need or preference for home-based work (USAID LENS, 2015). Chapter 5 will focus on my research on women's barriers and preferences around work in more depth.

One of the reasons for the absence of literature on gender and development in the Middle East is the assumption that Islam, especially in the Middle East, is the only constraint influencing women's role in society. Because Islam is seen to be a sole explanation for women's participation, little attention is given to empirical studies of women's role in the labor force

(Hoodfar, 1997). However, if the reason for women's low economic activity were simply because of Islam, then female demographics would be similar across the Muslim world. Instead, we see striking diversity in women's participation in the formal labor market in different Muslim countries and communities, suggesting that there is no one gender outcome in Islamic societies (Haghighat, 2012).[12]

While Islam does not fully account for women's low participation rates, there is some evidence supporting the argument that specific interpretations of Islam have been used to bolster patriarchal laws. Since the 1980s, Islamist movements in MENA have called for "(gendered) politics, laws, norms, and discourses" (Moghadam, 2013, 71) based on Muslim family law. In Islam, the husband is considered the economic provider (breadwinner) for the family and the wife, the homemaker and caregiver. Over the past 40 years, Islamist movements have reified this idea of women as mothers and caregivers, functioning as a barrier to economic participation (Göle, 1997; Moghadam, 2013). Studies show that Islam affects how educated, Islamist women think about entering public and professional spaces and that many believe that the primary obligation for a wife and mother is the family and training of children (Göle, 1997). Even when they enter professional or volunteer work, women often prioritize their role in the family and responsibility for housework (Deeb, 2006). In Jordan, studies show that women are negotiating their economic participation within the context of this family dynamic and engaging with self-employment to meet family responsibilities that include caring for their husband, children, and home (Al-Dajani & Marlow, 2010).

[12] There are varying rates of women working across MENA, some examples of the diversity include 58 percent in Qatar, 51 percent in the United Arab Emirates, 24 percent in Tunisia and Lebanon, the West Bank and Gaza at 19 percent, and only Iraq, Syria, and Yemen at lower rates in MENA than Jordan (ILOSTAT, 2019).

While seemingly challenging to measure, Solati's (2017) unique quantitative analysis shows that MENA countries have the highest level of patriarchy in the world. Solati examines fertility rates, maternal mortality, the gender gap in education, the gender age gap in marriage, the gender gap in labor force participation, and the gender gap in politics to create a patriarchy index. Solati found that measuring participation in public spheres, including labor force and political participation, caused MENA to have much higher rates of patriarchy than other parts of the world.

Patriarchy affects both laws and social norms. Moghadam argues that low female labor force participation rates are constrained by gender-biased family law. Here we see that it is difficult to separate what is influenced by Islam, as discussed above, and what are patriarchal laws and norms informed by tradition. She argues that "family law today is an anachronistic social policy that reinforces the patriarchal gender contract, undermines women's economic citizenship, and does little to provide for women's welfare" (in Karshenas & Moghadam, 2006, 245). She defines the patriarchal gender contract as "a gender ideology, a set of cultural norms, and a social relationship predicated on the male breadwinner/female homemaker role" (in Karshenas & Moghadam, 2006, 223). The gender contract is both reinforced by Islamization, and tribal customs are influencing current laws.

As an example of this, in Jordan, the monarchy retained tribal law in the state's legal framework and created a version of Muslim family law highly influenced by tribal law. Through family law, the state can hinder women's integration into the economy through the maintenance of the "traditional family." In Jordan, these laws give men authority over women, including requiring a woman to have her husband's permission to work (Mehtap, Jayyousi, Gammoh, & Al Haj, 2016). In an empirical study in Jordan of 757 females that graduated from a Jordan Career

Education Foundation vocational training in 2011, 63 percent decided not to take employment in jobs offered to them because of cultural constraints and their male family members choosing for the woman (Abu Jaber, 2014).

Patriarchal social norms both shape and are reinforced by patriarchal legal systems. Patriarchal social norms dictate women's role as the homemaker and caregiver, prevent or control women's movement, and call for gender-segregated spaces, all barriers to female labor force participation. Because the husband is responsible for protection and maintenance, as the breadwinner, he "is entitled to exercise his marital authority by restraining his wife's movements and preventing her from showing herself in public" (Moghadam, 2004, 145). Also, the husband and other men are responsible for protecting their family honor, of which female virtue is a part, meaning women are often subjected to gender-segregation. These patriarchal social norms have a negative effect on the ability of women to participate in the labor force. Because of the restrictions on movements, role as a homemaker and caregiver, and difficulty working in a mixed-gender environment, many job opportunities are not currently viable for women in Jordan.

Information & Communication Technologies as an Economic Enabler

ICTs have created new job opportunities for people from all over the world and across all socio-economic classes. Still, ICTs as an economic enabler for women has offered two contradictory explanations. While some suggest only positive possibilities and outcomes of ICT usage on women's market access, others indicate that ICTs do little to change the enabling environment and might "raise the specter of economic marginalization, exacerbating social divisions and reinforcing inequalities" (Zayani, 2018, 15). In short, while literature reveals that ICTs might help overcome specific barriers to women's market opportunities in Jordan, they

might also do little to change or perpetuate or exacerbate social barriers and normative expectations that define gender in the Jordanian context.

As I began my dissertation research, I was hopeful that ICTs might play a role in overcoming some of the barriers to women's economic participation in Jordan through providing flexibility to work from home and for increased knowledge and better communication that could lead to more income-generating activities. Nevertheless, throughout my time in the field, I remained skeptical about the possibilities that ICT might offer for women, considering that the literature about women and development predicts many ways in which there may be little change to the structural barriers and normative expectations that define gender in the Jordanian context, and might exacerbate patriarchal practices.

Some current ICT4D literature gives credence to the hypothesis that in Jordan, ICTs may diminish some barriers to female economic participation (Gurumurthy, 2006; Svensson & Wamala-Larsson, 2016; Komolvadhin, 2008). Gurumurthy's (2006) review of development-related uses of ICTs by women shows that ICTs support job and skill training for women, support small-scale businesses through access to markets and information on prices and trade-support services, and provide other benefits for women in developing economies through organizational and political communication. Other studies show that ICTs help low-income women access market opportunities (Svensson & Wamala-Larsson, 2016). A study of women in developing economies reveals that access to the internet allows women to start businesses online in order to negotiate their roles at home and work, increasing their income and economic independence, and eventually leading to stronger bargaining power in the household (Komolvadhin, 2008).

Despite these opportunities about the benefits of ICTs for women's market access and economic participation, ICT4D researcher Kleine (2013) reminds readers that "technologies and innovations [are] part of the social structure that individuals can and have to navigate" (Kleine, 2013, 49). ICTs themselves do not operate outside of the social and cultural norms or outside of the enabling environment that both men and women live within, which may limit potential benefits or presumed disruptions of ICTs. An example of this was exemplified in Svensson & Wamala-Larsson's (2016) study of market women in the Global South, where even though using mobile phones allowed women to access more market opportunities and bring in higher incomes, as women brought in more money from working, their husbands stopped working. Even though they became more financially independent, the patriarchal structure did not change. Women had to keep their phones with them at all times to deal with customers (especially now as the sole breadwinners) and men often got jealous when their wives would answer calls from clients and "the phone was used by jealous mean to control and check upon women" (Svensson & Wamala-Larsson, 2016, 215).

In short, while ICTs might help overcome specific barriers to women's labor force participation in modern Jordan, literature explains that ICTs might also perpetuate or exacerbate given norms and existing institutions and discourses. The conflict between the promise of ICTs for women's economic empowerment and the potential that ICTs may do little to change the enabling environment around women's economic participation and its impact on women's lives requires context-specific evaluation. It is through this lens that my research sought to understand the role of ICTs in women's economic empowerment in Jordan.

In Jordan, 87 percent of adults use the internet, and gender differences in use are quite modest. Across the country, 94 percent of adults own a mobile phone, with 85 percent using a

smartphone, meaning a device that can connect to the internet and offer many capabilities of a traditional computer. Jordanians are also active on social networking sites (social media), with 80 percent of Jordanian adults currently using at least one social media platform or messaging application. Of these applications, about 70 percent of Jordanian adults use Facebook, 80 percent use WhatsApp, about 30 percent use Instagram, and 24 percent use Snapchat. However, pervasive internet and smartphone usage, most adults do not have access to a home computer or tablet, with only 35 percent reporting access in their household (Pew Research Center, 2019).

Table 1 shows the percentage of adults who use a smartphone, internet, and social media platform and messaging applications. Data is from a Pew Research Center (2019) survey based on national samples.

Table 1: Demographics of Adult Internet and Smartphone Users in Jordan

	Total	Age 18-29	Age 30-49	Age 50+	Women	Men	Less education*	More education*
Internet	87	95	89	66	84	89	79	98
Smartphone	85	93	87	64	83	86	76	93
Social media platform and messaging apps**	81	93	84	54	78	85	70	92
Facebook	71	84	71	45	61	80	58	83
WhatsApp	78	89	81	50	76	80	67	88

*Less education represents below secondary education, and more education is secondary or above.
**Adults who use at least one social media platform or messaging app

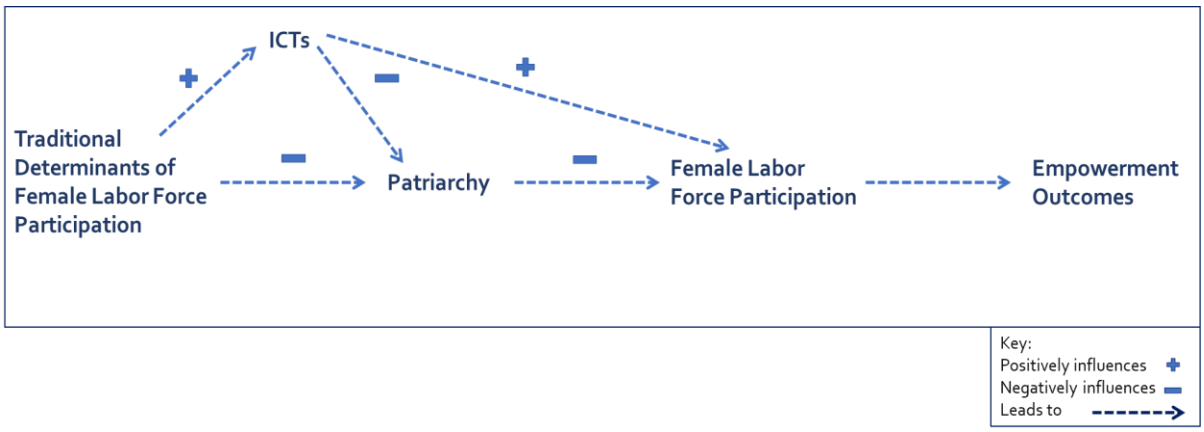
The prevalence of access to and use of ICTs leads to a question of how technology might facilitate economic participation for women in Jordan. There is no readily available data on the number of women engaging in ICT-enabled economic participation and no comprehensive

assessment of the ways that women are conducting work through ICT-usage. However, my research revealed that women are using social media sites, such as Facebook, Instagram, and WhatsApp, to market products and services to sell goods and services for their home-based businesses and are engaging with online marketplaces or e-commerce sites, both of these activities generally considered online entrepreneurship or home-based business work in the development community in Jordan. Additionally, women are participating in sharing economy[13] online or application-based platforms to work flexibly. For this dissertation, I consider all of these avenues of engaging as ICT-enabled work.

Given that we know ICTs are providing avenues for some women to work, my study explores what kinds of activities women are participating in and if and how ICT-enabled work might mitigate some of the barriers to women's economic participation in Jordan, thereby increasing women's labor force participation and allowing women to experience positive outcomes associated with labor force participation. As I entered the field, I expected that female ICT-enabled work mitigates the structural and normative barriers to women's working, thereby increasing women's economic participation, as depicted in Figure 4 below.

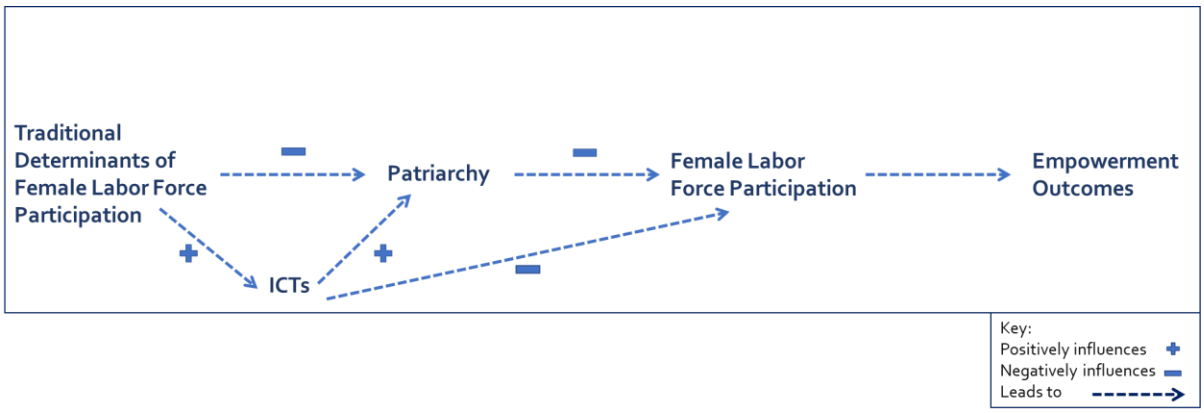
[13] The sharing economy is also called the access economy, the gig economy, the collaborative economy, or a peer-to-peer economy. For the purpose of this study, sharing economy platforms are companies that act as an intermediary between service providers and service seekers and use an ICT solution, like a website or mobile application, to conduct business.

Figure 4: Potential Model of ICTs Enabling Greater Women's Economic Participation in Jordan



However, I was also aware that female ICT-enabled work might increase patriarchy through opportunities for surveillance or other factors. I represent this possibility in Figure 5 below.

Figure 5: Potential Model of ICTs Increasing Patriarchal Practices and Limiting Economic Participation for Women in Jordan



Empowerment Outcomes of Labor Force Participation

It is important to understand if and how ICTs might overcome barriers to women's participation because according to many gender and development scholars and feminist economists, women's role in the labor force can be an indicator of status in the household and community (Khoury & Moghadam, 1995; Tinker, 1990) and can lead to women's empowerment. For the purposes of this study, I adopt Kabeer's (1999) definition of women's empowerment as

"the process by which those who have been denied the ability to make strategic life choices acquire such an ability" (Kabeer, 1999, 435). In this framework, resources (material, human, and social) are a pre-condition for empowerment, agency (decision-making) is the process for empowerment, and achievements are the outcome of empowerment. One cannot exercise meaningful choices without resources and agency, but institutional bias, cultural norms, ideological norms, and high social and individual cost of making choices can prevent women from accessing resources or agency.

Therefore, my dissertation study is vital in understanding whether ICTs might enable women to overcome structural and normative barriers to accessing economic opportunities and resources, and perhaps gain agency. Agency is defined as an individual's ability to act independently to make their own choices and live the kind of life they want to live. Ibrahim and Alkire identify indicators of agency as "control over personal decisions; domain-specific autonomy; household decisions-making; and the ability to change aspects in one's life at the individual and communal levels" (Ibrahim & Alkire, 2007, 379).

Prior research shows that when women have economic opportunities, they often gain increased agency through greater bargaining and decision-making power in the home, and research shows that this also improves the well-being of both women and children (Blumber, 1989; Moghadam, 2013; Tinker, 1990). Women who work are also more likely to be involved in civil society (Al-Dajani & Marlow, 2010), and there is some indication that women's economic participation might also lead to collective action and more political representation (Keller & Mbwewe, 1991).

Women can have varying levels of bargaining and decision-making power within the household, but this level of power can change. The level of power can change by improving the

value of women's time by improving economic opportunities or investment in the human capital of women, and women with jobs typically have more control over family decision-making (Moghadam, 2013). These actions can lead "to indirectly change behavior and resource flows within the household and thus improve the wellbeing of women and children" (Tinker, 1990, 161). Sen asserts that labor force participation provides women a better deal during household bargaining. He claims that "aside from the direct effects of market employment in addition to the economic independence of women, outside work is also causally important in making women have a better 'deal' in intrahousehold distribution" (Sen, A., 1999, 115), as well as impacting the social status of women in society at large. Likewise, Blumber demonstrates that the more significant a women's economic contribution, the higher her bargaining and decision-making power in the household (Blumber, 1989). Miraftab's case study in Mexico showed that home-based work "may turn women's confinement into economic opportunity." Her study also showed that the benefits of income-generating activities included men becoming more supportive of women working as they saw their family's economic situation improve (in Boris & Prugl, 1996, 75).

Despite promising literature on the benefits of labor force participation for women, gender and development scholars also show that modernization theory's assumptions that increasing women's formal sector employment creates linear progress for women was not actualized in the Global South, and women's labor force participation exists in conjunction with structural constraints and women's subordination. In this sense, structure is defined as how society creates and constricts the choices an individual can make. The constraints might be material (economic) and cultural (norms, customs, traditions). Moghadam explains the institutions and structures central to social change as "family structure, the organization of

markets, the state, religious hierarchies, schools, the way elites have exploited workers and peasants to extract surpluses from them, and the general set of values that govern society's cultural outlook" (Moghadam, 2013, 1).

Though women with jobs typically have more control over family decision-making (Moghadam, 2013), studies considering the effects of women's labor force participation on individual and household level gender empowerment vary widely in their findings of benefits or costs of women's labor force participation (Bali Swain, 2006; Boris & Prugl, 1996; Moghadam & Senftov, 2005). Moser (1993) explains that income does not always translate to women gaining equal power as men in the household because there also needs to be a change in the gendered division of responsibility, and an increase in self-esteem, health, and education in order to change one's situation. Kabeer (1994) further elaborated on the constraints of an unequal gendered division of labor, explaining that even with an increase in women's market participation, women maintained the same amount of domestic work as before, with a decline in leisure time. Finally, Moghadam and Senftov (2005) discuss the contradiction between the benefit of paid employment for women. After all, employment is empowering because it lessens women's dependence on their spouse or male kin. Despite this, the reality is that an increase in labor force participation could indicate "rising economic pressures, inequalities, or poverty" (Moghadam & Senftov, 2005, 399), forcing women into the labor force.

As an example of the complex and non-linear relationship between women's economic participation and empowerment in Jordan, a study of women's home-based embroidery enterprises run by Palestinian women in Amman shows that their husbands support their wives' business because they continue Palestinian tradition of embroidery and do not require the women to work outside of the home (Al-Dajani & Marlow, 2010). However, their labor force

participation does not generate any spillover effects on their household decision making influence. It also does not bring about the erosion of the homemaker or caregiver role, i.e., there was no way for the women to exchange any of the income-generating activities for less domestic work. Despite the lack of change in household-level gender relations, the work brought women a sense of empowerment through their ability to control some aspects of their lives because of their income. Their participation in home-based work also increased women's involvement in civil society organizations where they learned about health and business development. Through these corresponding experiences and skills, women gained confidence and learned networking and negotiation skills. They also increased their social positioning (Al-Dajani & Marlow, 2010).

Gender and development scholars and studies emphasize the need to address the societal aspects of gender and acknowledge that various cultures and societies see women as subordinate to men. However, the gender and development field also recognized the diversity of female experience across communities, classes, ethnicities, households, etc. As a result, the gender and development approach requires careful context-specific gender analyses (Kabeer, 1994; Sen & Grown, 1987). I adopt this careful context-specific approach for my study. I entered my research cautiously optimistic about the ability of ICTs to enable economic participation and overcome barriers to women's economic participation, but I was keen to understand if this participation can help in some ways, or cannot, overcome women's subordination.

Chapter Outline

My dissertation chapters are as follows.

In Chapter 2, I discuss this study's methodology, utilizing multiple qualitative research methods, including in-person interviews, focus groups, participant observation online and in-person of events and venues over eleven months in Jordan.

I provide a brief history of Jordan to situate the current political and economic situation in the Kingdom, the country's continual dependence on international donor funding, and the recent emphasis on the digital economy and entrepreneurship as a way out of the economic crisis in Chapter 3. I show that Jordan is an aid-dependent country, and external actors and Western-driven development priorities have primarily driven the Kingdom's economic development. As an example of Western-driven priorities, I analyze the Jordan Compact and illustrate how the Compact drives the direction of funding.

In Chapter 4, I consider the gendered components of development aid. I examine how the continued imposition of development priorities from outside of the state places emphasis on promoting women's economic participation through entrepreneurship, primarily focused on online entrepreneurship and home-based businesses. I consider the implications of the current state of the economy on Jordanian women, holding in conflict the results of greater freedom for women to work outside of the home due to the unfortunate economic situation and the impact on women.

In Chapter 5, I consider the barriers to women's economic participation in Jordan and women's preferences around work. Given limited prior research on the topic in Jordan, I utilize my ethnographic work to explain the various barriers to women working outside of the home in Jordan, as well as discuss some of the preferences for women around work. Here we see that mindset and social norms are a barrier to women's economic participation in Jordan, but that there is an overwhelming amount of structural constraints to their participation and that other factors, such as low wages, long hours, and inadequate transportation infrastructure, affect women's economic participation. Given the many barriers to women's work outside of the home and as a result of their responsibilities at home, I discuss a preference for working from home.

Chapter 6 evaluates the claims that ICT-enabled work can empower women in Jordan, pointing out that for such an endeavor to succeed, policymakers must consider the complexity of women's lived experiences and structural obstacles to women's economic participation. I maintain that engaging with ICT training programs and ICT-enabled work has numerous intangible benefits for women's empowerment and changing perceptions of the value of women's work in Jordanian society. However, my research shows that it is challenging to assess the direct, quantifiable economic benefits of women's ICT-enabled work. In this chapter, I argue that ICTs provide a minimal amount of support for women's home-based businesses and entrepreneurship initiatives, and my research reveals that access to and use of ICTs in and of itself for these economic activities is not sufficient to overcome the numerous structural obstacles to women's economic participation.

Finally, I conclude that the international community and development community's focus on Jordan provides much needed support to a state currently struggling with a stagnant economy and affected by the conflicts in its geopolitically-difficult neighborhood, bordering the states of Israel, Palestine, Syria, Iraq, and Saudi Arabia. Conflicts in Iraq and Syria, along with the overwhelming refugee populations in camps and the cities, impact its tourism economy, export markets, and foreign direct investment. Despite the necessary support from the international donor community, the structure of donor funding and Jordan's current aid-dependency has led to a scenario that aligns the incentives for Jordan to go where the donor goes and to follow the whims or current trends in the donor community. While there are numerous positive benefits of focusing on women's online entrepreneurship, this is not a one-size-fits-all solution whereby Jordan can solve its economic crisis. Rather, a holistic approach is necessary to consider how to solve some of the barriers to women's economic participation, to consider an intersectional

approach in policy and programming, and to create an economic environment where women have multiple options to contribute based on their unique skills and interests.

Chapter 2: Methodology

Introduction

My qualitative research provides an inductive study of women in Jordan intended to understand if and how ICTs can help overcome barriers to women's economic participation and to gain a greater understanding of this little-explored area of research. The object of analysis is women's narratives about their preferences regarding work and their engagement in ICT-enabled economic participation. I utilized multiple qualitative research methods in this project, including ethnographic observation, both online and in-person, in-person interviews, focus groups, and participant observation. These methods allow me to analyze how economic, historical, cultural, and religious structures influence individual life experiences and opportunities in women's lives in contemporary Jordan.

Qualitative methods give voice to the perspectives and lived realities of the participants, making the women themselves, and their multiple layers of identity, the center of my research. This approach is informed by the feminist research methodology of "placing women's everyday experiences at the center of critical inquiry" (Mendez, 2009, 70) and by seeking to understand, in a women's own words, what her experience looks like. It is not possible to hold constant the various conditions affecting women's lives, which is why this study required qualitative methods (Subramaniam, 2009, 201).

This chapter explores in greater detail how I position myself regarding the research topic and the participants in my study, how I engaged with multiple qualitative methods during the course of my fieldwork, how I selected and accessed different groups and communities for my research. It describes how, as my fieldwork unfolded, my reasoning and thinking evolved in terms of the substance of my research. I attempt to show that not everything described happened

completely as planned, because it did not, but rather that I took various opportunities during my fieldwork to connect with key informants and community members to build on my research and analysis. I had multiple points of entree into my fieldsite, which I discuss in more detail in this chapter, first online, then through my research affiliation at the Al Quds Center for Political Studies, then returning to my former site where I was a United States (US) Peace Corps volunteer from 2007 to 2009, and finally as a United States Agency for International Development (USAID) consultant. Each time I entered the fieldwork in a different context was different, and none of these categories were fixed, especially as my fieldwork evolved, and I became part of various communities in Jordan.

My Role in the Research Topic

As I entered into fieldwork, online and in-person in Jordan, and, subsequently, as I conducted data analysis, I was encouraged to be reflexive about my role within the research topic and regarding the participants of my research study. Kleisnasser (2009) defines research reflexivity as "a) the process of critical self-reflection on one's biases, theoretical predispositions, preferences; b) an acknowledgment of the inquirer's place in the setting, context, or social phenomenon he or she seeks to understand and a means for a critical examination of the entire research process" (in Huggins & Glebbeek, 2009, 9). Here I address how these two categories affected my choice of study, my fieldwork, and my data analysis.

Weber (1949) argued that even choosing one's research was value-laden and that researchers should be upfront about how their own principles affect their inquiry and analysis (in Letherby, 2000). I will follow this charge and explain my own interest in this project. I am an educated and career-minded female who believes in the rights of women to make important decisions about their lives, including who to marry, where to live, and what kind of work to

engage in, whether that be within or outside of the home. I am also a member of an orthodox Christian tradition that defines my worldview more than does secular, Western feminism. My interest in women's rights, combined with my curiosity about how religion might affect one's choices, led to my initial attraction to this project. However, I discovered that religion did not place a huge role in my fieldwork discussions, and for the most part, participants did not point to religion as a basis for their choices.

Rather than pretend that I was able to approach my work as detached and objective, I acknowledge that my own gender, class, religious affiliation, and personal experience affect my research. In order to counter my own bias in analysis, I seek to provide detail of my analysis and "'*accountable'* knowledge' in which the reader has access to details of the contextually located reasoning process which gives rise to the 'findings,' the 'outcomes'" (Stanley, 1991 in Letherby, 2000). Practically, this means that I've shared my developing analysis with participants in my study and that I've sought to write my dissertation in such a way that you, the reader, can have a full picture of my methodology and see excerpts of my qualitative data and how I analyzed it.

Before entering the field, I was aware that my positionality with respect to women's freedom to make strategic life choices might conflict with some of the participants or their families. However, my understanding of those potential biases and my acceptance of the validity of religious belief and of religion and culture affecting one's worldview allowed me to be more open to my participant's explanations, leading to greater academic insight. My ability to understand, on a personal level, another's set of beliefs, positively shaped my analysis because I was not immediately predisposed against the validity of potential explanations. I was aware, however, that some of my participants themselves have different reasons and motivations for their work, and their voice reveals additional tensions within the social context that I am

studying. In my analysis, I seek to highlight and elaborate on their own critiques and differences of opinion, especially as it relates to the disconnect I discovered between elite voices and 'beneficiaries,' or women who take part in international development or local non-profit organizations' trainings or are the target of social impact applications. I will discuss elite voices more in Chapter 5.

Lee-Treweek and Linkogle explain that

> "feminist research has reconstructed our understanding of the role of the self in the research process, arguing that 'objective,' depersonalized research denies the subjective character of social inquiry and ignores the insight that reflexivity, as a methodological tool, can bring to the research process" (Lee-Treweek & Linkogle, 2000, 16).

I developed techniques for best practices of reflexivity and managing subjectivity and positionality throughout my fieldwork and analysis. These techniques included simultaneously developing thick descriptions of my observations and interviews, along with ongoing reflexive practices such as writing priors at the start of every day and just before major fieldwork encounters, writing up fieldnotes that specifically distinguish between non-judgemental thick description and my own internal dialogue in the moment of the field work, and memo writing that helped me develop a grounded theory approach.

With regard to the latter, I wrote weekly field memos that sought to analyze what I learned. These weekly memos focused on whatever really struck me as puzzling, surprising, or consequential during that week's encounters. I often revisited my fieldnotes to inform that week's memo, though sometimes I wrote from memory. These exercises helped in distancing myself, just a little, from the 'weeds' of the fieldwork to give me some purchase on what I was learning and offering me a moment to think about the next steps and directions. At the end of

each week's memo, I asked myself a 'to what extent my analysis would be affirmed if…" The process of asking counterfactuals helped me build out a conceptual field of inquiry for my dissertation.

Qualitative Methods

My dissertation research engages qualitative methods to identify the relationship between information and communication technologies and women's economic participation and empowerment in Jordan. I conducted original, qualitative research and analysis to provide a contextualized and nuanced understanding of the situation with regards to women's preferences around economic participation and relevant empowerment indicators. I also draw on existing quantitative data collected by the international development community in Jordan. While quantitative research can help measure tangible outcomes, such as economic outcomes of income generation through ICT-enabled work, the benefits of qualitative research are to understand and document "the intangible benefits of ICT on development such as empowerment, self-esteem, and social cohesion" (Gomez & Pather, 2012, 9). Additionally, while the impact of economic benefits on women is well researched, qualitative research helps us to understand distinct factors that support or hinder those economic benefits.

This study heeds Kleine's (2013) reminder to resist the temptation to look for a generalizable ICT4D analysis across different contexts or as a blanket policy solution and instead calls for qualitative methods to understand the perspective of the people in a given context. To do this, I used qualitative methods to better understand some of the potential disruptive benefits of ICTs while also considering the local structures that ICTs and their users are operating within.

Online Ethnography

My study began with internet-based, non-participant ethnographic observation of Jordanian women on websites and social media over three months from June 2018 to September 2018, and my online observations continued throughout my time in the field from September 2018 through July 2019. Most of the social media activity, and therefore subsequent ethnographic observation, was concentrated on Facebook and Instagram. The online ethnography helped me to understand the landscape of ICT-enabled work in Jordan and to identify women and key informants for future interviews. This period also allowed me to understand and map the structures within the international development community in Jordan, international organizations, the Jordanian government, and local non-governmental organizations promoting and supporting women's ICT-enabled economic participation. Through these observations, I was able to identify key organizations and their leaders to interview, as well as identify events to attend as a participant-observer.

My online ethnography began by looking at the website of the organization Sitat Byoot, which means "Women of the House," a Jordanian-based social enterprise that initially worked like Etsy, an online platform that provides personal e-storefronts to sell handmade or vintage items. Sitat Byoot initially offered a platform for women to sell handicrafts online free of fees and commission. The organization changed its operating model during the course of my dissertation research and no longer offered an Etsy-like space for selling goods. Instead, Sitat Byoot now offers needlework[14] training, microloans, and starter materials for women to begin their own needlework businesses from home. Additionally, during my time in the field, Sitat

[14] Needlework includes, but is not limited to, crochet, embroidery, knitting, lacemaking, needlepoint, and sewing.

Byoot started to connect women doing needlework to end buyers, such as fashion houses in Europe, through a spin-off company, Makesy.

Even though Sitat Byoot no longer provides a sales platform, many women are connected to Sitat Byoot on their social media channels, primarily Facebook and Instagram, as well as on the website's forum page. Observing public interactions on these channels, such as seeing women's comments on handicraft training videos and their public sharing of links to their profiles and goods for sale, allowed me to follow the participants to other channels across different social networking sites and areas of activity to create a fuller picture of ICT-enabled economic participation in Jordan.

Sitat Byoot is also connected to and funded by many in the donor community, and following them online gave me insight into the donor landscape around online entrepreneurship. Online ethnography allowed me to see which organizations were promoting and supporting Sitat Byoot through start-up funding or international development grants, and through this process learned about the social impact start-up ecosystem in Jordan, including identifying social impact start-up founders, funders, workspaces, and government and international partners. By following all of these partners and organizations, I learned about the current push in Jordan for ICT-enabled economic participation through supporting online home-based businesses and new government policies around this work. The policy aspects of home-based businesses and the role of various international development actors in this movement will be discussed in more detail in Chapters 3 and 4.

I identified women's businesses to follow online, mostly on Facebook and Instagram, through posts from international development organizations, international organizations, and local non-governmental organizations supporting or promoting women's businesses. I also

identified women's businesses to follow online through local newspaper articles, from Facebook pages highlighting women's businesses at different bazaars and events, and from local businesses, like coffee shops and restaurants, that include women's homemade products in their supply chains. I also followed social media influencers in Amman and other cities across Jordan that promote women's businesses and products through their social media channels.

Practically, this meant following organizations focused on women's economic empowerment or women's home-based businesses on Facebook and Instagram, such as following international donor organizations, the Amman Chamber of Commerce, and local start-up incubators. When they posted about women entrepreneurs or events, I would follow the entrepreneurs and their companies. I would also attend the events posted and follow the individuals speaking or participating in the event. I would read the local news each day and follow any businesses mentioned online. An example of this is *The Jordan Times*, the local English newspaper in Amman, would post stories on events for home-based businesses, such as a food bazaar or farmers market, and would often mention women and their companies. I would then follow those they mentioned on their social media channels. I did this to gain a sense of the women, businesses, and activities in this space. As an example, Figure 6 shows a news article that informed me about Ayadi Albalad, an online platform to sell women's home-based business food products. I then followed Ayadi Albalad on Facebook and Instagram, learned about their funding from US donors, and attended farmers' markets where they were selling products. Eventually, I included women who sold products on this platform in a focus group and interviewed the founder of the platform.

Figure 6: Example of Finding Businesses, Organizations, and Donors to Follow on Social Media

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Home » Local » Buying local food online: online platform connects producers to Amman customers

Buying local food online: online platform connects producers to Amman customers

By Camille Dupire - Jun 18,2018 - Last updated at Jun 18,2018

Share 125 Tweet 11 googleplus 0 Share 3 Email 0

AMMAN — Despite the great number of home based businesses (HBB) across the Kingdom, Jordan still lacks channels for local producers to reach out to customers living outside their local areas.

This prompted the USAID Local Enterprise Support Project (LENS) to provide support to a coalition of entrepreneurs led by Khordaji.com in setting up Ayadi Albalad, an online platform that helps HBB and small businesses in rural areas advertise their products and expand their customer base.

Filling a gap in the market

"There are over 12,000 home-run businesses in Jordan, most of which are run by women who specialise in artisanal food processing. For 75 per cent of

The online platform Ayadi Albalad gives local producers an easier way to advertise their products to customers (Photo courtesy of USAID LENS)

Additionally, Facebook and Instagram began to recognize the types of organizations, companies, and people I was following and would begin to recommend others to follow. I would follow them if they were based in Jordan. Facebook recognized the types of events I was attending in Jordan and then would recommend other events focused on women's entrepreneurship, women's businesses, and women in technology. I would follow all of the people, businesses, and organizations I saw or met at these events on their social media channels.

My online ethnography was conducted by observing public interactions online. Specifically, I followed different threads across social media platforms and users, reading posts, following links to read additional content, scrolling through any comments, and taking notes on what I observed and read. I was mainly interested in seeing what types of online work women are conducting in Jordan, so I read about their goods for sale, their comments on others' products, and looked to see what in-person spaces, such as bazaars or ICT training programs, they were promoting or involved with. In the online space, I not only learned about what

economic opportunities the women are involved in and what they are selling, but I examined women's representation of themselves, how they personalized their products, their representation of their relationship to their products, and their representation of their relationship to their customers.

For examples of this process, Figure 7 shows the company Sitat Byoot, discussed earlier in this chapter, posting on Instagram to find women who work in needlework looking for opportunities to sell their goods. Women commented on this Instagram post, hoping to gain an opportunity to work with them and sell their goods through Sitat Byoot's channels. The Instagram post pointed followers to their website for more details. In a case like this, I read the comments and followed many of the women who commented, went to the website for more information, and included questions about this when I interviewed the founders. I also included women involved in the organization or company in focus groups.

Figure 7: Instagram Post Looking for Women to Participate in Selling Needlework

As another example of my process, Figure 8 shows a women-owned home-based bakery business advertising a pop-up shop on her Instagram page as part of a social media influencer's shopping event, showcasing small women's businesses in the newly redesigned downtown Amman space. I followed women who commented on the post, considered what they wrote, and attended the event, taking note of additional women's businesses at the event, following them on social media, and following up with them later for an interview.

Figure 8: Instagram Post Alerting me to a Pop-Up Event for Women's Owned Small Businesses

This process was an online ethnography, recording observations of the space, shares, user involvement, and watching videos, rather than scraping data for content analysis (Hine, 2015). I conducted a close reading and interrogation of the data, some of which were in Arabic and others

that were in English, to provide observations and insights about what economic activities are taking place and who is involved, this often highlighted who was funding which activities.

Beyer characterizes this phase of virtual ethnography as "deep holistic watching – a method that includes hours of observation and/or participant observation; creating physical maps of the online space" (Beyer, 2014, p. 141). Because of the diversity of colloquialisms and euphemisms used in online Arabic discourse, this time was also spent gaining an understanding of current online discourse and meaning in the local dialects within these conversational spaces. I also used this time to understand better when women were utilizing Arabic or English in their social media activity. Other scholars provide sufficient evidence for the benefits of ethnography as an approach for observing participant behavior and gaining "close familiarity with and analysis of any collection of human artifacts (texts, cultural products, and so on) [which] can generate an ethnographic study by revealing the meaning people attribute to the world they inhabit" (Schatz, 2009, p. 6).

For this phase of the study, I followed the *Ethical Decision-Making and Internet Research Recommendations* of the Association of Internet Researchers because the study "utilizes the internet to collect data or information" and "studies how people use and access the internet, e.g., through collecting and observing activities or participating on social network sites, listservs, web sites, blogs, games, virtual worlds, or other online environments or contexts" (AOIR, 2012). I only accessed publicly accessible content, assuming the user has a social networking site registration and password. In this initial phase, I did not obtain data through intervention or interaction with an individual but did make a note of women for future interviews or focus group involvement.

Through this online ethnography, I identified women for interviews. I messaged them via their sales platform, often Facebook Messenger and Instagram direct messages, once I was in the country so that I was available via local cell phone and available to meet when, or if, they responded. If their posts were in Arabic, I messaged them in Arabic to meet, and if their posts were in English, I messaged them in English to meet, while still offering to interview in Arabic if they preferred. Almost every single person I reached out to responded to me, except for three popular Jordanian social media influencers. Despite the influencers' lack of response, I was able to attend events that some of them threw around fashion and meet many of the women whose home-based businesses they promoted, such as the example in Figure 8 above.

I reached out to women via their social media accounts with a customized message that included the following elements:

> *"*Hi! My name is Allison Anderson. I am a doctoral student from the United States studying women and the type of work they do in Jordan. I am currently living in Amman and working at the Al Quds Center for Political Studies. I am interested in learning more about you and your online [work/business/selling]. [Specifics about their work or skill set or something I learned online through their profile.] Would you be willing to meet up for an hour in the coming weeks to talk about your work? I am happy to meet you [name village/nearby town/coffee shop, if in Amman] whenever you are free. I would be grateful to learn more about your life and your work. We can conduct the interview in English or Arabic. Thank you for considering."

When I began my fieldwork, I did not expect to encounter such an active role from international organizations, international development organizations, non-governmental organizations, the Jordanian government, and the start-up scene in women's home-based

businesses and ICT-enabled economic participation. What I learned during online ethnography pushed me to expand the scope of my fieldwork to include key informants from these organizations. I did not reach out to these individuals and organizations for interviews through social networking sites as I was able to gather their email addresses and WhatsApp numbers either online or through contacts, and sometimes I reached out via LinkedIn Messenger if I could not contact them another way.

Fieldwork

I conducted fieldwork in Jordan for eleven months, spending between September 2018 through July 2019 engaging in the current discourse around women and work in Jordan. During this time, I participated in the think tank, academic, international development, non-governmental organizations, and entrepreneurship communities in Jordan. These communities are quite intertwined in Jordan and mostly take place in Amman, so it was not challenging to get ingrained in the communities and attend their events, talks, conferences, and spend time in their workspaces. I conducted 56 semi-structured interviews with key informants, subject matter experts, and women engaging in ICT-enabled work and collected data through ten focus groups with women across the country.

During the first nine months of my fieldwork in Jordan, I was a Fulbright Research Fellow. The Fulbright program is well known across Amman and helped provide me access to key informants. Throughout much of my fieldwork, I was affiliated with a local think tank, the Al Quds Center for Political Studies (AQC), in Amman from September 2018 through May 2019. One of AQC's areas of research is socio-economic reform. As part of this platform, the AQC engages in capacity building for small and medium enterprises and works to increase women's participation in the labor market and business sector. Being involved at the AQC

allowed me to be connected with how policy work around women's labor force participation is framed, what discourses are emerging around the topic, and what actions are taking place in the country. It also allowed me to be tangentially engaged with the AQC's other areas of research, attending discussions and participating in the discourse around current political, social, and economic issues of concern in Jordan, like the current economic situation, tax policy, the decentralization process, and political movements, among others.

I conducted my research from the AQC's office, while also traveling to communities outside of Amman for interviews and focus groups. This affiliation, along with contacts I developed from my previous experience living in northern Jordan as a US Peace Corps volunteer between 2007 – 2009, helped provide me access to key informants and organizations.

As such, during my time in Jordan, I was a participant-observer at over ten local conferences and events focused on women, technology, and entrepreneurship in Jordan. Additionally, I was a participant at three academic conferences on my research topic, two in the region (Jordan and Morocco) and one in Europe, gaining insight and feedback from Jordanian academics focused on gender and development, as well as other subject matter experts in overlapping areas of interest.

Additionally, I was affiliated with the USAID Jordan Local Enterprise Support Project (LENS) project between May 2019 and August 2019 as a research consultant. During this project, I assessed LENS' programs to understand and evaluate the role of ICTs in enabling economic participation and empowerment for women in Jordan. As part of the role, I conducted interviews and focus groups with both LENS' beneficiaries as well as others that were not funded by the LENS program.

Access

Given my Arabic proficiency, previous host country experience as a Peace Corps volunteer, my think tank affiliation with AQC, and my status as a Fulbright Research Fellow, I had little difficulty gaining access to key informants and research participants. Additionally, as a female, I had the ability to gain access to female communities, and as a married woman, I was welcomed into intimate conversations about marriage, relations between husbands, wives, and children due to cultural norms that would make it inappropriate to speak with single women about these topics (Clark, 2006; Radsch, 2009, 99-100).

I had multiple points of entree into fieldwork, first online, then through the AQC, then returning to the youth center I worked at a Peace Corps volunteers, and finally as a USAID consultant. Each time I entered the 'field' was different and none of these categories were fixed, especially as my fieldwork evolved and I became part of various communities. For example, first, I was able to gain access to key informants and gain registration at key conferences around women, work, and technology due to AQC contacts. Soon after, I was able to organize focus groups across Jordan based on my contacts from my previous host country experience in the Peace Corps, and then I was able to organize and access additional women for focus groups as a USAID consultant. Through all of these experiences, I became a regular part of the community in Amman, a familiar face at conferences and local events, at the Business Park, and at Dimitri's Coffee, a coffee shop of choice for many in the international development community, the entrepreneurship community, and researchers. This coffee shop facilitated numerous informal conversations that informed my research and provided additional contacts for interviews.

Interviews

Throughout my fieldwork, I conducted 56 semi-structured, in-person interviews. These interviews focused on women engaging in ICT-enabled work, primarily women utilizing ICTs to access market opportunities for their home-based businesses, women engaging with online marketplaces or e-commerce sites to sell products or services, and those engaged in online or application-based sharing economy platforms. I also interviewed founders of social impact start-ups, namely shared economy platforms focused on employing women, founders and supporters of online selling platforms and online job boards, as well as ICT trainers used in international development-funded training programs. I also interviewed key informants in international organizations, US and European government entities operating in Jordan, and non-governmental organizations focused on women's economic empowerment and labor rights. Finally, I interviewed economists, gender consultants, and former and current government ministers focused on economic development and women's economic participation in Jordan.

Conducting interviews with women in ICT-enabled work generated data about their life trajectories, their reasons for engaging in this type work, any barriers to labor force participation they face, any meaningful changes in their relationships and decision-making, and to discern personal values that may have led to selection bias for ICT-enabled economic participation. I adopted Mosley's reasoning about the value of these interviews. They were ultimately about "developing knowledge about how subjects understand their own actions and circumstance, and on how this understanding is conditioned by power and social relations" (Mosley, 2013, p. 9). For this project, I viewed interviews as a process, rather than a product, and a way to understand the women's narratives. This approach helped me answer my research questions by revealing insights about the normative, social, and cultural mechanisms shaping women's livelihood

trajectories in contemporary Jordan and understanding how consequential access to ICT-enable economic participation is for women's lives.

Employing semi-structured interviews allowed me to follow-up on topics that the interviewees might bring up and to adapt my questions as I went along based on any emerging themes in the responses. This is based on the idea that "what is taken to be the problem for research by participant observation is the result of a flexible, open-ended, ongoing, research process of identifying, clarifying, negotiating, refining, and elaborating precisely what will be studied" (Jorgensen, 1989 in Jipson and Litton, 2000). Additionally, this type of interview "enables a sensitivity to the worldviews of one's respondents – an entry into the issues, concerns, and stories that motivate, compel, and capture the lives of others" (Martin, 2013, 119).

I sought verbal consent, rather than written consent, for interviews with women involved in ICT-enabled economic participation because much of the population I interviewed was not accustomed to the type of paperwork done in an institutional setting. The type of interviewing and relationship building I conducted demand rapport, and documents might have raised suspicion about my work. See Appendix A for the language I used to gain verbal consent (Mosley, 2013, Appendix).

For women involved in ICT-enabled economic participation, I followed an interview guide. The guide was structured with information to be recorded before and after an interview and a set of topics to discuss during an interview. Before each interview began, I would record a prior of what information I expected to hear in the interview. At the interview, I would track the location of the interview, how I made initial contact with the interviewee, the language, date, and length of the interview.

The interviews covered the following topics: 1) an introduction to the woman, her business, and her current family life, such as "tell me about yourself and your family"; 2) a discussion of her early life; 3) questions regarding education, like "how did you picture using your degree when you were in school"; 4) a discussion of how the woman engages with ICTs, including her access and what Internet and social media sites she engages with; 5) a section on livelihoods, focused on the type of work the woman does online; 6) covering resources, such as how her income is used; 6) any homemaker and caregiver responsibilities, probing about "how do you prioritize your [home, children, family] and work"; and closing with 7) a discussion of religious and community life. I generally opened up the topics of discussion and then probed for more information through the use of "why" questions or phrases such as "tell me more about that." Because of this tactic, some discussion topics would go for a longer period of time, and given time constraints, not all interviews covered all topics in the interview guide.

After the interview, I described my observations, reflections, and provided room for my own thoughts and biases to be recorded in my fieldnotes for consideration during my analysis.

The questions in the interview guide were a model for what information I sought to obtain while leaving as much room as possible to allow participants to tell their own life stories and for me to hear their experiences, wisdom, perspectives, and from this, gain new insights. I provide the full interview guide for semi-structured interviews with women engaged in ICT-enabled economic participation in Appendix B.

While I identified potential participants for interviews about ICT-enabled economic participation during the online ethnography phase, I waited until I was in Jordan to request access for interviews. This was necessary because having a local cell phone number and affiliation built trust with those I contacted. Additionally, it is difficult to schedule interviews far

in advance, so being available to meet once I reached out via their online channel was beneficial. As one researcher thoughtfully stated about fieldwork in MENA, “gaining access almost always begins with mobile phones and ends with coffee” (Radsch, 2009, 92). I also utilized snowball sampling to identify participants. Snowball sampling was a useful technique because of the benefit of trust and rapport in Jordan (Clark, 2006).

For key informants, I pre-wrote the main research questions before our discussion to focus on the aspects of their expertise they could contribute to the study. Key informants included founders of shared economy platforms focused on employing women, founders and supporters of online selling platforms, and online job boards, as well as ICT trainers used in international development-funded training programs and key informants in international organizations, US and European government entities operating in Jordan, and non-governmental organizations focused on women’s economic empowerment and labor rights. Additionally, I interviewed economists, gender consultants, and former and current government ministers focused on economic development and women’s economic participation in Jordan.

These were a separate kind of interview and provided different evidence than the interviews with women engaged in ICT-enabled economic participation. In these interviews I sought to understand the experts' opinions on the current state of economic development in Jordan, the role of the government and international organizations in economic development, why the international development community and the non-profit community was focused on women’s entrepreneurship through technology and home-based businesses, and policy aspects around women’s work. In addition, I spoke with many founders of start-ups focused on providing shared service platforms to help women work from home or in a flexible manner. I

reached out to them to understand both what they face as entrepreneurs in Jordan but also who engages with their platforms and what they learned from the women who work with them.

These interviews occurred throughout my fieldwork. Some interviews, such as with start-up leaders, were easy to access through messages directly to them. For others, such as former and current ministers and leaders of organizations, I often utilized my network and my research affiliations at the AQC and with Fulbright to gain access. These personal introductions and connections, which are known as the important concept of *wasta*[15] in Arabic, increased participants' willingness to speak to me about their work.

Many of the interviews were conducted in Arabic, and I used a female translator for exactness, however many interviews, especially with key informants, were in English. I recorded and transcribed all of the interviews. For those interviews in Arabic, I utilized a bilingual Jordanian university student to transcribe and translate to English. The student is a gender activist and well versed in the nuanced words around gender and empowerment in Arabic. Also, I took detailed notes during the interview to record my impressions, reflexivity, and non-verbal observations.

Focus Groups

I conducted three unique sets of focus groups during my fieldwork. Each set of focus groups addressed different aspects of ICT-enabled work, included different kinds of respondents, and occurred at different phases of my fieldwork.

The first set of three focus groups took place in youth centers. They took place in youth centers because across Jordan, not only girls are involved at the centers, but young women

[15] I use the standard alliteration of the Arabic word *wasta*, meaning ‘clout’ or ‘who you know.’ I use it to refer to the process of using one’s connections or networks to gain something; here it is used to gain access to contacts for my research.

transitioning to adulthood, mothers, and other women in the community are actively engaged in these centers. These focus groups took place in three provinces in Jordan, Ajloun, Irbid, and Karak, with women who have home-based businesses, whether they engage in ICTs or not for their businesses. I chose the locations of Ajloun, Irbid, and Karak because they represent three separate governorates in Jordan, and I took advantage of relationships from when I served in Jordan as a Peace Corps volunteer between 2007 and 2009 in a youth center in Ajloun to help me get started and connected to women. For example, the Director of the Youth Center in Ajloun, my previous host country national boss, reached out to women in the community to join in a focus group. My former boss then reached out to directors of youth centers in Irbid and Karak, who set up similar focus groups for me. For each focus group, I engaged with a local translator from the community, to not only help translate the discussion but to help moderate their community members. These events took place at youth centers, not only because of my own access, but because women are often quite involved in the youth centers, either through programming during the day while their children are in school or with their children.

I requested that the communities include seven to ten women in the focus groups invitations for an hour to an hour and a half discussion, but the focus groups ended up including ten to 24 women in the discussions and running for multiple hours. These focus groups often began with socializing, women bringing the products that they make in their home-based businesses for display, and then sitting down for the focus group discussion. The focus groups discussed, but were not limited to, the following questions:

1) Introduction to discussion
2) Introductions by participants
3) What type of business do you have? How did you get this idea?

4) What obstacles or challenges did you face in beginning your business?
5) How did you gain support or capital to begin your business?
6) How do you use the internet and communications technologies (mobile phone, internet, social media) in your business?
7) Who are your customers?
8) What are the benefits of this business to your family? To you, personally?
9) How did your family, your community feel about you starting this business?
10) How much time each week do you spend on your business?

Appendix C includes the note I sent to youth center directors in advance of conducting focus groups, as well as the questions for the discussion.

The second set of three focus groups were conducted with working-aged women in East Amman, West Amman, and Irbid. This set of focus groups was not in my original research plan; however, as I completed the first round of focus groups and numerous interviews with women engaged in ICT-enabled work, as well as key informants in women's organizations in Amman, I realized that there were divergent narratives about why or if women were choosing to work from home through ICTs and home-based businesses. Because of this, I conducted additional focus groups that employed vignettes to get at the root of the issue around women's barriers to working. This research method was chosen in order to better understand what choices and barriers women face to working in Jordan.

Vignettes are short stories that use hypothetical characters and scenarios and ask participants to respond to the scenarios. Generally, literature asserts that vignettes can provide an entry to complex research questions and access sensitive themes (Kandemir & Budd, 2018). They are used in qualitative research for three main purposes "1) to allow actions in context to be

explored; 2) to clarify people's judgments; and 3) to provide a less personal and therefore less threatening way of exploring sensitive topics" (Barter & Renold, 1999). I utilized vignettes for all three purposes.

The vignette focus groups were organized through various research connections. A colleague at the Al Quds Center worked with a women's organization in East Amman to set up a focus group with community women, another colleague at the Al Quds Center set up a focus group in her hometown of Irbid, and finally, the woman I used as my translator for interviews, a current University of Jordan undergraduate student and gender activist, helped organize a focus group with women in West Amman. The vignette focus groups are employed for analysis in Chapter 5. Appendix E includes the text of the vignettes.

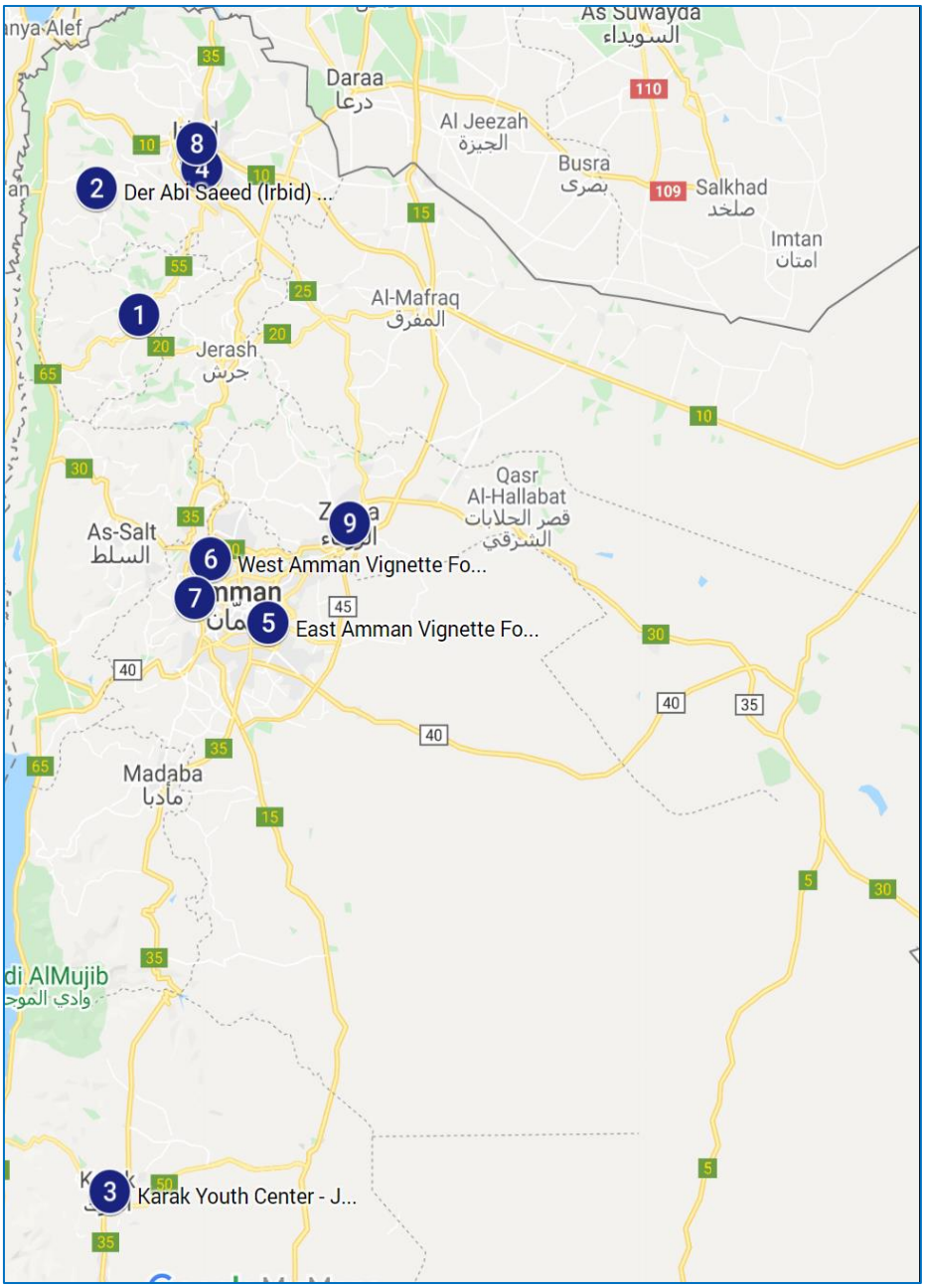
The final set of four focus groups were held as part of a research study I did with USAID LENS on a similar topic as my dissertation, but for the purpose of evaluating USAID LENS programming. These focus groups included women who are utilizing ICTs to access market opportunities for their home-based businesses, women engaging with online marketplaces or e-commerce sites, and those engaged in online or application-based sharing economy platforms. I was able to access these women through USAID LENS funded ICT trainings, heads of e-commerce sites, and founders of sharing economy platforms. These focus groups added much value to my research because the women participating on sharing economic platforms and those who had undergone ICT training through international development or local non-profit organizations were hard for me to identify and access. Conducting this research on behalf of USAID LENS gave me access to these women.

These discussions took place in my tenth month of fieldwork, so I was able to adjust the focus group questions based on what I had already learned during the previous months of

fieldwork in Jordan. This insight allowed me to lead more focused discussions about ICT-enabled work. I was also aware of where the conversations might diverge and could better direct the discussions. For these focus groups, I was supported by a USAID LENS employee who helped translate for clarity and exactness. Appendix F includes the discussion guide for these focus groups.

Because of the number and geographic diversity of focus groups, I've included a map below in Figure 9 to help the reader locate the ten different focus groups across Jordan.

Figure 9: Locations & Dates of Focus Groups Across Jordan



1. Ajloun Youth Center – January 2019
2. Der Abi Saeed Youth Center (Irbid) – January 2019
3. Karak Youth Center – January 2019
4. Aydoun (Irbid) Vignette Focus Group – May 2019
5. East Amman Vignette Focus Group – May 2019
6. West Amman Vignette Focus Group – May 2019
7. Amman (2) Focus Groups – June 2019
8. Irbid Focus Group – June 2019
9. Zarqa Focus Group – June 2019

Existing Survey Data

My dissertation also utilizes data from a Survey of Micro- and Small-Enterprises (MSE Survey) conducted in 2015 by USAID LENS and employs data from a USAID LENS Beneficiary Learning Survey conducted in 2019 to discern the impact of ICT-enabled work on the realization of tangible economic empowerment indicators, such as the incomes generated for women through ICT-enabled work

and the number of linkages to other businesses, customers, and peers created for women through their ICT-enabled work. The survey also quantifies some of the challenges that women face in engaging in ICT-enabled work in Jordan. I use this data as part of the evaluation of women's experiences with ICT-enabled economic participation in Chapter 6.

Analysis

Throughout my fieldwork, I wrote daily and weekly fieldnotes. I also explored and considered my data in discussions with colleagues at AQC, other Fulbright researchers. Finally, I developed my ideas further through writing quarterly memos. My weekly fieldnotes included a summary of my daily activities, why I focused on those activities, such as why was I attending a certain event or interviewing a certain person, a personal journaling reflection to process what I was finding and experiencing, and summaries of readings I was doing each week, which varied from development reports to theoretical academic articles. Including readings in my fieldnotes gave myself space to link the readings back to what I was finding and learning in the field. For each event or interview, my fieldnotes included practical details such as location, date, attendees, background on the person, event, or organization, my goals for attending or the reasons for why I was speaking to the person, a prior about my expectations, questions I would ask participants, detailed thick description fieldnotes that are not my feelings but a rich description that would allow anyone to be there with me, and notes on the thoughts in my head during the event or interview, such as my judgments, what I found puzzling and makes me ask a question, and my feelings, impressions, and gut reactions. I also included pictures, any videos or social media links events generated, contact information gained through snowball sampling, and any associated readings in my fieldnotes. If there was a transcription of an interview or focus group, I included

this in the ‘thick description’ section of my fieldnotes. I collected over 1000 typed pages of fieldnotes and transcriptions over the course of my fieldwork.

After the completion of my fieldwork, I open coded my collected fieldnotes, which contained my own observations, reflections, and transcriptions of my interviews and focus groups. I conducted a thematic analysis of the materials and conducted qualitative open coding, to "consider the meanings in context" (Richards, 2015, 112).

I began with what Richards (2015) describes as topic or category coding, by merely identifying "what is this about?" (111). Here I examined the main thing happening in each chunk of my fieldnotes, generally transcriptions of interviews and focus groups or notes from conferences. Was the topic of conversation about women’s preferences or barriers around work? What were women sharing about their home-based businesses? When did women discuss technology? Etc. Here I coded what was being discussed at the most basic level. Some examples of these codes include: “ICT-enabled work,” “work from home,” “home-based businesses,” “development project,” “geopolitical situation,” “economic situation,” “financial inclusion,” “social impact start-up,” and “shared economy app.”

Next, I proceeded to analytical coding to "consider the meanings in context" (Richards, 2015, 112). In this phase, I looked to directionality between roles, relationships, and social structures evident in the discussions and focus groups. Finally, I considered the worldviews or significations of cognitive schemas illuminated in women’s lived experiences. I also tried to code some of my reflexive thoughts. Examples of these codes include: “push for entrepreneurship,” “structural barriers to success through ICT-enabled work,” feminization of responsibility,” “privacy concerns,” “barriers to women’s work,” “changing ideas of women’s work,” “family support for work,” “promise of technology,” “class,” and “motivation.”

I revisited my codes to see where two or more codes were repeated together. What stood out to me were the following groupings:

- "economic situation" and "changing ideas of women's work" and "income generation"
- "changing role of women" and "feminization of responsibility" and "promise of technology" and "push for entrepreneurship"
- "home-based businesses" and "barriers to women working"
- "promise of technology" and "push for entrepreneurship"
- "class – privileged" and "importance of network" and "family support"
- "push for entrepreneurship" and "development funding"

After coding, I explored these ideas through free writing and writing memos. I compiled topically based memos using the analytic coding, my fieldnotes, and bringing in academic theory. This process of writing memos allowed me to learn more deeply about the themes that emerged in my fieldwork in more detail and engage with the literature in a meaningful way. Much of the memo writing set the groundwork for the dissertation paper.

Institutional Review Board

I received an exempt status for this project from the University of Washington's Institutional Review Board before arriving in Jordan at the end of August 2018.

Chapter 3: A History of Western-Driven Development Priorities Places Obligations on the Political Economy of Jordan

I arrived at the King Hussein Business Park, a compound that opened in 2010 in West Amman that includes offices of 75 global companies as well as multiple start-up incubators, hosting over 100 start-ups in total, via an Uber. The Uber stopped at the security booth at the entrance, and the guard looked at me and waved us into the complex. As I entered, I saw communal bikes cruising along bike paths, young tech entrepreneurs in t-shirts, and men and women sitting in outside common spaces drinking coffee together, which felt like I had stepped from one world into another. Among offices for the likes of global companies like Microsoft and Cisco, I found Building 23, where most of the start-ups are located and waited in the hallway for my meeting with a young, female tech entrepreneur who started a sharing economy application. Zara[16] came up the elevator and down the hallway in a frazzled hurry in jeans and a hoodie, seemingly used to a busy-paced lifestyle and looking like she would fit in more in London or San Francisco by her dress than at work in Amman. She opened the door and invited me to sit on the couch of her small office space and started preparing tea for us. Zara was initially concerned about recording the conversation but grew more comfortable as the discussion unfolded, and I told her that her identifying information would be kept confidential.*

Zara and I spoke at length about her extensive work experience in the technology field, her sharing economy business, and why and how women engage with her company when the conversation turned to donor funding of entrepreneurship initiatives in Jordan and the recently passed home-based business regulations. She explained that the government is speaking proudly in public about the growing entrepreneurship ecosystem in Jordan and touting the licensing and registering of home-based business as an accomplishment, but that behind the scenes, the government is not acting in accord with their public pronouncements. She explained that the government is not very supportive of entrepreneurship or women's businesses, but that they legalized home-based businesses because of money stemming from the Jordan Contract, explaining:

> *"They [the donors] don't understand the way things work here. The government, just like any agency will tell you, yeah, sure, I'm going to do that, I'm going to sign it. 'You going to give me money to do it and legalize it?' 'Of course! Here, I sign!' they took the money now. The World Bank says, 'Okay, you're good guys.' USAID says, 'Okay, government, you're doing good. Here's the money.' Once they took the money and took you know the re-installments by the World Bank, they don't really need to abide by shit anymore."*

Zara explained that the government also speaks about growing the entrepreneurship ecosystem but that they don't want to see real success if it upsets the development aid industry, saying that:

> *"I think they're [the government] just too scared. I think they don't want to see a real success story. Because then, if I succeed, if I have money, then I can declare the rules. And they don't want to see that happen, you know. I believe all of the ecosystem is built in*

[16] The name has been changed, denoted with an "*".

> *a way to keep startups at the medium size, and they will never grow. And that's what you will see when you go and run all your research, like [sharing economy start-up]. How are you gonna grow? How are you gonna be financially independent? Never. You're just gonna keep getting USAID money and telling USAID to deliver. And then the government will say, 'See? We delivered.' This is what they need. They need me to say they delivered. Because they need to keep us taking USAID money, and saying we delivered. So, they need me to stay small enough to keep taking aid and bringing aid to them as well. Because every time I take a grant, they make some commission."*

Likewise, Zara explained that the government is threatened by entrepreneurs and emerging businesses due to perceived challenges to the existing power structures. As Zara's company has started to see success, she has received pushback from existing organizations in business and politics.

Introduction

Zara's cynicism about the development aid dependencies and the political economy of Jordanian's development was echoed by many throughout my fieldwork. It led me to reevaluate the role of international development more generally and not just in terms of women's economic opportunity. Such cynicism is well-documented in Latin America and Africa through research on dependency theory, or foreign dependency, which seeks to explain the inability of some countries to develop economically despite capital inflows and support from international financial institutions (Cardoso & Faletto, 1979). In the Jordanian context, I was most surprised at the resistance to economic development if it means a change to the status quo of power structures, especially given the public push to liberalize the economy. Such open and critical accounts are not typical in a MENA setting and not even in Jordan, understood to be a constitutional monarchy. Scholars argue that throughout modern history, Jordan has been dependent on international 'purse strings' and corresponding obligations (Robins, 2019). My research affirms this finding and argues that these obligations are currently turning Jordan's

focus to growing their private sector through micro, small, and medium-sized enterprises (MSMEs)[17]; however, the current power structures mitigate against the success of MSMEs.

In this chapter, I provide a brief history of Jordan to contextualize the current political and economic situation in the Kingdom, the country's continual dependence on international donor funding, and the recent emphasis on the digital economy and entrepreneurship as a way out of the economic crisis. I show that Jordan is an aid-dependent country, and external actors and Western-driven development priorities have primarily driven its economic development. As an example of Western-driven priorities, I analyze the Jordan Compact and illustrate how the Compact drives the direction of funding, what gets funded, and how the Western reform agenda pushed a focus on entrepreneurship.

A Brief History of Jordan

The Hashemite Kingdom of Jordan (Jordan), previously Transjordan, is a small country created by colonial powers at the end of World War I, bordering the modern-day states of Israel, Palestine, Syria, Iraq, and Saudi Arabia. Most modern histories of Jordan start at 1921 after the Ottoman Empire was defeated in World War I and Hashemite Emir Abdullah I was installed as the ruler of Emirate of Transjordan, a British protectorate; however, Rogan (1999), marks the start of Jordan's modern history during the 1860s. At this time, Transjordan was the Arab "frontier" of the Ottoman Empire, and its location made it a place of strategic economic importance at the crossroad of major trade routes between Egypt, Palestine, Iraq, and Iran, as it has been throughout the centuries (Salibi, 1993). Rogan considers this time period in the middle decades of the nineteenth century as the start of the Kingdom's modern history because, at this

[17] Each country has its own definition of what constitutes a micro, small, or medium-sized enterprise. In Jordan, micro-companies are usually those under five employees, often only including one woman. Small businesses are those with five to 20 employees and medium enterprises have 21 to 100 employees (Bawaneh & Al-Abbadi, 2017).

time, the Ottomans focused on "regulariz[ing] the administration of the empire," and they were successful in improving administration and infrastructure in Transjordan as part of their administrative reforms (Salibi, 1993, 30). The Ottomans started settlements in Amman, and spurred the sedentarization of Bedouins, settling of Palestinian and Syrian merchants, Circassians, Chechens, and others across the region, including an influx of European Christian missionaries. Rogan explains that "while the Ottomans had in no sense made a nation of Transjordan, they had succeeded in imposing the modern state on rural society" (Rogan, 1999, 20) – creating conditions necessary for the Hashemites to begin state formation in Transjordan.

Robins (2019) marks the start of Jordan's modern history at the end of World War I when the British replaced the Ottomans as external, neo-colonial rulers, "attempted to create a state," (Robins, 2019, 6) the Emirate of Transjordan (1921 – 1946), and installed Hashemite Emir Abdullah I. During this period, Abdullah managed local politics, and Britain provided continual rent and built the infrastructure of the state. Britain came to have "financial supervision" of Transjordan, and their power over the administration of the state increased (Robins, 2019, 31), marking the modern era of Jordan's "habitual reliance on external rents" (Robins, 2019, 1). Robins explains that during this time with "Britain controlling the purse strings there was never any doubt that failure to follow 'advice' from the appropriate British official could result in restrictions on the dispersal of funds" (Robins, 2019, 35). In Transjordan in 1922, there was slow population growth and slow urbanization, with half the population classified as nomadic in the late 1930s, and there existed a slow development of national economic institutions (Owen & Pamuk, 1998).

At the end of World War II, Britain's role in the world was in retreat, and in May 1946, Transjordan declared independence as the state of the Hashemite Kingdom of Jordan, with

Abdullah named King. Despite its independence, the state continued to rely on Britain for financial subsidies.

In the early years of Jordan's independence, the country began to play an outsized role on the global stage, given its leading diplomatic role in the emerging Arab – Israeli conflict and in the first Arab – Israeli war. It was amidst this backdrop that King Abdullah was assassinated in Jerusalem in 1951. Abdullah's son Talal was sworn-in as King, and he ushered in a new constitution based on a constitutional monarchy, gaining a reputation as "liberal" and "anti-colonial" (Robins, 2019, 85). King Talal served for little more than a year before he abdicated the throne due to mental health issues, and his son Hussein became the monarch, reigning from 1953 until 1999.

Much of King Hussein's rule was defined by the Arab – Israeli conflict, and through this, the economy remained dependent on foreign aid. In the early 1950s, the crisis created an influx of 350,000 Palestinian refugees, while Jordanians only numbered 375,000. The refugees started businesses, Amman saw a construction boom, and there was a growth in the West Bank agricultural sector (Owen & Pamuk, 1998). Despite this economic gain, from 1954 to 1961, aid accounted for 58.6 percent of expenditures that helped in developing the country's infrastructure and maintaining its import surplus.

After 1967, Jordan lost control of the West Bank, which contributed between 30 and 40 percent to its GDP, and the country gained even more refugees. Because of this, Jordan became even more of an aid economy and more dependent on the regional economy. From 1967 to 1982, Jordan was dependent on rents from the United States (US) and its Arab neighbors.[18] The US supported Jordan as a part of its Cold War strategy against communism, Arab states supported

[18] More details can be found in Table 7.1 "Foreign grants and government revenues, 1967-1982" (Robins, 2019, 151).

Jordan as a buffer against Israel, and Jordan gained these rents by "emphasizing its strategic importance for its patrons" (Robins, 2019, 15). During this time, Jordan benefited from the oil boom in Arab oil-producing countries in the 1970s, both in terms of rents but also from the demand for skilled labor in the Gulf that brought remittances to Jordan.

As oil prices began to fall in the early 1980s, so too did aid from Gulf economies, exports, and remittances to Jordan, leading to a decline in investment, rising unemployment, and negative GDP growth between 1985 and 1989. These events, coupled with a banking crisis and the collapse of the economy in 1989, led to negotiations with the International Monetary Fund (IMF) and the World Bank and an austerity program. The IMF assistance called for a structural adjustment program, cutting government spending, calling for privatization of state-owned assets, and removing regulations to create a more open business environment (Owen & Pamuk, 1998; Hourani, 2014; Robins, 2019). IMF and World Bank programs continue to this day.[19] In January 2020, the IMF and Jordan signed a new four-year program (IMF, 2020).

By the early 1990s, Jordan was in the middle of this "new liberal bargain" or its economic and political liberalization that began in 1989 (Greenwood, 2003). This approach was informed by the so-called "Washington Consensus" that "is an informal set of policies introduced in the late 1980s espousing trade and capital account liberalization, deregulation, and restrained government spending" (Gordan, 2018; Williamson, 1990). The local business community and elites supported and benefited from economic liberalization, but Transjordanians opposed privatization and bureaucratic reforms that eliminated their government jobs, as well as put the burden of austerity on the lower and middle class (Hourani, 2014). To appease both groups of people, the government adopted "commercialization" and limited privatization

[19] More details of the history of lending arrangements between the IMF and Jordan can be found here: https://www.imf.org/external/np/fin/tad/extarr2.aspx?memberKey1=530&date1key=2018-08-31

(Greenwood, 2003, 262). During this period, Jordan received hundreds of millions of dollars in aid from the US, the European Union, Japan, and the Gulf (Hourani, 2014).

In 1999, King Hussein died, and his son King Abdullah II ascended to the throne. After a decade of reforms and massive amounts of aid, the country was still faring poorly. At this time, Jordan was almost eight billion dollars in debt, and about 30 percent of the population was living in poverty and about the same number were unemployed. To gain some debt forgiveness, King Abdullah II embarked on further liberalization efforts that have continued for more than 20 years. Despite calling the era a period of liberalization, and "market reform," Jordan never shifted from state-led to market-led development (Hourani, 2014).

Perhaps Dr. Jawad Anani, an economist and former Deputy Prime Minister for Economic Affairs, most succinctly captures the economic trajectory of Jordan. Anani explains that Jordan has faced economic difficulties throughout its history because of constant changes in Jordan. These include changes in the geographic area of the country and massive demographic shifts since the first wave of Circassian immigrants in the late 1800s, through the Armenian influx in the 1950s, Palestinian influx in 1948 and 1967, the massive return of Jordanians from the Gulf in 1991, and to the current refugee crisis from Iraq and Syria in recent years. Anani explains that these factors all affected the Kingdom's ability to consider long-term economic models because the government was focused on recurrent emergency situations. He also describes how the Kingdom faces regional crises almost every ten years, and while Jordan has maintained internal stability, it is still difficult to create a long-term social-economic plan given the constant changes. He said that Jordan is late in economic planning and needs an integrated economic and political model that accounts for taxation and representation, a new social contract. Additionally, Jordan

needs a model that will help with the wide difference between wealth and distribution in the Kingdom today.[20]

The Kingdom's location remains a position of geopolitical importance today. Because of this, Western and Gulf nations continue to be interested in supporting Jordan for its role in maintaining regional stability.

The Current Political & Economic Situation Reveals an Aid-Dependent Kingdom

Economic Situation

Today, Jordan is a lower-middle-income country (World Development Indicators, 2019) with a stagnant economy, reliant on remittances from Gulf countries, as well as affected by conflicts in Syria and Iraq. These latter conflicts, along with the overwhelming refugee populations in camps and the cities, impact its tourism economy, export markets, and foreign direct investment. Jordan is currently dealing with a fragile political and economic situation and is heavily dependent on foreign aid from the West, especially from the United States, as well as Gulf countries and other international donor funding to maintain market and political stability.

Jordan's economy has not always fared so poorly. In the early 2000s, King Abdullah II made significant economic reforms and from 2000 to 2009, the Kingdom saw a 6.5 percent annual GDP growth (Levin, 2018) and from 2004 to 2008 it experienced eight percent growth (CIA, 2019); however, the growth was not distributed equally, with higher growth in the urban area of Amman and stagnant growth in the more rural areas of the Kingdom (Sharp, 2019). In addition, the combination of the global financial crisis in 2008 and the stemming decrease in remittances, the Arab Spring in 2011, subsequent closure of borders with Iraq and Syria, and a

[20] Al Quds Center for Political Studies and Konrad Adenauer Stiftung (KAS), Conference on A Reading of the Jordanian Economic Model and Social-Market Economic Theory, October 21, 2018.

massive influx of refugees resulted has in the worst economic situation in Jordan in almost 30 years. GDP growth has averaged about two to 2.5 percent per year since 2010, with a current GDP per capita of $4.248 (World Bank, 2018). There is a high cost of living and low purchasing power for families, and Amman is cited as the most expensive city in the Arab world. (Al Emam, 2017). The country's debt-to-GDP ratio reached 94 percent in 2017 and has remained at that level (Fishman & al-Omari, 2018; Sharp, 2019). Finally, job growth in the private sector is around zero percent, the official unemployment rate hovers around 18 percent though it is likely closer to 30 percent, and 30 to 40 percent of youth are unemployed (CIA, 2019; Sharp, 2019). The government is the largest employer, employing between one-third and two-thirds of the workforce (Sharp, 2019).

Over the last decade, Jordan's population increased by roughly three million to reach over ten million, owing to an influx of Syrian refugees, as well as internal population growth (CIA, 2019). This population increase stretched the already insufficient availability of water, oil, and other natural resources. It has exacerbated the existence of structural challenges in a labor market that was already unable to create enough jobs to absorb a Jordanian youth bubble before the refugee crisis. The state of the economy has been described by national-level and local-level politicians as "the worst in Jordan's history," and some have claimed that "Jordanian citizens have never been in more need than today. Salaries are decreasing, and expenses are rising."[21]

Political Situation

The economic situation has caused fragility in Jordan's political institutions. Hourani and Kanna (2014) explain that Jordan experienced popular discontent and demonstrations in 2011 during the "Arab Spring," a series of uprisings across the region, and this "Jordanian Spring"

[21] Al Quds Center for Political Studies, Conference on Decentralization Initiative, September 24, 2018.

was shaped by the over twenty years of marginalization stemming from economic liberalization. Hourani (2014) shows that the privatization of state-owned assets was illiberal and that Jordan continues to subsidize its elite and develop greater socio-economic segregation in Amman through this process. More recently, given the economic situation, in 2018, bread subsidies were lifted and prices for fuel and electricity were substantially increased, leading to May 2018 protests against IMF austerity measures and a new tax law. As a response to these protests, the King dissolved the government, and a new government formed, following Jordan's strategy of dissolving the Cabinet and appointing a new prime minister, a common Jordanian response since the formation of the state.[22] While the various Jordanian protest movements are diverse, Ryan (2018) explains that they have three main asks in common, the "revival of a long-dormant political liberalization process; the restoration of the fuller economic and social safety net and […] of more equitable economic opportunity; [… and] a serious effort to stamp out corruption in public life" (Ryan, 2018, 215).

While Jordanians understand that their country has unique internal and external challenges, political activists have expressed that Jordanian citizens have reached their limits, are missing basic services like streets, electricity, and water, and that the government must give citizens something before putting more laws on them, like the tax law. They've shared that they desire more active citizen decision-making and the need for a new social contract.[23] Former Deputy Prime Minister Marwan Muasher explains the need for a new social contract, saying, "without the rents necessary to keep funding a system of patronage, the social contract in Jordan has broken down. Durable solutions to the protesters' demands will require a new social

[22] Spencer Hartnett (2018) found that from 1921 to 1980, Cabinets lasted on average 309 days and during periods of unrest or protest they lasted less than 100 days. During the Arab Spring, Jordan's Cabinet changed four times.
[23] Al Quds Center for Political Studies, Conference on Decentralization Initiative, September 24, 2018.

contract" (Muasher, 2018, 122). Upon taking office, then new Prime Minister, Dr. Omar Razzaz, also recognized that "a new social contract could be the most important item on the political agenda" (New social contract key item on gov't agenda – Razzaz, 2018). It is through this lens of history and the current economic and political situation that we can observe Jordan's continued dependence on international aid.

Dependence on International Assistance

As detailed above, throughout its history, the Kingdom has been reliant on international assistance and has been classified as "utterly dependent Jordan" (Lync, 2016, 246) and "aid addicted" (Arabian Business Consultants for Development, 2020). Greenwood (2003) explains that "a key aspect of [Jordan's] survival strategy is the need for the government to secure the loans and grants necessary to cover its annual budget deficits" (Greenwood, 2003, 250). As discussed in the brief history of Jordan, this strategy has existed since the establishment of Transjordan, with support from Britain from the 1920s until the 1950s when the US began supporting the country. In the 1970s, Jordan received much support from oil-producing Arab states. Today, Jordan receives support from the IMF and the World Bank, and international aid from the US, the European Union, European countries, like the United Kingdom, Germany, and France, and Gulf countries, as well as Canada and Japan, among others (Arabian Business Consultants for Development, 2020).

Jordan has enjoyed a long relationship with the US and is considered a "key US partner in the Middle East" (Sharp, 2019, 2). The US has provided aid to Jordan since 1951, adding up to over $20 billion between 1951 and fiscal year 2017. In the last 15 years, annual aid to Jordan has almost quadrupled.

In February 2018, the US signed a memorandum of understanding with Jordan for a $6.375 billion commitment between the fiscal year 2018 and fiscal year 2022, equating to $1.275 billion a year, keeping Jordan in the top five nations receiving US foreign assistance.[24] In addition to the aid planned in the current or past memoranda of understanding (others were signed in the fiscal year 2009-2014 and fiscal year 2015-2017), the US provided supplemental funds for specific projects totaling to about half a billion above planned aid each year, including projects such as $100 million for border security with Syria and Iraq or several hundred million dollars since 2011 to help with the influx of Syrian refugees into Jordan (Fishman & al-Omari, 2018).

In the past years, US foreign assistance to Jordan was roughly split evenly between on Foreign Military Financing and Economic Support Funds, but in the current memorandum of understanding, the majority of funding is allocated to Economic Support Funds, indicating the importance of focusing on economic stability.[25] The Economic Support Funds is divided between cash transfer programs (budgetary support), USAID programs in Jordan, and loan guarantees (Sharp, 2019). The US aid comes with ‘strings’ for Jordan to incorporate a Western economic reform agenda. The US said that the memorandum of understanding is intended "to support His Majesty King Abdullah's political and—importantly—his economic reform agenda and move Jordan closer to achieving the self-reliance that it seeks" (Fishman & al-Omari, 2018).

In addition, Jordan has enjoyed a long relationship of financial aid from Gulf Countries that continues to this day. After the Arab Spring in 2011, Jordan received over $10 billion in foreign aid, including a five-year $3.6 billion aid package from the Gulf Cooperative Council.

[24] In 2019, Jordan was the third-largest recipient of US foreign aid globally, behind Afghanistan and Israel.
[25] The fiscal year 2018-2022 memorandum of understanding between Jordan and the US allocates annual Economic Support Funds at $750 million and Foreign Military Financing at $350 million, with $175 million to be used as needed (Fishman & al-Omari, 2018).

After the May 2018 protests that brought down the government, Kuwait, Saudi Arabia, and the United Arab Emirates pledged $2.5 billion in aid. Gulf aid packages come with many 'strings' meant to influence Jordan's geopolitical alignment with these country's goals, especially as they relate to the Gulf Cooperative Council's dispute with Qatar and the regional feud between Saudi Arabia and Iran (Levin, 2018).

Western-driven Economic Development Planning

Jordan's history of and current receipt of international development aid through grants and loans requires incorporating international policies and obligations, here described as 'strings,' into their economic development plans. We can understand Jordan's particular development experience through the lens of diverse development theories, including how the modernization theory, dependency theory, and the sociology of development affected and continue to affect Jordan's approach to development.

The study of development emerged at the end of World War II in response to the political and economic development of the post-colonial world. During this time, development was measured by a nation's GDP/capita, and the predominant discourse was modernization theory or the idea that less developed societies should acquire characteristics common to more developed societies to catch-up economically with the industrialized world. Modernization theory focused on economic growth and the idea that technology is necessary to improve productivity and growth. In the 1980s and 1990s, modernization theory led to the adoption of neoliberal market reforms and the Washington Consensus. Today modernization theory is still pervasive in Jordan's policy apparatus as policymakers consider that countries can leapfrog to become knowledge economies through utilizing technology. Modernization theory is also now being used to consider if technology can leapfrog social norms, culture, and tradition. The

consequences of the modernization theory's emphasis on technology are seen through the Washington Consensus and current policies stemming exemplified in the Jordan Compact, which will be addressed in more detail in this chapter. These all affect Jordan's current focus on entrepreneurship for development and the country's focus on globalization and growth through ICTs.[26]

Modernization theory was dominated by the market system, and scholars asserted that this theory did not address the unequal development and inequality caused by capitalist development. The critical response to market domination came out of Latin America and became known as the dependency theory. Dependency theory debated the view that there is one common path to development and was named as such from being dependent on capital inflows and international financial institutions (Cardoso & Faletto, 1979). The dependency theory asserts that structures and institutions preventing economic development were not traditional institutions in the country but were legacies of colonial systems and maintained by external economic and political forces, such as international financial institutions. This chapter will show how Jordan bears the burden of aid dependency.

While studies of dependency accurately depict the dependent development case in Jordan, Moghadam (1995) highlights that the dependency theory literature does not discuss impacts on gender dimensions or gender-based inequalities in national development in the Arab world. The gendered components will be discussed in the next chapter.

The decades of Jordan's aid dependency have led to the country experiencing a layering of different development priorities, meaning Jordan continues to gain new sets of obligations without removing obligations gained when taking funding in earlier periods. These layers

[26] Z. Tzannatos, personal communication, May 8, 2019.

include focusing on austerity and the macroeconomic situation with structural adjustment programs and the Washington Consensus, discussed earlier in this chapter, to incorporating human capacity and inclusive development during the United Nation's (UN) Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs), which Jordan swiftly integrated into their economic planning (GoJ, 2017), to the current reform agenda around entrepreneurship as a way out of the economic crisis.

The MDGs and SDGs were informed by discourse from the field of the sociology of development that asserts that "development cannot be reduced to abstract economic trends and […] a boarder range of social and political factors need to be put on the agenda" (Hooks, 2016, 13). Since incorporating the MDGs and now, the SDGs, Jordan has created a number of economic development plans with a heavy focus on achieving these social goals, with particular focus on women's economic participation, an important pillar of the SDGs. Combing the focus of the SDGs with the recent development trend of entrepreneurship as a way to create self-sustaining growth, has led to focusing on women's economic participation and entrepreneurship. Focusing on these efforts is a way to satisfy the different priorities that have been placed on Jordan throughout its external-led development process and as an avenue out of the country's current economic crisis.

In order to meet the obligations established through international aid, the Government of Jordan (GoJ) created a series of national strategies and economic growth plans. These plans show us how Jordan is translating the obligations and requirements into national-level policy and programming. In 2015, the GoJ launched *Jordan 2025: A National Vision and Strategy*, also known as *Vision 2025* and *Jordan 2025*, a 10-year socioeconomic blueprint that "charts a path for the future and determines the integrated economic and social framework that will govern the

economic and social policies based on providing opportunities for all" (GoJ, 2015, 13). In addition, the GoJ adopted the *Jordan Economic Growth Plan 2018-2022*, a set of economic reforms designed by The Economic Policy Council, a local council headed by the Jordanian Prime Minister and includes public and private sector organizations and experts, to align Jordan's economy with the goals of *Jordan 2025*. *The Jordan Economic Growth Plan* is closely related to IMF requirements from the three-year Extended Fund Facility approved in August 2016 focused on maintaining macroeconomic stability and fiscal consolidation, as well as structural reforms to improve the business environment, strengthen the financial sector, and increase access to finance, as well as support water and energy sector projects.

Jordan 2025 is based on seven main principles, including macro-financial stability & improving Jordan's business environment, enhancing competitiveness & attracting investment, public sector reform programs, and "supporting productive and entrepreneurial projects as well as Small and Medium Enterprises" (GoJ, 205, 9). In the plan, the GoJ focuses on increasing women's economic participation to 27 percent by 20205, asserting that this would increase economic growth in Jordan by five percent (GoJ, 2015, 28). One component of increasing women's economic participation is the goal to "enhance the competitiveness of small and medium-sized enterprises and increase women's participation in them and motivate startups" (GoJ, 2015, 97). It also addresses women's participation in the following ways:

> "The Government of Jordan […] commits to, inter alia, amend the Labor Law and relevant legislations to promote women's economic participation and expand gender-responsive budgeting; strengthen the capacity to produce gender-sensitive data; support the creation of family-friendly and non-discriminatory work environment; enhance the employment of women in the private sector and increase the number of female-led

> MSMEs and cooperatives supporting their growth; improve the education curricula to mainstream gender; and launch campaigns to change attitudes towards women's work and economic participation." (World Bank, 2019a)

Likewise, one of the main objectives of the *Jordan Economic Growth Plan* is "empowering women and increasing their contribution to the labor force to active their economic participation" (GoJ, n.d., 26). Notably, while both *Jordan 2025* and the Jordan *Economic Growth Plan* focus heavily on women's economic participation through MSMEs and entrepreneurship, neither of the plans contain any mention of creating policies that would allow women to conduct their business from home, or any new policies related to the now established home-based business laws, which will be discussed in more detail in this chapter.

These are only two examples of many current economic and political development plans recently drafted in Jordan as a way to support international obligations and the SDGs, others include the following, though this is not a comprehensive list (GoJ, 2017): *The Comprehensive National Plan for Human Rights (2016-2025) The National Strategy for Human Resources Development (2016-2025)*; *The National Strategy for People with Disabilities; The National Strategy for Women (2013-2017)* with a new strategy for 2020-2025 under development; *The National Policy and Strategy for Science, Technology and Innovation (2013-2017)*; *The National Plan for Green Growth*; *The National Strategy for Youth Empowerment (2017-2025)*, under development; *The National Climate Change Policy (2013-2020)*.

Jordan's economic plans are consistent with Western scholarship on economic development, especially as they relate to creating a more robust private sector and an entrepreneurship ecosystem. For example, after the Arab Spring, in 2012, a group of fifteen scholars, mostly from the Brookings Institute, considered necessary economic reforms to quell

the Middle East uprisings (Amin et al., 2012). The authors recognize that much has been written about political reforms but that there needs to be more focus on economic transitions required for democratic success. The authors assert that Arab economies do not have the necessary structural features to be inclusive economies. They call for more opportunities for young people in the labor market, for countries to modernize their public sectors, for greater private sector involvement, and for nations to engage with the global markets. The authors recognize that the Arab public sees the private sector as corrupt and is suspicious of the impact of liberal economic reforms but emphasize that there will be limited growth without revamping the private sector from rent-seeking to competitive production. Likewise, they assert that there will be limited economic growth without directing new labor market entrants into the private sector, especially as the current private sector is mainly made up of informal MSMEs with low productivity growth.

The authors prescribe innovation and human capital development (Amin et al., 2012, 23), as well as opening civil society to play a role in advancing economic reforms through advocacy (Amin et al., 2012, 73). To transform the private sector, the authors recommend reducing a burdensome policy environment and pushing for industrialization. For Jordan, and other resource-poor middle-income economies such as Lebanon and Tunisia, Amin, et al. recognize the challenge of making higher value industrial goods to improve exports and compete globally. Finally, the authors call for creating an "entrepreneurship ecosystem" or an environment for high-potential entrepreneurs (and social entrepreneurs) (Amin et al., 2012, 131) built of "culture, infrastructure, policies, regulations, skills, technologies, and capital that are specific to enabling startups to emerge and thrive" (Amin et al., 2012, 135).

The Jordan Compact

One of the main avenues of international donor funding for Jordan in recent years is the Jordan Compact (the Compact). The Compact brings together a number of international development actors and combines development funding through multi-year grants and loans, payment of which is linked to specific targets. It was influenced by the United Nations High Commissioner for Refugees, a Jordanian think-tank called the West Asia North Africa Institute, known locally as the WANA Institute, and work done by Betts and Collier (2015). The main components of the Compact were agreed on at the UN General Assembly in 2015 between King Abdullah, World Bank President Jim Kim, and United Kingdom Prime Minister David Cameron. It was adopted in London in February 2016 at the "Supporting Syria and the Region Conference," which was hosted by the United Kingdom, Germany, Kuwait, Norway, and the United Nations, and also engaged with the US, Canada, and Japan (Barbelet, Hagen-Zanker, & Mansour-Ille, 2018; Gray Meral, 2019).

The Contract is thought of as a new approach to dealing with the protracted nature of the Syrian refugee crisis, and the focus of the Compact is to "support Jordan's resilience, mitigate its exacerbated vulnerabilities and enhance its ability to provide economic opportunities for both Jordanians and Syrians," given the current economic and refugee crisis (Wan Yan Lun, 2016, 3). The Compact aims to support business environment and investment climate reforms and convene and coordinate donors "around a common goal and support [the GoJ] implementing the Jordan Compact (Wan Yan Lun, 2016, 4). given the ongoing nature of the Syrian refugee crisis, the goals of the Compact is to move from the model of providing short-term humanitarian aid, and instead focus on education, growth, investment, and job creation for Syrians in Jordan, as well as the Jordanian host community. The key pillars of the Jordan Compact include:

> "1) Turning the Syrian refugee crisis into a development opportunity that attracts new investments and opens up the European Union market with simplified rules of origin, creating jobs for Jordanians and Syrian refugees whilst supporting the post-conflict Syrian economy; 2) Rebuilding Jordanian host communities by adequately financing through grants the *Jordan Response Plan 2016-2018*, in particular the resilience of host communities; and 3) Mobilizing sufficient grants and concessionary financing to support the macroeconomic framework and address Jordan's financing needs over the next three years, as part of Jordan entering into a new Extended Fund Facility program with the IMF" (Government of Jordan, 2016, 1).

The Jordan Compact resulted in $1.7 billion in grants and loans, as well as trade agreements with the European Union. The funding commitments include reform agendas and development plans agreed to by Jordan, the IMF, and the World Bank, and the disbursement of grants and loans is linked to specific targets (Barbelet, Hagen-Zanker, & Mansour-Ille, 2018).

One funding commitment linked to a specific reform agenda is a $300 million loan from the World Bank called the "Economic Opportunities for Jordanians and Syrian Refugees Program-for-Results" or the Program for Results loan, a loan born out of a collaboration between GoJ, the United Kingdom's Department for International Development, the European Union, and USAID to support the implementation of the Jordan Compact.[27] The Program for Results loan is focused on supporting the GoJ to "improve Jordan's investment climate, attract investors, reform the country's labor market and grant access to the Syrian labor force to contribute to Jordan's economic growth" (World Bank, 2016c).

[27] All program documents are available at https://projects.worldbank.org/en/projects-operations/document-detail/P159522#.

In addition to other investment climate and labor market reforms, the loan places a heavy emphasis on supporting the private sector and growing small and medium-sized businesses. The loan includes six disbursement linked indicators, a more recent World Bank lending instrument that stimulates that the World Bank will not provide disbursement of funds until the results are received and verified, related to different aspects of this work. The third disbursement linked indicator stimulates that Jordan must accomplish the "establishment and implementation of selected simplified and predictable regulations for the private sector including household businesses" (Abi Karam, 2016, 11), and internal World Bank discussions around the loan "urged a strong focus on economic opportunities for women" within it terms (World Bank, 2016b, 1). In the following section, I will discuss how USAID worked to include this specific disbursement linked indicator in the loan agreement and how the indicator has driven organizations on the ground to focus on MSMEs and household businesses.

The Jordan Compact, The World Bank, & USAID LENS

One of the largest and most influential projects focused on micro and small businesses (MSEs) in Jordan was USAID's Local Enterprise Support Project (LENS). In this section, I will show how USAID LENS' own goals and mission influenced the direction of the World Bank Program for Results loan connected to the Jordan Compact, especially as it pertains to the third disbursement linked indicator focused on household businesses. The World Bank loan and the USAID LENS' emphasis on MSEs and home-based businesses (HBBs) then influenced GoJ and local non-governmental organizations' programming and goals.

Recently completed in August 2019, USAID LENS was a five-year project with the mission:

> "to encourage the long-term economic growth and development potential of underserved Jordanian communities. The project support[ed] the vitality and competitiveness of micro and small enterprises (MSEs) that are often at the heart of individual, family and community livelihood within vulnerable populations and help[ed] empower local communities to design and implement collaborative local economic development initiatives. The project work[ed] in the governorates of Irbid, Zarqa, Amman (outside of the Greater Amman area), Kerak, Tafilah and Aqaba" (USAID LENS).

LENS was instrumental in supporting the home-based business movement and advocating for regulatory reform to license and register these businesses, to support both men's and women's livelihoods. However, much of their MSE programming and HBB work was especially focused on women. A member of the USAID LENS' team explained to me that when LENS started their development project, they conducted fieldwork to understand what types of work women were doing at home and learned that a lot of women were making food from home in the informal sector and selling to neighbors and family. They said that development organizations generally only work with registered and licensed businesses because of the legal umbrella, but USAID LENS worked with these women to understand their work, why a large portion of women was doing this work and started training them on food hygiene, marketing, and how to have a "business mindset." At this time, HBBs were prohibited in all of the governorates except for Amman, so USAID LENS helped to create and advocate for laws for HBBs and created resources to help women with the process of registering and licensing HBBs. It took them about two years to reform the legal structure around HBBs, and they were only capable of

achieving this policy reform by including it as a condition in the World Bank Program for Results loan as a disbursement linked indicator.[28]

The GoJ was initially hesitant, and perhaps even opposed, to focusing on regulatory and policy reform related to home-based businesses. While it is difficult to find public documents or records related to the GoJ opposition, I spoke at length with members of the USAID LENS technical team that coordinated with the World Bank to include the disbursement linked indicator in the Jordan Compact. A USAID LENS team member explained to me that "in 2015, we were one of the first entities to start discussions looking into home-based businesses in Jordan." [29] They told me that "we didn't look at it from a gender perspective, we didn't look it at it from any other perspective than an economic one," based on USAID LENS' assertions that economic growth in rural communities can stem from micro and small businesses.

They said that they chose to focus the project's efforts on micro and small businesses from home because working from home would "remov[e] the fundamental barrier for startups or for ease of doing business [and] reduc[e] costs" but that they had to find a way to change the regulatory environment so that these businesses could be registered, especially because many of the businesses are in the food industry and that industry necessitates licensing and registration.

In order to start working on these regulatory laws, in 2015, USAID LENS submitted a white paper to the Jordanian Ministry of Trade and Ministry of Municipal Affairs, and a USAID LENS team member asserted that their recommendation around household businesses "was ignored." According to them, the USAID Mission in Jordan "agreed with [LENS'] analysis [about the regulatory environment] […] and even included it in negotiations with the GoJ as part of a broader aid agreement, but we just couldn't really get traction" on the issue. At this point,

[28] USAID LENS team member, personal communication, September 23, 2018.
[29] USAID LENS team member. personal communication, January 15, 2019.

the then Prime Minister Hani Mulki made a public address specifically stating that he would not, under any circumstances, allow home-based businesses to license or register in the country,[30] likely opposed to the HBB policies because of perceptions that this would support Syrian refugees at the expense of Jordanian businesses.

Because of the public pushback, the USAID team member said that "Okay, we're going to completely change tactics. I'm going to give up on [the GoJ]. I'm going to go to multilaterals. So, I ring USAID and said I want to talk to someone at the World Bank who's writing the Jordan Compact." They then described how LENS sent their research on the benefits of home-based businesses for micro and small enterprises to the World Bank. After seeing the research, the World Bank came back to USAID LENS and said that they would include a disbursement linked indicator for the establishment of home-based businesses.

In the meantime, USAID LENS coordinated with local non-governmental organizations, think tanks, and civil society organizations to get these other organizations to support regulatory reform around home-based businesses. They then explained that "we go around them [GoJ] to different partners and entities, and what happens is the Jordan Contract is signed and the DLI, the disbursement linked indicator, is approved by the Government of Jordan, after which Hani Mulki immediately says, 'Let's start registering unlicensed home-based businesses,'" stepping back from his early opposition. The USAID LENS team member went on to explain that the disbursement linked indicator convinced the government to change their position.

Owing to the disbursement linked indicator, in October 2017, the GoJ, in partnership with USAID LENS, released new regulations permitting home-based businesses to register and be licensed from home, allowing over 50 different jobs to be done from home in four categories:

[30] I learned about the Prime Minister's public statement from many individuals in Jordan, but I have been unable to find a formal account of this public address.

intellectual, handicrafts, food processing, and domestic service. The GoJ asserts that the HBB regulations are in line with the goals of *Jordan 2025* and in order to

> "make it easier for entrepreneurs (including women and youth) to start small businesses and to help increase family incomes. This regulatory change allows the formalization of hundreds of home-based businesses throughout Jordan, granting them legal access to new and bigger markets" (GoJ, 2016b, 94).

Other organizations also told me that they were instrumental in advocating for and passing the home-based business regulatory reform.

The Jordan Compact and the resulting World Bank loan focused on entrepreneurship initiatives highlight how the structure of donor funding and Jordan's current aid-dependency has led to a scenario that aligns the incentives for Jordan to go where the donor goes and to follow the whims or current trends in the donor community; however, Jordan is not always able to or desires to enact the donor's reform agenda.

Constraints for MSMEs

Despite numerous plans to focus on economic reform, Jordan continues its traditional approach of using "aid to alleviate its short-term problems without addressing the root causes of its economic issues" (Levin, 2019). A recent study found that a $100 million increase in development aid to Jordan would lead to just over a one percent increase in jobs, while adding 1,000 new Jordanian companies would increase jobs by almost two percent (DAI, n.d.). However, my research found that there is little political will or institutional capacity to create a business environment for MSMEs to succeed in Jordan.

So, while Jordan now publicly supports focusing on MSMEs and entrepreneurship initiatives, my research revealed that the GoJ is not always acting in accordance with their

public-facing positions. Like Zara's story at the opening of this chapter, many start-up founders shared with me that the government is concerned that start-ups will disrupt the status quo. Founders told me that despite GoJ economic plans, the business environment in Jordan is not very friendly to start-ups, existing business associations lobby against them, taxes are high, and many start-ups desire to incorporate outside of Jordan. When I met with start-up founders, I would always close the interview asking, "what is next?" and almost every founder told me they wanted to move their business to the Gulf. Start-up founders also shared that many in their community are leaving, that "I see all the Jordanians start to leave the country and open up outside. All of them talk about 'I can't wait to leave the country to operate.'"[31] Many asserted that MSMEs see the business environment as the biggest challenge to their businesses, given numerous regulations, changing costs and tax structures, and the reality that "every day is a new surprise" [32] for their business.

A number of economists and development experts concur with the experiences of the start-up founders. For example, a development economist and consultant, spoke with me to help me get a sense of the Jordanian economy and how to put MSMEs into context. They researched and wrote a number of economic development plans for Jordan's governorates and municipalities, paid for by development aid, and said "we are fed up from these studies and these plans." After listing out at least five different plans, the economist said "and we are doing nothing!" They explained that in Jordan "we do have some amazing human capital. I've spent a lot of time at the Business Park, there are amazing ideas […] but they need, the biggest thing in

[31] Start-up founder, personal communication, January 2019.
[32] Start-up founder, personal communication, January 2019.

talking to them is that they need a stable business environment." They opined that there is "no political willingness to change the economy."[33]

Likewise, Dr. Mustafa Hamarneh, the President of the Economic and Social Council, told me that the GoJ has called out MSMEs as strategically important in their planning and strategy but that "implementation is almost zero on those plans." He said that the GoJ needs to better support MSMEs but that it is "an uphill battle because of weak institutions in Jordan," and explained that there is no accountability in government development projects.[34]

Former Deputy Prime Minister for Economic Affairs Dr. Mohammad Al Halaiqah told me that part of the problem is that there are no current institutions focused primarily on MSMEs, that right now there is a role for Ministry of Social Development definitely, Ministry of Labor, Ministry of Trade and Industry, and the Ministry of Finance to get involved with helping MSMEs. Al Halaiqah thinks there needs to be a government effort, perhaps a government institution with private sector organizations, focused on supporting MSMEs in Jordan.[35]

Finally, Minister of Digital Economy & Entrepreneurship Mothanna Gharaibeh, a Ministry which evolved out of the Ministry of ICTs in early 2019, recognized that start-ups are facing a number of challenges in the business environment. He told me that the start-ups are "marvelous" and that the new ministry hopes to be "their advocacy, representation in government" given there are issues and concerns around the regulatory infrastructure, access to finance and markets, and high taxes. He told me that "Jordan is a small country. Sometimes [start-ups] might get frustrated and try to go outside to find a bigger market. We need to make sure that they can explore each and every market in the world, but [that] they stay here." Despite

[33] Development economist, personal communication, February 3, 2019.
[34] M. Hamarneh, personal communication, March 13, 2019.
[35] M. Al Halaiqah, personal communication, February 6, 2019.

the Minister's enthusiasm for supporting the digital economy and entrepreneurship, he asserted that focusing on these areas is "one way, not the way" out of the current economic crisis in Jordan.[36]

Summary

Jordan is currently struggling with a stagnant economy and affected by the conflicts in its geopolitically-difficult neighborhood, bordering the states of Israel, Palestine, Syria, Iraq, and Saudi Arabia. Conflicts in Iraq and Syria, along with the overwhelming refugee populations in camps and the cities, impact its tourism economy, export markets, and foreign direct investment. Despite the necessary support from the international donor community, the structure of donor funding and Jordan's current aid-dependency has led to a scenario that aligns the incentives for Jordan to go where the donor goes and to follow the whims or current trends in the donor community, currently focused on entrepreneurship, as highlighted in the Jordan Compact.This chapter shows that Jordan has numerous structural constraints resulting from aid-dependent development and its own lack of political will and institutional capacity that does not yield endogenous market and institutional integration for MSMEs to flourish.

[36] M, Gharaibeh, personal communication, May 23, 2019.

Chapter 4: Jordanian Women Bear the Burden of Economic Development

"We love a good success story about a woman lifting herself up with a goat or a sewing machine. During the 20th century, images of poor women as victims were all the rage. Today, we see them as superheroes-in-waiting, ready to lift up their families and countries once a $70 loan frees them from their husbands and the cultural expectations that prevent them from working for pay.

Yet the type of work poor women do, and that development programs funnel them into, is not the kind that brings people out of poverty. Goat farmer, maid and seamstress, for example, are poorly paid jobs with no benefits that leave women vulnerable to abuse. They are also precarious — there one day and gone the next. Better jobs will not appear unless the global economy changes. Gendered employment discrimination is a serious problem, but it's not as though most developing countries are teeming with well-paid jobs that women are excluded from.

The assertion that women just need a job in order to escape poverty suggests that the problem lies in their not working enough. But women in the global South are, as Diane Elson puts it, an "overutilized" resource. Women who are supposed to be pulling their families out of poverty are already cooking, carrying fuel, farming, and caring for children and elderly people for more than 14 hours a day. This work affects women across cultures, but the global economy makes the burdens on Southern women especially intense […]

Instead of basing our actions on the idea that women aren't working enough, or that their cultures prevent them from working, we should acknowledge that the global economy is demanding too much from women who are already overtaxed" (Khader, 2019b).

Introduction

In the above excerpt, Serene Khader tells us that the current development strategy of supporting women in the Global South through livelihoods programs may seem to be a positive approach, but that we need to correctly understand the political and economic situation women are in and the scope of the work women already do to support their families and communities. To better understand the situation of Jordanian women today, I examine how the continued imposition of development priorities from outside of the state places emphasis on promoting women's economic participation through entrepreneurship, primarily focused on ICT-enabled work. I consider the implications of the current state of the economy on Jordanian women,

holding in conflict the results of greater freedom for women to work outside of the home due to the current economic crisis while, at the same time, considering how the impact of the poor economy and the push for women's labor force participation and entrepreneurship leads to the "feminization of responsibility and obligation" (Chant, 2006).

Western-led Strategies Influence Activities on the Ground

The confluence of obligations under the Washington Consensus programs, the adoption of the MDGs and the SDGs, and finally the recent Jordan Compact led to a prioritization of women's economic participation and women's entrepreneurship programs in *Jordan 2025* and the *Jordan Economic Growth Plan*, primarily focused on home-based businesses and online entrepreneurship. More specifically, the almost $70 million in funds that were disbursed by USAID's LENS and the $300 million earmarked in the World Bank Program for Results influences which activities are undertaken by the GoJ, non-governmental organizations, women's organizations, business associations, the private sector, and banks, encouraging many organizations to focus on women's entrepreneurship in order to gain funding.

In addition to USAID LENS, some the major development initiatives in this space include the Deutsche Gesellschaft für Internationale Zusammenarbeit "Promoting Women's Economic Activity" projects, Center for International Private Enterprise "Building an Entrepreneurship Ecosystem for Women-Owned Micro Enterprises" project, the Jordan Forum for Business and Professional Women's (JFBPW) "Home-Based Business Support Unit," the Amman Chamber of Commerce's "Entrepreneurship & Training Academy," and a number of women's economic participation projects run by European Embassies, among others.

I observed the interactions between these different entities in moving into space around promoting and supporting women's entrepreneurship and home-based work frequently in my

fieldwork. As an example of the overlapping activities, United Nations (UN) Women, Center for International Private Enterprise, and USAID LENS funded a JFBPW conference at the Amman Chamber of Commerce, where the women's business association launched the "HBB Support Unit" to help women with licensing their home-based businesses so that they can access financing and training. The event was sponsored by numerous banks, including the Housing Bank, CairoAmman Bank, Standard Chartered, Capital Bank, and the Amman Chamber of Industry.[37]

Some individuals on both the donor side and the non-governmental organization side shared with me that organizational efforts are often "donor-driven," changing their objectives based on where funding is currently available. Similarly, an employee of a donor organization told me, while asking for their name not to be used, that everyone is focused on HBBs now because of donor funding. Another local women's rights activist shared with me that "some of the organizations in Jordan follow donors."

Even if donor funding drives local activities, organizations share compelling narratives around reasons for why they participate in women's entrepreneurship programs. For example, in a conversation with the JFBPW's CEO Tamara Haddad, I learned about their entrepreneurship initiatives, the Innovation Lab and the HBB Support Unit, in more detail. Haddad explained that the Innovation Lab provides female youth training on how to be entrepreneurs and innovate, how to start businesses, and "change the way they think." I pushed to learn if this was because they felt women needed to learn more about being innovative or because there were few jobs, so starting businesses is a solution. She said that it is a bit of each, that job opportunities are rare, but that also women can be great innovators. She explained the HBB Support Unit project as

[37] Jordan Federation of Business and Professional Women. (October 2-3, 2018). *Women in Tech: The Way Ahead*. Conference discussion, Amman, Jordan.

well, saying that the JFBPW has agreements with municipal governments to help women set-up, license, and register their home-based businesses. I asked why the emphasis on HBBs, and she said that women don't have startup capital for an office, logistics, other costs, so they can start from home and grow their business from home to save costs.[38] The JFBPW also cites the importance of HBBs to help women who have challenges working outside of the home, such as difficulties with transportation to work and needing part-time work because of their home and childcare responsibilities.[39]

In addition to gaining donor funding, the focus on women's entrepreneurship is an example of the current state of hope in MSMEs for solving a massive economic crisis.

Defining & Questioning the Role of Entrepreneurship in Economic Development

While many of the women's economic empowerment projects in Jordan speak about entrepreneurship, little time is spent defining what entrepreneurship is in the current understanding of the term or the local context. Schumpeter influences our contemporary understanding of entrepreneurship in *The Theory of Economic Development*. To Schumpeter, an entrepreneur is characterized by someone who creates new combinations (innovation) and transforms these ideas into reality. The entrepreneur is a "man of action" and is willing to take calculated risks to exploit existing economic opportunities and create new ones. Anyone can be an entrepreneur on some occasions, but having a vocation is different from being an entrepreneur (Becker, Knudsen, & Swedberg, 2012; Swedberg, 2002).

Amin (2010) differentiates between "necessity" and "opportunity" entrepreneurs. To Amin, opportunity entrepreneurs establish firms in order to take advantage of business

[38] T. Haddad, personal communication, November 3, 2018.
[39] Jordan Federation of Business and Professional Women. (October 2-3, 2018). *Women in Tech: The Way Ahead*. Conference discussion, Amman, Jordan.

opportunities, while necessity firms "are started not to exploit business opportunities but because the owners cannot find satisfactory jobs," (Amin, 2010, 1) especially as it relates to job generation in the informal sector. The type of entrepreneurship taking place matters because Amin finds that the motivation behind starting the economic activity reveals significant differences in efficiencies of operation, education level of managers, ability to access credit and production rates, with most opportunity firms being more efficient, educated, able to access credit, and more productive. Amin asserts that "what may be required are wage jobs for the necessity entrepreneurs" (Amin, 2010, 1). Likewise, the World Development Report concedes that "most micro- and small enterprises in developing countries are just forms of survivorship, with limited chances to grow." (World Bank, 2013). In a different approach, the Global Entrepreneurship Monitor considers entrepreneurship in a broader sense, capturing "all serious initiatives aimed at starting a business" (GEM, 2019, 19).

As I was considering the idea of whether Jordanian women focusing on microenterprises and home-based businesses are entrepreneurs, it became clear, that it does not quite matter what it is called for their lives and livelihood. As economist Dr. Susan Razzaz shared with me, it is not always clear "where to draw the line between entrepreneurship and not entrepreneurship." I explained I was working off the definition of income-generating activities as sustaining oneself versus entrepreneurs are those that are trying to scale. Dr. Razzaz helped me see that there is not a clear line between self-employment and then growing a business as it often happens organically.[40]

However, even if the line between entrepreneur and income-generating activity or sole proprietorship is not clear, it likely does not matter for individuals, but it does matter for how the

[40] S. Razzaz, personal communication, May 1, 2019.

government and international development community creates economic policy. Currently, there is a conflation between the idea of 'necessity' and 'opportunity' entrepreneur, and because of that, policies are being created to focus on opportunity entrepreneurship, and the needs of the marginalized or low-income who are conducting income-generating work are being overlooked.

To highlight the conflation between discussing and treating women's home-based businesses and high-growth start-ups as the same, in a conversation with an e-commerce expert focused on supporting women's HBBs, I asked about a Venture Magazine piece (Al Wakeel, 2018) that talked about how entrepreneurship is not a strategic plan for growing the Jordanian economy, but my counterpart disagreed and explained that start-ups could solve the employment issue. He highlighted how Jordan has succeeded in gaining lots of global funding for technology and has had a number of successes, highlighting the successful acquisitions of Maktoob.com by Yahoo and Souq.com by Amazon.[41] Like this expert, many spoke about entrepreneurship in the same terms for 'necessity' and 'opportunity' entrepreneurs.

Despite the push for entrepreneurship from the international donor community, not all are convinced that the current focus on entrepreneurship is the right economic solution for Jordan. As a prominent economist shared with me in a discussion about the push for HBBs and entrepreneurship in Jordan, "idea that everybody can be an entrepreneur is bullshit" and that there is a "huge financial risk in being an entrepreneur" and that you have to be comfortable failing, especially as most businesses fail. Likewise, Ahmad Awad, founder and managing director of the Phenix Center for Economic and Informatics Studies, criticized the current emphasis on entrepreneurship in Jordan. He said, "we do have entrepreneurs, but this is not the policies through which we can solve the unemployment problem of thousands of young

[41] A. Madi, personal communication, October 14, 2019.

Jordanians" (Al Wakeel, 2018, 33). Likewise, an international development organization summed up the focus on entrepreneurship, explaining that

> "although entrepreneurship programs are favored by many donors for their direct impact on individual beneficiaries and, in the aggregate, their contribution to small- and medium-sized enterprise development, Jordan is also in dire need of jobs on a scale impossible to reach through entrepreneurship programs alone" (DAI, n.d., 7).

Studies from other places in the world show that entrepreneurship is not a one-size-fits-all solution to solving unemployment. A recent study on online entrepreneurship (Martinez, Martin, & Marlow, 2018) shows how entrepreneurship is expected to be the solution to many current socio-economic problems, especially for marginalized and under- or unemployed people, and that current discourse encourages and embraces entrepreneurship. However, through semi-structured, in-depth interviews with 26 female digital entrepreneurs in England and Scotland, they found that social class, status, and life conditions heavily affected whether women were successful in their digital entrepreneurship. They found that the key digital entrepreneurial resources needed were structural, rather than agentic, and that technical skills could be learned. They showed that technology could not grant entrepreneurs easier access to funding or networking. My research found similar results and will be discussed in more detail in Chapter 6.

Olmsted (2020) recently conducted research examining how current economic policies in MENA are affecting women. Olmsted highlights that the current emphasis on "entrepreneurship as the solution to poverty" needs to be investigated to understand the ethical questions of whether women should be expected to take on risks related to entrepreneurship. In Jordan, Olmsted discusses how the income women entrepreneurs earned was not sufficient, and she explains that "self-employment may be empowering for women who are not already dealing with

considerable risk but may represent an increase in precarity for others […] self-employment is not a panacea for women" (Olmsted, 2020, 9-10).

Locating Jordan's Gendered Experience in Development Theory

We can understand the gendered components of Jordan's Western-led development experience by examining the evolution of the gender and development field.

In the Global North in the 1950s to 1960s, development was considered a technical problem, and women were only discussed in relation to their role as mothers or as potential victims of the development or modernization process. This idea became called the welfare or motherhood approach; in this approach, women were only considered in development insomuch as to ensure that they were benefitting from social and economic change (Tinker, 1990). This approach assumed that a focus on development and poverty reduction for whole communities would benefit women equally, but Ester Boserup's seminal work (1970) showed that development projects often favored men and unintentionally produced worse outcomes because of the exclusion of women. This work had a major impact on the field, ushering in the women in development movement and causing the creation of the USAID Office of Women in Development, the UN Decade for Women (1976-1985), and the 1979 Convention on the Elimination of All Forms of Discrimination Against Women. This strategy asserted that development would benefit from including women's productive capacity, also later called the "efficiency approach" (Kabeer, 1994).

The women and development approach is still prevalent in government, international organizations, and nonprofit organizations' efforts in Jordan today, especially as it relates to women's employment and entrepreneurship programs. Prominent actors in these spaces justify programming for women based on the efficiency approach. Some examples of this are from the

Jordanian Federation of Business and Professional Women conference I attended in Amman, where one speaker explained that in Jordan, "investment in education women is a wasted investment because [the women] don't work." The speaker claimed that "empowering women is important to economic strategy," highlighting that there is an $11 billion economic gain to the gross domestic product if an equal number of women as men worked in Jordan. He went on to assert that this economic gain is possible in 13 years.[42] Other throughout my fieldwork spoke about how women are the "true oil" for Jordan, meaning they are the most important resource for economic gain and that "women are educated and that humans are our best resource, so we need to capture their skills in the child-bearing years through ICTs." [43]

The focus in international development during the 1980s was state-led development in the Global South, especially regarding meeting the basic needs of poor people. States relied heavily on borrowing from international banks. The banks played an interventionist role in economic development and implemented structural adjustment programs as a condition of the new loans. From this, a new movement emerged, the women and development movement, influenced by both the dependency school and a Marxist approach to capitalism. The movement criticized the capitalist economic system women were being integrated into, highlighting global inequalities and the exploitation of women (Benería & Sen, 1981). They documented the effects of structural adjustment programs and were especially concerned with how decreases in government social support put an additional burden on women for the care of their family (Sen &

[42] F. Daoud, Executive Director of Talal Abu Ghazaleh Knowledge Forum. Jordan Federation of Business and Professional Women. (October 2-3, 2018). *Women in Tech: The Way Ahead*. Conference discussion, Amman, Jordan.
[43] Jordan Federation of Business and Professional Women. (October 2-3, 2018). *Women in Tech: The Way Ahead*. Conference discussion, Amman, Jordan.

Grown, 1987). As will be shown in this chapter in the discussion on the feminization of responsibility, this women and development critique continues to hold in Jordan today.

In the 1990s, the gender and development (GAD) field came about as feminist economists argued that anti-poverty programs neglected to consider economic, political, and interpersonal sources and relations of power and advocated for the inclusion of gender in creating and implementing development programs. The GAD field considers gender as a category of analysis and a marker of power and social identify (Kabeer, 1994). GAD emphasized the societal aspects of gender as the core problem that needed to be addressed, acknowledging that various cultures and societies saw women as subordinate to men, but also recognizing the diversity of female experience. As a result, GAD's approach required careful context-specific gender analysis (Sen & Grown, 1987; Kabeer, 1994).

GAD studies focused on the increased informalization of the labor force and home-based work and women's role in household commodity chains (Benería, Berik & Floro, 2016; Boris & Prugl, 1996), though this was not the case in MENA as women's economic participation was still in low demand (Lobban, 1998). GAD ideals were incorporated into the global agenda at the Fourth World Conference on Women in Beijing in 1995 and have been adapted by both policymakers to inform funding and development policy and by on-the-ground practitioners to develop sustainable programs for communities around the world. Even though this "gender mainstreaming" took place, there remains great disagreement on how to implement a gender focus into international development (Moghadam, 2010). The GoJ, international organizations, and nonprofit organizations continue to struggle with how to incorporate the GAD approach into economic development.

Economic Situation's Impact on Women

Jordan's difficult economic situation, discussed in the previous chapter, might appear to lend credence to the argument that the economy is too poor to include women. However, despite current economic difficulties, Jordan still has twice the gender gap in the labor force of other economically similar countries. Considering Jordan's level of economic development, GDP per capita, and education levels, Jordan's female labor force participation rate is expected to be around 40 percent (Tzannatos, 2017). My research revealed that the poor economic situation actually increases opportunities for women to engage in income-generating activities.

While many blame the poor economy for the low female labor force participation rate, the director of Women Affairs at the Ministry of Labor instead suggested that the poor economic situation might increase women's participation in the economy since families need the income (Alian, 2009). Throughout my fieldwork, I observed this very thing, that women working is becoming a necessity in some families because the economy is so poor right now and economic needs are so great that other concerns, such as women working outside of the home or in mixed-gender environments, are being minimized to accommodate for economic needs of the family. At a HeforSheEvent at UNGA, Queen Rania brought up this very need, stating, "Arab women are digging deep to hold their families together in the most testing conditions" (Queen Rania Al Abdullah, 2018).

My interviews and focus groups often spoke about women's role, given the difficult economic situation. In a conversation with a team member USAID LENS, they shared that women's home-based businesses carry a lot of support from husbands and families because the economy is so bad and families are grateful for any money that is brought in to meet the needs of the household. They said not only are families and men supportive, but many of them are helping

the women with their business, such as transporting goods to buyers, because families are suffering so bad economically right now that they will do anything to increase their economic ability. They also believe that the social impact of women working will go beyond the financial benefit but will change people's mindsets and change women's own minds about their self-esteem and their contributions to the family. They said, "women will believe in themselves through the economic contribution to the family," and thinks that once women are making an economic impact, the ideas about women and working will change. They explained that women's microenterprise can help solve the economic need and cause social change, and women's success is part of psychological empowerment, but that the ultimate goal is "change[ing] cultural thought [which] is more important than economic" gain.[44]

Likewise, when I visited a women's home-based food business in Um Qais, the owner said her family was a little nervous at first, but the family is very supportive now and all of the family helps with her work. I brought up the benefit of money, and she was it was beneficial because her husband was the only one in the house with a salary before she started her home-based business.[45] Many others shared this sentiment with me, which I will discuss in more detail in Chapters 5 and 6.

Feminization of Responsibility and Obligation

As detailed above, the international development community, and by the forcing function of development funding, the Government of Jordan and local nonprofit organizations are focused on supporting women's home-based businesses and online entrepreneurship. The push to focus on entrepreneurship programs takes the onus off the government and international community to

[44] USAID LENS team member, personal communication, September 23, 2018.
[45] Proprietor of Galsoum's Kitchen, personal communication, October 26, 2018.

address the root causes of poverty and structural barriers to economic participation and places the burden of economic success on women themselves. The focus on the empowerment of women puts the burden of success on changing culture and a "backward" mindset and does not emphasize the need to change the overarching structures or the environment for women's economic participation.

This is not a phenomenon only taking place in Jordan, but Khader's work (2019a) showcases that current global trends in political strategies and policies are focused on the individualized notion of economic responsibility, which is what we see here in the case of Jordan. Khader explains,

> "putting women's empowerment at the center of our picture of global poverty ends up doing more than drawing attention to sexism [but] we are constructing a narrative that absolves us [citizens of wealthy countries]" and "deflects attention from what the problems really are" (Khader, 2019b).

She says that the Global North is focused on training women for employment and helping them change the cultural expectations that prevent them from working. Khader details how development programs paint a picture of a world where "we are lifting poor women up, and their cultures and families are tearing them down" (Khader, 2019b).

Despite some of these changes and the push for women to engage in entrepreneurship, many leaders in government and the private sector, and women leaders themselves, continue to emphasize the important role of women in the home. In a public engagement in the fall of 2018, the Chairman of the Amman Chamber of Commerce, Senator Issa H. Murad said, "the role of women is very important in all aspects of life, and if they didn't support men in their work and in the home, life would be very difficult." He mentioned the importance of women in all aspects of

life, home-based businesses, housework, or in work outside of the home.[46] During the same time period, Princess Sumaya, an active member of the royal family focused on women and technology, spoke about the need for women to find a balance between work and family "to be true to our values and to ourselves." She said that women do not want to just be pushing at work but want to be part of leading family.[47]

The confluence of the poor economy pushing women into the workforce while the same expectations remain on women to continue their role as a homemaker and caregiver leads to what Chant (2006) calls the "feminization of responsibility and obligation." Chant explains that the international community focuses on including women in development programs, but that it has "rarely relieved women of the onus of coping with poverty in their households, and has sometimes exacerbated their burdens" (Chant, 2006, 165). Chant argues that an increase in income often exists while reducing household negotiating powers and that "women become seen as a point of access to financial gain" (Khader, 2019, 54). This is a consistent explanation of how I saw women's role in managing the household continue while adding to it the new expectation that women might contribute to the income of the household.

Furthermore, the current experience of women in Jordan reflects the Western idea that investment in women and girls is the best way to promote economic development. Adopted by the World Bank, the UN, and USAID, focused development on women is "promoted as a revolutionary way of looking at girls' latent potential" (Moeller, 2018, xiii). Moeller argues that

> "addressing the problems of poverty, inequality, and uneven development is indeed essential, the logic of [development programs] shifts the burden onto poor, racialized

[46] Jordan Federation of Business and Professional Women. (October 2-3, 2018). *Women in Tech: The Way Ahead*. Conference discussion, Amman, Jordan.
[47] int@j. (November 28, 2018). *SHETECHS: Vision for a Digital Economy*. Conference Discussion, Amman, Jordan.

> girls and women in the Global South by maintaining, and potentially exacerbating, inequitable roles of social reproduction that make them disproportionately responsible for the well-being and futures of others and for resolving the contradictions of development" (Moeller, 2018, xiv).

Finally, a development economist explained to me that, in his opinion, the government is not actually interested in supporting women's MSMEs by developing them or helping them access markets, instead explaining that he thinks

> "The government uses the gender issue and the women issue as a prestige, to say that 'we are working with the women.' You know the SDG goals? 17 of them? All of this work, it's an issue of prestige. Not more than that. Because if you try to compare the indicators that reflect the important issue, which is women's participation in the economy, now with Jordan, we reach 14 percent."[48]

In this explanation, women are now responsible for helping project a "modern" and "developed" image of Jordan to the global community. Khader clarifies that the additional burdens on women for income-generating work doesn't mean that "women do not benefit from income on their own or that feminists reject markets altogether" but that women will be helped by societies that make feminized labor visible and support her (Khader, 2019, 70). In this charge, solutions must look beyond the individual focus to create better conditions for women.

This fits into a broader trend that Roy (2010) researches in the context of microfinance. Roy describes a current emphasis on what she calls 'millennial development,' or the move from seeing women as 'Third World women' and victim to seeing them as "heroic entrepreneur" (Roy, 2010, 548). While my study is not on microfinance, it is an example of how this switch in

[48] Development economist, personal communication, February 3, 2019.

development has increased the feminization of responsibility and obligation. Just as Jordan feels the burden of layers of international obligations and responsibilities. Jordanian women bear the burden of the stereotype of the "tradition-bound, domestic, family-centered" (Mohanty, 1984) while now adding on the additional burden of 'millennial development' as the 'heroic entrepreneur."

Summary

As this chapter has shown, the Western-driven development priorities reflected in Jordan's economic development planning and the Jordan Compact have led the GoJ and local implementing organization to place much emphasis on women's economic participation and women's entrepreneurship. In this approach, Western-led organizations and the GoJ are putting future growth on Jordan women, rather than the various structures at play in causing their poor economic conditions. This is consistent with observations from critical approaches to development, showing that "women become key instruments for alleviating poverty, reducing population growth, and generating economic growth" (Moeller, 2018, 35).

Chapter 5: Women's Economic Participation: Barriers and Preferences

I went to visit Joud[49], a friend of a friend, who runs a women's cooperative in a refugee camp that was set up for Palestinian refugees in 1968. As I crossed from the surrounding villages into the neighborhood known as the camp, I immediately knew I was in a camp even though I had never been in one before. There were no markings or gates that indicated it was a camp, but the alleys were very narrow, and the houses and buildings were all on top of each other with electric wires running in many directions. As I made my way down the narrow alleys, I realized I had arrived at the cooperative when I saw a handful of women waiting outside a building for me. After kisses and handshakes, we walked up to a large flat where the women's cooperative has their office and a workspace for hosting their livelihood skills training focused on needlework.*

Joud was waiting for me in her office with about ten women from the cooperative, aged 25 to 50. After introductions, pleasantries about the weather, and some chatting about my work, I asked to see their livelihood projects. The women laughed and told me that we had to have tea and eat the fresh thyme flatbread they had made first. During this time, the women were very warm and open to chatting about their lives, and it became an informal focus group of sorts.

The discussion turned to the topic of women and work, and I asked if any of them had any difficulties with their families allowing them to work or if their families were supportive of them working. The women shared with me that "in the past women couldn't work but now everyone studies and works." I asked if anyone wasn't allowed to anymore, and Joud explained that "there are a small percentage of women in the camp and around Jordan that aren't allowed to, that's true, but that it is really changing now." When I inquired about what caused this to change, the women talked about how all women go to University today, which is very important, and in addition, that the cost of living is very high. They explained that a husband and a wife in the camp each make about 150-200 Jordanian dinars (JOD)/month, or about 400 JOD/month a family, and that is not enough for a family to survive. They explained they were very poor. I asked how people got paid 150-200 JOD if the minimum wage is 220 JOD, and the women said that they do work for private companies or individuals where the minimum wage law is not enforced.

I told them I was surprised by their explanation that most women do not have cultural barriers to work and then asked why women's organizations in Amman speak about so many cultural barriers to work. Joud answered me, laughing, and making the sign of rubbing together her thumbs and fingers to symbolize that these organization spoke about cultural barriers in order to get funding.

[49] The name has been changed, denoted with an "*".

Introduction

Joud, like the grassroots development activists or critical development practitioners who helped to inform my insights in Chapters 3 & 4, articulates a crucial insight and cynicism about the nature of power in Jordan's aid-dependent political economy. Joud was not alone in her clear-eyed point of view. The cultural constraints are limiting women's economic participation, but not enough to explain why women's labor force remains so low and why online entrepreneurship is unlikely to be the economic accelerator for women, men, or Jordan. Given this insight and limited prior research on the topic in Jordan, I utilize my ethnographic work to explain the various barriers to women working outside of the home in Jordan, as well as discuss some of the preferences for women around work. In this chapter, I show that mindset and social norms are a barrier to women's economic participation in Jordan but that the picture is quite nuanced and that other factors, such as low wages, long hours, and inadequate transportation infrastructure, all affect women's workforce participation. Given the many barriers to women's work outside of the home and as a result of their responsibilities at home as homemakers and caregivers, I discuss a preference for many Jordanian women for working from home.

Barriers and Preferences Around Women's Work in Jordan

As discussed in the literature review in Chapter 1, there is limited literature regarding women's low labor force participation rates in Jordan, and therefore, studies from across MENA are often applied to the case of Jordan. The studies that do exist often point to conflicting reasons for women's low economic participation rates, some highlighting patriarchal structures and social norms (Haghighat-Sordellini, 2009; Solati, 2017), norms around women not working outside of the home (Al-Dajani & Marlow, 2010), normative concerns about women working in mixed-gender environments (Moghadam, 2013), and expectations about family care duties as the

responsibility of females (Bastian, 2017; Haghighat, 2012; Hoodfar, 1997; Tlaiss 2015; UNDP et al., 2012). While other studies, albeit a minority, consider additional barriers to women's labor force participation in Jordan, such as the prevalence of low wages in private sector jobs, the time and expense of transportation to the job site, as well as concerns about safety on public transit, the cost and availability of childcare, and the length of time away from home required for most jobs as the reasons for low female economic participation in Jordan.

In this chapter, I review in greater depth what we know about the unique barriers to women's economic participation in Jordan from the literature. I then consider the conflicting narratives about barriers to women's work put out by the state, international organizations, gender activists, women's organizations, and scholars in Jordan. Finally, I share the results of my own research on the topic. My own research found that it is necessary to take a holistic view to women's barriers to working in Jordan, considering how patriarchal structures and social norms, policy, available jobs and wages, transportation and social services, and the current economic situation all play a role in women's choices around economic participation. My research also found that the current challenging economic situation is opening the way for more women to engage in the economy.

Existing Studies on Jordan

Several studies focused on Jordan find that the primary constraint to women's workforce participation is related to patriarchal structures and societal norms, particularly the norm of not working in mixed-gender environments. In this case, I use the terms as follows: social norms are "the informal rules that govern behaviors in groups and societies" (Bicchieri, Muldoon, & Sontuoso, 2018) and social norms "reflect shared beliefs and ideas about various facets of society. Norms specify what behavior is required, or less stringently, what behavior is not

allowed" (Hechter & Opp, 2001, 76). More comprehensively, structures or social institutions are considered those "long-lasting codes of conduct, norms, traditions, and informal and formal laws" (OECD, 2010, 11).

A World Bank study (2018) reports that 90 percent of women said that a male family member had a "decisive say" in her work or financial activity and 60 percent of unemployed women in Jordan want to work but "male-interference in their decisions was a major factor hindering or limiting their job hunt." In contrast to this, the study found the majority of Jordanians support women working and that only three percent of women are opposed to women working. The study cites the most important constraints for women are

> "childcare, flexibility, part-time work, hiring and wage discrimination, limited job growth, lack of adequate public transportation, particularly in rural areas, and scarcity of attractive job opportunities, lack of jobs in the public sector" (World Bank, 2018, "Executive Summary").

Sixty percent of men said they were against women in their families working in mixed-gender environments; 44 percent saying they were concerned that women might be harassed. The study also shows that women have concerns about working in a mixed-gender environment due to fears around harassment or reputational risk. Finally, both men and women viewed the men as the ultimate decision-maker in the household. The study shows that regardless of women's work status, men have very low contributions to childcare and household chores, reporting the following shares of childcare and household chores performed by men:

- taking children to school – 16 percent
- cleaning/laundry – 12 percent
- cooking/dishes – 21 percent

- feeding children – 41 percent.

Finally, the study found that women's most significant driver into the workforce was a financial need.

Barnett, Jamal, and Monroe (forthcoming, 2019) conducted a survey in Amman to assess several factors linked to job preferences, including how income, access to daycare and transportation, mixed-sex interactions, as well as accommodation for religion practice affected urban women's willingness to enter the labor force. They found that higher wages cause women to find employment to be more desirable and had the most substantive effect on job choice. But they also found that mixed-gender workplaces are a strong deterrent, irrespective of women's level of education, religiosity, marital, or employment status, even with high wages. They discovered that a range of economic and socio-cultural factors influenced women's employment preferences and that the availability of daycare, transportation, and religious accommodation all increased women's interests in working, but that these did not play as big of a role as wages or mixed-gender work environments did on their decision-making.

Other studies find that a potential barrier to women working in Jordan is current policy restrictions that reflect patriarchal social norms. According to the World Bank's Women, Business, and the Law 2018 report, 90 percent of countries have at least one regulation impeding women's economic participation, of 189 countries surveyed in the World Bank report. These worldwide legal barriers include spousal consent for employment, limitations on property ownership, and prohibiting women from working in traditionally male jobs, jobs considered "dangerous," or working long hours. In the past three years, at least 65 countries have enacted legal changes in this area, leading to both greater economic benefits for families and greater freedoms for women (Vogelstein, 2018). However, many restrictions remain and are highly

concentrated in the MENA region and sub-Saharan Africa. Nearly every country in the MENA region has restrictions on women's occupational choices, and Bahrain, Iran, Jordan, Kuwait, Qatar, Sudan, the United Arab Emirates, Palestine, and Yemen all require approval of guardians for women's employment (Lemmon & Vogelstein, 2017).

In Jordan, Labour Code, Chapter VIII: Organization of Work and Leave Time, Article 69 stipulates that "Upon consultation with the competent official bodies, the Minister shall adopt a decision specifying: (1) industries and trades where women's work shall be prohibited; (2) hours in which women may not be employed and exceptions thereto." The resolution on the work and times for which the employment of women is prohibited (2010) includes the following industries (Article 2): mining, quarrying and all works related to extraction of minerals and stones from the surface of the earth; metal smelting; mirrors are reduced by mercury; manufacture of explosive materials, crackers and related works; welding of metals in all forms; industrial processes that involve the recycling of lead, lead oxide or lead compounds; mixing and kneading operations; cleaning the workshops that carry out the works built in items above; asphalt industry – asphalt; and shipping, unloading and storage of goods in docks, docks, ports, depots, and receiving and maintaining ships. Additionally, pregnant and lactating women are prohibited in the following occupations (Article 3): jobs involving exposure to atomic or nuclear radiation and X-rays; any job that requires trading or exposure to the stench and smoke of any of the oil derivatives; the jobs that are accompanied by exposure to the material of transgenic fetus; and jobs requiring exposure to ethylene in dyeing and carbon dioxide in silkscreen, silphon and hydrocarbons in refining petroleum, phosphorus, mercury, nitrobenzole, manganese, calcium and pyrellium. Finally, women may not be employed between 10 pm and 6 am except in certain industries, such as hospitals, clinics, airports, hotels, and IT professions, and with approval.

These regulations are not currently enforced and are in the process of changing. In December 2018, with advocacy pressure from the World Bank, the International Labour Organization (ILO), and Women as Partners in Progress[50], the previous Minister of Labor Samir Murad removed the provisions about job restrictions and time restrictions for working women in Article 69 from practice, but they have not been formally amended or abolished from the law by Jordan's Upper and Lower Houses of Parliament.

Alian (2009) conducted in-depth interviews with students, professors, nonprofit organizations, and government ministries and found that the linkage between social norms, the poor economy, and lack of legislation is preventing Jordanian women's involvement in the formal labor force. Alian explains that Moghadam (1995) rightfully tries to avoid an orientalist perspective in her work but that she fails to consider that a country still does have cultural norms, gendered histories, and in the case of Jordan, gender in a tribal system. She incorporates Sabh's (2005) and El Azhary Sonbol's (2003) works which employ culture as one part of the explanation for low women's economic participation, in addition to legal constraints. While many of Alian's interviewees blamed the economy for the low women's economic participation, others suggested that the poor economic situation might increase women's participation in the economy, since families need income.

In Alian's interviews, Dr. Abeer Dababneh, head of the Center for Women's Studies at the University of Jordan, said that women working because the economy is very poor does not "reflect a change in the social structure" or the "belief that women doesn't need to work" (Alian, 2009, 11). The most discussed topic in Alian's interviews was cultural issues, including

[50] Women as Partners in Progress is a coalition formed to increase women's participation in the workforce in Jordan. The coalition hosts more than 50 members from diverse sectors (private sector, education, academia, media, Upper and Lower house of Parliament and non-governmental organizations). The coalition also hosts members from other coalitions, in addition to having representatives from The Jordan National Commission for Women.

patriarchal society and the tradition of seeing women inside the home as the caregiver, so that even when they work outside of the home, it is often in caregiver roles, like teachers. Her interviews also revealed that Jordanian men have the choice to migrate to the Gulf States for work, but because of cultural reasons, this is not available for Jordanian women. In her interviews about culture, Islam was not seen by any of the interviewees as an obstacle to women's economic participation and instead was cited by some of them as a force for women's rights, though some explained that Islam was being used a tool of patriarchal practices. Finally, Alian's study showed that legislation played an important role as an obstacle to women working, such as women's lower age of retirement which prevents them from reaching higher positions and employer preferences for hiring men since Article 71 of the Jordanian Labour Law requires that any employer with over 20 female employees with children under the age of four must provide childcare and employers must provide 70-day maternity leave. However, many employers do not follow these rules. Additionally, the lack of affordable daycares, given how low the salaries are, is an important obstacle for women working.

Conflicting Narratives Emerge from More or Less Powerfully Situated People

Just as the literature reflects, during my fieldwork, I encountered a diverse spectrum of narratives about women's barriers to labor force participation in Jordan, stemming from more or less powerfully situation individuals. Some organizations and key informants pointed to patriarchal social norms as the main driver of low women's economic participation. In contrast, others cited infrastructure or low wages as the most important reason women are not working outside of the home, rejecting any notion that patriarchal or normative barriers play a role in low women's workforce participation. Finally, others find there to be cultural differences based on women's demographics, namely their class and their geographic location in the country. My

research found that the barriers to women's work are more nuanced than these views and that it is necessary to take a holistic view, considering policy, infrastructure, social and cultural norms, and the current economic situation as all playing a role in women's choices around economic participation. My research found that the current economic situation is opening the way for more women to engage in the economy.

Elites Cite Social & Cultural Norms

One leading narrative explaining women's low economic participation is that culture is the biggest barrier to women working in Jordan. This explanation is often cited by cosmopolitan elites or those that Schwedler (2010) describes in Jordan as those who

> "claim cultural capital as cosmopolitan in the sense of being world-wise and well-traveled, multilingual, hip or cutting-edge, and comfortable and fluent in the cultural codes of the world's major urban centers" [in distinction with] "other Jordanians who might also be wealthy and powerful, but whom the cosmopolitan view as less sophisticated or worldly […] distinct from tribal elites, merchants and traders, and others who may possess wealth but none of the characteristics necessary to signal membership in even the local cosmopolitan community, let alone the cosmopolitan international" (Schwedler, 2010, 551)

One of the leaders in arguing that culture is the biggest barrier to women working is Mayyada Abu Jaber, the founder of JoWomenomics, an Amman-based non-profit organization that focuses on women's economic participation across the country. Abu Jaber writes and speaks extensively about barriers to women's economic empowerment in Jordan through her organizations, JoWomenomics and World of Letters, and as a former Echidna Global Scholar at

The Brookings Institution.[51] Abu Jaber believes the biggest barrier to women's economic participation in Jordan is cultural perceptions and subjective beliefs, which she calls 'mindset.'[52]

Abu Jaber previously worked with a non-profit focused on job and skills training and explained that technical and job trainings did not solve the gap between men and women in the workforce and that culture has a larger role to play in low women's workforce rates. In an empirical study in Jordan of 757 females that graduated from a Jordan Career Education Foundation vocational training in 2011, Abu Jaber found that 63 percent decided not to take employment in jobs offered to them because of cultural constraints and their male family members deciding for the woman (Abu Jaber, 2014).

When I asked Abu Jaber about other reasons for women's not being economically engaged, such as the lack of daycare or difficulty with transportation, Abu Jaber acknowledged they had a role to play, but the biggest issue is still mindset, explaining that even building daycares doesn't mean men will let their children go to them.

JoWomenomics approaches the mindset problem by engaging with local communities before a factory or other employment opportunities come to a specific community. They engage with the community, build a local committee, bring in a religious expert to talk about interpretations of Islam that allow men and women to both work outside of the home, and then, only after addressing the mindset issues, do they conduct job trainings and help women get hired.

In addition to working on mindset issues through religious talks and workshops, Abu Jaber is focused on policy change. She believes that changes to policies like Article 69, will help change mindset, and that legislative change will be a catalyst for cultural change.

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[51] Abu Jaber spoke and wrote extensively on barriers to women's economic participation while an Echidna Global Scholar at The Brookings Institution. Some posts available here: https://www.brookings.edu/author/mayyada-abu-jaber/.

[52] M. Abu Jaber, personal communication, March 13, 2019.

Another example is Dr. Reem Albaghdadi, an industrial business owner and part of a number of local women's organizations, including the JFBPW and the women's committee at the Chamber of Industry. Albaghdadi comes from an industrial family, and she and her sister started their own manufacturing plant. She shared with me that the Chamber of Industry is very male-dominated and that she has gotten involved in women's committees in order to "make awareness regarding the industrial women in Jordan [who] are doing great work and should be noticed." She shared that the Chamber of Industry was not very supportive when she first joined in the early 2010s and she was the only women, and it was "difficult to go there" and "she felt them looking to her with their eyes saying, 'what are you doing here'" but that now "the institution is very difficult" and she has much support by being a female.[53] Because of this, she is seen as a role model to other female entrepreneurs. In an interview with a business accelerator, she was asked: "what is your advice for aspiring women entrepreneurs?" Albaghdadi responded that:

> "I ask them not to blame cultural and traditional beliefs for the lack of female engagement in the workforce. This must be stopped. Women need to break down barriers and be proactive. Opportunities aren't going to be handed to us on a silver plate; we need to grab the bull by its horns! We must also encourage other fellow entrepreneurs to work hand in hand with the government in order to create better working environments for women and create opportunities that allow them to achieve their goals" (Albawaba, 2018).

Albaghdadi purposely only hires women for her factory because "some families don't allow their girls to go and work in a mixed environment, so I thought that in this way, I am helping them." While her personal experiences show that social norms are a constraint to women

[53] R. Albaghdadi, personal communication, January 22, 2019.

working outside of the home, she explained that most Jordanian women are actually working, just not being counted in the official statistics.

Albaghdadi has gotten involved with the Jordanian Federation of Business and Professional Women and the Center for International Private Enterprise on the work of supporting women's home-based businesses. She finds value in supporting women's HBBs to train women and get their businesses licensed because

> "because many women actually are working [in Jordan] in home businesses and that the percentage of working women in Jordan is around 13, 14, some studies 17, not more. And we believe that this percentage is inaccurate […] and women should be counted […] We need to have the real number. First, in order to show the contribution of women in this society and in the economy. And another very important thing is that all over the world, all the countries are actually supporting women and working on this issue, not only Jordan. So, I believe that the image of Jordan when you have the percentage like, 13, 14 percent, and when it goes to 40 percent, even the image of the country will improve."[54]

Wages & Infrastructure Prevent Women from Accessing Economic Opportunities

A second narrative is that there are no cultural barriers to women working and that the reason women are not working is either because there are no jobs for them, that social services, like transportation and childcare, are weak and preventing access to women working, and finally that the wages are too low to entice women to enter the labor market.

Dr. Sara Ababneh, a professor at the University of Jordan, specializes in women's issues in Jordan and has done extensive research on women's organizations and women in labor movements. Her recent research is on the role of women in the Jordanian Day-Waged Labor

[54] R. Albaghdadi, personal communication, January 22, 2019.

Movement, a part of labor protests in 2011 and 2012.[55] Through extensive interviews with the poor female participants in the movement, mostly women from the governorates who are often considered traditional or tribal in the discourse, Ababneh shows how women's role in the labor market was not only accepted but essential to the survival of their families. Because of the important economic role of women, their families provided support for their labor movement involvement. Her research demonstrates how "both men and women were equally important as breadwinners. And in their effort to secure greater economic justice, participants had the support of their families and communities, who saw women's struggle to secure better economic conditions to be of significance" (Ababneh, 2016, 100). Ababneh does show, however, that there were some social and economic restrictions on the women's involvement in the movement, mostly stemming from assumptions of their household responsibilities.

When I spoke with Ababneh she asserted that "the idea that women don't work is just not true" that "the reasons you are not working is because there are no jobs, not that you don't want to work" and that this stems from Jordan's current neoliberal economic model that is not producing jobs. She further elaborated on issues of lower wages, labor rights, and the economic system and explained that this "is the real problem, the real barrier, it's not about culture."[56]

Socioeconomic Class & Geographic Location Affects Women's Ability to Work

Finally, there are differences theories about whether one's level of freedom to work is affected by demographics, such as socioeconomic class and geographic location, often citing different norms between East Amman, West Amman, and rural Jordan.

[55] The Day Waged Labor Movement played an important role in the Jordanian Popular Movement (al-Hirak al-Shaʿbi al-Urduni), also known as Hirak (Ababneh, 2016).
[56] S. Ababneh, personal communication, April 7, 2019.

According to Jordan's Department of Statistics (2018), over 40 percent of the Kingdom's population currently lives in the governorate of Amman, about four million in the capital city of Amman. Tobin (2016) explains the geographic and socioeconomic construct of Amman in her recent research about Islam and the economy. Tobin shows that growth in Amman happened along an East and West divide due to the geographical location of a stream of water surrounded by hillsides that drew settlements. Through this initial settling and later development, the greatest socioeconomic differences in the capital are between East and West Amman, with West Amman characterized as "the smaller, wealthier, and more globalized and internationally connected part of the city" and East Amman housing "a lower-middle-class working and professional demographic" (Tobin, 2016, 37). West Amman has experienced massive development of infrastructure and amenities over the past decade due to Jordan's efforts to increase foreign investment and outcomes of privatization and market liberalization programs. Despite West Amman's changes, East Amman is relatively similar to how it was ten or twenty years ago (Schwedler, 2010). Even though there are historical and current socioeconomic differences between the two areas of Amman, many East Ammanis work and leisure in West Amman, acting as "aspiring cosmopolitans" (Schwedler, 2010) and now share cultural and consumption patterns with West Ammanis (Tobin, 2016, 39). It is difficult to find the population size differences between East and West Amman, as the demarcation is social and socio-economic in nature, and there is not an official separation between parts of the city.

About 60 percent of Jordan's population lives outside of Amman. Jordan is divided into three regions, North, Central, and South, and the regions are divided into twelve governorates. The population is heavily concentrated in the Central Region, where Amman is located, with 63.4 percent of the total population. The next most populous region is the North Region, with

28.6 percent of the population. Finally, the South Region only accounts for eight percent of the Kingdom's population. See Appendix D for population data across Jordan's governorates.

There is a common perception among many that I spoke with during my fieldwork that women have more freedom to work in Amman and that there are "different types of people and cultures" outside of Amman. Others shared with me that one's level of freedom or restrictions is all family dependent and not "Amman versus the village." Women from inside and outside of Amman had different perceptions of whether location or family weighed more heavily on a woman's freedom or restrictions.

Dr. Amal Al Kharouf, a women's studies professor at the University of Jordan, previously wrote a piece arguing that there are no cultural constraints to women working (Al Kharouf & Weir, 2008), but in an interview with me explained that some areas of the country do not like women in their families to work and they might "give the opportunity for their daughters but not for their wives."[57] Likewise, business owner Dr. Reem Albaghdadi explained to me that the atmosphere is changing around women and work but not in all sectors or in all geographic locations, sharing that "it depends on the environment they are from, ladies from Amman, if you realize this, so much different than those in Ajloun, or in Irbid, or in other different areas." [58]

In addition, the perception that the South of Jordan is 'backwards' as it relates to women is fairly common. One social-impact start-up founder told me that they do not try to access communities in the South of Jordan for their work because it is "Saudi Arabia," alluding to a culture of severe restrictions on women. At a conference on women's economic participation, a speaker mentioned that some governorates in the South were ahead of some in the North and Amman for female labor force participation rates, and people in the audience audibly gasped in

[57] A. Al Kharouf, personal communication, April 8, 2019.
[58] R. Albaghdadi, personal communication, January 22, 2019.

disbelief.[59] When I shared this information with a coworker at AQC, she didn't believe me until I showed her the data.

Formal female labor force participation rates across the country indicate that if women's economic participation is any indication of a women's freedom to pursue economic participation, then Amman is actually lagging behind some other parts of the country. Data from the Jordan Strategy Forum indicates the following female labor force participation rates in each of the 12 governorates (Percent of kingdom's women workers, 2016):

Table 2: Rates of Women's Economic Participation in Jordan's Governorates

Region	Governorate	Female Labor Force Participation (%)
North	Mafraq	10.3
North	Irbid	9.7
North	Jerash	11.8
North	Ajloun	10.3
Central	Zarqa	6.4
Central	Amman	10.1
Central	Balqa	12.3
Central	Madaba	13.3
South	Karak	14.6
South	Tafilah	14.6
South	Ma'an	14.2
South	Aqaba	8

A Holistic Approach

The conversations I had with women in communities outside of Amman fit somewhere between the above discussed divergent views and included multiple other factors that played into their decisions and preferences around engaging in the labor force. In seven focus groups with

[59] Jordan Federation of Business and Professional Women. (October 2-3, 2018). *Women in Tech: The Way Ahead*. Conference discussion, Amman, Jordan.

about 100 women in total across Jordan engaged in ICT-enabled work, mostly through home-based businesses, most women had family support for their work. However, there were often one or two women in each group whose families did not initially support their work but came to support their work over time. And during these focus groups, the participants often asked me if their community was more 'open-minded' than other communities I spoke with. The participants seemed to take great interest in wanting to be viewed as more open-minded. This could be because the women in these communities truly valued being open-minded or because they wanted to provide me with a socially acceptable answer, providing me with what they thought I wanted to hear.

Given these diverse narratives, and in order to better understand what choices and barriers women face to working in Jordan, I conducted additional focus groups that employed vignettes to get at the root of the issue around women's barriers to working. Vignettes are short stories that use hypothetical characters and scenarios and ask participants to respond to the scenarios. Generally, literature asserts that vignettes can provide an entry to complex research questions and access sensitive themes (Kandemir & Budd, 2018). They are used in qualitative research for three main purposes "1) to allow actions in context to be explored; 2) to clarify people's judgments; and 3) to provide a less personal and therefore less threatening way of exploring sensitive topics" (Barter & Renold, 1999). I utilized vignettes for all three purposes.

I conducted three focus groups with working-aged women in Jordan, aged 18 to 50 years old, in West Amman, East Amman, and Irbid. The women had a diverse set of educational backgrounds, from not completing secondary school through graduate school degrees. They represented lower, working, and middle-class to upper-middle-class women. I did not include elites in these focus groups as I spoke with many elites in the course of my fieldwork. Including

these class and geographical distinctions was informed by the literature, primarily Adely's recent ethnography of young, women in the Jordanian educational system that shows how the international development communities' assumptions about

> "links between empowerment and education fail to account for the sophisticated considerations that affect women's choices [and the] development literature about women in the Middle East, where the discourse of women's education for empowerment continually reifies Arab Muslim women as a homogenous category without attention to class, geography, and other forms of distinction or difference" (Adely, 2012, 13).

I wrote six scenarios that were based on real experiences of people that my Al Quds Center colleagues or I met and interacted with in the past. In these scenarios, I varied wages, work environment, type of employment (professional versus vocational), and transportation and child-care needs in order to uncovered preferences. Each story below was read in Arabic, and then each woman in the focus group was asked what they thought the person in the story should do (generally accepting or rejecting the job offer) and why they had this opinion. In the discussion of what would make the individual in the story change her mind, we often discussed changing variables (such as salary amount or who watched the children). Additional discussion resulted from the focus group; I recorded the session and took notes.

Here I lay out each vignette and the discussion that follows so that the reader can get a sense of the diversity of opinions among women around job preferences and to highlight the multitude of factors that affects a women's decision to work outside of the home or not. Through these discussions, I learned that one of the biggest drivers of women's preferences to work outside of the home was one's financial situation, that all women agreed if there were a dire financial need that a woman should take a given position. After this was satisfied, there were

differences of opinion between reservation wages, childcare preferences, and the purpose of work. Many of the young professionals from West Amman prioritized personal development over wages. However, some women from East Amman and Irbid also prioritized the benefits of self-improvement through outside work. Finally, family input into decision making did not come up as part of the vignette discussion, so I prompted a conversation at the end of each focus group about who else would have a say in a women's decision around working. A family's role, especially that of a father, husband, or brother, has a strong role to play in job preferences. Given the recent literature asserting so, I was surprised that concerns about working in mixed-gender environments were not cited as an issue for most women in making job choices.

Vignettes and Discussion[60]

In this section, I lay out the vignettes and the resulting conversations that I had with women in West Amman, East Amman, and Irbid to advance our understanding of women's concerns and preferences around working outside of the home.

1. A married woman has children at home and a university degree in engineering. She lives in a community about an hour away from Amman by bus. She gets a professional job in Amman in her field for 400 JOD a month; it would require her to take the bus every day, put her two children in daycare, and leave home at 8 am until 6 pm. The job is in a mixed-gender environment. How do you think the person in this story would respond? Why?
    a. What do you think would make her change her mind?
    b. What if the salary were higher?
    c. What if her mother could watch the children?

[60] The names of focus group participants have been changed, denoted with an "*".

Almost all of the women from all three diverse focus groups thought that that the salary was not high enough for a woman to take this job as she will have to pay for transportation and daycare, leave her children, and that she would have to be away from the house for a long period of time.

Only a few women thought that the woman should take the job under the current conditions. Rana*, a 30-year-old in East Amman who has three children and works for a local women's cooperative, thought that the woman should take this job. She agreed that the job might be difficult for taking care of children. Still, she asserted that the woman will only gain opportunities for promotion or improvement if she takes the job, and the wages are better than nothing. She shared her personal experience, highlighting that "I've been working for 12 years, and I can control my children and working gives them a better life."[61]

Like Rana, some women also focused on self-improvement over income. Lulu*, a second-year university student and gender activist, expressed that if the woman is early in her career and "if gaining experience is more important than finances, then she should take the job" no matter the constraints or costs.[62] One housewife shared that she was confused about what decision to make because it's a long time away from home, but it's a great opportunity to network and build your skills. And another said that "work is beautiful and an investment" in developing oneself, and another said, "it's a long time away from home, but she can develop herself at work."[63]

When the wages were increased in the scenario, the women discussed how you need to calculate the whole situation because it is tough to work with responsibilities of childcare,

[61] Focus group in East Amman, May 2019.
[62] Focus group in West Amman, May 2019.
[63] Focus group in Irbid, May 2019.

especially when it takes time and money to go to work, and you have to leave the children. Some women were more open to taking the position with a higher wage and with family support to watch the children. Others were less excited about family members watching the children and were concerned with enough salary to pay for a good daycare outside of the home, which was thought of as a higher standard of care.

Leila*, a married mom of three with a university degree who currently has her own HBB selling home goods online, said that the job would need to be at least 800 JOD/month to make the calculation worthwhile.[64] I asked if it would change anyone's opinion if the salary were raised to 1000 or 2000 JOD/month and a handful of women who thought that the woman in the story should stay home explained that it's not about the money but about how difficult is it to leave children and how emotional that is.

In this scenario, not a single woman commented on the mixed-gender environment as part of their decision-making.

2. Alternatively, the woman can start a small catering business from home for a small loan and make about 100 JOD to 200 JOD a month, some months more and some months less. She has to work on marketing to get new clients during the day but can choose what events she wants to cater and does not need daycare or to commute. How do you think the person in this story would respond? Why? What do you think would make her change her mind?

The majority of the participants agreed that this was a good salary if you did not have to leave your house, didn't have to pay transportation costs, and were able to do enough business to pay off the loan. Hind* shared that in East Amman, it is sometimes socially unacceptable to

[64] Focus group in West Amman, May 2019

leave children because the neighborhood is unsafe for children given so much drug use and other problems. I then asked, what if she could make 600 JOD/month at a job versus 100 JOD/month at home, and Hind said that it's still better to be at home "circumstances control the answer." [65] Others shared that the work at home is better because children are better under mom's sight."[66] Rana shared that she was conflicted about the choice because it's nice not to pay for transportation or daycare, but "working women are more capable than women not working."[67]

The young professionals I spoke with in West Amman agreed that the woman should do the business from home, but for a very different reason than the women in East Amman and Irbid. The West Ammani women discussed how it is better to do this work from home because if she does good marketing, she could do even better than what the expected income is, and all the benefits will be for her and not for someone else (i.e., the company she works for). Others spoke about the personal interest, commenting that this is a difficult decision because her own business is better than working for someone else, but she also studied engineering so she might want to work in her own field. They discussed that if she truly enjoys the HBB, then she should do it, but if it is just for finances, then she should work in her field.[68]

Likewise, in Irbid, one member of the focus group, Roula*, a full-time mother of three children and full-time graduate student, asserted that working outside of the home is better to change one's situation and because work outside increases your abilities organizationally and professionally and gives you increased self-confidence. She explained that she was full-time at home before, and now that she has school outside of the home, she is more organized at both

[65] Focus group in East Amman, May 2019.
[66] Focus group in Irbid, May 2019.
[67] Focus group in East Amman, May 2019.
[68] Focus group in West Amman, May 2019

school and home. She also asked the other women, “what will you do when your children grow up?” and discussed how children would not be home forever.

3. A woman with a college degree is married and has children at home. She lives in a community about an hour away from Amman by bus. She is currently making soap from home and selling her products to neighbors through WhatsApp and Facebook. She makes about 100 JOD a month, some months more and some months less. She has to work on marketing to get new clients during the day and has to work with people to deliver the soap she sells. A garment factory moves into her town. She can work there for 220 JOD a month, and they will provide daycare and transportation to the factory. It would only be working with women. She can choose between her home-based business and the factory. How do you think the person in this story would respond? Why? What do you think would make her change her mind?

The previous vignettes did not elicit profound differences between the participants in East Amman, West Amman, or Irbid, but the participants in each focus group responded very differently to this scenario about accepting factory work.

In East Amman, one woman, Fatima*, immediately asked “no men in the garment factory?” and set off a discussion of whether it matters if men and women work together. Fatima, a 50-year-old widow with four children, was the only one in the group to think that mixing genders at work was an issue. When the conversation switched back to discussing what the woman in the scenario should do, the majority of women in East Amman though that the woman should take this position because there is a stable income.

In West Amman, the consensus was that what the woman should do depends on the financial situation of the family. The women in the discussions thought that if the family was

doing okay financially, then she should continue her soap business, but if the women's family is not doing well, that the woman should move to the factory. All of the West Ammani participants agreed that this is a purely financial situation as a factory job would not increase her skills or experience.

In Irbid, everyone agreed that she should stay home except an unmarried political activist name Amal*, who thought that the woman should do both the factory job and her own business. Some reasons from participants in Irbid include "factory work is bad work"; "factory work is not enough money"; "factory work is hard and for men, not for women"; one mentioned that the uniforms are problematic, I asked if they were not modest enough or what the problem was, and she said they are appropriate but just ugly.

4. A married woman with children at home and a degree in computer science lives in Amman and got a job offer to work in Amman at a technology company. The job would be five days a week from 9 am to 5 pm, and she is able to take public transportation to work. It would be a mixed-gender environment. Alternatively, she could do a similar job from home online. How do you think the person in this story would respond? Why? What do you think would make her change her mind?
    a. What if it is 600 JOD/month at the office or 400 JOD/month at home?

Everyone in East Amman and Irbid agreed to do this job from home because "doesn't take time away from children and no need to transport" and "maybe you can take time at home to do other projects or work on the side." Increasing the income did little to change people's minds, because transportation and daycare are more than the pay difference, stating they would need to be about 1000 JOD/month to change their opinion.

In West Amman, this discussion got contentious. At first a few shouted that of course she should work from home and it is better because she will have time with her children. But then, another interjected "why is it better" and that if this is her first job then she should work at the office to get to network and get to know more people, but if she is experienced in her career then she can work at home, but she needs to think about her career level and her future.

5. An engaged woman has a job teaching Arabic at an international language academy in Amman and also has a home-based business doing graphic design from home. She can continue to grow her business, or she can move into leadership at the international language academy but does not have time to do both. She is about to be married and would like to have children soon. How do you think the person in this story would respond? Why? What do you think would make her change her mind?
    a. What if she cannot have children?

The majority of women in East Amman and Irbid thought that if the woman is planning to have children that she should focus on her business at home. Some even specified that she should work outside of the house until she is married and has children, and then she can move her work into the house, highlighting that she can develop herself and her career before having children. Rana diverged, as usual, and said that she should choose to work outside of the home because "she will get better ideas and thoughts from outside" and that "working doesn't limit women and working at home limits them."

In the West Amman focus group, the group was divided between her having a stable job teaching and how it is good to be out of the house to be able to develop skills and understanding if she has a passion for the graphic design business, wanting her to be able to follow her passion.

They concluded that if she is really passionate, she might be able to find time to do the graphic design business on the side, or she can come back to it in the future.

In all three focus groups, if she can't have children, every single woman changed their mind and said that if she doesn't have children or if they are old enough to be in school, then she should work at the center. I clarified, "so the preference for working inside of the house is not about being married, but about having children," and they all nodded in agreement.

6. A widow in Irbid has two children at home and a college diploma. Her husband's pension is not enough, so she gets by with help from family and neighbors. She is thinking about starting a home-based business to make some extra money, but her family does not support this and would stop providing extra money to them. How do you think the person in this story would respond? Why? What do you think would make her change her mind?

All of the women responded quite emotionally that she should do her work. Hind said that she "doesn't need to wait for anyone to help her," and Fatima exclaimed, "don't listen to them – work!" The women highlighted that doing her own business, that she could make more, develop herself, and feel accomplished. The exception to this is if the circumstances are that she is ill and cannot work or she is too old to work and provide for herself.

After the scenarios, I asked if there are stories we are not thinking about or discussing. Hind in East Amman mentioned that it is difficult to drop-off and pick-up children from school, so any work she does needs to accommodate this need. She said that her neighborhood is a dangerous place, so working at home allows her to do drop-off and pick-up. She said, "everyone has different circumstance, but [in this neighborhood] the environment on the streets are really bad now."[69] Maysa* brought up that she sees problems a lot with engaged people making job

[69] Focus group in East Amman, May 2019.

decisions because women are generally at early stages in their careers when they get engaged, so her fiancé convinces her not to work. Maysa explained this is because either because the fiancé truly wants to let the woman know she is supported and does not have to work or because traditionally, he does not believe in her working. She said that the woman then "convinces herself that this low-level job is not important so she can quit" even though she might be able to move up in her career later on.

I explained how all of these stories gave the woman the ability to choose her path, but perhaps fathers, husbands, sons, or other family members had a say in what the woman might choose. I asked the participants, "do you think the answers would change if these people were involved in the decision?" The answers varied greatly. Many women across the focus groups shared that the economic situation is so weak that norms are changing. Still, others asserted that men in their families would prohibit their working, or at the very least, their working in mixed-gender environments. There was a consensus, however, that "in all situations, men will have a big role" and that "she might feel challenged in her decision-making by the men in her home […] on the other hand they might be very supportive."

Some women asserted that women "used to have lots of problems [going to work] but because the financial situation is so bad that this is changing, but some [women] still have restrictions." They explained that "only recently was the community okay with women working in factories and stores but that has changed in the last four or five years." [70] However, some women asserted that "dads or brothers would always say HBBs or work from home."[71]

Some women shared that there are traditions in some families that women can't leave home, so she might not be able to do any of these outside-of-home work options and also that

[70] Focus group in East Amman, May 2019.
[71] Focus group in West Amman, May 2019.

some families don't accept the idea of mixing in the workplace. Likewise, a participant shared that "it's not just about in the house or outside of the house but about mixed or not mixed-gender environments – they might support you to work outside the house but only in all-female environments." Though there was some debate with other women saying that "now our society accepts the idea of mixing." However, two participants shared that their husbands would not let them go to work, and another woman shared that her family supports her going to work but not in a mixed environment.

Then the discussion turned into how beliefs are currently changing around work, one woman explained that the "economic situation is very difficult now, so any job is acceptable." Another said that getting a job would help her with marriage prospects.[72]

I asked if they thought husbands would encourage women to work, not just for the money, but for increasing her self-confidence and skills, and I received a resounding "no" from everyone. They explained that men would be afraid of strong women. Fatima explained that even her 25-year-old son does not want her to go out. I asked if he had a problem with her coming to this discussion today, and she said yes. She said her sons are educated, but recently, they are giving her a hard time seeing her do this type of stuff. The others had no problems coming to the discussion today.

Fatima then went on to tell about her success story as a widow with three blind children, and her daughter is a single mom who is about to become a doctor. I asked if the son was controlling of the sister, and Fatima said that the son wants the mother to do everything for him but is proud of his sister and her accomplishments.

[72] Focus group in Irbid, May 2019.

Class and Geographic Differences and Similarities

Some of the differences between women in West Amman, East Amman, and Irbid were on display through the vignette discussion about decision-making around women's labor force participation, especially as it relates to need around work and concern about who watches children, with women in East Amman being concerned about their children's safety and development.

These differences also showed up heavily in my interviews with different women with HBBs. In terms of individuals women utilizing ICTs for HBBs in West Amman and outside of West Amman, I found different goals, aspirations, and reasons for participating in this type of work. In West Amman, I met several women in interviews, at pop-up shops at a high-end mall put on by a social media influencer, and at gourmet food and coffee festivals. Many of the women with HBBs from West Amman are former pharmacists, lawyers, architects, or other professionals who are tired of working long hours and want to use their creative abilities and have flexible work for themselves and their families. In contrast, women I met outside of West Amman, and the "women" I hear referenced at conferences put on by government or development organizations are working to bring in income for their families, and HBB work is one way for them to be able to bring in money while maintaining their home responsibilities.

These class and geographic location differences remind us of Mohanty's (1984) work on the diversity of experiences and desires for the category of "women." Mohanty criticizes the picture of the stereotypical "Third World women" in international development work, explaining that the category of "women" is as an assumed, cohesive group "with identical interests and desires, regardless of class, ethnic or racial location" (Mohanty, 1984, 335-336). This "woman" is considered "ignorant, poor, uneducated, tradition-bound, domestic, family-oriented, [or]

victimized" (Mohanty, 1984, 337), and is held in contrast to the "Western woman" who is educated, modern, and has control over her own body. Mohanty says that this distinction extends then to the Marxist distinction between the housewife and the "real productive" role of wage labor.

Another aspect that came up through the vignettes was the importance of self-improvement to different classes of Jordanian women. We see that women in West Amman were especially concerned about pursuing careers they were passionate about, but women in all classes and localities were interested in self-improvement. These findings are consistent with Deebs's (2006) study of women in Lebanon. Deeb explains that Western scholarship often measures societies "modern-ness" based on a liberal, Western, feminist notion of women's emancipation and individualization, including expecting that women will progress from educational attainment to greater economic participation. However, Deeb's shows women can have different notions of what modernity is to them and includes "being dedicated to self-improvement" (Deeb, 2006, 30) for the purpose of furthering the community, rather than for paid labor.

The women in the focus groups showed that there was consistent respect for education and furthering oneself, whether or not this turned into waged labor inside or outside of the home. This is consistent with Adely's findings that Jordanian women are affected by the narrative of "education for success and for empowerment" (Adely 2012). In this reality, Adely explains that "gendered norms are complicated by new economic and social realities […] education constructs new forms of respectability with the value accorded to being educated […] and thus creates new forms of hierarchy and exclusion alongside new opportunities" (Adely, 2012, 113). Adely's work and my research showed that shows that young Jordanian women desire "respectable work" but that they have difficulty getting work with university degrees. So, in the environment

of increased need for two-incomes within families, the ability to be an online entrepreneur from home becomes a new form of respectable work.

Summary

There are various arguments about what the main barriers for women are. These arguments diverge between types of more or less powerfully situation people, where cosmopolitan elites generally view women in the governorates as having different 'mindsets' and different opportunities due to culture, and whereby academics and women in the governorates, as well as in East and West Amman, find this cultural assertion to hold less relevance and instead point to numerous structural factors affecting women's ability to participate in the economy.

I show that patriarchal social norms are, in fact, a barrier to female labor force in Jordan, but that other factors such as low wages, long hours, and inadequate transportation infrastructure, affect their economic participation. In addition, class and geographic location play a large role in how women in Jordan evaluate labor force opportunities, showing how a family's economic need and the current economic situation in Jordan is pushing women into the workforce. Given the many barriers to women's work outside of the home and as a result of their responsibilities at home, the chapter shows that many Jordanian women prefer working from home. Finally, the chapter shows that Jordanian women are concerned with self-improvement and self-betterment, and this does not always translate to the idea of labor force opportunities.

Chapter 6: Evaluating Women's ICT-Enabled Economic Participation

It is a warm September morning in Zarqa, about an hour's drive from Amman, when I walk into the gates of Hashemite University looking for the Zain Innovation Campus, also known as ZINC. Zain, a telecom company in Jordan, opened a ZINC at Yarmouk University in Irbid, at the University of Jordan in Amman, at Hashemite University in Zarqa, and the King Hussein Business Park in Amman. In the middle of traditional looking buildings on campus, was a building made out of traditional materials but more modern in appearance with wood mixed with cement. Outside were big teal trendy letters signifying ZINC. Upon entering, I saw bright colored walls with English phrases about entrepreneurship, many from the King and Queen of Jordan, brand new computers, bean bags, stadium seating, and a coffee corner. I was at ZINC for an event with Sitat Byoot called "A Thousand Opportunities," a national campaign funded by USAID LENS to provide 1000 opportunities to women by connecting them with employers via the internet for any jobs that can be done from home. In September 2018, the organization was in the middle of a multi-city outreach tour, and I am at their second event.

While waiting for the event to begin, I meet Um Muhammad. Um Muhammad is from a village in Zarqa and does crochet. She found out about the event when she was googling how to sell her products, and she discovered Sitat Byoot. Um Muhammad is 55 years old, has two grown children, and is married. She and her husband do not own their own home, and her husband does not have a very good salary, so her siblings living in the Gulf and in Europe send her family money. She started learning how to crochet about four years ago through YouTube because she wanted to give her family gifts to thank them for the money they give her. Now Um Muhammad hopes to sell her crocheted items to help add to the family's income. She has no problem coming and going from home whenever she wants, and her family is supportive of her work. She would be fine selling things at souks or outside of the house, but she said it would be easier to sell things online. Um Muhammad currently has to travel to a store in Zarqa or in Amman to get the yarn she wants. Her biggest problems right now are that the yarn is expensive, and she should be able to get at least 1 JOD for each hour of her time, but people won't pay that much for these products. She also has trouble finding ways to get paid outside of cash. She couldn't figure out how to set up PayPal because it is not in Arabic and she doesn't know English, and she explained that setting up a bank is too expensive because it requires a deposit to open a bank account. She does not have a credit card. Um Muhammad gifted me a crocheted dream catcher and was eager for the workshop to begin so she could learn how to gain access to a market for her products.

Introduction

Um Muhammad is a real woman living in Zarqa with a real handicraft business, but her story epitomizes the hundreds of women I met across Jordan who are attempting to provide for their families in difficult economic times. Like Um Muhammad, many women are creating their own products, whether it is food or handicrafts, and using ICTs as a way to connect to the

market. They are looking to international development organizations and local non-profits to support their work, believing that if they can just market their products better, then they would be able to sell them. The organizations then seek to solve this problem. However, my research reveals that online entrepreneurship in and of itself is not a comprehensive solution to women's poor economic conditions. Despite the narrative of "techno-optimism" (Kleine, 2013, 6) or the hope in technology to solve complex development issues, my research, instead, shows that technology alone cannot change complicated and uneven economic conditions.

As discussed in Chapter 2, to understand and evaluate the role of ICTs in enabling economic participation and empowerment for women, I conducted semi-structured interviews and focus groups with women utilizing ICTs to access market opportunities for their home-based businesses, women engaging with online marketplaces or e-commerce sites, women engaged in online or application-based sharing economy platforms, and ICT trainers used in international development-funded training programs

The interviews and focus groups generated data about women's reasons for engaging in ICT-enabled work, any barriers to labor force participation they face and how ICTs might help overcome these barriers, any meaningful changes in their relationships and decision-making since utilizing ICTs, and helped elucidate what unique challenges and opportunities they face in engaging with the market that may or may not be helped by ICTs. The focus groups helped me answer the research questions by revealing insights about the normative, social, and cultural mechanisms shaping women's livelihood trajectories in Jordan and understanding how consequential access to ICTs for economic participation is for women's lives.

My research broadly revealed that engaging with ICT training programs and ICT-enabled work has numerous intangible benefits for women's empowerment and changing perceptions of

the value of women's work in Jordanian society. However, my research showed that it is challenging to assess the direct, quantifiable economic benefits of women's ICT-enabled work. I learned that ICTs provide a minimal amount of support for women's home-based businesses (HBBs), and my research reveals that access to and use of ICTs in and of itself for these economic activities is not sufficient to overcome the numerous structural obstacles to women's economic participation. Likewise, ICT-enabled work is constrained by the enabling environment in Jordan. However, my research found that sharing economy platforms support flexible-based work opportunities and have the possibility to address some of the significant barriers to women's economic participation, such as increasing family support for work and minimizing concerns about safety.

My key findings revealed that to overcome the many challenges in the enabling environment for women's work in Jordan requires a comprehensive approach to support women's economic participation, whereby ICTs are a component of a multi-faceted approach to enabling women's economic participation and market access and whereby the intangible benefits of ICT-enabled work are acknowledged as an essential component of international development efforts.

Model for Evaluating Empowerment

As discussed in the literature review in Chapter 1, there is much debate around the definition of empowerment, but the gender and development field's approach to understanding empowerment is significantly informed by Kabeer's work which defines women's empowerment as "the process by which those who have been denied the ability to make strategic life choices acquire such an ability" (Kabeer, 1999, 435). Kabeer details the connection between poverty and empowerment and explains that "an insufficiency of the means for meeting one's basic needs

often rules out the ability to exercise meaningful choice" (Kabeer, 1999, 437). As such, resources (material, human, and social resources) must then become a pre-condition for empowerment with agency as the process by which empowerment is achieved, including through freedom of movement, decision-making, leadership, etc. This explanation shows that having economic resources is an essential pre-condition for one's agency, and any evaluation of empowerment must include these components.

To evaluate the empowerment outcomes of ICT-enabled work, I employed the International Center for the Research on Women's (ICRW) model for economic empowerment because its theoretical underpinnings are based on Kabeer's work. ICRW's model is for economic empowerment but goes beyond access to economic activity. The model is concerned with how economic participation translates to greater empowerment in all aspects of life, namely at the individual/household level and at the community/institution level. As one gender and economics scholar explains,

> "women's empowerment goes beyond short-term goals of increasing women's access to income and looks for longer-term sustainable benefits, not only in terms of changes to laws and policies that constrain women's participation in and benefits from development, but also in terms of power relationships at the household, community and market levels" (Carr, 2000).

ICRW defines a woman as economically empowered "when she has both the ability to succeed and advance economically and the power to make and act on economic decisions" (ICRW, 2011, 4). Empowerment requires women to have the skills to compete for economic advancement and the ability to make decisions and control resources to have power and agency. ICRW explains that to achieve this, women need access to resources and are affected by norms

and institutions. Resources can be human capital, financial capital, social capital, and physical capital, while norms and institutions include gender-defined roles, expectations on women, and legal and political structures.

In my research, I use the ICRW model to influence how I analyzed how ICTs might support economic empowerment in Jordan and how the findings are framed.

Operationalizing the ICRW Model

To assess the role of ICT-enabled work in women's economic empowerment in Jordan, I adopt the ICRW model of Power and Agency Indicators and Economic Advancement Indicators (ICRW, 2011). The ICRW's Power and Agency Indicators are concerned with women's ability to make decisions and control resources as a way to gain agentic benefit from economic activity. I evaluate how ICTs as an enabler of women's work affected their businesses as well as individual/household level empowerment outcomes and community/institution level empowerment outcomes related to power and agency. Below is the summary of my research findings related to power and agency indicators at the individual/household level:

POWER AND AGENCY INDICATORS	INDIVIDUAL/HOUSEHOLD LEVEL	MY RESEARCH FINDINGS
Control over Assets	Women's ownership of productive assets Women have their own source of income Share of household income provided by women Women have control over how to spend some cash or savings	Women are gaining their own source of income through ICT-enabled work, even if earned income is low[73] Most women own their own mobile phones and are comfortable using social media; access to tablets and laptops is less common, as is using email

[73] It is difficult to assess exact amounts of income from ICT-enabled work, but according to the USAID LENS' participants, about 38 percent of beneficiaries reported incomes of less than 100 JOD/month and about 40 percent reported incomes between 100 – 300 JOD/month (USAID LENS, 2019).

Agency/Decision-making	Proportion of women's income spent on herself and children Women's involvement in major household decisions Women's access to information and technology	Income from ICT-enabled work is often spent to help household, and mainly spent on self and children, but is usually based on need, not on choice Earning income from their ICT-enabled work increases household decision-making, generally related to children's education and household consumption
Autonomy and Mobility	Women's ability to visit friends, family, associates Women's ability to use public transportation/travel freely in public spaces Women's use of media, phone, technology	Women are generally able to use media and phones with access to the internet as they wish, though they have lower access to tablets and computers. Due to increased use of technology and access to the internet, women are more autonomous in their engagement with their customers and clients Access through financial services through ICTs is quite low, and most of the participants in the study were unbanked. Research data shows that less than 20 percent of micro and small enterprises have bank accounts (USAID LENS, 2015) HBB work seems to lead to more activity outside of the home through bazaars, training programs, and women's participation in community groups and business networks Transportation is difficult, expensive, often perceived as not safe, and time-consuming, so women prefer to work from home or flexible-based work. In flexible-based work, transportation remains a challenge, and women sometimes have to price higher than men for their goods and services because of their transportation costs. Currently, ICTs do not overcome these difficulties
Self-Confidence/ Self-Efficacy	Psychological wellbeing Attitudes on own self-esteem	No matter the level of success through their business, participating in ICT training programs, ICT-enabled work, or being a part of a sharing economy platform brand significantly increased women's self-esteem, pride, and self-worth Self-esteem improved through advancing technology skills and through all forms of economic participation

Gender Norms	Attitudes on women and work Attitudes on women and mobility	Those whose families were opposed to them working gained support once they brought in income, whether using ICTs or not There continue to be family concerns about women's safety in mobility, but some sharing economy platforms build in location services or other safety features that allow for more support for women's mobility
Gender Roles/Responsibilities	Gender segregation of male and female work, ability to enter profitable jobs Equity of domestic duty load	Community attitudes towards women working are changing to be more supportive of the activity, partly due to economic need but also due to the visibility of women working on social media, though women are generally still concentrated in traditional sectors Engaging in ICT-enabled work allows women to answer client needs on their schedule or choose convenient times for them to work. However, women are still experiencing time poverty because they are still expected to continue the same level of work at home while now engaging in income-generating work

Here is the summary of my research findings related to power and agency indicators at the community/institution level:

POWER AND AGENCY INDICATORS	COMMUNITY/INSTITUTION LEVEL	MY RESEARCH FINDINGS
Control over Assets	Laws that protect women's property rights Existing laws are enforced at the community level Women represented as owners of larger businesses and in business leadership	Businesses are now allowed to license and register from home, but very few women are doing so, as registration and licensing is confusing, enacted differently in different municipalities, and the benefits of such as not clear to women ICT-enabled work is not leading to greater women's representation as owners of larger businesses or in business leadership
Agency/Decision-making	Women's participation in community groups/ associations/networks	ICT-enabled work is increasing women's involvement in community groups/associations/networks, especially

	Women's involvement in community decision-making Women have leadership roles in the community	those women who have taken ICT or HBB trainings through development organizations Women involved in these spaces are taking leadership roles in women's cooperatives
Autonomy and Mobility	Rates of abuse, assault, harassment against women in public spaces	Women continue to report harassment on public transportation, making ICT-enabled work attractive
Self-Confidence/ Self-Efficacy	Community valuing of women's entitlement and inclusion	ICT-enabled work is leading to a greater acceptance of women working
Gender Norms	Shifts in marriage and kinship systems Community acceptance of women working Community attitudes on women's sexual and reproductive roles women and work Community attitudes on women and violence	ICT-enabled work is leading to a greater acceptance of women working The difficult economic situation is putting greater responsibility on women to be income earners for their status in marriage and the community
Gender Roles/Responsibilities	Sex-disaggregated employment rates by sector Community attitudes on what work women should do	Sex-disaggregated employment rates are available, but data is still weak regarding ICT-enabled work and HBB work Community attitudes on women working are changing, but currently, women are involved in traditionally gender-specific work

ICRW's Economic Advancement Indicators are concerned with evaluating if women have the skills and resources necessary to compete economically. Below, I assess how ICTs as an enabler of women's work affected their economic advancement at the individual/household level.

ECONOMIC ADVANCEMENT INDICATORS	INDIVIDUAL/HOUSEHOLD LEVEL	MY RESEARCH FINDINGS
Productivity and Skills	Individual educational attainment Business and work skills Access to productive tools and technologies Access to markets Access to jobs	Individual educational attainment and business and work skills increased through ICT training programs. Additionally, women have access to searching for content and educating themselves online Women with deep and prolonged engagement with donor training programs gained business and work skills and access to productive tools and technology; others had less knowledge about how to access these skills ICTs are providing greater access to markets (as buyers and sellers), but socioeconomic class and geographic location differences prevail in access to the market ICTs are providing greater access to jobs from home or flexible-based jobs, but not all qualify as "decent work" under the International Labour Organization's (ILO) definition[74]
Business Practice	Keeps records Separates personal and business expenses Diversity of product line Marketing – takes advantage of market opportunities; is not dependent on one or irregular buyers or suppliers Invests in business	Women with deep and prolonged engagement with donor training programs learned how to keep records, manage personal and business financial records and expenses, and create diversified product lines through multi-faceted training; however, others did not achieve this through access to ICTs alone ICTs minimally enable marketing and market opportunities by making it easier for producers or service providers to connect with their customers, but the transportation of goods and services remains an issue Financially advantaged women can invest in their business, but the majority of women use the income on immediate practical needs

[74] The ILO defines "decent work" as "the aspirations of people in their working lives. It involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men." To read more about what this definition includes, see: International Labour Organization (ILO). (2019). Decent Work Portal. https://www.ilo.org/global/topics/decent-work/lang--en/index.htm.

Income	Has individual and household savings Has levels of income	Income earned is often spent on immediate needs and not saved Ability to earn an income has the potential to be increased through ICT-enabled work, but ICT-enabled work is constrained by the enabling environment
Work Environment	Worksite is safe and accessible for women	Focus groups indicated that given cost of transportation, childcare, and long hours, as well as some familial barriers, that women preferred ICT-enabled HBB or flexible-based work and that not all worksites are accessible for all women
Prosperity	Equity of domestic duty load Community attitudes on what work women should do	Domestic duty workload is not equitable between household members, even after women engage with ICT-enabled work Community attitudes on what work women should do are changing through both increased economic need and women's work gaining greater visibility through social media; this outcome is not directly affected by ICT-enabled work

Here is the summary of my research findings related to economic advancement indicators at the community/institution level:

ECONOMIC ADVANCEMENT INDICATORS	COMMUNITY/INSTITUTION LEVEL	MY RESEARCH FINDINGS
Productivity and Skills	Education available to and attained by girls and women Adult learning opportunities available Free entry to markets for buyers and sellers Access to new technologies	While education is readily available for women in Jordan, access to and training on ICTs is helping women access informal modes of learning, such as YouTube ICTs support free entry to markets for women buying and selling, though ICTs do not allow equal access to these markets, as those from higher classes, with more education, and those located in Amman have an easier understanding of how to access the market Most women have access to ICTs, but access to tablets and laptops is less common, as is using email

Business Practice	Employment practices Barriers to entry to key jobs and markets Workplace politics Earnings/growth at a firm or sector level Women as share of certain jobs	ICT-enabled work is helping women overcome barriers to some jobs and markets, such as shared services work; ICTs for HBBs is not helping women access markets outside of the geographic or class contexts Women are not increasing their share of certain jobs outside of gendered roles
Income	Community resources and what percent are spent on women	Difficult to find concrete data; however, international development, governmental, and non-profit organizations are spending resources on increasing women's ICT-enabled work
Work Environment	Labor laws exist and are enforced Wage inequality	Labor laws are not being enforced in terms of the minimum wage for private-sector jobs in the governorates Wage inequality remains between genders, with a wage gap ranging between 8 percent and 33 percent, depending on the sector (Olmsted, 2020)
Prosperity	Economic status of women in the community Women's share of assets, business ownership	The economic status of women in the community is growing as their entrepreneurial efforts are made visible Their share of assets and business ownership remains low

Discussion of Outcomes

In this section, I examine in more detail some of the significant findings related to ICT-enabled work and women's empowerment.

Engaging with ICTs Increases Self-Confidence

International development organizations, like USAID LENS, conduct ICT training programs as an enabler for women with HBBs aimed at supporting women's business operations and marketing. I found that regardless of how ICTs are used or how successfully ICTs are used for business, the act of engaging in ICT training and growing in comfort with ICTs increased women's self-confidence and self-esteem.

I spoke with ICT trainers used by USAID LENS and by the Amman Chamber of Commerce. The ICT training programs contained some varied content but were similar in their main themes and approach. The trainings were conducted over several days and often went hand-in-hand with other provided training programs for skill development and business growth. The ICT training programs generally covered the following content:

- What is ICT? What is social media?
- Building e-communication and e-mail skills
- Understanding e-commerce, e-marketing, and e-promotion
- The use of social networks: Facebook, WhatsApp, Twitter, YouTube, etc.
- How to build Facebook pages for home-based businesses
- Essential parts of a computer and general computer navigation
- How to use Microsoft Office for business operations
- How to use Microsoft Excel for sales and profit calculations
- Using Word documents to write business proposals
- Privacy and online security

Through these training programs, trainers found that almost all women had access to mobile phones, and most had access to smartphones, but not all had access to or experience with tablets or laptop computers. The women in the training programs often began the training understanding how to use social media, such as Facebook, and texting applications, like WhatsApp, in a rudimentary way for communicating with others but did not have the skillset to use these tools in a sophisticated method for business, such as marketing or receiving payments. A local women's rights activist explained to me that through her work she's learned that "surprisingly, women, in general, don't know how to send an email, and they're quite limited,

even using Word documents, and so on, but when it comes to smartphones, Facebook, Twitter, they're brilliant."[75]

However, social media use was generally basic. When they did use Facebook, they would generally have few activities on social media, inconsistent posts, low engagement, did not utilize paid promotions, and gained little income from interactions on the platform. One home-based business owner in Amman, a 32-year-old single mom with a donut business, explained that she uses social media for marketing her products but that "social media is so hard."

Some women I interviewed or who participated in focus groups across Jordan did not use any social media due to a lack of awareness and knowledge of the privacy features offered through the social media platforms. Few women, if any, had experience using software on tablets or laptops for business purposes, such as Microsoft Office or other tools for tracking finances. Several women shared that they had difficulty with laptops and software because they lacked the English skills necessary to operate them.[76]

The ICT training programs vastly increased women's business confidence and pride in their work by being able to create professional-looking social media pages for their businesses, learn how to use the internet and online tools, like YouTube to learn new skills, and gain confidence in understanding privacy settings and online security. Women frequently cited privacy and online security training as the most beneficial parts of the ICT training programs; understanding how to customize privacy settings significantly increased women's confidence in using platforms. The participants gained greater confidence in themselves and their products or services; they also gained a different perspective and desire to expand beyond their current word-of-mouth customers to reach new markets and expand their work. One ICT trainer described the

[75] R. Aslan, personal communication, February 12, 2019.
[76] Focus group in Amman, June 2019.

women in her training as developing "the mind of a businesswoman."[77] One home-based business owner in Irbid explained that the knowledge she gained increased her income but that the things she learned in her work also transferred to helping her managing her family well.[78]

Given that many of the training beneficiaries did not have computer literacy and had minimal smartphone literacy, ICT trainers observed that many women were initially reluctant at the start of the training but were very excited about their new skills during and after the training. As one trainer shared,

> "the most successful training session that [we] did was ICT training […] you can't imagine how reluctant [the participants] were to take this session, then after that, they started [being excited]. Excel was something scary and difficult [and then] they were very proud of what they could do."[79]

Another ICT trainer explained how women increased their confidence through ICT training. They felt very proud being part of an advanced skill, a skill they found worthwhile; "there is a reverence […] of modernity or something to be gained [that] you have a skill that is worthwhile when working with a computer."[80] The intangible benefits of increases in women's self-esteem should not be overlooked, as this is a vital development outcome.

Access to ICTs Alone Does Not Overcome Market Access Issues

Though I found that training women on ICTs for business significantly increased women's confidence in themselves, their products and services, and their desires to reach new markets, access to ICTs in and of itself played a minimal role in increasing women's economic outcomes in a direct and quantifiable way.

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[77] ICT trainer, personal communication, June 2019.
[78] Focus group in Irbid, June 2019.
[79] ICT trainer, personal communication, May 2019.
[80] ICT trainer, personal communication, May 2019.

Many initiatives focused on supporting ICT-enabled economic participation, especially focused on utilizing ICTs to support HBBs in an attempt to address what was initially perceived as a marketing issue. This approach was taken because there was a belief that if women create social media pages that they can more easily access the market for their goods and services.

My research revealed that ICTs could be a small part of supporting HBBs, including in helping some marketing by showcasing new products or sharing contact information with those that are already aware of their business, but it is not a satisfactory solution in and of itself to expand one's business. Even after female development beneficiaries received ICT training and support for marketing their business activities on social media, USAID LENS (2019) found that half of all of the female beneficiaries continue to rely on word of mouth to sell products or services, and only about 38 percent of them use online platforms to sell products or services. About 45 percent of USAID LENS' beneficiaries reported that they do not know where to find buyers that are interested in their products/service.

One of the main reasons that ICTs are not successfully leading to an increase in market access for HBBs, especially in food processing and handicrafts, is that local customers prefer to taste or see a product before purchasing them. In terms of food production, women were clear that in-person bazaars were equally or more important for expanding their customer base. One Amman-based HBB owner in food production said that "people need to taste the product or know someone who has tasted it."[81]

Where ICTs are a more significant support to women's businesses are after customers have been exposed to the women's product or service through another means. For example, customers often get to know producers through in-person or word of mouth contact but then once

[81] Focus group in Amman, June 2019.

they know the producer, ICTs, like social media profiles, help customers know how to reach out to them to order again or to get updates on new products. One Irbid-based HBB owner in food production explained that "more customers come through bazaars, and when they taste my product, they will order again through finding me on ICTs."[82] This both minimizes some of the assumed benefits of ICT-enabled participation that solely take place in the home but, as will be discussed later, begins to normalize women engaging in economic activity outside of the home.

Other issues for women's businesses include a lack of understanding of market demand and failure to create quality products that people want to buy. Access to ICTs is not currently overcoming this market awareness gap, and training on ICTs alone does not overcome the massive hurdles to creating quality products for the market.

Additionally, there are issues around quality assurance, packaging, delivery, and other expensive logistics. Almost 60 percent cited transportation costs (for self or delivery costs for products) as a challenge (USAID LENS, 2019). This is because most of the producers are in the governorates and the market is in Amman, and transportation of products from the governorates to Amman is costly. Finally, there are difficulties with the mode of payment when transporting products outside of one's network because the majority of women do not have bank accounts or utilize digital financial services (fintech), so cash has to be carried with someone transporting the goods or with the woman herself and exchanged with the customer. Today, only about one percent of men and women aged 15 or over have a mobile money account, only eight percent of men and women aged 15 or over make online purchases and/or pays bills online, and less than one percent of women aged 15 or over in Jordan have a credit card (Hootsuite & We Are Social,

[82] Focus group in Irbid, June 2019.

2020). Training for women's businesses around fintech would not currently be enough to address this challenge, given the limited fintech infrastructure in Jordan today.

International development programs sought to support ICTs as an enabler for HBBs to address particular market failures; especially in the case of HBBs, where the World Bank and USAID LENS sought to increase the capacity of HBBs to reach new markets through the legalization of HBB work (as discussed in Chapter 3), the utilization of ICTs, and the lack of logistic solutions. The solutions funded were of limited utility. These findings lead me to encourage other projects not to rely on ICTs alone to support market access but to focus on multiple and intersectional interventions over time to support women's economic participation. In this approach, ICTs can have a more significant impact on helping women to gain more sophisticated business practices, to connect with customers, and to encourage extending market reach. This approach also accounts for many of the intangible benefits I observed from interventions, such as increased self-esteem, connections between trainees and business owners, and visibility of women working.

Access to ICTs Alone Does Not Overcome Structural Issues

Likewise, putting ICTs in the hands of poor or rural women does not automatically overcome structural barriers to their economic participation or change the enabling environment within which they are operating. This is consistent with gender and development scholarship, which examines women's roles in the informal economy, including home-based work (Boris & Prugl, 1996; Benería 2001). Through examining household surveys in 13 countries, Banerjee and Duflo (2007) show that low-scale entrepreneurship may help individuals rise out of poverty, but alone will not end systemic poverty because of lack of capital and access to banks and "limited access to efficient markets and quality infrastructure" (Banerjee & Duflo, 2007, 161). Likewise,

Kabeer (1994) asserts that development and modernization have not given women "access to productive opportunities [… and] market forces had not led to gender-neutral outcomes" (Kabeer, 1994, 19). She writes,

> "training women in marketable skills and abilities will not give them the same degree of agency as men in the public domain as long as public institutions do not accommodate the different bodies, need and values that they bring to the workplace. Gender equity thus goes beyond equal opportunity; it requires the transformation of the basic rules, hierarchies, and practices of public institutions" (Kabeer, 1994, 86-87).

In Jordan, a woman's geographic location makes a significant difference in her ability to access the market. Women in West Amman often have a greater understanding of market demand due to constant exposure, increased English literacy allowing the use of new technologies and outside market access, and lower overhead costs through more economical transportation to market costs, thereby increasing their business capabilities and profits. Both East and West Ammani women have easier access to pop-ups and bazaars that frequently take place throughout the capital. They can display their products at local shops or cafes and efficiently reach their business and individual clients for restocking or orders. There are more established delivery services within Amman, so women have easier access to deliver products to buyers at a low cost, especially in comparison to costs for women in the governorates.

Additionally, higher-income and more highly educated women, typically located in West Amman, have fewer challenges in engaging in market activity. Higher-income women are often more likely to spend additional time in the market at consumers themselves and often understand market consumption patterns and trends in food, products, and services in Amman. The higher-

income women often put their profits back into their businesses to grow them because they are not dependent on the income to live.

High-income women often have access to networks of buyers without ICTs, and when they add ICTs to their work, they utilize sophisticated marketing strategies and attract buyers through platforms, such as paid promotions, targeted ads, marketing through local social media influencers' platforms, and participating in local influencer events. Finally, higher-income women often have advanced levels of English language and promote products to additional markets in Amman and outside of the country.

ICT4D, or digital development, has been concerned about how threats to safety and privacy limit women's access to ICTs or online activities, also known as the gender digital divide; however, my research and Jordan-specific internet, smartphone, and social media usage data reveals that the gender digital divide is modest in Jordan. This is not to say that some women in Jordan do not have financial barriers to accessing ICTs or are not banned from using ICTs as they wish, but data shows that this is a smaller issue in Jordan. However, access alone does not equal capacity or opportunity. As scholars explain, "information divides do not only exist between industrialized nations and developing countries, but also between those with easy access to information and those who do not know how and where to find it within individual societies" (Van Deursen & Van Dijk, 2009, 333). As in other countries, there exists a large divide between those who know how to access information and those who do not within Jordan. My research revealed that in Jordan, there is an apparent divide between those with greater educational opportunities and English language skills and those who do not have those experiences or skillsets.

E-commerce Platforms Alone Do Not Overcome Market Access Issues

Because of the multiple issues facing women producers, such as difficulty marketing and delivering products, many international donors and local non-governmental organizations looked to e-commerce platforms as a solution. There was hope that supporting the sale of women's products through e-commerce would allow women to focus only on the production aspects of the business and grow their incomes through e-commerce platforms that would be set-up and managed by organizations. However, e-commerce platforms and systems will not work automatically and require a robust infrastructure to support women with photography, content writing, packaging, logistics, transportation, and payments. One e-commerce site founder shared that they initially tried to provide a direct connection between artisans and customers, but the artisans did not have the skill set to take professional photos of their products, write content, or manage customer inquiries. The e-commerce platform brought these functions in-house and explained that now, their most significant issue is the cost of packaging and delivery, including the cost of collecting the goods from the producer.

USAID LENS also funded a platform created to provide logistic solutions to attempt to overcome some of the e-commerce platform challenges. The platform included an umbrella brand for food products, an online site to sell the products, and integrated a transportation system. The project created a model to overcome some of the packaging challenges by providing uniform packaging and branding to each woman involved. Similarly, it was able to lower transportation costs by working with women's cooperatives, making their locations collection points for obtaining finished products, and distributing earnings to women producers. Finally, the project conducted a massive marketing campaign to bring awareness to women's products and brands. Despite all of this work, the platform and brand failed due to the low demand for online

purchasing of food. E-commerce platforms face the same issues as with HBBs that are trying to market through ICTs, which is that people want to taste the food products or see the quality of products before purchasing them.

One USAID LENS grantee who previously had an e-commerce platform to support women HBBs explained that many women business owners and organizations believe their problems are about marketing women's products and that e-commerce sites are a natural way to solve this problem, but the problem is more about generating demand and adequately managing the fulfillment of orders. He explained that fulfillment is incredibly difficult, and it is expensive to compete with large e-commerce sites. To compete with large e-commerce sites, platforms need professional photos, inventory, delivery on time, packaging, and consistent and quality customer service. He shared that

> "the whole [e-commerce] model is flawed, it's not their fault, the market is not ready, and the competition is very hard, and the world is becoming smaller, and anyone who has a credit card can buy anything from Etsy and why should they buy it on [a local platform]?"[83]

Sharing Economy Platforms Address Some Challenges

Sharing economy platforms address some of the challenges in the enabling environment, such as access to market issues, concerns about safety, and family support for work. Sharing economy platforms include many of the "Uber-of" companies, such as platforms for babysitters, tutors, haircare, and home maintenance, among others. The types of work taking place on many of the platforms were taking place before the creation of the platforms, but ICTs allow the businesses to expand and scale and open new opportunities for more women.

[83] Shared economy platform lead, personal communication, June 2019.

Sharing economy platforms provide cross-class opportunities that expand one's market opportunities. Sharing economy platforms help connect women to market opportunities and overcome some of the structural differences, giving women from different socio-economic classes and neighborhoods access to one another to gain greater market access and better understand market demands. Service seekers and service providers might not have the opportunity to connect without the platform. One service provider in Amman explained that she "would not access customers without the application" and that all of her work is now through the application.[84]

Platforms that show analytics, like past work and financial history, can be both motivating for women and advance their economic opportunities by showing their earning potential and to be proud of what they have achieved. Order history, service times, and other analytics help women to adjust their services and offerings based on market demands.

Sharing economy platforms also reduce some of the burdens of finding work placed on the women. While HBB work is beneficial for many women to enter into economic activities from their home, not all women want to be entrepreneurs. Joining a platform allows women to work on a flexible schedule without all the other aspects that having one's own business entails. One woman was operating an HBB making handicrafts before joining a sharing economy platform and said that it is so hard to make products, market, sell, advertise, and go to bazaars. Now the application helps her do everything besides showing up and doing the job, an especially important component as many women in Jordan are time-poor given their homemaker and caregiver roles.

[84] Focus group in Amman, June 2019.

Additionally, joining a sharing economy platform creates a sense of belonging to something because women are part of a community of service providers and part of a brand. This is important as many women who join these platforms had not worked outside of the home before, participated in team activities, or worked for a company, and they feel great pride by engaging with others in the community, as well as increasing women's visibility in the economic sphere.

Finally, a significant benefit of sharing economy platforms is that the user experience design can encourage families to support women's participation on the platforms. Platforms can build in safety, reputation, and branding into their approach while offering its employees flexible work hours, which can help strengthen family trust for the company and its environment. Some platforms provide location tracking or other safety features for employees, and many of the companies make house visits to new customers to make sure the homes are safe for their employees. Given the analytics behind services provided, many of the service providers know the amount of time an employee needs to provide a service.

As such, many women expressed that their families supported their work because they knew where they were going and for how long. A co-founder and CEO of a sharing economy platform explained that they face "some challenges because we don't employ women from home [and] not all families allow daughters to work outside the home," but that because families know where their daughters are going location-wise, and there are high salaries for low amounts of time, they often let their daughters complete the requests.[85] Another founder and CEO of a sharing economy platform described that

[85] Shared economy platform lead, personal communication, June 2019.

> "technology on its own can't solve social issues [preventing women from working], but a sophisticated UX [user experience] can change behaviors and allow women to work because families are more comfortable with female family members working for legitimate and trusted brands."[86]

However, there are significant limitations to note regarding supporting women through sharing economy platform opportunities. Of note, is that there are location limits to where the platforms are currently operating. Most sharing economy platforms are not presently experiencing uptake of service seekers outside of Amman, though some activity has been recently seen in Zarqa and Irbid. Because of this, work opportunities for service providers are generally limited to Amman, where there are more service seekers.

Additionally, sharing economy platforms are not purely ICT solutions. Many of the sharing economy platforms currently operating in the Jordanian market began operations by having a very manual approach between the company and the service providers, and the ICT component was not essential for their business to function. As one founder and CEO of a shared economy platform explained, the "mobile application is just a channel, but the real innovation happens in the back-office operations."[87] However, the ICT solution allowed sharing economy platforms to expand and scale, meeting market demands for both service seekers and service providers.

Finally, sharing economy work has generally been researched from the perspective of advanced economies, where "gig" jobs raise concerns about the precarious nature of work. There are some similar concerns in emerging economies about this type of work; however, given the high rate of informal employment in these economies, sharing economy work might support the

[86] Shared economy platform lead, personal communication, June 2019.
[87] Shared economy platform lead, personal communication, June 2019.

formalization of work because it provides digital records and a potential reduction in costs to formalize. Fanggidae, Sagala, and Ningrum (2016) found that those working with a sharing economy transportation platform (motorcycle taxis) in Indonesia had greater access to social protection through the platform companies, like being enrolled in health care and insurance.

In my research, I spoke with the founders of and many of the workers engaged on sharing platforms. The platforms helped overcome many of the issues they faced as individuals, especially accessing the market. As the Atlantic Council explains,

> "a business can only be successful if there is a market to participate in. In the developing world, access to markets, supply, or value chains with supportive ecosystems may be limited; markets may be highly localized, vertically integrated, or export-oriented. To be successful, […] business owners need to understand the demands of their local, regional, and global customer base and have entry points and connections to them. Organizations supporting […] entrepreneurs increasingly understand that intermediation can be pivotal to their success. In developing economies, online market exchange platforms […] are helping the self-employed and small-businesses build on their profiles and profits." (Goldin, 2019).

Broader Benefits of Work

While my research uncovered that ICTs alone are not enough to support women's market access and overcome many of the challenges women face due to the enabling environment in Jordan, I learned that any economic participation is beneficial to women and that there exist positive benefits of work regardless of the perceived success of the MSME or in real monetary terms. Here I share some of the very positive tangible and intangible outcomes I observed from the women I met who are using ICTs in an enabling way in their work.

It is difficult to identify the direct economic benefit for many women participating in ICT-enabled work, but the recent USAID LENS Beneficiary Learning Survey (2019) indicates that about 80 percent of those who participated in USAID LENS programs are making less than 300 JOD/month. About 38 percent of beneficiaries reported incomes of less than 100 JOD/month, and about 40 percent reported incomes between 100 – 300 JOD/month (USAID LENS, 2019). A small number of USAID LENS beneficiaries bring in an amount equal to or more than the average Jordanian income, which is around 450 JOD/month.

Additional research is required to understand if women expect to be able to earn minimum wage or more through predominantly home-based ICT-enabled work or if they see ICT-enabled work as a supplement to household income. However, focus group discussions revealed that this income is incredibly beneficial for women, their confidence, their decision-making, and their families. Women in focus groups consistently shared that they used the earnings on their families, especially on children's education. One woman said that the money "impacted me in many ways, I could pay off loans and put my children in better schools," while another explained that all of the women she knows "spend all our money on our children."[88] The ability to support their children financially brought women a sense of control over their situation.

Additionally, any opportunity to engage in market activities increased self-confidence. Many women shared that their engagement in training programs and market activity changed their inner confidence and changed their relationships with how they deal with their families. One woman explained that "of course, the first purpose of having work is to improve our economic situation, but now I feel confident and want to train other women to feel confident." [89]

[88] Focus group in Amman, June 2019.
[89] Focus group in Amman, June 2019.

Additionally, one woman said “I was shy and didn’t have courage to stand up in the house to my husband, [this work] made me more confident and stronger,” while another stated that “at first I was ashamed being a woman and working to earn money, but saw on social media that women were working and felt stronger.”[90] As expected from the literature, women increased their decision-making from working; one described how “when I started working, I felt I was more powerful to make decisions; I didn’t feel that way before.”[91] Amartya Sen (1999) says that "aside from the direct effects of market employment in addition to the economic independence of women, outside work is also causally important in making women have a better "deal" in intrahousehold distribution" (Sen, 1999, 115), as well as impacting the social status of women in society at large (Sen, 1999, 191); but Kabeer (1994) explains that it is incredibly difficult to measure household decision making, especially because “the elusiveness of gender power within the household is the greater because of its embeddedness in the most intimate area of human relationships, that of the family” (Kabeer, 1994, 134). This was true in my research, as well, where women shared about their involvement in decision-making for children’s education, but their voice in other types of decision-making remains opaque.

My findings are consistent with previous gender and development scholarship. Bali Swain (2006) shows that self-help groups provided a positive impact on household income and women’s control over household resources, an increase in self-confidence, and more awareness of and involvement in local politics. However, involvement in the groups did not change women’s ability to make some key decisions, like adopting family planning measures or buying and selling land. Bali Swain concludes that:

[90] Focus group in Amman, June 2019.
[91] Focus group in Amman, June 2019.

> "if microfinance is to lead to women's empowerment, it needs to be supplemented by microfinance 'plus' activities, such as business training and awareness creation programmes. This will empower women to effectively better their positions within the household, community and society, and not just make them more efficient in their roles defined within existing social norms" (Bali Swain, 2006, 8).

Likewise, the "plus" activities in the international development community focused on HBB and ICT-enabled work provided intangible benefits, and future programming must include these "plus" activities.

ICT-enabled Work is Changing Social Norms Around Work

Another promising outcome of ICT-enabled work is that I saw this type of work bring women into the labor market and begin to change social norms around women working. As discussed in Chapter 5, it is often too difficult or too costly for many women across Jordan to access traditional labor market opportunities, but with HBB work, sharing economy flexible-based work, and other ICT-enabled work, women start to have opportunities to engage in informal or non-traditional labor market activities – and as they do, their families' support for their choice to work increases.

One HBB and ICT trainer described how their company initially worked hard to encourage families to allow the women to join the ICT training, explaining how "at first their husbands didn't want them to attend the training sessions and didn't want them to attend the project, but now they are pushing them because they are producers, they are reaching the end market, they have income."[92]

[92] ICT trainer, personal communication, June 2019.

When I asked women in my focus groups about the change in their family's support for their work, many consistently mentioned how income earned helped their family approve of the job. One woman exclaimed: "Of course [our husbands] minds were changed because there is income now!" Others pointed to how their economic activities helped them manage their household and relationships better, such as the woman who said that "my husband saw how my mood changed and how my work impacted my relationship with my family."[93]

In my research, there were consistently non-economic benefits and empowerment outcomes from women's economic participation. Research from other countries has indicated that there are sometimes negative consequences of women working, such as an increase in domestic violence against women (Heath & Jayachandran, 2016). This did not come up in my research but should be further investigated in the Jordanian context.

Areas of Concern

Several issues emerged that call for further research, attention, and consideration for future programming efforts related to women's economic participation and women's economic empowerment. These concerns include little observation regarding political empowerment, observed time poverty, the potential that some ICT-enabled work reifies gender norms, lack of social protection from ICT-enabled work, and the possibility that ICT-enabled work might further confine women to the home, as well as the feminization of responsibility and obligation discussed in Chapter 4.

Political Empowerment?

The concept of empowerment was used by female activists in the Global South to consider the political transformation of local and global institutions and politics. The

[93] Focus group in Zarqa, June 2019.

empowerment taking place through ICT-enabled work and donor programs in this space is focused on individual and household level empowerment and material aspects of empowerment. While still important in increasing women's agency and decision-making within the household, it is a far cry from the original conception of empowerment that allows women to choose to be a part of "changing the economic rules of the game that kept women behind and giving women a voice at the global decision-making table." (Khader, 2019b).

Dr. Salma Nims, the Secretary-General of the Jordanian National Commission for Women, a semi-governmental women's civil society organization, explained to me that economic empowerment is one of the organization's main priorities but that even with economic empowerment "society is still going to be limiting [women]." Because of this reality, Dr. Nims discussed the need to advocate for political and social empowerment. She told me that

> "sometimes [women] are making some change in their communities, but is this turning into power for them to use their voice and have reach at the policy making level in order to impact change? It's not happening, even if they are accessing change, creating change within their community."

Dr. Nims then highlighted the need for women's political empowerment to influence legislation that would impact women's economic and social concerns, such as speaking into "opportunities where the government is looking at the labor law or the government is looking at the personal status law or the parliament."[94]

Time Poverty

One of the significant issues that my research revealed is the prevalence of time poverty among women involved in ICT-enabled work. Time poverty is the idea that, as time is a limited

[94] S. Nims, personal communication, February 11, 2019.

resource, "the greater the time dedicated to remunerated or unremunerated work, the less time there is available for other activities such as rest and recreation" (Gammage, 2010). While work can be empowering, it can also be a burden, and when women have long hours of remunerated work in addition to a "double shift" or "second shift" of unremunerated work for homemaker and caregiver roles, they might be considered time-poor. Time poverty can be an indicator of general well-being as well as illuminate gender differences (Floro & Pichetpongsa, 2010).

My research found that generally, participation in ICT-enabled work does not change the expectations placed on women at home, and in fact, might add to the expectation that women would work on top of their other responsibilities, causing women to be time-poor. A Jordanian lawyer explained the importance of HBBs because the "culture places a lot of value on the status of the female as a housewife," they get educated in university because it adds to the status of the housewife, and now doing HBB work can add to the status of the housewife, they can stay home and take care of children and be a good housewife and have a business.[95]

Perhaps because of the at-home or flexible nature of the work, or due to societal expectations, women are expected to continue all previous responsibilities while also bringing in income. Even though women increased their self-confidence, revenue, knowledge levels, and household decision-making, ICT-enabled work did not allow the women to substitute any activities in the home. Moreover, gender and development research shows that time poverty disproportionally affects poor women who cannot afford to outsource any of the homemaker and caregiver labor for their income-generating activities. Moghadam and Senftov (2005) discuss the contradiction between the benefit of paid employment for women because it lessens their dependence on their spouse or male kin and the reality that an increase in labor force

[95] Sitat Byoot, Conference entitled "Social & Economic Relevance, Influence and Responsibilities of Home-Based Businesses," January 31, 2019.

participation could indicate "rising economic pressures, inequalities, or poverty" (Moghadam & Senftov, 2005, 399), rather than an increase in female agency.

> First written in 1977, El Saadawi's argument still rang true in my research, explaining: "Arab society still considers that women have been created to play the role of mothers and wives, whose function in life is to serve at home and bringing up the children. Women have only been permitted to seek jobs outside the home as a response to economic necessities in society or within the family. A woman is permitted to leave her home every day and go to an office, a school, a hospital or a factory on the condition that she returns after her day of work to shoulder the responsibilities related to her husband and children, which are considered more important than anything else she may have done" (Saadawi, 2015, 433).

This expectation of women in society is present, which is why HBB and ICT-enabled work is attractive to many but engaging in this work exacerbates time poverty for Jordanian women.

Reifying Gender Norms

Another issue that emerged is around gendered roles in the labor force, as much of the HBB and ICT-enabled work that takes place is in traditionally accepted areas of work for women. Most women self-select into HBBs or join platforms that predominantly target women in sectors in which they are historically active, like handicrafts, cooking, salon, and childcare. This leads to the question of whether USAID LENS and other donor-funded projects positively took the opportunity to support women where they were active or were the projects reifying gendered norms and calls for further discussion and research.

Lack of Social Protections

Despite the newfound ability for HBBs to register and license their businesses, very few do this. Of the about 12,000 HBBs in Jordan today, only about 600 are registered.[96] Women I spoke with throughout my research generally cited not knowing they can register and license their business, highlighted the confusing procedures, or said that they do not want to have to pay taxes or lose their welfare status, even though most HBBs do not make enough money to warrant paying taxes. A survey done by Sitat Byoot as part of their funding from USAID LENS asked, "what prevents you from registering your business?" and found the following reasons in order from highest to lowest concerns: [97]

- Financial constraints
- Fear of taxes and government
- Family constraints
- Fear of losing welfare money
- Lack of compliance with the law
- Fear of legal implications, especially if have employees
- Lack of knowledge of legislation

Because of the lack of formalizing the work, there are concerns about HBB work lacking social protections. Reem Aslan, who works with both the ILO in Jordan and SADAQA, a local nonprofit organization focused on supporting working mothers in Jordan, told me that the "ILO is not really very supportive of HBBs […] they're supportive to it, but they need to make sure

[96] Sitat Byoot, Conference entitled "Social & Economic Relevance, Influence and Responsibilities of Home-Based Businesses," January 31, 2019.
[97] Sitat Byoot, Conference entitled "Social & Economic Relevance, Influence and Responsibilities of Home-Based Businesses," January 31, 2019.

it's decent work conditions […] you cannot guarantee that these women are covered under social security" because most of them are not registered as a business. Aslan explained that

> "when it comes to HBBs, there isn't social protection, so if you have a home, like an injury at work, like you are cooking something, that's another thing. You are not covered by anyone, so that's why the ILO is a bit careful. It's about decent work conditions. You need to have minimum social protection."[98]

Confining Women to the Home

Another major issue that emerged in the research is whether supporting work from home opportunities through ICTs will further constrain women's mobility. Research from other countries has shown that working from home can confine women to the house, even as the increased income allows for women's more significant role in household decision-making (Boris & Prugl, 1996). There is the potential that this could be the case in Jordan, as well, and it is necessary for more time to pass with this type of work to evaluate the outcomes. A Jordanian development consultant explained her concern about focusing on home-based work, saying,

> "I think we need to give women options, all of the options. That's the individual needs to choose which option they prefer, but in reality, I feel that many women are choosing to work from home because they do not have options, because there's no other job opportunities in their areas. Thinking that women businesses working from home is the only solution for women to participate economically is very naïve, and it is definitely not empowering to the extent that we want it."[99]

[98] R. Aslan, personal communication, February 12, 2019.
[99] S. Abbadi, personal communication, May 8, 2019.

However, there are indications that home-based work is not confining women to the home in Jordan. ICT-enabled work actually requires much time outside of the home, and as women engage in work from home or flexible-based work through ICTs, it seems to normalize women going to training programs, bazaars, leaving home to meet clients, and engaging with members of the opposite sex as clients.[100]

Regarding home industries, Boserup says that training in home industries are useful for women who cannot work outside the home and

> "may help towards the eventual abandonment of seclusion but the effect of offering this kind of training to women who do not live in seclusion may be to drag them into low-productivity jobs rather than to help them find more productive and remunerative employment" (Boserup, 1989, 221).

Summary

This chapter argues that ICT-enabled work has numerous intangible benefits for women's empowerment and changing perceptions of the value of women's work in Jordanian society. However, my research showed that it is challenging to assess the direct, quantifiable economic benefits of women's ICT-enabled work. I learned that ICTs provide a minimal amount of support for women's HBBs, and my research reveals that access to and use of ICTs in and of itself for these economic activities is not sufficient to overcome the numerous structural obstacles to women's economic participation. Likewise, ICT-enabled work is constrained by the enabling environment in Jordan. However, my research found that sharing economy platforms support flexible-based work opportunities and have the possibility to address some of the significant barriers to women's economic participation, such as increasing family support for work and

[100] ICT trainer, personal communication, May 2019.; Focus groups across Jordan, June 2019.

minimizing concerns about safety. My key findings revealed that to overcome the many challenges in the enabling environment for women's work in Jordan requires a comprehensive approach to support women's economic participation, whereby ICTs are a component of a multi-faceted approach to enabling women's economic participation and market access and whereby the intangible benefits of ICT-enabled work are acknowledged as an essential component of international development efforts.

Chapter 7: Concluding Discussion

Introduction

In the concluding discussion, I summarize this dissertation's research findings and propose a new model clarifying ways that ICT-enabled work support women's economic participation in Jordan. Finally, I consider ways in which my dissertation contributes to the academic and policy landscape and propose areas for future research.

Research Findings

There are many positive benefits from the role of the international community and the international development community in Jordan. International development aid for Jordan provides much needed support to a state currently struggling with a stagnant economy and affected by the conflicts in its geopolitically-difficult neighborhood, bordering the states of Israel, Palestine, Syria, Iraq, and Saudi Arabia. Conflicts in Syria and Iraq, along with the overwhelming refugee populations in camps and the cities, impact its tourism economy, export markets, and foreign direct investment.

The support from the international donor community is necessary for Jordan's current stability and survival, but international development aid comes with 'strings attached.' Jordan's current aid-dependency and the structure of development funding has led to a situation which incentivizes Jordan to focus its economic development efforts where the donor goes and to follow the whims or current trends in the donor community. The current Global North development agenda is focused on hope in technology and entrepreneurship as a way to create self-sustaining economies.

As part of this Western-drive development agenda, Jordan is focused on reforming its business climate and promoting the private sector through micro, small, and medium-sized

enterprises, though structural constraints are hindering Jordanians, both men and women, from achieving success. Additionally, much focus has been placed on increasing women's economic participation, and the international donor community has disbursed funding towards women's entrepreneurship, especially as it relates to women's home-based businesses and online entrepreneurship.

There are several positive outcomes to the focus on women's entrepreneurship. Many women are choosing to participate in online entrepreneurship and other forms of ICT-enabled work because many constraints make this home-based work easier to access for them, given their responsibilities as homemakers and caregivers. Though some Jordanian women prefer to work outside of the house, no matter the cost or constraints because they find outside work important for self-improvement and self-betterment. ICT-enabled work has numerous intangible benefits for women's empowerment and changing perceptions of the value of women's work in Jordanian society. While my research shows that class, geography, and education play a significant role in the opportunities women have in Jordan, it also shows that engaging in ICT-enabled work offers some avenues for women to increase their agency and extend their freedom to live the lives they value. This work is opening up possibilities for women to negotiate their roles in the family, community, and labor force.

Despite these benefits, the focus on women's entrepreneurship has also instrumentalized women in the pursuit of economic development and increased the burden on women. Additionally, online entrepreneurship and ICT-enabled livelihoods programs are not causing a shift in structural constraints to women's participation or increasing women's voice in the political system, important aspects of women's empowerment. This is not to say that women are victims of the structures in which they reside, but there are gendered constraints at the global,

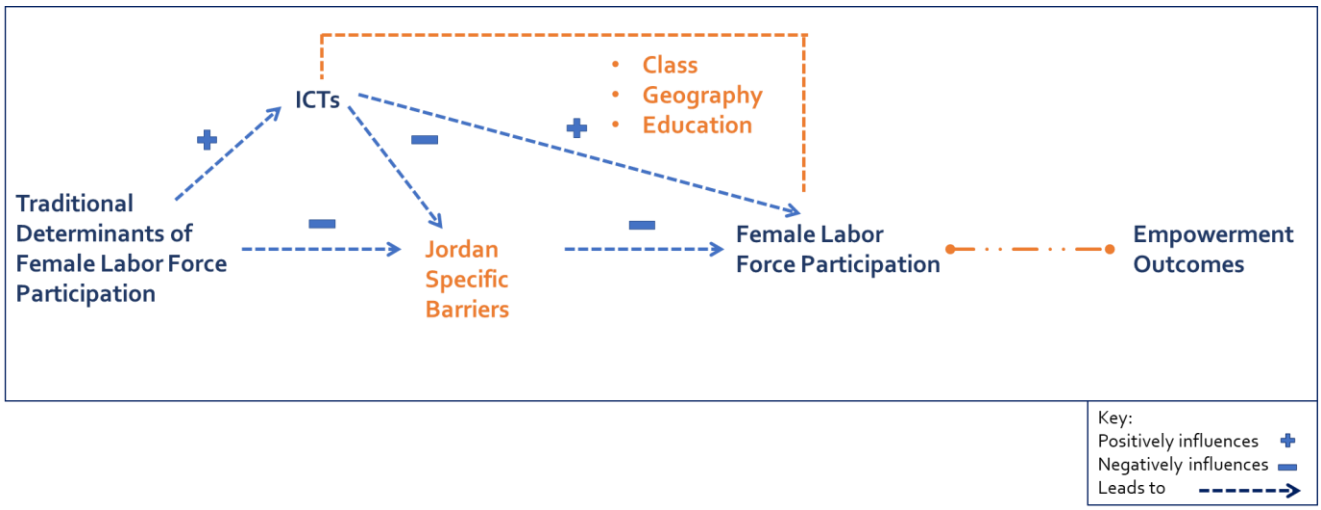
national, community, and household levels making it more difficult for them to have a voice, and participating in ICT-enabled work is not currently helping overcome those constraints.

My research findings demand that I revisit the original assumptions of possible ways that ICT-enabled work might support women's economic participation in Jordan. The original model assumed that patriarchy was the main barrier to women's workforce participation in Jordan. This study showed that while patriarchal structures and social norms are a barrier to many women pursuing economic participation, the picture is much more nuanced, and other factors, such as policy, available jobs and wages, transportation, and social services, are serious barriers to their economic participation. The original model also assumed that ICTs would positively influence economic participation equally for all women, whereby my research argues that it is essential to approach the analysis with an intersectional lens, which reveals that class, geography, and education levels affect how one can engage in the labor force.

Finally, the original model assumed that women's economic participation would automatically lead to empowerment outcomes. Chapter 6 shows us that many levels of individual and household level empowerment indicators, though not all, are being reached through engaging in ICT-enabled work, but community and institution level empowerment indicators are not currently met for women engaging in this type of work.

To this end, I present a new model of ICT-enabled female labor force participation in Jordan. Figure 10, below, illustrates that ICTs can help limit some of the Jordan-specific barriers to female labor force participation but that class, geography, and education all play a role in the extent to which this translates into economic participation. The model also demonstrates how labor force participation does not automatically lead to all empowerment indicators being met.

Figure 10: ICT-Enabled Female Labor Force Participation in Jordan



In conclusion, focusing on women's online entrepreneurship is not a one-size-fits-all solution whereby Jordan can increase women's economic participation. Online entrepreneurship and ICT-enabled work for women can be part of a comprehensive approach to solving women's economic participation in Jordan and can lead to some measures of economic empowerment, but it is not the only solution to solve women's economic participation in Jordan. Rather, a holistic approach is necessary to consider how to solve some of the barriers to economic participation, to consider an intersectional approach in policy and programming, and to create an economic environment where women have multiple options to contribute based on their unique skills and interests. Development aid programs must include more local concern and a greater understanding of the women they are seeking to serve.

Contributions to the Academic and Policy Community

This dissertation's research and analysis provides important ways to think about approaching theoretical and policy work on women's economic participation in Jordan and perhaps inform studies in other localities. My explanation of the myriad causes of women's low

labor force participation in Jordan can help theorists and practitioners avoid an overly simplistic justification of women's labor force involvement as primarily stemming from Islam or culture. Instead, my research shows that both larger structures and personal preferences are at play in determining women's economic participation.

The study also adds to the growing body of literature that shows the increased labor burden on women stemming from global policies created out of considering the instrumental value of women in the Global South (Khader, 2019; Narayan, 2010; Blumberg, 2004). It contributes important insights about how the development community's focus on the empowerment of women puts the burden of success on changing culture and a "backward" mindset and does not emphasize the need to change the enabling environment for women's economic participation, removing any onus on the government or intentional donor community for the state of affairs women find themselves in today. My research shows the importance of understanding the feminization of responsibility and obligation inherently built into many development programs. Future research would do well to consider the importance of women's care work in supporting the household, community, and economy.

For the policy and international development community, this study sheds new light on the mechanisms behind pathways to women's economic participation. The study reveals that there is no one approach that can bring Jordanian women into the labor force, but rather than Jordanian women have a multiplicity of concerns, barriers, and preferences around economic participation, and any policies or programs must be designed with multiple approaches and interventions. Likewise, the study also illuminates that ICT access and training alone cannot overcome barriers to women's economic participation and that a range of interventions is needed beyond access. Finally, the study's findings can encourage the policy and international

development community not to place unrestricted hope in digital entrepreneurship to solve unemployment, providing another criticism of the modernization theory's assertion that countries can leapfrog to become knowledge economies through utilizing technology or that technology can cause societies to leapfrog social norms, culture, and tradition.

Areas for Future Research

While my study brings new attention to the multitude of barriers to women's labor force participation in Jordan, it is nearly impossible to clarify which barriers are primary, because they all work together. A woman might say that transportation is providing the biggest constraint to her economic participation, but if that barrier is resolved, the biggest constraint might shift to include lack of access to daycare or constraints stemming from homemaker and caregiver responsibilities. In short, it is hard to adjust for binding constraints. Future research might find innovative ways to prioritize overcoming barriers to women's economic participation.

While my study considers ways in which ICT-enabled work provides some intangible economic empowerment outcomes for Jordanian women, mainly at the individual and household level, it does not, however, consider if and how other forms of paid employment available to women in Jordan are empowering for them, or for certain groups of women. Future research could consider ways in which other employment opportunities are empowering or not for Jordanian women.

Likewise, this dissertation mainly considered online entrepreneurship and sharing economy platforms but interacted very little with professional jobs women are doing from home through technology, such as consulting or call center work, or women in technology, more broadly speaking. It would be beneficial to better understand Jordan's investments in technology education and outcomes of newer projects focused on employing women in the ICT sector.

Finally, the benefits of the unpaid work that Jordanian women do as homemaker and caregiver is difficult to quantify and receives very little recognition. Future studies could consider how to recognize this labor and how to redistribute the burdens of this work among family members, to eliminate the time poverty stemming from women's entrance into the labor market.

Appendix A: Verbal Consent for Interviews

"Thank you very much for agreeing to meet with me and talk to me about your work. This project is part of my Ph.D. research at the University of Washington in the United States. I am in Jordan conducting this research with the Al Quds Center for Political Studies in Amman. I can be contacted (give a business card with Arabic and English contact information). I want to learn more about why women are starting businesses online. I would be grateful to learn more about your business and your personal experience.

Your answers are confidential. They will be put together with answers from many other women I am talking to in order to paint a bigger picture of women in Jordan conducting work online. You will not be named, and you will not be identified in my study unless you want your name to be used.

Please be as candid as possible. There are no right or wrong answers. I just want to learn about you and your experiences. If we come to a topic you do not want to discuss, just let me know, and we can go on to another topic. You are free to refuse to participate without causing any problems to me or anyone else, including yourself.

While there is no immediate benefit for participating, the results will provide a better picture of the type of work taking place in your community. I will share the results of my study with others so that they can better understand women's lives in Jordan.

The interview should take about an hour. If you have any questions about the research, feel free to ask them while I am here, or contact me later. Do you have any questions you would like to ask? (Write down questions.) Can you participate in the project? Can I record this

interview? I will not share this recording with anyone; it is only to help me recall our conversation."[101]

[101] Verbal consent language is based on a study at the American University of Beirut in Lebanon (Mosley, 2013, Appendix).

Appendix B: Data Gathering & Semi-Structured Interview Questions

These questions were a guide for what information I sought to obtain while leaving as much room as possible to allow participants to tell their own life stories and for me to hear their experiences, wisdom, perspectives, and from this, gain new insights.

Interview information recorded before and after the interview[102]

- A prior examining what I expect to hear in my interview before the interview takes place
- Record the following data immediately after the interview:
    - Village/Town/City/Neighborhood where the interview took place
    - Describe the community where the interview was conducted
    - Interview site
    - Religious identification of the interviewee (or perceived identification)
    - How made initial contact with the interviewee
    - Language used in the interview
    - Date of the interview
    - Length of the interview
- Description of observation and reflections, including the following three columns: thick description of the interview, "head talk" describing my own thoughts and biases, and analysis

[102] Based on Mosley, 2013, Appendix.

Interview Guide

I probed for the following information but did not ask these questions directly. I sought to ask "how" and "why" follow-up questions to different parts of their story.

	Feelings	**Structure/Power**	**Cognitive/Worldview**
Introduction & Current Family Life	• Please tell me about yourself and your family. • How did you come to live in this village/town/city? • How long have you been married (if married)? • How did you meet your husband (if married)? • How many children do you have (if they mention children)? • How old are you? • Please tell me about the type of work your [husband, father, brother, mother] does. • Please tell me about the important people in your life.	• Probing why five times after each question.	• Probing why five times after each question.
Early Life	• Please tell me about your childhood. • How is your childhood different than your own children's (if they have children)? • How did you picture your life as an adult when you were a child? • Please tell me about a memorable experience as a child. • Please tell me about a challenge or disappointment in your early life. How did you resolve or overcome it?	• Please tell me about the role your mother and father played in the family. • How was your childhood similar to or different than your brothers or sisters? • Probing why five times after each question.	• Probing why five times after each question.

	• Please tell me about role models in your early life.		
Education	• Please tell me about your education (or schooling). • Why did you choose to [study a certain subject or attend university]? • Why did you [choose to stay for local trade school or college or move away for university]? • Please tell me about a memorable experience during your education. • Please tell me about a challenge or disappointment in your schooling. How did you resolve or overcome it? • Please tell me about role models in your schooling.	• How did your family feel about [educational experience]? • How did you picture using your degree when you were in school? • Probing why five times after each question.	• Probing why five times after each question.
Engaging with ICTs	• Please tell me about your access to ICTs (flip phone, computer in the home, a computer at internet café/community center/library, smartphone you own or share). • How do you use ICTs? • How much time do you spend each day using ICTs? • What sites do you like to access? • Please tell me about your first time using [internet, smartphone]. • Please tell me about who introduced you to [ICT].	• Do you have any difficulties accessing sites or apps (language, doesn't accommodate disability, cost-prohibitive, unable to get permission)? • How does your [husband, father, brother, mother] feel about you using ICTs? • Probing why five times after each question.	• How has your life changed since you started using [ICT]? • How (or why if mentioned) do you think [ICT] affect your life? • Probing why five times after each question.

Livelihoods	• Please tell me about the kind of work you've done in the past. • Please tell me about what kind of work you do online today. • How did you get involved in your work online? • How long have you been doing this kind of work? • How did you learn about this type of work? • How did you gain support or capital to begin this work? • Please tell me about a time in your work that was particularly memorable for you. • Please tell me about any conflicts of setbacks in your work. • Please tell me about any relationships that have been important to your work. • Please tell me about your aspirations in your work.	• How did your family respond to your work? • Do other female relatives or friends work? • Probing why five times after each question.	• How has this work impacted your life? • Why did you decide to do this type of work? • Probing why five times after each question.
Resources	• Please tell me about how you use the money you earn in your work. • How has earning this money helped you or your family? • Please tell me the first time you used your own income to purchase something. • Please tell me about a memorable time that you used your own income.	• Why did you purchase what you did? • Probing why five times after each question.	• Probing why five times after each question.

Homemaker and Caregiver	• How has your time-use changed since you started working? • How do you do this work and [manage children, home]? • How much time each week do you spend on your work? • How much time each week do you spend on your business? • Please tell me about a role model for you as you think about your role at home and work.	• How do you think about prioritizing your [home, children, family] and work? • Probing why five times after each question.	• Probing why five times after each question.
Religious Life	• Please tell me about your religious background. • How important was religion when you were growing up? • Please tell me about any important religious events or memories in your life. • Please tell me about a religious role model when you were growing up. Today?	• How important is religion in your life now? • How important is religion in your family's life? • Probing why five times after each question.	• How does religion affect your everyday life and decision-making? • Probing why five times after each question.
Community Life	• Please tell me about any community involvement (civil, social, religious, political organizations). • How did you learn about this organization? • Why did you choose to participate in this organization? • How active are you in this organization? • How did working affect your participation in this organization?	• How does your family feel about your participation in this organization? • Probing why five times after each question.	• Probing why five times after each question.

	• Please tell me about any important community events.		

Appendix C: Template for Focus Groups with Women with Home-based Businesses

I connected with local youth centers, where women are often actively involved, through my network in Jordan. I sent this information to the centers in advance of the focus groups to aid them in understanding my research and in selecting women to participate. Below is the note I sent in advance to the local center or organizer:

"Allison Anderson is a Ph.D. student at the University of Washington and is currently in Jordan researching her Ph.D. dissertation. Allison is researching women's work initiatives in Jordan, especially focused on women's home-based and flexible work opportunities and how women are using the internet and communications technology to support their work. Her study considers whether working from home may help overcome some of the constraints to low female labor force participation rates in Jordan. Pursuing this work might allow women the flexibility to work from home on their schedules, overcoming restrictions to movement and limitations on time.

Allison is conducting a series of interviews and focus groups with women around Jordan who are working from home. She is grateful to partner with the [Local Center or Organizer] to hold a discussion with women from across [Province] about their work.

She hopes to discuss the following on [date]:

11) Introduction to discussion
12) Introductions by participants
13) What type of business do you have? How did you get this idea?
14) What obstacles or challenges did you face in beginning your business?
15) How did you gain support or capital to begin your business?

16) How do you use the internet and communications technologies (mobile phone, internet, social media) in your business?
17) Who are your customers?
18) What are the benefits of this business to your family? To you personally?
19) How did your family, your community feel about you starting this business?
20) How much time each week do you spend on your business?"

Appendix D: Jordan Population Data

The following data is from the Jordanian Department of Statistics in 2018:

Region	Governorate	Population (2018)	Percent of Jordan's population
Central	Amman	4,327,800	42.0%
Central	Balqa	531,000	5.2%
Central	Zarqa	1,474,000	14.3%
Central	Madaba	204,300	2.0%
North	Irbid	1,911,600	18.5%
North	Mafraq	593,900	5.8%
North	Jerash	256,000	2.5%
North	Ajloun	190,200	1.8%
South	Karak	341,900	3.3%
South	Tafilah	104,000	1.0%
South	Ma'an	171,100	1.7%
South	Aqaba	203,200	2.0%
	Total	**10,309,000**	**100.0%**

Appendix E: Vignettes

1. A married woman has children at home and a university degree in engineering. She lives in a community about an hour away from Amman by bus. She gets a professional job in Amman in her field for 400 JOD a month; it would require her to take the bus every day, put her two children in daycare, and leave home at 8 am until 6 pm. The job is in a mixed-gender environment. How do you think the person in this story would respond? Why? What do you think would make her change her mind? What if the salary were higher? What if her mother could watch the children?
2. Alternatively, she can start a small catering business from home for a small loan and makes about 100 JOD to 200 JOD a month, some months more and some months less. She has to work on marketing to get new clients during the day but can choose what events she wants to cater and doesn't need daycare or to commute. How do you think the person in this story would respond? Why? What do you think would make her change her mind?
3. A woman with a college degree is married and has children at home. She lives in a community about an hour away from Amman by bus. She is currently making soap from home and selling her products to neighbors through WhatsApp and Facebook. She makes about 100 JOD a month, some months more and some months less. She has to work on marketing to get new clients during the day and has to work with people to deliver the soap she sells. A garment factory moves into her town. She can work there for 220 JOD a month, and they will provide daycare and transportation to the factory. It would only be working with women. She can choose between her home-based business and the factory. How do you think the person in this story would respond? Why? What do you think would make her change her mind?

4. A married woman with children at home and a degree in computer science lives in Amman and got a job offer to work in Amman at a technology company. The job would be five days a week from 9 am to 5 pm, and she can take public transportation to work. It would be a mixed-gender environment. Alternatively, she could do a similar job from home online. How do you think the person in this story would respond? Why? What do you think would make her change her mind?
5. An engaged woman has a job teaching Arabic at an international language academy in Amman and also has a home-based business doing graphic design from home. She can continue to grow her business, or she can move into leadership at the international language academy but doesn't have time to do both. She is about to be married and would like to have children soon. How do you think the person in this story would respond? Why? What do you think would make her change her mind?
6. A widow in Irbid has two children at home and a college diploma. Her husband's pension is not enough, so she gets by with help from family and neighbors. She is thinking about starting a home-based business to make some extra money, but her family does not support this and would stop providing extra money to them. How do you think the person in this story would respond? Why? What do you think would make her change her mind?

Appendix F: Focus Groups with those engaged in ICT-Enabled Work

Information Desired	**Relevant Questions**
Know participants and their background	1. Share the following information: - Name - City/Neighborhood - Age - Education level - Marital status - Number of children - LENS beneficiary or non-beneficiary
Evaluate the extent to which ICT help women overcome barriers to their economic participation (and understand barriers to women's economic participation)	2. What type of business do you have/work do you do? Why did you choose to begin this type of business/work? 3. How do you use the internet and communications technologies (ICTs) (i.e., internet, mobile phone, applications, online platforms, social media) in your business/work?
Evaluate the extent to which ICT contribute to women's empowerment, including evaluating tangible outcomes, such as economic outcomes (income generation, business opportunities) and intangible outcomes, such as: • Personal components of empowerment (self-confidence, individual knowledge, ability to engage in work and economic role) • Relational components of empowerment (decision-making over resources, control over time) • Collective components of empowerment (access to resources)	4. How did you learn how to use the ICTs that you use in your business/work? How did you feel about learning these tools? Have you encountered any difficulties in engaging with these tools? 5. Who are your customers? Would you have access to these customers/opportunities without ICTs? 6. Would you have the same business/work opportunity without access to ICTs? If yes, how would your business/work look different than it does today? 7. How has engaging in ICT-enabled business/work benefited you? Your family? Your community relationships? Other ways it has impacted your life? 8. How many hours did you spend yesterday on your business/work? How many hours did you spend yesterday on your family, husband, children, cooking, cleaning, other responsibilities at home? How has your use of time changed since you started your business/work? Does your ability to use ICTs in your business/work affect how your time is spent?

	9. Are you using ICTs to get paid in any way (i.e., digital financial services)? Why or why not? 10. What do you do with the money you earn from your business/work? Where do you keep the money? Who makes decisions about how to use the money? Does your use of ICTs affect how you make decisions on using or storing your money? 11. Do you have any constraints to accessing ICTs? If so, what are they (e.g., gaining access to technology, cost of data, etc.)?
Understand how ICTs affect occupational choices	12. If you didn't have this business/work, what would you be doing?

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