

**Achievement of Market-Friendly Initiatives and Results Program  
(AMIR 2.0 Program)**

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**BUSINESS AND PROFESSIONAL WOMEN  
NEEDS ASSESSMENT**

Final Report

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## TABLE OF CONTENTS

<b>Executive Summary</b>		<b>4</b>
<b>Methodology</b>		<b>8</b>
<b>Business and Professional Women Needs Assessment</b>		
I.	Obstacles facing Business and Professional Women	<b>10</b>
	1- Social Constraints	<b>10</b>
	2- Professional Constraints	<b>11</b>
	3- Legal Constraints	<b>15</b>
	Women in Irbid	<b>15</b>
	Students	<b>16</b>
II.	Needs of Business and Professional Women	<b>17</b>
	1- Awareness	<b>17</b>
	2- Advocacy	<b>17</b>
	3- Training and Education	<b>18</b>
	4- Business Counseling	<b>19</b>
	5- Career Counseling	<b>20</b>
	Needs of Women in Irbid	<b>20</b>
	Needs of Students	<b>20</b>
III.	Recommendations	<b>21</b>
<b>Model of an Ideal Business and Professional Women’s Association</b>		
	Association Structure	<b>23</b>
	Objective of Association Towards Members	<b>25</b>
	Programs and Services	<b>27</b>
	Membership Structure	<b>33</b>
	Membership Benefits	<b>34</b>
<hr/>		
<b>Annexes</b>		<b>35</b>
1-	Assignment Preparation Document	
2-	List of Participants	
3-	Summary of researched American Business Associations	

## **EXECUTIVE SUMMARY**

Jordanian business and professional women should be considered key players in the economic development of the country. During the past two decades, Jordanian women proved to be capable of participating in guiding national policy and affecting economic change through their involvement in business and professional associations and assuming key positions in the private and public sectors. Women have had the opportunity to assume major responsibilities through the Jordanian Cabinet, government institutions, Upper and Lower Houses of Parliament in addition to business associations – a sector that has become one of the key movers of the Jordanian economy.

Business associations – known to have established what is called “the third sector” – have increasingly gained national recognition in being capable of identifying economic difficulties and challenges and drawing up policies to counter such obstacles through articulating the needs and concerns of the private sector. This professional representation has enabled business associations to successfully create a strong base of private sector volunteers who have tangibly affected national policies through developing economic initiatives. These initiatives, such as the Jordan Vision 2020, the IT Reach Initiative, the TIJARA Strategy for the implementation of the Jordan-U.S Free Trade Agreement, have been used as references and guidelines for the government’s policy-making endeavors.

Jordanian business and professional women’s participation in all above-mentioned initiatives was tangible and equally effective. Members of four business and professional women’s associations around Jordan in addition to female members of other business associations and chambers have used all these and other initiatives to articulate the needs and concerns of Jordanian business and professional women. In brief, their voice was heard and their active participation was always vital.

Although the role of Jordanian business and professional women is institutionalized through existing structures, more focused attention should be given to the real needs of business and professional women to guarantee and encourage their active and sustainable participation in Jordan’s economic development.

This report highlights the major difficulties encountered by business and professional women in Jordan and the obstacles that hinder increased involvement in the Jordanian economy. It also articulates business and professional women’s needs of programs and services to strengthen their capacity and guarantee active economic participation through business associations.

The report addresses the problems and requirements of business and professional women in Amman and Irbid. It also took into consideration the needs of Jordanian female students as future players in Jordan’s economic development process. During interviews and focus group meetings, it was evident that business and professional women in Amman and Irbid share similar concerns towards the social, and professional related problems they encounter as working women in Jordan.

In spite of the tangible development of Jordan's economy in general and the business environment in particular, social constraints continue to have a negative impact on the involvement of Jordanian business and professional women in economy.

Following are the main social difficulties identified during focus group meetings and individual interviews as hindrances to accelerated development of business and professional women in Jordan:

- Society's perception of women as having a limited role has negatively influenced women's confidence in their ability to enter and compete in a demanding workplace.
- Traditionally, women were not brought up by their families as income-earners. Thus they did not sense an urgent need to assume a professional role – a fact that impeded their ability to compete with their male peers when they decided to explore the workplace.
- Women encounter great pressures in their effort to strike a balance between their families and careers.

Although business and professional women in Jordan proved successful through several economic sectors, they continue to encounter some professional constraints as follows:

- Their role as professionals is not yet appreciated or well understood.
- Their marital status influences their ability to find employment opportunities due to certain rights stipulated by the Jordanian Labor Law of extended maternity leave for example.
- The traditional mindset that women are not capable of assuming leadership positions in organizations still prevails.
- In many occasions women have to accept lower salaries than those offered to their male peers with similar qualifications.
- Women need training and development – a basic requirement that requires more attention from private sector entities.
- Social and professional difficulties have impeded women's ability to take risks when planning to set up a new venture. Some women are not familiar with the basic requirements of establishing a business.
- Business associations should pay particular attention to women's needs of technical assistance and guidance to set up and sustain their businesses on the long run.
- The lack of adequate financial resources hinders the ability of women to start a business.

In addition to the above-mentioned constraints, the following legal issues continue to hamper increased participation of women in the economy:

- As mentioned above, the extended maternity leave stipulated by the Labor Law influence employers' decision to recruit married women due to a possible occurrence of financial losses and administrative difficulties caused by an extended leave period.

- Under certain laws, business and professional women are not granted similar tax breaks as their male peers even if these women are the family's sole breadwinners
- There are no specific laws that protect women from sexual harassment at work.

Interviewed university students identified some obstacles that may negatively influence their quest to join the workforce. Some of these problems include the lack of career counseling centers to help students determine their career objectives, lack of specialized training courses and the shortage of internship opportunities at private sector companies.

During focus group meetings, participants expressed the need for specialized programs and services targeted towards business and professional women. Some if not all the recommended services are currently offered by existing business associations. More focused attention however, should be aimed at responding to the specific needs of business and professional women.

Programs and services identified as essential for the development of Jordanian women are as follows:

- Increased awareness on key issues including the promotion of successful women in Jordan, business opportunities available for women and changing mindset with regard to women's role in the economy.
- More focused attention towards key policy and legal issues related to women.
- Provision of specialized training opportunities for business and professional women.
- Business counseling for women aspiring to set up their own ventures to include technical and financial advice, legal counseling, research, information and networking.
- Career counseling for professional women and students.

Based on the above, it was evident that interviewed business and professional women had a clear vision of the importance of women's role in the economy and ultimately in guiding national policy and influencing economic change through business associations or women's interest groups operating through existing structures. Hence, participants identified two different approaches that would contribute to achieving the ultimate aspiration of increasing the role of business and professional women in Jordan.

**Recommendations can be summarized as follows:**

- **The reengineering of the existing business and professional women's associations and/or** the establishment of a new business and professional women's association that would address the needs of women in Amman, Irbid, Zarqa and Aqaba. This association will provide all the services and programs mentioned above.

- The creation of women's interest groups within existing business associations. Such groups or taskforces would develop programs to address the above-mentioned needs and requirements of business and professional women.

Participants recommended the following priority services that can be immediately provided by existing business associations or women's interest groups within associations:

- The development of a website [www.womeninjordan.org](http://www.womeninjordan.org) that would include information about business and investment opportunities as well as programs and services offered by business associations and donor programs.
- The development of comprehensive awareness campaigns to promote the role of women in the economy as well as successful business and professional women in Jordan as role models.
- Coordination with Jordanian banks to create a special fund for women planning to set up their own businesses.
- Increased women's participation in public policy advocacy efforts through existing business associations.

This report also suggests a model of an ideal business and professional association for women. It recommends ideal programs and services that would effectively serve the needs of Jordanian women. The model includes the following sections:

- Association structure
- Objectives of the associations towards its audiences
- Programs and services
- Membership structure
- Membership benefits.

In conclusion, the report attempted to cover all areas related to the needs of business and professional women in the cities of Amman and Irbid. But particular consideration should be targeted towards the needs of business and professional women in other cities including Aqaba and Zarqa through wider focus groups and further interviews.

## METHODOLOGY

### **I. Focus Groups**

This report is a result of four focus group meetings conducted with 38 business and professional women from Amman and Irbid.

Due to the limited time available, women from Zarqa were not capable of attending the focus group meetings. The absence of business and professional women from Zarqa and the shortage of participants from Irbid is also due to the lack of women's involvement in business associations and chambers in both cities. Thus the Zarqa Chamber of Industry and the Irbid Chamber of Industry failed to provide adequate names and contacts of business and professional women. Certain social constraints hindered some women from Zarqa from participating in the focus groups.

Focus Group meetings were conducted as follows:

- **April 29**  
**Focus Group 1: Women Business Owners from Amman**  
Nine women business owners representing various economic sectors (consulting, pharmaceuticals, information technology and services)  
  
**Focus Group 2: Professional Women from Amman**  
Twelve professional women representing various professions (law, engineering, human resources, consulting and banking).
- **April 30**  
**Focus Group 3: Employed Women from Amman**  
Eleven employed women representing various economic sectors (textile manufacturing, information technology, human resources and recruitment and non-governmental organizations)  
  
**Focus Group 4: Business and Professional Women from Irbid**  
Six business and professional women representing an agricultural company and the Irbid Chamber of Industry.

#### **Notes:**

- A document highlighting preparation for the assignment, focus groups meeting agenda in addition to the initial list of participants is provided in **annex 1**.
- List of business and professional women who participated in the four focus groups is provided in **annex 2**.

## II. Interviews

Individual interviews were conducted with the following:

- A Jordanian business woman operating outside Jordan
- A business association executive.
- Four female students in Jordanian universities.

## III. Relevant Material

- Programs and services provided by ten American business and professional associations were researched prior to the focus group meetings. Research supported the development of a model of an ideal business and professional women's association.
- Programs and activities of membership-based associations – a document provided by the AMIR Program.

### Note:

- A summary of all researched associations is provided in **annex 3**.

## IV. A Model of an Ideal Business and Professional Women's Association

To support discussions during focus group meetings, a model of an ideal business and professional women's association was developed. The model includes an organizational structure, target membership, programs and services, membership structure and benefits. The model is included in this report.

### Notes:

- Mr. Ibrahim Osta, BMI Component Leader and Ms. Stacey Revell, BMI Business Management Specialist were debriefed throughout the preparation phase and focus group meetings.
- Ms. Revell, assisted in taking notes in English during three of the focus group meetings.
- Ms. Manal Bakir, an IT student at the University of Jordan volunteered to take notes in Arabic during two of the focus group meetings.
- Ms. Bakir also participated through highlighting some of the obstacles encountered by female students in Jordan.

## **BUSINESS AND PROFESSIONAL WOMEN - NEEDS ASSESSMENT**

### **Introduction**

During focus group meetings women business owners, professionals and employees expressed similar concerns towards the obstacles they encounter as women in Jordan. They also shared the same vision towards the main programs and services that should be provided by associations to business and professional women.

The report will therefore address the obstacles and needs of Jordanian women without mention of the employment classification. The few noted differences in points of view will be highlighted in accordance with the respective employment classifications.

### **I. Obstacles Facing Business and Professional Women**

*“The obstacle (hindering the elimination of gender discrimination against women) in my opinion, does not lie within legislative loop holes as much as it lies within the weakness in the political will ...and the resistance to change. The problem is cultural, educational, political.*

*We need change from within, ... change of mindsets,” HRH Prince Hassan*

This section highlights major obstacles that contribute to impeding increased participation of business and professional women in the Jordanian economy. It also deals with social issues that played a major role in delaying the professional growth of business and professional women in Jordan.

During focus group meetings participants were requested to share information about problems they encounter as business owners, professionals and employees. Students were also given the opportunity to express their concerns related to career development and consequently active participation in the economy.

Following are the major obstacles discussed during the four focus group meetings and individual interviews:

#### **1- Social Constraints**

In spite of the tangible development of Jordan’s economy in general and the business environment in particular, social constraints continue to have a negative impact on the involvement of Jordanian business and professional women in the economy.

Although several women’s organizations have worked towards countering such constraints through many programs targeted towards women, social problems still hinder the development of working women in the country.

During focus group meetings and individual interviews with women from different employment classifications and geographical locations, interviewees agreed that the following social issues influence their professional development as business and professional women in Jordan:

- **Personal Perception**

Traditionally women's participation in the economy was not regarded by the society as essential for economic development. This stereotype has negatively influenced women's belief in their own capability to enter the workplace. Interviewees noted that the scarcity of women's participation in the economy is mainly attributed to a large gap between women's confidence in their professional potential and their awareness of the essential requirements that would contribute to improving their skills and qualifications.

- **Family and Society**

Women in Jordan were traditionally raised to assume a defined set of responsibility towards the family. They were not brought up as breadwinners to help the family make ends meet. Thus, women did not sense an urgent need to assume a professional role – a fact that impeded their ability to compete with their male peers when they decided to explore the workplace. The issue of a “Job vs. a career” was extensively discussed during focus group meetings. It was noted that most women, influenced by societal restrictions, are not career oriented but rather perceive a job as a transitional period between single and married life.

### **Dual Role – Work and Family**

On the other hand, working women find themselves having to strike a balance between two major responsibilities – a responsibility towards the workplace and a mutual responsibility towards a demanding family. Interviewees noted the great pressures they encounter at home as breadwinners and responsible wives and mothers and similarly at work as ambitious individuals striving to build a career. Household duties are still perceived by society as the sole responsibility of the woman – a major obstacle that stands against the aspirations of many working women who aim to prove their ability to compete in the workplace and the economy. This common problem is seldom addressed by organizations that support women's professional development.

## **2- Professional Constraints**

In spite of a noticeable increase in women's participation in the economy in addition to the tangible success achieved by women in various economic sectors, interviewees voiced concern towards major obstacles that contribute to hampering accelerated professional growth.

Participants in all focus group meetings agreed that the following professional related constraints influence their professional development as business and professional women in Jordan:

- **Women in the Workplace**

- **Perception of business and professional women**

The role of women as business and professional individuals is not yet appreciated or well understood. Women are known to have certain characteristics that are lacking among some working men. Ambitious and hard working women who are striving to strike a balance between home and work requirements are sometimes more efficient and have better understanding of the importance of time management. However when compared with their male peers who are willing to work over time, such women are seen as inattentive to their job requirements and may therefore receive less recognition and fewer rewards. This general perception has in many cases caused employers to offer female applicants less demanding positions (administrative, secretarial...etc.)

Several participants have experienced this problem when they started their professional careers – an obstacle that again hindered accelerated professional growth among many women.

- **Recruitment of women**

When advertising for certain positions, many employers include personal questions such as marital status and age in employment application forms. Their decision to favor a male applicant over a female with the same qualifications is mainly attributed to the woman's marital status. Employers take into consideration the rights of married women, under the Jordanian labor law, of maternity leave, day care centers and breast-feeding. Participants noted that the majority of successful business and professional women in Jordan are unmarried.

- **Women in Leadership Positions**

The traditional mindset that women are not capable of assuming leadership positions in organizations still prevails. Employers who favor male leaders over females with the same qualifications attribute their choice to the fact that women do not have the necessary skills to meet the demands of the position.

Women in leadership positions also face similar concerns of not being appreciated or respected by their male peers and subordinates. Participants noted that some men do not yet accept the idea of working under a female manager or a leader.

- **Lawyers**

Two lawyers who participated in one of the focus group meetings expressed concern about their professional development as leaders in their profession. As owners of law firms they do not receive similar opportunities to handle complicated and diverse cases as their male colleagues.

- **Salaries**  
Participants referred to personal experiences of having to accept lower salaries than those offered to their male peers with similar qualifications and experiences. Due to personal economic situations and tough competition, women found themselves having to compromise certain financial rewards. This problem is attributed to all the above-mentioned factors that impeded the development of business and professional women in Jordan.

- **Training and Development**  
Although Jordanian private and public sector organizations have, during the past few years, increasingly recognized the importance of staff training and professional development, some companies remain negligent towards this basic and essential obligation.

Participants expressed the importance for companies to invest in staff training and development – a major requirement essential for career growth.

- **Awareness**  
In general, participants pointed to the lack of awareness of all the above-mentioned constraints encountered by business and professional women in Jordan.

- **Women in Business**

Women entrepreneurs aspiring to set up their own businesses in Jordan encounter several obstacles as follows:

- **Risk**  
Social and professional obstacles mentioned above have impeded the ability of many Jordanian women from making a decision to set up their own ventures. About 95 percent of participants said they reversed their decision to set up their own businesses because they were fearful of the risks related to this big responsibility. This fear is attributed to women's lack of confidence in their professional capabilities *as mentioned above under personal perception*.

- **Entry Requirements**  
Participants noted a lack of knowledge of the steps and requirements necessary to set up a new venture as well as the investment opportunities available for entrepreneurs. It was noted that the percentage of businesses owned by men are higher than those owned by women for their lack of awareness of the following main areas:

- Economic and business opportunities available through the international free trade agreements such as the Jordan-US Free Trade Agreement (FTA), the EU-Jordan Association Agreement, and other recently signed regional and international economic pacts.
- Legal requirements
- Feasibility and business planning
- Business contacts available for entrepreneurs through business associations, chambers and other organizations.

- **Technical Assistance**

Entrepreneurs aspiring to establish their own ventures, usually require specialized technical assistance necessary to sustain the business on the long run. Participants highlighted a lack of specialized training or consulting centers for business and professional women planning to start a business. Entrepreneurial services offered by some business associations and donor programs were discussed during all four focus group meetings. But it was apparent that participants were not familiar with such programs and expressed the importance of increased awareness on all services offered to entrepreneurs in Jordan.

**Note:**

A member of one of the business associations in Amman, expressed disappointment with the association's failure to support members in their effort to develop their businesses. This interviewee relocated her business outside Jordan and said she would consider moving back to Jordan should business associations improve their services offered to entrepreneurs.

- **Financial Difficulties**

One of the major obstacles that stood against women's efforts to start their own ventures was the unavailability of adequate financial resources through special loan and venture capital programs. Although loans are available for entrepreneurs through several banks, the conditions and requirements related to such loans usually hinder the ability of business and professional women to obtain them.

It is usually very difficult for professionals such as lawyers, doctors, engineers, journalists and others to qualify for financial assistance due to the nature of their business and the absence of collateral. Two lawyers who attended one of the focus group meetings alluded to their failure to qualify for loans through banks because of the lack of collateral required by such loans.

### 3- Legal Constraints

Most of Jordanian laws related to women's rights and especially those, which were extensively debated by several organizations, were enacted many years ago. Participating women agreed that such laws do not go hand in hand with the current business environment and would influence increased participation of business and professional women in the Jordanian economy.

- **Maternity Leave**

Under the Jordanian Labor Law, women are allowed a 72-day maternity leave. This article has negatively influenced employers' decision to recruit married women due to the lengthy leave period offered to employees should they decide to have children. An extended leave period may also cause a small company considerable financial losses and administrative difficulties. Some women may also take advantage of this opportunity by submitting their resignation immediately after the maternity leave. Participating business and professional women agreed that these issues may have a negative effect on some companies but recommended a comprehensive review of this specific article in a way that would protect both the employer and employee.

- **Tax Exemptions**

According to some participants, under certain laws, business and professional women are not granted similar tax breaks as their male peers even if these women are the family's sole income earners. It is suggested that a comprehensive review of this issue be done to ascertain this perception.

- **Sexual Harassment**

Participants pointed to several sexual harassment incidents encountered by female employees in the workplace. In Jordan there is no specific law that protects women should they be subjected to such treatment.

**Note:**

Participants were not fully aware of laws related to women's rights.

#### **Women in Irbid**

In addition to all the issues mentioned above, business and professional women from Irbid emphasized a lack of training opportunities provided to employed women by private and public sector organizations and business associations and chambers.

Women in Irbid do not have the opportunity to participate in training courses offered by business associations in Amman due to financial and social restrictions.

Sensitivities towards women in leadership positions exist in Irbid and other cities around Jordan more than the capital. Women are requested to take “the backseat” as expressed by one of the participants and are not usually invited to participate in decision and policy-making.

It was apparent that women in Irbid are not aware of the influence business associations may have on the development of business and professional women.

**Note:**

One participant from Irbid referred to a thesis she wrote on the obstacles encountered by Jordanian professional women. A copy of the thesis, which will be provided by the participant to AMIR Program, will be incorporated as an annex to this report.

**Students**

Jordanian female students were interviewed and expressed similar concerns as those articulated by business and professional women. Problems and obstacles encountered by female students should be extensively addressed for the purpose of increasing women’s participation in the economy. In the suggested model of an ideal business association incorporated in this report, students were included as potential members who would receive specialized services in the fields of training and career development.

Through interviews conducted with four female students the following issues were discussed as major obstacles that may hinder their ability to enter the workforce:

- Lack of career counseling centers that would assist their students in their effort to determine their career objectives.
- Female students are not motivated or encouraged by their supervisors and professors. Two students studying law and information technology said their professors have discouraged them from pursuing their areas of specialization because “such areas are not fit for women.” This attitude continues to negatively affect students’ morale and confidence in their ability to join the workforce as mentioned above under the Social Constraints.
- Lack of specialized training courses to prepare students for a demanding and competitive workplace.
- Difficulty in landing jobs that match students’ areas of specialization. Students also referred to the shortage of internship and practical training opportunities at private institutions. A new program initiated by the Young Entrepreneurs Association encourages private companies to provide internships for students.

## II. Needs of Business and Professional Women

This section highlights the needs of business and professional women of programs and services that would contribute to increasing their participation in the Jordanian economy. About 50 percent of interviewed women are receiving, as members of business associations, certain benefits and services that contribute to the development of their businesses and professions. However, they expressed a need for more specialized services targeted towards Jordanian business and professional women. On the other hand three interviewees expressed dissatisfaction from services offered by existing business associations and have therefore decided to withdraw their memberships. It was apparent that business and professional women are aware of the importance of the role of business associations in articulating the concerns and needs of the private sector and designing programs that would address those needs.

Following are the needs of business and professional women discussed during interviewees focus group meetings.

### 1- Awareness

The importance of increased awareness on the role of women in the economy appeared to be a priority area for all participants and interviewees. Women expressed the need for all segments of society to understand the significance of women's participation in influencing policy and consequently contributing to the economic development of Jordan. Comprehensive awareness campaigns should target in addition to business and professional women, their families, the educational system, private sector institutions in addition to male executives, managers, leaders and decision makers.

Awareness campaigns should be targeted towards:

- Instilling the entrepreneurial spirit among business and professional women
- Changing mindset with regard to women's role in the economy and political life.
- Promoting successful business and professional women through the media and business associations.
- Familiarizing women with their legal rights as business and professional women.
- Promoting business opportunities among professional women.

### 2- Advocacy

Throughout the past three years business associations recognized the value of representing their members through identifying their concerns and developing policy positions to address these concerns. Several associations succeeded in influencing public policy in several economic areas. However, concerns of business and professional women have not

been comprehensively addressed by associations. Participants identified the following areas that need to be addressed by business associations:

- **Maternity Leave**  
As mentioned above, this issue influences employers' decision to recruit married women. Though the labor law protects married employees, it may serve against them when seeking employment opportunities. Business associations should develop a policy position to address this issue.
- **Day Care Centers**  
Under the labor law companies are requested to provide day care centers if they employ more than 20 married women. According to participants, small and medium-sized companies try to avoid this service by providing employment opportunities to less than 20 married women.
- **Marital Status in Employment Application Procedures**  
In some foreign countries for example it is illegal to ask female applicants about their marital status. However this question, which may contribute to employers' decision not to recruit female applicants is widely asked by Jordanian companies.

### 3- Training and Education

Business associations and chambers currently provide training opportunities for members. Training is either provided through Jordanian and foreign experts or international training institutions with offices in Jordan.

Participants identified the following topics as essential for the development of business and professional women

- Management training
- Marketing
- Strategic thinking
- Decision making
- Leadership
- "How to manage men"
- Time Management
- Proposal writing
- Feasibility studies
- Finance for non financial managers
- Financial planning
- Interpersonal skills
- Public speaking
- IT training

#### 4- Business Counseling

Participants pointed to certain weaknesses related to setting up their own businesses and identified the need for the following counseling services that would facilitate the process:

- **Technical Advice**  
Technical assistance would include guidance in identifying business opportunities, developing feasibility studies and business plans. It could also include introducing entrepreneurs to existing programs that offer similar services.
- **Financial Advice**  
This service would include facilitating access to finance through loan and venture capital programs.
- **Legal Advice**  
Providing legal advice related to setting up a business in Jordan.
- **Research and Information**  
Extensive research would help women entrepreneurs identify business and investment opportunities available in Jordan. Business women's associations in the US are active in developing research related to opportunities available for business and professional women. For example, a study developed by a leading American association for women business owners stated that America's 9.1 million women-owned businesses employ 27.5 million people and contribute \$3.6 trillion to the economy. Jordanian business and professional women emphasized the importance of similar research to help them in their quest to start their own businesses.

It was clear that business and professional women do not have access to information about programs and services offered by business associations, chambers and donor programs. Jordan has gone a long way in identifying obstacles encountered by entrepreneurs and designing programs to counter such difficulties. A list of these programs is included in the suggested model of an ideal business association.

- **Networking Program**  
Business contacts are always essential for a successful start of a venture. Participants pointed to a need for the creation of networks of facilitated access to available support networks through business associations and chambers.

## 5- Career Counseling

Business and professional women rarely seek career advice and guidance provided by specialized institutions. However participating professional women said they would seek career counseling should associations address different needs related to the development of professional women.

Some participants also reflected the need for a mentorship program for business and professional women.

## Needs of Women in Irbid

In addition to the above-mentioned needs of business and professional women, participants from Irbid expressed the need for professional training in the following areas:

- Information Technology
- Management
- E-commerce
- Communications Skills

Since women in irbid have little or no access to training, particular attention should be given towards this specific requirement either through existing chambers of industry and commerce or through new training institutions based in Irbid.

## Needs of Students

Based on the obstacles articulated by Jordanian female students, the following services were suggested:

- Specialized training programs that would assist students in their quest to enter the workforce. Such training may include resume writing, communications skills and economic education.
- Internships for students and fresh graduates in private companies.
- Specialized career counseling centers in business associations.

### III. Recommendations

#### 1- Business and Professional Women's Recommendations

In addition to the above-mentioned needs of business and professional women in Jordan, following are specific recommendations articulated by participants in focus group meetings and individual interviews:

- **Reengineer the existing business and professional women's associations and/or establish a new association for business and professional women in Jordan**

The association should have branches in Amman, Irbid, Aqaba and Zarqa and would address all the above-mentioned needs of business and professional women in the country.

- **Creation of women interest groups within existing business associations**

Such groups or taskforces would develop programs to address the above-mentioned needs and requirements of business and professional women in Jordan. Participants identified the following services that could immediately respond to the needs of business and professional women:

- The development of a website [www.womeninjordan.org](http://www.womeninjordan.org) that would include information for business and professional women related to programs and services offered by business associations and donor programs. The website would also include general information about the business and investment opportunities available for entrepreneurs. Two participants from Askedinia Software Solutions and Zein Technologies volunteered to design the website at cost price.
- The development of comprehensive awareness campaigns to promote successful business and professional women in Jordan as role models.
- The promotion of the role of women in the economy through all media channels, especially television.
- Coordination with Jordanian banks to create a special fund for women planning to set up their own businesses.
- Increased women's participation in public policy advocacy efforts through existing business associations.

- **Other Recommendations**

- Participants urged the involvement of business and professional men in future focus group discussions related to women's needs and concerns.
- Participants noted the need for existing business associations to boost their public relations and communications efforts to encompass all segments and encourage increased participation of women.

## **2- Recommended Model of an Ideal Business and Professional Women's Association**

Programs and services that would effectively serve the needs of business and professional women in Jordan should be provided through a professional and specialized business women's association.

The following model highlights all aspects related to creating and operating such an association for Jordanian women. Kindly note that women's interest groups within existing business associations may also use the programs and services suggested by the model while disregarding issues related to organizational and membership structure.

The model suggests active participation and involvement of women all around Jordan.

## Model of an Ideal Business and Professional Women's Association

### ASSOCIATION STRUCTURE

#### I. General Definition

A voluntary non-governmental membership-based business organization.

#### II. Founding Members

A group of business and professional women should formulate a steering committee in order to establish a business association that would represent business and professional women in Amman, Irbid, Zarqa, and Aqaba.

#### III. Registration

Founding Members will register the association in accordance with the business associations' law through the Ministry of Interior or the Ministry of Industry and Trade.

#### IV. Charter

The association's charter will include the following sections:

- General purpose and objectives
- Membership
- General Assembly
- Board of Directors
- Executive Staff

The charter should address the general procedures that govern the association's internal and external operations, while allowing for flexibility to manage association through Board-driven bylaws.

#### V. Organizational Structure

- **General Assembly**

The general assembly will be comprised of the following members:

- Business Owners  
Owners of businesses in manufacturing, trade and services sectors
- Professionals  
Women involved in Medicine, Engineering, Law, Consulting, Journalism, NGOs, and other professions.
- Employees  
Upper and middle managers at private and public sector organizations, and companies. Executives with a potential to assume managerial positions.
- Students
- Retired Women

- **Board of Directors**  
The association's Board of Directors will be elected by the General Assembly and comprised of seven to eleven members.
  
- **Board Executive Committee**  
The committee will be comprised of four board members (Chair, Vice Chair, Secretary, Treasurer).
  
- **Executive Staff**  
The Executive Director will be employed by the Board of Directors. The Executive Director will then hire staff for the organization as needed and will be responsible for managing them thereafter.
  
- **Working Committees**  
The members will have the opportunity to participate in committees as volunteers with the aim of facilitating and assisting in the implementation of the association's programs of work.

## OBJECTIVE OF THE ASSOCIATION TOWARDS MEMBERS

### Business Owners

- Improve skills of women business owners involved in manufacturing, trade and service sectors through the provision of education and training opportunities.
- Provide networking opportunities on the national, regional and international levels.
- Promote women's businesses through the association's website and other means of communication.
- Provide information on key economic and trade issue with the aim of facilitating access to regional and international markets.
- Recognize successes of women business owners to encourage increased participation in Jordan's economic development.
- Identify and address economic difficulties that hinder the development of women's businesses through public policy advocacy.

### Professionals

- Improve skills of professional women through the provision of specialized education and training opportunities.
- Provide networking opportunities on the national, regional and international levels.
- Promote women's involvement in key professions through highlighting success stories. This could be achieved through annual award ceremonies with the aim of recognizing successful professional women.
- Provide information and advice on key issues relevant to the respective professions.

### Employees

- Improve skills of employed women through the provision of education and training opportunities.
- Provide career development services for women interested to build their careers or explore other career opportunities.
- Create awareness on opportunities available in the market through business seminars and conferences.
- Create linkages with entrepreneurial programs in Jordan with the aim of encouraging and preparing women to set up their own businesses. Such programs would include the Start and Improve Your Business (SIYB) Program, UNCTAD's Empretec Program, and other loan guarantee programs offered by the Jordan Loan Guarantee Corporation. Such programs offer specialized training and facilitate access to financing through available loan and venture capital programs.
- Recognize successful employed women through annual award ceremonies with the aim of promoting skilled women in Jordan and encouraging others with similar potentials.

**Students and Fresh Graduates**

- Provide career-counseling services to help students determine career prospects.
- Identify career opportunities for fresh graduates.
- Promote existing educational programs among student members with the aim of improving their skills. Such programs would include the INJAZ economic opportunities for the Jordanian youth program.
- Improve students' basic skills (English language, computer, job hunting, etc.) through specialized training programs.
- Expose students to the private sector through the development of internship and exchange student programs.
- Introduce students to opportunities to obtain scholarships for higher education.

**Retired Women**

- Identify training and educational needs of retired women and develop programs and/or identify opportunities tailored to such needs.
- Encourage retired women to participate as volunteers in the economic development of Jordan. The association could use the skills and expertise of retired women in career counseling efforts, training and other services offered by the association.
- Recognize retired women who have successfully served the association through annual award ceremonies.

**Other objectives that would serve all association audiences would include:**

- Provision of information through conducting professional research on key issues relevant to the needs of Jordanian women.
- Promotion of women's potential in Jordan through encouraging their participation in national seminars and conferences organized by other organizations.

## PROGRAMS AND SERVICES

### I. PROFESSIONAL DEVELOPMENT

#### **Training and Education**

Training and education is a need of almost every individual involved in a business, employed by private or public sector entities or those planning to set up their own ventures. The association should identify training needs of all its members and work on developing education and training programs tailored to those needs.

Provide training for **women business owners** as follows:

- Develop training modules on issues that are tailor-made to needs of women business owners.
- Create linkages with existing training institutions in Jordan and abroad.
- Create linkages with donor organizations that provide specialized training programs.

Provide training for **employed women** as follows:

- Develop training modules on issues that are tailor-made to needs of employed women. Such modules or programs will assist employees in their career development efforts.
- Create linkages with existing entrepreneurial programs that offer specialized training for those interested in setting up their own businesses. Such programs include the UNCTAD's Empretec Program based at the Jordan Loan Guarantee Corporation and the Start and Improve Your Business (SIYB) Program based at JABA – the American Chamber of Commerce. These programs offer entrepreneurs focused and intense training on means on starting their own business and securing adequate financing from available funding and loan guarantee programs.

Provide training for **professional women** as follows:

- Identify specialized training programs offered by other organizations that represent different professions.
- Provide specialized training based on the needs of professional women. Such training programs would include (writing skills for female journalists, association management for association executives, etc.).

Provide training for **female students** as follows:

- Develop training modules on issues and topics that are tailor-made to students' needs. Such modules or programs would include (writing skills, business writing, communications skills, English language skills, etc.).
- Provide opportunities for practical training at private companies.

Provide training for **retired women** as follows:

- Identify needs of retired women and identify programs that suit their needs.
- Retired women could also benefit from training offered for entrepreneurs wishing to set up their own businesses.

Training could be provided through the following means:

- Provide in-house training through specialized Jordanian trainers or association members (retired members).
- Outsource training to professional trainers from Jordan and abroad.
- Provide e-learning programs in coordination with existing companies offering computer-based training.
- Publications, audio and video tapes on various topics

The association could also explore educational opportunities for women interested in obtaining scholarships for special diplomas or higher education

## **II. BUSINESS DEVELOPMENT**

### **Women's Business Center**

The business center can provide various services for women business owners and professional women with the aim of developing their businesses and assisting them in their efforts to integrate into regional and international markets. Services provided by the business center would include:

- **Information**  
Information on trade and economic opportunities locally, regionally and internationally. The center would also answer members' inquiries on investment and trade-related issues
- **Business Promotion**
  - Promotion  
Promote women's businesses through the association's website, newsletter, special publications and other means of communication.
  - Annual Exhibitions  
Organize annual exhibitions to promote products and services provided by their members' companies. Such exhibitions could be organized locally or through regional and international organizations.
- **Networking**
  - Special networking programs:  
Develop networking programs for members to promote their businesses on the local, regional and international levels.

- Trade Missions  
Participate in annual outgoing and incoming missions for members to help them identify business opportunities abroad and possibly locate strategic partners for their businesses. This may best be achieved by joining missions organized by other business associations.
- Study Tours  
Organize annual study tours to expose members to other countries' experiences in different economic fields.
- Partner Searches  
Conduct partner searches for members looking for strategic partners for their businesses.
- **Research**  
Specific Research on Working Women.  
Produce policy-relevant research that would eventually assist in increasing the visibility of women and their businesses. Other companies would use this kind of research to be able to work with women more effectively.  
  
General Research  
Produce general research on relevant issues. Such research would help members identify trade and business opportunities and learn about market trends, etc.

### III. CAREER DEVELOPMENT

Employees and students can benefit from the Career Development Program when exploring job opportunities or evaluating their career prospects.

Services that can be provided under the Career Development Program include:

- **Career counseling**  
Provide counseling services for students, fresh graduates and employees in the private and public sector.
- **Head Hunting**  
Create linkages with recruitment agencies in Jordan to explore job opportunities for students and employees.
- **Internships programs**  
Provide opportunities for students to obtain practical experience at private and public sector organizations through a well-developed internship program. This service can be provided in cooperation with association members.

- **Other Services**

Provide services to expose students and employees to career opportunities. Such services would include:

- Organize career days
- Develop career manuals for students and employees

#### IV. ENTREPRENEURSHIP PROGRAM

Professional women aspiring to start or improve their businesses would enroll in the association's entrepreneurship program that would provide services aimed at developing skills of women entrepreneurs and facilitating their access to specialized assistance and financing for their ventures. Services under the entrepreneurship program would include:

- **Technical Assistance**

Technical assistance and advice would be provided to entrepreneurs setting up, improving to expanding their businesses. This can be either implemented internally through volunteers or externally through other existing programs.

- **Financial Assistance**

Facilitate access to financing through existing financial instruments such as venture capital funds, lending programs as well as loan guarantee programs.

- **National Recognition – Awards**

Recognize successful women entrepreneurs through annual award ceremonies

- **Network of women entrepreneurs**

Create a network of women entrepreneurs who have successfully benefited from the Entrepreneurship Program.

#### V. PUBLIC AWARENESS

The association would raise awareness on key issues through the following activities:

- Publications
- Newsletter
- Weekly and monthly announcements and alerts
- Awareness Seminars

## VI. PUBLIC POLICY

Based on concerns articulated by the associations' members, the association would lead public policy efforts to affect national change with the aim of contributing to a suitable business environment for Jordanian business and professional women.

The association would develop other strategies that would contribute to a successful implementation of its programs and services. Such strategies would include:

- **Communications Strategy**

Through a professional and comprehensive communications strategy the association would raise its visibility and improve its credibility on the local, regional and international levels. An effective communications strategy would highlight a comprehensive analysis of the association's audiences as follows:

- **Objective** of the association towards each of its audiences
- **Credibility** the association has with all its members and other Stakeholders.
- **Questions and Objections** members may have with regard to the association's objectives and programs of work.
- **What's in it for them?** Why would members join this specific association?
- **Desired Response** members' perceptions of the association's services and programs.
- **Next Steps**, the association should identify means of communicating its mission to its different audiences.

After completing the communications analysis, the association should be able to identify the needs of its members as well as ways to communicate with them effectively. Means of communication include:

- A quarterly newsletter that would address issues of concern to members.
- An interactive website highlighting the association's different programs and services.
- Publications on the association's programs and services.
- Publications on other programs of interest to business and professional women.
- Other means of communication based on the needs of members.

- **Fundraising Strategy**

A fundraising strategy would guarantee the association's sustainability on the long term. The strategy, which should be regularly updated, should encourage the private sector to raise the level of support to business associations.

- **Procedures Manuals**

To guarantee a smooth running of daily operations, the association should develop policies and procedures manuals. Such manuals may include:

- **An Operations Manual**  
This manual would include all procedures and regulations pertaining to human resources issues.
- **A Financial Policies and Procedures Manual**  
This manual will detail procurement procedures and financial control matters.
- **A Communications and Public Relations Manual**  
This manual would include procedures on organizing activities, training and awareness seminars, media relations, etc. It would also include annexes on the different documents regularly used by a typical business association. These may include

## MEMBERSHIP STRUCTURE

### **Corporate Membership**

This membership will be open for companies owned by businesswomen. Through this kind of membership, employees, for a nominal fee, will have the opportunity to benefit from all services but will have no voting rights.

### **Individual Membership**

Professional women and employees can join as individuals but will pay a reduced fee. They will have voting rights and may be requested to pay additional fees for certain services such as those offered by the Business Center.

### **Membership for Retired Women**

Due to their financial status after retirement, retired women will pay a minimal fee and will have the opportunity to volunteer their services to the association in lieu of the difference in normal membership fees. This kind membership does not grant women voting rights.

### **Student Membership**

For a reduced fee, student members can enjoy benefits offered by the association especially those provided through the Career Development Component. This membership will be valid for two years. Certain exceptions may apply depending on the student's professional status after graduation. No voting rights will be awarded under this category.

## MEMBERSHIP BENEFITS

In order to encourage women to join the association, several benefits can be offered to include:

- Special discounts on seminars, exhibitions organized by the associations or other partner organizations.
- Special discounts at partner outlets (restaurants, car rentals, hotels, etc.)
- Health insurance program
- Free legal consultations
- Social activities for purposes of networking

## **ANNEXES**

### **1- Assignment Preparation Document**

- Meetings
- Suggested methodology
- List of suggested questions
- Initial list of participants
- Agenda - Focus Group Meetings

### **2- List of Participants**

### **3- Summary of Researched American Business Associations**

# Annex I

# PREPARATION FOR

## BUSINESS AND PROFESSIONAL WOMEN NEEDS ASSESSMENT

### Phase 1

Monday April 22, 2002

- Meeting with Ibrahim Osta, BMI Component Leader, Stacy Revell, Business Management Specialist, BMI, to discuss scope of work and other related issues.
- Explore a suitable work methodology.
- Compile a list of Jordanian business and professional women representing various economic sectors and professions while taking into consideration geographical location and employment classification.
- Suggest a list of questions and issues to be addressed during focus group meetings.
- Compile reading material to support research of an ideal business and professional women's association.

Tuesday April 23, 2002

- Review methodology with Component Leader, Business Management Specialist at AMIR and short-term consultant.
- Review list of interviewees with Component Leader and Business Management Specialist at AMIR for approval.
- Schedule four focus group meetings starting Monday April 29, 2002.
- Discuss with short-term consultant nature of focus group meetings. Determine the means of facilitating all meetings with the aim of maximizing input.
- Review and finalize the list of suggested questions and issues to be address.

Wednesday April 24, 2002

- Send out invitations for all four focus group meetings.
- Finalize planning process of focus group meetings with short-term consultant.
- Prepare relevant material to be distributed during focus group meetings (meeting agenda, questions and issues, list of attendees, other relevant documents if necessary).

Thursday April 25, 2002

- Follow up on invitations and confirmations.
- Develop a model of an ideal business and professional women's association. The findings may support discussions during focus group meetings.

Sunday April 28, 2002

- Meet with BMI Component Leader, Business Management Specialist at AMIR and short-term consultant to review the model of an ideal business and professional women's association and determine whether findings should be discussed with participants.
- Review confirmation list and finalize issues related to the focus group meetings.

## **Phase II**

### **Focus Group Meetings**

Monday April 29, 2002

- Conduct two focus group meetings with the following:
  - Meeting I: women business owners representing manufacturing, trade and service sectors from Amman.
  - Meeting II: women employees representing different economic sectors from Amman.
- Compile and transcribe notes to prepare for two focus group meetings to be held the following day.
- Debrief BMI Component Leader.

Tuesday April 30, 2002

- Conduct two focus group meetings with the following:
  - Meeting III: professional women representing different professions (lawyers, bankers, doctors, consultants, engineers and journalists)
  - Meeting IV: business and professional women representing manufacturing, trade and service sectors from Zarqa and Irbid.
  - Compile and transcribe notes.
- Debrief BMI Component Leader.

### **NOTE**

- Other one-on-one meetings/interviews may be conducted on May 2, 2002 based on proceedings of Focus Group Meetings.

## **Phase III**

### **Report Writing**

- Prepare first draft to be presented to Component Leader.
- Receive recommendations and suggested amendment.
- Submit final copy of the report.

## METHODOLOGY

### 1. Relevant Material

- Read background material on successful businesswomen's organizations. This information will contribute to comprehensive discussion during focus group meetings.
- Obtain background material from AMIR on programs and services provided by successful business associations.

### 2. Focus Group Meetings

- **Audience:** Jordanian business and professional women from Amman, Zarqa and Irbid representing the following sectors:
  - Manufacturing
  - Services
  - Trade
  - Professional sectors (doctors, lawyers, engineers, bankers)
- **Focus Groups:** conduct four focus group meetings as follows:
  - Meeting I: women business owners representing manufacturing, trade and service sectors from Amman.
  - Meeting II: women employees representing different economic sectors from Amman.
  - Meeting III: professional women representing different professions (lawyers, bankers, doctors, consultants, engineers and journalists)
  - Meeting IV: business and professional women representing manufacturing, trade and service sectors from Zarqa and Irbid.

## SUGGESTED QUESTIONS & ISSUES

- **Background on Obstacles and Challenges**

- What are the obstacles facing business and professional women in Jordan?
- What is the desired role of Jordanian business and professional women to counter such obstacles?

- **Women's Business Association**

### **Programs and Services**

- What are the services that should be provided by a model association for business and professional women in Jordan?
- What are the programs that should be implemented by a model association for business and professional women in Jordan?

### **Membership**

- What is the amount of membership fees women are willing to pay?
- What is a preferable dues structure?
- Desired benefits and membership privileges.

## **NOTE**

- In case of individual meetings, the following questions will be addressed in addition to those mentioned above:
  - As a business owner, how can a women's business association best serve your business?
  - As a professional employee, how can a women's business association support your efforts to set up your own business?
  - What are the priority areas (components) a women's business association should focus on?
  - To what extent do you think a women's business association should play a role in public policy advocacy and economic development?

## POTENTIAL PARTICIPANTS

Enclosed is a list of potential participants in Focus Group Meetings to be held on Monday-Tuesday April 29-30, 2002.

### Participants

- Participants represent the following sectors:
  - Manufacturing
  - Services
  - Trade
  - Professional sectors (doctors, lawyers, engineers, bankers)
  
- Some suggested individuals are members of the following business associations:
  - The Young Entrepreneurs Association (YEA)
  - The Information Technology Association of Jordan (INTAJ)
  - JABA – the American Chamber of Commerce in Jordan
  
- Other names were compiled from private sector companies, banks, law firms, engineering offices and private clinics.

# Annex II

	Name	Company	Memberships
<b>Business Owners</b>			
1	Yula Karaviotis	Amman Grand Flour Mills	JABA
2	Raghda Kurdi Katkhuda	Hayat Pharmaceutical Industries	JABA
3	Lama Abbasi	Zara Natural Dead Sea Products	JABA
4	Mai Maani	Maani Group	YEA
5	Lina Hundaileh	Philadelphia Chocolate Manufacturing Co.	YEA
6	Luma Khalaf	Khalaf Conceptual Design	YEA
7	Manahel Massis	Solutions Seminars Unlimited	YEA
8	Salwa Bamieh	MMIS	
9	Zein Sati	Comcent	INTAJ
10	Rula Habash		INTAJ
11	Sawsan Aker	Integratd Business Solutions	INTAJ
12	Nisreen Haram	International Business Legal Associates	
13	Layal Lutfi	APEX	JABA
14	Batool Ajlouni	Jade Production	INTAJ
15	Rola Habash	Executrain	INTAJ
16	Wajeeha Al-Hussaini	Barter Card Company	
17	Asma Ma'ani	Trainer	
18	Randa Halaseh	Objects	Check with Rola
19	Najwa Najjar	Ustoura Films	079-5556443
<b>Employees</b>			
1	Grace Nijmeh	Alpha International	JABA
2	Janine El Tel	AMIDEAST	JABA
3	Sulaf Zu'bi	AMIDEAST	YEA
4	Reem Farkouh	Fastlink	JABA
5	Lubna Dairanieh	Fastlink / Recruitment Manager	-
6	Hind Othman	Fastlink / BMI Component Leader	-
7	Rudy Habesh	Heidlberg Jordan Printing Development Co.	
8	Tania Kashaqa	Jordan Gateway Projects Co.	JABA
9	Zein Bushnaq	Mirsal	JABA
10	Soraya Salti	INJAZ	JABA
11	Raghda Butros	JABA	JABA
12	Nehad Tadros	Aramex	YEA
13	Lara Demirjian	Consultant/JIDARA	
14	Reem Aloul	Consultant/JIDARA	YEA
15	HanianQubein	One Whorld	YEA
16	Dima Dallal	Senior Pharmacists	YEA
17	Sreen Barakat	Zein Techologies	INTAJ
18	Rania Said	One World	INTAJ
19	Rana Abu Zeid	GCE	INTAJ
20	Laila Diab	Grand Hyatt Amman Hotel	
21	Duha Abdel Khaleq	Askedinia Software solutions	INTAJ
22	Dina Dahkqan	YEA	YEA
23	Majda Nasser	Atlas Garment Manufacturing Co.	JABA

<b>Professionals</b>			
<b>Banks/Financial Services</b>			
	<b>Name</b>	<b>Company</b>	<b>Memberships</b>
1	Nadya Talhouni	Citibank	YEA
2	Suhair Ali	Citibank	JABA
3	Sahar Battikhi	Jordan Loan Guarantee Corporation	YEA
4	Reem Gussouss	Export and Finance Bank	
5	Eman Damen	Credit Manager/Jordan Gulf Bank	
6	Sana Musallam	Grindlays Bank	
7	Ibtisam Al Ayoubi	Jordan Gulf Bank	
8	Tarab Abu Baker	Cairo Amman Bank	
9	Madleine Mazawi	Industrial Development Bank	
<b>Lawyers</b>			
10	Muna Mufti		Rami Takrouri
11	Nour		Rami Takrouri
12	Lama Tamimi		Rami Takrouri
<b>Doctors</b>			
13	Taroub Khouri		
14	Maha Tarazi		
15	Amal Sharaiha		
16	Patrichia Kara'an		
<b>Consultants</b>			
17	Zein Ghanma	Communications Consultant	YEA
18	Linda Kawar	Community Development Group	INTAJ
19	Randa Muasher	Consultant	JABA
20	Hala Ghousheh	Consultant	YEA
<b>Journalists</b>			
21	Dalia Al-Dajani	Jordan Times	
22	Cynthia Al-Atrash	Jordan Radio	

# Annex III

## **RESEARCHED AMERICAN BUSINESSWOMEN'S ASSOCIATIONS**

### **The National Association of Women Business Owners**

NAWBO is a non-profit organization, established 25 years ago to support and encourage women business owners. Since inception, members have benefited from NAWBO's growing network, advocacy and available resources.

### **The American Businesswomen's Association**

ABWA brings together women of diverse occupations and provides opportunities for them to help themselves and others grow personally and professionally through leadership, education, networking, support and national recognition. ABWA represents 23 different industries.

### **The New Jersey Association of Women Business Owners**

NJAWBO is the largest statewide women business owners' organization in the United States. Its primary objective is to support and encourage business ownership by women. Incorporated in 1978, today NJAWBO has approximately 1,000 members. It addresses the needs of 200,000 women business owners through 13 chapters throughout the state.

#### **Objectives**

- Enable women business owners to network
- Encourage and support business ownership by women.
- Provide a legislative voice for them at local, state and federal levels.
- Provide training and assistance.
- Increase the visibility of women business owners through participation in the business community.

### **American Business Women International**

ABWI is a non-profit organization founded in 1995 to encourage and support business women involved or interested in international trade opportunities. It is supported by women entrepreneurs, women in corporate America, women in politics and government, women in film, women in agriculture, and women in service-oriented, educational, and cultural sectors. ABWI is a member of the Federation of International Trade Associations.

## **Mission**

- To aid, encourage and support the efforts of businesswomen in America and around the world.
- To work with governments, both domestic and international, chambers of commerce and other such entities to assist members in keeping abreast of new developments, products, laws and operational policies.
- To assist members in meeting the challenges of the next millennium by positioning them to take advantage of new techniques and technologies.
- To empower women in their quest for personal growth, prosperity, and recognition within the realm of today's global world, thus allowing them to communicate and transact business easily and successfully.

## **Center for Women's Business Research**

Founded as the National Foundation for Women Business Owners, the center is the premier source of knowledge about women business owners and their enterprises worldwide. The center provides original, groundbreaking research to document the economic and social contributions of women-owned firms, and consulting and public relations services to maximize the benefits of this knowledge. Corporations, government policy makers, educators, organizations, the media, and individuals rely on the center's leading-edge knowledge to strengthen their support of women business owners.

## **Programs and Services**

- Research
- Consulting and Communications
- Seminars
- Corporate Partnership Programs
- Resource and educational material

## **SBA Office of Women's Business Ownership**

(The US Small Business Administration)

The U.S. Small Business Administration is helping level the playing field for women entrepreneurs, who still face unique obstacles in the world of business. The SBA's Office of Women's Business Ownership (OWBO) is leading the way.

It has a network of women's business owner representatives in every SBA district office, more than 80 women's business centers—at least one in almost every state, U.S. Territory and the District of Columbia—more than 160 mentoring roundtables and several women-owned venture capital companies. OWBO has programs to help women put together successful loan packages or break into the federal procurement and export markets. It developed loan guarantee programs to help those who cannot get lending through conventional channels finance their businesses. Through the Online Women's Business Center, SBA is helping women start and build successful businesses with training, advice and counseling anytime, anywhere via the Internet.

## **Springboard Enterprises**

Springboard Enterprises is a national, non-profit venture dedicated to increasing women's participation in the equity capital markets as both entrepreneurs and investors. Springboard Enterprises' unique programming includes targeted education and coaching programs, strategic connections with investors and business development professionals, community building efforts and venture capital forums that showcase women entrepreneurs.

In addition to its successful venture capital forum series, Springboard Enterprises has expanded its scope to include an advanced business development program, on-line learning modules, introductory business development forums, and ongoing strategic networking, coaching and mentoring programs for Springboard presenters.

## **The Forum for Women Entrepreneurs**

Founded in 1993, the Forum for Women Entrepreneurs (FWE) is the premier entrepreneurial organization for women building and leading high-growth technology and life science companies. FWE's mission is to accelerate women's opportunities to start, build, manage and invest in market-leading companies.

FWE offers innovative programs, access to top-tier funding sources and a collaborative online community that accelerates women entrepreneurs' ability to launch and build world-class companies. FWE is headquartered in the Bay Area and has regional offices in Seattle, Colorado, Texas, San Diego and Los Angeles. In the year 2000, FWE members raised over \$660 million in funding for their companies.

## **The Institute for Women's Policy Research**

The Institute for Women's Policy Research (IWPR) is a public policy research organization dedicated to informing and stimulating the debate on public policy issues of critical importance to women and their families. IWPR focuses on issues of poverty and welfare, employment and earnings, work and family issues, the economic and social aspects of health care and domestic violence, and women's civic and political participation.

The Institute works with policymakers, scholars, and public interest groups around the U.S to design, execute, and disseminate research that illuminates economics and social policy issues affecting women and families, and to build a network of individuals and organizations that conduct and use women-oriented policy research.

## **The National Association for Female Executives**

(NAFE), the largest women's professional in the U.S., provides resources and services — through education, networking, and public advocacy — to empower its members to achieve career success and financial security.