



**OXFAM**

**MEDUP! JORDAN SOCIAL ENTERPRISE STUDY**  
**DATE DECEMBER 2018**

# MEDUP!

Promoting social entrepreneurship in the Mediterranean Region



This project is co-funded  
by the European Union

This report has been written and produced by Nada Qaddoura, Davide Costa and Ghada Salem from Oxfam, Helen van Wengen from SEEDJordan, Dr Khaled Daoud from Daoud Law and Rosalind Copisarow and Jonathan Robinson from Civic.

مكتب المحامي خالد داود  
Daoud Law Office



This publication was produced with the financial support of the European Union.  
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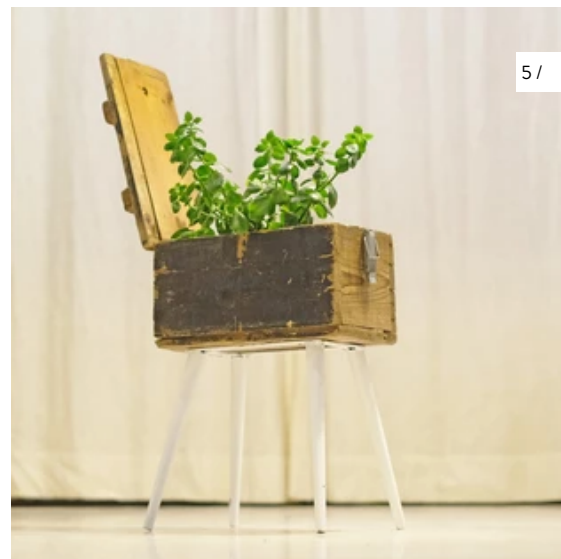
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*A diverse collection of Jordan's social enterprises*

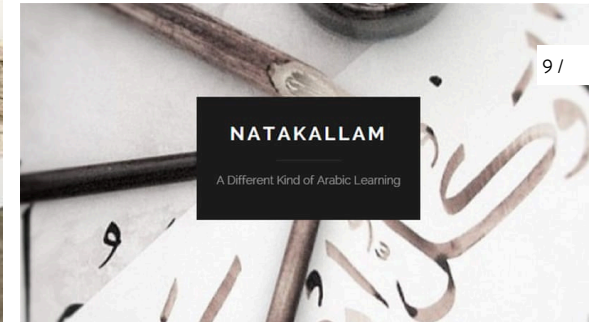




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Social entrepreneurship is a fledgling yet vital concept in Jordan. Over the last decade dozens of small scale social enterprises have been launched seeking to address many of the systemic social and economic challenges facing the country.

Despite growing recognition of the value and potential of social enterprise, these new ventures face significant barriers of access to markets, knowledge, expertise, capital and infrastructure.

Jordan's mainstream economic landscape is facing significant challenges with substantial aid dependency, natural resource limitations, stagnating growth, significant youth unemployment and a dramatic gender disparity in the employment market.

These societal challenges are ripe with opportunity for social entrepreneurship – with complex issues deserving of enterprising, innovative responses including the scarcity of water, energy and food, waste management, health care, education, large-scale migration, gender disparity, social integration and depressed economic opportunities.

Promising examples of social entrepreneurship are emerging, but few are investment ready and have rarely scaled beyond micro enterprises or local pilots.

This study seeks to frame the challenges and opportunities facing social entrepreneurs from three vantage points. First, the macro economic, political and social context and how this both enables and frustrates the prospects for social enterprise. Secondly, the emerging meso ecosystem of actors seeking to support both social and mainstream enterprises. And thirdly, the stories, insights, challenges and opportunities relating to social entrepreneurs themselves.

### **Macro**

Jordan is facing a moment of significant transition. Many international actors are reducing or closing their presence in the country. The response to mass migration is transitioning from humanitarian assistance to economic development support. In short, the previous dichotomy between aid and commerce is dissolving and the appetite for impact driven enterprises is rapidly opening up.

Social enterprise offers huge promise in helping Jordan transform its social and economic fabric. But if it is to be harnessed, significant legal and policy reform is required. This reports sets out the prerequisites for a policy and legal environment that provides social entrepreneurs with fit-for-purpose instruments, incentives and protection covering registration, tax,

intellectual property, procurement, investment and markets; and that includes the creation of a dedicated social enterprise legal form.

The change required is far-reaching and extends to addressing entrenched cultural barriers, particularly in respect of women owned enterprises, and established notions of successful career paths for Jordan's increasingly economically marginalized young population.

Social enterprise is as relevant to the operations of government as it is to the enabling conditions that the state can help create. This report establishes a vision for a cross-cutting government Unit that embeds social enterprise teams in all major government departments. And in turn works to inspire and mandate all government procurements teams to seek out prospective social enterprise delivery partners to apply for government contracts.

The process of shifting a countries macro context and enabling cultural and regulatory environment has been successfully pursued in many parts of the world. Jordan has the opportunity to appeal for the help and engagement of international actors and to not just learn from and adopt best practice, but to pioneer 'next practice' innovations on behalf of both its own population and the wider region.

### Meso

Jordan's social entrepreneurs face a crisis of access to capital, markets, knowledge and experience. Few organisations exist to help nurture, develop and scale social enterprises. The nascent ecosystem of social enterprise support organisations is currently piecemeal, fragmented and facing huge gaps in respect of the social entrepreneurs journey path and support needs.

There is however real promise latent within the much more vibrant mainstream enterprise support organisations who in interviews and focus groups have expressed a keen interest to develop customised products and services that reflect the unique needs of social enterprises.

If the growing movement of small scale social enterprises is to be leveraged for impact and scale - the needs become urgent for building the support ecosystem beyond piecemeal training programmes. Dedicated and long-term platforms for incubation and acceleration are required to open up access to capital, markets, expertise and infrastructure that adequately supports the social entrepreneurs journey path from concept, to prototype, to market, to scale.

As a social enterprise sector begins to form, data becomes a vital tool for helping inform the strategy of

ecosystem actors. Opportunities exist for enhancing the capacity of academia and government at local and national levels to develop social enterprise datasets, metrics and insight, such that this informs policy and strategy with social entrepreneurship being weaved through all government departments, key components of public policy, and the strategy of many non-profit actors.

There is a tendency to look, arguably too quickly, to international markets to help offset the weak purchasing power of the Jordanian economy. This misses a vital opportunity for ecosystem actors to play two vital functions in growing the both national and international market. One, to support demand-led incubation of import-substitution products and services as a complement to the typically personal experience and aspiration led product development stories of Jordanian's existing social entrepreneurs. And two, to incentivise and engage Jordanian diaspora in playing a family of roles internationally including a) the marketing and consumption of social entrepreneurship products abroad, b) acting as agents and brokers in relation to international supply chains and markets, c) providing knowledge and expertise to social entrepreneurs, d) acting as role-models, and e) providing capital as venture philanthropists and social investors to Jordan's social enterprises.

The limited financing opportunities for Jordan's social

enterprises constrain their growth and development. There is the opportunity for new financial instruments such as social enterprise loan guarantee funds and social impact bonds to plug huge gaps in the existing capital market.

It is both hard and soft ecosystem interventions that will realise the potential of social enterprise in Jordan. So in addition to enhancing incubation and acceleration platforms, this report advocates that much should also be done to develop a culture of social entrepreneurship. There are compelling opportunities to advance the concept and appeal of social entrepreneurship through celebrating role-models, enhancing and deepening the school curriculum and engaging mainstream media in promotional and storytelling initiatives.

This report recommends further promotional and framing devices that could helpfully be adopted, such as branding a region of the country as a social enterprise zone. Thereby helping to galvanize interest and resources to build a critical mass of social enterprises - that in turn can leverage shared infrastructure and collective supply chains to achieve significant economies of scale, influence and reach.

The social enterprise ecosystem may be weak, but many diverse public, private and philanthropic actors have become attracted to the values, story and market

opportunity of social enterprise. If the process of their product and service development is collaborative, coordinated and impact focussed a thriving social enterprise ecosystem is within reach.

### Micro

Despite the absence of a coherent ecosystem of support, a diverse mix of high potential social enterprises have emerged in Jordan over the last decade. They address a significant range of issues and market opportunities - from permaculture based architecture techniques, to technology enabled early childhood education, to women's cooperative nurseries, to the restoration and revival of heritage assets, to the growing potential of green energy.

Within this diversity of impact outcomes and operating models, common themes have emerged on the challenges and opportunities facing Jordans social entrepreneurs. Five such impediments deserve analysis and attention.

*One, constrained access to markets.* Limited transport infrastructure; complex and bureaucratic export procedures; closed and restricted borders resulting from migration controls and radicalization mitigation strategies.

*Two, access to capital.* The prohibitive cost of capital; a risk-averse investment culture; and a polarisation between micro-finance institutions and mainstream banks.

*Three, absence of legal instruments and protections.* There is no dedicated legal form for social enterprise; no specific tax, investment or market incentives; significant bureaucracy involved in registration and compliance; and endemic corruption.

*Four, infrastructure and resource limitations.* Inconsistent and cost-prohibitive supply of internet connectivity, electricity and water; and a lack of an entrepreneurial skillset in the labour market.

*Five, social and cultural constraints.* Limited awareness of social entrepreneurship; family and peer pressure towards pursuing opportunities in large businesses and the public sector; gender bias; risk aversion and nepotism.

This report makes thirty three strategic recommendations for action - covering macro, meso and micro level initiatives that would transform the social enterprise ecosystem in Jordan. The recommendations range from inexpensive peer-powered knowledge sharing networks to investment in networks of regional incubators and accelerators to macro-level policy change.

However, the biggest opportunity of all is not just in moving to action on specific enabling interventions and programmes, but in the pioneering of a new approach to collective action. Jordan has long been a recipient of interventions to 'rescue' and to stimulate many aspects of its socio-economic and political landscape. The real opportunity of MedUP! is to transcend this stop-start, often externally orchestrated, programmatic approach - and devise a collaborative forum for building a rigorous, strategic and resilient ecosystem that leverages the MedUP! investment to the maximum. And in turn transforms not just a nation, but also demonstrates a new social enterprise model and vision for the world.

MACRO ECONOMIC DASHBOARD

Jordan's Nominal GBP	6.7 Billion JD
Jordan's Real GBP	2.8 Billion JD
GDP per Capita	2,830 JD
Inflation	4.9%
Unemployment	18.7%
Economic Participation	35.7%
Population	9.7 Million
Number of People Employed	1.7 Million

SOCIAL-ECONOMIC DASHBOARD

Proportion of Jordanians who trust political parties	9.7%
Proportion of Jordanians who trust banks	40.8%
Proportion of Jordanians who trust the armed forces	90.3%
Average Jordanian Expatriate Income	38,734 JD
Average Jordanian Expatriate Remittances	13,717 JD
Firms majority owned by women	4%
Firms with no female ownership	85%

SOCIAL ENTREPRENRSHIP DASHBOARD

Jordanian youth familiar with term social entrepreneurship	47%
Number of Jordanian social entrepreneurs identified	46
Number of dedicated Social Enterprise Support Organisations	0
Social entrepreneur events in Jordan in the last year	7
Percentage of social enterprises led by women	44%
Percentage of social enterprises exporting outside Jordan	41%

### **Methodology**

The findings of this research paper are based on the combined insights of a literature review, semi-structured interviews and a series of multi-stakeholder workshops.

The research also benefits from the co-authors experience of working with social entrepreneurs, government, social entrepreneur support organisations and financial institutions in Jordan and internationally.

A combined qualitative and quantitative approach has been adopted. Quantitative data has been drawn from government, international agencies and academia, in addition to being collected and collated first hand through 'surveying' a diverse archetypal mix of Jordan's social entrepreneurs - this quantitative dataset is the first of its kind in Jordan.

Qualitative research has involved over 30 Key Informant Interviews with social entrepreneurs and either existing or aspiring social enterprise support organisations. Three focus groups were conducted - one focussed solely of social entrepreneurs, the second on ecosystem actors, before a third focus group that brought these two groups of actors together. The interviews and focus group workshops

were conducted between September and November 2018. Please see the appendix and accompanying MedUP! Address Book for the details of everyone engaged in the interviews and discussion groups.

A literature review has considered over seventy journal articles and reports on social entrepreneurship in the region, and the specific socio-economic and political context impacting both mainstream and social enterprise. With the exception of Heba AlNasser's paper "New Social Enterprises in Jordan" paper of 2016 which adopts a specific 'civic activism' lens, there has been no rigorous academic study of social entrepreneurship in Jordan, which makes this study an important step in revealing new data, framing insights and providing a framework for action.



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Macro Economic Analysis

Social enterprises respond to and are impacted by wider macro socio-economic trends in often counterintuitive ways. It is in times of economic crisis that added impetus is generated for new models to address social challenges in more resourceful and impactful ways. But the same factors that create added impetus and motivation for social entrepreneurs also signal the challenges of doing so when purchasing power is suppressed and sources of capital and support are under added strain. Understanding these wider macro economic factors is therefore vital to the success of naming and framing the opportunities for social enterprise in Jordan.

The challenges facing Jordan range from its substantial aid dependency, natural resource limitations, stagnating growth, significant youth unemployment and a dramatic gender disparity in the employment market.

Jordan is facing a moment of significant transition. As international actors reducing or even close their operations in the country - the response to mass migration is transitioning from humanitarian assistance to economic development support. Drivers for this shift include the aspirations of ‘beneficiaries’ for more fulfilling opportunities and greater economic independence, as well as shifting donor priorities are

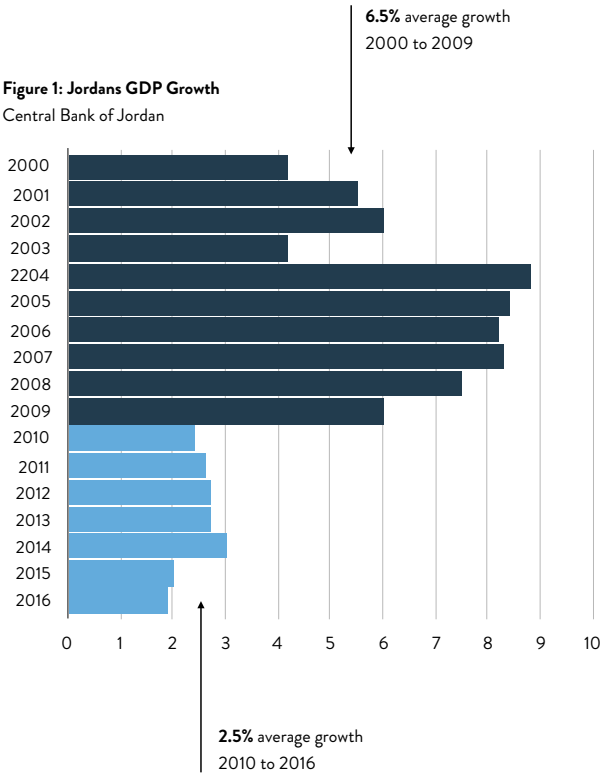
resources reduce and attention shifts to more sustainable long-term development rather than short-term humanitarian responses. And yet this shift to longer-term perspectives is being constrained by a dramatic reduction in long-term infrastructure investment.

There has been a substantial reduction in government capital investment reducing from 15% of GDP in 1990 to only 4% in 2017. This is reflected in the total public spending to GDP ratio which has failed from a high of 43.7% in 1985 to 29.9% in 2017. Inflation remains a significant concern and is currently running at 4.9% per annum.

Following the financial crash and a reduction in investor confidence in 2010, Jordan’s economic growth has more than halved from a previous average of 6.5% to 2.5% (Central Bank of Jordan 2017). It is not surprising that when traditional economic models are seeming to fail the most vulnerable, that social entrepreneurship has emerged as a compelling drive for new solutions. In precisely the decade the mainstream economy stagnated, the growth of social enterprises, although small in number, has increased exponentially.

The fragility of the mainstream economic landscape was an oft repeated narrative in our interviews and focus groups. This sense of a country one-step

removed from social unrest both creates and hinders the conditions for social enterprises. Social entrepreneurs spoke of now being a time, more than ever, that they are needed, but they also spoke to a lack of investor confidence and an absence of long-term investment in the infrastructure so crucial for both mainstream and social enterprise to thrive.



Of the 9.7 million population of Jordan only 1.7 million are employed, with an official unemployment rate of 18.7%. GDP per Capita is 2,830 JD (World Bank, 2018). These figures have been further exacerbated by the arrival of Syrian refugees in large numbers that has flooded the job market with often cheaper labour.

***“The economy has suffered a series of shocks: the impact of the global financial crisis in 2008-09, the uncertainty caused by the post-210 Arab uprisings, and the arrival of waves of refugees from Iraq and Syria.” (AlNasser 2016, 2)***

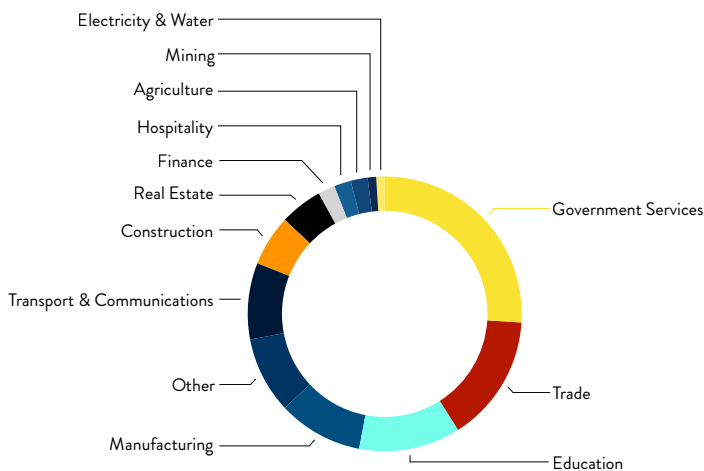
Heightened rates of unemployment creates an added impetus for social enterprises to respond with new models - particularly those that provide lower barriers of entry to employment for often marginalised groups. However, the systemic issues driving the decline in mainstream economic opportunities also present barriers for social enterprise in areas ranging from an under-skilled labour market, declining public infrastructure and increasing social tension between large migrant populations estimated at 2.9m of the total population (Jordan Times January 20th 2016).

Interviews with key social enterprise and mainstream economic actors revealed significant interest in the importance of foreign direct investment, despite the reductions over recent years. Social enterprise offers the promise of a different form of more patient

foreign direct investment, likely to be in much smaller quantities per investment, but if the volume can be increased many social entrepreneurs believe the net impact may be greater. The Ashoka\* award winning Jordanian social entrepreneur Rabee Zureikat talks of the end of era for foreign dominated infrastructure investment where “much of the finance was inefficiency and ineffectively spent” and the emergence of more patient ‘venture philanthropy’ that he believes will lead to a resurgence of more enduring employment opportunities based on the cultural and heritage assets of the country.

In studying where the majority of the working population is currently employed, it is important to note that few if any social enterprises have yet emerged to complement or replace mainstream economic opportunities in energy, mining, large-scale agriculture, transport or construction.

*“Foreign Direct Investment is disappearing. FDI is crucial to pay for the deficit which is around 7 billion a year since the Arab Spring. But we should not just focus on large FDIs, lots of small FDI maybe even better”*  
*Dr Sharkas, Central Bank*



**Figure 2: Employed Jordanians by Economic Activity**  
World Bank



\* Footnote 1: Ashoka is one of the world's leading organisations supporting social entrepreneurs with a fellowship of investment and scaling support.

Confidence in Jordan’s economic prospects and wider political reform has ebbed since the ‘Arab Spring’ that significantly impacted the wider region. A paradoxical phenomena has resulted where confidence in mainstream economic solutions has declined, opening up a public imagination for increasing confidence in alternative economic models. Bilal Al Hiary, the founder of Rawaq Al-Ordun a social enterprise reviving cultural and heritage assets at a neighbourhood scale in the old city of Salt talks of a new appetite for locally led economic regeneration in the face of “business as usual failing”.

While Jordan did not experience the intensity of uprising and political change experienced across the Middle East and North Africa, a wave of more moderate protests took place across the country in 2011-12. This expression of public discontent was met with promises from Jordan’s leadership “to accelerate political reforms. In a series of five discussion papers, the King has asked citizens to participate more effectively in politics by choosing members of parliament according to their policy platforms rather than on the basis of regional or kinship loyalties” (AlNasser 2016, 7). There was also encouragement for citizens to exercise more of the civic and democratic responsibility for holding elected officials to account and for the public to remain ‘continuously engaged’ (King Abdullah II Discussion Paper, 2015).

Despite significant shifts in messaging from the Royal Family, commentators have noted that the “discussion papers have remained an academic exercise, lacking corresponding measures to turn theory into policy.” (AlNasser 2016, 7)

Bilal Al Hiary talks of the “optimism of the action” being more important than the permission of the discussions - and offers a small but potent example of how ebbing public confidence can be turned around by galvanising public participation in neighbourhood scale economic regeneration led by an unlikely mix of social activists, cultural historians and artists.

*“We cannot absorb the problems. The whole economic model needs re-setting ... a paradigm shift is needed”*  
*Dr Mohammad Jaferi, Jordan*  
*Loan Guarantee Corporation*

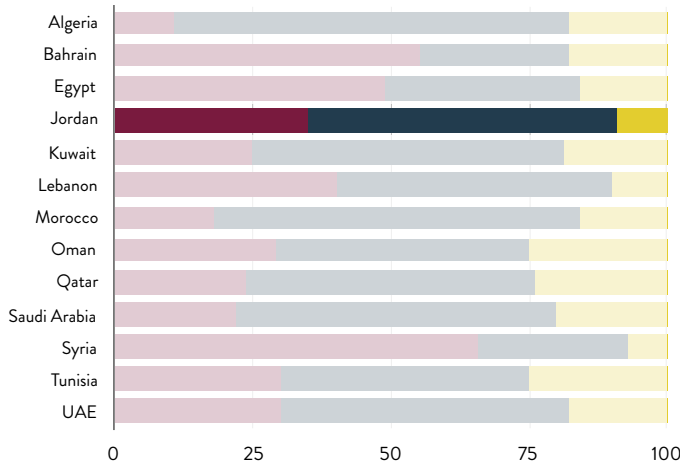


Figure 3: Perception of Economic Situation Post Arab Spring  
Social Entrepreneurship: Why is it Important Post Arab Spring?

Worse  
Same  
Better

The available literature makes clear that Jordan’s young people perceive significant economic, regulatory and cultural barriers to advancing their lives and the economy through self-employment and different forms of micro-entrepreneurship.

And while many of the social entrepreneurs engaged in this study saw the sense of economic crisis as much an opportunity as an impediment, there was much less tolerance of the regulatory and cultural barriers faced when starting and operating a social enterprise.

Saddam Sayyaleh of the education focussed social enterprise iLearn talks of “rampant corruption that is so deeply engrained in our social fabric that many just see it as normal” and yet it has presented very real restrictions on iLearn’s ability to scale while refusing to reward holders of power in return for the access and permissions required for growth.

Social entrepreneurs delighted in and bemoaned in somewhat equal measure their own playful and sophisticated tactics in both simultaneously working with, yet challenging, “the powers that be” as they sought the regulatory and cultural permissions to pursue their social ambitions.

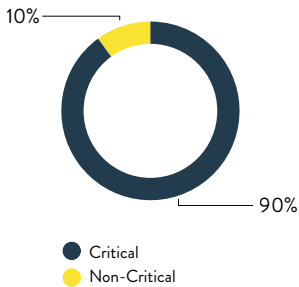


Figure 4: Percentage of 15 to 29 year olds that believe connections are critical to being hired  
The Silatech Index

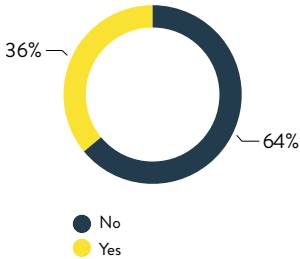


Figure 5: Percentage of 15 to 29 year olds who believe government make paperwork for starting a business easy enough  
The Silatech Index

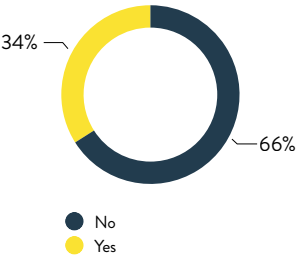


Figure 6: Percentage of 15 to 29 year olds who believe it is easy to secure a loan when starting a business in Jordan  
The Silatech Index

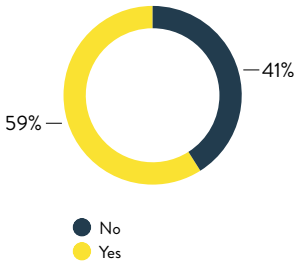


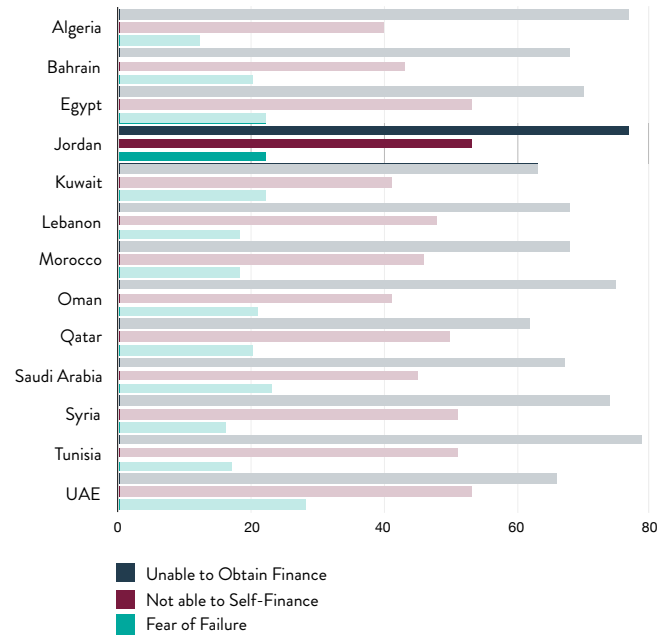
Figure 7: Percentage of 15 to 29 year olds who believe the government is doing enough to tackle corruption  
The Silatech Index

The perceptions of challenges in Jordan to starting a business or NGO reflect patterns across the region, with the majority of measured indicators positioning Jordan as below average across the Middle East and North Africa.

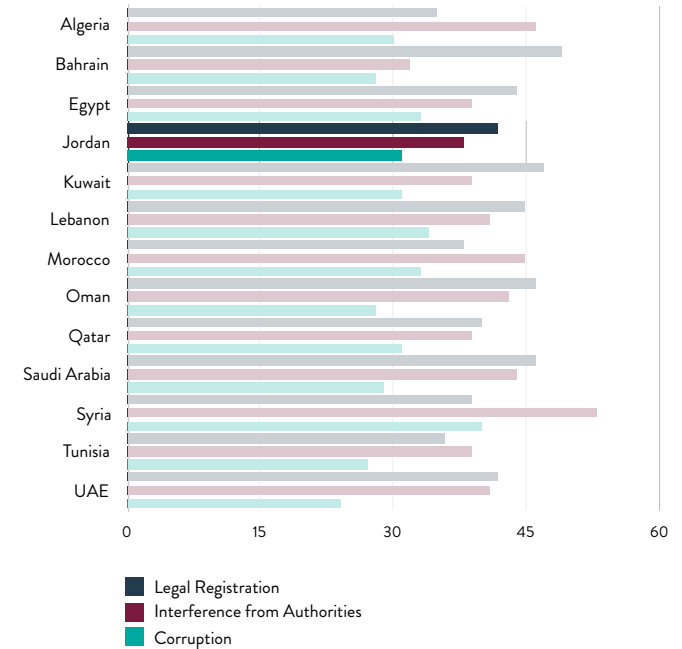
While there is no rigorous available data on the perceptions around starting a social enterprise, the early stage social entrepreneurs engaged spoke of their own tireless efforts to overcome these challenges and constraints and the amazement of their family and friends that they would choose to start their own venture in the face of such widely know barriers.

For some however, the challenges could be significantly reduced through better sharing of experiences, “if only there was someone documenting our lessons learnt - so that the next social entrepreneur had a smoother ride than I did” expressed Mourad Khawaja of The Corridor music focussed social enterprise.

*“I wish I had a go-to one-stop-shop or help desk and platform and even online registration and access to knowledge on certification”*  
*Jordanian Social Entrepreneur*



**Figure 8: Major Obstacles to Starting a Business - for aspiring entrepreneurs**  
Source: Social Entrepreneurship: Why is it Important Post Arab Spring?



**Figure 9: Major Obstacles to Starting an NGO - for those seeking to start one**  
Source: Social Entrepreneurship: Why is it Important Post Arab Spring?

**Enabling Environment: Gender & Age Disparity**

There is significant gender and age disparity in the employment market.

77% of female university degree holders are unemployed compared to 26% of men.  
Unemployment also disproportionately impacts young people - 48% of 15 to 19 year olds are unemployed, and 38% of 20 to 24 year olds in comparison to the national average of 18.7% (World Bank, 2018).

For young men, education improves prospects of gaining employment - with the level of unemployment decreasing in inverse proportion to the level of their educational qualifications. However, the same is not the case for young women, where regardless of educational attainment, unemployment rates remain on average above 40%.

Long-term unemployment, of one year or more, affects 56% of those seeking work.

While the sample size of social enterprises in Jordan is small and statically weak as a definitive evidence base - the patterns are revealing. Inverse social dynamics are playing out - with women and youth participation rates in social enterprise defying the mainstream picture. The majority of social entrepreneurs engaged were under the age of 35 and 44% were founded by

women compared to a mainstream average of 4% of traditional businesses (Jordan Enterprise Survey 2013). A young female social entrepreneur talked of their sense of the 'moral imperative to create purposeful and fulfilling livelihoods for our peers'.

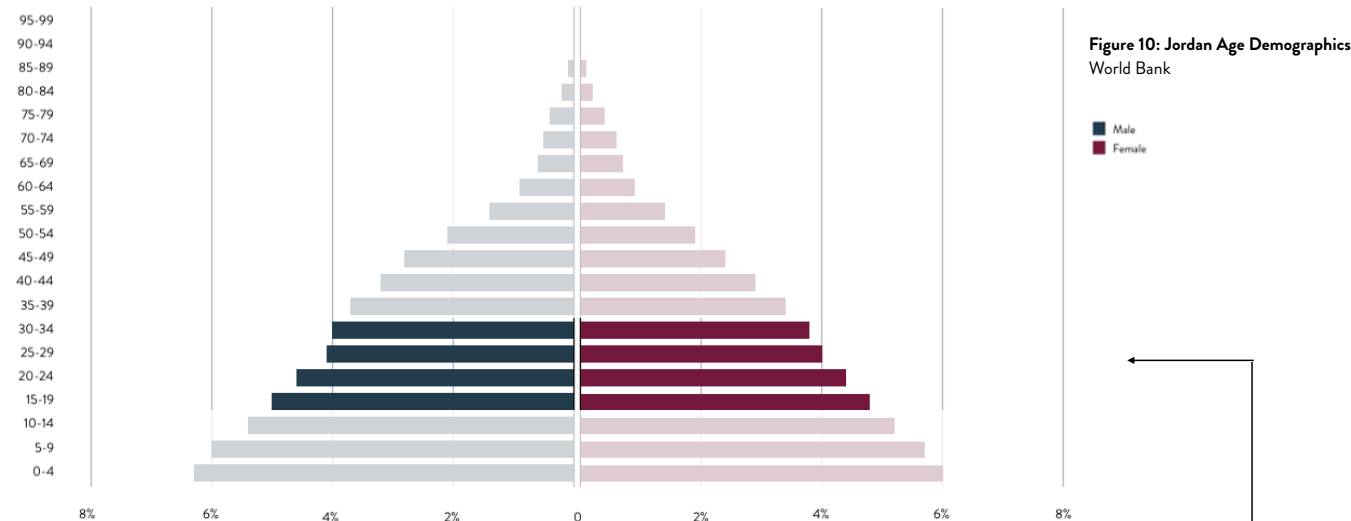


Figure 10: Jordan Age Demographics  
World Bank

Over 70% of the population are under the age of 35

56% of this group who are looking for employment have been doing so unsuccessfully for over a year

**Enabling Environment: Female Participation**

Jordan has one of the lowest female labour force participation rates in the world, and has shown little change over the last decade despite a sharp increase in female educational attainment. The World Bank ranks Jordan the fifth lowest of 185 countries for female participation in the economy (Assaad, Hendy and Yassin 2012, page 2).

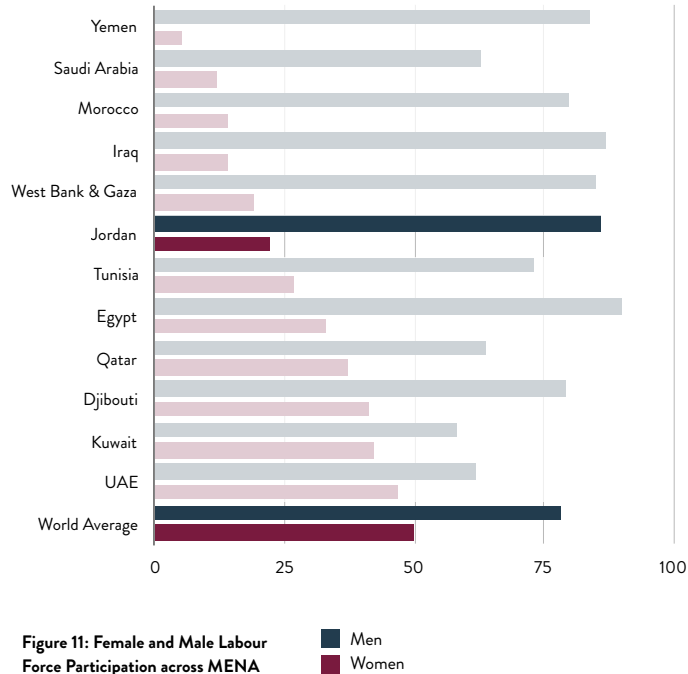
Once the data is filtered against the growing number of well educated women looking for work, it becomes clear that participation rates are not just low, but on the decline. A significant driver for the decline has been the corresponding reduction in the public sector jobs that women have traditionally been attracted to; while the private sector has seemingly not provided the enabling conditions and welcoming environment for women, particularly those that are married. Women have found themselves pursuing employment opportunities in education and health, and to a lesser extent in finance, while being present very sparsely in the rest of the economy (Assaad, Hendy and Yassin 2012, page 13).

The gender pay gap is significant with an average differential of 12.6%, however this is markedly greater in the private sector with a gap of 23.7% and for senior positions stands at 37.7% (The Jordan Times, August 2nd 2018).

Jordan’s Labour Ministry has put much emphasis over the last five years in placing pressure on companies to adhere to Article 72 of the Labour Law, which requires enterprises that have 20 or more female employees with a total of 10 children under the age of four to provide adequate daycare provision. Although many flout the law, childcare provision is increasing in larger companies, but very significant gaps exist for women working for small and micro enterprises (The Jordan Times, 29 October 2014).

Recent changes to legislation have been designed to reduce the barriers for female employment with provision for more flexible working practices (The Jordan Times 8th March 2017), however social entrepreneurs engaged in this study spoke of the issue running much deeper and “requiring more than voluntary legislation to solve”. The 2017 legislation provides a framework for more flexible working practices through ‘mutual agreement’ rather than mandating employers to take action. It is encouraging to note that social enterprises run by women such as Bani Hamida Weaving Project and the foreign language teaching service NaTakallam employ a majority of female staff, despite an often repeated complaint from these female social entrepreneurs that ‘female participation’ is “yet another short-lived donor preoccupation”.

*“The donors - they want to use you and then just throw you! They don’t respond when you try and connect with them.”*  
*Female Jordanian social entrepreneur*



**Figure 11: Female and Male Labour Force Participation across MENA**  
Jordan Enterprise Survey

Men  
Women



For many women home-based businesses present the only compelling option for pursuing a livelihood. Transport difficulties, family responsibilities, cultural expectations and personal preferences are key drivers in Jordan's growing and female dominated home-based business sector. Earnings are however low, with a typical range per month of between 100 and 300 JD (USAID 2017).

Not only are female employment rates in Jordan amongst the lowest in the world, so too is female participation in the ownership of Jordanian businesses of all forms and sizes.

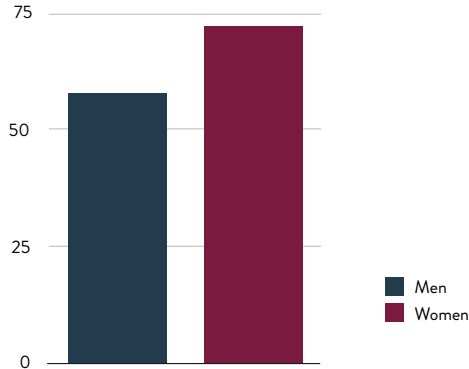
85% of all Jordanian enterprises have no involvement of women in their ownership, while only 4% are majority owned by women (Jordan Enterprise Survey 2013). 11% of companies have a more 'joint venture' ownership structure involving men and women - this is frequently deployed by female social and mainstream entrepreneurs in cultures such as the Druze and Bedouin communities that do not encourage wholly owned female enterprise.

There is corresponding disparity in female perceptions around the ease of starting a business. Over three quarters of women perceive the paperwork of starting a business to be intimidating, compared to just over half of men. There is a compelling opportunity for new

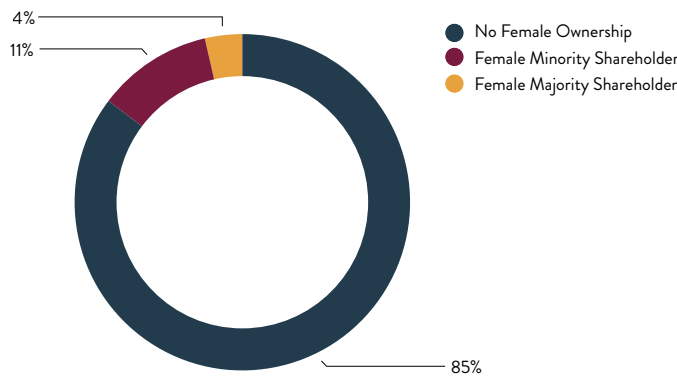
efforts to reduce the perceived bureaucracy and barriers for women starting their own social enterprise.

Of the 30 social enterprises engaged deeply in this study, nearly half were founded and run by women. This offers huge promise for scaling female participation in the Jordanian economy if social enterprises can reach significant scale in the country.

**Figure 12: Female Ownership of Jordan Companies**  
Source: Jordan Enterprise Survey 2013



**Figure 13: Perceive paperwork of starting a business as intimidating**  
Source: Jordan Enterprise Survey 2013



The quantum of public sector jobs in education and health that were a relatively hospitable environment for women are unlikely to return given the wider fiscal pressures. It therefore becomes ever more imperative that wider shifts in the cultural and economic landscape takes place, particularly pertaining to the private and fledgling social enterprise sectors. There are immediate tactical and policy related shifts relating to the support that the state and employers can provide in relation to child care and more flexible working patterns to help reconcile the the family pressures experienced by many women. While, simultaneously there are fundamental changes being advocated to shift cultural gender norms about the division of labour within the household and which professions are suitable for particular genders (Assaad, Hendy and Yassin 2012, page 7).

Employment data in Jordan reveals encouraging patterns around female employment opportunities in companies owned fully or in part by women. In firms owned in part or fully by women, that employ more than 10 people - the majority of these employees are also women. With the majority of social entrepreneurs globally being women, the growth of this sector offers significant promise for Jordanian women seeking employment (The Guardian, 2013).

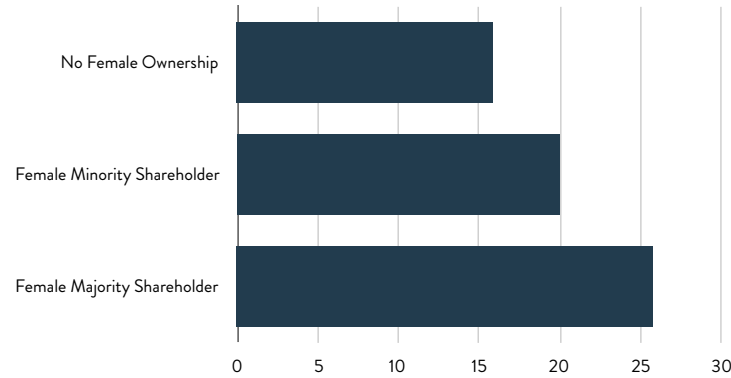


Figure 14: Female Percentage of Workforce Compared to Female Ownership  
Jordan Enterprise Survey

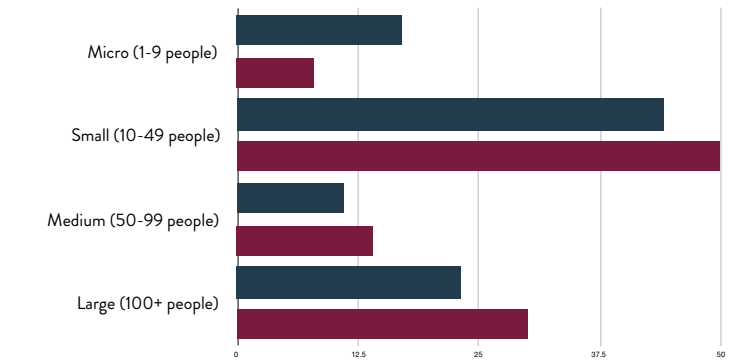


Figure 15: Firm Size by Gender of Owner  
Jordan Enterprise Survey

Enabling Environment for Social Entrepreneurship

	Disabling	Enabling
Youth	<p>1 / Jordan’s education system does not currently place a strong emphasis on cultivating critical thinking and entrepreneurial skillsets, although small changes are evident with the adoption of the UNESCO based ‘Entrepreneurship Education’ curriculum within some mainstream schools and the World Bank backed ‘Knowledge Economy Program’, but the provision of both basic educational infrastructure and learning-by-doing curriculum is uneven and varying in quality around the country.</p> <p>2 / A lack of experience of the entrepreneurial challenges and opportunities of starting or working for a social enterprise, there are very limited opportunities for accessing sufficiently experienced mentors and internships.</p>	<p>1 / There is significant scope for building a digitally powered service and creative social enterprise economy in Jordan. There have been small incremental advancements with placing an increased emphasis on digital skills in the school curriculum (Jordan Ministry of Education 2016) and launching more digital incubators - efforts that could be significantly enhanced.</p> <p>2 / The small number of social enterprises that exist in Jordan do often provide mentoring and internship opportunities enabling young people to quickly gain real-world experience before seeking formal employment or starting their own enterprise, but currently this is on a very small scale.</p>
Women	<p>1 / Cultural expectations that place emphasis on mainstream professions and career paths and particularly post marriage discourage women from pursuing professional careers - particularly those involving risk and entrepreneurship.</p> <p>2 / There is limited flexibility within Jordan’s employment law and practice to help support women to balance professional and family responsibilities - for example, there is limited awareness around the value of and support for flexible working hours and there is limited access to high quality childcare. Legislation introduced in 2017 (Regulation of Flexible Employment No. 22) is a welcome improvement but the obligations are by ‘mutual consent’ between employer and employee which still leaves women without the statutory protections many crave.</p>	<p>1 / A few high profile female role-models have been gaining attention in mainstream and social media which is beginning to show small signs of shifting cultural attitudes.</p> <p>2 / Members of the Royal Family have been playing a role in advocating and celebrating the role of women in the economy and social change, helping further shift seemingly deeply engrained norms.</p> <p>3 / Some of the leading companies in Jordan have introduced flexible working practices for women, helping set an example for other employers.</p>

This table explore the key enabling and disabling factors impacting youth and women in pursuing participation in the social enterprise and mainstream economy.

### **Legal Environment, Policies and Regulations**

Micro and small scale businesses make up 95% of the Jordanian economy, a significant number of which operate informally. It is estimated that the informal sector with no legal registration and operating outside of the tax system makes up 26% of the Jordanian economy (Jordan Times, April 2017).

There is no dedicated legal entity for social entrepreneurs. The current options for formally registering a legal entity are:

1. NGO, registered with the Ministry of Social Affairs.
2. Cooperative, registered with the local Governorate.
3. For-profit or non-profit company, registered with the Company Control department within the Ministry of Trade, Supply and Industry.

Non-profit companies are exempt from some taxes and customs and can apply for other exemptions on an ad hoc basis, though these are not automatically granted. Funds to be received by NGOs must be approved by the Prime Minister and Ministry of Planning and International Cooperation. Any local funding must be reported and there are rigorous requirements requiring annually submitted forecasts and reports.

Rules are strict and rigid and the NGO and non-profit can only operate in and for the sectors that have been specified and can not move in to other sectors. No profit should be generated. Any surplus is subject to complex conditions and processes and are thus usually avoided by the NGO or non-profit in order to avoid having to deal with bureaucracy and administrative pressures. The NGO and non-profits as well as cooperatives are governed by the Public Criminal Law. If they do not comply and are prosecuted they may be turned over to the Anticorruption Committee as they are considered and treated as being responsible for public governmental funds and therefore liable under the public criminal law act (Doing Business in Jordan 2015).

There are further considerations for NGOs in how best to create the platform for social enterprise initiatives in respect of their safeguarding obligations which place significant levels of moral and institutional obligations and accountability to ensure an appropriate duty of care for those they engage. This often creates restrictions on the level of freedom and agency that can be afforded to their 'beneficiaries'.

The NGOs, cooperatives and not-for profit companies are required to present annual audited reports and are obliged to appoint a lawyer by law. Their licenses have to be renewed yearly and certain procedures have to be followed.

It is increasingly difficult to register as an NGO or not for profit company as a result of increased and rigorous compliance regulations and anti-corruption laws, checks and processes. In recent times many banks are shying away and avoiding allowing NGOs and non-profits to open bank accounts. The much stricter situation is hampering new NGOs and non-profits from registering. Established NGOs and non-profits too are not necessarily able to deliver requirements under the new stringent conditions.

The alternative to the above non-profit, NGO, cooperative models is the full for profit company, which has no tax exemptions, no start-up margin, no tax level reductions for start-ups and these companies are treated the same as large mature multi national companies, i.e. no MSME (micro, small, medium enterprise) law exists, though it is said such a law is currently under review.

The for profit companies can not apply for grants or funds, nor tax exemptions. The only way they can avail of funds are if they are engaged as consultants under a Business Service Provider (BSP) agreement. The company should pay VAT (16%) and income tax which can vary. If this for profit pays for a sub-contractor another 5% in the name of the contractor. This is deductible which is to be paid to the tax department within one month or a fine is payable by the contracted party who is acting as the BSP.

If a for profit company wishes to engage in CSR (Corporate Social Responsibility) then the activity has to match certain requirements and has to be approved by and be routed through certain channels – and may then be exempted from tax. In order to achieve ‘social impact’ as a for profit company, the activity has to be registered, authorized and be classed under an acceptable activity, for example under the poverty support fund. As a result it is not up to the for profit company to choose their impact mission. In addition the process is fragmented, subject to change, restricted and time consuming.

It is clear that a hybrid system, allowing the best of both NGO/not for profit and for profit worlds is needed to accommodate and develop social enterprise in Jordan. Social enterprise needs to be defined to allow mission driven, profit generating enterprises to move in to becoming effective contributors and actors engaged in helping to solve dire socio-economic issues and conditions in addition to the NGOs, CBOs, not for profit and governmental institutions and associations.

In terms of new laws, the MSME regulations are under review, a new venture capital law has been passed this month, regulating venture capital investment in Jordan and there is an insolvency law that came in to

effect from November 1<sup>st</sup> 2018. This it is hoped will prevent some registered companies from being able to liquidate their companies if they go bankrupt without being prosecuted. This law is very new and there is no visibility on whether the new insolvency law will have the desired effect as it is debatable and unclear.

A new tax law is currently under discussion in Jordan and will be passed before the end of the year.

“Everyone is afraid” and concerned about new tax laws, even though ironically the vast majority of Jordanians do not pay their taxes.

There was no protection for microfinance victims who suffered from rogue microfinance companies. As a result the Central Bank has stepped in to ensure all insurance, microfinance, exchange and money transfer service companies are governed under the Central Bank compliance regulations.

As it takes a long time to pass a new law it is recommended that social enterprise is introduced under a hybrid model, with exemptions and bylaws, with the long term objective to pass a law and solidify a legal framework for Social Enterprise in Jordan.

***“A defining feature of the mobilisation of younger-generation civic activists has been the emergence of what this author calls ‘organic civic initiatives’ - these are a new form of social enterprise, established under a 2010 law as non-profit companies. Under this structure, a Jordanian is allowed to form his or her own company to work in areas related to four pre-designated social objectives: education, health, capacity-building and microfinance. The companies are exempt from tax as long as profits are reinvested in the relevant social cause, though this is decided on a case-by-case basis by the authorities. Whereas registering an NGO with the Ministry of Social Development is cumbersome and slow, activists say that it takes 45 minutes to register as a non-profit with the Ministry of Industry and Commerce. Non-profits also face somewhat fewer legal restrictions on their fundraising.” (AlNasser 2016, 12)***

It has been estimated that there are around 100 non-profit companies pursuing an enterprising civic function, this excludes a further 300 registered non-profit companies that includes schools and hospitals (AlNasser 2016, 12).

### **Policy Dialogue & Government Engagement**

Commentators and practitioners report that the ‘institutional environment is not conducive to sincere cooperation, deep policy dialogue or engagement’ (AlNasser 2016).

In exploring the opportunities for government, citizens, social enterprises, non-profit agencies and business to come together to inform insights and shape policy - crucial ironies of perception and mistrust reveal themselves.

The emerging social enterprise sector is perceived by many, as a largely “elite space associated with Western-educated liberals who lack contact with real society and who impose solutions without consultation” (AlNasser 2016). This mirrors the critique they themselves often level at government, the very body that these social entrepreneurs are motivated to influence and change.

Limited policy dialogue is taking place on the theme of social entrepreneurship with The British Council, GIZ and Goethe Institute having initiated a number of forums and events to advance public awareness and policy change on the topic. One such initiative was spearheaded by the British Council Creative Economy Team focussed on sharing international best practice on social enterprise with diverse Jordanian actors.

However due to funding constraints, the programme was short-lived and has since ended.

There remains significant opportunities to further diversify the participation in such forums to include government, mainstream banks, export agents and legal professionals who have been largely absent.

*“None of the plans are aligned.  
Compact. Vision 2020. Eco growth  
plan. Development Structuring.  
We need much more alignment  
and consolidation.”*

*Jordanian Enterprise Support  
Organisations*

Public Awareness

The propensity to start a business amongst Arab youth is significant, with an average of over 50% of young people expressing an interest in running their own business at some point in their life. Jordan ranks third highest in the region, with over 70% expressing this intent (Social Entrepreneurship: Why is it Important Post Arab Spring? 2012).

However, when compared with data mapping the same question, but with the caveat of whether it is a young person’s intention to start the business within the next 12 months, Jordan drop to the second lowest in the region. Less than 15% of Jordanian youth imagine starting their own business within 12 months, compared to a regional average closer to 25%. This lack of confidence in the Jordanian economy and enabling conditions is striking.

Only anecdotal evidence is available on whether the perceptions around starting a social enterprise reflect those of mainstream enterprises. Many of the social entrepreneurs engaged spoke to a growing desire on the part of their peers to pursue more meaningful and values-driven livelihoods. The growth in attendance of events promoting social entrepreneurship organised by organisations including the British Council and the French Institute, is another, albeit limited, indicator of growing public awareness and interest in the sector.

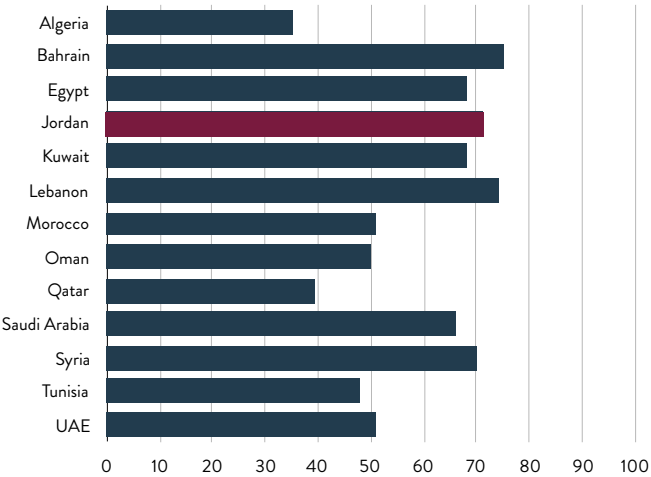


Figure 16: Interest in Starting a Business  
Social Entrepreneurship: Why is it Important Post Arab Spring? 2012

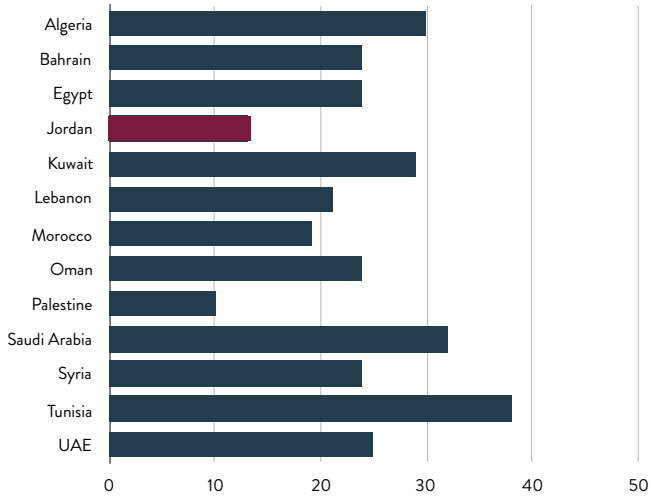


Figure 17: Interest in Starting a Business in the next 12 months  
World Bank 2018

“Progress from within Jordan is slow due to lack of knowledge or available resources.”  
Jordanian Social Entrepreneur

Public Awareness

While the precise terminology associated with social entrepreneurship and social enterprise is both unfamiliar and confusing to existing and prospective Jordanian entrepreneurs, there is widespread recognition both in Jordan and the wider region of the potential for business to be focussed on delivering public and social value. A survey conducted in the MENA region post the Arab Spring found a significant awareness around the potential for social entrepreneurship, with nearly 50% of Jordanian youth demonstrating an understanding for the concept in general terms relating to the notion of values-driven socially motivated enterprise, but this shouldn't be interpreted as a deep understanding for the precise definition and operating mechanisms of social enterprises.

*"When introducing social enterprise we should link it to our roots, our heritage and artisans."*  
Aida Essaid  
King Hussein Foundation

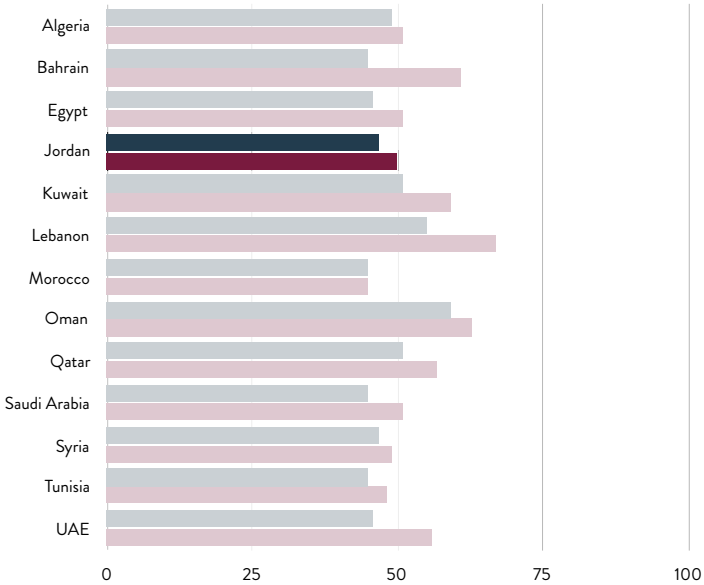


Figure 18: Awareness of Types of Entrepreneurship  
Social Entrepreneurship: Why is it Important Post Arab Spring? 2012

■ Social Entrepreneurship  
■ Business Entrepreneurship



**Social Entrepreneurship Programmes & Actors**

Source: Author

Social Entrepreneurship Actors	Activity	Strengths	Weaknesses	Opportunities
Ashoka	Fellowships for 9 Jordanian social entrepreneurs	Funding, profile, international network	Highly selective, small scale	Fellows mentoring early stage social enterprises
UNICEF Innovation Labs	Incubation programme for social entrepreneurs in refugee populations	Strong social enterprise curriculum	Stops at prototype stage	To extend to market testing
SEEDJordan	Marketing platform for social enterprises	One-stop shop support	SeedJordan is in startup phase	Extend into legal, regulatory, packing & franchising
Daoud Law	Bespoke legal support for social enterprises	Access to regulatory authorities	Although discounted, fees limit access	To partner with incubation programmes
IRC Innovation Lab	Design-led social enterprise idea development programme	Demand-led around market needs	Labour intensive and expensive model	To create a peer to peer delivery model
Civic	Place-based incubator for collectives of social entrepreneurs	Institution involvement from government	Limited to Azraq and Mafraq	To scale to other places around Jordan
Shamal Start	Incubator of manufacturing based social and mainstream enterprises	State of the art infrastructure	Limited intake of social entrepreneurs	To launch a dedicated social enterprise track
Zinc	Creative workspace with social entrepreneurship themed talks	Dynamic community and workspace	Cost prohibitive	To scale the model outside Amman
ARDD	Specialist legal advice and experience for social enterprises	Legal advice based on practical experience	Limited case load per year	To partner with incubation programmes
Digital Opportunities Trust	Community based incubators for young people	Strong civic and values based curriculum	Stops at prototype stage	To scale to 100 more Knowledge Station sites
Jordan River Foundation	Handicraft based social enterprises	Marketing and sales channels	Small scale production facilities	To expand to larger scale production facilities
British Council	Public events and seminars on social entrepreneurship	Draws on international best practice	Programme has paused due to funding	For others to draw on international connections
Shams Space	Informal events for peer to peer knowledge sharing	Low cost, community powered	Lack of access beyond Amman	To host a peer network of social entrepreneurs
Goethe Institut	Funding and connections for social enterprises	Draws on experience from around the world	Limited scale	To document the learning from initial investments
Tent.org	Risk capital for high potential social enterprises	Partnerships with multinational companies	Highly selective	To create demand-led opportunities with companies
Turquoise Mountain	Utilising traditional skills to develop social enterprises	Draws on the strength of traditional skills	Resource intensive	To further exploit international markets

**This table seeks to provide a high-level summary of social enterprise programmes and actors in Jordan**

Stakeholders in Social Entrepreneurship

No mainstream institutions currently have dedicated capacity or long-term sustainable programmes to support and enhance social entrepreneurship in Jordan.

Significant opportunities exist to build a coalition across a highly diverse set of institutions to support both individual and collective efforts to maximize the impact of social entrepreneurship in Jordan. This is reflected in our recommendations for creating a Social Enterprise Jordan Membership body, but also in the general approach behind many of our macro, meso and micro recommendations that deserve to be powered by multi-sector actors and partnerships, in order to maximise their impact and sustainability.

“we had basic support with developing our business plan but I wished we’d had much more focus on how to pitch and how to sell and how to find markets” Jordanian Social Entrepreneur

Archetypes	Example	Potential Role
Media	JRTV	Mainstream television programme on social entrepreneurship
Trade Bodies	Chambers of Commerce	To establish a dedicated support & advocacy unit on Social Enterprise with the Chamber
Civil Society	JOHUD	To focus their civic programming on fostering social entrepreneurship around the country
Policy Makers	Jordan Strategy Forum	To produce a State of Jordan Social Entrepreneurship study & policy recommendations
Government Ministries	Ministry of Agriculture	To promote social entrepreneurship for gaps and growth opportunities in the market
Financial Institutions	Jordan Islamic Bank	To provide dedicated financial instruments for social entrepreneurs
Private Investors	Wafic Said	To provide venture philanthropy, loan finance and risk capital to social entrepreneurs
Education	Jordanian Secondary Schools	To incorporate social entrepreneurship into the curriculum
Academia	The German Jordan University	Expand their social entrepreneurship module into a dedicated course

Figure 19: Mapping Diverse Stakeholders to Engage in Macro-Level Change Initiatives that Foster Social Entrepreneurship

**Macro Recommendations**

It is clear that the emergence of the social enterprise economy is often provoked by rather than enabled and supported by the wider macro socio-economic and political context.

There is a huge opportunity to develop initiatives that promote social enterprise supporting policy and advocacy, along with fostering substantially more public-private dialogue to improve the regulatory environment for social enterprise in Jordan.

What follows are nine macro recommendations for building a more enabling environment for social enterprises - particularly those that will engage and serve women and a growing youth population.

The recommendations are designed to cover issues of regulation, trade, fit-for-purpose legal forms, gender equality, public awareness, education and the development of a social capital market in Jordan.

In addition to these specific and actionable initiatives, it feels important to highlight the importance of leadership to promote social enterprise at the highest levels of government, the Royal Family and in both public and private institutions - this is a prerequisite for building the architecture and instruments of a macro-level enabling environment to serve the potential of social enterprise in Jordan to the maximum.

Macro Recommendations

Initiatives to promote policy and advocacy initiatives and public-private dialogue to improve regulatory and policy environments at country and cross-country levels.

IDEA	OBJECTIVE
1    Dedicated Legal Form for Social Enterprises	To provide efficient, fit-for-purpose legal framework with opportunities for fiscal incentives
2    Incentives for Women, Youth & Migrant Owned Social Enterprises	To create incentives, reduce barriers and inspire cultural change in respect of women, youth and migrant owned social enterprises
3    Cross-Cutting Social Enterprise Unit in Government	To model the Colombian example of a cross-cutting Unit that embeds social enterprise teams in all major government departments to influence policy
4    Social Entrepreneurship Media Strategy & Programming	To enhance the nations understanding and appreciation for social entrepreneurs through running prime-time programmes involving mainstream media
5    Trade Missions & Network	To invite global best practice social enterprise support organisations to Jordan to share knowledge and develop strategic partnerships with national organisations
6    Social Enterprise Public Procurement Drive	To inspire and mandate all government procurement teams to seek out prospective social enterprise delivery partners to apply for government contracts
7    Diaspora Engagement Initiative	To establish a dedicated Unit to promote opportunities for diaspora to support social entrepreneurs with investment, market access, and business development
8    Social Investment Tax Incentives	To implement fiscal incentives for investments in social enterprises
9    Social Enterprise Curriculum	To embed social enterprise as a cross-cutting topic in the school and higher education curriculum touching mathematics, economics, business studies and the humanities

Macro Recommendations

For each of our recommendations we have sought to quantify the likely complexity, cost and timeframe to implement. These judgments are based on a number of data sources, including international precedents and an assessment of the Jordanian opportunities and constraints for action.

A detailed description of each recommendation follows, including references to best practice drawn from the MENA region and from around the world.

IDEA	Timeframe	Cost	Complexity
1 Dedicated Legal Form for Social Enterprises	24 months	Medium	High
2 Incentives & Advocacy for Women, Youth and Migrant Owned Social Enterprises	12 months	High	High
3 Cross-Cutting Social Enterprise Unit in Government	24 months	Medium	High
4 Social Entrepreneurship Media Strategy & Programming	12 months	Medium	Medium
5 Trade Missions & Network	6 months	Low	Low
6 Social Enterprise Public Procurement Drive	6 months	Medium	Medium
7 Diaspora Engagement Initiative	6 months	Low	Medium
8 Social Investment Tax Incentives	24 months	High	Medium
9 Social Enterprise Curriculum	24 months	Medium	Medium

Macro Recommendations

**Insight** Jordan’s Social entrepreneurs currently face a difficult decision between adopting a for-profit, non-profit, cooperative or NGO status - none of which are fit-for-purpose in relation to their needs for demonstrating social impact, raising patient social capital or structuring multi-stakeholder ownership and governance.

**Precedent** Community Interest Company  
<https://communityinterestcompanies.blog.gov.uk/>



MACRO PROPOSITION	1
IDEA	A DEDICATED LEGAL FORM FOR SOCIAL ENTERPRISES
FUNCTION	To provide efficient, fit-for-purpose legal framework with opportunities for fiscal incentives
ACTIVITIES	A co-production process with government, SESOs and social enterprises to develop a bespoke legal form
TARGET GROUP	New and existing social enterprises
CHALLENGES	Legislative change and achieving alignment across multiple Ministries
SUCCESS FACTORS	Ease of adoption, and volume of take-up from both new and existing social enterprises
IMPACT	Significant growth in volume of social enterprises due to ease and appeal of the new legal form
KEY STAKEHOLDERS	Government Ministries, Chamber of Commerce, banks, regulators
PROSPECTIVE PARTNERS	Bates Wells and Braithwaite who developed the Community Interest Company model in the UK, CIC Association
COMPLEXITY	High
TIMEFRAME TO LAUNCH	Two years
COST TO IMPLEMENT	Medium

“Regulation and appropriate structures are needed. We don’t want to be disadvantaged for doing the right thing.”  
Dr Maher Al Mahrouq, Jordan Chamber of Industry

Macro Recommendations

**Insight** Jordan has one of the lowest rates of female participation in employment and female owned businesses in the world, and yet those medium to large scale female owned businesses that do exist in Jordan have in excess of 50% employment of women. The major barriers include poor child-care provision and weak flexible working policies. As explored in this report, youth and migrant populations also face significant barriers to starting and participating in social enterprises - many of these challenges can be overcome with appropriate advocacy and incentives.

*“When the funding ends, the programme ends and everybody goes home”*  
*Rana Kabariti, Jordan National Forum for Women*

MACRO PROPOSITION	2
IDEA	INCENTIVES & ADVOCACY FOR WOMEN, YOUTH & MIGRANT OWNED SOCIAL ENTERPRISES
FUNCTION	To create incentives, reduce barriers and inspire cultural change in respect of women, youth and migrant populations
ACTIVITIES	To promote success stories and provide professional support, child-care credits, and fiscal incentives
TARGET GROUP	Female social entrepreneurs, young people, migrants
CHALLENGES	Strongly embedded cultural norms, social integration between migrants and host communities
SUCCESS FACTORS	Female participation & ownership in social enterprise celebrated by all, improved migrant-host community relations
IMPACT	A significant increase in women owned social enterprises and corresponding increase in female employees
KEY STAKEHOLDERS	Women and youth groups, media, Ministry of Interior, Minister of Labour, development agencies, higher education
PROSPECTIVE PARTNERS	Jordanian Womens Union, UNWOMEN, Jordan River Foundation, Women Deliver, Azraq Alive Kindergarten COOP
COMPLEXITY	High
TIMEFRAME TO LAUNCH	12 months
COST TO IMPLEMENT	High - to fund child-care credits and fiscal incentives

Macro Recommendations

**Insight** Social Enterprise, nor social innovation, is currently regarded as a core interest across Jordan’s government - yet evidence internationally suggests significant cost savings and enhanced impact outcomes can be achieved by embedding social enterprise solutions across diverse domains of public policy and delivery.

**Precedent** Department of Social Prosperity - Colombia [www.dps.gov.co](http://www.dps.gov.co)



MACRO PROPOSITION	3
IDEA	CROSS-CUTTING SOCIAL ENTERPRISE UNIT IN GOVERNMENT
FUNCTION	To embed social enterprise teams in all major government departments to influence holistic policy
ACTIVITIES	Cross-departmental policy forums that help embed social enterprise policy in all new legislation
TARGET GROUP	Civil servants, Government Ministers, elected officials
CHALLENGES	Change management and advocacy with diverse government Ministries with other pressing priorities
SUCCESS FACTORS	Social enterprise seen as a mechanism for achieving the existing objectives of divers government Ministries
IMPACT	Social enterprise solutions welcomed across diverse Ministries including health, education and social care
KEY STAKEHOLDERS	Ministry of Interior, Ministry of Education, Ministry of Health, Ministry of Social Development
PROSPECTIVE PARTNERS	Department of Social Prosperity - Colombira, Barcelona City Council
COMPLEXITY	High
TIMEFRAME TO LAUNCH	24 months
COST TO IMPLEMENT	Medium



Macro Recommendations

**Insight** While the concept of social entrepreneurship is recognised by close to half the young population of Jordan, it is not widely regarded as a successful career path. A mainstream television show on social enterprise in Afghanistan led to ten fold increase in awareness and appreciation of social entrepreneurship, particularly with women and their families.

**Precedent** Fekr Wa Talosh - Dream & Achieve, Afghanistan  
<https://www.tolo.tv>



MACRO PROPOSITION	4
IDEA	SOCIAL ENTERPRISE MEDIA STRATEGY & PROGRAMMING
FUNCTION	To enhance the nations understanding and appreciation for social entrepreneurship
ACTIVITIES	Prime-time programming involving mainstream media
TARGET GROUP	Young people, particularly women
CHALLENGES	Achieving a partnership and prime-time slot with a mainstream television broadcaster in Jordan
SUCCESS FACTORS	Participation of Jordan’s successful social entrepreneurs in a ‘reality TV’ series
IMPACT	Increase in public awareness & changing cultural norms with social entrepreneurship seen an attractive ‘career’
KEY STAKEHOLDERS	A Jordanian mainstream broadcaster and Jordan’s successful social entrepreneurs
PROSPECTIVE PARTNERS	Jordan Radio and Television Corporation, Roya TV, JOINUP
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	12 months
COST TO IMPLEMENT	Medium

Macro Recommendations

**Insight** Awareness of best practice in social enterprise policy and models from around the world is low across government and policy makers in Jordan. Building on learning and models from around the world can dramatically speed up the step-change in Jordan and reduce the risk of repeating mistakes made elsewhere.

**Precedent** The Netherlands Social Entrepreneurship Mission [www.socialimpact-mission.nl](http://www.socialimpact-mission.nl)



MACRO PROPOSITION	5
IDEA	TRADE MISSIONS & NETWORK
FUNCTION	To invite global best practice social enterprise support organisations to Jordan to share knowledge
ACTIVITIES	A five day trade mission for international social enterprise leaders to share experience and form partnerships
TARGET GROUP	Jordanian government ministers and policy makers with international social enterprise leaders
CHALLENGES	Translating success stories from around the world to the unique cultural and socio-economic conditions in Jordan
SUCCESS FACTORS	Deep interest from government and policy makers in learning from best practice
IMPACT	Policy change, new models and international partnerships
KEY STAKEHOLDERS	Policy makers, media, international social enterprise leaders, host social enterprises in across Jordan
PROSPECTIVE PARTNERS	EC Social Business Initiative, European Venture Philanthropy Association, British Council, Goethe Institute
COMPLEXITY	Low
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Low

Macro Recommendations

**Insight** Current Jordanian government procurement is inaccessible to social enterprises - yet evidence from around the world suggests they frequently offer more efficient, durable and higher-impact solutions in comparison to public and private sector delivery.

**Precedent** Barcelona City Council Decree for Socially Responsible Public Procurement  
[ajuntament.barcelona.cat](http://ajuntament.barcelona.cat)



MACRO PROPOSITION	6
IDEA	SOCIAL ENTERPRISE PUBLIC PROCUREMENT DRIVE
FUNCTION	To support all government procurement teams to seek out prospective social enterprise delivery partners
ACTIVITIES	A contract readiness support programme for social enterprises, and advocacy across government
TARGET GROUP	High-growth potential social enterprises, procurement teams in government
CHALLENGES	Risk mitigation for government; the challenges of scaling too fast for social enterprises
SUCCESS FACTORS	Stepped routes to scale for social enterprises winning government contracts
IMPACT	More efficient, resilient and high impact delivery of public services
KEY STAKEHOLDERS	Government Ministries, financial institutions, high-growth social enterprises
PROSPECTIVE PARTNERS	Investment and Contract Readiness Fund, Jordan Chamber of Commerce
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Medium

Macro Recommendations

**Insight** Despite hugely significant remittances being made by Jordan’s diaspora there is little evidence of investment into Jordan’s social enterprises. Many of Jordan’s social enterprises are seeking export agents to facilitate market access around the world.

**Precedent** International Diaspora Engagement Alliance  
[www.diasporaalliance.org](http://www.diasporaalliance.org)



MACRO PROPOSITION	7
IDEA	DIASPORA ENGAGEMENT INITIATIVE
FUNCTION	To establish a dedicated unit to promote opportunities for diaspora to support social entrepreneurs
ACTIVITIES	To create a promotional campaign to attract diaspora investors, agents for market access & business expertise
TARGET GROUP	Jordan diaspora and high-growth potential social enterprises
CHALLENGES	Awareness raising with Jordan’s diaspora, addressing current barriers to export
SUCCESS FACTORS	Diaspora deeply engaged in the governance and ownership of Jordan’s social enterprises
IMPACT	Increase in investment and international market opportunities
KEY STAKEHOLDERS	Jordanian diaspora
PROSPECTIVE PARTNERS	Ministry of Foreign Affairs and Expatriates, financial institutions
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Low

Macro Recommendations

**Insight** The risks involved in investing in Jordan’s fledgling social enterprises remain high. Evidence drawn internationally demonstrates that social enterprise investment can be substantially increased with appropriate fiscal incentives.

**Precedent** Social Investment Tax Relief  
[www.gov.uk](http://www.gov.uk)



MACRO PROPOSITION	8
IDEA	SOCIAL INVESTMENT TAX INCENTIVES
FUNCTION	To implement fiscal incentives for investments in social enterprises
ACTIVITIES	A tax incentive scheme allowing investors to deduct a percentage of their investment from their tax liability
TARGET GROUP	High net worth individuals in Jordan
CHALLENGES	Justifying short term reductions in government tax receipts
SUCCESS FACTORS	Peer groups of high net worth individuals forming to facilitate and syndicate deal-flow
IMPACT	A new social enterprise investment asset class emerging in Jordan
KEY STAKEHOLDERS	Ministry of Economy, Chamber of Commerce, The Central Bank of Jordan
PROSPECTIVE PARTNERS	Ministry of Economy, Chamber of Commerce, European Venture Philanthropy Association
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	24 months
COST TO IMPLEMENT	High

Macro Recommendations

**Insight** Jordan’s social entrepreneurs report that they did not benefit from any formal education specifically dedicated to social enterprise and have had to seek out other channels for learning and capacity building - this represents a market opportunity for Jordan’s business schools and could form a key pillar of the citizenship curriculum in Jordan’s schools. UNESCO have developed and piloted an ‘Entrepreneurship Education’ in Jordan which could form the basis for further development and roll-out.

**Precedent** Instituto de Empresa Business School - Madrid  
[www.ie.edu/business-school](http://www.ie.edu/business-school)



MACRO PROPOSITION	9
IDEA	SOCIAL ENTERPRISE CURRICULUM
FUNCTION	To embed social enterprise as a cross-cutting topic in the school and higher education curriculum
ACTIVITIES	Dedicated social enterprise qualifications and social enterprise modules in other diverse subject areas
TARGET GROUP	Jordan’s schools and higher-education institutions
CHALLENGES	Adoption by schools and higher-education institutions and the associated training of teaching staff
SUCCESS FACTORS	A hands-on practice based social enterprise curriculum
IMPACT	Demonstrable increase in the specialist skills and expertise of aspiring social entrepreneurs
KEY STAKEHOLDERS	Academics, teachers, education policy makers, Ministry of Education, aspiring social entrepreneurs
PROSPECTIVE PARTNERS	IE, Skoll Business School, University of Jordan, MIT Arab Enterprise Forum, The German Jordan University
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	24 months
COST TO IMPLEMENT	Medium

CHAPTER TWO

Meso

Definition SESO

Mapping SESOs

Gap Analysis

Needs Assessment

Access to Finance

Conclusions

Recommendations

Definition SESO

Social Enterprise Support Organisations provide social entrepreneurs with access to knowledge, experience, infrastructure, resources, capital and markets.

Social Enterprise Support Organisations also work at more macro levels to influence policy, aggregate impact and increase public and institutional knowledge of the sector.

An early use of the SESO definition was by the UK Department for Education and Skills in 2005 (Evaluation of the Support for Enterprising Communities Pilot Project - Research Report 653).

While SESOs function at a meso intermediary level their reach and impact can be both macro top-level policy change and grassroots micro-level support to individual and collectives of social enterprises.

“I wish I had had not just a normal enterprise mentor but someone who understood about social enterprise frameworks and contexts and impact and community engagement and not just classical business models” Jordanian Social Entrepreneur

MICRO FUNCTIONS	
ACCESS TO KNOWLEDGE	Providing accessible and lower cost channels to professional expertise such as legal and financial advice
ACCESS TO EXPERIENCE	Matchmaking and convening aspiring social entrepreneurs with experienced social entrepreneurs
ACCESS TO INFRASTRUCTURE	Providing access to workspace and manufacturing facilities
ACCESS TO RESOURCES	Providing incubation and acceleration facilities with ‘just-in-time’ access to technical assets
ACCESS TO CAPITAL	Facilitating access, or directly investing in social enterprises with a range of grant, debt and equity based capital
ACCESS TO MARKETS	Facilitating channels to local, national and international sales opportunities
MACRO FUNCTIONS	
POLICY INFLUENCE	Lobbying policy makers to help create a more enabling environment for social enterprises
AGGREGATED IMPACT MEASUREMENT	Analysing the strength, impact and gaps within the social enterprise economy and publishing findings
PUBLIC AWARENESS	Promoting the concept and values of social enterprise to the general public
INSTITUTIONAL ENGAGEMENT	Attracting interest, market opportunities and investment from corporate and public institutions



### **Mapping the SESO Potential**

There is a growing and vibrant entrepreneurship support ecosystem in Jordan. Many of the 'Enterprise Support Organisations' engaged expressed strong interest and some available resources to increase the provision of more tailored support services to social enterprises.

In our focus group discussions and interviews many Enterprise Support Organisations expressed strong interest in learning more about the specific needs and aspirations of social enterprises and displayed a propensity to invest in research and development around focussed social enterprise offerings.

There are however, significant challenges in resourcing this business development and the gaps in experience and knowledge required for successful product and services design and delivery.

A review of Enterprise Support Organisations in addition to Humanitarian and Development Organisations has been conducted to assess their propensity to broaden their service offering to serve the unique needs of social enterprises. The following criteria have been applied:

- 1) Do the core competencies of these existing organisations align broadly with the needs of social entrepreneurs and social enterprises.
- 2) The degree to which existing social enterprises have benefitted from their general services to date.
- 3) The level of interest expressed in developing new more focussed products and services for social enterprises.
- 4) The extent to which their counterparts in other parts of the world have successfully made the transition to supporting social enterprises.

If many of the existing actors are going to successfully make the transition to supporting social enterprises - significant support will be required - both from international actors who have made comparable shifts in their strategy, in addition to patient sources of capital to support the research and development of new services for a promising but still small new market of social enterprises.

Mapping the SESO Potential

		KNOWLEDGE	EXPERIENCE	INFRASTRUCTURE	CAPITAL	MARKETS
1	Al Ahli Bank				○	
2	Ambassade du Canada				○	
3	Amman Chamber of Industry	○	○			○
4	Amman Hacker Space	○	○	○		
5	ARDD-Legal Aid	○	○			
6	British Council		○		○	
7	British Embassy				○	
8	Business Development Center (BDC)	○	○	○	○	○
9	CARE	○		○	○	
10	Central Bank of Jordan				○	
11	CEWAS	○	○	○	○	○
12	CFHL	○	○			
13	Chamber of Commerce	○	○			
14	Chamber of Industry			○		○
15	Civic	○	○	○	○	○
16	Crown Prince Foundation	○	○	○	○	○
17	Danish Refugee Council (DRC)				○	○

○ Potential to Incorporate a SESO Function

○ Existing SESO Function

Mapping the SESO Potential

		KNOWLEDGE	EXPERIENCE	INFRASTRUCTURE	CAPITAL	MARKETS
18	Daoud Law	○	○			○
19	DFID	○			○	○
20	Digital Opportunity Trust		○	○	○	
21	EDA - Swiss Government				○	
22	EU			○	○	
23	Field Ready	○	○	○		
24	Geothe Institut				○	
25	German Jordanian University (GJU)	○				
26	German Red Cross -IFRCS		○		○	
27	GIZ				○	
28	Growth Circuit		○			○
29	International Rescue Committee (IRC)	○	○		○	
30	King Hussein Foundation				○	
31	iPark			○		○
32	JEFE - Jordan Education for Employment	○	○			○
33	JOHUD	○	○	○		
34	Jordan Central Bank	○			○	○

○ Potential to Incorporate a SESO Function

○ Existing SESO Function

Mapping the SESO Potential

		KNOWLEDGE	EXPERIENCE	INFRASTRUCTURE	CAPITAL	MARKETS
35	Jordan Loan Gaurantee Corporation				○	
36	Jordan Postal Saving Fund			○	○	○
37	Jordan River Foundation		○			○
38	Leaders of Tomorrow	○	○	○		
39	Luminus Eucation	○	○	○	○	○
40	Mercy Corp		○	○	○	
41	Microfund for Women	○	○		○	
42	Ministry of Labour	○		○		○
43	Ministry of Trade & Industry	○		○		○
44	Ministry of Youth	○		○		
45	Mowgli	○	○			
46	Naua Platform	○	○			○
47	Oasis500	○	○		○	○
48	Orange	○	○	○	○	○
49	Postal Savings Fund			○	○	
50	Princess Basma Youth Resource Center	○	○	○	○	
51	Queen Rania Center for Entrepreneurship	○	○	○	○	

○ Potential to Incorporate a SESO Function

○ Existing SESO Function

Mapping the SESO Potential

		KNOWLEDGE	EXPERIENCE	INFRASTRUCTURE	CAPITAL	MARKETS
52	Response Innovation Lab	○		○	○	○
53	Ruwwaq	○	○			○
55	SEEDJordan	○	○			○
55	Shamal Start	○	○	○	○	○
56	Shams Space	○	○	○		
57	Shoman Foundation	○			○	○
58	Startups Jordan	○	○		○	○
59	The Launch Pad	○	○	○		
60	Trip to Innovation	○	○	○		○
61	Umniah				○	○
62	UN Women	○	○	○	○	○
63	UNDP	○	○		○	
64	UNICEF	○	○	○	○	
65	Wamda Capital	○	○		○	○
66	ZAIN	○	○	○	○	○

○ Potential to Incorporate a SESO Function

○ Existing SESO Function

**Case Studies of Organisations with  
Partial SESO Functions**

To provide further insight into the functioning and offerings of organisations that provide a partial social enterprise support function a number of diverse case studies have been included.

These case studies relate to:

- 1) UNICEF Innovation Labs
- 2) Zinc
- 3) Shamal Start
- 4) SEEDJordan and Daoud Law
- 5) Digital Opportunity Trust
- 6) Civic
- 7) Ashoka
- 8) Response Innovation Lab

Case Studies of Organisations with  
Partial SESO Functions

UNICEF INNOVATION LAB

UNICEF Social Innovation Labs are a hybrid mix of practical education and social enterprise incubation for young Syrian refugees living in Za’atari and Azraq refugee camps. The Labs support the development of innovation solutions to challenges faced within the refugee camp context and ideas are developed to a working prototype stage.



UNICEF INNOVATION LAB	
OFFERING	Early stage concept and prototype development
	Access to infrastructure such as Shamal Start for winning projects
USERS	Young Syrian refugees
SCALE	20 participants per cohort
FREQUENCY	Three cohorts have taken place during 2018
GEOGRAPHY	Residents of Za’atari and Azraq refugee camps
LAUNCHED	2018
WEBSITE	<a href="http://unicefstories.org/2017/05/25/digital-futures-in-zaatari/">http://unicefstories.org/2017/05/25/digital-futures-in-zaatari/</a>
COMMENTS	Currently the incubation support is limited to developing ideas into working prototypes
	There is gap around advancing proven prototypes into production scale products and services
	Funding is provided by the One Foundation based in Ireland
	Access to the programme is free

**Case Studies of Organisations with  
Partial SESO Functions**

**UNICEF INNOVATION LAB**

Until early 2018 the UNICEF supported Social Innovation Labs were implemented by its partner organisations: Relief International in Azraq and Za'atari Camp, and the Jordan River Foundation (JRF), Jordanian Hashemite Fund for Human Development (JOHUD), Islamic Center Charity Society (ICCS), Save the children-Jordan (SCJ), International Medical Corps (IMC), YBC and East Amman Charity (EAC) in the host communities.

In 2018 and 2019 Unicef is running its own programme supported by Startup Weekend and Civic focussing on Azraq and Za'atari refugee camp residents.

The Unicef Innovation Labs are funded by the Irish based One Foundation.

**Services Provided**

- 1) An education in social innovation.
- 2) Access to a diverse pool of mentors.
- 3) Opportunities to pitch to investors.
- 4) Invitations to workshops, events and training.

- 5) Winning projects access the Shamal Start innovation Hub.

**Who Can Apply**

Any young resident of Azraq or Za'atari refugee camp between the ages of 14 and 18.

**Impact and Success Indicators**

To date 1,686 young people have completed the social innovation curriculum in one of the 118 social innovation labs that have been operating in Jordan.





Case Studies of Organisations with  
Partial SESO Functions

ZINC

The Zinc Innovation Campus is operated by the mobile phone company Zain. A dynamic co-working and incubation environment hosts a regular series of public events.

Zinc has five active branches with plans to scale further around the country.



ZINC	
OFFERING	Co-working and meeting space facilities
	Access to operating partners and investors
	Mentoring and coaching
	Trainings and public programming
USERS	Open to fee paying entrepreneurs with prices varying depending on usage habits
SCALE	Several hundred members at any one time
FREQUENCY	Open every weekday
GEOGRAPHY	Amman , Irbid
LAUNCHED	2014
WEBSITE	<a href="https://www.jo.zain.com">https://www.jo.zain.com</a>
COMMENTS	A flagship Corporate Social Responsibility venture of Zain
	Events often focus exclusively on social entrepreneurship themes
	Scholarships have been awarded to members with social enterprise ideas

**Case Studies of Organisations with  
Partial SESO Functions**

**ZINC**

Zain Innovation Campus (ZINC) is an entrepreneurship ecosystem enabler and partner where youth, entrepreneurs, innovators, mentors, investors and corporates can come together as a community with the joint goal of igniting a prosperous and collaborative entrepreneurial ecosystem. ZINC is not only an incubator, accelerator, investor, or co-working space - it is a hybrid of all the entrepreneurial ecosystem core components combined. ZINC helps ignite and define the ideas of early stage social and mainstream entrepreneurs. It helps startups to understand and refine their product or service in relation to the market opportunity.

**Services Provided**

- 1) Access to a diverse pool of mentors.
- 2) Opportunities to pitch to investors.
- 3) Access to the latest technologies.
- 4) Invitations to workshops, events and training.
- 5) Partnerships with Zain on new services and products.
- 6) Access to Zain Jordan's vast network of strategic partners.
- 7) Access to a working space and meeting rooms.

**Who Can Apply**

ZINC is open to everyone. ZINC can be accessed by startups, prospective entrepreneurs, experienced professionals, freelancers, students, and interested individuals regardless of the sector they belong to, and irrespective of their stage of development.

**Access**

ZINC has five active branches. ZINC HQ at the King Hussein Business Park, ZINC JU at the University of Jordan, ZINC YU at Yarmouk University. ZINC Shamal Start at Luminous Education in Irbid, and ZINC HU at the Hashemite University.

**Impact and Success Indicators**

5,000 young entrepreneurs supported to start and scale their enterprises.



Case Studies of Organisations with  
Partial SESO Functions

SHAMAL START

Shamal Start fosters and invests in entrepreneurs with cutting-edge ideas in manufacturing by providing comprehensive support, including strategic mentorship, creative workspace, networking and linkages, seed funding and access to the first digital fabrication facilities in Jordan.



SHAMAL START	
OFFERING	Access to state of the art digital fabrication and manufacturing infrastructure
	Full-time incubation programme
USERS	Manufacturing entrepreneurs who have formed a startup team
SCALE	50+ businesses have been incubated to date
FREQUENCY	Open every weekday
GEOGRAPHY	Irbid
LAUNCHED	2016
WEBSITE	<a href="http://www.shamalstart.com/">http://www.shamalstart.com/</a>
COMMENTS	Open to anyone holding Jordanian or Syrian citizenship
	Startup teams are expected to consist of at least two co-founders
	A significant proportion of businesses supported are early-stage social enterprises

“More support is needed for manufacturing. Everyone seems to be concentrating on tech which is not where the job creation opportunities lie”

Ibrahim Faza, Shamal Start

**Case Studies of Organisations with  
Partial SESO Functions**

**SHAMAL START**

Shamal Start is programs aims to support establishing startups at Irbid & Mafrqa provinces, focusing on manufacturing and services industries, with the goal of developing the local economy and creating job opportunities.

**Operating Headlines**

Implemented by: *Luminus Education*

Funding: *EU*

Funding/Project Started: *January 2017*

Funding/Project Currently Ends: *January 2020*

**Services Provided**

- 1) Business development support
- 2) Seed funding
- 3) Access to digital fabrication facilities
- 4) Access to a diverse pool of mentors.
- 5) Opportunities to pitch to investors.
- 6) Invitations to workshops, events and training.
- 7) Access to the Luminus Education network of strategic partners.
- 8) Access to a working space and meeting rooms.

**Who Can Apply**

Jordanians and Syrians aged 18 or older.

Micro, Small and Medium Enterprises (MSMEs)  
registered in north of Jordan.

**Impact and Success Indicators**

Over **7,500** people have attended project activities  
(workshops, training courses & hackathons)

Received above **2000** Startup Applications

**190** Startups have been trained

**84** Startups have been incubated who between them  
have created **200** jobs



Case Studies of Organisations with  
Partial SESO Functions

SEEDJORDAN AND DAOUD LAW

Daoud Law is a Jordanian legal practice that has been serving the national, regional and international communities for 25 years. SEEDJordan is an initiative of Daoud Law focussed on building a one-stop shop platform for social enterprise and the ecosystem of social enterprise support organisations.



SEEDJordan & Daoud Law	
OFFERING	Briefings to government Ministries and the Company Controller on the concept of social enterprise
	Supporting regulators with policy development that will facilitate a more enabling environment for social enterprise
USERS	Government, Enterprise Support Organisations and Social Enterprises
SCALE	Bespoke engagements with government, ESOs, SEs and stakeholders
FREQUENCY	Regular strategy meetings and awareness workshops
GEOGRAPHY	Amman
LAUNCHED	2017
WEBSITE	<a href="http://www.daoudlaw.com">www.daoudlaw.com</a>
COMMENTS	Prior to engagement senior officials were not aware of social enterprise
	There is strong interest from senior officials in helping build a more enabling environment for social enterprises

**Case Studies of Organisations with  
Partial SESO Functions**

**SEEDJORDAN AND DAOUD LAW**

SEEDJordan works with Daoud Law to advocate, spearhead and raise awareness for political and legal reform and to enhance the ecosystem for Social Enterprise in Jordan and across the region. SEEDJordan's goal is to enhance livelihood opportunities for underserved Jordanian including women and youth, Syrians and Palestinians living in Jordan as well as other marginalised groups.

SEEDJordan wish to achieve this by creating channels for trade with international markets who are focusing on fair trade and pay fair prices and invest in countries with a social enterprise reputation. The market SEEDJordan intends to tap into is Europe with the Netherlands as the main entry point as well as the UK market with more markets to follow.

**Services Provided**

- 1) Access to European markets
- 2) Legal advice
- 3) Strategic ecosystem development support
- 4) Diversification of business support services to be more tailored to social enterprises

**Target Market**

Any social enterprise seeking to access European markets.

Any social enterprise seeking startup or operational legal advice.

Any enterprise support organisation seeking to diversify and expand it's offering to include social enterprise provision.

**Access**

Amman based office, with the interest to run workshops and legal clinics around Jordan on request

**Impact and Success Indicators**

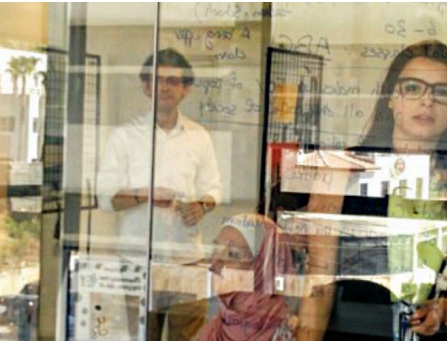
A thriving social enterprise ecosystem in Jordan.

Thriving and scaling social enterprises that have expanded their markets into Europe.

Case Studies of Organisations with  
Partial SESO Functions

DIGITAL OPPORTUNITY TRUST

The Digital Opportunity Trust in Jordan is working closely with the Ministry of ICT to address national technology and sustainability priorities. The focus is on revitalising Knowledge Stations as micro incubation hubs. Young people are supported to become innovators, entrepreneurs and leaders - and helped to apply digital solutions that have a positive impact in their communities.



DIGITAL OPPORTUNITY TRUST	
OFFERING	A community based learning and incubation environment for developing small scale social innovations and enterprises
	Access to digital tools and coding support
USERS	Young people
SCALE	Under 20 young people are supported at a time
FREQUENCY	Open weekdays, with frequent mentoring and courses
GEOGRAPHY	Amman
LAUNCHED	2017
WEBSITE	<a href="https://www.dotrust.org/">https://www.dotrust.org/</a>
COMMENTS	There are over 100 Knowledge Stations around Jordan that are being refreshed through partnerships with DOT & Civic
	Funding is provided by the Government of Canada.



**Case Studies of Organisations with  
Partial SESO Functions**

**DIGITAL OPPORTUNITY TRUST**

The Digital Opportunities Trust believes that young people have experience, passion, and insight rooted in the needs and challenges of their communities. Digital Opportunities Trust Jordan supports youth to deepen their understanding of those needs and challenges, and provide them with the tools, knowledge, networks, and support to launch sustainable social initiatives that create positive change.

Youth develop entrepreneurial mindsets and communication, teamwork, decision-making, and digital skills. Their initiatives create a ripple effect of opportunities for themselves and others, leading to jobs, businesses, sustainable social and economic change, and transformed, resilient communities.

Digital Opportunities Trust Jordan is addressing the twin challenges of youth unemployment and limited opportunities for sustainable economic growth in Jordan by supporting youth to solve pressing challenges in their local communities and establish sustainable social enterprises. Digital Opportunities Trust Jordan is doing this in three ways: by supporting young women and men to become Young Social Innovators and providing seed funding, networks, and

mentors for their promising innovations; by establishing Digital Creativity Labs throughout the country; and by working with partners to improve Jordanian communities' access to and learning in technology.

**Services Provided**

Our programs provide young people with the opportunity to develop skills, deep knowledge, networks, and investment in their ideas. Key to the success of all of DOT's young leaders is -

Experience-based learning  
Training to young people while they build their skills and abilities in and alongside local communities, business, institutions, and organizations.

Community impact  
Young people put their knowledge to work, and gain a deep understanding of the needs, challenges, and what they can contribute to their local community.

Networks  
Young leaders are connected with peers, global networks, mentors, and network of partners who all play a role in growing their ideas.

Investments  
The Digital Opportunity Trust believes in investing in

young people as changemakers and innovators. DOT supports youth through stipends and linking them to job placements and seed funding.

**Who Can Apply**

Young people who live near a Digital Community Trust programme and hubs.

**Impact and Success Indicators**

The transformation of Knowledge Stations around Jordan into thriving community and civic spaces.

A change in mindset of Jordanian's youth towards a belief in the power of their civic agency.





Case Studies of Organisations with  
Partial SESO Functions

CIVIC

Civic is a place based civic entrepreneurship accelerator - working to activate under-utilised assets, infrastructure and talent. And in so doing support the creation of a new market for civic entrepreneurship.

Civic brings together social entrepreneurs, institutions and communities to co-develop a new vision for a place and then incubates dozens of socially enterprising initiatives to help realise the vision.



CIVIC	
OFFERING	Access to proven models, investment and experience
	Investment in collective assets to be utilised by many civic entrepreneurs operating in the same geographical location
USERS	Social and civic entrepreneurs and purpose-driven institutions
SCALE	20+ social and civic enterprises are incubated together in each place
FREQUENCY	Intensive multi-year community development process
GEOGRAPHY	Azraq town and refugee camp, Mafraq including Za’atari refugee camp
LAUNCHED	2017
WEBSITE	<a href="http://www.civic.co">www.civic.co</a>
COMMENTS	Civic is funded by international foundations and government, alongside earned income from institutions
	Emphasis is placed on the power of collective action & infrastructure to help reduce costs and increase impact

**Case Studies of Organisations with  
Partial SESO Functions**

**CIVIC**

Civic works with global institutions to build and cultivate new markets and ecosystems in social and civic entrepreneurship, at a place-based scale. Partners and social investors range from UNHCR, DFID and the Prince of Afghanistan, and from international foundations, local government and large corporations, to civic and social entrepreneurs with 1000 of the most promising models ready to scale from around the world.

**Services Provided - Macro**

- 1) Macro: Developing country-wide or regional strategies and masterplans with a focus on the role of social and civic enterprise.
- 2) Macro: Supporting a step-step-change in the operating model of existing humanitarian and development organisations towards more platform based and socially enterprising approaches.

**Services Provided - Meso**

- 1) Mapping and building the social and civic enterprise ecosystem of a region or country

- 2) Introducing new actors to create a holistic mix of access to knowledge, experience, capital, markets and infrastructure

**Services Provided - Micro**

- 1) A place-based incubator and accelerator for helping early stage social entrepreneurs go from concept, to prototype, to market, to scale over a period of two to three years.
- 2) Access to a Collective Investment Fund for resourcing physical and digital infrastructure, equipment and tools that can be shared by multiple social or civic enterprises.
- 3) Access to an online platform that is sharing the business, operating and impact models of the most successful social and civic enterprises around the world.

**Who Can Apply**

Any institution committed to becoming a more enabling platform for social or civic enterprises.

Any established social or civic enterprise wishing to share their model

And in the places Civic works - any aspiring social or civic entrepreneur seeking access to models, experience, finance, infrastructure or markets.

**Access**

In partnership with UNHCR, the Jordanian government, Bernard van Leer Foundation and community partners Civic is building a network of civic spaces around Jordan during 2019.

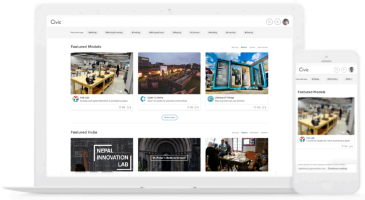
**Impact and Success Indicators**

Club of unlikely allies in a country or region working together to build a social enterprise ‘market’.

A thriving social enterprise ecosystem with sufficient access to knowledge, capital, infrastructure and markets.

30+ thriving civic and social enterprises in a place.

Mafraq Social Development Strategy 2020. A deeply integrated approach to supporting the agency, livelihoods and wellbeing of both Jordanians & Syrians. The vision, enabling spaces, culture and investment to transform 300,000 lives. Hundreds of social ventures built by the people of Mafraq and everyone they have welcomed. Places for new relationships to form. A model to share with the world.

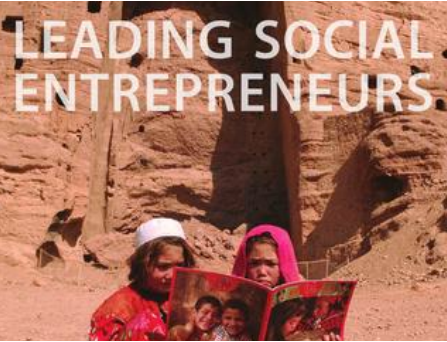


Case Studies of Organisations with  
Partial SESO Functions

ASHOKA

Ashoka identifies and supports the world’s leading social entrepreneurs, and provides access to growth capital, networks, markets and experience.

Ashoka also works to codify learning and practice to help advance social entrepreneurship practice and policy change.



ASHOKA	
OFFERING	Growth capital and bespoke strategic leadership support with access to mentors, markets and professional expertise
	Membership of a global community of social entrepreneurs who come together for annual regional gatherings
USERS	Social entrepreneurs with a proven model ready to scale
SCALE	Nine Ashoka Fellowships have been awarded in Jordan since 2008
FREQUENCY	Support is provided intensively for a period of 12 months
GEOGRAPHY	Jordan
LAUNCHED	2008
WEBSITE	<a href="https://www.ashoka.org/en">https://www.ashoka.org/en</a>
COMMENTS	Participation is highly selective and involves a multi-stage application and due diligence process
	Ashoka does not have an office in Jordan. Activities are managed regionally from Cairo.
	Fellowships have been awarded to those working in the fields of education, civic engagement & economic development

**Case Studies of Organisations with  
Partial SESO Functions**

**ASHOKA**

Ashoka Fellows are the world's leading social entrepreneurs. They champion innovative new ideas that transform society's systems, providing benefits for everyone and improving the lives of millions of people. Ashoka Fellows define the new roadmaps that allow people to thrive in this new environment, while providing solutions and demonstrating the how-tos. After a rigorous selection process, fellows are introduced to a life-long fellowship, where every member is committed to championing new patterns of social good. Fellows are encouraged to take ownership of the network.

The first Ashoka fellowship in Jordan was awarded in 2008, and nine fellowships have been awarded since. Ashoka's presence in Jordan is facilitated by Ashoka Arab World, Ashoka's regional office based out of Cairo.

Once selected, each Ashoka Fellow embarks on a tailored timeline of investments and support over their lifetime. Ashoka invites Fellows to make the most of the network through interactions that will increase their chances for deepening their social impact. Some of the support Fellows will enjoy include:

**Services Provided**

- 1) A tailored stipend for up to three years, if needed, for the Fellow to dedicate themselves full time to the advancement of their idea.
- 2) Customized engagement opportunities that accelerate their impact
- 3) Increased visibility
- 4) A global community of peers

**Who Can Apply**

Any established social entrepreneur with a system changing idea that has reached proof of concept and is looking to scale.

**Impact and Success Indicators**

To help a small number of the highest impact social entrepreneurs to change the system at scale.

**Examples of Ashoka's Jordanian Fellows**



**Sami Hourani** Leaders of Tomorrow

*"Sami is breaking the vicious cycle of elitism and nepotism, shifting the prevailing passivity and disengagement of Arab youth to a culture of sharing and engagement."*



**Rawan Barakat Raneen**

*"Rawan is working with students, teachers and communities to shift the traditional rote-memorisation based educational environment in the Levant region."*



**Abdelaziz Allabadi Altibbi**

*"Abdelaziz is popularising medical information in the Arab region."*



**Rabee Zureikat** Zikra Initiative

*"Rabee has introduced a form of tourism to Jordan which challenges existing social systems and progresses toward more egalitarian, inclusive societies."*



**Samar Dudin**

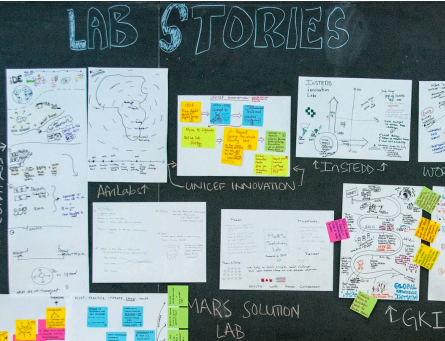
*"Samar empowers Arab youth to become active citizens in their communities, as she transforms young people's sense of apathy, loss of identity, alienation, exclusion and prejudice into civic engagement."*

Case Studies of Organisations with  
Partial SESO Functions

RESPONSE INNOVATION LAB

The Response Innovation Lab is focussed on innovation in humanitarian contexts - solving problems in large-scale humanitarian emergencies and protracted crises such as earthquakes and civil war.

The Response Innovation Lab develops, tests and rolls out proven concepts that help overcome context-specific problems or barriers.



RESPONSE INNOVATION LAB	
OFFERING	Matchmaking services connecting those with humanitarian problems to proven and often enterprise models
	Strategic support including problem definition and business development
USERS	Humanitarian and development organisations seeking new innovative and enterprising solutions
SCALE	10+ organisations supported in Jordan
FREQUENCY	Intensive three months strategic engagements
GEOGRAPHY	Jordan
LAUNCHED	2017
WEBSITE	<a href="https://responseinnovationlab.com">https://responseinnovationlab.com</a>
COMMENTS	A new programme has recently been launched focussing on matchmaking services to community based initiatives
	Funding is provided by DFID and managed by the Start Network
	Services are currently available at no cost, a charging model is being developed and will be trialed in 2019

**Case Studies of Organisations with  
Partial SESO Functions**

**RESPONSE INNOVATION LAB**

The Response Innovation Lab provides resources that can assist organisations and communities to innovate and share this innovation with others, during humanitarian emergencies. The lab is independent, local and accessible for free to both traditional and non-traditional actors. The goal is to substantially improve the lives of affected populations by ensuring good, new and innovative ideas are tested and shared across the sector. Founded by three of the world's largest NGOs and Civic, the Response Innovation Labs is currently operating in five humanitarian contexts, with a network of 150 supporting organisations.

**Operational Headlines**

Implemented in Jordan by Civic and World Vision  
Funding: Disasters and Emergencies Preparedness Programme (DEPP) through the START Network  
Geography: Amman  
Funding start: 2017

**Services Provided**

- 1) **Matchmaking Services:** Matchmaking humanitarian challenges with relented innovations and partners locally and globally
- 2) **Convene:** Establishment and mapping of an innovation community in Jordan, that supports the humanitarian ecosystem. Hosting discussions around challenges and innovations in Jordan.

**Who Can Apply**

Humanitarian organisations and humanitarian actors operating in Jordan

**Impact and Success Indicators**

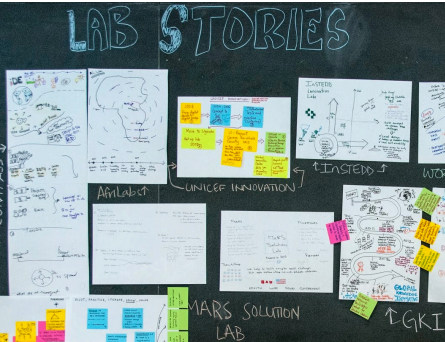
15 successful matches between humanitarian actors and innovative solutions.

Case Studies of Organisations with  
Partial SESO Functions

JOHUD Innovation Labs

Established in 1977, the Jordanian Hashemite Fund for Human Development (JOHUD) is the oldest and largest non-governmental organisation dedicated to promoting rights-based, sustainable human development in Jordan.

The JOHUD Innovation Labs provide holistic education through after-school programs. The programmes emphasise access to knowledge through Information Communications and Technology, to prepare young people to lead in the future, contribute to the creation of a better future and to improve the quality of life in their communities.



JOHUD	
OFFERING	Facilitated process along a four-part innovation cycle
	Development of social skills, access to technical skills, prototyping platform and national innovation competitions
USERS	Young people aged 10 to 24 years old
SCALE	60 social enterprises developed per year
FREQUENCY	Open access centres and weekly trainings and peer to peer support
GEOGRAPHY	51 centres around Jordan
LAUNCHED	2016
WEBSITE	<a href="http://www.johud.org.jo/">http://www.johud.org.jo/</a>
COMMENTS	Following the withdraw of funding from Unicef, JOHUD has embarked on a business development journey
	supported by Civic to transform its operating model into a social enterprise and to launch a regional thought-leadership
	and ‘next practice’ Hub for demonstrating new models of human development

### **Case Studies of Organisations with Partial SESO Functions**

#### **JOHUD Innovation Labs**

JOHUD has a network of 51 Community Development Centres located throughout the country, focussed on supporting those living in under-served, poor, and remote communities. “JOHUD provides sustainable support that empowers individuals to work with their neighbours, strengthen their communities and secure access to the resources they need to achieve healthy and fulfilled lives.”

As participants of the JOHUD Innovation Labs young people have the opportunity to take part in the innovation cycle in four stages at the innovation Labs:

*I-Learn* - workshops or self-learning modules aimed at providing youth with social-skills (problem-solving), innovaton and entrepreneurship

*I-Design* - in this stage youth with mentoring from local experts or innovation Lab Alumni learn technical skills based on needs of youth to hhelp them in their innovative projects

*I-Change* - Youth with mentors and local experts make a networking platform in order to guide them to use

their skills and prototyps to implement their projects to make positive social change

*I-Compete* - youth are able to participate in nationwide competitions on innovative ideas or projects in technology

#### **Services Provided**

Social innovation, technical skills, international exchange opportunity, mentorship, soft skills.

#### **Who Can Apply**

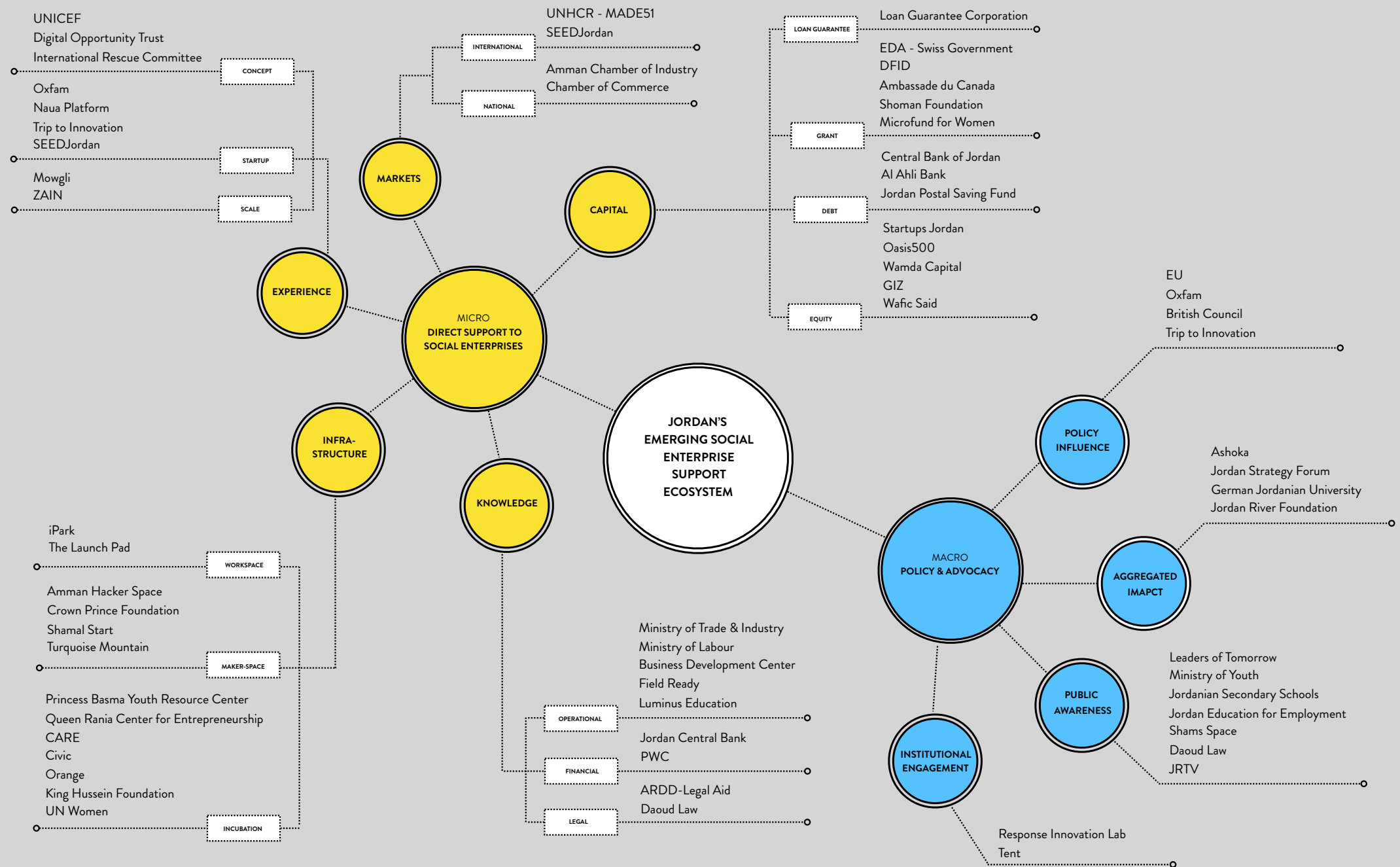
All nationalities ages 10 to 24.

#### **Impact and Success Indicators**

25000 youth served per year.  
5000 social innovation trainees.  
60 innovative idea projects.







This Ecosystem Map seeks to celebrate the diversity of actors who have dedicated part or all of their resources to supporting Jordan's fledgling social enterprise sector at either a micro or macro level. This is version 1.0 and we seek to expand this ecosystem map over time.

Access to Finance

Access to social enterprise finance in Jordan is extremely limited and piecemeal. There is no complimentary or holistic financial ecosystem - such that the journey of a social entrepreneur is fraught with risk and complexity as they seek to navigate through the different phases of growth from concept, to prototype, to market to scale without appropriately differentiated financial investment.

“Social enterprise will help attract foreign direct investment. And foreign direct investment will help bring more of an innovation culture to Jordan - this, along with the FI is absolutely crucial for Jordan.”

Dr Adel Sharkas, Central Bank of Jordan

“If you go private, donors do not consider you to be a credible partner for social change”

Jordanian social entrepreneur

SOCIAL ENTERPRISE INVESTMENT	CURRENT LIMITED AND PIECEMEAL OPPORTUNITIES
CONCEPT	UNICEF, Personal loans through Micro-finance
PROTOTYPE	Shamal Start, Shoman Foundation, Zain
MARKET	Microfund for Women, Goethe Institut, Civic
NATIONAL SCALE	Ashoka, Central Bank of Jordan, DFID, Tent, EDA, Ambassade du Canada, Arab Bank
GLOBAL SCALE	Wamda Capital, Oasis500

Table detailing the funding available for social enterprises at different stages of their development journey in Jordan

SOCIAL ENTERPRISE INVESTMENT	APPROPRIATE FORMS OF INVESTMENT TO INFORM THE FUTURE STRATEGY
CONCEPT	GRANT
PROTOTYPE	QUASI-EQUITY, GRANT, MICRO-FINANCE
MARKET	VENTURE PHILANTHROPHY, QUASI-EQUITY, CONVERTIBLE DEBT, GRANT, MICRO-FINANCE
NATIONAL SCALE	VENTURE PHILANTHROPHY, QUASI-EQUITY, CONVERTIBLE DEBT
GLOBAL SCALE	VENTURE PHILANTHROPHY, QUASI-EQUITY, CONVERTIBLE DEBT

Table detailing the most appropriate forms of finance for social enterprises at different stages of their development journey

Sources of Investment

Despite the challenges in accessing finance, the social enterprises interviewed and engaged in this study reported a diversified mix of investment sources.

78% of investment in Jordan’s social enterprises we engaged came from three main sources:

- 1) Foreign philanthropists and foundations who in the main are seeking to support the most marginalised members of society - including a significant focus on migrant populations and their host communities.
- 2) Corporate Social Responsibility budgets related the sponsorship and out-sourced product innovation.
- 3) Private investment from the social entrepreneurs own resources or those of friends and family.

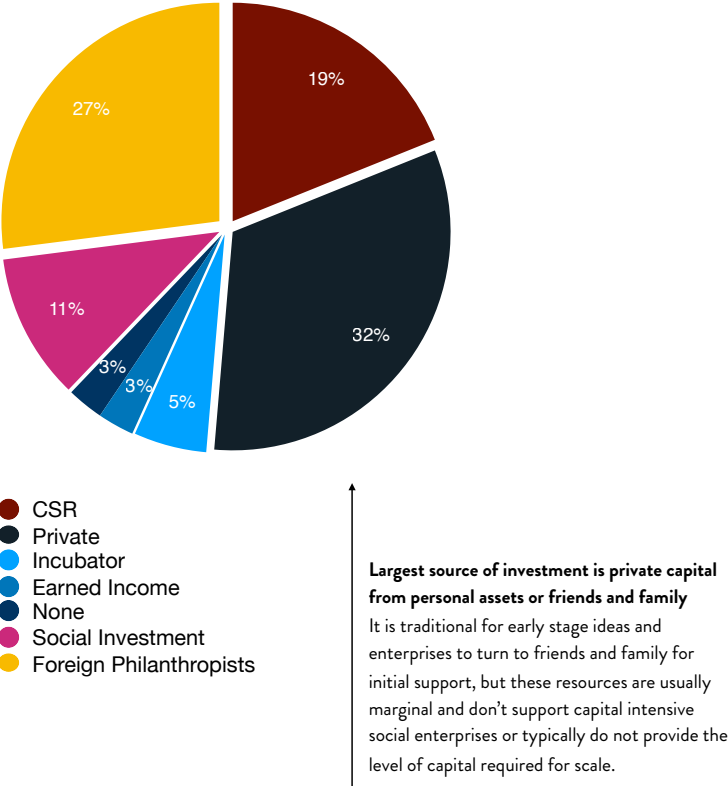
Social investment in the form of patient re-payable capital such as ‘soft debt’ or ‘quasi-equity’ represented only 11% of investments made into the social enterprises studied. This reflects the still very fledgling social investment actors in Jordan and represents a significant opportunity for further development.

The social entrepreneurs engaged in this study spoke not just to the challenges of accessing finance, but also to frustrations around the short-lived nature of

donor interest and engagement. There is little evidence of long-term ‘wrap-around’ investor relationships that stay with the social enterprise as it grows and matures, “donor interest is here today and then gone tomorrow” based on the short-lived priorities and constraints of key funding actors in the country, explained an Ashoka award winning social entrepreneur.

The imperative is not just to increase the volume and flow of social investment, but also change the nature and duration of the relationship between donors and social entrepreneurs. Through donors and social enterprises working together, keys gaps in the social capital market of Jordan has been addressed and new more sophisticated funding instruments designed and developed to reflect the changing form of capital needs for social enterprises as they move from concept, to prototype, to market, and to scale.

Figure 19: Sources of Investment for Jordans social enterprises  
In person interviews and surveying of social entrepreneurs



**Diversifying Access to Finance**

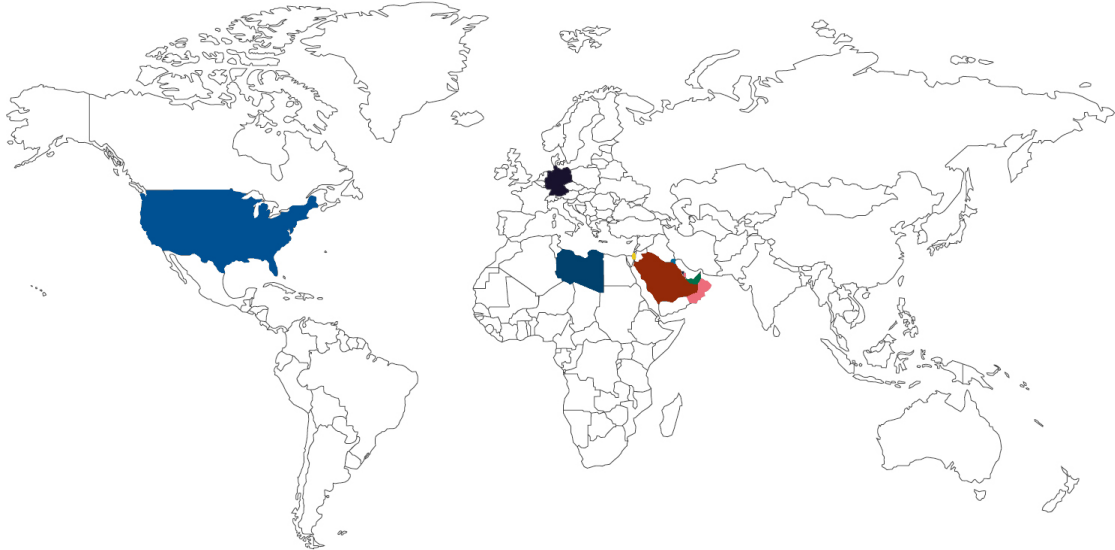
In efforts to diversify and scale access to finance, Jordanian diaspora could form a vital and new addition not just to the flow of capital, but also to the quality and longevity of strategic support relationships between social entrepreneurs and their social investors.

Jordanian diaspora are responsible for highly significant remittances, currently benefiting family members at home. There is currently no evidence of these remittances being used to invest in social enterprises.

There are compelling opportunities to encourage diaspora to support social enterprises through equity, debt or grant based support.

There is a growing field of venture philanthropy around the world, which if introduced to Jordanian diaspora could help to facilitate:

- a) investment into social enterprises
- b) facilitate access to international markets with diaspora acting as agents in foreign markets; and
- c) enhanced business development support drawing on their experience and insight gained abroad.



**Figure 20: Main sources of Jordanian diaspora remittances from around the world**  
World Bank

●	Saudia Arabia / 1,464 million JD
●	UAE / 723 million JD
●	United States / 375 million JD
●	West Bank & Gaza / 219 million JD
●	Qatar / 206 million JD
●	Kuwait / 192 million JD
●	Libya / 81 million JD
●	Germany / 65 million JD
●	Bahrain / 59 million JD
●	Oman / 46 million JD

Finance available by stage of growth

This table seeks to map the key actors offering access to finance at different stages of the social enterprise journey path.

STAGE 1: Ideation	STAGE 2: Startup	STAGE 3: Growth & Consolidation	STAGE 4: Expansion
Shamal Start	EDA - Swiss Government	Loan Gauantee Corportion	Central Bank of Jordan
British Council	UK Department for International Development	Oasis500	Al Ahli Bank
ZINC	Ambassade du Canada	Wamda Capital	Jordan Postal Saving Fund
CARE	Shoman Foundation	Wafic Said	Arab Bank
Civic	Microfund for Women	EU	
Danish Refugee Council (DRC)	Startups Jordan	Umniah	
Digital Opportunity Trust	GIZ	ASHOKA	
International Rescue Committee (IRC)	Geothe Institut	Tent	
Princess Basma Youth Resource Center	Mercy Corp	Open Society Foundations	
JOHUD	Orange		
	Shoman Foundation		
	Startups Jordan		
	Trip to Innovation		
	UN Women		

Meso Recommendations

Initiatives to support Social Enterprise Support Organisations through capacity building programs, strategic alliances with local and international financial institutions and exchange and networking events, to improve the quality, innovativeness and outreach of their services targeting local social enterprises.

IDEA	OBJECTIVE
1    SESO Forum	To create a Forum for Social Enterprise Support Organisations to come together to share insight, co-develop programmes and spot gaps in the ecosystem offering
2    Matchmaking to International Best Practice	To connect Jordanian Social Enterprise Support Organisations to best practice leaders around the world, partially enabled by a digital Hub
3    Interoperable Data Frameworks	To create a standardised lexicon and impact data framework to support benchmarking, due diligence and impact assessment between Social Enterprise Support Organisations
4    Social Enterprise Export Programme	To support the creation of a dedicated organisation to attract and facilitate export opportunities working with international market intermediaries
5    Expanded Remit for Entrepreneurship Support Institutions	To support existing financial, incubation and acceleration institutions to expand their scope and specialism to include specific offerings for social enterprises
6    Social Capital Joint Ventures	To build joint ventures between Jordanian social finance providers and international partners for the pursue of facilitating deal flow, match-funding, and loan guarantees
7    Social Enterprise Region	To promote a strategic Governorate such as Mafraq as a social enterprise zone
8    Social Enterprise Research Study	To embark on a longitudinal academic study on the enabling conditions, constraints and impact of social enterprise in Jordan
9    Enhancements & Development of Financial Instruments	To support the development of new financial instruments such as social enterprise loan guarantee funds and social impact bonds
10   Beneficiary to Social Entrepreneur	To support a step-change in the operating models of Jordan based humanitarian and development agencies to apply their resources to supporting ‘beneficiary’ led social enterprises

MESO Recommendations

IDEA		Timeframe	Cost	Complexity
1	SESO Forum	6 months	Low	Medium
2	Matchmaking to International Best Practice	6 months	Low	Low
3	Interoperable Data Frameworks	12 months	Medium	Medium
4	Social Enterprise Export Programme	6 months	Medium	Medium
5	Expanded Remit for Entrepreneurship Support Institutions	6 months	Low	Medium
6	Social Capital Joint Ventures	6 months	Low	Medium
7	Social Enterprise Region	6 months	Medium	Medium
8	Social Enterprise Research Study	12 months	Medium	High
9	Enhancements & Development of Financial Instruments	12 months	Medium	Medium
10	Beneficiary to Social Entrepreneur	12 months	Medium	Medium

Meso Recommendations

**Insight** To support the development of social enterprises takes many diverse specialist skills and resources that no one organisation can provide on their own - therefore finding ways to facilitate strategic collaborations between Social Enterprise Support Organisations becomes very attractive.

A SESO forum would establish a rhythm of meetings that might range from monthly collaboration and coordination workshops to an annual gathering. A Forum could support both informal and emergent collaborations and knowledge sharing as well as take a leadership role in specific multi-sector projects such as research initiatives and advocacy.

**Precedent** Social Enterprise Coalition  
[www.socialenterprise.org](http://www.socialenterprise.org)



MESO PROPOSITION	1
IDEA	SESO FORUM
FUNCTION	To support organisations to share insight, co-develop programmes and spot gaps in the ecosystem offering
ACTIVITIES	Collective initiatives in research, ecosystem analysis and policy advocacy
TARGET GROUP	Social Enterprise Support Organisations and Enterprise Support Organisations wishing to serve social enterprises
CHALLENGES	Achieving a highly collaborative culture in a typically competitive Jordanian landscape where resources are scarce
SUCCESS FACTORS	Establishing common purpose and mutual benefit with an ecosystem perspective on complementary roles
IMPACT	A dramatically strengthened ecosystem of support and resources for social enterprises
KEY STAKEHOLDERS	Social Enterprise Support Organisations, Enterprise Support Organisations, Ministry of Finance
PROSPECTIVE PARTNERS	ASHOKA
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Low



Meso Recommendations

**Insight** Jordan’s aspiring social entrepreneurs crave insight into the models and experience of their peers around the world. Where such insight has become possible through facilitated relationships Jordan’s social enterprises report an increased confidence to introduce new ideas in Jordan.

**Precedent** Social Enterprise Alliance  
Matchmaker Programme  
<https://socialenterprise.us>



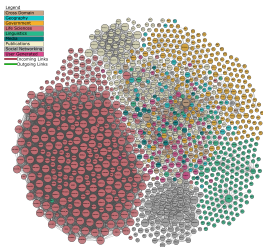
MESO PROPOSITION	2
IDEA	MATCHMAKING TO INTERNATIONAL BEST PRACTICE
FUNCTION	Digital Hub to connect Jordanian Social Enterprise Support Organisations to best practice leaders globally
ACTIVITIES	Mentoring, Exchange Visits
TARGET GROUP	High-growth potential social entrepreneurs
CHALLENGES	Contextualising international models and experience to the unique realities of Jordan
SUCCESS FACTORS	Relationships based on two-way value exchange
IMPACT	Rapid adoption and adaptation of proven models with foresight of challenges based on experience elsewhere
KEY STAKEHOLDERS	Established social entrepreneurs from around the world
PROSPECTIVE PARTNERS	Ashoka Middle East - Cairo Office, UnLtd, Social Enterprise Alliance, British Council, Goethe Institut, Synergos
COMPLEXITY	Low
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Low

Meso Recommendations

**Insight** There is scarcity of open datasets which limits the market insight of social entrepreneurs. There is a corresponding absence of shared protocols around measuring impact data which makes verifying and benchmarking reported impact extremely difficult - creating uncertainty in the eyes of commissions and investors on the relative effectiveness and success of different social enterprises.

During the focus group discussions, a number of social entrepreneurs expressed a view that “the current form of impact measurement and paperwork often stifles the work and the soul is lost”. This is an important reminder that data and impact frameworks should be designed to help inform and enhance strategy and delivery as much as to report to external stakeholders.

**Precedent** Open Data Initiative - Cabinet Office  
[www.gov.uk](http://www.gov.uk)



MESO PROPOSITION	3
IDEA	INTEROPERABLE DATA FRAMEWORKS
FUNCTION	To create a standardised data framework to support benchmarking, due diligence and impact assessment
ACTIVITIES	Establishing data protocols, launching an open-source data platform
TARGET GROUP	Social entrepreneurs seeking market insight and impact benchmarks, policy-makers quantifying impact
CHALLENGES	Encouraging owners of data to move from closed and proprietary models to an open-source approach
SUCCESS FACTORS	Securing the participation of major data owners such as Government Ministries and banks
IMPACT	Greater targeting of services and increased scale for the most effective models based on benchmarked impact
KEY STAKEHOLDERS	Data scientists. Operator of data platform. Owners of significant datasets.
PROSPECTIVE PARTNERS	The University of Jordan, Ministry of Industry, Trade and Supply, Ashoka, Skoll Business School
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	12 months
COST TO IMPLEMENT	Medium

“Impact measurement is not standardised. There is no available benchmark data - we are all just relying on telling stories”  
Jordanian Social Entrepreneur

Meso Recommendations

**Insight** With a weak national economy the temptation for Jordanian social entrepreneurs is to attempt to quickly open up international markets - this is fraught with challenges relating to market access, quality control and compliance. Those who have succeeded to access international markets have typically benefited from export programmes located overseas.

While there is significant revenue, scale and impact that can be driven by export markets, it is important to note that vital foundations need to be built first within the local market.

**Precedent** Made51  
[www.made51.org](http://www.made51.org)



MESO PROPOSITION	4
IDEA	SOCIAL ENTERPRISE EXPORT PROGRAMME
FUNCTION	To attract and facilitate export opportunities
ACTIVITIES	Matchmaking to international agents and markets. Providing quality assurance and compliance support.
TARGET GROUP	Established social enterprises with scalable products and services
CHALLENGES	Meeting international quality standards. Complying with export regulations.
SUCCESS FACTORS	Securing orders for high-value goods and services and not just raw materials.
IMPACT	Increased scale and sustainability of social enterprises through growth and diversification of customer-base
KEY STAKEHOLDERS	Government, foreign embassies, export agents, Jordanian diaspora
PROSPECTIVE PARTNERS	Ministry of Industry, Trade & Supply
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Medium

“Customs, clearance procedures, regulations and taxes are negatively impacting the business and become prohibitive - customs for example doubles the cost of our products”

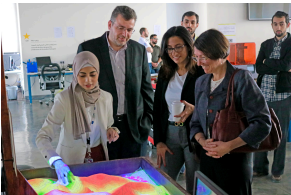
Zaid Souqí, The Orenda Tribe

Meso Recommendations

**Insight** Many mainstream enterprise support organisations are well placed to diversify and launch specialist social enterprise support programmes - maximizing their existing infrastructure, reach and business expertise.

While there is strong interest, there is significant need for building a strong knowledge and experience base within these mainstream enterprise support organisations and the process of developing and testing new social enterprise specific products and services will require real dedication on the part of these existing actors.

**Precedent** Shamal Start  
[www.shamalstart.com](http://www.shamalstart.com)



MESO PROPOSITION	5
IDEA	EXPANDED REMIT FOR ENTREPRENEURSHIP SUPPORT INSTITUTIONS
FUNCTION	To support existing financial and incubation institutions to expand their scope into social enterprise
ACTIVITIES	Bespoke business development services. Social enterprise masterclasses.
TARGET GROUP	Enterprise Support Organisations
CHALLENGES	Encouraging Enterprise Support Organisations to invest when the social enterprise market is currently very small
SUCCESS FACTORS	Achieving economies of scale by capitalising on infrastructure & services already available to mainstream enterprises
IMPACT	Fast growth of social enterprise support ecosystem leading to more credible and resilient social enterprises
KEY STAKEHOLDERS	Enterprise Support Organisations, international Social Enterprise Support Organisations providing mentoring
PROSPECTIVE PARTNERS	Ashoka, UnLtd, Impact Hub
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Low

Meso Recommendations

**Insight** Prospective investors in Jordan lack experience and due diligence expertise in relation to social enterprises. Partnerships with more experienced international investors and social finance providers can support knowledge exchange, syndicated due diligence and help reduce risk exposure through match-funding and underwriting.

A physical meeting of Jordanian investors and financial agencies alongside international counterparts, particularly network based initiatives such as EVPA is highly recommended to explore the appetite and opportunities.

During the focus group discussions, a number of social entrepreneurs admitted to having invented programmes to attract funding that were not part of their strategic vision. iLearn provided an example of a summer camp that had been organised to attract funds to sustain their core work. These risks can be mitigated by growing the available pool of strategic social investors.

**Precedent** Toniic - is the global action community for impact investors  
[www.toniic.com](http://www.toniic.com)



MESO PROPOSITION	6
IDEA	SOCIAL CAPITAL JOINT VENTURES
FUNCTION	To facilitate deal flow, match-funding, and loan guarantees
ACTIVITIES	Matchmaking with international investors and venture philanthropists
TARGET GROUP	Banks, financial institutions and high-net worth individuals
CHALLENGES	Understanding of and confidence in tripple-triple-bottom line social enterprises as attractive investments
SUCCESS FACTORS	Early success stories in the Jordan context to help build profile and confidence around social investment
IMPACT	Creating a social investment market in Jordan that provides access to startup and growth capital
KEY STAKEHOLDERS	International venture philanthropy and social investment networks
PROSPECTIVE PARTNERS	European Venture Philanthropy Association, Toniic, SOCAP
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Low

“We wish to connect economic and social factors and to penetrate new markets”  
Dr Wael Nakayleh, Postal Savings Fund

Meso Recommendations

**Insight** Social entrepreneurs talk of the lonely and isolated journey starting their enterprise. Evidence internationally suggests that the ‘clustering phenomena’ of a critical mass of complimentary social enterprises helps establish interest, supply chains and confidence that is greater than the sum of its parts.

UNHCR and the Mafrq Governorate have expressed interest in pursuing this idea in 2019.

**Precedent** Birmingham Social Enterprise City  
[www.i-se.co.uk](http://www.i-se.co.uk)



MESO PROPOSITION	7
IDEA	SOCIAL ENTERPRISE REGION
FUNCTION	To promote a strategic Governorate such as Mafrq as a social enterprise zone
ACTIVITIES	Developing a collective story and investment prospectus, incubating complimentary clusters of social enterprises
TARGET GROUP	Governorate of a significant Jordanian region - and the industries, institutions and diaspora of the region
CHALLENGES	Reaching a critical mass of activity such that the brand development and promotion meets expectations
SUCCESS FACTORS	Achieving a critical mass of activity - such that this attracts more interest, resources, demand and investment
IMPACT	To accelerate understanding, engagement, investment flows and support for social enterprises
KEY STAKEHOLDERS	Local government, elected officials, brand and marketing agencies, UNHCR
PROSPECTIVE PARTNERS	Ministry of Interior, Mafrq Governorate, UNHCR, Civic
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Medium

“Everything happens in Amman. It’s time to see the latent talent outside of the capital”  
Ibrahim Faza, Shamal Start

Meso Recommendations

**Insight** *There is little in the way of insight and analysis of the fledgling social enterprise economy in Jordan which hampers efforts to achieve policy-change and a more attractive enabling environment for social entrepreneurs.*

*The fledgling nature of social enterprise in Jordan might suggest it is too early to launch a comprehensive research study - but the value of establishing baseline benchmarks and measuring the impact of macro, meso and micro initiatives over a three to five year period will help revise and improve the strategy of these initiatives as they get market tested and scaled; while also being invaluable for influencing the investment and policy decisions of government and major foreign institutions such as the World Bank.*

**Precedent** SEFORIS  
[www.seforis.eu](http://www.seforis.eu)



MESO PROPOSITION	8
IDEA	SOCIAL ENTERPRISE RESEARCH STUDY
FUNCTION	A longitudinal study on the enabling conditions, constraints and impact of social enterprise in Jordan
ACTIVITIES	Multi-disciplinary research
TARGET GROUP	Academics and policy-makers
CHALLENGES	Researching a sector in the early stages of development, with small sample sizes and minimal contextual benchmarks
SUCCESS FACTORS	Strong buy-in and participation of social enterprise actors in Jordan
IMPACT	To create a data and evidence base that can help influence policy-change and attract investment
KEY STAKEHOLDERS	Academics, think-tanks, government policy-makers and established social enterprises
PROSPECTIVE PARTNERS	University of Jordan, Skoll Centre for Social Entrepreneurship, Stanford Social Innovation Review
COMPLEXITY	High
TIMEFRAME TO LAUNCH	12 months
COST TO IMPLEMENT	Medium

Meso Recommendations

**Insight** Currently the segmentation of social capital in Jordan divides between a) grant finance largely associated with aid delivery and b) investments promising a financial return commensurate with the risk. There is an opportunity for a more sophisticated and nuanced approach that appeals to investors with triple bottom line objectives.

Such instruments may include foreign capital being used as guarantees for Jordanian financial intermediaries to help reduce risk during an initial period of testing and development. Social impact bonds have been used successfully to underwrite public sector innovation involving social enterprises at least until an evidence and business case can be established.

**Precedent** Inovação Social: An integrated approach for social innovation, Portugal [www.inovacaosocial.portugal2020.pt](http://www.inovacaosocial.portugal2020.pt)



MESO PROPOSITION	9
IDEA	ENHANCEMENTS AND DEVELOPMENT OF FINANCIAL INSTRUMENTS
FUNCTION	To support the development of new financial instruments such as social impact bonds
ACTIVITIES	Product development with financial institutions. Market testing.
TARGET GROUP	Financial institutions, high net worth individuals, Jordanian diaspora, high-growth potential social enterprises
CHALLENGES	Small size of the market for social investment. Limited social impact benchmarks. High risk-profile of investments.
SUCCESS FACTORS	Evidence that financial innovation reduces investor risk profiles, and reduces barrier to capital for social enterprises
IMPACT	For new financial instruments to help open up new and larger markets, and enable the scaling of existing enterprises
KEY STAKEHOLDERS	Financial institutions, government, investors, regulators
PROSPECTIVE PARTNERS	EVPA, NESTA, Portugal Inovação Social
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	12 months
COST TO IMPLEMENT	Medium



Meso Recommendations

**Insight** In response to the influx of Syrian migrants, humanitarian agencies in Jordan are beginning the process of transition from providing emergency humanitarian response to longer-term development opportunities. There is strong appetite amongst development practitioners to find new ways to harness the socially entrepreneurial talent of migrants, most of whom have no meaningful livelihoods.

Civic is piloting this approach in Azraq Refugee Camp and the neighboring Azraq town with the creation of micro-scale civic spaces and incubators helping cultivate a sense of civic agency and socially enterprising skillsets and ventures.

**Precedent** Oxfam’s Enterprise Development Programme <http://edp.oxfam.org.uk/>



MESO PROPOSITION	10
IDEA	FROM BENEFICIARY TO SOCIAL ENTREPRENEUR
FUNCTION	To support a step-change in the operating models of Jordan based humanitarian and development agencies
ACTIVITIES	To apply their resources to incubating and investing in ‘beneficiary’ led social enterprises
TARGET GROUP	Those currently in receipt of aid and development assistance
CHALLENGES	Skilling up humanitarian and development organisations to become incubation platforms
SUCCESS FACTORS	To capitalise on the existing reach of humanitarian and development organisations
IMPACT	Reduction in aid dependency and corresponding increase in agency, wellbeing and purposeful livelihoods
KEY STAKEHOLDERS	Humanitarian and development organisations, MOPIC, host communities
PROSPECTIVE PARTNERS	Oxfam’s Enterprise Development Programme, Ministry of Labour, Oasis500, techfugees, Civic
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	12 months
COST TO IMPLEMENT	Medium

## CHAPTER THREE

# Micro

Target Group

Social Entrepreneurship Definitions

Differentiation of Social Entrepreneurship

Impact

Sector Analysis

Needs Assessment

Challenges & Barriers

Opportunities & Potential

Conclusions

Recommendations

Target Group

Post the political upheaval of the Arab Spring across the region, there has been a growing sense of agency, and values driven entrepreneurship, particularly amongst young people.

The high levels of interest from young people in starting their own business, presents an opportunity to promote social entrepreneurship as a means to reconcile both social purpose ambitions with the need and aspiration for a sustainable livelihood.

In engaging aspiring social entrepreneurs who are in the early stages of developing their vision and offering, the sense of potential is palpable but so too is the need for signposting to sources of knowledge and matchmaking to those with experience and access.

The exponential increase in Startup Weekend Jordan events, which focus heavily on values-driven socially motivated enterprise in their training, is testament to the demand - but as a small volunteer run endeavour there is a struggle in growing to meet this demand.

*"I did not know where to look, did not know where to go, or where to find funding. No help was received whatsoever"*

*Jordanian Social Entrepreneur*

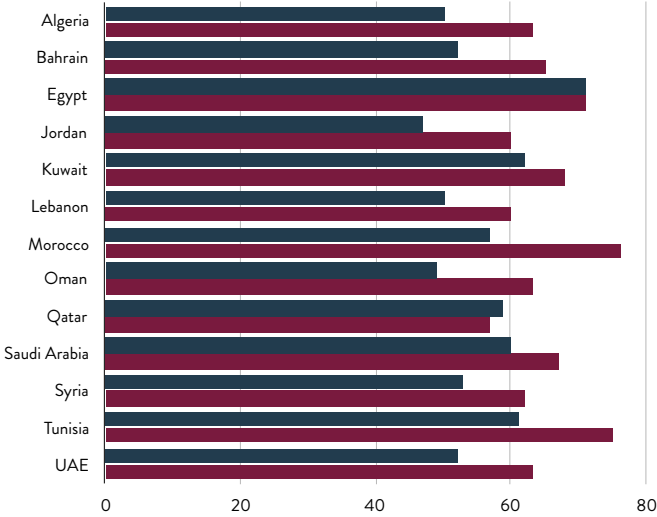


Figure 21: Interest in Improving Communities Post Arab Spring  
Social Entrepreneurship: Why is it Important Post Arab Spring?

Volunteer Work  
Improving Communities

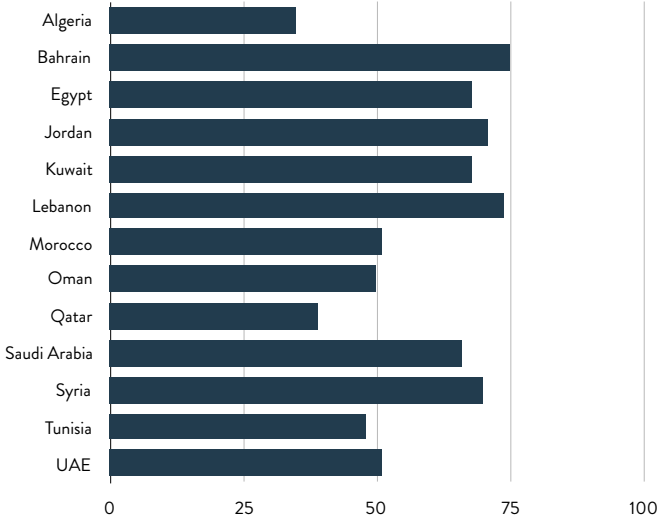


Figure 22: Interest in Starting a Business  
Social Entrepreneurship: Why is it Important Post Arab Spring?

**Jordanian Social Entrepreneurs**

Social entrepreneurs defy the national trends around female leadership and ownership. According to the Jordan Enterprise Study, only 4% of mainstream businesses are majority owned by women, compared with 44% of the social enterprises we engaged. In a country seeking to urgently shift the level of female participation in the economy, social enterprise offers one of the most compelling routes to change.

Of the social entrepreneurs we engaged in this study, 11% are foreign nationals working in Jordan. And the majority were educated at university level outside of Jordan.

AlNasser who is the author of one of the only research papers on social entrepreneurship in Jordan paints a very privileged view of who she describes as the ‘activists’ involved in civic activity and social enterprise in Jordan.

***“The activists involved with the new organic civic initiatives are mainly around 25-35, and tend to come from middle or upper middle-class backgrounds. Many are Western-educated. Some are affluent enough to have been able to leave full-time jobs in order to establish these initiatives; others pursue them in their spare time. Activists’ previous experience varies: some come from professional civil society roles but have been***

***frustrated nu the limited impact of their work with established NGOs; others include dentists, business consultants and doctors.” (AlNasser 2016, 14)***

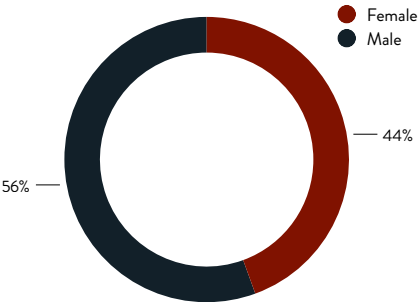
There are however important exceptions to this portrayal. One of Jordan’s most celebrated social entrepreneurs was himself an orphaned refugee growing up in a Palestinian refugee camp in the country. Saddam Sayyaleh of iLearn, talked of how his own lived experience shaped the values, approach and offering of his fast growing social enterprise.

Over the last two years, a significant number of Syrian refugees have emerged as aspiring and early stage social entrepreneurs. One of the most active, is a Time Bank conceived and developed by young people living in the restricted access Village 5 compound at Azraq refugee camp. The young female co-founder Esraa talks of their ‘market context’ - a “refugee camp is likely the perfect setting for a time bank, people here have plenty of time, they have skills, they have need, but they don’t have money”.

It feels vital that public perceptions of social entrepreneurs do not get locked into emerging stereotypes around privilege, but nor too, to become overly dominated by the migration narrative. Social entrepreneurship has proven itself to be an inclusive form and brand - the key challenges and opportunity in Jordan is to keeping telling and celebrating a variety

and diversity of stories of social entrepreneurs to build the broad platform of engagement and participation this deserves.

**Figure 27: Gender analysis of the leadership of Jordan’s social enterprises**  
Source: Interviews



Social Enterprises in Jordan by Stage of Development

This study has taken a deep interest in the journey paths of social enterprises as they move between different stages of their development. This segmentation is vital to understand unique and changing needs as social entrepreneurs mature in their business development and market access. This table maps the social enterprises we have engaged in relation to their phase of development.

STAGE 1: Ideation	STAGE 2: Startup	STAGE 3: Growth & Consolidation	STAGE 4: Expansion
Azraq Alive Kindergarten Cooperative	Jordan Trail	Bookagri	Bani Hamida Weaving Project
Recycled Food Blender	Code Circle	Leaders of Tomorrow	iLearn
Refugee Time Bank	Decapolis	NaTakallam	Jordanian Friends of Environment
	Hunaya	Sharqi	Lumeyo
	SEEDJordan	Teenah Org	Mowgli
	Sitat Byoot	The Kitchen	QPerspective
	The Corridor	Zikra Initiative	Waragami
	The Orenda Tribe		We Love Reading
	Time Bank Azraq		
	Turquoise Mountain		

## **Social Enterprise Models from Jordan**

### **Q Perspective**

Q Perspective is made up of a team of Human Development specialists with a track record of excellence in developing, implementing and monitoring internationally acclaimed Corporate Social Responsibility, education, training, ICT and Public Private Partnership programmes in Jordan and the Arab region. Programmes capitalise on innovations in technology, socio-economic development, education, health, environment and media and communications.

This is one of the few true social enterprises in Jordan breaking the mould of aid and going for sustainability based on earned income. It has a long track record, with the Managing Director, Yazan continuing to be a pioneer not only in the building of Q Perspective but as a pivotal contributor to the design of SESOs. He has the ideal experience for this role, having never received any support services himself, so he knows what is missing and is qualified to comment on the extent of which the ESOs have the ability to adapt themselves and also become effective SESOs

### **Zikra**

This Social Enterprise is far ahead of any typical SE anywhere in the world. Why? Because it turns upside

down the whole concept of donor as teacher and provider vs. grant recipient as student and dependent, creating a whole SE around the mutuality of their respective roles, not only resulting in a sustainable model for SEs but also in a sustainable system for the world economy. Zikra taps into traditional methods of generations past when there were no hand-outs, the whole world operating on a sustainable system. Their pioneering approach combines and integrates traditional, sustainable methods, with modern technologies which are universally available.

Zikra's ability to create content for the world's top universities is enormous. It has the potential to become a prototype model for the world's top universities, as it exemplifies the pioneering work in Jordan which can be shared and showcased around the world, demonstrating global best practice..

What Zikra is doing is the next frontier of social development, beyond EF Schumacher's concept of Intermediate Technology described in his classic book "Small is Beautiful". In this book he presented the anti-Thesis to the huge World Bank and IMF projects and top-down policies of the 1960s and 1970s, promoting instead a return to traditional methods and handicrafts.

In Zikra, we see a very subtle and sophisticated synthesis of these two previous perspectives, through a holistic, integrated combination of tradition and modernity, where the latter enhances rather than

substitutes tradition.

### **Bookagri**

Bookagri, which is one of Jordan's leading agro-tourism SEs, is particularly impressive in the way it embeds a naturally sustainable organic growth model into its operations, one micro-business's success immediately leading to the development of the next one.

As each micro-enterprise grows, family members who have been assisting can become new business owners in their own right of a spin-off opportunity, providing employment to yet more family members in the process. This natural, sustainable development process is also sustained by the speed of growth being also entirely demand-driven.

In terms of its applicability to other geographic and cultural contexts, if its business model can be codified into a generically described approach, it could then be franchised, to offer global scale potential impact, as well as a significant revenue stream. This should perhaps be its next direction of exploration.

What follows are four headline case studies of social enterprises at each of the four stages of growth and development.

Social Enterprise Case Studies  
Azraq Refugee Camp Time Bank

Azraq Refugee Camp Time Bank is in it's early stages of development. A small team of young male and female residents of the highly constrained Village 5 in Azraq Camp have begun to prototype a platform for camp residents to exchange skills and services without the use of money. An early prototype has seen services ranging from childcare to hairdressing and language tuition exchanged between residents. The team are being supported by UNICEF and Civic to further develop their concept and test the use of a mobile app to manage the exchanges.



STAGE OF DEVELOPMENT	Stage 1: Ideation & Concept Development
CORE FUNCTION	A platform for exchange
GEOGRAPHY	Azraq Refugee Camp
LAUNCHED	2018
LEGAL STATUS	Not registered
GENDER OF MAJORITY OWNER	Joint Male and Female Leadership
NUMBER OF STAFF	0
EXPORTING	No
FUNDING	None
WEBSITE	None

Social Enterprise Case Studies

Hunaya

Hunaya re-uses recycled materials and creates interior designs using vintage and discarded products to create objects of joy for the home whilst enhancing livelihoods for women, youth and people with disabilities.



STAGE OF DEVELOPMENT	Stage 2: Startup
CORE FUNCTION	Handicraft production
GEOGRAPHY	Amman
LAUNCHED	2015
LEGAL STATUS	For Profit
GENDER OF MAJORITY OWNER	Female
NUMBER OF STAFF	1
EXPORTING	Yes
FUNDING	Private investment
WEBSITE	Hunaya.com



Social Enterprise Case Studies

Teenah

Teenah.Org was officially established by Agnes Aistleitner and Raneem Meqbel in Irbid, Jordan. The beginning of Teenah started with the 2016 refugee crisis when the co-founder Agnes wanted to contribute to improving the situation of Syrian refugees and Jordanian women in the area of North Jordan.



STAGE OF DEVELOPMENT	Stage 3: Consolidation
CORE FUNCTION	Bags production
GEOGRAPHY	Irbid
LAUNCHED	2016
LEGAL STATUS	Not for profit
GENDER OF MAJORITY OWNER	Female
NUMBER OF STAFF	17
EXPORTING	Yes
FUNDING	Incubator
WEBSITE	Teenah.org

Social Enterprise Case Studies

iLearn

iLearn started by mobilizing youth volunteers to work with children and provide them with access to non-traditional learning opportunities and access to safe spaces where they can interact, express themselves freely, and acquire the skills, attitudes and behaviors necessary in life. iLearn later expanded to other areas of implementation and was able to gain the support of several entities; both private and public which opened up opportunities for wider reach.



STAGE OF DEVELOPMENT	Stage 4: Expansion
CORE FUNCTION	Education
GEOGRAPHY	Jerash Camp
LAUNCHED	2012
LEGAL STATUS	Not for profit
GENDER OF MAJORITY OWNER	Male
NUMBER OF STAFF	8.5 FTE
EXPORTING	No
FUNDING	CSR, foreign philanthropists
WEBSITE	<a href="http://www.ilearnjo.com">www.ilearnjo.com</a>

**Social Entrepreneurship Definitions**

In Jordan social entrepreneurship occupies more of the non-profit than the for profit space (AINasser 2016, 2). In the rest of the world, social enterprises tend to be more equally balanced between financial sustainability, social impact and ecological impact considerations. A social enterprise abroad is also more likely to be founded and led by a visionary social entrepreneur, following the approach pioneered by Ashoka Foundation. Whilst in Jordan there are a number of Ashoka Fellows, this is not the most prevalent model, with many being advanced NGOs. A third distinction between social enterprises across the world and the definitional principles for them which have been applied to this project, is that they do not necessarily have a democratically inclusive governance structure. This is in line with their tending to have more private sector influence.

So in combination, these three distinctions between typical social enterprises in Jordan vs abroad make the Jordanian social enterprise sector more socially driven, and less scalable if they are to include as a requirement an inclusive governance structure. This is because such a structure currently gives no ‘increased voting’ reward for increased investment, de-motivating any potential major investor. Many of the Jordanian social enterprises we have met are more like micro business spin-offs within an NGO. As such they

have not been founded by a visionary social entrepreneur with an approach designed from the outset to be capable of addressing a major social issue at scale.

We see the seven principles below as key to defining social enterprises in Jordan and their ability to achieve large scale ‘triple bottom line’ [social, ecological and financial] impact.

Social Enterprises should:

1. Be social mission driven organisations
2. Aim to *maximise* impact
3. Aim to *make* a profit, though profit maximization is *not* its main goal
4. Reinvest a minimum significant percentage of their profits back into the business
5. Limit dividend payments
6. Combine the best of charity and business within a new legal vehicle
7. Be led by a committed, convinced social entrepreneur at their helm

In summary, a social enterprise is an entity which continually pursues ways of furthering its social mission, subject to a minimum financial position of sustainability or self-sufficiency.

Please note that these are only guiding principles. In order to embed a precise social enterprise definition within the Jordanian legal system, we recommend that a limited number of social enterprise activities be piloted under controlled conditions to monitor the effect and test the practical workability of specific legal, tax, accounting and regulatory rules, before then proposing a set of parameters for legislation. In this way, the proposed legislation will be pre-tested and based on actual circumstance and relevance in country context, to ensure its success and desired impact.

This ‘prototype’ approach is being recommended as guiding principle for all the recommendations flagged as complex in this study - this helps to reduce risk, surface lessons and insights early, and design solutions that will be fit-for-purpose for Jordan’s contextually specific environment for a long-time to come.

In order to introduce a legal form for social enterprise we need to:

1. Agree its Overriding Objective and Limiting Principles as set out above.
2. Build awareness about the public benefit of social enterprise law and trust in its legal form[s].
3. Begin by creating a number of prototypes using existing forms of companies (private shareholding companies).
4. With each prototype, specific social enterprise legal, regulatory, tax and accounting rules could be applied to test their effectiveness, and the results analysed with all relevant government and public bodies, then shared with the public. This would allow everyone to recognise the importance of a legal framework engaged in social good, economic production and profit generation. During this initial phase, any by-laws and exemptions being tested would be agreed for pilot trial and adjustments made as needed to achieve the desired outcomes.
5. Capture the pilot testing results and refine the precise parameters for a Social Enterprise in Jordan.
6. Introduce a legal framework based on both international best practice and Jordan's ecosystem and culture.

This approach is recommended based on the similar, hugely successful American Enterprise Funds, independently established by the US Government in 12 countries across Central and Eastern Europe after the fall of the Berlin Wall. With the goal of introducing a 'Market Economy' system to replace the production-driven Communist 'Command Economy', a wide spectrum of legal, regulatory, tax, accounting and funding vehicles, schemes and rules were piloted in each country with public funding, then allowing the domestic and international business community to see for themselves the very real success of these pilot initiatives, as they secured significant private investment.

This is the detailed approach we recommend for realising the ambition of our macro recommendation number one relating to the formation of a dedicated legal form for social enterprises.

*"A central Social Enterprise unit is recommended to be created within government, within the Chamber of Commerce, Ministry of Trade, Tax department, financial institutions. A legal, tax and finance hub is needed and a vetting panel to qualify social enterprises."*

*Rita Shanti, Oasis500*

*"One large donor pumped in \$8 billion over the past 15 years with little or nothing to show. Don't teach people how to fish. Teach them how to find a market."*

*@ Perspective*

### **Differentiation of Social Entrepreneurship**

The difference between a social enterprise and even a commercial enterprise which acts in a particularly socially responsible way is that, for the Social Enterprise, addressing a social need is its *overarching purpose*, whilst achieving a financially sustainable bottom line is its *binding constraint* [*the need to operate within its means*].

For the commercial enterprise these priorities are reversed. The commercial enterprise's purpose is therefore to create and sell products and services which serve a market need at a profit for its shareholders. Its binding constraint is to do this with certain minimum standards of corporate social responsibility, attention to ecological sustainability, welfare for its employees, and below which it will not fall. These may be above the legal minimums but they will still not be objectives to be maximized.

What makes social enterprises unique and remarkable in the Jordanian context is their prevalence *despite* the historical availability of far less demanding grant funding, *despite* the lack of a suitable legal framework for SEs, and *despite* the lack of many full formed support organisations to help them. From our observation after discussion with all the SEs we have met in Jordan, their approach [and rejection of the traditional NGO model] has been based on a deep and

sincere conviction that the most empowering and respectful way for them to treat their target beneficiaries is as real customers and potentially also as producers. Beyond this, a financially sustainable business model for Jordanian social enterprises is a common sense way of ensuring both the long term continuity of their impact and maximum levels of self-determination and freedom for the customers served to set the agenda regarding the support services offered. In our view these factors truly validate the development of a SESO sector for Jordan.

### **Impact**

Social enterprises can aim to tackle and positively impact every area of social, economic and ecological challenge. These include supporting women's empowerment, youth engagement, health, environmental issues, education, poverty alleviation, agriculture, energy, refugee integration, support for people with disabilities and every other category of discriminated minorities. As a rough proxy for describing the entire spectrum of causes supported by social enterprises, one can use the 17 Sustainable Development Goals generally accepted by the global community to encapsulate the biggest challenges the world current faces. It is important to note that there are at least as many NGOs also tackling these issues as well. NGOs exist for all these areas. But that does not define the organisation as a social enterprise.

It feels helpful for the Sustainable Development Goals to become increasingly adopted as the frame for promoting social enterprise in Jordan - particularly when doing so with international actors who are increasingly organizing their strategic priorities and resources around these vital themes.

### **Beyond Social Entrepreneurship Definitions**

It feels important to recognise that beyond the definition of social enterprise exists other socially enterprising endeavours that while not precisely fitting the definition, are important actors many of whom are on the journey towards becoming social enterprises.

Seven key archetypes in Jordan feel relevant, these have been illustrated below with the help of examples.

- a. **Social Enterprises:** e.g. NaTakallam enables unemployed migrants to earn a living by becoming language tutors over the internet.
- b. **Corporate Social Responsibility:** e.g. Zain mobile provides significant reduced-price services and support to low income communities and social projects.
- c. **Corporate Social Ventures:** e.g. Luminus education is building a network of shared Community Kitchens as the infrastructure for their food education programmes that out of hours doubles up as the shared infrastructure for food production enterprises.
- d. **SME:** e.g. Mrayti is a mobile cosmetics and wellbeing company delivering door to door services delivered by a network of freelance women.
- e. **Social Purpose Startups:** e.g. Khutoutna is a new route-finding mobile app for navigating public transport.
- f. **NGO Enterprise Spinoffs:** e.g. Turquoise Mountain is a charity connecting thousands of children and families with their cultural heritage while also seeding sustainable stone-carving and carpentry businesses.
- g. **CBOs:** e.g. Community Based Organisations in Jawasari once aid dependent have established a Permaculture Farm and associated short course programme attracting international visitors.

Holding these archetypes of socially motivated actors in mind as efforts are made to build out the support for social enterprise feels vital - as to differing degrees they represent the potential pipeline and supply chains growing Jordan's social enterprise sector.

### Sector Analysis

Due to all the challenges addressed in this report and the absence of any support framework for social enterprises, we estimate that:

1. There are in excess of 46 social enterprises in Jordan.
2. Most of them are extremely small with fewer than 10 employees.
3. Most of them are based in Amman though with branches in other locations.
4. Nearly all are in low-capital requiring sectors, but with a high manual skill component and high job-creating potential.
5. Roughly a third of social enterprises in Jordan explicitly seek to engage through training or livelihood opportunities the countries migrant and refugee populations.

Regarding sectors, many social enterprises in Jordan are engaged in handmade cultural products including food, textiles, pottery, handicrafts, homeware, soaps, rugs, toiletries, cosmetics. This is partly because they draw on the wealth of skills, particularly amongst women: partly because by supporting women's employment, these sectors qualify for start-up grant funding; and partly because these cultural products are important to restoring Jordan's identity, and giving it a globally recognised 'brand' based on its rich

heritage, after decades of importing most of its everyday products and not even in its own self-evaluation being a 'producing nation'. Though both the quantity and consistency of quality of the products so far need to be increased, and certain cultural adaptations need to be made if they are to serve export markets, our view is that there is great potential for substantial further growth, particularly where partnerships are formed with larger companies. IKEA offers a compelling example with their 'desert pattern' homeware range that is embroidered by Syrian refugees in Jordan (Quartz October 13th 2017).

Other important social enterprise sectors are:

1. Agriculture - especially small-scale farming which can be aggregated by farmers forming 'producer clubs' to offer high value products requiring intensive manual skill [where large farms cannot compete, for international and domestic markets; and
2. Tourism - mostly in terms of its potential rather than current size and contribution to the national economy.
3. Combining these two sectors offers a further opportunity to develop the agro-tourism sector which is currently very small but with high potential.

As far as other potential additional sectors, there are many opportunities (which do not require high capital investment) in ecologically sustainable micro-technologies, particularly for the construction, housing and renewable energy sectors, with many relevant products already existing around the world, so are able to be rapidly adapted to the Jordanian context. Examples include eco-roof tiles, eco-brick making and eco-cooking fuel briquettes. Further progress would need to be made around labour rights protections and some of these sectors are less conventionally adopted by women - yet represent important higher value, higher-skilled employment opportunities that it is believed represent an important part of future social enterprise growth prospects.

*"We should rise beyond traditional sectors and reinvent them - we need experiential tourism rather than classical tourism only"*

*Rudaina Hadad, Bookagri*

*"A lot of aid came in and it has distorted the market. We need a long term vision now, a new social contract and the trading relationships to help power it."*

*Jan Wimaladharma, DFID*

Social Enterprise Sector Analysis

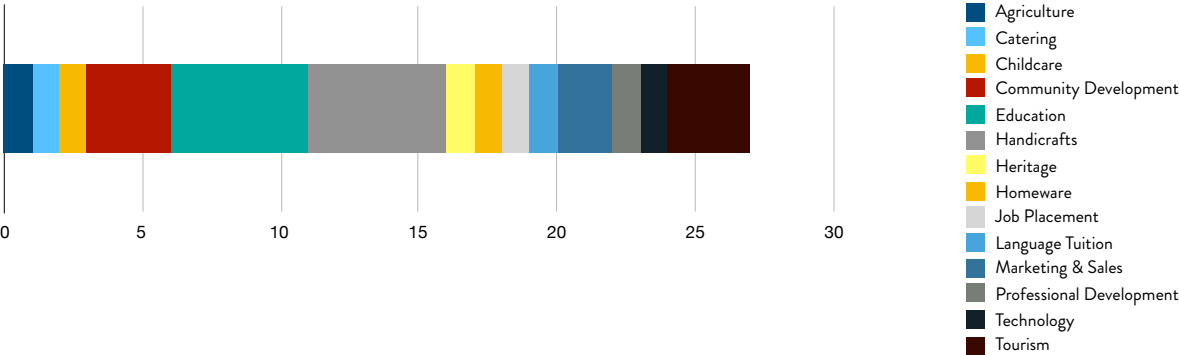
There is significant breadth and diversity in the sectors and issues that Jordan’s social enterprises address. This breadth is deeply encouraging for the further growth of the social enterprise sector in Jordan and displays a resilience that reduces the risk of changing market conditions for any one sector negatively impacting the growth of the wider movement.

The majority of social entrepreneurs engaged shared stories of how their idea was informed more by their personal passions and lived experience - which is clearly a powerful motivating factor. It is evident however, that a rigorous analysis around the market opportunity rarely features in the startup journey for the majority of Jordan’s social entrepreneurs. It is believed that supporting this market research could have a demonstrable impact on the long-term growth and success prospects of Jordan’s existing and future social enterprises.

In comparing the sectors where social entrepreneurs are active and the data on Jordan’s mainstream sectors key gaps become evident. Infrastructure heavy sectors such as construction, energy, transport and large-scale agriculture do not currently attract social entrepreneurs. In part, this appears due to the perceived risk profile of these sectors and challenges of accessing significant capital.

This reports recommends a more demand-led growth strategy for Jordan’s social enterprise sector - which it is believed deserves investment in targeted business support and promotion of high-growth and high-impact, if also high-risk, sectors of the economy that are under-represented by Jordan’s fledgling social entrepreneurs.

Figure 23: Sectors addressed by the social entrepreneurs engaged in this study  
Source: Interviews





**Social Enterprise Sector Analysis**

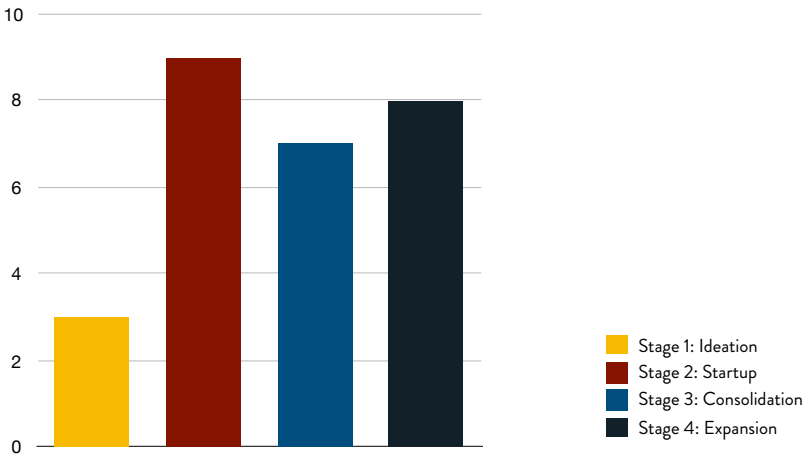
The opportunities, challenges and needs facing social entrepreneurs differ dramatically at different stages of their often fast-paced journey. This report advocates for a substantially more granular analysis of these different phases by those designing products and services to serve the growth of social enterprise in Jordan.

The social entrepreneurs engaged in this study reflect four distinct stages of growth and development of new social enterprise - from concept and ideation, to startup and market testing, to consolidation and growth, to expansion and international markets.

The adjacent graph plotting the volumes of social entrepreneurs discovered and engaged at different stages of their development is designed to celebrate the growing maturity of this small but vibrant sector and reinforce the importance of understanding the specificity of needs at these different stages. If a comprehensive mapping of all Jordan’s aspiring and existing social entrepreneurs took place, it is believed that the volume of actors in the ideation phase would dramatically outstrip the volumes in later phases. Early stage incubators engaged such as IRC’s Innovation Lab, the UNICEF Social Innovation Labs in Za’atari and Azraq refugee camps, the Startup Weekend social enterprise events and Civic’s place-based incubation

of early stage micro social entrepreneurs in Azraq town and camp have reached in excess of 100 aspiring social entrepreneurs currently in the ideation phase of developing their social enterprise. This pipeline is deeply encouraging for the growth of the sector but presents a level of demand that social enterprise support organisations do not currently have the capacity to rise to.

**Figure 24: Volume of Social Enterprises in all stages of development who export**  
Source: Interviews



**Social Enterprise Legal Structures**

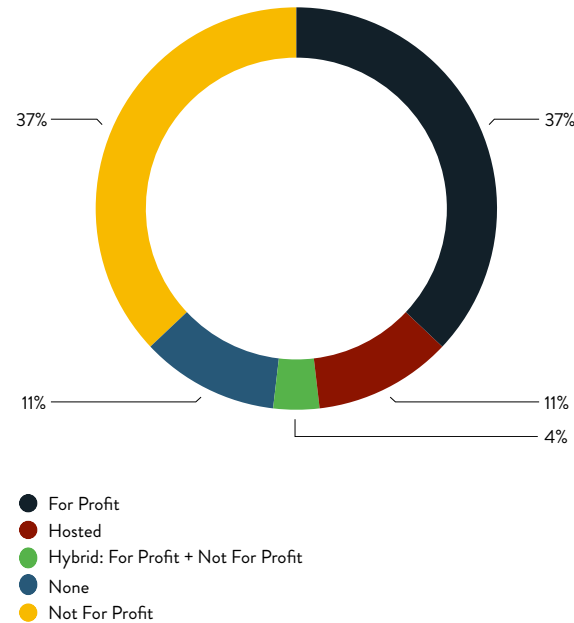
A diverse mix of legal structures have been adopted by Jordan’s social entrepreneurs. Of those we engaged, an equal number had adopted not-for-profit as they had for-profit structures. There are limited examples of hybrid structures being utilised. And given that until very recently there were significant limitations and complexity on migrants registering their own enterprises - it is interesting to note that some migrant led social enterprises have delayed the process of registering or turned to other organisations to legally and financially host their startup journey.

The need for a dedicated social enterprise legal structure becomes increasingly apparent as social entrepreneurs talk to their experience accessing finance and support. The choice between for-profit and non-profit structures has deeply defined and constrained which sources of capital social entrepreneurs can access. The choice of legal structure has also influenced public and institutional perception on the social entrepreneurs motivations and helped open-up, and in seemingly equal measure closed-down various opportunities for growth and development. Social enterprises registered as for-profit such as The Corridor report having their motivations challenged by potential public sector and funding partners, where-as potentially fast-growth social enterprises, such as Turquoise Mountain Jordan

(whose sister organisation in Kabul has grown to be one of Afghanistan’s largest social enterprises) has been constrained in accessing long-term patient social investment due to its legal structure as a non-profit.

There are however a number of international donors that are largely agnostic to the ‘tactics’ around legal registration choices in Jordan - these include Tent, Open Society Foundations and Omidyar Foundation, who have invested in both non-profit and for-profit social enterprises in Jordan.

**Figure 25: Volume of Social Enterprises in all stages of development who export**  
Source: Interviews



**Social Enterprise Geographical Reach**

Jordan’s capital Amman has a population of 4.007m which represent just over 40% of the country’s total population (Jordan Times 22nd January 2016) . This demographic split is not reflected in the geographical spread of social enterprises, where over two thirds of social entrepreneurs we engaged were operating out of Amman.

A notable exception is the Northern city of Irbid which thanks to the creation of the micro-manufacturing incubator Shamal Start has seen a significant number of social enterprises develop. According to its founding Managing Director Ibrahim Faza “almost everything has been happening out of Amman, leaving a desert of latent talent and potential beyond the capital”.

The introduction of government backed Enterprise Zones in regions such as Mafraq creates a huge opportunity for the development of social enterprise with export potential - but to date, few social enterprises or social enterprise support organisations have capitalised on the opportunity for lower taxes that these zones offer.

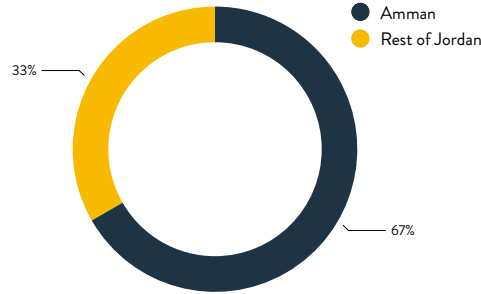
Dr Alexander Betts of the Oxford Refugees Study Centre has advocated a strategy of expanding the Mafraq Special Economic Zone into the neighbouring

Za’atari refugee camp to help enable the development and growth of refugee owned and operated social enterprises as a core pillar of his 2017 book ‘Refugee: Transforming a Broken Refugee System’.

Increased investment in social enterprise incubators inside Za’atari and Azraq refugee camps would go a long way to shifting the centre of gravity from Amman and tap into a huge latent asset of aspiring social entrepreneurs resident in the Camps.

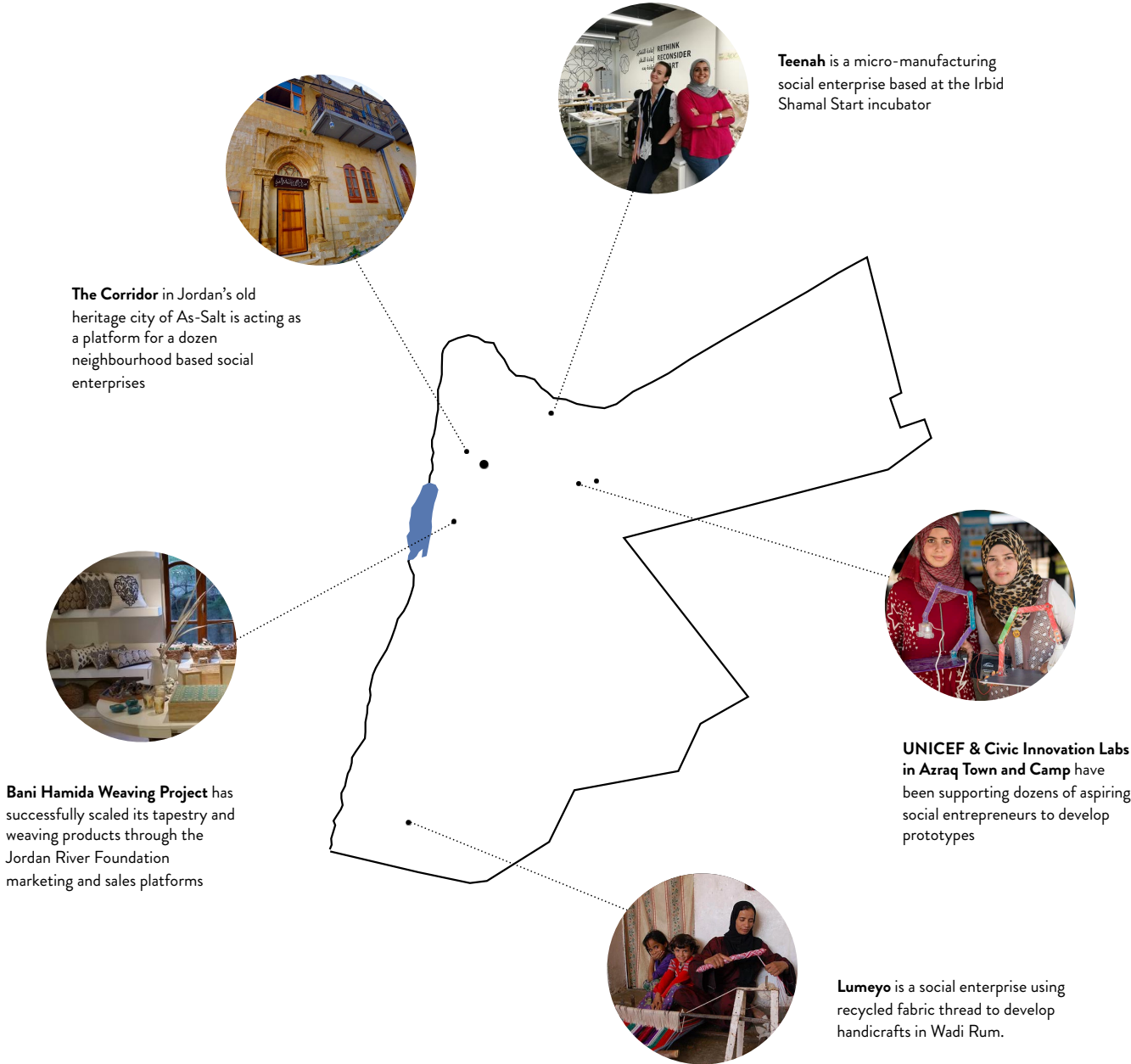
Our discussions with the Minister of ICT, Mothanna Gharaibeh, revealed further regional latent potential in the form of ‘Knowledge Stations’ that populate most urban centres around Jordan. These once thriving ICT Hubs are now tired and often dormant and yet with small amounts of investment could be transformed into social enterprise incubators as has been demonstrated by Digital Opportunities Trust and Civic.

Figure 26: Volume of social enterprise in Amman compared to the rest of Jordan Source: Interviews



**Social Enterprise Geographical Reach**

While over two thirds of social entrepreneurs we engaged were operating out of Amman, it is important to recognise the significant efforts of a small number of actors to seed social enterprises outside of the capital. It is interesting that the majority of these social enterprises are also run by and predominantly serve women.



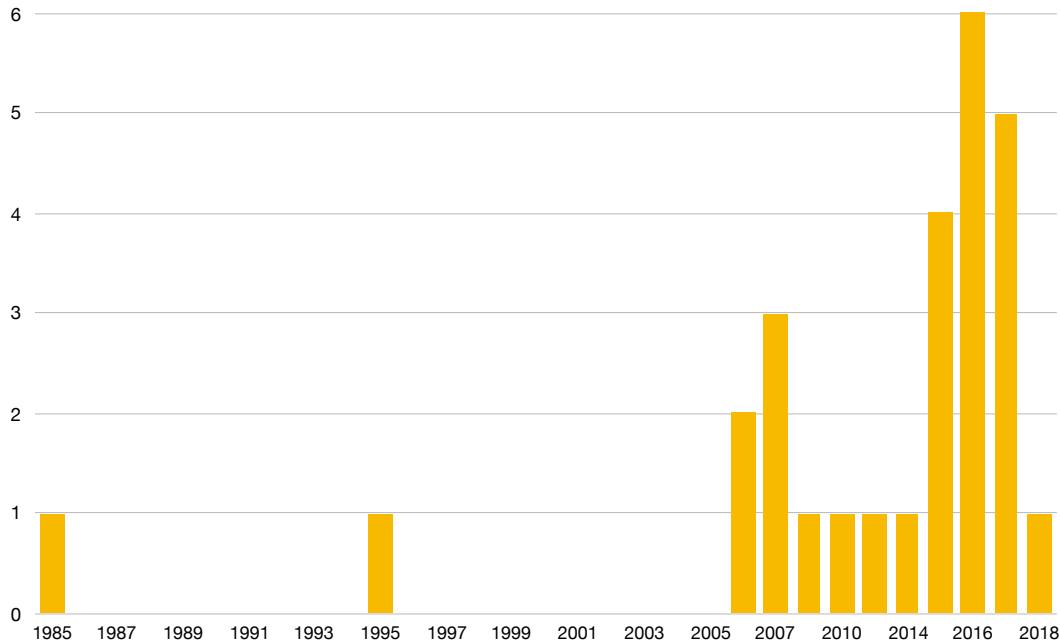
Social Enterprise Growth Analysis

While the broad values and ethos of social enterprise is evident in the Jordanian culture and many of its businesses it is important to note just how recent the definition and growth of social enterprises in Jordan has been.

With the exception of a few high profile early pioneers such as the Save the Children initiated Bani Hamida Weaving Project and We Love Reading, the majority of the social enterprises we engaged were founded within the last decade.

Although the sample size is small and therefore broad generalisations are difficult to validate, it is likely that the low rate of startups in the first few years of 2010 coincides with a marked period of economic and political crisis following the Arab Spring across the region. Although many social entrepreneurs we engaged who started their social enterprise in 2015 and beyond have cited this movement of political change as as ultimately a key motivating factor in proving new models of human development, many recounted stories from the period of significant uncertainty and risk at the beginning of the decade.

Figure 28: Number of Social Enterprises Started Each Year  
Source: Interviews



**Export Opportunities**

It is startling to observe the prevalence of early stage social enterprises pursuing international markets. Internationalisation and export opportunities typically form part of the growth strategy of a social enterprise once it has achieved operating break-even in its home market. Jordan counters this trend with social enterprises pursuing often piecemeal efforts to diversify their markets, arguably too early in their journey to sustainability and scale.

The graphs compare the volume of social enterprises engaged in some form of export activity - with figure one reflecting all social enterprises we engaged, and figure two simply those in stages 3 and 4 of their growth. It would be typical to see a more pronounced increase in export activity for later stage social entrepreneurs, whereas this data points to only a modest increase. It is our belief that very early stage social entrepreneurs are moving too quickly in their efforts to exploit international markets before adequately embedding their offering and operations in the local market.

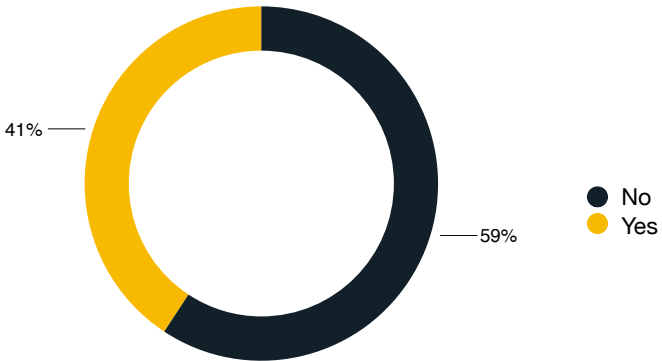
A number of factors have emerged to explain this phenomenon.

- 1) A weak local market leaves many social entrepreneurs believing that they can not reach

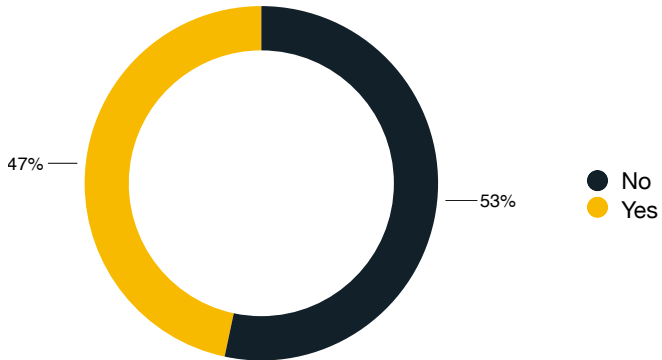
sustainability from the Jordanian market alone. Despite the challenges, it is our belief that much greater efforts could be made to leverage the local market - particularly through a focus on import-substitution.

- 2) Strong relationships between social entrepreneurs and international actors has in many cases led to an opportunistic pursuit of the market access these international friends can open up. Given that many of Jordan’s social entrepreneurs studied abroad and many have the opportunity to travel as part of their work to foreign events the appeal is obvious, but there are very real risks of being distracted by global opportunities before adequately embedding local foundations and revenue streams.

**Figure 29: Volume of Social Enterprises in all stages of development who export**  
Source: Interviews



**Figure 30: Volume of Social Enterprises in stages 3 and 4 of development who export**  
Source: Interviews



### Needs Assessment

Due to the embryonic nature of the social enterprise sector, virtually every area of support including financial, legal, impact assessment and business modelling is missing. The existing social enterprises have tried to utilise the business support services of the nearest services available which are the enterprise support organisations, especially if there is potential funding available. This has often hampered rather than helped their growth because these services have not been tailored to them. At present most enterprise support organisations do not have a full understanding of what is needed to support the social enterprise sector. Social enterprises have therefore often been steered away from their core purpose by the ESOs and continuously struggled to juggle a difficult balance between qualifying for whatever funding is available and not compromising too much on their essential mission and strategy. The same with finance and legal structures. Social entrepreneurs will take what is available, rather than what is tailored to the needs of social enterprises, resulting often in a diversion of purpose and / or activity to meet the conditions set by the financial provider or regulatory authorities.

One example of where an ESO's philosophy clashes

with the needs of social enterprises is in the simple task of helping a social enterprise to set the price for its products. Whereas a commercial enterprise will be looking to find the optimal price to maximize its profits, even if that excludes a substantial market which cannot afford them, a social enterprise may have as its main mission the goal of ensuring that its products are universally accessible [ie. affordable, without making a loss]. This in turn will probably require a complete re-think of its business model.

In order to address this problem, we recommend that an independent, dedicated social enterprise support desk is set up by social enterprise experts, based on global best practice, to provide a model of SESO support in Jordan. This initiative can then guide any existing Jordanian organisations which would like to expand into the SESO sector, influencing, educating and eventually merging into their own operations, to create a full-scale SESO sector. As a first step, we believe it needs to be created independently, so that it can freely develop the optimal social enterprise templates for the ESOs to draw on. There therefore needs to be funding for a few dedicated SESOs to start from scratch, for the ESOs to refer to. Possibly one or two leading Jordanian social enterprises such as Q Perspective could also contribute to the SESO eco-system by setting up a parallel SESO to offer an

example to other SEs as well as to the ESOs. Investment from the likes of the EU, the Jordanian government and foundations such as Tent could be engaged in jump starting these initiatives, but over time new business models need to be developed as has been the case internationally to sustain the SESO functions.

*"You are sent from pillar to post.  
From chamber to investment  
commission, going round in circles.  
This is wasting time and the  
frustration is mounting."  
Raneem al Meqbel, Teenah -  
social entrepreneur*

*"Legal and financial literacy are  
missing and we don't know how to  
get access to this knowledge. We  
don't know where to go. Lack of  
guidance and which steps to take. If  
you are an NGO, these are the steps.  
If you are a business, these are the  
steps but what if you are a Social  
Enterprise. No steps or procedures in  
place."  
Saddam Saddayeh, iLearn*

### **Challenges & Barriers**

In analysing the challenges and barriers facing social entrepreneurs and their social enterprises, it is vital to segment the journey path such that rapidly changing needs and impediments can be understood and addressed. The stages of development can be understood in four parts:

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

Stage 1 - For pre-start up social enterprises in ideation and concept development:

1. There is no appropriate legal entity and no pre-seed funding. Often the social enterprises are forced into being NGOs undermining from the beginning their incentive to develop a sustainable business model, especially if the NGO structure does even not allow for trading revenues.

2. There is no trained advice for people in this situation. ESO personnel are potentially 'imposed' upon them.

Stage 2 - For start-up social enterprises:

There is no support to create a business plan nor any funds allocated to any aspect of the social enterprises development, eg for the piloting and development of prototype products to test the market. Most social entrepreneurs with whom we discussed their early support needs cited this ability to test the water of their idea as more important in the start-up phase than help to write a business plan, the latter only being needed once some good evidence had been obtained to prove that there was indeed a demand for their product[s] at a price which was both affordable to their customers and internally able to at least break-even. Currently social entrepreneurs therefore have to try to cobble together money from NGOs, their own pockets, friends and family, bits and pieces. There is no support structure of any sort at the moment.

Stage 3 - For social enterprises pursuing growth and consolidation:

In relation to business support services and funding the situation is similar to that of pre-start-up and start-up social enterprises in Stages 1 and 2. With regard to financial services sector, there is a wide

range of mainstream financial products in Jordan that potentially could be extended or adapted to serve the social enterprise market but so far that whole agenda has not yet started.

Examples of existing financial products which can be adapted to the needs of social enterprises include: SME [Small & Medium sized enterprises] loans and equity, leasing and micro-leasing, factoring/ receivables finance, finance for franchises and micro-franchises, micro-finance, community or cooperative finance, supplier credit and project finance.

Another barrier for social enterprises in all stages of their development is the productivity loss of any enterprise caused by the high level of sheer bureaucracy for every single activity (from our observation, 20-30% of managers' time is being lost in this way). There is also no knowledge platform, or one-stop-shop offering open source, aligned information.

*"There are huge challenges - the inefficiency and unsupportive business environment has left us losing many clients and lots of money. A machine critical to our success was stuck in customs for 3 months." Raneem al Meqbel, Teenah - social entrepreneur*



MICRO Recommendations

IDEA		Timeframe	Cost	Complexity
1	Sector Incubation Labs	6 months	Medium	Medium
2	Regional Hubs	12 months	High	Medium
3	Peer to Peer Forum & Festival	6 months	Low	Low
4	Open Source Knowledge Sharing Platform	6 months	Low	Medium
5	Scale Readiness Programme	6 months	Medium	Medium
6	Social Enterprise Learning Journeys	6 months	Low	Low
7	Collective Infrastructure	24 months	High	Medium
8	Contract Readiness Programme	6 months	Medium	Medium
9	Kitemark	6 months	Medium	Medium
10	Social Enterprise Jordan Membership Body	6 months	Medium	Medium
11	Residencies in Quality Assurance & Business Development	6 months	Low	Medium
12	Mentorship Programme	6 months	Low	Low
13	National Legal Helpdesk	12 months	Medium	Medium
14	Briefing Papers - Social Enterprise Handbook	12 months	Low	Low

**Micro Recommendations**

Initiatives to support social enterprises with financial and technical support and dissemination of promising and successful social enterprises at national, regional and EU level.

IDEA	OBJECTIVE
1    Sector Incubation Labs	To support the start-up and growth of social enterprise in response to pre-defined market opportunities
2    Regional Hubs	To provide access to workspace, resources, infrastructure, experience, knowledge, capital and markets
3    Peer to Peer Forum & Festival	To support peer to peer meetups and experience sharing between social entrepreneurs, culminating annually with a grassroots social enterprise festival
4    Open Source Knowledge Sharing Platform	To provide a wiki based platform for sharing codified social enterprise models - covering operating model, business model and impact metrics
5    Scale Readiness Programme	To support proven, if early-stage social enterprises to prepare for investment and scale
6    Social Enterprise Learning Journeys	To host residential programmes that invite aspiring and early-stage social entrepreneurs on an intensive programme to visit mature social enterprises around Jordan
7    Collective Infrastructure	To provide affordable and scalable access to manufacturing infrastructure that helps both reduce risk and speed up the scaling process for maker based social enterprises
8    Contract Readiness Programme	To provide expertise to early-stage social entrepreneurs on passing the due diligence process and quality assurance tests for public, private and social sectors tenders
9    Kitemark	To promote social enterprise products and services with a quality-assurance social enterprise kite-mark that helps build consumer trust and celebrates social provenance
10   Social Enterprise Jordan Membership Body	To support the establishment of a social enterprise membership body providing advocacy services, policy recommendations and the brokering of corporate partnerships
11   Residencies in Quality Assurance & Business Development	To support a residency programme for experts in quality assurance and business development to embedded for an intensive period in high-growth potential social enterprises
12   Mentorship Programme	To connect opportunities and capabilities with a particular focus on corporate and government employees mentoring social entrepreneurs
13   National Legal Helpdesk	To provide just-in-time, low cost legal support for social enterprises
14   Briefing Papers - Social Enterprise Handbook	To publish an online practical handbook with briefing papers on compliance, quality assurance, business planning and operations for social enterprises

Micro Recommendations

**Insight** Social entrepreneurs in Jordan talk largely of following their instincts around market opportunities leaving many seeking support with product and service development that responds to more rigorous market intelligence.

**Precedent** Sustaincubator  
www.sustaincubator.com



MICRO PROPOSITION	1
IDEA	SECTOR INCUBATION LABS
FUNCTION	To support the start-up and growth of social enterprise in response to pre-defined market opportunities
ACTIVITIES	Incubation cycle covering market analysis, user-defined needs, prototyping and business development
TARGET GROUP	Selected group of aspiring and early stage entrepreneurs, with sector experts
CHALLENGES	Attracting a sufficient volume of sector-specific market opportunities
SUCCESS FACTORS	Quality of entrepreneurial talent and developing a complimentary mix of sector specific enterprises
IMPACT	Seeding sustainable social enterprises in response to market-led ideas
KEY STAKEHOLDERS	Sector sponsors representing purchasing power in specific areas of economic activity
PROSPECTIVE PARTNERS	IRC, Shamal Start
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Medium

“Our wish is to focus on new models for scaling what works - including accelerators for micro franchises.”  
Rashad Bibars, USAID

Micro Recommendations

**Insight** The infrastructure and support outside of the capital Amman is sparse for even mainstream enterprises. Social entrepreneurs who live outside of Amman have expressed a desire for a network based approach to support that provides access to basic incubation services locally with the opportunity to travel to Amman and open doors to more specific services on a ‘just-in-time’ basis.

**Precedent** Tunisian Center for Social Entrepreneurship  
www.tcse.network



MICRO PROPOSITION	2
IDEA	REGIONAL HUBS
FUNCTION	To provide access to workspace, resources, infrastructure, experience, knowledge, capital and markets
ACTIVITIES	A network of small-scale regional Hubs offering incubation services
TARGET GROUP	Aspiring and early stage social entrepreneurs
CHALLENGES	Reaching a critical mass of social entrepreneurs in second tier cities
SUCCESS FACTORS	Cultivating a diverse community of members and a culture of peer to peer support
IMPACT	Increasing success rates for startup social enterprises
KEY STAKEHOLDERS	Owners of under-utilised spaces, regional Governorates, local business mentors and professionals
PROSPECTIVE PARTNERS	Ministry of ICT and their Knowledge Station sites, Luminus Education
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	12 months
COST TO IMPLEMENT	High

Micro Recommendations

**Insight** In such a fledgling social enterprise economy, often the most accessible and relevant knowledge comes from peers able to share their lived experience. However, there are currently no peer-based forums to help facilitate such connections and sharing of experience.

**Precedent** Changemaker Festival Lebanon  
www.changemakerlb.com

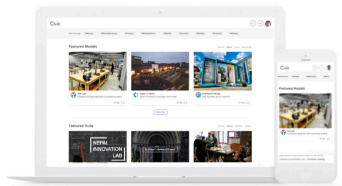


MICRO PROPOSITION	3
IDEA	PEER TO PEER FORUM & FESTIVAL
FUNCTION	To support peer to peer meetups and experience sharing between social entrepreneurs
ACTIVITIES	Meetup events ranging from informal ‘show and tell’ experience sharing, to a large scale social enterprise festival
TARGET GROUP	Aspiring and established social entrepreneurs
CHALLENGES	Resourcing the leadership of the network
SUCCESS FACTORS	Building a grassroots yet attractive brand, designing sponsorship packages
IMPACT	Expanded support network providing inspiration, expertise and stronger resilience for social entrepreneurs
KEY STAKEHOLDERS	Corporate sponsors, establish social entrepreneurs, media partners
PROSPECTIVE PARTNERS	ASHOKA
COMPLEXITY	Low
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Low - Medium

Micro Recommendations

**Insight** In the absence of dedicated Social Enterprise Support Organisations, Jordan’s social enterprises have a high propensity to support each other but report a lack of access tools and networks to facilitate such exchange.

**Precedent** Civic  
[www.civic.co](http://www.civic.co)



MICRO PROPOSITION	4
IDEA	OPEN SOURCE KNOWLEDGE SHARING PLATFORM
FUNCTION	To provide a wiki based platform for sharing codified social enterprise models
ACTIVITIES	Tools for sharing proven social enterprises - covering operating model, business model and impact frameworks
TARGET GROUP	Proven social enterprises and aspiring social entrepreneurs
CHALLENGES	Motivating proven social enterprises to dedicate the time to documenting their models and learning
SUCCESS FACTORS	Creating value for the social enterprises who share their models
IMPACT	Rapid scaling of proven models, reduced failure rates through shared learning and experience
KEY STAKEHOLDERS	Established social entrepreneurs
PROSPECTIVE PARTNERS	ASHOKA, Chamber of Commerce, UnLtd, School for Social Entrepreneurs, Wamda
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Low

“Social enterprises and support organisations need to be able to connect via a system, a platform that provides information on compliance, sales, marketing, policy etc – there is a need to pool resources and for an open source, knowledge sharing platform”

Q Perspective

Micro Recommendations

**Insight** All of Jordans social enterprises remain small. While the passion and ambition for impact is high, there is little awareness and confidence in the opportunities for significant growth and market share. Any efforts to help scale social enterprises in Jordan would require a twin-track approach - helping cultivate aspirations for growth alongside the technical mechanisms and strategies to achieve such scale.

**Precedent** Acumen  
[www.acumen.org](http://www.acumen.org)



MICRO PROPOSITION	5
IDEA	SCALE READINESS PROGRAMME
FUNCTION	To support proven, if early-stage social enterprises to prepare for investment and scale
ACTIVITIES	Masterclasses and bespoke business support
TARGET GROUP	High-growth potential social enterprises
CHALLENGES	Cultivating the ambition and confidence for growth in a sector that currently remains small
SUCCESS FACTORS	Early success stories that inspire peers on the potential for growth
IMPACT	Scaled impact and diversified revenue
KEY STAKEHOLDERS	Financial institutions, Business Parks, Export Zones
PROSPECTIVE PARTNERS	Acumen, Ashoka
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Medium

“There are no accelerators supporting enterprise. Just incubators for start -ups.”  
Mohammad Obeidat, iPark

Micro Recommendations

**Insight** Aspiring entrepreneurs in Jordan lack role-models and insight into the lived experience of their more established peers - yet crave the support to imagine, understand and navigate the likely challenges ahead of them

**Precedent** Journeys for Change - India  
<https://www.facebook.com/journeysforchange/>



MICRO PROPOSITION	6
IDEA	SOCIAL ENTERPRISE LEARNING JOURNEYS
FUNCTION	To enable early-stage social entrepreneurs to visit and learn from their more established peers
ACTIVITIES	An intensive residential programme to visit mature social enterprises around Jordan
TARGET GROUP	Aspiring and early-stage entrepreneurs
CHALLENGES	Limiting the time investment of already overstretched established social enterprises
SUCCESS FACTORS	Enabling deep insight into and learning from the live experience of established social entrepreneurs
IMPACT	More skilled and aware early stage entrepreneurs better equipped for the challenges ahead
KEY STAKEHOLDERS	Established entrepreneurs, higher-education institutions
PROSPECTIVE PARTNERS	Potential travel and accommodation sponsors
COMPLEXITY	Low
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Low



Micro Recommendations

**Insight** The capital investment required for many food and manufacturing based enterprises is highly prohibitive to early stage social enterprises. Barriers to entry can be reduced through shared collective infrastructure used by different businesses at different times of day - with use able to flex up and down based on demand.

**Precedent** Mission Kitchen  
[www.missionkitchen.org](http://www.missionkitchen.org)



MICRO PROPOSITION	7
IDEA	COLLECTIVE INFRASTRUCTURE
FUNCTION	To provide affordable and scalable access to manufacturing infrastructure that
ACTIVITIES	Operating a manufacturing hub with infrastructure that can be booked on demand
TARGET GROUP	Social enterprises producing manufactured goods
CHALLENGES	Reaching critical scale to help ensure the facility is financially sustainable
SUCCESS FACTORS	Pursuing demand-led strategies for securing orders and then managing social enterprises to deliver
IMPACT	Reduce risk and speed up the scaling process for maker based social enterprises
KEY STAKEHOLDERS	Business parks, manufacturing based social enterprises,
PROSPECTIVE PARTNERS	Shamal Start, USAID, GIZ
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	2 years
COST TO IMPLEMENT	High

“There are many under-utilised assets that could be used but liability laws and outdated mindsets get in the way. So many assets and machines lie dormant.”

Ibrahim Faza, Shamal Start

Micro Recommendations

**Insight** As government and agency delivery models look increasingly to private sector operators, significant market opportunities are opening up for social enterprises. However, the due diligence requirements are highly prohibitive to small scale social enterprises who will require significant support to operationalise their processes, strengthen their governance, strengthen their balance sheets and reserves and improve their customer experience.

**Precedent** Investment & Contract Readiness Fund  
[www.socialenterprise.org](http://www.socialenterprise.org)



MICRO PROPOSITION	8
IDEA	CONTRACT READINESS PROGRAMME
FUNCTION	To provide expertise to early-stage social entrepreneurs on passing the due diligence process and quality assurance tests for public, private and social sectors tenders
ACTIVITIES	Masterclasses and bespoke business development support
TARGET GROUP	High-growth potential social entrepreneurs
CHALLENGES	Ensuring a growing pipeline of contract opportunities, and changing perceptions of delivery capability
SUCCESS FACTORS	Building early credibility of the social enterprise sector with the first few contracts delivered
IMPACT	Fast roots to scale and sustainable revenue for select social enterprises
KEY STAKEHOLDERS	Procurement departments, business development professionals, high potential social enterprises
PROSPECTIVE PARTNERS	Ministry of Interiors, Chamber of Commerce
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Medium

Micro Recommendations

**Insight** Social entrepreneurs in Jordan are seeking out mechanisms to differentiate themselves from mainstream businesses. For a segment of the market, most notably international tourists, the provenance of products and services holds huge significance. Mechanisms to badge products and tell stories of their origins, values and ingredients holds significant promise of increasing demand and deepening loyalty for social enterprises.

**Precedent** Social Enterprise Mark CIC  
[www.socialenterprisemark.org.uk](http://www.socialenterprisemark.org.uk)



MICRO PROPOSITION	9
IDEA	SOCIAL ENTERPRISE KITEMARK
FUNCTION	To promote social enterprise products and services with a quality-assurance social enterprise kite-mark that helps build consumer trust and celebrates social provenance
ACTIVITIES	Assessing and where necessary supporting social enterprises to gain kitemark status
TARGET GROUP	Established social enterprises, retail companies, media platforms
CHALLENGES	Reaching critical mass of participation, achieving mainstream public recognition of the mark
SUCCESS FACTORS	Media partnerships to promote public awareness and recognition
IMPACT	Increased revenue and scale for social enterprises having influenced consumer behaviour
KEY STAKEHOLDERS	Media, retail and quality assurance organisation, alongside ...
PROSPECTIVE PARTNERS	IKEA, Made51, Ministry of Industry, Trade & Supply
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Medium

Micro Recommendations

**Insight** There are two patterns that can be observed globally around the development of Social Enterprise Membership Bodies: one development trajectory is in response to a large critical mass of social enterprise support organisation, while the other driver is related to a deliberate market-making strategy that is focussed on kick-starting the ecosystem while the sector is still in its infancy.

**Precedent** Rise Egypt  
[www.riseegypt.org](http://www.riseegypt.org)



MICRO PROPOSITION	10
IDEA	SOCIAL ENTERPRISE JORDAN MEMBERSHIP BODY
FUNCTION	To support the establishment of a social enterprise membership body providing advocacy services, policy recommendations and the brokering of corporate partnerships
ACTIVITIES	Advocacy, events, matchmaking
TARGET GROUP	Established social enterprises
CHALLENGES	Investing early in a membership body before there are a large number of social enterprises
SUCCESS FACTORS	Accessible membership fees and criteria, maximising peer to peer connections and support
IMPACT	More resilient social enterprises that feel a sense of belonging to and support from being stronger together
KEY STAKEHOLDERS	Ministry of Commerce,
PROSPECTIVE PARTNERS	Chamber of Commerce
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Medium

Micro Recommendations

**Insight** Jordan’s existing social enterprises are self-governed much more around notions of purpose and impact than they are around market established notions of quality assurance. However, there is widespread recognition that in order to access significant and international markets an attention to quality and compliance is a prerequisite.

**Precedent** New Sector Residency  
in Social Enterprise  
[www.newsector.org](http://www.newsector.org)



MICRO PROPOSITION	11
IDEA	RESIDENCIES IN QUALITY ASSURANCE & BUSINESS DEVELOPMENT
FUNCTION	To support a residency programme for experts in quality assurance and business development to embedded for an intensive period in high-growth potential social enterprises
ACTIVITIES	Week long placements of experts inside high-growth potential social enterprises
TARGET GROUP	High-growth potential social entrepreneurs
CHALLENGES	Establishing the right fit between enterprises and experts, ensuring contextually relevant advice
SUCCESS FACTORS	Companies embracing the programme as part of their employee retention and development strategy
IMPACT	Substantially more social enterprises that meet the standards to scale into new markets
KEY STAKEHOLDERS	Retired professionals, large companies, established social entrepreneurs
PROSPECTIVE PARTNERS	British Council
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Low

Micro Recommendations

**Insight** Social entrepreneurs in Jordan talk of ‘making things up as we go along’ as there is an absence of documentation, role-models and accessible tailored support. There is a significant demand for mentoring and coaching from experienced professionals - particularly those with experience of social enterprise abroad.

During the focus group discussions, a number of social entrepreneurs reported being lucky enough to have a mentor who motivated, guided and supported them - but there was slight indignation that “everyone thinks they are a mentor” and that it was very important any mentors had sufficient previous exposure to and experience of social enterprise. Saddam Sayyaleh of iLearn expressed a preference for being mentored by ‘people with experience of running a social enterprise rather than “an official but inexperienced business development expert”’.

MICRO PROPOSITION	12
IDEA	MENTORSHIP PROGRAMME
FUNCTION	To connect opportunities and capabilities with a particular focus on corporate and government employees mentoring social entrepreneurs
ACTIVITIES	A matchmaking service between social entrepreneurs and experienced professionals
TARGET GROUP	Mid to late careers professionals and early stage social entrepreneurs
CHALLENGES	To sustain engagement from professionals and to ensure advice is contextual and relevant
SUCCESS FACTORS	To become embedded in Corporate Social Responsibility initiatives of large companies
IMPACT	Sufficiently skilled social entrepreneurs to help enable the scale and success of their enterprises
KEY STAKEHOLDERS	CSR departments of large Jordanian companies
PROSPECTIVE PARTNERS	Luminous Education, PWC
COMPLEXITY	Low
TIMEFRAME TO LAUNCH	6 months
COST TO IMPLEMENT	Low

Micro Recommendations

**Insight** Social entrepreneurs have expressed concern that they are not fully aware of the compliance and regulatory frameworks in Jordan and worry that they are at risk of fines.

**Precedent** Social Enterprise Coalition  
[www.socialenterprise.org](http://www.socialenterprise.org)

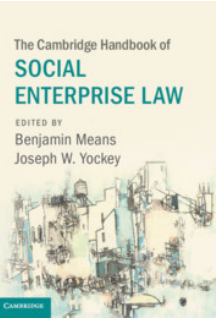


MICRO PROPOSITION	13
IDEA	NATIONAL LEGAL HELPDESK
FUNCTION	To provide just-in-time, low cost legal support for social enterprises
ACTIVITIES	A phone line and drop in legal clinics at regional hubs around Jordan
TARGET GROUP	Startup social entrepreneurs
CHALLENGES	Keeping the service no or low cost
SUCCESS FACTORS	Legal advisors with practical experience of starting and operating social enterprises
IMPACT	Social entrepreneurs pursuing compliant operating models
KEY STAKEHOLDERS	Legal firms, Chamber of Commerce, Ministry of Commerce
PROSPECTIVE PARTNERS	Local legal firms, PWC, Daoud Law
COMPLEXITY	Medium
TIMEFRAME TO LAUNCH	12 months
COST TO IMPLEMENT	Medium

Micro Recommendations

**Insight** Jordan’s social entrepreneurs rapid a significant gap in understanding of the regulatory environment, and routes to access knowledge, expertise, capital, resources and markets.

**Precedent** Social Enterprise Coalition  
[www.socialenterprise.org](http://www.socialenterprise.org)



MICRO PROPOSITION	14
IDEA	SOCIAL ENTERPRISE HANDBOOK
FUNCTION	To publish an online practical handbook with briefing papers on compliance, quality assurance, business planning and operations for social enterprises
ACTIVITIES	A social enterprise handbook on compliance, quality assurance & business development
TARGET GROUP	Social entrepreneurs during startup and scaling phases
CHALLENGES	Keeping the guidance updated during a rapidly changing economic and regulatory environment
SUCCESS FACTORS	Highly accessible format with case studies based on Jordan’s existing social enterprises
IMPACT	To transform the understanding and ease for social entrepreneurs during their business development
KEY STAKEHOLDERS	Aspiring and existing social entrepreneurs, regulatory authorities
PROSPECTIVE PARTNERS	British Council, Goethe Institute
COMPLEXITY	Low
TIMEFRAME TO LAUNCH	12 months
COST TO IMPLEMENT	Low



### Opportunities & Potential

It has been truly heartwarming to see the large number of social enterprises or would-be social enterprises, despite all the disincentives to slide into an 'NGO modality'. These are being led by people who have every reason not to bother, as much of the system is against them: except, that is, for the very people they have committed themselves to serve. In the case of these client groups, there has been a constant desire to engage as partners, not as beneficiaries, providing consistent reinforcement of the message that the social enterprises are on the right track in the way they are trying to empower them.

At the donor community level, there is also a widespread wish to move in this direction, after seeing the very low positive impact [and sometimes negative impact] of 20 years of often aid dependent programming.

An additional opportunity potentially exists through creating investment and trade linkages with Jordanians living abroad. This expat or diaspora community may include buyers of exported Jordanian products, especially in the food sector; as well as investors in Jordanian enterprises. Any of them already sending regular remittances to their families to subsidize their living expenses may be able to convert these into

providing investment capital by forming investor clubs, based on their commonality of interest and geography.

In most industrialised countries, there exists some form of Small Business Administration entity which acts on behalf of the government to provide a one-stop-shop to support both small and medium enterprises, and the social enterprise sector. It usually includes a whole network of branches across the country, funded by the government, to provide a first entry door, signposting service to different types of support from independent agencies as well as some direct support services itself. This type of entity is recommended for Jordan, to help stimulate the whole social enterprise and mainstream enterprise sector.

On the technical know-how side, most of what is needed in Jordan already exists somewhere else in the world, though not necessarily within the 6 countries of MedUP. A global search for relevant models is therefore recommended, followed by a focused effort to create country level adaptations for Jordan. This will save having to re-invent the wheel, with significant benefits in terms of both lower cost and faster timetable to arrive at the optimal support services.

*"We need a social enterprise revolution to empower Jordanians - to drive equality and achieve a total revival."*

*Sandra Jelly, Lumeyo*

*"An open source platform is required to create social public impact - what's needed is a movement to build the social enterprise ecosystem"*

*Claire Woodcraft*

*Woodcraft Associates*

Conclusions

- Conclusions
- Project Recommendations
- Country Recommendations

### **Conclusions**

Jordan is at a momentous yet fragile moment in its economic and socio-political evolution. As a nation it has the opportunity to re-define notions of the social economy not just for itself but also for a region in significant turmoil.

A number of global commentators regard social enterprise as an admirable adjunct to mainstream economies - an important yet 'nice to have' addition. Jordan has the opportunity to demonstrate a model to the world of an economy re-built on social enterprise, where in decades to come social enterprise becomes the compelling norm.

The aid and public financing that has powered Jordan's now stagnating growth is rapidly declining. Financing of the future will be social finance - investment into a new wave of social enterprises that holds the promise of transforming the lives of Jordanians and the millions the country so remarkably hosts from a region defined by unrest and civil war.

The scarcity of water, energy and food, a health care system under strain, education in need of fast updating to foster an enterprising and creative skill-set, gender disparity and social integration - this is to name just some of the vital challenges facing Jordan. These are precisely the challenges that social

entrepreneurs are dedicated to resolving. So to create the enabling conditions for these social entrepreneurs to thrive becomes about the most important and transformative intervention that could be made by the Jordanian government and institutional actors.

To create the enabling conditions will require a momentous step-change not just in the legal and financial architecture of business but in the mindset of the nation - redefining notions of risk and success for the growing youth population in search of real purpose, livelihoods and opportunity.

The transformation to an economy powered by social enterprise will require not just the imagination and risk taking of new start-ups initiatives, but fundamentally will involve changing the architecture and focus of existing large scale corporations and public institutions. This becomes a project defined as much by transformation of what exists as it is about founding the new.

There is a crisis of access to the markets, knowledge, expertise, capital and infrastructure that could power the countries social enterprises. To transform this landscape will require a deep level of holistic ecosystem-level thought, gap analysis and collaboration.

This report recommends a series of micro, meso and macro interventions. But the starting point must, we believe, be a coming together of the existing latent talent and institutions of Jordan with international partners to build a compelling and achievable vision - in which everyone can establish an instrumental role in building the social and economic fabric within which social enterprise can thrive.

And secondly to embark, having secured the engagement and interest of political leadership, in a contained number of highly strategic prototypes to help build confidence, to test ideas borrowed and adapted from abroad and create the evidence base to then invest further in and scale the recommendations made in this report.

Success will depend on the quality of the initial convening and conversations about a social enterprise powered future as much as it will on the capacity to move from conversations that matter to actions that make a difference.

## **Country Recommendations**

### **Macro**

Leadership at the highest levels of government, the Royal Family and both public and private institutions is required to help shift deeply ingrained cultural norms and shape a vision for a thriving social enterprise economy. Success will depend on this being in place from the beginning.

Moments of crisis also offer significant opportunity - the chance to frame and promote a vision of a more thriving, equitable and sustainable future based on investing in social enterprise. The opportunity presenting itself to senior leaders in government and public institutions is to promote a series of step-change agendas:

**From Beneficiary to Social Entrepreneur:** moving from seeing under-privileged Jordanians and refugees as requiring 'hand-outs' to investing in enterprising infrastructure, skills and tools for their talents to thrive.

**From aid to social investment:** to transition from reliance on dwindling aid budgets to creating a national investment proposition to attract social finance into both macro and micro social impact initiatives.

**From delivery to enabling environments:** to encourage a transformation of institutional operating models from a focus on typically labour intensive and expensive delivery models to creating the enabling platforms and conditions for those they are seeking to serve to deliver much of the value themselves.

**From working alone to working together:** an urgent shift in mentality is required moving from competitive and closed practices to open and collaborative efforts that recognise the strength in being 'better together'. Multi-stakeholder cross sector partnerships are required to build a much stronger ecosystem within which social enterprises can develop and scale.

**From under-utilised assets to fully-utilised shared assets:** Jordan is rich in under-utilised assets - most notably buildings and talent and by moving to ideas of collective infrastructure - a huge amount of value can be liberated from what already exists.

### **Meso**

There is a wealth of international experience to draw on, not just to borrow and adapt what exists, but to draw inspiration and ideas for how Jordan could propel itself into pioneering social enterprise practice - itself becoming a leading role-model to the world in the years to come. The generosity and openness of those who have developed social enterprise practice around

the world is startling, all that is required to capitalise on these models and learning with a quality of invitation from Jordan's political leadership and entrepreneurs to facilitate the creation of partnerships and Joint Ventures to power this step-change economy.

### **Micro**

Grassroots movements that seek to promote civic engagement and social enterprise should be seen as an asset and not a threat. It is through the power of social media and inspiring stories of peers that women and young people can gain inspiration, advice and confidence to contribute their talents to the full.

While government may be facing the pressures of austerity and dwindling foreign direct investment, it is imperative on Ministers and policy-makers to recognise the power of public procurement to invite social enterprises into the heart of hybrid models of public service delivery. And that while government may not be rich in financial resources, it holds the keys to a large volume of under-utilised assets and infrastructure such as the countries Knowledge Stations that number over 100 and are already being used, albeit in isolated cases, as the platforms for regional social innovation incubators run by social enterprises (Digital Opportunity Trust and Civic 2018).

**Project Recommendations**

This report makes 33 strategic recommendations for action - covering macro, meso and micro level initiatives that would transform the social enterprise ecosystem in Jordan.

The positioning and invitation around the next stages of this bold project are vital. We strongly encourage a frame that transcends the usual ‘start-stop programmes’. Jordan has attracted very many programmes to support civic engagement and livelihood creation based on social enterprise ideas. In the main, the outcomes are disappointing - not because of the content but due to the nature of the delivery model and the relationships established. MeDUP! has the opportunity to seed initiatives that live on way past our initial efforts and that embed themselves within existing and new institutions and enterprises.

MedUP! has the opportunity to leverage substantially more resources than are currently available by framing the available investment as match resources for others talent, infrastructure and finance. Framing this invitation and structuring a collective investment approach to implementation is not just helpful in increasing what is possible, but crucially, in helping ensure its long-term sustainability and growth.

We would encourage MedUP! to harness a wider team and to complement dedicated staff with a board of advisers and wider leadership team that draws not only on the authors of this report but on other diverse leaders from the public, private and social sectors within and beyond Jordan’s borders.

A summary of our **macro** recommendations:

- a. **Dedicated Legal Form for Social Enterprises** - To provide efficient, fit-for-purpose legal framework with opportunities for fiscal incentives.
- b. **Incentives & Advocacy for Women, Youth and Migrant Owned Social Enterprises** - To create incentives, reduce barriers and inspire cultural change in respect of social enterprises run by often marginalized or under-served groups.
- c. **Cross-Cutting Social Enterprise Unit in Government** - To model the Colombian example of a cross-cutting Unit that embeds social enterprise teams in all major government departments to influence policy.
- d. **Social Entrepreneurship Media Strategy & Programming** - To enhance the nations understanding and appreciation for social entrepreneurs through running prime-time programmes involving mainstream media.
- f. **Trade Missions** - To invite global best practice social enterprise support organisations to Jordan to share knowledge and develop strategic partnerships with national organisations, building on the opportunities of the Jordan Compact.
- g. **Social Enterprise Public Procurement Drive** - To inspire and mandate all government procurement teams to seek out prospective social enterprise delivery partners to apply for government contracts.
- h. **Diaspora Engagement Initiative** - To establish a dedicated Unit (ideally half in, half outside of government) to promote opportunities for diaspora to support social entrepreneurs with investment, market access, and business development
- i. **Social Investment Tax Incentives** - To implement fiscal incentives for investments in social enterprises, as part of wider policy reform and the establishment of a dedicated social enterprise legal form.

- j. **Social Enterprise Curriculum** - To embed social enterprise as a cross-cutting topic in the secondary school and higher education curriculum touching mathematics, economics, business studies and the humanities. Becoming as much a topic to apply other subjects to, as it would be a dedicated subject of study.

A summary of our **meso** recommendations relating to the potential to strengthen Social Enterprise Support Organisations:

- a. **SESO Forum** - To create a Forum for Social Enterprise Support Organisations to come together to share insight, co-develop programmes and spot gaps in the ecosystem offering.
- b. **Matchmaking to International Best Practice** - To connect Jordanian Social Enterprise Support Organisations to best practice leaders around the world.
- c. **Interoperable Data Frameworks** - To create a standardised lexicon and impact data framework to support benchmarking, due diligence and impact assessment between Social Enterprise Support Organisations.

- d. **Social Enterprise Export Programme** - To support the creation of a dedicated organisation to attract and facilitate export opportunities working with international market intermediaries.
- e. **Expanded Remit for Entrepreneurship Support Institutions** - To support existing financial, incubation and acceleration institutions to expand their scope and specialism to include specific offerings for social enterprises.

- f. **Social Capital Joint Ventures** - To build joint ventures between Jordanian social finance providers and international partners for the purpose of facilitating deal flow, match-funding, and loan guarantees.
- g. **Social Enterprise Region** - To promote a strategic Governorate such as Mafraq as a social enterprise zone.
- h. **Social Enterprise Research Study** - To embark on a longitudinal academic study on the enabling conditions, constraints and impact of social enterprise in Jordan.
- i. **Enhancements & Development of Financial Instruments** - To support the development of

new financial instruments such as social enterprise loan guarantee funds and social impact bonds.

- j. **Beneficiary to Social Entrepreneur** - To support a step-change in the operating models of Jordan based humanitarian and development agencies to apply their resources to supporting ‘beneficiary’ led social enterprises.

A summary of our **micro** recommendations for direct support to social enterprises:

- a. **Sector Incubation Labs** - To support the start-up and growth of social enterprise in response to pre-defined market opportunities.
- b. **Regional Hubs** - To provide access to workspace, resources, infrastructure, experience, knowledge, capital and markets.
- c. **Peer to Peer Forum & Festival** - To support peer to peer meetups and experience sharing between social entrepreneurs, culminating annually with a grassroots social enterprise festival.

- d. **Open Source Knowledge Sharing Platform** - To provide a wiki based platform for sharing codified social enterprise models - covering operating model, business model and impact metrics.
- e. **Scale Readiness Programme** - To support proven, if early-stage social enterprises to prepare for investment and scale.
- f. **Social Enterprise Learning Journeys** - To host residential programmes that invite aspiring and early-stage social entrepreneurs on an intensive programme to visit mature social enterprises around Jordan.
- g. **Collective Infrastructure** - To provide affordable and scalable access to manufacturing infrastructure that helps both reduce risk and speed up the scaling process for maker based social enterprises.
- h. **Contract Readiness Programme** - To provide expertise to early-stage social entrepreneurs on passing the due diligence process and quality assurance tests for public, private and social sectors tenders.
- i. **Kitemark** - To promote social enterprise products and services with a quality-assurance social enterprise kite-mark that helps build consumer trust and celebrates social provenance.
- j. **Social Enterprise Jordan Membership Body** - To support the establishment of a social enterprise membership body providing advocacy services, policy recommendations and the brokering of corporate partnerships
- k. **Residencies in Quality Assurance & Business Development** - To support a residency programme for experts in quality assurance and business development to embedded for an intensive period in high-growth potential social enterprises.
- l. **Mentorship Programme** - To connect opportunities and capabilities with a particular focus on corporate and government employees mentoring social entrepreneurs.
- m. **National Legal Helpdesk** - To provide just-in-time, low cost legal support for social enterprises.
- n. **Briefing Papers: Social Enterprise Handbook** - To publish an online practical handbook with briefing papers on compliance, quality assurance, business planning and operations for social enterprises.

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MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	A'sem Natsheh
TITLE	Director
ORGANISATION	Response Innovation Lab
ADDRESS	RIL Office - Johud building – Amman al Hashemieh, Jordan
TELEPHONE	962777694641
WEBSITE	Responseinnovationlab.com
EMAIL	asem@responseinnovationlab.com

INTERVIEWEE NAME	Dr Mohammad Jaferi
TITLE	General Manager
ORGANISATION	Jordan Loan Guarantee Corporation (JLGC)
ADDRESS	JLGC, main road, Shmeisani, Amman
TELEPHONE	96270266888
WEBSITE	Jlgc.com
EMAIL	mjafari@jlgc.com

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Mr Yusuf Jabri
TITLE	CEO
ORGANISATION	Jabri
ADDRESS	Mecca Street, Amman
TELEPHONE	962798742000
WEBSITE	Jabri.com
EMAIL	ysjabri@jabri.com

INTERVIEWEE NAME	Mr Ramzi Nuzha
TITLE	Companies General Controller
ORGANISATION	Ministry of Supply, industry and trade
ADDRESS	The Ministry of Trade, Jabal Hussein, Amman
TELEPHONE	96279811000
WEBSITE	ccd.gov.jo
EMAIL	Ramzi.nuzha@ccd.gov.jo

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

\_\_\_\_\_

INTERVIEWEE NAME	Yazan Majaj
TITLE	Director
ORGANISATION	QPerspective
ADDRESS	Abdali, Amman
TELEPHONE	962777744997
WEBSITE	Qperspective.com
EMAIL	majaj@qperspective.com

INTERVIEWEE NAME	Dr Adel Sharkas
TITLE	Deputy Governor
ORGANISATION	Central Bank of Jordan
ADDRESS	Head office, Downtown, Amman
TELEPHONE	962799999953
WEBSITE	Cbj-gov.jo
EMAIL	Adel.sharkas@cbj-gov.jo



MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Rashad Bibars
TITLE	Chief of Party
ORGANISATION	USAID / LENS
ADDRESS	USAID/LENS offices, 5 <sup>th</sup> Floor, Amman Gate
TELEPHONE	962799930815
WEBSITE	Jordanlens.org
EMAIL	rbibars@jordanlens.org

INTERVIEWEE NAME	Aida Essaid
TITLE	Director Research Centre
ORGANISATION	IRKHF – International Research Centre – King Hussein Foundation
ADDRESS	Near Safeway, 7 <sup>th</sup> Circle, Amman Jordan
TELEPHONE	96265607460
WEBSITE	Irckhf.org
EMAIL	Aida.essaid@irckhf.org

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Rudaina Haddad
TITLE	CEO, Founder
ORGANISATION	Bookagri
ADDRESS	Bookagri, Building 174, Office no. 206 – 2 <sup>nd</sup> floor, Mecca Street, Jordan
TELEPHONE	962772236393
WEBSITE	bookagri.com
EMAIL	Rudaina.h@hotmail.com

INTERVIEWEE NAME	Nayef Statiyeh
TITLE	CEO
ORGANISATION	BDC
ADDRESS	7 <sup>th</sup> Circle, Near Cosmo, Amman Jordan
TELEPHONE	96265607460
WEBSITE	www.bdc.org.jo
EMAIL	nstatiyeh@bdc.org.jo

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Dr Wael Nakayleh
TITLE	Director General
ORGANISATION	Postal Savings Fund
ADDRESS	Mecca Street, Amman, Jordan
TELEPHONE	962795887211
WEBSITE	psf.gov.jo
EMAIL	Director.genaral@psf.gov.jo

INTERVIEWEE NAME	Tamara Haddad
TITLE	CEO
ORGANISATION	Jordan Forum for Business and Professional Women (JFBPW)
ADDRESS	Just off Mecca Street, Amman, Jordan
TELEPHONE	962795887211
WEBSITE	lfbpw.org
EMAIL	ceo@jfbpw.org

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Dr Maher Al Mahrouq
TITLE	Director General
ORGANISATION	Jordan Chamber of Industry
ADDRESS	Zahrn Street, Jabal Amman, Amman
TELEPHONE	96264642649
WEBSITE	Jci.org.jo
EMAIL	m.mahrouq@aci.org.jo

INTERVIEWEE NAME	Dr Suleiman Farajat
TITLE	Acting Chief
ORGANISATION	PDTRA – Petra Development and Tourism Regional Authority
ADDRESS	PDTRA Head quarters, Petra, Jordan
TELEPHONE	962790999249
WEBSITE	Pdtra.gov.jo
EMAIL	s.faragat@gmail.com

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Raneem al Meqbel
TITLE	Co-founder
ORGANISATION	Teenah Org
ADDRESS	Shamal Start, Irbid, Jordan
TELEPHONE	962799539148
WEBSITE	Teenah.org
EMAIL	rm@teenah.org

INTERVIEWEE NAME	Ibrahim Faza
TITLE	Director
ORGANISATION	Shamal Start - Irbid
ADDRESS	Shamal Start – Enterprise Support – Irbid - Jordan
TELEPHONE	962799539148
WEBSITE	Shamalstart.com
EMAIL	ifaza@shamalstart.com

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Zaid Souqi
TITLE	Founder
ORGANISATION	The Orenda Tribe
ADDRESS	Near Rainbow street, co-working space, Amman
TELEPHONE	962795009500
WEBSITE	www.theorendatribe.com
EMAIL	zaid@theorendatribe.com

INTERVIEWEE NAME	Saddam Saddayeh
TITLE	Founder
ORGANISATION	iLearn
ADDRESS	Jerash Camp, Jerash, Jordan
TELEPHONE	962797707421
WEBSITE	llearn.edu.info
EMAIL	info@ilearn.edu.info

MEDUP JORDAN STUDY  
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INTERVIEWEE NAME	Engineer Fadl Labadi and Dr Chris Praessl
TITLE	Manager of Industrial Development and Senior Consultant for Strategy & Business Development
ORGANISATION	Amman Chamber of Industry
ADDRESS	2 <sup>nd</sup> circle, Amman, Jordan
TELEPHONE	962777480332
WEBSITE	Aci.org.jo
EMAIL	Sms_manager@aci.org.jo

INTERVIEWEE NAME	Mohammad Obeidat
TITLE	Director
ORGANISATION	iPark (also representing Queen Rania Centre for Entrepreneurship, Shamal Start, Oasis 500)
ADDRESS	iPARK incubator (Amman): King Hussein Business Park, Grow Building 23, Second floor
TELEPHONE	962796997448
WEBSITE	info@ipark.jo
EMAIL	info@ipark.jo

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Sandra Jelly
TITLE	Founder
ORGANISATION	Desert Rose Jordan (including brands Lumeyo and BeduBags)
ADDRESS	Beit Ali, Wadi Rum, Aqaba Governorate, Jordan
TELEPHONE	962777105647
WEBSITE	Lumeyo.com
EMAIL	Sandra.jelly@gmail.com

INTERVIEWEE NAME	Belal Raslan
TITLE	Director / Founder
ORGANISATION	TTI
ADDRESS	28 Saeed al Mufti Street, Sweifiyeh, Amman, Jordan
TELEPHONE	962786028595
WEBSITE	Ttinnovation.org
EMAIL	belal@ttinnovation.org



MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Laith Abu Taleb and Aisha (co-founder)
TITLE	Founder & CEO
ORGANISATION	Waragami – King Hussein Business Park (Oasis500 building)
ADDRESS	King Hussein Business Park – Amman
TELEPHONE	962799862551
WEBSITE	Waragami.com
EMAIL	laith@waragami.com

INTERVIEWEE NAME	Saleem Najjar
TITLE	CEO
ORGANISATION	Sharqi Shop - King Hussein Business Park (Oasis500 building)
ADDRESS	King Hussein Business Park, Amman, Jordan
TELEPHONE	962795822287
WEBSITE	Sharqi.shop
EMAIL	saleem@sharqi.shop

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Rita Shanti
TITLE	Onboarding and Networks Manager
ORGANISATION	Oasis500, Building No 7, King Hussein Business Park, Amman 11185 Jordan
ADDRESS	King Hussein Business Park, Amman, Jordan
TELEPHONE	962797831184
WEBSITE	Oasis500.com
EMAIL	ritas@oasis500.com

INTERVIEWEE NAME	Jan Wimaladharma
TITLE	Economic Advisor
ORGANISATION	DFID
ADDRESS	British Embassy Amman, Jordan
TELEPHONE	+9626590 9200
WEBSITE	Dfid.gsx.gov.uk
EMAIL	j-wimaladharma@dfid.gsx.gov.uk

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Dr Ahmad Al Hussein
TITLE	Deputy CEO
ORGANISATION	Al Ahli Bank
ADDRESS	Al Ahli Bank, Shmeisani office, Amman, Jordan
TELEPHONE	96279184111
WEBSITE	Ahli.com
EMAIL	ahmad.alhussein@ahlibank.com.jo

INTERVIEWEE NAME	Naila Farouky and Clare Woodcraft, Woodcraft Associates
TITLE	Both CEOs
ORGANISATION	Arab Foundations Forum & Youth Coalition
ADDRESS	Regional office based in Cairo, Egypt. Clare based in Dubai.
TELEPHONE	201010325314
WEBSITE	Arabfoundationsforum.org
EMAIL	faroukyn@arabfoundationsforum.org

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Saeed Omar
TITLE	CEO
ORGANISATION	Sitat Byoot
ADDRESS	King Hussein Business Park Amman, Jordan
TELEPHONE	962777771986
WEBSITE	Sitatbyoot.com
EMAIL	Saeed.omar@sitatbyood.com

INTERVIEWEE NAME	Suhair Abu Mahfouz
TITLE	Head of Development and Community Services
ORGANISATION	ASEZA – Aqaba Special Economic Zone Authority, Aqaba, Jordan
ADDRESS	Al-Sharif Al-Hussein Bin Ali Street, facing the Zumot Building, Aqaba
TELEPHONE	962799069224
WEBSITE	Aqabazone.com
EMAIL	smahfouz@aseza.jo

MEDUP JORDAN STUDY  
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INTERVIEWEE NAME	Rana Kabariti and Nida Shweig
TITLE	Rana is Human Activist Aqaba region and liaison Jordan National Forum for Women and Nida is lawyer, human activist and head of National Forum for Women in Aqaba
ORGANISATION	Jordan National Forum for Women, Aqaba
ADDRESS	Islamic Hospital Street, Aqaba
TELEPHONE	962797376318
WEBSITE	Princessbasma.jo
EMAIL	info@princessbasma.jo

INTERVIEWEE NAME	Muhab Murrar
TITLE	General Manager
ORGANISATION	Innovation Start-up SME Fund (ISSF)
ADDRESS	1st floor Middle East Insurance Building, Tawfiq Abu Al-Huda St, 3rd Cir, Amman
TELEPHONE	9624636333
WEBSITE	lssfjo.com
EMAIL	info@lssfjo.com

MEDUP JORDAN STUDY  
A TO Z ADDRESS BOOK OF INTERVIEWEES

INTERVIEWEE NAME	Helen van Wengen
TITLE	Founder
ORGANISATION	SEEDJordan
ADDRESS	Villa 39a, Zahran Street - Jabal Amman
TELEPHONE	962779904164
WEBSITE	www.daoudlaw.com
EMAIL	helenvanwengen@seedjordan.com

INTERVIEWEE NAME	Dr Khaled Daoud
TITLE	Founding Director
ORGANISATION	Daoud Law
ADDRESS	Villa 39a, Zahran Street - Jabal Amman
TELEPHONE	+962 (0)6 465 8444
WEBSITE	www.daoudlaw.com
EMAIL	khaleddaoud@daoudlaw.com

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INTERVIEWEE NAME	Rosalind Copisarow and Jonathan Robinson
TITLE	Directors
ORGANISATION	Civic
ADDRESS	Civic, Impact Hub, 34b York Way, London N1 9AB
TELEPHONE	+44 7740 587520
WEBSITE	<a href="http://www.civic.co">www.civic.co</a>
EMAIL	<a href="mailto:rosalind.copisarow@civic.co">rosalind.copisarow@civic.co</a> and <a href="mailto:jonathan.robinson@civic.co">jonathan.robinson@civic.co</a>



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