



REPORT NEEDS ASSESSMENT *OF* SOCIAL ENTERPRISES *IN* JORDAN

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TABLE OF
CONTENTS



| | |
|----|--|
| 5 | ACRONYMS |
| 6 | BACKGROUND MEDUP! PROJECT |
| | OBJECTIVE MEDUP! PROJECT |
| | NEEDS ASSESSMENT IN JORDAN |
| | METHODOLOGY |
| | RELEVANT CIRCUMSTANCES OF SOCIAL ENTERPRISE IN JORDAN |
| | SUPPORT FROM STAKEHOLDERS |
| 8 | FOCUS GROUPS DISCUSSIONS - FDGS |
| | FDG - SES |
| | FGD - SESOS |
| | FGD I – SES |
| | SES: STAGE I – IDEATION AND INCUBATION; GOALS, ACTIONS, AND MAIN CHALLENGES |
| | SES: STAGE II – START UP; GOALS, ACTIONS, AND MAIN CHALLENGES |
| | SES: STAGE III – GROWTH AND ESTABLISHMENT; GOALS, ACTIONS, AND MAIN CHALLENGES |
| | OTHER INTERESTING AND UNSUSPECTED FINDINGS IN THE SE FGD |
| | FGD II – SESOS |
| | OTHER INTERESTING AND UNSUSPECTED FINDINGS |
| 19 | WORKSHOP SES & SESOS |
| | SOLUTIONS DEVELOPED |
| | OTHER INFORMATION, RECOMMENDATION FROM THE ASSESSMENT DAY |
| | ORGANISATIONAL DEVELOPMENT & BUSINESS MANAGEMENT |
| | IMPACT |
| | FINANCE |
| | LEGAL |
| 25 | IN CONCLUSION |
| 26 | APPENDIX |
| | PROFILE OF PARTICIPANTS |
| | PROFILES OF SES |
| | PROFILES OF (S)ESOS |

Acronyms

| | |
|-------|--|
| CBJ | Central Bank of Jordan |
| CBO | Community Based Organisation |
| CSR | Corporate Social Responsibility |
| ESO | Enterprise Support Organisation |
| FDG | Focus Group Discussion |
| GM | General Manager |
| GoJ | Government of Jordan |
| KII | Key Informant Interviews |
| MSEs | Micro and small sized enterprises |
| MSMEs | Micro, small and medium size enterprises |
| JLGC | Jordan Loan Guarantee Corporation |
| NGO | Non-governmental organisation |
| PhVC | Philanthropic Venture Capital |
| PSF | Postal Savings Fund |
| P2P | Peer-to-Peer |
| RIL | Response Innovation Lab |
| SE | Social Enterprise |
| SESO | Social Enterprise Support Organisation |
| SMEs | Small and medium sized enterprises |

Background MedUp! Project

The MEDUP! project funded by the European Commission aims to enhance social entrepreneurship and inclusive growth in Mediterranean Region. The project has the objective to increase economic inclusiveness and employment in targeted countries by promoting country and cross-country policy and advocacy initiatives and public-private dialogue to create an enabling regulatory and policy environment on a macro level and in addition will aim to reinforce 60 entrepreneurship support organisations through capacity building and networking activities on the meso-level. The project will provide financial and technical support for 100 social enterprises at micro level. Countries included under the initiative are Jordan, Egypt, Lebanon, Morocco, Palestine and Tunisia. The project runs from 2018 -2022 with a budget of Euro 5.46 million.

Objective MedUP! project

This important effort aims to promote and enable social enterprise for the development of the social entrepreneurship sector as a driver for inclusive growth and job creation. And specifically, to increase economic inclusiveness and employment in the relevant countries.

The actions to support the project include carrying out regional and national analyses around social enterprise, including awareness, main social entrepreneurship perceptions, actors and priorities including barriers, economic impact of women and youth entering the labour force.

Needs assessment in Jordan

In Jordan Daoud Law Office was engaged to conduct the Needs Assessment supported by SEEDJordan and Civic social enterprise experienced team members to complete the mapping for Jordan. Through extensive desk research, and a broad range of Key Informant Interviews with key stakeholders as well as Focus Group Discussions and workshops rich findings were obtained allowing for clear conclusions relating to the social enterprise ecosystem pertaining to the situation in Jordan.

The team engaged with social enterprises operating in Jordan and in some cases across the region, as well as enterprise support enterprises, incubators and accelerators, the Government of Jordan, banking sector and micro financing institutions, a social responsibility platform, NGOs, companies, community based organisations, chambers of commerce and industry and other actors. The intensive interviews across a wide yet relevant selection of stakeholders in Jordan allowed the team to gain great insight in to the current climate and social enterprise ecosystem, or rather, lack thereof.

Methodology

In particular, the Needs Assessment presented herewith is to identify support and capacity needs of Social Enterprise Support Organisation (SESOs) and at the same time to understand the needs of the Social Enterprises (SEs) within the Jordanian context. For the SESOs the focus was on collecting answers on some key questions; What are the goals, focusing on what challenges SESOs face to support SEs, how are they addressing them and how are they carrying out their operation. In order to identify SESOs and the support gaps they face in order to support SEs, the need assessment, in parallel, focused on SEs and their specific goals, actions, challenges and barriers to assess where their support is lacking. In order to develop comparable results with other country efforts under the initiative the research methods and methodology were followed as narrowly as possible. Needs were assessed by conducting two Focus Discussion Groups (FDGs). One for SESOs and one for SE's as well as a combined workshop in which both SESOs and SEs were present.

The research methodology set out different stages of enterprises. Stage 1 focused on ideation and incubation. Stage 2 focused on start-up. Stage 3 on growth and establishment. Stage 4 was not detailed and refers to internationalisation. In each stage, the discussion method was around goals, actions and main challenges. The clusters of Organisational Development and Business Development, Impact, Finance and Legal were discussed with both SEs and SESOs and included in this report.

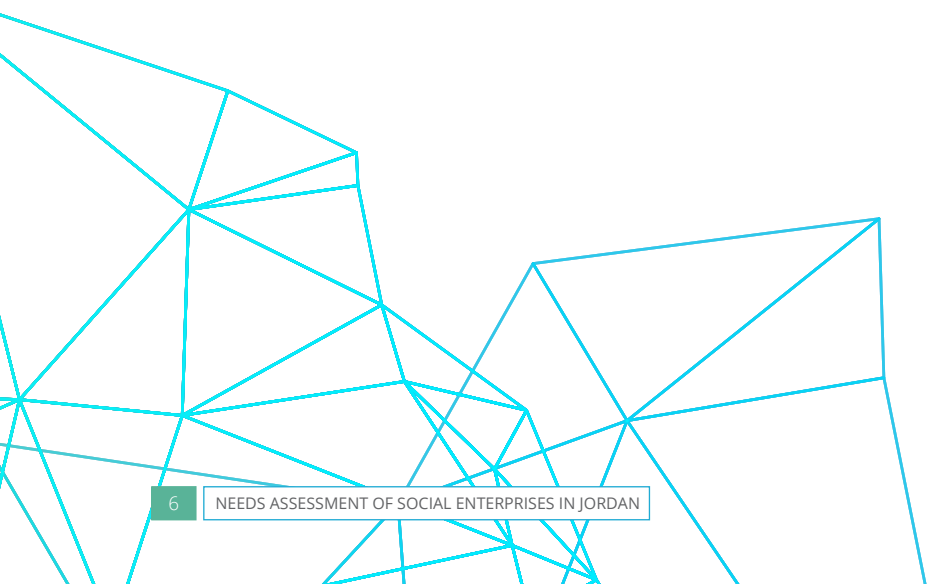
Once we proceeded with the FDGs and workshop it was clear that certain conditions did not relate to Jordan which affected the ability to follow the methodology exactly. The relevant circumstances for this are set out below.

Relevant circumstances of social enterprise in Jordan

Social Enterprise (SEs) in Jordan is in its embryonic stage and there are no SESOs in existence. As for SEs we did not come across anyone in stage 1. Stage 1 SEs may be invisible. Over 95% of SEs will look like stage 2 SEs as they are beyond ideation. We did ask the stage 2 SEs to think back and reflect on their stage 1 experiences and report on those. All SEs we met were classified under stage 2. We are not aware of any stage 3 SEs. As for stage 4: we see a number of SEs internationalising without having completed stages 2 or 3. Therefore we have classed these SEs as an 'extra-large' stage 2s. Note that stage 4 should not be excluded from further support as they have zero export knowledge. They need to be helped for the first time if they are new to export. The social enterprise concept is brand new and does include some of the social businesses who are not social enterprises per se. This also applies to potential SESOs. Needs assessment is relevant to all parties engaged in our workshop. As the SE sector is in its children shoes and no SESOs exist, we discussed and agreed with the lead partner Oxfam in Jordan, that we would run the focus groups for SEs and SESOs (in fact existing ESOs) in parallel which had the potential to add the S for Social to ESO agenda.

Support from stakeholders

We are indebted to the people who took the time out of their busy weeks to join us in our discussions. Some participants are captains of industry and not easily persuaded to take a full day out of their schedule. They did and they are pivotal to development of the SE and SESO ecosystem development. We rented the meeting rooms at the Chamber of Industry as this is a central location and the benefit is also that we were able to engage with the relevant people.





Rosalind Copisarow facilitated the SE FDG (Photo credit, Dawood law)

Focus Groups Discussions - FDGs

FDG - SEs

The SEs in attendance were all in stage 2. Most of the SEs were legally registered and for the most part their legal form is as a non-profit organisation, except from Q Perspective which is registered as a for-profit company. Bookagri is registered as non-profit and also has a for profit company under the same management. All SEs said they would have opted for a Social Enterprise status had it been available at the time of registration. Most of the SEs work with women, youth and refugees. Sectors include handicrafts, food-sector, education, textiles, tourism and social trade. 5 of the 9 SEs have women founders including SEED Jordan, Hunaya, Bookagri, Teenah.org and Lumeyo.

FGD - SESOs

The SESO group had the following attendees: Q Perspective, Jordan Loan Guarantee Corporation, Oasis500, Jordan Postal Saving Fund, Response Innovation Lab, Crown Prince Foundation, Amman Chamber of Industry. Other organizations have been consulted as part of this assessment, yet were not able to join the FGDs like TTI /International Research King Hussein Foundation, USAID LENS, Shamal Start, Queen Rania Centre for Entrepreneurship, Central Bank of Jordan, Naua Platform, Wamda Capital, JSSF (Jordan Start-Up and SME fund).

Both the SE and SESO sessions were attended by representatives from Oxfam. Johud attended the SESO session only. All sessions were taped in full and photos made throughout the session. scribes were assigned. Note that it is a significant commitment from SEs and SESOs to commit their time to attend. We managed to work with a significant sized group in both cases. As is clear, we accommodate for the 'culturally acceptable' no-shows and apologies. The groups were both very good calibre. Most SEs are focused on women and youth. Most SEs are still small in size.

Many make handicrafts. Most are in still in the start-up phase with some more mature than others. Most SEs are operating domestically and are not yet exporting and are not yet sustainable.

Even though they lack sustainability currently, some are exporting despite this fact. All SEs are run by sincere and passionate people committed to their work.

We considered that all the SEs who were present were in stage 2. We think that this is representative of the situation in Jordan. There are no SEs that we identified who are in stage 3 or 4 and the stage 1 SEs were not visible and we were not aware of stage 1 SEs who 'just had the idea'. Therefore, in the findings we shall only refer to stage 2 for SEs and no phases for the SESOS.



Mr Zureikat from Bookagri and Sandra Jelly from Lumeyo – SEs in attendance (Photo credit, Dawood law)

FGD I – SEs

SEs: Stage I – Ideation and Incubation; goals, actions, and main challenges for following clusters:

As highlighted we did not have any SEs in stage 1. However, we did ask the SEs, who all find themselves in various stages of maturity in stage 2 whether they could think back about the challenges and experiences, they faced in stage 1 pertaining to the four clusters as set out above. Feedback from the group confirmed that there had been no 'go-to resource' during stage 1 and there was no structure or support of any sort. They just 'had an idea' and started exploring, reading, connecting and searching. All SEs said that help was needed to find out about best practices elsewhere, legal structures, information on regulations, tax, certifications, logistics, export requirements, sourcing of raw materials. Most offered that they would have welcomed a mentor who was able to motivate guide and support them as long as the mentor was aligned and understood their mission and purpose and was not just a 'normal enterprise mentor' but someone who understood about social enterprise framework, context, impact, organic growth models with community, engagement etc., rather than the classical 'business model' approach. Having support on both the soft skills development and technical support is needed.

SEs: Stage II – Start Up; goals, actions, and main challenges for following clusters:

As indicated all SEs were in stage 2. A number of people in stage 2 are already exporting despite not yet being sustainable. This means that whilst they are not yet able to be fully functional and financed in Jordan, they are already moving in to export. This is typically not an organised effort on a grand scale. Rather it is about people who came across the SE in Jordan being acquainted with products and requesting small numbers of products to take back with them to their home country – and in some cases the SE's products being available on web-shop like Etsy and others. In certain cases, there are requests for certain projects or consignments as is the case with Hunaya for example who were engaged to do the fit out for a restaurant in Berlin and in the case of Lumeyo a fellow SE took some of the products to be sold in their UAE shops. In short, this is not organised, contracted export trade but more ad hoc and based on personal relations and contacts rather than through procurement and official channels. In the case of Q Perspective some of the foodstuffs are being 'exported' via trade fairs in for example Hungary. However, these products still need to be HACCP certified in order to export to Europe for example. That is work in progress and currently being pursued in close collaboration with SEEDJordan in order to ramp up export soonest.

Part of the reason that this 'back to front' development is occurring is as a result of the deeply depressed economy and perception that one must look for customers abroad because no one inside Jordan has the money to buy their products and/or services. Whether it is the cost of a item, the lack of seeing 'value add' by the Jordanian consumer or whether the product is not aligned with the taste of the Jordanian customer, or whether indeed there has not been sufficient focus on finding target markets within Jordan. The perception by the majority of the SEs we interacted was that demand is dependent on external markets beyond Jordan.

On the other hand, these same SEs who are looking at export to increase their sales are even less equipped export than they are to sell to the domestic market because of the higher standards required in terms of quality and certifications especially for food, cosmetics and other products that may have a health impact. In terms of export there are 2 needs: to offer access to export support (certification, packaging, logistics and quality control) as well as domestic support to help identify domestic market opportunities through e.g. import substitutions which considers which currently imported products could in fact be made by Jordanians and Refugees and replace imported items whilst creating job opportunities within Jordan for host and migrant communities.

Organisational Development & Business Management

The general consensus is that developing the SE is a fragmented, trial and error process. The fact that there is no clear guidance is the reason for much time and resource wasting. It was felt that far more efficiency and quicker route to a sustainable business could be achieved with the right support, guidance and systems, knowledge on where to certify etc. The gathered SE offered that an estimated 50% of their time and resource wasting could be avoided with the right framework in place. Whilst this is not a scientific measure it gives an indication across participants as to how they perceive loss of resources and to what degree efficiencies are lacking. Sandra from Lumeyo offered progress from within Jordan is slow due to lack of knowledge or available resources. said 'I wish I had had a go-to-one-stop-shop or help desk and platform and even online registration and access to knowledge on certification'. SEs did find that connecting with other SEs was typically a good experience and that there was support between each other. One SE said 'I did not know where to look, did not know where to go, or where to go for funding'. No help was received whatsoever Sandra Jelly from Lumeyo added.

Most SEs started with their own idea, which may or not have been discussed with friends. "I was just chatting with friends about the idea" Saddam from iLearn said. In all cases, once the SEs had the idea, they proceeded to 'float their idea' and see whether it resonated with outside parties, family and friends to 'test their idea' on others. Rudaina from Bookagri offered that once the idea is born, it needs validation – or proof of concept to see if it resonates. Some, including Abdelrahman Habashneh from Decapolis, reported being lucky enough to have a mentor who motivated, guided and supported them. As long as mentors are qualified, supportive and constructive and have good knowledge on social enterprise and there was a personality match, the idea of mentorship is welcomed.

Raneem from Teenah.org is incubated with an enterprise support organisation (ESO) Shamal Start in Irbid, who gave her headline support. This SE said that whilst they had basic support with business plan, they focus was on "how to pitch, not how to sell". More help and support is needed to learn how to find markets and sell. In short: Mentors are potentially incredibly helpful if qualified, which means that they understand social enterprise and business in general as well as the challenges that are faced – and that they can offer relevant and effective support in an understandable and informed manner. They should understand the sector, the context of the problem the SE is trying to solve and be engaged, interested and knowledgeable about the topic, culture, context and country. Every SE in the focus group discussion agreed that they themselves need to decide on their mentor. They said that a mentor is not so much needed to challenge the idea but rather to help with the operating framework around the SE. Giving guidance on what needs to happen first, how to operationalise the vision was what the SEs needed. This process support would speed up the progress by knowing where to go, where to source information. This would have helped to overcome hurdles time and time again. Having a mentor with change management experience is important as well as critical thinking skills. The mentor also should be motivational and positive. Technical mentor support is also needed to move from ideation to realisation (dream to practical). It is not that the SEs don't know, Saddam from iLearn said, 'It is just that we are so deep in that it would be good to have prompted questions from an outsider to bring out the 'hard skills'. In addition, peer-to-peer (P2P) network was also considered of importance to connect and drive possible synergies between SEs. The cultural factor of doing work in Jordan should be taken in to account.

There is a geographical mismatch in terms of where the ESOs are located. The ESOs are almost all in Amman and not in the areas where SE are looking to create impact. 'Everything is so centralised in Amman in terms of resources, experiences and government bodies'. This negatively impacts support of the SEs in the governorates. Incubators are needed in the regions. Whilst the Chambers of Industry and commerce do have a presence in Zarqa and Irbid amongst others, the main focus of support from an ESO perspective is perceived to be centred in Amman.

Impact measurement is not standardised. There are relatively advanced systems of impact measurement and benchmarks internationally that have not yet made their way to Jordan.

Relevant impact measures and tools are available and can be accessed by engaging with international experts and customise them in Jordanian context in order to measure profit for people and planet. That is in the future for Jordan for now.

Current impact measurement in Jordan is based on qualitative feedback which is not benchmarked nor standardised. ESOs do not understand the need for impact beyond profit. If an SE is incubated under a typical ESO but has the ethos of a social enterprise, then there is a big disconnect in support that is available and offered by the ESO who does not measure social impact in addition to economic impact. All mentioned that impact under the typical NGO model does not appear to have any significant impact at all. Raneem from Teenah.org said Irbid has one of the highest densities of refugees where there are thousands of NGOs spending millions of dollars" with no impact. The big implementers often times do not have the sustainability

mind-set. They think short term. The donors put money in to what they think the beneficiaries / clients need but it is not typically what the beneficiaries / clients want. Impact should revolve around:

1) Aspirations (what is the community hoping to achieve)

2) capacities

(what can the community do for themselves)

3) constraints

(what is the net gap between aspirations and capacities) – and then the focus should be to fill that gap and thereby creating impact.

This is not the way NGOs operate, but SEs do. Impact metrics are not yet in place and impact tracking needs development. Measures to look at should include progress measurement on skills, financial situation, improvement in livelihoods. The SEs see themselves far more involved and passionate about the cause than NGOs. They don't only commit to short term but are there to stay and cannot be dependent on short-term funding to drive impact. Funders will look at impact measurement but this is typically simply measuring output, not impact which can only be measured over time. Quick and low-cost measurement tools and systems are needed. Some SEs feel that impact measurement and paperwork 'stifle the work and that the soul is lost' with all the bureaucratic and admin requirements. The feedback is that impact measurements don't seem to measure what is really important like building confidence, making a community 'market ready'. A mentor is needed to identify impact and also measure 'ripple' or 'spin off impact'. A team of 'feed-backers' is needed to cast an outside eye on improvements and impacts. The SE may not be able to see this anymore after they are so much in to their mission. There are incredible heroes doing major things in private companies who can be role models who show their impact through great, clear social responsibility. Some of these private enterprises could be matched with Social Enterprises to support the social sector. This could be an interesting business model exchange and would also matter from an impact perspective. An ecosystem and framework for SEs including visionary people from the private sector and some of the public sector too should be involved in this ecosystem. Questions should be asked: How can the corporate world support. How can the municipalities support, how can we make our businesses sustainable and how can we engage in export. How can we protect SE development from 'wasta' (contacts who do favours). How can we think through directing more funds into SEs. Foreign multinationals have influence and importance and private sector thinking. How can we involve these multinationals to engage with SEs and scale impact in cooperation, rather than dismiss them from the opportunity of doing inclusive business for good?

Finance -

Lack of (seed) funding is an issue. There seem to be no funds available or the SEs are not sure where to go if they do exist. In principle the banking sector in Jordan would be able to fund if financial statements are provided and the SEs registered, but there seems to be a lack of awareness, knowledge and guidance in this regard. There is no philanthropy venture capital¹ or angel investor² set up in Jordan that is supporting SE start-ups. There may be an opportunity to linking foreign angel investors which is an avenue to explore. Abdelrahman Habashneh from Decapolis said 'Everyone thinks you are crazy when you have an idea and

¹ Philanthropic venture capital (PhVC) is an innovative funding model available for social enterprises (SEs) which provides a blend of performance-based development finance and professional services to organisations with a primary social mission

² Angel investors are the opposite of venture capitalists. Angel investors are also called informal investors, angel funders, private investors, seed investors or business angels. These are affluent individuals who inject capital for start-ups in exchange for ownership equity or convertible debt.

there is no seed funding'. Most SEs start with their personal funds. Saddam from iLearn obtained private enterprise sponsorship after 3 years via company funds. In order to obtain funds some SEs create initiatives which are not relevant but will allow to receive funding. For example iLearn organised a summer camp for this purpose though a summer camp had nothing to do with their purpose. Saddam said: 'We had to do fake stuff to get funds'. 'Donors pick and choose whoever they like' refers to a perceived preferential fund awarding culture of nepotism. SE set up does not typically align with donor requirements. Grants are for short term projects, SEs are not projects – they needed longer term funding support. There is no alignment between donor funding, which are short term and SE plans at the current time.

In terms of tax administration and requirements, SEs have no idea how to complete their tax forms and returns and there is no facilitation or support to do this. If you don't do the returns on time, even if you have not yet even started your company or earning, you have to pay high fines. Quote: "Legality is a black word" Has anybody had good legal support? (the answer was one SE – he was supported by Daoud Law and supported under Daoud Law CSR).

There are no laws for innovative products, projects and services. For example, Agritourism (Bookagri). Agri-tourism is a new unidentified sector for which no legal framework exists.

There is 'no known alternative' to non-profit. "We have to go with it". One SE has eventually decided on one for profit and one non-for-profit organisation. There is no support on how to get certificates or legal guidance on export requirements. "I just have no idea what the legal options are", "I just continue blindly until I hit a wall", "There are so many Legal Surprises", "I say al hamdoolillah (praise be to God) when I develop my business as things happen by chance", Sandra Jelly from Lumeyo added.

Legal

The feedback from the group was unanimous in that a social enterprise legal structure is essential. "With a structure, we can start properly from scratch". Most SEs chose for a non-profit umbrella to benefit from funding and zero taxes. Now these same enterprises want to change to for profit – so they were not really set up right from the beginning or at least not advised of what would happen if they move from 'zero taxation and expense driven set ups' to for profit, taxable registered organisations. Registration is unclear, deemed complex and expensive, which is a subjective measure yet can be taken as a barrier to move ahead in legal terms. The SEs in attendance added there is no legal knowledge and no facilitation of know-how. The general consensus within the SE group is that outside Amman people have very limited access to lawyers. SEs and MSMEs are treated the same as major corporations – without exemptions for the first years. There is no specific law for MSMEs although there are efforts underway by government and policy reformers to address the lack of an MSME law. To that end a high-level conference was hosted during December 2018, the outcome of which is yet unclear.

SEs: Stage III – Growth and Establishment; goals, actions, and main challenges for following clusters:

This stage assumes that the start-up stage and are now growing. Whilst you would perhaps some of these SEs to find themselves in the growth and establishment stage it appears that there are still barriers and blockages within stage 2, the start-up stage which have prevented these SEs to graduate and move in to a phase of growth and establishment. The fact of the matter is that SEs are still struggling with funding, efficiencies, lack of knowledge on how to effectively run their business, how to export, how to get legal support and finance. They do not have dedicated support for them to move over the hurdles to make it to stage 3. With the right efforts, engagement and support, most of the SEs in phase 2 should be able to accelerate in to stage 3 within a relatively short period.

We did not have the opportunity to receive any financial information or insights from any of the SEs. However, we did ask whether anyone was in a position to get finance as opposed to grants. Bookagri and Lumeyo said they were on the cusp of being able to move in to this stage but were not there yet. In terms of financing through grants most SEs feel they do not want grant money that does not support the actual want of the community or does not support their SE mission. Some SEs refuse to speak with certain donors as they have ruined their reputation amongst people of integrity. These SEs are fearful that the integrity of their work will be corrupted so they stay away from specific donors and their funds. In-depth analysis of these donor agencies cannot be reflected in this report due to the lack of transparency and visibility of the exact process of each individual donor company. However, there are plenty of unofficial quotes on donors 'burning money', not solving the real issues on the grounds, choosing their 'usual suspects to give funds to. No specific references are quoted in this regard, however this was the general conversation in the group. Bureaucracy, corruption and nepotism are the key reasons for SEs choosing to stay away from associating themselves with certain donors including very large International NGOs.

Other interesting and unsuspected findings in the SE FGD

The SEs we engaged with have managed to continue to try and do their thing despite circumstances. They are like 'the orchids amongst the weeds'. Despite lack of framework, support, structure, funding etc., they continue to strive and grow through persistence and passion. It is thought that with the right framework and support, the impact these SEs could make, could be compounded as they can then input their energy and focus into their mission.

Some of the SEs like Q Perspective have adopted a hybrid model where they work with SEs and at the same time offer support to SEs. Q Perspective and SEEDJordan as a result of earlier cooperation, yet further inspired by the work under MedUp! will be entering in to collaboration to formalise a platform for legal support, technical expertise on marketing, labelling and certification, quality control, compliance and market linkages and export. This new development will engage partners from the private and public sector and hopes to become the first SESO prototype in Jordan. In this case SEED Jordan and Q Perspective continue to operate as SEs and at the same time are merging to form the SESO platform in order to link with other SEs, support them and help them grow both individually and together. The Jordan Postal Fund too with 250 branches across Jordan is keen to combine social with economic factors as Dr. Wael Akayleh from Jordan Postal Fund confirmed.

Many more SEs than expected are on the ground. Led by courageous and inspiring people No SESOs could be found in real terms. There are ESOs or some institutes that support missions under social enterprise initiatives (Goethe Institute, British Council) but within an NGO way of working rather than a more private enterprise approach to social enterprise.

We are delighted to note that during our research and engagement, we have found open, positively motivated people in positions of influence to help create an enabling environment for Social Enterprise. There is no discernible awareness of social enterprise beyond the SEs and social enterprise is virgin territory where all still has to be built. Whatever (enterprise) support services exist are predominantly located in Amman whereas the need for support is outside resulting in a geographic mismatch between locations of greatest need and the locations of the SEs and the locations of the potential (S)ESOs. There is no evidence, apart from in rare cases (e.g. Shamal Start) or an out-branched ESO presence.



Dr. Wael Akayleh – Jordan Postal Savings fund & Samer Arabiat from Oasis 500 during the workshop session between SEs and SESOs (Photo credit, Dawood law)

FGD II – SESOs

No SESOs currently exist in Jordan. For that reason the conversation was more around the ESOs and their business, thoughts and insights. The topic of discussion revolved around the challenges of normal enterprises, since the participants are not familiar with social enterprises. We note that most of the ESOs were Directors, GMs, CEOs and typically interested in broad view and strategy rather than being locked down on a particular topic. Here is an insight in to the dialogue that took place between these enterprise support leaders.



The SESO session facilitated by Dr. Khaled Daoud(Photo credit ,Daoud Law)

The Government of Jordan (GoJ) forms the umbrella under which key stakeholders could have a very important supporting role in the development and embedding of social enterprise in Jordan. If ministries, the Central Bank of Jordan, the Jordan Postal Saving Fund and other governmental organisations are made aware of social enterprise and engage with the private sector, supported by a mandate by the government in this regard, GoJ could drive very positive and far reaching impact. Combining social with economy and welcomes the model of enterprises and coming up with ways to solve problems together with GoJ is within reach.

More focus is needed on strengthening and dealing with challenges of existing enterprises and NGOs the Jordan Postal Savings Fund GM offered, stating that NGOs priorities not aligned with government priorities. He added that universities/academic institutions are not involved enough with community around it and that there is not enough coordination amongst different stakeholders. The point was raised around reducing taxes and introducing MSME law as previously highlighted. „I suggest we divide up by organization and each take on a responsibility, to create a clear action plan” Deputy Governor of the Jordan Postal Savings Fund added.

The discussion included comments around the fact that historically Jordan is a centralized nation, which was necessary to create a sense of identity or unity and create an economic system similar to those of Europe. Moving from decentralized to centralized also meant supporting the groups that were affected by this transition. Centralized economy meant that stakeholders with buying power. Some people were not able to benefit from this centralized economy and eventually urban poverty emerged. Every Jordanian sends money or invests outside of Jordan. Moving to a productive economy is a mess.

Last 15 years, microfund was brought into the country, but its’ not working well. Microfunds are not suited to the local economic context. We are in the last 10 years to save Jordan economically Yazan Majaj from Q Perspective continue. And there are many opportunities. We need to stop microfunds, stop taking advantage of lower income groups (ie. giving them a smaller margin of profit in sales).

We are used to “easy money” that comes from NGOs and international organizations and this needs to change. We need to be aware of the challenges and any solutions we propose need to address current and future issues. Large companies are taxed heavily until they create offshore sites. The problem with the enterprise world is that it tells everyone “You can be an entrepreneur.” Not everyone is an entrepreneur. People need to be more aware of the fact that most enterprises shut down after a year or two years. (Ex in the US 8 out of 10 enterprises close after one year, 9/10 after two years). Jordan has the ability to produce high quality products and services, but we are not as good in market systems .

According to Dr. Jaferi from the Jordan Loan Guarantee Corporation, It is difficult to separate politics from economy. Free market controls everything and always leaves problems and is “dehumanizing” Social market economy . Capitalist economies also have a Social safety net as a backup. It is good to look at the case of moving from free market economy to social market economy. Current national debt is 96% but we can live with it as other nations have like Japan, Turkey, and Argentina.

Quality of public institutions is in decline, Academic institutions (such as University of Jordan), hospitals (Al Basheer), journalism (Jordan TV), scientific, Royal Scientific Society. We are in an economic crisis that is leading to all the social problems we are discussing. Don’t give someone a fish but teach a person how to fish. The understanding of entrepreneurship is the only solution/way out of this crisis. We have a problem in the ideation stage – youth copy and paste ideas. Exaggeration by entrepreneurs. Does entrepreneurship have to be ICT focused? Before we say there isn’t enough support for enterprises, we should take a closer look at the ideas being proposed. Microfunding started in 1999. today the whole industry is derailed. Many women are at a threat of imprisonment. Lender liability (legal and ethical responsibility) . Field loan officer has a target; effective interest rate is 34%. “Shark loaning”. Youth are not prepared. They need to be better educated. Higher education is not producing educated or cultured youth. You need an anchor currency. International agencies come in with a checklist and we follow their plan because as a country we don’t know where we are going, so any direction and outcomes seem good. Agencies have a checklist to complete but are not left to deal with real outcomes or effects on the ground.

Engineer Fadl Labadi who looks after SMEs with the Amman Chamber of Industry said that the industrial sector is the start. At an individual and micro level the situation is difficult. The challenge is how to address the challenges at micro level. Big industries are suffering, so it is definitely more difficult for startups. Challenges: Attracting foreign direct investment is hard. Existing industrial companies. Export situation is poor – even to Egypt. 100s of millions have been spent on competitiveness programs, enterprise development, training but the impact is low. There is very poor consultation from the startup within the private price, quality, innovation, service, promotion, distribution channels. If a program doesn’t touch upon these issues in a tangible way, then it’s not succeeding. We need know-how based industry Are we touching upon the priorities? I don’t differentiate between enterprise and social enterprise.

In both cases, it needs to be competitive and sustainable. But the social dimension might give Jordan an advantage or added value/dimension. There is a need to figure out how to promote the social aspect. We need to find the areas/products that we can be competitive . What is the matrix between the product and target market. We lack experience in international marketing.



from left to right: Sandra Jelly - Lumeyo, Yazan Majaz- QPerspective – A'sem Natsheh – RIL and Ms Ru'a Al-Abweh from Civic during the SE-SESO workshop session (Photo credit, Daoud Law)

The solution would be to engage sector specific expert with an understanding of the target market and target sector. We should have matchmaking meetings between international markets and local markets. Macro level: there are no laws for small and medium enterprises./industries. There are no incentives for early stage enterprises. They are treated by law the same way as an experienced industry or startup with many years of experience.

Samer Arabitat from Oasis500 offered that a definition of entrepreneurship: needs to include an aspect of innovation. There should be incubators around the country with an entry/subscription fee – even if it's just 1 JD. The incubator should have a clear goal and clear target group. The person who comes to the incubator should receive some sort of support, which doesn't need to be financial at first.

Regarding stage 1 – i.e. at ideation Yazan Majaj from QPerspective noted that new enterprises should not be lied to Don't just tell them just work hard and you'll succeed There are a lot of other factors that come into play.

Stage 2 and stage 3 were not discussed as there was no level of awareness or knowledge to be able to progress in to discussions that would be meaningful in this regard.

Since there is no evidence of SESOs as such and Jordan only really has ESOs supporting enterprise there is a great opportunity to support and develop the first pilot SESO. This will allow for a purpose-built structure and platform to support SEs going forward. This SESO will also be able to guide and support existing ESOs to adapt and adopt to incorporate a SESO function in their set ups. As highlighted the discussion in that direction has started and Q Perspective and SEED Jordan aspire to take the place of that first SESO in Jordan through collaboration and by developing a platform to effectively support SESOs.

SESOs: Stage I – Ideation and Incubation

There were no SESOs. As mentioned however, SEED Jordan and Q Perspective have met to take steps and move in to that space to create the first pilot SESO for Jordan. There is a need to offer guidance as the social enterprises develop from ideation and incubation to start up to growth and consolidation and then to expansion. Additionally the SESO will also be able to support ESOs to add SESO support under their current umbrellas by expanding their service in a tailored manner to offer SESO services too

SESOs Stage II – Start Up; goals, actions, and challenges for following clusters

As highlighted Jordan does not have SESOs. A SESO pilot is needed and an awareness and capacity building initiative to develop ESOs in to SESOs

SESOs: Stage III – Growth and Establishment; goals, actions, and challenges

Not applicable or recognised at this stage in Jordan. There is a need for ESOs to be engaged, educated and made aware of how offering SESO services to SEs can benefit them and to show how the need for social enterprise support will make them more resilient by tapping in to market needs and offering them the opportunity to expand their business. Even in the last couple of weeks it is becoming clear that social enterprise is making its way in to Jordan and the appetite to learn more by ESOs is warming up. With SESOs being able to offer SEs support, insight and direction from ideation, through incubation, acceleration, growth and internationalisation, the current ESO would be able to support both enterprise and social enterprise under an expanded and more resilient support offering.

There were no unsuspected findings for note regarding the SESOs during the FGD. However it was noted that it would be of interest to ascertain which currently existing ESOs could make the leap to become or at least incorporate a SESO function to support the SEs.

Workshop SEs & SESOs

The reported 'would be SESOs' gathered in a room and it was immediately clear that a lot more help was needed for these ESOs to contemplate becoming SESOs. Some of the SEs presented their experiences and journeys to the ESOs to whom the whole concept of SE is totally virgin and new. SEs presented to "SESOs" to present highlighted the lack of support, lack of structures, lack of understanding that social enterprise engages with the local community. The SESOs listened intently though as indicated this was the first time the ESOs actually met social enterprises. This must be the first encounter between SEs and ESOs in Jordan to have ever taken place in a formal setting with this level of senior engagement including government bodies and beyond NGO social enterprise initiative support. From that point of view, the gathering that took place on the 21st of November 2018 could be considered a meeting of pioneers and supporters to drive social enterprise for Jordan. Support services needed according to the SEs present included: Help needed at start up stage, to engage with those who trust and believe in the start-up SE idea. Finance is needed to prove the concept and move towards a pilot. A technical mentor and discussion partner is needed. Legal/financial part is a 'big thing'. "We made decisions on things we didn't know"

Q Perspective added that the right legal framework is very important. Stating Social Entrepreneurs are driven by passion. All the running of the business becomes a nightmare he said referring to bookkeeping, finance, PR and legal matters. If you do not set up your enterprise correctly from the onset “it will come back to bite you”. There are critical functions that need to be dealt with. Most of the time, it was noted the (social) entrepreneur will have to do all the running of the business themselves ending saying: The Passion makes it or breaks it.

Amongst the SEs, it was clear that a business plan was not considered the most important, yet for the ESOs it was key. Samer Arabiat from Oasis500 noted that legal, finance, pricing of product, product design, scalable designs to export to new countries were very important. Dr Jaferi from Jordan Loan Guarantee Corporation (JLGC) added that there will be no bank who looks at finance in the early stages of SE and that in all cases registration is needed. Dr. Jaferi highlighted the way in which to obtain funds and it was the traditional path to gain access to finance – and what was required at each stage of the company development.

He said that each stage could tap in to different sources of finance and that for early start ups Incubators and funding via the incubator are needed. Once there is a proof of commercialisation, the funding could come from friends and family and angel investors, which is not a broadly known concept in Jordan and there are only a handful of known angel investors. No names are mentioned in this document as this is a very early stage development and said angel investors have not been interviewed at this stage, apart from Fadi Ghandour from Wamda Capital. Dubai based Wamda Capital invests in social enterprises across the region and supports Ruwfaq community development which is considered a Jordanian based social enterprise.

From a legal perspective, Dr. Advocate Khaled Daoud added that there is no MSME Law (micro, small and medium sized company law) This means that every for-profit company, whether a 1 person start up or mature multinational corporation are treated exactly the same in terms of taxes, required licenses etc. This is stifling to any start up, whether social enterprise or otherwise. In addition to the need for an MSME Law to be passed, there is a need for a centralised desk and task force to look after the development of MSMEs (which make up 95+% of Jordan's economy). This centralised desk could then take charge and be the responsible unit for coordinating on all the enterprise initiatives, preferential support and guidance for start-ups and other support services for MSMEs. As highlighted a recent meeting was held in regards to discussions around passing an MSME law.

This would clear up the current misalignment between big corporates and fragile new start-ups. Treating big and small with the precise same measures, rules and regulations detrimental to supporting start up enterprises to have a chance of developing, growing and becoming sustainable. Preferential start-up examples are evident in Tunisia and Morocco and UAE too has an SME law. The social enterprise start-ups and treatment could be a chapter under an MSME law going forward. We can learn from them. A Start-Up Act is needed for SEs.

Dr. Wael from the Postal Saving Fund (PSF) mentioned that with due respect to Dr Jaferi, as long as we were talking about a social enterprise, people (authorities) should pave the way to reach what we are looking for, which is to support marginalised (underprivileged) people and that this aim should be at the centre of policy setting. Dr. Wael Akayleh added: We need a mediator group to spearhead this progress. Adding, his job is not to make profit but to help people in health, education and other areas. “The only thing we are missing is speaking to each other”.

Rosalind Copisarow, mediator, with 20 years of knowledge of setting up social enterprises in addition to vast knowledge in banking and micro financing and wealth creation for the poorest added that market visualisation and looking at opening new market opportunities would help support SEs to see in which areas they could think to find out what beneficiaries (clients) could want, and therefore how they could drive solutions to fill the gap.

Most people when asked say they want new markets. New customers, market linkages are needed. This was echoed by Rudaina from Bookagri stating that having a market is essential to any business. Saddam from iLearn added that there are many networks, but they are not tapped in to or they work in isolation. These fellowship networks appear to be underutilised. They include face book, alumni and other groups. Saddam added that if one does take the time to engage that responses can be received ‘out of nowhere’ and that activating underutilised networks if very important also stating that this is easier when you have goods or services to sell. The comment that Social Enterprise was a Whole New Ball Game was widely acknowledged by the people in the room (SEs and SESOs).

Support services that are needed for SEs include: a great mentor, seed fund to prove concept, knowledge of international market, legal support, finance support, One stop shop (platforms), clarity on export and requirements, support in audit and tax issues, specific support needed for registration and tax, import and export certificates. Accommodating regulations on supporting social enterprise start-ups in the early years, much like the SME UAE laws supporting this segment. Support on quality assurance, clarity on finances and full documentation is needed. Simple support forms and templates, SOPs and best practice examples are needed to better understand the right projections. An SME law would be very useful within which to embed an SE angle. Things of importance to note in determining SE support requirements centre around: 1) What can you do yourself 2) What requires training (at least once – one time training) and 3) Which things are better done by SESOs.

There is a lot more needed to build awareness and build capacity for the ESO. Help is need to try and coach the ESOs to allow them to fully understand what the opportunity is to support SEs and to invite them to try and think about whether they would want to do so. In order to really engage in the clusters, DEEP DIVES are needed especially in the clusters of legal and finance as well as to a lesser degree business modelling and impact. There were an interesting mix of actors in the room but we would need to invite a number of players involved in legal / regulatory and policy as well as finance who were not present to really spend time to understand social enterprise and then deep dive in to the subject, the needs, the opportunities and challenges. If looking for the potential for mainstream activities in each of the areas to be adopted, it would be important to include all stakeholders in the discussion including microfinance, central bank, commercial banks serving MSEs, leasing companies, factoring companies (receivables financing).

In this session, there was not a single SESO in any of the development stages and therefore the following pages have not been relevant to complete. The session was too short a time to educate outsiders who are new to SE but it was helpful none the less to get a sense of how much effort and time would be needed to engage ESOs to be able to develop in to and become effective SESOs. It will be important going forward to gather all of them to see to what extent SEs could tap into adopted versions of SESO services as well as getting grants to develop SESOs. It is highly recommended to also look at starting up true SESOs who were set up with the SE in mind and with an understanding regarding SE needs. A possible SESO could be Q Perspective and SEED Jordan in collaboration. Both are also SEs but with a broader reach and interest to further support the greater SE ecosystem. Developing SESO support could be explored with them to work in synergy whilst covering different potential support functions within their expertise.

Solutions developed

Engagement between SEs and SESO has started. The process towards developing a solution started to be articulated. An outline of sorts has started. A deep dive workshop for different clusters is recommended and deemed essential to develop solution in each of the 4 clusters of business model, impact, finance and legal. In particular the legal/regulatory/tax requirements need to be a key area as they encompass all the formal inclusions and topics from legal set up, to framework permits etc. Legal is a very big requirement to deal with almost everything to set up properly, apart from the money which comes under finance and includes access to seed funding, loans, grants, angel investing and other financing and funding options and opportunities.

Other information, recommendation from the assessment day

We strongly recommend moving ahead with deep dives in to the individual cluster areas including legal, finance, business modelling, impact) through in depth workshops. In addition links between clusters should be explored and mapped.

Organisational Development & Business Management

- ESOs should be engaged, supported and developed to be able to become fully fledged SESO, building on their current capacity and adding additional technical skills through capacity building by external experts and support mechanisms. ESOs
- Platforms need to be built in order to offer support across the SEs need areas including support across all stages from ideation all the way through incubation, growth and internationalisation and covering the clusters of legal, finance, impact measurement as well as certification, compliance, export opportunities and requirements, marketing, packaging, labelling
- SESOs should be available across the regions and be located in north, middle and south to serve the SEs in the regions to be geographically diverse and accessible to those outside Amman
- Ongoing education to(S)ESOs is needed to stay up to date with developments and with that be able offer the best service
- Best practices from other countries should be shared and embedded whilst being in Jordanian cultural context and relevance
- Tools are needed for SESOs as well as SEs and should be made freely available and easily accessible
- Benchmarks and standards are needed to measure and evaluate outcomes and impact
- Platforms to map, connect and enable support for SEs
- Review what services ESOs currently offer and try and build on those to create effective SESOs without inventing the wheel in terms of relevant enterprise support from which SEs too can benefit
- The SESO should become a one-stop-shop for SEs from stage 1 – all the way through to

growth, sustainability and internationalisation where relevant

- Peer-to-Peer networks and networking events for SEs are requested, which can be organised by a SESO
- Ongoing guidance, support, access to knowledge through an open-source platform, access to laws, requirements, compliance and all aspects are needed by SESOs as well as SEs albeit in a tailored targeted manner depending on the audience
- Affordable, relevant, easy to access, easy to understand services are requested including financial and legal support
- Regional incubators and accelerators are needed
- Best international practices must be blended within Jordanian culture and context to optimise buy-in, outcomes and impact
- A Mentor programme is important for those wishing to receive tailored, structured and personalised guidance for which a fee can be charged
- We must stay up to date on trends and relevant developments and ensure linkages to other countries under the MedUP! project and beyond
- Shared knowledge on the regional, international and global social economy needs to be disseminated and shared to stay up to date with social enterprise on the world stage

Impact

- Education on Impact Measurement is needed
- Awareness on the importance of impact measurement must be advocated
- Standards and benchmarks must be set, taught, understood, embraced and applied. Meaningful KPIs are required
- External expertise and knowledge sharing is needed including best international practice
- A platform could be designed on which impact can be reported by project and per SE. Individual initiatives can be highlighted and at the same time the entire social enterprise industry and movement could be measured in a meaningful manner
- Impact measures could be potentially tied to preferred funding allocations. Those who perform well in terms of impact and efficiency are considered first
- Training and technical capacity building and support is needed to educate SESOs on what and how to measure, what to report and how to draw conclusions from findings that lead to recommendations and implementation to further enhance impact
- Ongoing measurement and evaluation and adjustment mechanism to drive for continuous improvement

Finance

- Tax reform should be introduced to support SEs and SESOs should be able to inform, educate and guide SEs in this regard
- Guidance on funding and support should be offered by the SESOs
- Transparent reporting by SESO and SEs should be taught and incentivised
- SESOs should be educated on the meaning and implementation of Social Impact Bonds
- The Jordan Incentive Commission should be made aware of all social enterprise funding and investments and ensure alignment with SESO in this regard as well as with other stakeholders and ministries
- New donors should be attracted including Angel investors and other new financial instruments
- External social impact investors should be targeted and courted to invest in Jordan
- Attractive benefits and cuts should be put in place to encourage impact investment to Jordan

Legal

- An MSE law is needed with SE elements embedded in it. SESOs will need to be fully conversant with that law in order to advise and support SEs
- Advocacy to stabilise these laws once they are passed in order to be able plan ahead. Currently laws continuously change, hereby negatively impacting momentum and the ability to project
- Advocacy is needed to drive for policy reform and embed Social Enterprise in the ecosystem of Jordan
- A legal framework for Social Enterprise as a business model is needed
- Affordable access to legal services for SESO supporting SEs to extend 'hub support' to the social entrepreneurs who are being supported under the relevant SESO

- A panel is needed to vet SESOs and SEs to make sure that the business model for good is not being high-jacked by parties who sense there is a financial advantage by 'jumping on the bandwagon' of social enterprise
- Policies, standards and procedures must be clarified, agreed and communicated and should be easily accessible through SESO platforms and other channels
- Silos between legal and finance should be broken down and connected transparently
- Tax reform is required to support the growth of SEs and SESOs should be able to guide the SE on all requirements, rules, regulations, incentives, advantages etc.

In conclusion

We strongly recommend that needs that have been identified in this report, particularly the design of appropriate support services in the finance and legal areas, are to be preceded by in-depth workshops with a representative sample of the existing actors as we are looking at complex issues with multiple important players. The process of setting up the right foundation and structure for social enterprise cannot be short cut. In order to allow for an effective new driving model for positive change areas, the solutions are more likely to come from abroad. We need to learn from best practice elsewhere. Therefore the follow up recommendation may need to be further global engagement including joint venture inviting other countries and SESOs or other collaborations to engage in international partnerships, knowledge exchange and sharing of learnings, best practices and knowledge exchange.



Some of the SEs and SESO after the closing of the Workshop (Photo Credit: Daoud Law)

Appendix

Profile of participants

PROFILES of SEs

SEEDJordan

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 livelihoods for underserved women and youth, Syrians and Palestinians living in Jordan as well as other marginalised groups. SEED Jordan wish to achieve that 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. SEEDJordan is starting up a SESO to enable SE and are in the process of starting a platform.

Legal status: A registered initiative under Daoud Law Office
Gender of owner / founder: Female
Number of Employees: 12 in Daoud Law Office
Export markets: Netherlands, UK, EU
Source of funding: personally funded until now
Location: Amman with strong connections across Jordan and NL/UK
Connections with other SEs: Connected with Lumeyo, Decapolis, QPerspective, Hunaya, ILearn, Bookagri, Teenah.org as well as Zikra, Ruwwaq, Sitat Byoot, Response Innovation Lab, Bloom Dead Sea Enterprise, Orenda Tribe and others. Internationally connected with House of Social Enterprise BV, Amsterdam, Impact Hub, Refugee Company, Social Enterprise NL, Better Future

| | | | | | | | |
|--------------|---------------|--------------------------------------|--------------|--------|--|---------|--|
| | | Helen van Wengen | | Title | | Founder | |
| Organization | | SEEDJordan | | | | | |
| Address | | Daoud Law, 2nd Circle, Amman, Jordan | | | | | |
| Tel | +962779904164 | www | Daoudlaw.com | E-mail | Helenvanwengen@hotmail.com/ helenvanwengen@seedjordan.com | | |

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 the opportunity.

Legal status: not for profit
Gender of owner / founder: Male
Number of Employees: 7 full time and 3 part time
Export markets: n.a.
Source of funding: private companies CSR short term funding up to 6 months
Location: Jerash Camp
Connections with other SEs: iLearn is well established and connected including RIL, CIVIC, the Orenda Tribe and others

| | | | | | |
|--------------|---------------------|-----|------------|--------|--------------------------|
| | Saddam Sayyaleh | | | Title | Founder |
| Organization | iLearn | | | | |
| Address | Jerash Camp, Jerash | | | | |
| Tel | +962797707421 | www | llearn.org | E-mail | Saddam.sayyaleh@civic.co |

Hunaya

Hunaya re-uses recycled materials and creating 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.

Legal status: for profit (will be registered from January 2019 – Hunaya used to go under the registered company N Products which has now been renamed Hunaya and thus the registration will be completed soon
Gender of owner / founder: Female
Number of Employees: 1 – however works with artisans and woodworkers in communities
Export markets: Germany (deck out of a restaurant in Berlin)
Source of funding: private
Location: Amman
Connections with other SEs: Lumeyo, Johud, Sitat Byoot and many others including social enterprises in Palestine and Tunisia

| | | | | | | | |
|--------------|--------------|---|------------|--------|-------------------------|---------|--|
| | | Nour Nsheiwat | | Title | | Founder | |
| Organization | | Hunaya | | | | | |
| Address | | Right at the very start of Rainbow Street, down town end, Amman, Jordan | | | | | |
| Tel | +96277775166 | www | Hunaya.com | E-mail | Nour.nsheiwat@gmail.com | | |

Decapolis

Decapolis provides a platform for certification the quality of food to food producers Worldwide to provide guaranteed premium goods for which the end-to-end supply chain complies with strict quality control standards whilst engaging small farmers.

Legal status: for profit
Gender of owner / founder: Male
Number of Employees: 5
Export markets: none
Source of funding: ZINC incubation and personal funds. Waiting to secure funds from Umniah
Location: Amman
Connections with other SEs: none so far

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|-----------------------|---------------|---|-------------------------|
| Abdelrahman Habashneh | | Title | Founder |
| Decapolis | | | |
| Address | | Zinc incubator – King Hussein Business park | |
| | +962795519749 | www | Decapolis.io |
| | | E-mail | Habashneh.a@outlook.com |

Teenah.Org

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 improving the situation of Syrian refugees and Jordanian women in the area of North Jordan.

Legal status: not for profit
Gender of owners / founders: Female
Number of Employees: 17
Export markets: Europe
Source of funding: Shamal Start seed fund
Location: Irbid
Connections with other SEs: SEEDJordan

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|------------------|-----------------------------|--------|---------------|
| Interviewee Name | Raneem al Meqbel | Title | Co-founder |
| Organization | Teenah Org | | |
| Address | Shamal Start, Irbid, Jordan | | |
| Tel | +962799539148 | www | Teenah.org |
| | | E-mail | rm@teenah.org |

Bookagri

Bookagri is a leading online platform in the agri-rural tourism business. Established in July 2015 as a platform for showcasing agri-rural tourism businesses and farm activities and connecting the visitor with a range of agri-tourism which helps farmers maintain the farms and stay in the farming business.

Legal status: One not for profit company (Bookagri) and a separate for profit company
Gender of owner / founder: Female
Number of Employees: 1 – and working with communities, women and associations extensively
Export markets: not yet but interested to do so
Source of funding: USAID and personal funds
Location: 13 locations around the Salt / Balqa’a region, north of Amman
Connections with other SEs: Lumeyo and social enterprise (agri) organisation in Italy

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|------------------|--|--------|--------------------------------------|
| Interviewee Name | Rudaina Haddad | Title | CEO, Founder |
| Organization | Bookagri | | |
| Address | Bookagri, Building 174, Office no. 206 – 2nd floor, Mecca Street, Jordan | | |
| Tel | +962772236393 | www | Bookagrijo (facebook) / bookagri.com |
| | | E-mail | Rudaina.h@hotmail.com |

Lumeyo

Lumeyo is a social project, started more than 9 years ago, that aims to empower local women through the revival of their most ancient weaving tradition, passed down for generations, and to create a sustainable and fair business for them.

Legal status: not for profit
Gender of owner / founder: Female
Number of Employees: 9 and growing
Export markets: Dubai, Netherlands, USA, Cyprus – individual pieces for the most part
Source of funding: Personal – and from sale of products topped up by yoga retreat and equine healing retreats that bring in some revenues
Location: Wadi Rum and Petra (southern Jordan)
Connections with other SEs: Hunaya, Bookagri, QPerspective and others. Sandra actively connects, links and interacts with other social enterprises and designers and is open minded in that regard. A good networker and connector

| | | | |
|------------------|---|--------|------------------------|
| Interviewee Name | Sandra Jelly | Title | Founder |
| Organization | Lumeyo | | |
| Address | Beit Ali, Wadi Rum, Aqaba Governorate, Jordan | | |
| Tel | +962777105647 | www | Lumeyo.com |
| | | E-mail | Sandra.jelly@gmail.com |

QPerspective

QPerspective 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.

Legal status: For profit company
Gender of owner / founder: 2 male, 1 female
Number of Employees: 8 in Amman and connect with extensive people within the CBOs (in Koura in the North on the Syrian border the project has 17 people, in Madaba 22 Iraqi refugees and there are other projects in the south too)
Export markets: currently being explored in collaboration with SEEDJordan Source of funding: CSR private company funding
Location: Amman, Koura, Madaba, Aqaba
Connections with other SEs: Ruwwaq and others. Well known. Well connected.

| | | | | | |
|------------------|-----------------------|-----|------------------|--------|------------------------|
| Interviewee Name | Yazan Majaz | | | Title | Director |
| Organization | Q Perspective. | | | | |
| Address | Abdali, Amman, Jordan | | | | |
| Tel | +962777744997 | www | Qperspective.com | E-mail | majaj@qperspective.com |

(S)ESOs – no SESOs exist in the true form in Jordan and hence the S for social is in brackets

PROFILES of (S)ESOs

Jordan Loan Guarantee Corporation (JLGC) was established as a public shareholding company in 1994. JLGC aims to provide the necessary guarantees to facilitate financing of SMEs and national export, to contribute to the process of economic growth, job creation and national export encouragement.

Current location: Amman
Primary Services: aims to provide the necessary guarantees to facilitate financing of SMEs and national export, to contribute to the process of economic growth, job creation and national export encouragement
Target Audience: SMEs
Ability to serve SEs: Able but would need to better understand and embrace SE Selection Criteria: varied depending on the loan amount and guaranteed %. Meet base JLGC criteria depending on loan size, number of employees, purpose etc.
Linkages with other (S)ESOS: None before the workshop that was conducted
Expansion of Services: is certainly possible and could be pursued though appetite from JLGC unknown in this regard

| | | | |
|------------------|--|--------|------------------|
| Interviewee Name | Dr Mohammad Jaferi | Title | General Manager |
| Organization | Jordan Loan Guarantee Corporation (JLGC) | | |
| Address | JLGC, main road, Shmeisani, Amman | | |
| Tel | +96270266888 | www | Jlgc.com |
| | | E-mail | mjafari@jlgc.com |

Oasis500

Oasis500 is the leading seed investment company and business accelerator in the Tech and Creative Industry spaces based enabling entrepreneurs to transform their viable ideas or creative talents into scalable businesses. That includes finding those entrepreneurs, investing in their startups, bridging their know-how gap, and eventually helping them get follow-on funding.

Current location: Amman, King Hussein Business Park
Primary Services: Incubator services for start-up enterprise. Early stage seed investment company
Target Audience: start-up entrepreneurs in tech and creative industries, although it seems that creative industries will be phased out and focus will be on tech
Ability to serve SEs: Strong, if they learn and embrace social enterprise and the requirements
Selection Criteria : promising start up, selected via pitching methodology
Linkages with other (S)ESOS: Strong. They know the other ESOs
Expansion of Services: very realistic if the appetite to include SE is there. Capacity building and technical assistance needed

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| Interviewee Name | Samer Arabiat | Title | Financial Director |
| Organization | Oasis500, Building No 7, King Hussein Business Park, Amman 11185 Jordan | | |
| Address | King Hussein Business Park, Amman, Jordan | | |
| Tel | +962798266670 | www | Oasis500.com |
| | | E-mail | samera@oasis500.com |

Jordan Postal Saving Fund

Jordan Postal Saving Fund is a governmental institution with financial and administrative independence specialized in saving and finance services. With 250 branches the postal saving fund serves the poor communities ('a bank to the poor') and aims to combine economic and social objectives for its 110K clients.

Current location: Amman and 250 locations across Jordan
Primary Services: providing small loans to poor people
Target Audience: individuals, micro sized enterprises
Ability to serve SEs: strong
Selection Criteria: collateral against loans
Linkages with other (S)ESOS: possible. A strong appetite to marry economic and social and far geographic reach
Expansion of Services: Open and willing and structurally possible. Very keen to engage in SE support

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| Interviewee Name | Dr Wael Nakayleh | Title | Director General |
| Organization | Postal Savings Fund | | |
| Address | Mecca Street, Amman, Jordan | | |
| Tel | +962795887211 | www | psf.gov.jo |
| | | E-mail | Director.genaral@psf.gov.jo |

Response Innovation Lab (RIL)

Response Innovation Lab (RIL) The RIL is a global collaboration which supports organisations working on humanitarian innovation in a humanitarian context. Its founding members include World Vision, Save the Children, Oxfam, George Washington University and Civic. RIL members partner with international NGOs, academic institutions, governments, private sector, local and international innovators, and affected populations to improve humanitarian innovation knowledge, skills and practice.

Current location: Amman
Primary Services: Matching problems with solutions in the humanitarian field. Real time solving of problems in large-scale humanitarian emergencies
Target Audience: civilians in crisis
Ability to serve SEs: able to via matchmaking
Selection Criteria: a good idea that is scale-able
Linkages with other (S)ESOS: strong especially through the current Director who is well connected and has both private and NGO experience
Expansion of Services: unclear. They are more humanitarian than enterprise motivated though some solutions lie in enterprise which is acknowledged by the director

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| Interviewee Name | A'sem Natsheh | Title | Director |
| Organization | Response Innovation Lab | | |
| Address | RIL Office - Johud building – Amman al Hashemieh, Jordan | | |
| Tel | +962777694641 | www | Responseinnovationlab.com |
| | | E-mail | asem@responseinnovationlab.com |

Crown Prince Foundation

Crown Prince Foundation The impact of the Crown Prince Foundation's initiatives extends throughout the Kingdom's governorates and affirms His Royal Highness' belief that youth can excel if given the proper skills and means to become capable, active citizens within their communities. Focusing on technical and vocational education

Current location: Amman, King Hussein Business Park
Primary Services: capacity and skill building – incubator for youth
Target Audience: Jordanian Youth
Ability to serve SEs: ability to educate Youth on Social Enterprise
Selection Criteria: youth with potential to become leaders and champions of the future
Linkages with other (S)ESOS: CPF is located in the same business park as Oasis500, iPark and many could be social enterprises and there is an appetite for social engagement through Naua, the platform described below.
Expansion of Services: Naua is a platform that falls under the Crown Prince Foundation. The region's first social impact platform that aims to promote philanthropy and civic engagement by enabling everyone to give back to their community and civil organisations. The platform aligns projects with CSR strategies of companies.

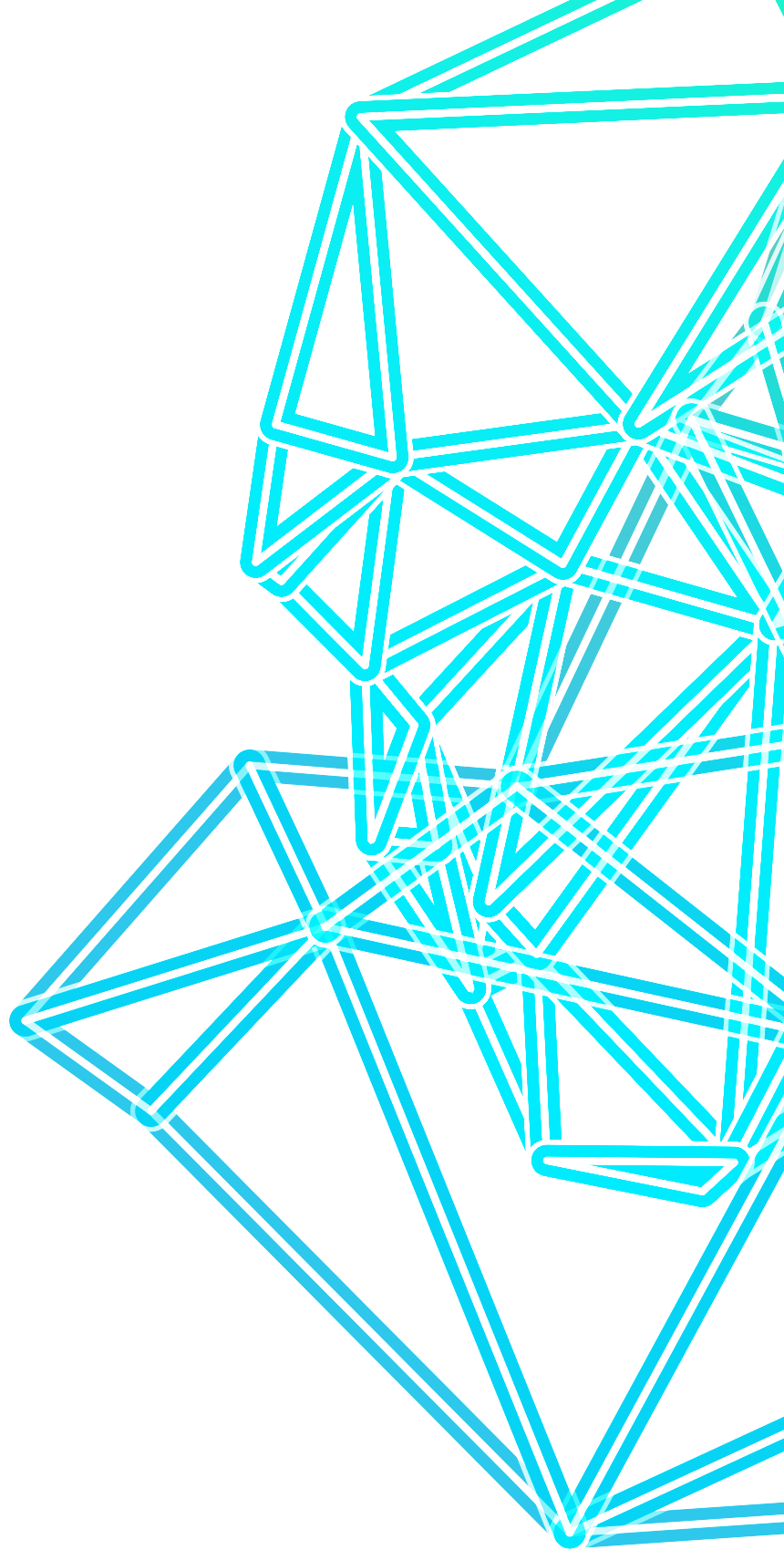
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| Interviewee Name | | Sarah Abu Al Ragheb | | Title | | Administration | |
| Organization | | Crown Prince Foundation | | | | | |
| Address | | Building 1, King Hussein Business Park | | | | | |
| Tel | +962799628909 | www | www.cpf.jo | | E-mail | sabualragheb@cpf.jo | |

Amman Chamber of Industry

Amman Chamber of Industry is a nonprofit organization representing the Jordanian industrial sector. The Chamber represents in its membership more than 7,000 of Jordanian manufacturing firms of which 90% are SMEs.

Current location: Amman, also Chamber locations in Zarqa and Irbid
Primary Services: to support the 7000 members to achieve growth and to develop the industrial sector in Jordan and drive revenues through export
Target Audience: SMEs
Ability to serve SEs: very strong if there was an interest, knowledge and open mind to embrace SE
Selection Criteria: SME criteria
Linkages with other (S)ESOS: none until the workshop that was organized under this project
Expansion of Services: very possible to include SEs. Note that the mindset is traditional and SE is a new concept to the people in the Chamber. “if it does not benefit us, we will not do it” said Mr Maher Mahrooq, head of the Jordan Chamber of Industry

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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 |
| Organization | | Amman Chamber of Industry | | | | |
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REPORT
NEEDS ASSESSMENT OF
**SOCIAL
ENTERPRISES**
IN JORDAN

