



EVALUATING WOMEN'S EMPOWERMENT THROUGH INFORMATION AND COMMUNICATION TECHNOLOGIES

USAID LENS' Experience with ICT4D in Jordan

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ABSTRACT:

The development community has placed faith in the power of information and communication technologies (ICTs) to play a transformative role in the economic prospects of underserved and underprivileged individuals, businesses, and communities by linking them to economic opportunities in the form of markets and jobs previously unattainable due to their relative isolation. Globally, ICTs are theorized to be particularly empowering and transformative for women, for whom cultural norms, restrictions on mobility or time poverty may exclude them from markets and economic participation beyond the home or the immediate surroundings, an important aspect of the field of ICT for development (ICT4D).

Consequently, and with respect to current ICT4D theories of change, USAID Jordan Local Enterprise Support Project (USAID LENS) was mandated to support ICTs as an enabler of women's economic participation over the span of the five-year project. USAID LENS facilitated and funded ICT training programs for women in non-traditional sectors (WNNTS), women's informal savings and lending groups (ISLGs), and women's micro and small enterprises (MSEs), including home-based businesses (HBBs). USAID LENS also supported and collaborated with several online marketplaces or e-commerce sites and sponsored online or application-based platforms to enable MSEs to reach new domestic and foreign markets. USAID LENS also supported work from home opportunities through ICTs, such as call centers, and helped the development, integration, and utilization of ICTs as an enabler in selected sectors, including food processing, tourism, transportation and logistics, and maintenance, and as a component of the enabling environment for women and to support women in managing business operations and marketing.

Our research broadly revealed that engaging with ICT training programs and ICT-enabled work has numerous intangible benefits for women's empowerment and changing perceptions of the value of women's work in Jordanian society. However, our research showed that it is challenging to assess direct, quantifiable economic benefits of women's ICT-enabled work. We learned that ICTs provide a minimal amount of support for women's HBBs and other MSEs, but our research revealed that access to and use of ICTs in and of itself for these economic activities is not sufficient to overcome the numerous structural obstacles to women's economic participation. Likewise, ICT-enabled work is constrained by the enabling environment in Jordan. However, sharing economy platforms support flexible-based work opportunities and have the possibility to address some of the significant barriers to women's economic participation, such as increasing family support for work and minimizing concerns about safety.

We recommend that future interventions seek to transform the enabling environment for women's economic participation in Jordan and address the myriad of problems constraining women's economic participation, including gender and social norms and an inadequate transportation, logistics, and financial technology (fintech) infrastructure, to name a few. To do this, we recommend a comprehensive approach to support women's economic participation in Jordan, whereby ICTs can be a component of enabling women's economic participation and market access, but where multiple interventions are necessary to change the environment that limits women in Jordan and limits the expected benefits from their economic participation. Finally, we remind the development community that the intangible benefits of ICT-enabled work must be acknowledged as an essential component of international development efforts.

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BACKGROUND

RESEARCH CONTEXT

The USAID Jordan Local Enterprise Support Project (USAID LENS) is in the final year of a five-year project to encourage the long-term economic growth and development potential of underserved Jordanian communities. The project supports the vitality and competitiveness of micro and small enterprises (MSEs) that are often at the heart of individual, family and community livelihood within vulnerable populations and helps empower local communities to design and implement collaborative local economic development initiatives. The project works in the governorates of Irbid, Zarqa, Amman (outside of the Greater Amman area), Kerak, Tafilah, and Aqaba.

Within this work, USAID LENS supports the economic empowerment of Jordanian women, whose economic disenfranchisement has direct and adverse impacts on the country's economic prosperity and development at the national, regional, and community levels. Through its work, USAID LENS seeks to support women's access to economic opportunities.

USAID LENS was mandated to support information and communication technologies (ICTs)¹ as an enabler in select sectors. The development community has placed faith in the power of ICTs to play a transformative role in the economic prospects of underserved and underprivileged individuals, businesses, and communities by linking them to economic opportunities in the form of markets and jobs previously unattainable due to their relative isolation. Globally, ICTs are theorized to be particularly empowering and transformative for women, for whom cultural norms, restrictions on mobility or time poverty may exclude them from markets and economic participation beyond the home or the immediate surroundings, an important aspect of the field of ICT for development (ICT4D).

Consequently, and with respect to current ICT4D theories of change, USAID LENS' work over the past five years supported women's access to economic opportunities through ICTs. USAID LENS facilitated and funded ICT training programs for women in non-traditional sectors (WNTS), women's informal savings and lending groups (ISLGs), and women's MSEs, including home-based businesses (HBBs). USAID LENS also supported and collaborated with several online marketplaces or e-commerce sites and sponsored online or application-based platforms² to enable MSEs to reach new domestic and foreign markets. This collaboration also supported work from home opportunities through ICTs, such as call centers, and helped the development, integration, and utilization of ICTs as an enabler in selected sectors, including food processing, tourism, transportation and logistics, and maintenance, and as a component of the enabling environment for women and to support women in managing business operations and marketing.

RESEARCH OBJECTIVES

As the USAID LENS project ends, USAID LENS seeks to evaluate the extent to which ICTs – mainly but not limited to USAID LENS interventions – are helping women overcome barriers to their economic

¹ We adopt the definition of ICTs as “any technology serving the purpose of gathering, processing, and dissemination information, or supporting the process of communication,” often meaning the internet and mobile phones from Kleine, Dorothea. *Technologies of Choice?: ICTs, Development, and the Capabilities Approach*. Information Society Series. Cambridge, Mass.: MIT Press, 2013, 2.

² Online marketplaces, e-commerce sites, and online or application-based platforms are all considered “platforms” for the purpose of this study.

participation and facilitating women's economic participation and actualized empowerment in Jordan. To this end, this research study considers the following questions:

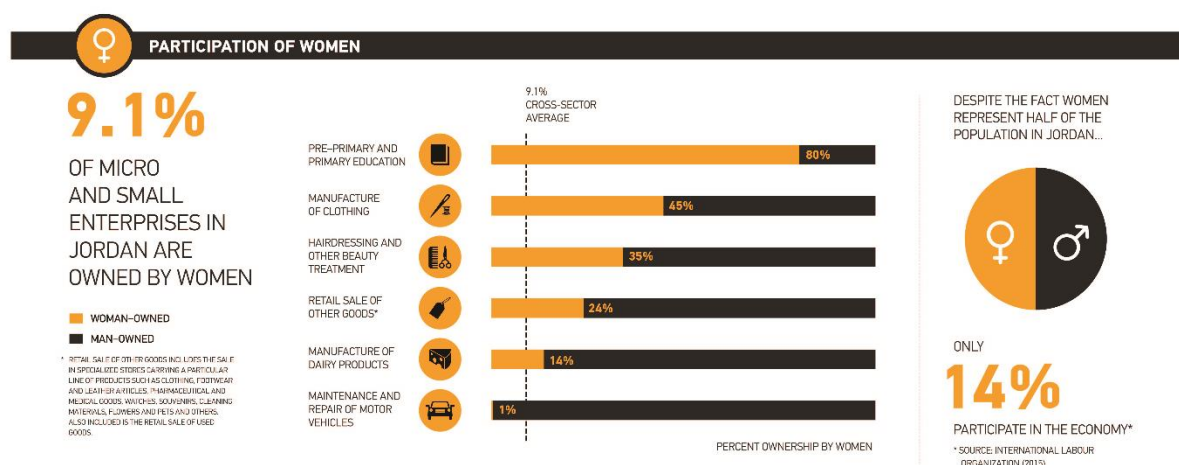
1. To what extent do ICTs facilitate women's economic participation in Jordan? How do they help women overcome barriers to their economic participation?
2. To what extent do ICTs matter for both women's economic empowerment and actualized empowerment in Jordan?
3. What are the factors that determine the impact of ICTs on women's economic participation in Jordan?

The findings of this study are meant to be shared within USAID and with the broader development community to contribute to the body of knowledge about the role of ICTs in the economic participation and empowerment of Jordanian women. The research is intended to support informed decision-making within international development.

RELEVANT LITERATURE

BARRIERS TO WOMEN'S ECONOMIC PARTICIPATION IN JORDAN

Jordan ranks as one of the lowest countries in the world for economic participation for women.³ In Jordan, only 14 percent of women are engaged in the formal economy, and an additional 15 percent are estimated to be involved in the informal economy.⁴ Women in Jordan own less than ten percent of businesses.⁵



³ Jordan ranks 144 out of 149 for economic participation and opportunity for women in World Economic Forum. *Global Gender Gap Report 2018*. <https://www.weforum.org/reports/the-global-gender-gap-report-2018>. 2018.

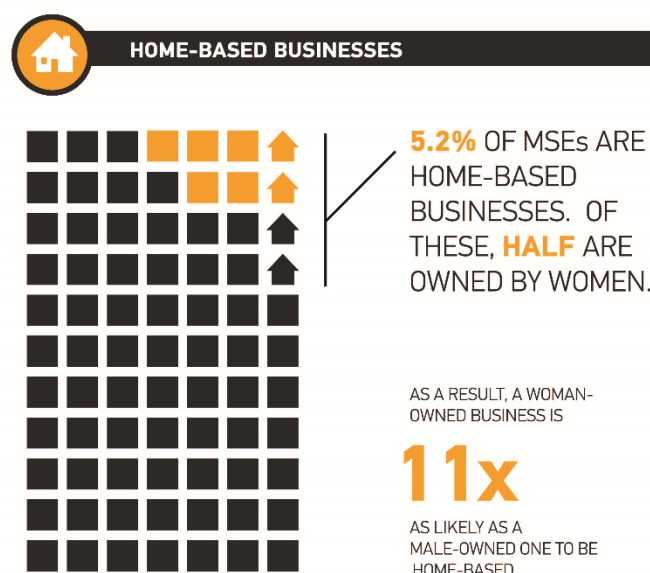
⁴ Government of Jordan. *Jordan Labour Market in Numbers (2012-2016)*. [http://www.mol.gov.jo/Echobusv3.0/SystemAssets/PDFs/AR/Jordanian%20Labour%20Market%20in%20Numbers%20\(2012-2016\).pdf](http://www.mol.gov.jo/Echobusv3.0/SystemAssets/PDFs/AR/Jordanian%20Labour%20Market%20in%20Numbers%20(2012-2016).pdf). 2017.; International Labour Office. *Women and Men in the Informal Economy: A Statistical Picture*. 2nd ed. Geneva: ILO, 2013.; International Labour Organization (ILO), ILOSTAT database. 2019.

⁵ USAID Jordan Local Enterprise Support Project. "Survey of Jordanian Micro- and Small-Enterprises." Version 2.3.1. <http://www.jordanlens.org>. 2015.

Women's low economic participation is a concern because research shows that women's economic opportunity leads to many positive outcomes for women, their families, and their communities. Women's economic participation leads to improved self-esteem and self-confidence, the greater well-being of women and children, and increased women's empowerment through greater bargaining and decision-making power in the household. It also leads to greater community involvement and supports a country's overall economic development.⁶

There is little empirical literature on specific barriers to women's economic participation in Jordan; however, research from across the Middle East and North Africa (MENA) reveals that there are unique barriers to women's economic participation in the region, including patriarchal structures and societal norms.⁷ There are strong norms around women not working outside of the home and normative concerns about women working in mixed-gender environments.⁸ Furthermore, there are normative expectations about household and family care duties as the responsibility of females.⁹

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



⁶ Al-Dajani, Haya, and Susan Marlow. "Impact of Women's Home-based Enterprise on Family Dynamics: Evidence from Jordan." *International Small Business Journal* 28, no. 5 (2010): 470-86.; Moghadam, Valentine M. *Modernizing Women: Gender and Social Change in the Middle East*. 2nd ed. Boulder, Colo.: L. Rienner, 2003.

⁷ Haghighat-Sordellini, Elhum. "Determinants of Female Labor Force Participation: A Focus on Muslim Countries I." *International Review of Sociology* 19, no. 1 (2009): 103-25.; Solati, Fariba. *Women, Work, and Patriarchy in the Middle East and North Africa*. Palgrave Macmillan, 2017.

⁸ Al-Dajani, Haya, and Susan Marlow. "Impact of Women's Home-based Enterprise on Family Dynamics: Evidence from Jordan." *International Small Business Journal* 28, no. 5 (2010): 470-86.; Moghadam, Valentine M. *Modernizing Women: Gender and Social Change in the Middle East*. 2nd ed. Boulder, Colo.: L. Rienner, 2003.

⁹ Bastian, Bettina Lynda L. "Empowerment against All Odds: Women Entrepreneurs in the Middle East and North Africa." In *Entrepreneurship and Business Innovation in the Middle East*, 105-21. IGI Global, 2017.; Haghighat, Elhum. "Debunking the Assumed Connection between Educational Attainment, Reduced Fertility and Mortality, Labor Force Inclusion and Political Participation for Women in the Middle East." *Middle East Critique* 21, no. 3 (2012): 1-24.; Hoodfar, Homa. *Between Marriage and the Market: Intimate Politics and Survival in Cairo*. Comparative Studies on Muslim Societies Between Marriage and the Market. Place of Publication Not Identified: University of California Press, 1997.; Tlaiss, Hayfaa A. "Entrepreneurial Motivations of Women: Evidence from the United Arab Emirates." *International Small Business Journal* 33, no. 5 (2015): 562-81.; United Nations Development Programme (UNDP), Jordan Economic and Social Council, AECID Spanish Agency for International Development Cooperation. *The Panoramic Study of the Informal Economy in Jordan*. <http://inform.gov.jo/en-us/By-Date/Report-Details/ArticleId/37/smid/420/ArticleCategory/205/The-Panoramic-Study-of-the-Informal-Economy-in-Jordan>. 2012.

In focus groups with working-aged women from across Jordan, participants expressed a preference for working from home.¹⁰ USAID LENS' Survey of Micro and Small Enterprises Survey (MSE Survey) found that a woman-owned business was 11 times as likely as a male-owned business to be home-based, highlighting this need or preference for home-based work.¹¹

ICT FOR WOMEN'S ECONOMIC PARTICIPATION

It has been hypothesized that some of the barriers to women's economic participation in Jordan might be addressed by creating opportunities for women to work from home or in a flexible manner with support from ICTs. ICTs might help overcome some of the barriers through providing flexibility to work from home, avoiding the need for public transportation, and allowing women to continue the homemaker/caregiver role while participating in income-generating activities. Use of ICTs might also allow women to work flexibly outside of the home so that they can accommodate their homemaker/caregiver role. Additionally, in some developing economies, women's control of financial resources through ICTs, such as e-banking and e-wallets, gave women greater decision-making within the household.¹²

There is much emphasis on ICT4D programming within the international donor and international development community, and some current ICT4D literature gives credence to the idea that ICTs may diminish some barriers to female economic participation.¹³ A study of women in developing economies revealed that access to the internet allowed women to start businesses online in order to negotiate their roles at home and to be able to work, increasing their income and economic independence, and eventually leading to stronger bargaining power in the household.¹⁴ Other studies found that ICTs support job and skill training for women, support small-scale businesses through access to markets and information on prices and trade-support services, and provide other benefits for women in developing economies through organizational and political communication.¹⁵

¹⁰ Focus groups conducted across Jordan, in discussion with USAID LENS, May 2019.

¹¹ USAID Jordan Local Enterprise Support Project. "Survey of Jordanian Micro- and Small-Enterprises." Version 2.3.1. <http://www.jordanlens.org>. 2015.

¹² Porter, Beth, Nancy Widjaja, and Keiko Nowacka. "Why Technology Matters for Advancing Women's Financial Inclusion." *Organisation for Economic Cooperation and Development. The OECD Observer*, no. 303 (2015): 33-34.; *Digital Dividends*. World Development Report. Washington, D.C.: World Bank, 2016.

¹³ Qureshi, Sajda. "Are We Making a Better World with Information and Communication Technology for Development (ICT4D) Research? Findings from the Field and Theory Building." *Information Technology for Development* 21, no. 4 (2015): 511-22.

¹⁴ Komolvadhin, Nattha. *New Economy and Gender Relations in Thailand: The Implications of the Internet*, 2008, PQDT - Global.

¹⁵ Gurumurthy, Anita. "Promoting Gender Equality? Some Development-related Uses of ICTs by Women." *Development in Practice* 16, no. 6 (2006): 611-16.



“This ongoing wave of innovation has the potential to remove many of the barriers that stand between people and opportunity, especially for the poorest and most vulnerable. Thanks to digital platforms, individuals—no matter where they live—can now access unprecedented amounts of information, take online jobs, enroll in e-courses, and even receive life-saving care through telemedicine.”

The World Bank¹⁶

Despite these opportunities to be enthusiastic about the benefits of ICTs for women’s market access and economic participation, prominent ICT4D researcher, Dorothea Kleine reminds us that “technologies and innovations [are] part of the social structure that individuals can and have to navigate,” meaning that ICTs themselves do not operate outside of the social and cultural norms or outside of the enabling environment that both men and women live within, and this enabling environment may limit potential benefits or presumed disruptions of ICTs.¹⁷ This was exemplified in a study of market women in the Global South, where even though using mobile phones allowed women to access more market opportunities, bring in higher incomes, and become more financially independent, the patriarchal structure did not change, and men often got jealous when their wives would answer calls from clients. Moreover, the study found that “the phone was used by jealous men to control and check upon women.”¹⁸

¹⁶ World Bank, The. *Digital Development*. <https://www.worldbank.org/en/topic/digitaldevelopment/overview>. 2019.

¹⁷ Kleine, Dorothea. *Technologies of Choice?: ICTs, Development, and the Capabilities Approach*. Information Society Series. Cambridge, Mass.: MIT Press, 2013, 49.

¹⁸ Svensson, Jakob, and Caroline Wamala Larsson. "Situated Empowerment: Mobile Phones Practices among Market Women in Kampala." *Mobile Media & Communication* 4, no. 2 (2016): 205-20, 215.

ICTs have created new job opportunities for people from all over the world and across all socio-economic classes, but ICTs as an economic enabler for women has offered two contradictory explanations. While some suggest only positive possibilities and outcomes of ICT usage on women's market access, others suggest that ICTs do little to change the enabling environment and might "raise the specter of economic marginalization, exacerbating social divisions and reinforcing inequalities."¹⁹ In short, while literature reveals that ICTs might help overcome specific barriers to women's market opportunities in Jordan, they might also do little to change or perpetuate or exacerbate social barriers and normative expectations that define gender in the Jordanian context.

The conflict between the promise of ICTs for women's economic empowerment and the potential that ICTs may do little to change the enabling environment around women's economic participation and its impact on women's lives requires context-specific evaluation. It is through this lens that our research seeks to understand the role of ICTs in women's economic empowerment in Jordan and the lessons learned from USAID LENS' projects that sought to enable women's work through ICTs and support women's economic empowerment.

RESEARCH METHODS

This study undertook a mixed-methods approach, engaging both quantitative and qualitative methods to identify the relationship between ICTs and women's economic participation and empowerment. We drew on data collected by USAID LENS over the past five years and undertook original, qualitative research and analysis to provide a more contextualized and nuanced understanding of the data set with regards to relevant empowerment indicators.

QUANTITATIVE DATA ANALYSIS

The study utilizes data from a the MSE Survey that USAID LENS conducted in both 2014-2015, as well as a USAID LENS Beneficiary Learning Survey conducted in 2019 to discern the impact of these platforms on the realization of key project targets and indicators, including: the number of linkages created for women through these platforms; the number of women realizing income through USAID LENS-supported platforms; and the number of full-time equivalent jobs generated for women through the utilization of these platforms.²⁰

QUALITATIVE DATA COLLECTION AND ANALYSIS

The study includes qualitative data collected over the length of the USAID LENS project through regular monitoring and evaluation results, as well as data collected through key informant interviews and focus groups between May 2019 and July 2019. In the intermediate phase of impact evaluation, quantitative research can help measure tangible outcomes, such as economic outcomes of income generation and business operations. In later stages of impact evaluation, the benefits of qualitative research are to understand and document "the intangible benefits of ICT on development such as empowerment, self-

¹⁹ Zayani, Mohamed. *Digital Middle East: State and Society in the Information Age*. New York, NY: Oxford University Press, 2018, 15.

²⁰ USAID Jordan Local Enterprise Support Project. "Survey of Jordanian Micro- and Small-Enterprises." Version 2.3.1. <http://www.jordanlens.org>. 2015.; USAID Jordan Local Enterprise Support Project. "Beneficiary Learning Survey." Version 1.0. <http://www.jordanlens.org>. 2019.

esteem, and social cohesion.”²¹ Additionally, while the impact of economic benefits on women are well researched, qualitative research helps us to understand distinct factors that support those economic benefits in USAID LENS target areas. All qualitative data collection was audio-recorded and analyzed by the USAID LENS team.

We conducted 16 semi-structured interviews with key informants and subject matter experts. We initially interviewed the leaders of each platform supported by USAID LENS, such as online marketplaces, e-commerce sites, and online or application-based sharing economy platforms, as well as the ICT trainers used in USAID LENS-funded training programs. We also interviewed leaders of similar platforms that were not funded by USAID LENS.

Additionally, we conducted two sets of focus groups, with six to eleven female participants in each focus group, for a total of approximately 50 participants. The first set of focus groups was with working-aged women in Irbid and Amman, focused on understanding women’s work preferences in Jordan; these women were not beneficiaries of USAID LENS. Their ICT proficiency is unknown, though the women who participated in the focus groups did not participate in any ICT training programs, but they were all owners and users of smartphones. The second set of focus groups, hosted in Amman, Irbid, and Zarqa, was with women from these and surrounding governorates who were part of USAID LENS-funded ICT training programs, mostly women with HBBs in food production or women working in non-traditional sectors, such as home maintenance, and women who were active participants on grantee and non-grantee platforms, like sharing economy platforms for beauty, childcare, and home maintenance. These focus groups sought to understand how ICTs impact women’s economic participation and empowerment.

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

EVALUATING EMPOWERMENT

Many of USAID LENS’ projects are broadly concerned with increasing women’s economic empowerment. There is much debate around the definition of empowerment, but the gender and development field’s approach to understanding empowerment is significantly informed by Kabeer’s work which defines women’s empowerment as “the process by which those who have been denied the ability to make strategic life choices acquire such an ability.”²² Kabeer details the connection between poverty and empowerment and explains that “an insufficiency of the means for meeting one’s basic needs often rules out the ability to exercise meaningful choice.”²³ As such, resources (material, human, and social resources) must then become a pre-condition for empowerment with agency as the process by which empowerment is achieved, including through freedom of movement, decision-making, leadership, etc.

²¹ Gomez, Ricardo, and Shaun Pather. "ICT Evaluation: Are We Asking the Right Questions?" *Electronic Journal of Information Systems in Developing Countries* 50, no. 1 (2012): 1-14, 1, 9.

²² Kabeer, Naila. "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment." *Development and Change* 30, no. 3 (1999): 435-64, 435.

²³ Ibid., 437.

Through this explanation, we see that having economic resources is an essential pre-condition for one's agency, and any evaluation of empowerment must include these components.



“Female empowerment is achieved when women and girls acquire the power to act freely, exercise their rights, and fulfill their potential as full and equal members of society. While empowerment often comes from within, and individuals empower themselves, cultures, societies, and institutions create conditions that facilitate or undermine the possibilities for empowerment.”

USAID's Gender Equality and Female Empowerment Policy²⁴

To evaluate empowerment, we employed the International Center for the Research on Women's (ICRW) model for economic empowerment because it is closely aligned with the USAID Gender Equality and Female Empowerment Policy. ICRW's model is for economic empowerment but goes beyond access to economic activity. Much like USAID's work, the model is concerned with how economic participation translates to greater empowerment in all aspects of life. As one gender and economics scholar explains, “women's empowerment goes beyond short-term goals of increasing women's access to income and looks for longer-term sustainable benefits, not only in terms of changes

²⁴ USAID. *Gender Equality and Female Empowerment Policy*.
https://www.usaid.gov/sites/default/files/documents/1865/GenderEqualityPolicy_0.pdf. 2012.

to laws and policies that constrain women's participation in and benefits from development, but also in terms of power relationships at the household, community and market levels.”²⁵

ICRW defines a woman as economically empowered “when she has both the ability to succeed and advance economically and the power to make and act on economic decisions.”²⁶ Empowerment requires women to have the skills to compete for economic advancement and the ability to make decisions and control resources to have power and agency. ICRW explains that to achieve this, women need access to resources and are affected by norms and institutions. Resources can be human capital, financial capital, social capital, and physical capital while norms and institutions include gender-defined roles, expectations on women, and legal and political structures.

In our research, we used the ICRW model to influence how we analyzed our findings of how ICTs might support economic empowerment and how the findings were framed.

KEY FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

Our research broadly revealed that engaging with ICT training programs and ICT-enabled work has numerous intangible benefits for women's empowerment and changing perceptions of the value of women's work in Jordanian society. However, our research showed that it is challenging to assess direct, quantifiable economic benefits of women's ICT-enabled work. We learned that ICTs provide a minimal amount of support for women's HBBs and other MSEs, and our research reveals that access to and use of ICTs in and of itself for these economic activities is not sufficient to overcome the numerous structural obstacles to women's economic participation. Likewise, ICT-enabled work is constrained by the enabling environment in Jordan. However, sharing economy platforms²⁷ support flexible-based work opportunities and have the possibility to address some of the significant barriers to women's economic participation, such as increasing family support for work and minimizing concerns about safety. Our key findings revealed that to overcome the many challenges in the enabling environment for women's work in Jordan, we recommend a comprehensive approach to support women's economic participation, whereby ICTs are a component of a multi-faceted approach to enabling women's economic participation and market access and whereby the intangible benefits of ICT-enabled work are acknowledged as an essential component of international development efforts.

ASSESSMENT OF WOMEN'S ECONOMIC EMPOWERMENT

To assess the role of ICT-enabled work in women's economic empowerment in Jordan at the individual and household level, we adapt the ICRW model of Power and Agency Indicators and Economic

²⁵ Carr, Marilyn. “Women's economic empowerment: key to development.” In *Women's Empowerment and Economic Justice: Reflecting on Experience in Latin America and the Caribbean*, De Pauli L (ed.). UNIFEM: New York. 2000.

²⁶ International Center for Research on Women (ICRW). *Understanding and Measuring Women's Economic Empowerment: Definition, Framework, and Indicators*. <https://www.icrw.org/wp-content/uploads/2016/10/Understanding-measuring-womens-economic-empowerment.pdf>. 2011, 4.

²⁷ The sharing economy is also called the access economy, the gig economy, the collaborative economy, or a peer-to-peer economy. For the purpose of this study, sharing economy platforms are companies that act as an intermediary between service providers and service seekers and use an ICT solutions, like a website or mobile application, to conduct business.

Advancement Indicators.²⁸ The ICRW's Power and Agency Indicators are concerned with women's ability to make decisions and control resources as a way to gain agentic benefit from economic activity. We evaluate how ICTs as an enabler of women's work affected their businesses as well as individual and household outcomes related to power and agency.

TABLE 1: OPERATIONALIZING THE ICRW MODEL FOR WOMEN'S POWER AND AGENCY

POWER AND AGENCY INDICATORS	INDIVIDUAL/HOUSEHOLD LEVEL	OUR RESEARCH FINDINGS
Control over Assets	Women's ownership of productive assets	Women are gaining their own source of income through ICT-enabled work, even if earned income is low ²⁹
	Women have their own source of income	Most women own their own mobile phones and are comfortable using social media; access to tablets and laptops is less common, as is using email
	Share of household income provided by women	
	Women have control over how to spend some cash or savings	
Agency/Decision-making	Proportion of women's income spent on herself and children	Income from ICT-enabled work is often spent to help household, and especially spent on self and children, but is usually based on need, not on choice
	Women's involvement in major household decisions	Earning income from their ICT-enabled work increases household decision-making, generally related to children's education and household consumption
	Women's access to information and technology	
Autonomy and Mobility	Women's ability to visit friends, family, associates	Six hundred twenty-three distinct woman-owned businesses from USAID LENS-supported platform interventions reported increased linkages. These linkages were mostly receiving services from business service providers (BSPs), joining BSPs or business organizations, and making new business contacts ³⁰
	Women's ability to use public transportation/travel freely in public spaces	Women are generally able to use media and phones with access to the internet as they wish, though they have lower access to tablets and computers. Due to increased use of technology and access to the internet, women are more autonomous in their engagement with their customers and clients
	Women's use of media, phone, technology	Access to financial services through ICTs is quite low and most of the participants in the study were unbanked. USAID LENS research data shows that less than 20% of micro and small enterprises have bank accounts, while less than 2% of the population have a mobile money account ^{31, 32} HBB work seems to lead to more activity outside of the home through bazaars, training programs, and women's participation in community groups and business networks

²⁸ Ibid.

²⁹ USAID Jordan Local Enterprise Support Project. "Beneficiary Learning Survey." Version 1.0. <http://www.jordanlens.org>. 2019. About 38% of beneficiaries reported incomes of less than 100 JOD/month and about 40% reported incomes between 100 – 300 JOD/month.

³⁰ Ibid.

³¹ USAID Jordan Local Enterprise Support Project. "Survey of Jordanian Micro- and Small-Enterprises." Version 2.3.1. <http://www.jordanlens.org>. 2015.

³² Global Financial Inclusion (FINDEX) Database 2017 - Jordan, World Bank, 2018

		Transportation is difficult, expensive, often perceived as not safe, and time-consuming, so women prefer to work from home or flexible-based work. In flexible-based work, transportation remains a challenge, and women sometimes have to price higher than men for their goods and services because of their transportation costs. Currently, ICTs do not overcome these difficulties
Self-Confidence/ Self-Efficacy	Psychological wellbeing Attitudes on own self-esteem	No matter the level of success through their business, participating in ICT training programs, ICT-enabled work, or being a part of a sharing economy platform brand significantly increased women's self-esteem, pride, and self-worth Self-esteem improved through advancing technology skills and through all forms of economic participation
Gender Norms	Attitudes on women and work Attitudes on women and mobility	Those whose families were opposed to them working gained support once they brought in income, whether using ICTs or not There continue to be family concerns about women's safety in mobility, but some sharing economy platforms build in location services or other safety features that allow for more support for women's mobility
Gender Roles/Responsibilities	Gender segregation of male and female work, ability to enter profitable jobs Equity of domestic duty load	Community attitudes towards women working is changing to be more supportive of the activity, partly due to economic need but also due to the visibility of women working on social media, though women are generally still concentrated in traditional sectors Engaging in ICT-enabled work allows women to answer client needs on their schedule or choose convenient times for them to work. However, women are still experiencing time poverty because they are still expected to continue the same level of work at home while now engaging in income-generating work

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

TABLE 2: OPERATIONALIZING THE ICRW MODEL FOR WOMEN'S ECONOMIC ADVANCEMENT

ECONOMIC ADVANCEMENT INDICATORS	INDIVIDUAL/HOUSEHOLD LEVEL	OUR RESEARCH FINDINGS
Productivity and Skills	Individual educational attainment Business and work skills Access to productive tools and technologies Access to markets Access to jobs	Individual educational attainment and business and work skills increased through ICT training programs. Additionally, women have access to searching and educating themselves online Women with deep and prolonged engagement with USAID LENS' training programs gained business and work skills and access to productive tools and technology; others had less knowledge about how to access these skills ICTs are providing greater access to markets (as buyers and sellers), but socioeconomic class and location differences prevail in access to the market

		ICTs are providing greater access to jobs from home or flexible-based jobs but not all qualify as “decent work” under the International Labour Organization’s (ILO) definition of decent work ³³
Business Practice	Keeps records Separates personal and business expenses Diversity of product line Marketing – takes advantage of market opportunities; is not dependent on one or irregular buyers or suppliers Invests in business	Women with deep and prolonged engagement with USAID LENS’ training programs learned how to keep records, manage personal and business financial records and expenses, and create diversified product lines through multi-faceted training; however, others did not achieve this through access to ICTs alone ICTs enable marketing and market opportunities in a minimal way by making it easier for producers or service providers to connect with their customers but transportation of goods and services remains an issue Financially advantaged women can invest in their business, but the majority of women use the income on immediate practical needs
Income	Has individual and household savings Has levels of income	Income earned is often spent on immediate needs and not saved Ability to earn an income has the potential to be increased through ICT-enabled work, but ICT-enabled work is constrained by the enabling environment 57% of women on USAID LENS-supported platform interventions increased revenue, vs. 46% for women in USAID LENS-supported non-platform interventions, but this was not statistically significant ³⁴
Work Environment	Worksite is safe and accessible for women	Focus groups indicated that given cost of transportation, childcare, and long hours, as well as some familial barriers, that women preferred ICT-enabled HBB or flexible-based work and that not all worksites are accessible for all women
Prosperity	Equity of domestic duty load Community attitudes on what work women should do	Domestic duty workload is not equitable between household members, even after women engage with ICT-enabled work Community attitudes on what work women should do are changing through both increased economic need and women’s work gaining greater visibility through social media; this outcome is not directly affected by ICT-enabled work,

ENGAGING WITH ICTS INCREASES SELF-CONFIDENCE

USAID LENS conducted ICT training programs as an enabler for women with HBBs, WNTS, and ISLGs. Here we consider the training programs for HBBs and WNTS as these ICT training programs were aimed at supporting women’s business operations and marketing. We found that regardless of how ICTs are used or how successfully ICTs are used for business, the act of engaging in ICT training and growing in comfort with ICTs increased women’s self-confidence and self-esteem.

³³ The ILO defines “decent work” as “the aspirations of people in their working lives. It involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men”. To read more about what this definition includes, see: International Labour Organization (ILO). *Decent Work Portal*. <https://www.ilo.org/global/topics/decent-work/lang--en/index.htm>. 2019.

³⁴ USAID Jordan Local Enterprise Support Project. “Beneficiary Learning Survey.” Version 1.0. <http://www.jordanlens.org>. 2019. This difference is not statistically significant ($p = .104$).

The ICT training programs for HBBs and WNTS contained some varied content but were similar in their main themes and approach. The trainings were conducted over several days and often went hand-in-hand with other provided training programs for skill development and business growth. The ICT training programs generally covered the following content:

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

Through these training programs, USAID LENS found that almost all women had access to mobile phones and most had access to smartphones, but not all had access to or experience with tablets or laptop computers. The women in USAID LENS training programs often began the training understanding how to use social media, such as Facebook, and texting applications, like WhatsApp, in a rudimentary way for communicating with others but did not have the skillset to use these tools in a sophisticated method for business, such as marketing or receiving payments. When they did use Facebook, they would generally have few activities on social media, inconsistent posts, low engagement, did not utilize paid promotions, and gained little income from interactions on the platform. Some women across Jordan did not use any social media due to lack of awareness and knowledge of the privacy features offered through the social media platforms. Few women, if any, had experience using software on tablets or laptops for business purposes, such as Microsoft Office or other tools for tracking finances.

The ICT training programs vastly increased women's business confidence and pride in their work by being able to create professional-looking social media pages for their HBBs, learn how to use the internet and online tools, like YouTube to learn new skills, and gain confidence in understanding privacy settings and online security. Women frequently cited privacy and online security training as the most beneficial parts of the ICT training programs; understanding how to customize privacy settings significantly increased women's confidence in using platforms. The participants gained greater confidence in themselves and their products or services; they also gained a different perspective and desire to expand beyond their current word-of-mouth customers to reach new markets and expand their work. One ICT trainer described the women in her training as developing "the mind of a businesswoman."³⁵

Given that USAID LENS beneficiaries did not have computer literacy and had minimal smartphone literacy, USAID LENS-supported ICT trainers observed that many women were initially reluctant at the start of the training but were very excited about their new skills during and after the training. As one trainer shared, "the most successful training session that [we] did was ICT training [...] you can't imagine how reluctant [the participants] were to take this session, then after that, they started [being excited]. Excel was something scary and difficult [and then] they were very proud of what they could do."³⁶ Another LENS-supported Business Skills and ICT trainer explained how women increased their confidence through ICT training. They felt very proud being part of an advanced skill, a skill they found

³⁵ Interview with USAID LENS grantee – ICT trainer, in discussion with USAID LENS, June 2019.

³⁶ Interview with USAID LENS grantee – ICT trainer, in discussion with USAID LENS, May 2019.

worthwhile; “there is a reverence [...] of modernity or something to be gained [that] you have a skill that is worthwhile when working with a computer.”³⁷ The intangible benefits of increases in women’s self-esteem should not be overlooked, as this is a vital development outcome.

ACCESS TO ICTS ALONE DOES NOT OVERCOME MARKET ACCESS ISSUES

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

USAID LENS was mandated to support ICTs as an enabler of women’s MSEs, and this included utilizing ICTs to support HBBs, especially in an attempt to address what was initially perceived as a marketing issue. This approach was taken because there was a belief that if women create social media pages that they can more easily access the market for their goods and services.

Our research revealed that ICTs could be a small part of supporting HBBs, including in helping some marketing by showcasing new products or sharing contact information with those that are already aware of their business, but it is not a satisfactory solution in and of itself to expand one’s business. Even after female USAID LENS beneficiaries received ICT training and support for marketing their business activities on social media, half of all of the female beneficiaries continue to rely on word of mouth to sell products or services, and only about 38 percent of them use online platforms to sell products or services.³⁸ About 45% of USAID LENS’ beneficiaries reported that they do not know where to find buyers that are interested in their products/service.³⁹

One of the main reasons that ICTs are not successfully leading to an increase in market access for HBBs, especially in food processing and handicrafts, is that local customers prefer to taste or see a product before purchasing them. In terms of food production, women were clear that in-person bazaars were equally or more important for expanding their customer base. One Amman-based HBB owner in food production said that “people need to taste the product or know someone who has tasted it.”⁴⁰

Where ICTs are a more significant support to women’s businesses are after customers have been exposed to the women’s product or service through another means. For example, customers often get to know producers through in-person or word of mouth contact but then once they know the producer, ICTs, like social media profiles, help customers know how to reach out to them to order again or to get updates on new products. One Irbid-based HBB owner in food production explained that “more customers come through bazaars, and when they taste my product, they will order again through finding me on ICTs.”⁴¹

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

³⁷ Ibid.

³⁸ USAID Jordan Local Enterprise Support Project. “Beneficiary Learning Survey.” Version 1.0. <http://www.jordanlens.org>. 2019.

³⁹ Ibid.

⁴⁰ Focus group, in discussion with USAID LENS, June 2019.

⁴¹ Ibid.

Additionally, there are issues around quality assurance, packaging, delivery, and other expensive logistics. Almost 60% cited transportation costs (for self or delivery costs for products) as a challenge.⁴² This is because most of the producers are in the governorates, and the market is in Amman and transportation of products from the governorates to Amman is costly. Finally, there are difficulties with the mode of payment when transporting products outside of one's network because the majority of women do not have bank accounts or utilize digital financial services (fintech), so cash has to be carried with someone transporting the goods or with the woman herself and exchanged with the customer. Training for women's MSEs around fintech would not have been/be enough to address this challenge given the current limited infrastructure for fintech in Jordan.⁴³

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

ACCESS TO ICTS ALONE DOES NOT OVERCOME STRUCTURAL ISSUES

Likewise, putting ICTs in the hands of poor or rural women does not automatically overcome structural barriers to their economic participation or change the enabling environment within which they are operating.

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

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

⁴² USAID Jordan Local Enterprise Support Project. "Beneficiary Learning Survey." Version 1.0. <http://www.jordanlens.org>. 2019.

⁴³ As of January 2019, there were 445,000 mobile money account subscribers in Jordan; around 1% of the population. An on-going USAID LENS assessment of the opportunity to increase financial inclusion through the utilization of DFS within cooperatives found that although Jordan has a sound regulatory environment that would support the increased use of DFS, awareness of these services is low and the current infrastructure does not support their increased uptake in the population due to factors such as a limited agent network, which presents challenges for cash-in, cash-out transactions, and a lack of interoperability which currently prohibits cross-platform transactions.

patterns and trends in food, products, and services in Amman. The higher-income women often put their profits back into their businesses to grow them because they aren't dependent on the income to live. Additionally, high-income women often have access to networks of buyers without ICTs, and when they add ICTs to their work, they utilize sophisticated marketing strategies and attract buyers through platforms, such as paid promotions, targeted ads, marketing through local social media influencers' platforms, and participating in local influencer events. Finally, higher-income women often have advanced levels of English language and promote products to additional markets in Amman and outside of the country.

E-COMMERCE PLATFORMS ALONE DO NOT OVERCOME MARKET ACCESS ISSUES

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

USAID LENS funded a platform created to provide logistic solutions to attempt to overcome some of the e-commerce platform challenges. The platform included an umbrella brand for food products, an online site to sell the products, and integrated a transportation system. The project created a model to overcome some of the packaging challenges by providing uniform packaging and branding to each woman involved. Similarly, it was able to lower transportation costs by working with women's cooperatives, making their locations collection points for obtaining finished products and distributing earnings to women producers. Finally, the project conducted a massive marketing campaign to bring awareness to women's products and brands. Despite all of this work, the platform and brand failed due to low demand for online purchasing of food. E-commerce platforms face the same issues as with HBBs that are trying to market through ICTs, which is that people want to taste the food products or see the quality of products before purchasing them.

One USAID LENS grantee who previously had an e-commerce platform to support women HBBs explained that many women business owners and organizations believe their problems are about marketing women's products and that e-commerce sites are a natural way to solve this problem, but the problem is more about generating demand and adequately managing the fulfillment of orders. He explained that fulfillment is incredibly difficult, and it is expensive to compete with large e-commerce sites. To compete with large e-commerce sites, platforms need professional photos, inventory, delivery on time, packaging, and consistent and quality customer service. He shared that "the whole [e-commerce] model is flawed, it's not their fault, the market is not ready, and the competition is very hard, and the world is becoming smaller, and anyone who has a credit card can buy anything from Etsy and why should they buy it on [a local platform]?"⁴⁴

⁴⁴ Interview with USAID LENS grantee, in discussion with USAID LENS, June 2019.

SHARING ECONOMY PLATFORMS ADDRESS SOME CHALLENGES

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

Sharing economy platforms provide cross-class opportunities which expand one’s market opportunities. Sharing economy platforms help connect women to market opportunities and overcome some of the structural differences, giving women from different socio-economic classes and neighborhoods access to one another to gain greater market access and better understand market demands. Service seekers and service providers might not have the opportunity to connect without the platform. One service provider in Amman explained that she “would not access customers without the application” and that all of her work is now through the application.⁴⁵

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

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

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

Finally, a significant benefit of sharing economy platforms is that the user experience (UX) design can encourage families to support women’s participation on the platforms. Platforms can build in safety, reputation, and branding into their approach while offering its employees flexible work hours, which can help strengthen family trust for the company and its environment. Some platforms provide location tracking or other safety features for employees, and many of the companies make house visits to new customers to make sure the homes are safe for their employees.⁴⁶ Given the analytics behind services provided, many of the service providers know the amount of time an employee needs to provide a service. As such, many women expressed that their families supported their work because they knew where they were going and for how long. A co-founder and CEO of a sharing economy platform explained that they face “some challenges because we don’t employ women from home [and] not all

⁴⁵ Focus group, in discussion with USAID LENS, June 2019.

⁴⁶ More research is needed to understand if this is a costly exercise or how it is built into their business model.

families allow daughters to work outside the home,” but that because families know where their daughters are going location-wise, and there are high salaries for low amounts of time, they often let their daughters complete the requests.⁴⁷ Another founder and CEO of a USAID LENS-funded sharing economy platform described that “technology on its own can’t solve social issues [preventing women from working], but a sophisticated UX can change behaviors and allow women to work because families are more comfortable with female family members working for legitimate and trusted brands.”⁴⁸

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

Additionally, sharing economy platforms are not purely ICT solutions. Many of the sharing economy platform currently operating in the Jordanian market began operations by having a very manual approach between the company and the service providers and the ICT component was not essential for their business to function. As one founder and CEO of a USAID LENS-funded platform explained, the “mobile application is just a channel, but the real innovation happens in the back-office operations.”⁴⁹ However, the ICT solution allowed sharing economy platforms to expand and scale, meeting market demands for both service seekers and service providers.

BROADER BENEFITS OF WORK

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

It is difficult to identify the direct economic benefit for many women participating in ICT-enabled work, but the recent USAID LENS Beneficiary Learning Survey indicates that about 80% are making less than 300 JOD/month.⁵⁰ A small number of USAID LENS beneficiaries bring in an amount equal to or more than the average Jordanian income, which is around 450 JOD/month. Additional research is required to understand if women expect to be able to earn minimum wage or more through predominantly home-based ICT-enabled work or if they see ICT-enabled work as a supplement to household income. However, focus group discussions revealed that this income is incredibly beneficial for women, their confidence, their decision-making, and their families. Women in focus groups consistently shared that they used the earnings on their family, especially on children’s education. One woman said that the money “impacted me in many ways, I could pay off loans and put my children in better schools,” while

⁴⁷ Interview with platform lead, in discussion with USAID LENS, June 2019.

⁴⁸ Interview with USAID LENS grantee, in discussion with USAID LENS, June 2019.

⁴⁹ Interview with USAID LENS grantee, in discussion with USAID LENS, June 2019.

⁵⁰ USAID Jordan Local Enterprise Support Project. “Beneficiary Learning Survey.” Version 1.0. <http://www.jordanlens.org>. 2019. About 38% of beneficiaries reported incomes of less than 100 JOD/month and about 40% reported incomes between 100 – 300 JOD/month.

another explained that all of the women she knows “spend all our money on our children.”⁵¹ The ability to support their children financially brought women a sense of control over their situation.

Additionally, any opportunity to engage in market activities increased self-confidence. Many women shared that their engagement in training programs and market activity changed their inner confidence and changed their relationships with how they deal with their families. One woman explained that “of course, the first purpose of having work is to improve our economic situation, but now I feel confident and want to train other women to feel confident.”⁵²

Additionally one woman said “I was shy and didn’t have courage to stand up in the house to my husband, [this work] made me more confident and stronger,” while another stated that “at first I was ashamed being a woman and working to earn money, but saw on social media that women were working and felt stronger.”⁵³ As expected from the literature, women increased their decision-making from working; one described how “when I started working, I felt I was more powerful to make decisions; I didn’t feel that way before.”⁵⁴

ICT-ENABLED WORK IS CHANGING SOCIAL NORMS AROUND WORK

Another promising outcome of ICT-enabled work is that we saw this type of work bring women into the labor market and begin to change social norms around women working. It is often too difficult or too costly for many women across Jordan to access traditional labor market opportunities,⁵⁵ but with HBB work, sharing economy flexible-based work, and professional work from home, women start to have opportunities to engage in informal or non-traditional labor market activities – and as they do, their families’ support for their choice to work increases.

One HBB and ICT trainer described how their company initially worked hard to encourage families to allow the women to join the ICT training, explaining how “at first their husbands didn’t want them to attend the training sessions and didn’t want them to attend the project, but now they are pushing them because they are producers, they are reaching the end market, they have income.”⁵⁶

When we asked women in our focus groups about the change in their family’s support for their work, many consistently mentioned how income earned helped their family approve of the job. One woman exclaimed: “Of course [our husbands] minds were changed because there is income now!” Others pointed to how their economic activities helped them manage their household and relationships better, such as the woman who said that “my husband saw how my mood changed and how my work impacted my relationship with my family.”⁵⁷ In our research, there were consistently non-economic benefits and empowerment outcomes from women’s economic participation.⁵⁸ Research from other countries has indicated that there are sometime negative consequences of women working, such as an increase in domestic violence against women. This did not come up in our research but should be further investigated.

⁵¹ Focus group, in discussion with USAID LENS, June 2019.

⁵² Ibid.

⁵³ Ibid.

⁵⁴ Ibid.

⁵⁵ Focus groups conducted across Jordan, in discussion with USAID LENS, May 2019.

⁵⁶ Interview with USAID LENS grantee – ICT trainer, in discussion with USAID LENS, June 2019.

⁵⁷ Focus group, in discussion with USAID LENS, June 2019.

⁵⁸ Heath, Rachel M, and Seema Jayachandran. *The Causes and Consequences of Increased Female Education and Labor Force Participation in Developing Countries*, 2016.

AREAS OF CONCERN

Several issues emerged that call for further research, attention, and consideration for future programming efforts related to women's economic participation and women's economic empowerment. These concerns include observed time poverty, the potential that some ICT-enabled work reifies gender norms, and the possibility that ICT-enabled work might further confine women to the home.

TIME POVERTY

One of the significant issues that our research revealed is the prevalence of time poverty among women involved in ICT-enabled work. Generally, participation in ICT-enabled work doesn't change the expectations placed on women at home. Perhaps because of the at-home or flexible nature of the work, or due to societal expectations, women are expected to continue all previous responsibilities while also bringing in income. Even though women increased their self-confidence, revenue, knowledge levels, and household decision-making, ICT-enabled work did not allow the women to substitute any activities in the home. Moreover, time poverty disproportionately affects poor women who cannot afford to outsource any of the homemaker/caregiver labor for their income-generating activities.

REIFYING GENDER NORMS

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

CONFINING WOMEN TO THE HOME

Another major issue that emerged in the research is whether supporting work from home opportunities through ICTs will further constrain women's mobility. Research from other countries has shown that working from home can confine women to the house, even as the increased income allows for women's more significant role in household decision-making.⁵⁹ There is the potential that this could be the case in Jordan, as well, and we need more time with this type of work to evaluate the outcomes. However, there are indications this is not the case in Jordan. As women engage in work from home or flexible-based work through ICTs, it seems to normalize women going to training programs, bazaars, leaving home to meet clients, and engaging with members of the opposite sex as clients.⁶⁰

AREAS FOR FUTURE DONOR IMPACT

The extensive research conducted by USAID LENS on women's economic empowerment throughout the five-year project underlines the limitations and barriers women face in economic participation.

⁵⁹ Boris, Eileen, and Prügl, Elisabeth. *Homeworkers in Global Perspective: Invisible No More*. New York: Routledge, 1996.

⁶⁰ Interview with USAID LENS grantee – ICT trainer, in discussion with USAID LENS, May 2019.; Focus groups, in discussion with USAID LENS, June 2019.

There are strong norms around women not working outside of the home, and there are normative expectations about the woman as the homemaker/caregiver. Additionally, the prevalence of low wages in private sector jobs, the time and expense of transportation to the job site, as well as concerns about safety on public transit, the cost and availability of childcare, and the length of time away from home required for most jobs has led many women to look for opportunities to work from home or for flexible-based work, mainly through HBBs and ICT-enabled work opportunities.

The challenges and limitations women face in economic participation are evident in USAID LENS' research on MSEs in Jordan. USAID LENS research found that a woman-owned business was 11 times as likely as a male-owned business to be home-based. It also uncovered that profitable women-owned MSEs make, on average, 210 JOD less per month in profit than their male-owned counterparts, making nearly half of the average for men (455 JOD).⁶¹ Women's economic participation is concentrated in only a few industries in Jordan, and their roles are limited to primarily low-growth, low-skill sectors.⁶²



ECONOMIC INDEPENDENCE AND SUCCESS



PROFITABLE MSEs OWNED BY WOMEN MAKE, ON AVERAGE, **210 JD LESS PER MONTH** IN PROFIT THAN THEIR MALE-OWNED COUNTERPARTS-- **NEARLY HALF** THE AVERAGE FOR MEN (455 JOD)

While ICTs are theorized to be particularly empowering and transformative for women, for whom cultural norms, restrictions on mobility or time poverty may exclude them from markets and economic participation beyond the home or the immediate surroundings, our research revealed a more nuanced and complex picture of the promise of ICTs for women's economic empowerment in Jordan. Our study revealed several positive ways that ICT-enabled work provided intangible benefits for women and some ways that ICTs have the potential to support women's economic outcomes. But our research also revealed the many ways that ICT-enabled work is constrained by the same enabling environment that limits women's economic participation. Increasing ICT literacy and ICT-enabled work can start changing social norms by allowing women to enter into economic involvement from home or in a flexible manner, but our research highlighted that ICTs are only part of the solution for women's economic participation and economic empowerment.

What our research exposed is that prolonged and deep engagement, meaning women's participation in multiple interventions over time, and with sustained and continued mentorship, increased women's economic empowerment, at both the tangible and intangible level. This long-term engagement increases women's ability to generate a sustainable income, expands their networks, and creates a sense of belonging to the working community. Additionally, multiple and intersectional interventions helped to overcome some of the unique challenges that women face in the enabling environment in Jordan. These various interventions often included some combination of the following:

⁶¹ USAID Jordan Local Enterprise Support Project. "Survey of Jordanian Micro- and Small-Enterprises." Version 2.3.1. <http://www.jordanlens.org>. 2015.

⁶² USAID Jordan Local Enterprise Support Project. "Impact by Design." Conference, Amman, Jordan, July 16-17, 2019.

- Focus on regional training groups allowing women to network over time and increase social cohesion
- Skill-based training for a specific trade, service, or product development
- ICT-training
- Business skills training
- Continued mentorship with career advisors and experts
- Multiple opportunities to market themselves and their products or services in person (for example, Jordan Food Week)
- USAID LENS support to introduce women to buyers that can include women's products or services in their supply chain
- Promotion of success stories to increase awareness of and acceptance of women working in Jordan

Women's economic empowerment must look beyond the goal of increasing women's income-generating activities and take precautions not to place the onus of women's economic empowerment solely on women. We recommend that future interventions seek to transform the enabling environment for women's economic participation in Jordan and address the myriad of problems constraining women's economic participation, including gender and social norms and an inadequate transportation, logistics, and fintech infrastructure, to name a few. To do this, we recommend a comprehensive approach to support women's economic participation in Jordan, whereby ICTs can be a component of enabling women's economic participation and market access, but where multiple interventions are necessary to change the environment that limits women in Jordan and limits the expected benefits from their economic participation. Finally, we remind the development community that the intangible benefits of ICT-enabled work must be acknowledged as an essential component of international development efforts.

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