

RESEARCH PAPER

A Look into the Impact of Syrian Refugees on Women-Owned Micro and Small Enterprises in Jordan

Lubna Mohd. Thaher

Centre for Global Sustainability Studies (CGSS)
Universiti Sains Malaysia, Penang, Malaysia
Email: lubnathaher@yahoo.com
ORCID: 0000-0002-8790-9326

Dr Radieah Mohd. Nor

Senior Lecturer, Centre for Global Sustainability Studies (CGSS),
Universiti Sains Malaysia
Centre for Global Sustainability Studies (CGSS), Penang, Malaysia
Email: radieah@usm.my

ABSTRACT

Jordan has experienced an unprecedented refugee crisis since 2011, adding to the country's burdens due to the scarcity of resources and previous waves of asylum seekers. Although micro and small enterprises (MSEs) aim to empower women, specifically regarding achieving the UN's Sustainable Development Goals by 2030, there is very little research focus on this type of enterprise and how refugees impact MSEs' sustainability.

PURPOSE: This paper investigates how Syrian refugees impact Jordanian women-owned MSEs' sustainability.

DESIGN: The study used case studies and qualitative interviews with 24 female entrepreneurs whose enterprises did or did not achieve sustainability; five experts were also interviewed.

FINDINGS: No significant negative impact of refugees on women's MSEs was found.

ORIGINAL: This study offers a unique perspective by filling an academic gap in the research on the influence refugees have on women's MSEs.

IMPLICATIONS: Further studies are recommended to build a solid database of female entrepreneurs.

KEYWORDS: *Syrian refugees; Micro enterprises; Small enterprises; Impact; Jordan*

CITATION: Mohd. Thaher, L. and Mohd. Nor, R. (2022): A Look into the Impact of Syrian Refugees on Women-Owned Micro and Small Enterprises in Jordan. *World Journal of Entrepreneurship, Management and Sustainable Development*, Vol. 18, No. 5, pp. 617–631.

RECEIVED: 31 August 2021 / **REVISED:** 22 November 2021 / **ACCEPTED:** 10 December 2021 / **PUBLISHED:** 27 September 2022

COPYRIGHT: © 2022 by all the authors of the article above. The article is published as an open access article by WASD under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>).

INTRODUCTION

The conflict in Syria led to the exodus of millions of refugees to neighbouring countries and beyond. Jordan has received 1.3 million Syrian refugees, 90% of whom live in Jordanian cities outside the refugee camps (Achilli, 2015). Over half of registered refugees living outside camps (52%) are female (Verme, 2016). Syrians comprise the second-largest refugee group in Jordan today, accounting for about one in ten inhabitants in Jordan, mostly living in urban areas (UNHCR, 2016). A high influx of refugees in the host countries has taken a toll on various resources, such as infrastructure, water, housing and workforce. According to World Bank estimates, the influx of Syrian refugees to Jordan costs around US\$2.5 billion a year (Fallah *et al.*, 2021).

According to the International Labour Organization (ILO), the UN Development Programme (UNDP), and UNHCR (2016), Jordan has benefited in different ways from the influx of Syrian refugees. The most important benefits include the creation of new jobs, boost of consumer demand, and enhanced foreign aid. According to the Jordanian Investment Board, Syrians invested more than US\$1 billion in 2013, resulting in nearly 4% growth in 2013. Syrians possess many of the skills needed in industrial production. Therefore, they could attract new investment and contribute to the sharing of expertise with Jordanians by using their labour.

However, the Syrian refugee crisis has caused many obstacles and structural challenges to the provision of services for the already overstretched low-resourced country (Immenkamp, 2017). Studies investigating the impact of Syrian refugees on Jordan's sectors vary as they addressed education and health, and the cost incurred on the Jordanian government in response to the crisis. Providing humanitarian aid to the Syrian population (including health and education) is estimated to cost about 1% of the nation's gross domestic product (GDP).

Small businesses provide a pathway for these skilled Syrian refugees to become a part of the host economy. The Jordan Compact also directs the government to support Syrian refugees. This Act mandates the government of Jordan to set up new and reformed tax policies to accommodate Syrian refugees, provide access to microfinance, and formalise existing businesses (Grawert, 2019). However, Jordan's government has not streamlined business policies to register Syrian refugee businesses; therefore the current status of micro, small and medium enterprises (MSMEs) in Syrian refugee ownership is at a low level (Rahman *et al.*, 2020). It is expected to grow and pose challenges for local enterprises, particularly firms owned by women.

In recent times, entrepreneurship has emerged as an engine of economic growth (Khosla, 2015). According to Elenurm and Vaino (2011), women entrepreneurs can play a vital role in mobilising economic growth in developing countries. In Jordan, the number of women-owned enterprises is already low compared with that of the MENA region. The lack of an adequate workforce and women's limited managerial skills puts firms at high risk of failure. In addition, women-owned enterprises are at risk of incurring high losses (Njogu, 2016).

Despite the increased efforts to stimulate women's entrepreneurship, the success rate of women-owned enterprises is very low and most of the firms last for less than two years (Cardella *et al.*, 2020). The growth of women-owned enterprises slows down and ultimately these enterprises are closed. Only a small number of women-owned firms have achieved their desired growth. Previous studies have focused on the socio-cultural challenges faced by women-owned enterprises (Khan *et al.*, 2021); however, there is no systematic evaluation of determinants other than socio-cultural factors that challenge the sustainability of MSEs owned by women. Recently, courts summoned hundreds of women for their failure to repay microfinance loans (Thaher *et al.*, 2021). This incident suggests a grim situation for women-owned enterprises in Jordan.

There is also a risk of refugees taking over economic opportunities from local nationals. Most refugees have settled in urban areas and this has increased competition in the labour market. Low-end jobs are the main source of competition between the Syrian refugees and the local workforce (Sahin Mencutek and Nashwan, 2021). When an unprecedented number of refugees enter the labour market, it negatively affects the host community and causes social strains.

This research will provide insight into the impact of Syrian refugees on Jordanian women's MSEs. This sector was important to the Jordanian economy between 2011 and 2019 due to the high skills that Syrian refugees possess that allow them to compete with local workers when they come to Jordan. This study will therefore outline how Syrian refugees have impacted the women's MSE sector in Amman, Jordan. It offers a unique perspective by filling an academic gap in the research into the influence refugees have on women's MSEs in Jordan (ILO, 2017). As a preliminary study, this paper seeks to explore how Syrian refugees impacted Jordanian women's MSEs. Our research question is: how does the entry of Syrian refugees into the Jordanian labour market impact women-owned small businesses?

ECONOMIC IMPACT OF REFUGEES ON HOST COUNTRIES

Some studies suggest that the influx of refugees into the host country creates a significant challenge for the infrastructure and services the host country provides. It negatively affects sectors of the host countries, such as health and education, and puts pressure on their ability to provide food and water to their population (Aiyar *et al.*, 2016). There is an increasing economic burden on the host countries, such as Bangladesh. This country has become more dependent on international aid after the Myanmar crisis, the displacement of tens of thousands of Rohingya, and the interruption of its development process (László, 2018).

According to the Jordanian Economic and Social Council statistics, the cost of asylum to Jordan was projected to be US\$4.2 billion in 2016. Furthermore, infrastructure and services suffered from enormous pressures that negatively affected the lives of Jordanians and weakened relationships between Syrian refugees and Jordanians who hosted them (ACAPS, 2016). The Jordanian economy is stagnant; this has resulted in limited resources and a lack of opportunities

for Jordanians and non-Jordanians. According to a report in 2010, 14.4% population was living below the poverty line and this proportion surged to 20% in 2016 (Jordan and Calandra, 2017). The number of Syrian refugees living below the poverty line is significantly higher as compared to the host communities (Jordan and Calandra, 2017). According to Esen and Oğuş Binatlı (2017), Syrian refugees are driving up unemployment rates among Jordanians, both in the formal and informal sectors.

Despite the negative aspects of asylum, other studies have highlighted the positive aspects of refugees' presence in host communities. On the demographic level, Zetter (2012) indicates that it is crucial to account for the demographic background of refugees when discussing benefits and cost since refugees arrive in their host countries with their skill and educational backgrounds.

According to Betts *et al.* (2017) refugees have considerable purchasing power in host countries as both consumers and producers of goods and services. Consequently, the investment climate in the host countries is revived; as Lindley (2007) argues, the increasing refugee population has led to the setting up of many businesses, bakeries, restaurants and other livelihoods they had previously lost in their conflict-stricken original countries. According to Chmura Economics and Analytics (2013), refugees can even provide job opportunities to the locals. Uganda, for example, found that 40% of those working for refugees are in fact from the hosting communities of Uganda (Betts *et al.*, 2017). This agrees with the conclusion that refugees do have a significant contribution to host economies.

With specific reference to Syrian refugees, a World Bank (2017) report highlights the success stories of Syrian refugee entrepreneurs in developed countries. The report concluded that Syrian refugees could contribute significantly to the local economy if provided with an enabling environment. In Turkey, Erdoğan (2019) states that the Turkish government permitted Syrians to establish their businesses and that this has strengthened economic sustainability and reduced the number of complaints locals had raised regarding Syrian workers in the informal sector.

Most previous research on women entrepreneurship has merely focused on the socio-cultural and political factors affecting the performance and success of women-owned enterprises (Javadian and Singh, 2012). An examination of previous literature shows a paucity of studies focused on the challenges that refugees may present to small and medium-sized enterprises in general, as well as women-owned entrepreneurship in particular, even in countries that host large numbers of refugees.

The variations in the skills profile of Syrian refugees and Jordanians have also raised concerns among Jordanians regarding the limited economic opportunities. A recently conducted poll by the International Republican Institute found that unemployment, cost of living, and a high influx of refugees as the major problem for Jordanians (Gordon, 2017). Previous research has not investigated the impact of skilled Syrian refugee workers on women-owned MSEs. To address the research gap, the focus of this study is on exploring any potential influence that refugees have on the success of women's MSEs in Jordan. This study is limited in scope in Jordan; however, the results are expected to be useful for research on this topic in other refugee contexts.

METHOD

Research Design

To conduct this study, a qualitative design was used to collect the data. Semi-structured interviews using open-ended questions were used because this enabled both the interviewer and interviewee to depart from the typical conversation and understand the underlying motivations for responses. In addition, qualitative inquiry is the most suitable for a comprehensive, holistic, and in-depth investigation of a complex issue in context, where the boundary between the context and issue is blurred and contains many variables (Creswell, 2014). In the current case, the lack of previous experiences of Jordanian women-owned enterprises on the impact of Syrian refugees resulted in a paucity of literature and therefore an in-depth understanding of the Jordanian women-owned enterprise's perceptions about Syrian refugees. Semi-structured open-ended questionnaires allow the exploration of underlying reasons. Therefore, a qualitative design was used in this research.

Study Setting

For this study, a list of entrepreneurial projects owned by women in Jordan was obtained in Amman. Two types of MSEs were identified from the list, successful women-owned enterprises that have flourished and expanded over years, and unsuccessful women-owned enterprises that did not grow their business and ultimately closed before the 2nd year of business.

Study Participants

To recruit the study participants from two types of MSEs identified from the association's list, a convenience sampling strategy was used as this allowed us to collect samples from participants based on geographical proximity, timely response as well as ease of access for entrepreneurs. In the sample, there were two groups, each consisting of 12 women participants from the women owned enterprises. In addition to 24 participants, the researcher also met 5 experts in MSEs to avoid bias and ensure triangulation to gain a thorough understanding of the phenomenon. The participants were all over 18 years of age and none had been identified as vulnerable. The participants provided their informed consent to participate in the study and were assured that their information would be kept confidential.

Data Collection

Data collection was done by conducting face-to-face interviews with participants. Digital recorders were used to record participants' information as a backup, and recorded notes were then transcribed verbatim into written notes. Transcripts of the interviews were made available to each participant as a verification of the completeness and accuracy of the collected data. The research was conducted after the approval of the Institutional Review Board (IRB) and ethical approval (USM/JEPeM/20040227) from Universiti Sains Malaysia (USM).

Data Analysis

The data were analysed following the content analysis method, through systematic steps: organise the dataset, get acquainted with the data, classify, code, and interpret the data, and finally present and write up the results (Rowley, 2012). Content analysis was used to analyse and identify the content of interviews as well as reveal data context relationships between different variables (Rodgers and Chen, 2005). In this way, the researchers are able to conduct an objective and systematic study of, analyse, and infer the participants' experiences (Kerlinger, 1986). Ultimately, the researchers were able to reach the necessary insights about women's small business success. The data were stored and processed using the NVivo software.

RESULTS

The Impact of Syrian Refugees on Successful Women's MSEs

We asked participants whether their businesses were positively or negatively impacted by the integration of Syrian refugees into the Jordanian labour market. Half the respondents said Syrian refugees had no positive or negative effect on their businesses (Table 1). When asked, *Does the entry of Syrian refugees into the Jordanian labour market have any impact on your project success?*, one participant responded that refugees had zero influence as they lacked the necessary skills to compete with her business. She stated: *"my enterprise was based on wood products, and I did not find a competitor in this field, as it requires training and specialization"* (Participant S3). For Participant S2, it was the small-size of her business that reduced the issue of competition saying: *"the size of my business was small, so I did not find any influence or competition"*, while, as there were no Syrian refugees in S9's area of business, she was unable to give judgment on the potential influence of Syrians on her enterprise.

Four participants stated that Syrian refugees had a positive impact on their businesses in different ways. Hiring Syrians for lower wages than Jordanians would accept increased the MSE's revenue (Participant S1). Syria's presence in the MSE's surrounding area increased the number of customers for the beauty and cosmetics shop, particularly because *"Syrian women place greater demands on my services than Jordanian women"* (Participant S6). At the same time, 16% of the participants with successful enterprises reported a negative impact of Syrian refugees on their enterprises. The integration of Syrians into the labour market increased competition (Participants S10 and S12), which led to a decrease in profit (Participant S10). Significantly, Participant S12 noted that the competition heated up in her apparel sector with *"international organizations providing Syrian refugees with advanced sewing machines"*.

In the same context, the study indicates that the network of relationships that Syrian refugee women have in the local community may contribute positively to promoting the sales of Jordanian women's MSEs. Participant S5 said, *"There are many Syrian refugees in the neighbourhood in which I live. Through one of the Syrian women, I was able to build a network of relationships with Syrian clients"*.

The study shows the effect of the skills possessed by Syrians in improving the sales of some projects owned by Jordanian women. Participant S7 indicated that the sales employee in her project is a Syrian refugee who was credited with increasing the sales of her project due to his marketing skills that attracted customers: *“The sales employee in my project is Syrian, and has been working on the project for about a year. He is skilled in marketing products and gaining the trust of customers”* (Participant S7).

The study showed that women’s MSEs have an active role in helping to reintegrate Syrian refugees into the host community by providing job opportunities and empowering them economically and socially. The access of Syrian refugees to capital and therefore the establishment of their own projects had an effect on local employment for both refugees and citizens of the host country.

Table 1: Syrian Refugee Impact on Successful MSEs

Syrian Refugee Impact	Number of Responses	Participant Codes	% of Total Responses
No impact	6	S2, S3, S5, S7, S9, S11	50%
Positive impact	4	S1, S4, S6, S8	33%
Negative impact	2	S10, S12	16%

Source: Constructed by authors

THE IMPACT OF SYRIAN REFUGEES ON THE FAILURE OF WOMEN’S MSEs

As illustrated in Table 2, only one of the participants stated that the integration of Syrian refugees into the Jordanian labour market had a negative impact on her business. Participant F1 explained that Syrians offered their goods at lower prices than hers, simply because they got those goods from humanitarian aid. She concluded that: *“customers look our cheap goods so they go to the Syrians”*. Conversely, one participant from this group suggested that Syrians still played a positive role in her enterprise, in the form of higher sales (Participant F2), stating that: *“I would always receive repeat customers from the Syrians because I used to be lenient on payment and would wait until they had the money to pay off for the goods [...] Most of my customers were Syrians thanks to the good relationship established between my business and them.”*

Approximately 83% of those surveyed did not perceive Syrian refugees as having a positive or negative impact on their businesses. Participant F4, for example, admitted that her enterprise was *“weak from the start”* and that her dependence on imported goods was fatal to her business after the Syrian crisis disrupted the flow of otherwise cheap goods into her shop: *“Atop of which is the rise of local unemployment forcing many families to look for their basic needs like food and clothing”* (Participant F4). Participant F7 stated that her enterprise was not affected by the Syrian refugees, but suggested that her friends working in food products were severely affected because Syrians: *“had a repute of their skills in home-made food, such as Maqdoos, Kubba and sweets”*.

Table 2: Syrian Refugee Impact on Failed MSEs

Syrian Refugee Impact on Failed MSEs	Number of Responses	Informants Codes	% of Total Responses
Positive impact	1	F2	8%
Negative impact	1	F1	8%
No impact	10	F3, F4, F5, F6, F7, F8, F9, F10, F11, and F12	83%

Source: Constructed by authors

EXPERTS' INTERVIEWS REGARDING SYRIAN REFUGEES IMPACT ON WOMEN'S MSEs

Expert group members commented on the possible positive or negative effects of Syrian refugees on women's MSEs, based on their longstanding experience in this area and their work with international and local organisations. There is unanimous agreement among experts that the effects of refugees are negligible and limited to the food sector, especially since: *“most Syrians lack a university degree, and their projects are therefore traditional and lack creativity”* (Expert E2). In addition, they noted that Syrian refugees had increased competition among women-owned MSEs and this led to Jordanian women enhancing their skills to stay abreast of the new market demands. As a result of increased competition in the entrepreneurial sector, there was an expansion of resources and an improvement in the market; this has led to an improvement in Jordanian women entrepreneurs' skills for preparing their goods, *“which is a positive side effect”* (Expert E4). It is the experts' opinion that Jordanian women entrepreneurs are able to overcome the challenges they face (Expert E3).

DISCUSSION AND IMPLICATIONS

This study aimed to explore any possible correlation between the success or failure of women's small projects and the Syrian refugee crisis in Jordan. Qualitative study design enabled us to identify the impact of Syrian refugees on women-owned enterprises.

As an initial observation, none of the participants' responses in the interview suggested any anti-refugee sentiment. Instead, they stated that their responses were informed by their own experience and knowledge. The implication of this is supported by statements made by some participants, such as Participant S2 who cultivated good relationships with Syrian customers as she allowed them to defer payment until they were ready. This is contrary to one previous study that reported that Jordanian women consider female Syrian refugees as a threat to their job opportunities (MOPIC, 2013). Another previous study reported that Jordanians perceive that refugees lower working conditions and increase unemployment rates (ACAPS, 2016). Participant F4 attributed her enterprise's failure to dependence on Syrian imports, which were cut off after the crisis erupted there, without attributing responsibility to the influx of Syrian refugees. Similarly, a previous study

argued that host communities' conditions worsened due to the issuance of work permits to refugees (ACAPS, 2016).

The sustainable development of MSEs requires the entrepreneur, among other things, to demonstrate a commitment to balancing social, environmental, and economic factors as opposed to focusing completely on short-term gain (Murphy, 2013). Taking this context into account, the potential impact that refugees may have on MSEs constitutes an external factor beyond the entrepreneur's control. In the discussion of our results, we will examine two broad categories: refugees' affordability and MSE type.

NGOs in Jordan provide refugees with financial and in-kind assistance to survive. In a causative relationship, the results show that as refugee affordability increases, their desire for services increases, in turn increasing clientele for women-owned MSEs. This is particularly the case in the beauty salon industry, as indicated by Participant S2. However, two problems arise along the way. One source of concern is that refugees sold the aid they received at lower prices than its real value, resulting in a decline in the number of customers for food enterprises, a sector that has been adversely affected by the refugee crisis, as the participants and experts pointed out. Second, refugees' access to aid has contributed to them accepting jobs with MSEs that pay lower wages. While Participant S6 indicated that this aided her in sustainability because it maximised her profits in exchange for reducing labour costs, Welsh *et al.* (2021) note that recruiting low-wage refugees in an MSE can force other MSEs to abandon national workers and replace them with refugee workers to meet the new competitive requirements, ultimately creating some tension between refugees and the hosting community.

A similar finding was observed in another study that reported participation of Syrian refugees in Jordan's labour market has lowered wages. However, there was no impact of refugees on the formal sector (Ajlouni and Lockhart, 2019). It must be noted that the majority of Jordan's economy is comprised of the informal sector (Ajlouni and Lockhart, 2019). Therefore, wages are lowered due to the influx of Syrian refugees. Concerns are also echoed by Hatton and Williamson (2003) who warn that refugees might disrupt local economic markets by crowding out natives and distorting prices.

A causal relationship between the related factors is shown in Figure 1, where the blue and red lines indicate positive and negative associations, respectively. This could be a problematic phenomenon if it emerges throughout Jordan and could ultimately lead to an anti-refugee sentiment as well as poor long-term sustainability of small and medium enterprises. The analysis applies to MSEs owned by both men and women, but the repercussions will be greater on women's MSEs. This is especially true when considering statistics that indicate a spike in the number of women who failed to repay their loans, suggesting that special measures should be applied in favour of women. Likewise, in the current study it was found that microfinance for women served as a facilitator for refugee women to successfully begin their business. In addition, these Microfund Institutions (MFIs) have also provided technical support to women to monitor and evaluate their progress; this helped the women to make necessary changes for the growth of their business.

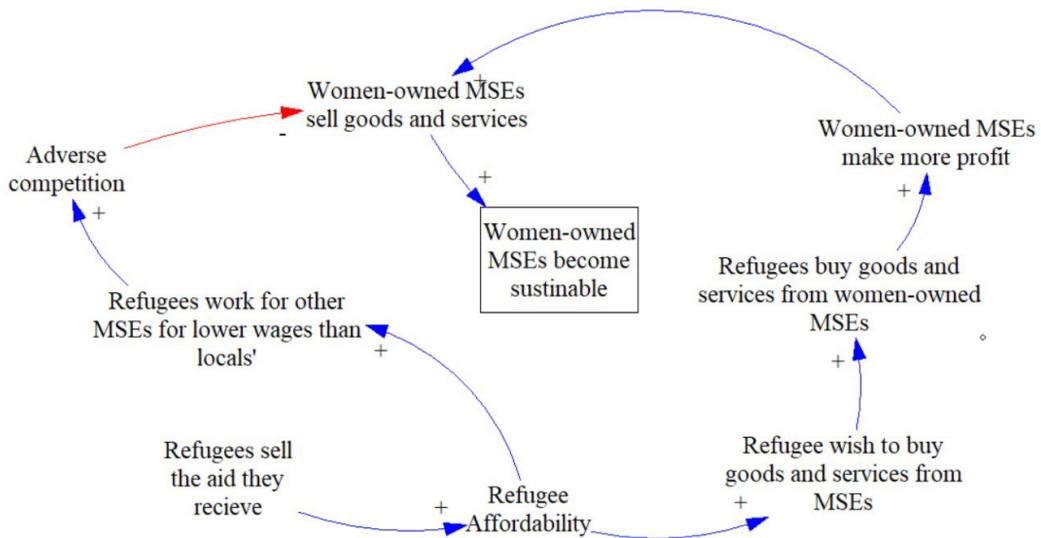


Figure 1: A Two-Way Impact of Refugee Affordability on MSEs

Source: Constructed by authors

Enterprise sectors were generally unaffected, except for the food industry; this was attributed to Syrians' reputation in traditional foods such as Kubba and Maqdoos and Jordanians' limited knowledge of these skills. As such, this raises questions regarding the communities' perceptions of the stereotypical image of the Syrian woman, who is perceived as distinguished from the Jordanian by preparing distinct Syrian foods. The study participants appeared to be convinced of the superiority of the Syrian woman in the food industry, almost as if it was taken for granted or perhaps based on their personal experience. Here, we raise a red flag on these perceptions that are not grounded in the scientific evidence that female entrepreneurs need to use as a guide during the process of planning, marketing, promotion and other factors of success. Strategising and providing service without a scientific basis may mean the entrepreneur cannot see possible solutions and strategies required for sustainability at work.

There is yet another concern related to knowledge transfer (know-how); Jordanian, and other, women could learn the recipes for the Syrian traditional food industry. In our view, there is no logical justification not to impart knowledge to local women on how to prepare food in the same manner as Syrian women. With regard to tailoring, Syrian refugee women have an advantage over Jordanian women because of the free modern sewing equipment they receive from various organisations. As we explore this factor within the context of its causal system and relate it to further factors, we find that the more modern the equipment a Syrian refugee has, the more likely her enterprise will be sustainable, and this, in turn, increases her profits and affordability (Figure 2). Consequently, in combination with the system illustrated in Figure 1, this increases the possibility of reducing their

prices, increasing competition with similar enterprises; however, it also increases their chances of receiving goods and services from other sectors.

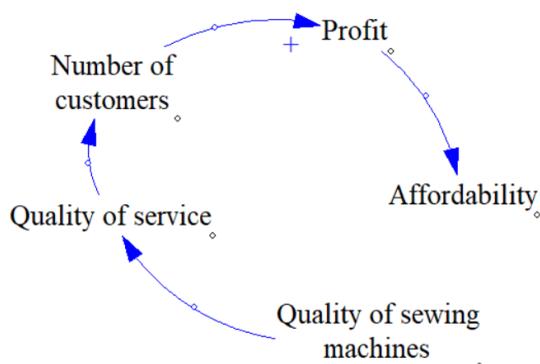


Figure 2: Impact of Donated Sewing Machines on Refugee Affordability

Source: Constructed by authors

The intent of our discussion is not to prevent Syrian refugees from selling the aid they receive, nor to forbid them from participating in Jordanian economic activities. Refugees have a right to engage in economic activity, and past studies have indicated that such participation can have positive effects on the host economies (Taylor *et al.*, 2016). In addition, we should also be mindful of women entrepreneurs' concerns about the sustainability of their enterprises due to some external factors, such as the preferential treatment given by international organisations to refugees in comparison to the services provided to women entrepreneurs. This creates a need for further empirical studies and discussion regarding the legislative and legal frameworks that regulate the women-owned MSE sector, as well as the dynamics of the relationship between refugees and local populations in the labour market.

CONCLUSIONS

Syria's refugee crisis has negatively affected all aspects of life in Jordan and severely impacted the services and infrastructure of a country already suffering from a lack of resources and high unemployment rates. Syrians' integration into the informal labour market has multiplied challenges for MSEs, especially those owned by women who have attempted many ways to sustain their businesses. In Jordan, some women have been successful in their projects, but others have failed, resulting in debts and other burdens on Jordanian women; this is reflected in a significant increase in women facing legal action for defaulting on loans. As a result, it was necessary to carry out scientific studies on the factors that led to the success or failure of women-owned businesses, to discover ways to promote them and ensure their success.

Through this study, we sought to fill a gap in international and local research on the impact of the Syrian refugee crisis on women-owned MSEs. We used a qualitative approach involving case studies and interviews with 24 women, 12 who were successful and 12 who failed in their business. We aimed to gain a better understanding of whether Syrian asylum affected the success or failure of these projects. Researchers also interviewed several experts in the field to obtain their recommendations. This study found that Syrian refugees had both positive and negative effects on women-owned MSEs. Their severity varied according to the services and goods they provided, but they were generally minor and negligible; this was according to women entrepreneurs and the group of experts. Food sectors experienced a relatively greater impact, while other sectors benefited from the increasing customer base, for instance, the beauty shop sector. However, there is an implication of possible overlap between success and failure variables. Despite the refugees' financial capacity to demand goods and services from MSEs, for example, this factor has caused some Syrian refugees to accept employment in small and medium enterprises at low wages, leading to heightened competition between these enterprises. Consequently, the study concluded by envisaging an interconnected relationship between some factors of success and failure of MSEs owned by women within a general framework of systems thinking that displays the dynamics of the causal relationship between some of these factors.

Recommendations

To detect, understand, and address the impact of Syrian refugees on women-owned MSEs in Jordan, qualitative and quantitative studies are necessary. For this purpose, we recommend that the government:

- should create a comprehensive database tracking the realities of the impact of Syrian refugees on women-owned MSEs and specifying its quantitative and qualitative aspects to facilitate the work of researchers;
- holds workshops and seminars that bring on-board relevant stakeholders from regulators, entrepreneurs, refugees and experts, and exchange information and experience on the impact of Syrian refugees on women-owned MSEs;
- conducts appropriate surveys to provide quantitative data on the reality of the Syrian refugees' impact on women-owned MSEs in Jordan across both rural and urban areas, as well as impact measurement studies based on a perspective of advantages and disadvantages;
- publishes statistical bulletins on the success and failure factors of women-owned MSEs in Jordan and distributes them to international NGOs working in the country so that they may revise some of their practices that may help refugees but may also unintentionally harm the local community.

LIMITATIONS

The study was conducted in Amman governorate, using a qualitative approach. In this respect, the results of this study should be considered complementary to future qualitative and quantitative research on the same topic in order to develop an evidence-based model that addresses the issue in a broader multidisciplinary context.

REFERENCES

- ACAPS (2016): *Jordan: Syrian refugees: Political and financial dynamic. Thematic report*. Retrieved from <http://www.alnap.org/resource/23262>.
- Achilli, L. (2015): *Syrian refugees in Jordan: a reality check*. European University Institute. Available at: <https://data.europa.eu/doi/10.2870/821248>.
- Aiyar, S., Barkbu, B.B., Batini, N., Berger, H., Detragiache, E., Dizioli, A., Egbeke, C., Lin, H., Kaltani, L., Sosa, S., Spilimbergo, A. and Topalova, P. (2016): *The refugee surge in Europe: Economic challenges*. International Monetary Fund.
- Ajlouni, S. and Lockhart, D. (2019): *The Syrian Refugee Crisis and its impact on the Jordanian labour market*. Amman: West Asia-North Africa Institute (WANA). Available at: https://www.mercycorps.org/sites/default/files/2019-11/3_SyrianRefugeeCrisisImpactJordanianLabourMarket.pdf.
- Betts, A., Omata, N. and Bloom, L. (2017): Thrive or survive? Explaining variation in economic outcomes for refugees. *Journal on Migration and Human Security*, Vol. 5, No. 4, pp.716-743.
- Cardella, G.M., Hernández-Sánchez, B.R. and Sánchez-García, J.C. (2020): Women entrepreneurship: A systematic review to outline the boundaries of scientific literature. *Frontiers in Psychology*, 11. Available at: doi: [10.3389/fpsyg.2020.01557](https://doi.org/10.3389/fpsyg.2020.01557).
- Chmura Economics & Analytics (2013): *Economic Impact of Refugees in the Cleveland Area—Calendar Year 2012*. Prepared for the Refugee Collaborative Services of Cleveland. Available at: <http://rscclleveland.org/wp-content/uploads/2013/10/ClevelandRefugeeEconomicImpactReport.pdf>. 44pp.
- Creswell, J.W. (2014): *Research design: Qualitative, quantitative, and mixed methods approach*. Thousand Oaks CA: Sage Publications Inc.
- Elenurm, T. and Vaino, E. (2011): Interpretations of entrepreneurial success factors by female entrepreneurs and executives in a catch-up economy. In *ICSB World Conference Proceedings* (p. 1). International Council for Small Business (ICSB).
- Erdoğan, M. (2019): *Syrian refugees in Turkey*. Konrad-Adenauer-Stiftung, Sankt Augustin, Germany. 28pp.
- Esen, O. and Oğuş Binatlı, A. (2017): The impact of Syrian refugees on the Turkish economy: Regional labour market effects. *Social Sciences*, Vol. 6, No. 4, p.129.
- Fallah, B., Istaiteyeh, R. and Mansur, Y. (2021): *Moving beyond Humanitarian Assistance: Supporting Jordan as a Refugee-Hosting Country*. World Refugee and Migration Council, Ontario, Canada. 59pp.
- Gordon, G. (2017): *Solving the Refugee Employment Problem in Jordan: A Survey of Syrian Refugees*. International Rescue Committee, New York, US. 29pp.

- Grawert, E. (2019): The EU-Jordan Compact: a model for burden-sharing in refugee crises? Bonn International Centre for Conversion (BICC). Available at: <https://nbn-resolving.org/urn:nbn:de:0168-ssoar-63607-3>. 7pp.
- Hatton, T.J. and Williamson, J.G. (2003): Demographic and economic pressure on emigration out of Africa. *Scandinavian Journal of Economics*, Vol. 105, No. 3, pp.465-486.
- Immenkamp, B. (2017): *Syrian crisis: impact on Jordan*. EPRS: European Parliamentary Research Service. Available at: <https://policycommons.net/artifacts/1338890/syrian-crisis/1948035/> on 30 Jun 2022. CID: 20.500.12592/358hmf.
- International Labour Organization (ILO) (2017): *Women in business and management publications*, International Labour Office, Geneva.
- Javadian, G. and Singh, R.P. (2012): Examining successful Iranian women entrepreneurs: an exploratory study. *Gender in Management: An International Journal*, Vol. 27, No. 3, pp.148-164.
- Jordan, R. and Calandra, B. (2017): *Another Side to the Story: Middle School Students Collaborating in an After-School ICT Enrichment Program*. Georgia Educational Research Association (GERA), 2017 GERA Conference, 6 October.
- Kerlinger, F.H. (1986): *Foundations of Behavioral Research* (3rd edn). New York: Holt, Reinhart, & Winston.
- Khan, R.U., Salamzadeh, Y., Shah, S.Z.A. and Hussain, M. (2021): Factors affecting women entrepreneurs' success: a study of small-and medium-sized enterprises in emerging market of Pakistan. *Journal of Innovation and Entrepreneurship*, Vol. 10, No. 1, pp.1-21.
- Khosla, A. (2015): Women entrepreneurship issues and challenges. *Global Journal for Research Analysis*, Vol. 4, No. 8, pp.17-18.
- László, E.L. and Schmidt, J.D. (2018): *The impact of refugees on host countries: A case study of Bangladesh under the Rohingya Influx*, Doctoral dissertation, Aalborg University.
- Lindley, A. and Van Hear, N. (2007): *New Europeans on the move: A preliminary review of the onward migration of refugees within the European Union*. Centre on Migration, Policy and Society, University of Oxford, UK. 28pp.
- Ministry of Planning and International Cooperation (MOPIC) (2013): *Needs assessment review of the impact of the Syrian crisis on Jordan*. Amman, Jordan: The Ministry of Planning and International Cooperation.
- Murphy, E. (2013): Sustainable development in SMEs. In Idowu, S.O., Capaldi, N., Zu, L. and Gupta, A.D. (Eds): *Encyclopedia of Corporate Social Responsibility*. Berlin, Springer.
- Njogu, S.W. (2016): Factors Affecting Sustainability of Women Enterprises: Insights from Kapsabet Town (KT) Experience, Kenya. *Humanities and Social Sciences*, Vol. 4, No. 4, pp.90-99.
- Rahman, A., De Giorgi, G., Najjar, S. and Jaghasi, E. (2020): *Jedad: Creating Market Opportunities for Refugee and Host Community Businesses in Jordan*. World Bank. 33pp.
- Rodgers, S. and Chen, Q. (2005): Internet community group participation: Psychosocial benefits for women with breast cancer. *Journal of Computer-Mediated Communication*, Vol. 10, No. 4, p.JCMC1047. doi: [10.1111/j.1083-6101.2005.tb00268.x](https://doi.org/10.1111/j.1083-6101.2005.tb00268.x).
- Rowley, J. (2012): Conducting research interviews. *Management Research Review*, Vol. 35, Nos 3/4, pp.260-271. DOI: [10.1108/01409171211210154](https://doi.org/10.1108/01409171211210154).

- Sahin Mencutek, Z. and Nashwan, A. (2021): Perceptions About the Labor Market Integration of Refugees: Evidences from Syrian Refugees in Jordan. *Journal of International Migration and Integration*, Vol. 22, No. 1, pp.615-633. <https://doi.org/10.1007/s12134-020-00756-3>.
- Taylor, J.E., Filipiski, M.J., Alloush, M., Gupta, A., Rojas Valdes, R.I. and Gonzalez-Estrada, E. (2016): Economic impact of refugees. *Proceedings of the National Academy of Sciences*, Vol. 113, No. 27, pp.7449-7453.
- Thaher, L.M., Radieah, N.M. and Wan Norhaniza, W.H. (2021): Factors Affecting Women Micro and Small-Sized Enterprises' Success: A Case Study in Jordan. *The Journal of Asian Finance, Economics and Business*, Vol. 8, No. 5, pp.727-739.
- UNHCR (2016): *Global trends: Forced displacement in 2015*. Geneva: UNHCR. 68pp.
- Verme, P. (2016): Subsidy reforms in the Middle East and North Africa region: a review. *World Bank Policy Research Working Paper* No. 7754. Available at SSRN: <https://ssrn.com/abstract=2812302>.
- Welsh, D.H., Othman, D., Alserhan, B., Zeqiri, J., Al-Madadha, A. and Ramadan, V. (2021): The impact of the international crisis on the entrepreneurial intentions of refugees. *International Journal of Entrepreneurial Behavior & Research*, Vol. 28, No. 3, pp.720-740.
- Zetter, R. (2012): Are refugees an economic burden or benefit? *Forced Migration Review*, 41, pp.50-52.

BIOGRAPHY



Lubna Mohd. Thaher is Head of the Strategic Planning Department at the Ministry of Health, Jordan. She graduated with A.B in Nursing, A.M Master of Sustainable Development and PhD in Sustainable Development Studies/Poverty Management from the Universiti Sains Malaysia. Her expertise is in strategic plans, health management, poverty management and sustainable livelihood.



Dr Radieah Mohd. Nor is a senior lecturer at the Centre for Global Sustainability Studies (CGSS), Universiti Sains Malaysia. She has a BSc in Social Science (Hons), Master of Social Science (Islamic Development Management), and PhD in Islamic Development Management from Universiti Sains Malaysia. Her expertise is in poverty, socio-economic development, Islamic development management and sustainable livelihood.

