Original Research Article

Entrepreneurship and Inequality in Jordan: Structural Constraints and Pathways for Inclusive Growth

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ABSTRACT

Entrepreneurship is often framed as a pathway to economic advancement, yet in Jordan access to its benefits is unevenly distributed. This study explores peer-reviewed research, national surveys, and development reports to examine how geography, gender norms, social networks, and digital infrastructure shape entrepreneurial opportunities across Jordan's governorates. Using perspectives from capital theory, embeddedness, weak ties, structural holes, and intersectionality, the analysis identifies four structural inequalities in Jordan's entrepreneurial landscape. These include: (i) urban capital concentration, with Amman hosting most entrepreneurial finance and support structures; (ii) gendered exclusion, as women's labour force participation is below 14% and rural women's enterprises are typically informal and home-based; (iii) network constraints, where kinship and tribal ties provide early legitimacy but restrict brokerage opportunities and external market access; and (iv) digital inequality, with rural ventures disproportionately reliant on cash-only transactions due to weaker connectivity and low e-payment uptake. These dynamics show that entrepreneurship in Jordan is not a neutral engine of inclusion but is embedded in hierarchical spatial, social, and gendered structures. The paper argues for decentralised entrepreneurial support organisations, gender-responsive finance, strengthened digital infrastructure and skills, and policies that leverage informal networks while enabling entrepreneurs to extend beyond them to avoid reproducing inequality.

Keywords: Entrepreneurship; Inequality; Jordan; Gender; Informal Networks; Embeddedness; Capital Theory; Structural Holes; Intersectionality; Digital Divide

INTRODUCTION

Entrepreneurship is generally recognized as a dynamic driver of economic development, innovation, and upward social mobility (1). In the context of Jordan, a country confronting chronic economic stagnation, persistent regional inequalities, and one of the highest youth unemployment rates in the region, entrepreneurship has emerged as a cornerstone of national development policy. According to Jordan's Department of Statistics (2), overall unemployment stands at 21.4%, with youth unemployment soaring to 46.1%, particularly affecting young women (3).

Jordan formalized a national push for digital transformation and entrepreneurship by establishing the Ministry of Digital Economy and Entrepreneurship (MoDEE) in 2019 (4). In June 2022, His Majesty King Abdullah II launched the Economic Modernisation Vision (EMV), targeting an increase in real GDP from JD 30.2 billion to JD 58.1 billion (approximately

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5.6% average annual growth), 3% average annual per-capita income growth, and 1 million additional job opportunities by 2033 (5). Complementing EMV, the National Entrepreneurship Policy and National Strategic Plan (2021–2025) set out regulatory reform, access-to-finance, and human-capital measures and created a National Entrepreneurship Council to oversee implementation (6).

Yet the transformative potential of entrepreneurship is not universally accessible. Its effectiveness as an equalizing force is highly contingent upon local structural conditions, including disparities in infrastructure, education, and access to capital. Drawing upon peer-reviewed studies and institutional reports examining regional and gender disparities in entrepreneurship across Jordan, this paper analyzes how gender norms, informal networks, digital access, and socio-economic geography shape entrepreneurial opportunity.

Anchored in theories of social embeddedness and structural inequality, and informed by intersectional and capital-based perspectives as well as Burt's structural holes framework on brokerage and network closure, the paper argues that entrepreneurship in Jordan remains deeply entangled with existing hierarchies (7-10). Without deliberate and localized policy interventions, entrepreneurial initiatives may not alleviate inequality, but instead risk reinforcing and reproducing it.

LITERATURE REVIEW

Entrepreneurship is commonly heralded as a driver of economic inclusion, innovation, and poverty alleviation, particularly in contexts of weak formal employment (1). The Global Entrepreneurship Monitor echoes this, identifying entrepreneurship as a national development priority for middle-income countries like Jordan (11).

Yet scholars caution that entrepreneurship is not inherently progressive. As Baumol argues, entrepreneurial activity can be productive, unproductive, or even destructive, depending on the incentives and institutional environment that shape where entrepreneurial effort is directed (12). In settings where access to finance, information, and opportunity is uneven, entrepreneurial ecosystems often reproduce prevailing social hierarchies rather than disrupt them. Fairlie and Welter show that unequal access to credit, education, and networks tends to channel entrepreneurial success toward groups already endowed with financial, social, and cultural capital (13, 14). In the Jordanian context, Banihani similarly finds that entrepreneurial policies that expand activity without parallel investments in inclusion often yield regressive outcomes, further marginalizing rural populations and women (15). These critiques align with feminist and critical entrepreneurship perspectives, which argue that entrepreneurial ecosystems are not neutral arenas but reflect the power relations embedded within them. From this standpoint, the design of programmes, the definition of "high-potential" ventures, and the criteria used by investors and ESOs often privilege actors who already possess dominant forms of social, cultural, and economic capital. Feminist scholars highlight that such systems reproduce meritocratic narratives that obscure structural advantage, thereby narrowing who is recognised as an entrepreneur and whose ventures receive institutional support (16). In this view, entrepreneurship policy does more than allocate resources; it actively shapes opportunity structures and determines which groups are positioned to benefit from them.

The Geography of Jordanian Entrepreneurship

Geographic centralisation is a defining feature of Jordan's entrepreneurship landscape. Jordan ranked 20th out of 49 countries in the 2023/2024 National Expert Survey (NES) and improved to 18th out of 49 in 2024/2025, reflecting gradual strengthening of the perceived entrepreneurial environment (11, 17). The NES evaluates twelve components of a country's entrepreneurial ecosystem, including finance, policy, education, R&D transfer, and cultural norms. Yet this aggregate progress masks pronounced spatial inequalities. According to the Information and Communications Technology Association of Jordan (Int@j), over 450 startups are currently active nationwide, of which 60% are formally registered and 40% remain in early, pre-registration stages (18). Critically, 80% of these startups are located in Amman, compared with only 15% in northern governorates and 5% in the south. Although these firms span 23 sectors, their overwhelming clustering in the capital reinforces the pattern of spatial centralisation documented in GEM assessments and governorate-level ecosystem mappings.

This concentration mirrors the clustering of entrepreneurial support organisations (ESOs) and investor-facing platforms. Incubators, accelerators, co-working spaces, and flagship initiatives such as Oasis500 and ZINC are heavily concentrated in Amman and a small number of secondary urban centres, while peripheral governorates have far thinner institutional presence. Governorate-level ecosystem mappings by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

document this disparity clearly. In governorates such as Mafraq and Jerash, support infrastructure is dominated by ideation- and early-stage activities, with limited availability of seed finance, acceleration, or growth-stage services (19, 20). Collectively, these assessments depict a fragmented ecosystem in which the depth and diversity of support available in the capital are largely absent outside it.

Broader economic data reinforce this pattern of spatial concentration. Gridded GDP modelling from the United Nations Global Platform shows that economic output is disproportionately concentrated in the Amman metropolitan area relative to other districts, reflecting longstanding regional imbalances in infrastructure, investment, and market access (21). In this sense, the geography of entrepreneurship reproduces wider core–periphery dynamics in Jordan's development trajectory.

A further spatial dimension concerns digital infrastructure and digital inclusion, which have become foundational inputs for entrepreneurial activity. Nationally, internet penetration appears relatively high. In early 2023 Jordan had an estimated 9.95 million internet users, corresponding to an internet penetration rate of 88.0% (22). However, this aggregate figure conceals significant internal disparities. The Jordan Open Source Association's 2024 policy memo emphasises that internet penetration and digital access are substantially higher in urban areas than in rural regions and remote southern governorates such as Karak, Tafileh, Ma'an, and Aqaba, where broadband deployment has lagged and investment has been more limited (22). The memo also highlights affordability barriers, particularly for low-income households, as well as gaps in digital literacy and digital-skills training, which are more pronounced outside major cities (22).

International indices corroborate these concerns. The Network Readiness Index (NRI) 2022 places Jordan well below several regional peers on its *People: Inclusion* sub-pillar, which captures within-country inequalities in digital access and digital financial services (23). Jordan's relatively weak performance on this dimension indicates that digital adoption and the benefits of connectivity are unevenly distributed across demographic and geographic groups.

For entrepreneurship, these spatial and digital divides are mutually reinforcing. In governorates with thinner ESO presence, weaker physical infrastructure, and less reliable broadband, firms are more likely to remain cash-reliant and local-market bound, with limited participation in e-commerce, online marketing, and digital-payment systems (22). Entrepreneurs outside Amman therefore face a compounded set of disadvantages with respect to fewer support organisations, less exposure to investors and national buyers, and more constrained access to the digital tools that increasingly underpin growth-oriented enterprise. As a result, Jordan's entrepreneurial geography is best understood as a layered landscape of inequality, where location strongly conditions the resources, networks, and infrastructures available to founders.

Gender, Structural, Cultural Constraints, and Intersectionality

Jordanian women face some of the most entrenched gender gaps in economic participation worldwide. Female labour force participation remains below 14%, placing Jordan among the lowest globally (24). A combination of structural and cultural barriers including family responsibilities, limited mobility, and weak access to professional networks continues to restrict women's entry into formal entrepreneurship (15).

Subnational evidence reinforces these inequalities. United Nations Development Programme (UNDP) governorate diagnostics show that in Mafraq and Karak, women-led enterprises are predominantly informal, home-based, and concentrated in low-margin sectors such as food preparation, tailoring, and micro-retail (25). Frequently cited barriers include mobility restrictions, collateral requirements for finance, safety considerations, and normative limits on public-facing work. National datasets likewise indicate that legal and administrative requirements, particularly those related to property ownership and collateral, contribute to women's unequal access to formal finance (24).

These constraints are often intersectional, falling most heavily on women who are rural, lower-income, or have limited educational access. Although programmes such as USAID's Business Growth Activity offer mentorship and prototyping resources, service delivery remains primarily urban-centered, limiting accessibility for women in peripheral governorates (26). Banihani's study of women entrepreneurs in Karak similarly finds that most operate informal, home-based ventures with limited pathways to scale or diversification (15).

The Role of Informal Networks and Institutions

Access to formal finance remains one of the most significant constraints facing firms in Jordan, dictating how new ventures are formed and sustained. According to the 2019 World Bank Enterprise Survey, only 10.6%

of firms report having a bank loan or line of credit, indicating exceptionally limited penetration of formal credit in the business sector. Firms rely overwhelmingly on internal funds, which finance 77.3% of working-capital needs and 60.2% of fixed-asset investment. Bank financing accounts for only 6.4% of working-capital financing and 14.8% of fixed-asset investment, while supplier and customer credit provide a modest supplementary share (27).

In this context, informal networks and institutions such as family, kinship, and local community ties, play a central role in shaping entrepreneurial pathways. These networks supply start-up legitimacy, informal credit, pooled labour, and dispute-resolution mechanisms, reflecting the embeddedness of economic action in social structures (7). Studies of women's entrepreneurship in Jordan show that kinship networks are especially important for enabling home-based activities such as cooking, tailoring, and childcare, which provide socially acceptable entry points into the market (15, 28).

However, the same networks that facilitate entry frequently constrain diversification and scale. Norms surrounding "acceptable" sectors for women and expectations of kin-first hiring restrict the development of external partnerships, professional management practices, and engagement with formal institutions. Reluctance to transact with outsiders limits entrepreneurs' access to new customers, broader supply chains, ESOs, and higher-value markets (15, 28). This dynamic closely mirrors Burt's structural-holes framework which proposes that dense, trust-rich networks provide cohesion but few bridges to novel information or opportunities. Scaling therefore requires "weak-tie" connections, which are links beyond immediate kin and locality that carry access to new markets, buyers, suppliers, and institutional support (29, 10).

These constraints are most acute in rural governorates, where formal institutions are thinner and entrepreneurs depend more heavily on kinship-based legitimacy. Women and young founders, who often possess strong local ties but limited exposure to weak-tie networks, face the greatest difficulty establishing external linkages to banks, ESOs, and national buyers. In short, strong ties help ventures begin; weak ties allow them to grow.

Capital and Entrepreneurial Stratification

Bourdieu argues that advantage in any field comes from more than money (8). People draw on three kinds of capital: economic (money and assets), social (who you know and who vouches for you), and cultural (what you know and how you signal it). Cultural capital shows up in three forms: embodied (skills and dispositions, e.g., English fluency, pitch craft), objectified (tangible outputs, e.g., prototypes, patents, portfolios), and institutionalized (credentials and badges, e.g., university degrees, accelerator certificates). These forms can be converted into symbolic capital (reputation and legitimacy), which makes investors, incubators, and customers more likely to trust you (8).

Applied to Jordan, economic capital alone is not decisive. Founders in Amman who possess institutional credentials (e.g., top universities, recognized incubators), bilingual fluency, and reputational ties can convert cultural and social capital into investor trust, gaining access to incubators, pitch events, and early-stage finance. By contrast, entrepreneurs in peripheral governorates often hold strong bonding social capital within kinship networks but lack institutionalized cultural capital and external bridging ties, constraining entry to formal ecosystems and scale-up pathways. The result is stratification under a meritocratic veneer, where gatekeeping practices (due diligence proxies, credential screening, English-first pitching) systematically privilege already endowed actors (15, 14). This pattern dovetails with Burt's (2005) argument that closed networks provide trust but limit exposure to novel information and opportunities required for growth.

The Missing Governorate-level Focus on Entrepreneurship Policy

A persistent limitation in both scholarship and policy diagnostics on Jordan is the absence of governorate-level entrepreneurship analysis. Major assessments typically aggregate constraints at the national level, offering countrywide indicators rather than disaggregated regional data, which obscures substantial subnational variation. Notable exceptions include the GIZ ecosystem mappings for Mafraq and Jerash, which document a sparse ESO landscape, limited post-ideation support, and infrastructure gaps outside Amman (19, 20). These findings illustrate how ecosystem resources thin out dramatically as one moves away from the capital.

This national-level flattening of data, often called "methodological flattening" means that analytical tools treat Jordan as a single, homogeneous unit. In practice, this privileges Amman-based experience, because most available indicators, surveys, and ecosystem mappings reflect the capital's conditions. As a result, policy design becomes highly centralized, reinforcing long-standing patterns whereby donor funding, training programmes,

and infrastructure upgrades disproportionately concentrate in Amman (30).

Evidence from sectoral ecosystem mappings shows that Amman continues to host the overwhelming majority of startups, incubators, accelerators, co-working spaces, and funding networks, confirming a persistent centre–periphery bias in resource allocation. Without governorate-disaggregated monitoring and evaluation, especially indicators linked to access to finance, digital connectivity, women's economic participation, and sectoral specialization, entrepreneurship policy risks reproducing uneven development patterns.

Tribal Structures and Informal Institutions in Rural Jordan

A substantial body of anthropological and political-science scholarship shows that tribal and kinship-based institutions continue to structure social and economic life in rural Jordan. These systems, rooted in lineage, reciprocity, and local authority, remain influential in shaping governance, resource access, and market behavior, particularly outside the capital.

Alon's historical analysis of state formation demonstrates how tribal and clan networks were incorporated into the emerging Jordanian state, functioning as parallel governance systems that mediated security, land access, and dispute resolution (31). Rather than being absorbed or dismantled, these networks were adapted and institutionalized within state–society relations, and they continue to shape local authority structures and political brokerage in rural areas.

Shryock's ethnographic work on tribal Jordan similarly highlights how genealogy, oral history, and kin-based legitimacy continue to underpin social cohesion, conflict mediation, and reputation systems (32). His findings show that tribal institutions are dynamic, adaptive, and deeply embedded in everyday economic and political life.

In governorates such as Karak and Tafileh, tribal and kinship networks can buffer risk, facilitate informal credit through trust-based relationships, and provide accessible mechanisms for conflict resolution. These features lower transaction costs and can support early-stage entrepreneurial activity. However, the same norms may also constrain business growth, steering entrepreneurs toward socially acceptable sectors and privileging kin-based hiring and exchange over wider market partnerships. For women in particular, these norms can simultaneously enable home-based enterprise and restrict mobility, market visibility, and expansion opportunities (15, 28).

Because these informal institutions continue to provide legitimacy, trust, and dispute resolution, development interventions that overlook them often face implementation challenges, reduced uptake, or misalignment with local authority structures. As Baylouny argues, informal governance frequently mediates the effects of formal policy in Jordan (30). Accordingly, entrepreneurship strategies in rural governorates must engage tribal brokers, kin networks, and community intermediaries, recognizing them as essential components of local governance and economic systems rather than peripheral obstacles.

METHODS AND MATERIALS

Research Design

This study uses a qualitative comparative synthesis to examine how entrepreneurial opportunities vary across several Jordanian governorates including Amman and Mafraq. The research does not draw on primary fieldwork. Instead, it combines findings from existing peer-reviewed studies, national surveys, and development reports to identify recurring patterns in how geography, gender norms, informal networks, and digital access shape entrepreneurial outcomes. This design is suitable for contexts where subnational evidence exists but is unevenly distributed, allowing insights to be generated through structured comparison.

Data Sources

The analysis uses only publicly available and verifiable secondary sources. These include peer-reviewed journal articles, UN and World Bank datasets, national labour force and enterprise surveys, governorate-level diagnostics (such as UNDP assessments), and ecosystem mappings produced by institutions including GIZ, MoDEE, int@j, and the Jordan Open Source Association. Sources were selected based on relevance to entrepreneurship in Jordan, geographic specificity, and methodological transparency. All data used in the study are openly accessible.

Analytical Approach

The study applies thematic content analysis to identify and interpret patterns across the selected sources. Documents were read closely and coded for recurring themes relating to regional disparities, gendered constraints, informal social capital, digital access, and ecosystem support structures. Codes

were then grouped into broader thematic categories, which form the structure of the Findings section. This approach enables comparison across governorates while remaining grounded in the evidence contained within the underlying reports.

Theoretical Framework

To interpret how entrepreneurship in Jordan reflects wider patterns of inequality, this study draws on four complementary theoretical lenses: capital theory, embeddedness and weak ties, structural holes, and intersectionality. Each illuminates a different mechanism through which geography, gender, and social networks shape entrepreneurial opportunity.

Bourdieu's (1986) capital theory provides a foundation for understanding how different forms of economic, social, and cultural capital influence access to entrepreneurial pathways (8). Cultural capital, whether embodied (skills, dispositions), objectified (outputs, tools), or institutionalized (credentials), can be converted into symbolic capital, which in turn increases legitimacy with investors, incubators, and formal market actors. This framework helps explain why founders in Amman, who typically possess more institutionalized cultural capital and bridging social ties, are better positioned to access ESOs and finance than entrepreneurs in peripheral governorates.

Granovetter's (1985) concept of embeddedness emphasises how dense social relations condition economic action. In rural Jordan, kinship and tribal networks anchor entrepreneurial activity by providing trust, labour, informal credit, and dispute resolution (7). At the same time, Granovetter's (1973) earlier work on the "strength of weak ties" underlines that opportunities for growth and innovation often emerge from broader, more diverse connections that bridge different social groups (29). Together, these arguments clarify why rural firms may receive strong early support from close ties yet struggle to expand when they lack access to weak-tie networks that connect them to new markets, institutions, and sources of information.

Burt's (2005) structural-holes theory further clarifies this dynamic. Dense strong-tie networks offer cohesion and security but few "bridges" to new information, markets, or institutional support (10). Actors positioned at the intersection of social groups, those who can span structural holes, gain access to non-redundant information and strategic opportunity. In governorates with limited ESO presence and fewer external market linkages, weaker brokerage positions constrain firms' capacity to diversify and connect to national buyers, suppliers, or financiers.

Crenshaw's (1989) intersectionality provides the final analytical perspective (9). It emphasizes that disadvantage is not experienced along single axes (e.g., gender alone) but through overlapping structures such as gender, location, class, education, kinship, and mobility. In Jordan, women in rural governorates face not only gender norms but compounded structural constraints like limited transport, unequal access to collateral, fewer digital tools, and narrower professional networks. Intersectionality clarifies why women's enterprises are disproportionately informal, home-based, and low-margin, and why policy designs that address only one dimension (e.g., training) are insufficient.

These frameworks offer a multi-scalar understanding of Jordan's entrepreneurial landscape. They allow this study to interpret empirical patterns not as isolated gaps, but as outcomes of deeper structural processes related to unequal capital convertibility across regions, constrained network structures, and layered identity-based disadvantage. This theoretical foundation guides the analysis presented in the Findings section and informs the design of targeted, mechanism-sensitive policy recommendations.

RESULTS AND DISCUSSION

This section presents four recurrent themes that emerged from the thematic content analysis of peer-reviewed studies, ecosystem mappings, and national datasets. They show how region, gender, informal institutions, and digital infrastructure structure unequal access to entrepreneurial opportunity in Jordan. The findings highlight that entrepreneurship in Jordan does not operate in a neutral or flat terrain; instead, it is shaped by layered inequalities that differ sharply by place, gender, and forms of social embeddedness. Without multi-scalar policy intervention, entrepreneurship risks reproducing the very inequalities it is often invoked to solve.

Urban Resource Centralisation

Entrepreneurial opportunity in Jordan remains heavily concentrated in Amman, reflecting long-standing spatial inequalities in infrastructure, institutional presence, and access to support organisations. Across the reviewed ecosystem mappings and national datasets, the capital consistently emerges as the locus of accelerators, investor networks, co-working spaces, and donor-funded

programmes. This spatial concentration shapes who is able to enter growth-oriented entrepreneurship and under what conditions.

By contrast, founders in peripheral governorates operate in environments where these capitals are both less abundant and less readily convertible. Local markets may recognise and reward different skill sets, but these seldom map onto the evaluative criteria used by ESOs or investors concentrated in Amman. As a result, even highly capable entrepreneurs in Karak, Mafraq, Tafileh, and Jerash face difficulty translating their experience into signals legible to national networks. Their participation in accelerators, seed funds, and later-stage programmes is correspondingly thin across the governorate-level mappings examined.

The geography of institutional presence further reinforces this dynamic. ESOs, co-working spaces, and specialised support services cluster in urban districts, creating dense opportunity structures for Amman-based founders and thin, fragmented support ecosystems elsewhere. Limited exposure to investor-facing events, fewer chances to pitch or network, and reduced opportunities to receive technical assistance all contribute to a structural environment in which entrepreneurial intent outside the capital does not translate into equivalent entrepreneurial outcomes.

These spatial disparities directly shape the distribution of bridging ties; connections to investors, accelerators, national buyers, and digital-market channels. Founders outside Amman consistently report limited access to these networks, which constrains their ability to convert skills, products, or business models into scalable ventures. The mechanism is not a lack of entrepreneurial capacity but a structural deficit of sites where capital can be recognised and rewarded.

Overall, the evidence indicates that urban resource centralisation operates not simply as an unequal geographic distribution of services, but as a deeper form of capital asymmetry. Amman's dense institutional landscape enables the conversion of cultural and social capital into economic opportunity, while peripheral governorates remain disadvantaged by scarce bridging ties and thin institutional infrastructures. This produces a geography in which entrepreneurial possibility is spatially uneven, shaping who can meaningfully participate in Jordan's startup economy.

Gendered inequality as structural (not individual)

Patterns across the reviewed governorate assessments and national datasets show that women's entrepreneurial constraints in Jordan emerge from structural arrangements, not from individual-level deficits in skills, ambition, or risk-taking. The observed disparities are consistent with an intersectional pattern (9) where gendered barriers intensify when combined with rural residence, lower-income status, caregiving responsibilities, and community norms. Across the sources, three structural mechanisms appear repeatedly

Restricted mobility and spatial disadvantage

Women outside Amman face sharper mobility limits such as fewer safe or affordable transport options, longer distances to ESOs, and community norms that restrict movement beyond the neighbourhood. This shapes which

Table 1. Summary of structural barriers to entrepreneurship in Jordan identified through thematic content analysis of peer-reviewed studies, national surveys, and ecosystem mappings.

Theme	Region most affected	Barrier type	Description
Spatial / urban resource centralisation	Karak, Mafraq, Tafileh	Financial / infrastructure	Entrepreneurial finance, incubators, co-working, and donor programmes concentrate in Amman, leaving peripheral regions resource-constrained.
Gender exclusion	Karak, Tafileh, Mafraq	Cultural / financial	Women face mobility constraints, collateral requirements, safety concerns, and limits on public-facing work; concentrated in home-based, low-margin sectors.
Informal network pressure	Rural governorates	Social / institutional	Kinship networks enable entry (loans, legitimacy) but constrain growth due to norms, hiring obligations, and lack of bridging ties for scaling.
Digital access divide	Outside Amman, especially the South	Technological	Rural areas have weaker broadband, lower e-payment adoption, and limited digital-commerce capability, restricting market reach.

business models are feasible. For example, women can start home-based micro-enterprises, but participation in markets, training, or accelerator programmes becomes harder precisely where support is already thin.

Institutional barriers in finance and formalisation

Entrepreneurs repeatedly describe finance as a gendered filter. Collateral rules, bank procedures, and requirements tied to formal registration collectively gatekeep high-value sectors. These barriers appear not as isolated incidents but as predictable outcomes of institutional design. The result is a sorting mechanism where many viable women-led businesses remain informal, small, and cash-based because the pathway to formality is structured around assumptions about male ownership, assets, and mobility.

Normative pressures shaping sector choice and growth

In rural governorates, interviewees and ecosystem mappings point to strong expectations about "appropriate" work for women. These norms channel women into activities that can be pursued from home such as tailoring, cooking, childcare, small-scale retail, even when they possess skills suited to higher-value sectors. The same norms restrict engagement with mixed-gender spaces such as supplier meetings, factory floors, or investor events. Growth potential is therefore structurally constrained; firms can start, but diversification and scaling remain difficult.

The findings therefore support a structural rather than behavioural interpretation of gender gaps. Expanding training or mentorship programmes alone will not close them. Instead, effective intervention requires changing institutional rules, spatial access conditions, and the design of finance and mobility systems that currently encode inequality into everyday entrepreneurial practice.

Informal Networks: Social Capital as Both Asset and Constraint

Across the reviewed governorate mappings and qualitative studies, informal networks such as kinship and tribal ties emerge as central to entrepreneurial activity outside Amman. Entrepreneurs frequently describe relying on close family and extended-kin networks for small loans, labour pooling, reputational backing, and dispute resolution. For women, these networks play an especially enabling role. Evidence from Karak and Mafraq shows that kin-based legitimacy makes home-based work such as cooking, tailoring, childcare, and micro-retail socially permissible and economically viable in contexts where public-facing work remains contested. Strong ties therefore provide a culturally legitimate entry path into entrepreneurship under local normative conditions.

However, the findings also show that these same networks impose constraints at later stages. Entrepreneurs report pressure to hire kin, reluctance to partner with outsiders, and expectations to remain within socially "acceptable" sectors. As firms attempt to grow, the absence of bridging ties becomes more evident: few founders outside Amman have access to external buyers, suppliers, accelerators, banks, or digital-market channels beyond their immediate community.

These constraints are particularly acute for women and younger founders, who depend heavily on strong-tie legitimacy yet possess the thinnest connections to national ESOs, financiers, and formal supply chains. Overall, the findings indicate that Jordan's informal networks function as a dual system whereby strong ties help ventures begin but weak ties help them grow. Where only the former are available, entrepreneurship remains feasible but bounded, reinforcing rather than overcoming the structural constraints that shape opportunity outside Amman.

Digital Divide as Technological Capital

Digital inequalities emerge in the findings as a structural barrier that interacts with, rather than merely parallels, spatial and social divides. Across the reviewed ecosystem mappings and qualitative studies, entrepreneurs outside major cities describe a digital environment that is not only thinner in infrastructure but also weaker in the practical capabilities required to leverage technology for growth. Even where basic connectivity exists, gaps in digital-payment adoption, e-commerce practices, and online marketing skills restrict firms' ability to reach wider markets or formal buyers.

This pattern aligns with van Dijk's (2005) multidimensional view of the digital divide, in which disadvantage stems not simply from physical access but from unequal skills, usage opportunities, and the value derived from digital tools (33). The data show that these deficits function as a form of technological capital, concentrated in urban areas and far rarer in peripheral governorates. Entrepreneurs in the South and North report limited exposure to digital-skills training, higher costs of connectivity, and fewer opportunities to learn platform-based commerce through ESOs.

The effect is not isolated. Digital-capital gaps compound the urban resource centralisation outlined in Section 4.1. Without robust connectivity, digital-payment rails, or the competencies required to use them, rural firms remain cash-based and local-market bound, regardless of entrepreneurial intent. Thus, digital inequality functions as a mechanism that both reflects and reinforces Jordan's broader spatial hierarchies.

Policy Recommendations

Building on the findings, the proposals below target the specific mechanisms that reproduce inequality in Jordan's entrepreneurial landscape. Each recommendation links directly to a structural constraint identified in the empirical analysis.

Decentralize Entrepreneurial Infrastructure

To mitigate Amman-centric concentration, the Government of Jordan, in partnership with MoDEE, JEDCO, municipalities, universities and chambers, should establish regional ESOs in areas such as Irbid, Karak and Aqaba and provide incubation, acceleration, investment-readiness services, and procurement matchmaking. Mobile outreach units rotating through Mafraq, Tafileh and adjacent districts should deliver periodic training and advisory clinics. Financing instruments can include co-investment facilities or tax credits that reduce perceived risk for angel and venture capital investment outside Amman. Progress should be monitored through the proportion of firms served from non-Amman governorates, the number of firms graduating from programmes, and the volume of regional deals closed.

Expand Gender-Responsive Entrepreneurial Support

Addressing structural constraints on women requires asset-light finance tied to staged formalization. This ought to be complemented by safe and culturally appropriate workspaces and, where relevant, childcare provision at ESOs. Programme design should explicitly engage male household members and community leaders to reduce gatekeeping and mobility constraints. Evaluation should track take-up by women, shifts in enterprise formalization, and survival and growth rates relative to baseline.

Integrate Informal Networks into Formal Systems

Given the enabling yet constraining role of kin and tribal networks, policy should promote brokerage. Supplier-development and corporate–startup programmes can connect rural firms with national buyers in retail, tourism, logistics and light manufacturing. Regulatory adjustments for home-based enterprises (streamlined licensing and tiered taxation) would reduce the cost of entry into formality. Community entrepreneurship forums co-designed with tribal leaders can widen acceptable hiring and partnership practices. Indicators include the number and value of supplier contracts concluded, non-kin hiring shares, and compliance rates among newly registered home-based firms.

Bridge the Digital Divide

To close technology-capital gaps, telecommunications regulators and providers should prioritize last-mile broadband in underserved southern and northern districts and expand low-fee digital payment rails (e-wallets/QR). ESOs and vocational institutions should deliver applied digital commerce programmes that culminate in live storefronts, fulfilment solutions and basic online marketing capability; low-tech channels (USSD/SMS) should be piloted where smartphones are scarce. Monitoring should cover coverage/quality indicators, active e-wallet accounts and the volume of online sales among participating firms.

Embed Entrepreneurial Thinking in Education

The Ministry of Education should complete the rollout of the 2023–2026 entrepreneurship curriculum to all public schools, with additional modules on rural enterprise and digital commerce. School–community projects that seed student micro-enterprises linked to local value chains (e.g., agri-processing, tourism services, repair) should be supported through small grants and mentoring. Outcomes can be tracked via competency assessments, the number of student ventures launched and their persistence beyond the programme year.

Monitoring, Evaluation, and Learning

A governorate-disaggregated dashboard should be institutionalized to report quarterly on new registrations and formalizations, ESO participation and graduation, access to finance by ticket size and gender, adoption of digital payments and storefronts, and jobs created. Major pilots should be pre-registered with clear evaluation plans, and independent process evaluations should be commissioned at 12 and 24 months to enable co3.5 Limitations

Limitations

This study draws exclusively on secondary sources

and does not include primary fieldwork. As a result, it may miss local nuance or very recent developments within specific governorates. The available evidence is also uneven across the country: peer-reviewed research on entrepreneurship outside Amman remains comparatively thin, leaving governorates such as Tafileh and Shobak underrepresented. Variation in definitions across the sources creates measurement inconsistencies that complicate direct comparison. A further limitation is the wide temporal spread of the available evidence. Shifts related to COVID-19 and subsequent macroeconomic pressures may influence indicators in ways that different reports capture unevenly. urse correction.

CONCLUSION

This study shows that while entrepreneurship in Jordan holds promise for social mobility, its benefits are unevenly distributed across place and identity. Amman continues to dominate finance and support services, while peripheral governorates face thinner infrastructure, weaker digital access, and fewer pathways beyond ideation. Women, especially in rural areas, experience compounded constraints linked to mobility, collateral, and norms. Informal kin networks ease entry but restrict scale when external partnerships, formal contracts, and digital capabilities become decisive.

Interpreted through Bourdieu's (8) capital convertibility, Granovetter's (7, 29) concepts of embeddedness and weak ties, Burt's (10) brokerage/closure, and Crenshaw's (9) intersectionality, these patterns reveal uneven distributions of cultural, social, economic, and technological capital. They challenge the assumption that entrepreneurial ecosystems are neutral and demonstrate how structural inequalities shape entrepreneurial outcomes.

Accordingly, the policy agenda must shift from generic promotion to place-based, gender-responsive, digitally enabled design: decentralise ESOs and finance beyond Amman; reduce mobility and collateral constraints for women; promote brokerage across kin-dominated networks; and expand broadband and digital payment infrastructure so rural firms can trade and grow online. A governorate-disaggregated monitoring, evaluation and learning system is essential to track progress and guide adaptive implementation.

By analyzing subnational evidence across different governorates, the study reframes the question from "more entrepreneurship" to "which entrepreneurship, for whom, and where?" Future work should integrate longitudinal data, mixed-methods fieldwork, and pilot evaluations to identify which combinations of decentralisation, gender-responsive finance, brokerage support, and digital upgrades produce durable and equitable entrepreneurial growth.

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