



Business Development Center
مركز تطوير الأعمال

Labour Market Assessment

Work Opportunities for Jordanian and Syrian Refugee Women in Jordan

Report

November 2017



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Executive Summary

A. Assessment Overview

BDC conducts annual labour market assessments. This report is capturing findings and recommendations based on the demand for boosting work opportunities for women in Jordan, of both Jordanian and Syrian nationality. The research and findings fall under the BDC mandate for evidence-based projects development. Conclusions and responding interventions also contributes to the Jordan National HRD Strategy, Jordan Economic Growth Plan, and Jordan Compact. In this research paper, findings from two surveys have been combined for the benefit of better understanding employment and income generating opportunities for women (Jordanian and Syrian refugees) in Deir Alaa, Azraq, Ajloun, Jerash and East Amman.

BDC team conducted a labour market assessment *June – August 2017* to understand the current situation in Jordan for women willing to work but unable to gain access to jobs or economic participation. BDC evaluated different workforce segments open for Jordanians and Syrian refugees and the opportunities for work in specific governorates. BDC office was used during the research to disseminate surveys and collect information. BDC also conducted a survey of Zarqa and Mafraq community in April 2017 as a result of the UNDP supported *Vocational Hands-on Skills Exchange Programme* to review cross sectoral challenges and sector-specific challenges to work for Jordanians in the vocational sphere. 100 unemployed Jordanian women (50%) and men (50%), aged between 18-40 years were interviewed.

B. Assessment Background

Based on labour demands and the current supply of Jordanian and Syrian refugee women, we must consider the preferences of women to work in certain sectors and the decency and compatibility of such working conditions. When it is reported that women earned 89% of the earnings of men financial and non-financial inequalities must be tackled simultaneous to tackling inclusive employment opportunities for women¹. Moreover Jordan's National Employment Strategy 2011-2020 addresses the importance of reducing administrative barriers to home-based employment as well as limited opportunities for on-the-job and vocational training tailored for women as they are a set of obstacles for women wanting to participate in the labour market².

When we consider Syrian refugee women's conditions specifically, the majority in Jordan live in urban areas and in poverty: with over 80% below the poverty line. Syrian refugees (male and female) are considered 10% of Jordan's foreign workforce. In terms of women economic participation the number of Syrian refugees stands at approximately 1.3 million and yet only 3,178 (4%) work permits have been provided for female Syrian refugees³. 5,317 work permits have been issued to Azraq camp (55% of camp permits) to Syrian refugees able to work outside of the camps. From a geographic perspective, Zarqa/Azraq has issued around 25% of work permits whereas Ajloun, Jerash, and Balqa/Deir Alla have issued a collective 10%⁴.

There are open and closed sectors for Syrian refugees and the issuing of work permits - it may be worth mentioning that Jordan has issued the first-of-their-kind work permits to Syria refugees in the Arab region - non-employer-specific and non-position-specific work permits that cover multiple work assignments and are currently limited to the construction sector⁵.

Jordan enterprise makeup is 98% Micro, Small and Medium Enterprises (MSMEs), meaning that MSME growth is fundamental to broader poverty recovery, job creation and economic prosperity. Even with funding, Jordan's MSMEs are

¹ The gender-based differences in wages, The Jordanian Case 2014

² Jordan Strategy Forum, July 2017

³ MoL Work Permits Status November 2017

⁴ Ibid

⁵ ILO Press Release August 2017

looking for logistics, operations and marketing solutions as a way to boost their customers, revenue and sales, crucial to stimulating Jordan's private sector and creating more jobs for women⁶.

C. Methodology

Participants of the Assessment:

TG1) Jordanian and Syrian refugee women: the assessment was based on phone call interviews and surveys with 78 women from Deir Alaa, Azraq, Ajloun, Jerash and East Amman. The selection sampling method was targeting women aged 18-40 years, Jordanian (35%) and Syrian refugees (65%), who were unemployed but interested to work.

- Syrian refugee women surveyed tended to be uneducated and low-skilled, for example their education only included college or school, with a limited number holding University degrees (in social subjects rather than engineering or other technical degrees). They comprised both of married and single women.
- Jordanian women surveyed tended to be a combination of educated and uneducated with college or University degrees. They comprised both of married and single women.

TG2) Associations and CBOs: The BDC also spoke with representatives from 27 Associations and CBOs of East Amman, Deir Alla, Ajloun, Jerash and Azraq through phone calls, including managers or full-time office staff depending on availability. The purpose of the phone call interviews was to understand the sources of income, the mobilization of women locally and the types of products and services currently driving the local economy.

TG3) Private Sector: Interviews were conducted with 40 private sectors representatives from the Maintenance, Hospitality, Logistics, Events Management, Photography, Beauty, and Manufacturing Sectors. Among those interviewed were employers of companies in A'zaraq Industrial Zone in East Amman, Dulayl Industrial Zone, Al Mafraq Industrial Zone, and Al Hassan Industrial Zone in Irbid. Table 1 demonstrates the number of interviews per industrial zone.

Table 1.

Governorate	Number of visited factories
A'zarqa	28
Dulayl	10
Mafraq	3
Irbid	5
Total	46

TG4) Development Stakeholders and INGOs: BDC has conducted several meetings with UNICEF, UN Women and UNHCR and INGOs working on projects with Syrian refugee and Jordanian women to discuss employment opportunities for Jordanian and Syrian refugee women. In the case of Azraq Camp BDC also met with SRAD working in the camp to gain a clear insight into the situation.

Methods of data gathering:

- Structured Interviews through meetings and telephone calls
- Association Surveys
- Women Surveys

⁶ "Strengthening SMEs in Jordan", Jordanian Young Economists Society 2012

D. Key Findings

i. Geographic Dynamics

Ajloun, Jerash, Azraq and Deir Alla are all locations with low female economic participation rates, high poverty rates, conservative cultures, and poor transport infrastructure services connecting them with the larger nearby towns of Zarqa, Amman, and As-Salt. The following is an overview of the social dynamics for women across the targeted areas of East Amman, Deir Alla, Ajloun and Jerash and Azraq City and Camp:

- East Amman:** East Amman is part of the Amman Governorate, whose population is 4 million. Amman is the Capital of Jordan with the highest GDP of Jordan's Governorates, though there is a higher rate of poverty in East Amman. Mobility in East Amman is seen as a main barrier for accessing income generating opportunities. There is East Amman Industrial Zone supporting a male-dominated workforce in manufacturing and maintenance. There are dozens of active associations in East Amman providing training and awareness-raising on women empowerment and in some cases supporting Jordanian and Syrian women livelihoods.
- Deir Alla:** Deir Alla's population is 8,000. Deir Alla historical heritage is an ancient Near Eastern town in Balqa Governorate, known for The Book of Balaam Inscription. Deir Alla is 29 km / 49 minutes from Al-Salt, an ancient agricultural town and administrative center in west-central Jordan, situated on the old main highway leading from Amman to Jerusalem. As-Salt population is about 97,000. A main issue for Deir Alla is transportation to private sector companies and the provision of services such as Day Care Centers for women to access work. Although there are awareness-raising sessions conducted on women empowerment at some community based organizations, there remains a lack of awareness about refugees in the area or opportunities for women outside of the home and domestic duties. Some associations such as the Family Development Association provide trainings focused on economizing domestic services such as babysitting, housekeeping, security, and cooking.
- Azraq City:** Azraq City is one of Zarqa Governorate districts. Azraq area consist of three main parts; North Azraq, Middle Azraq and West Azraq. Druze lives in north, Bedouin in middle and Chechnya in west. Total number of Syrian refugees according to the figures provided by associations there is 8000 Syrian presenting 1200 family and distributed in the three areas. Most of them are uneducated with percentage of community collage holders and very limited from Bachelor Degree holders. West Azraq is a landline for KSA and most of the SAUDI people buy their products from the supermarkets. In terms of Azraq's young labour market (80% of the population are under the age of 39) the average household income is measured at JOD 5,713 per family⁷. Although the Department of Statistics does not publish the unemployment rate for Azraq City, Zarqa Governorate unemployment rate is around 14% compared to other governorates. Moreover of Azraq's active labour force 85% is male but only 15% female⁸. There is Qasr Azraq, Azraq Oasis, and Azraq Wetlands Reserve, which are considered tourist destinations.
- Azraq Camp:** In the case of Azraq Camp, trade to and fro the camp is highly restrained, there is limited access to internet or means of communication and coordination. Additionally most women were adverse to leave the camp and work in factories in surroundings neighbourhoods. The camp does provide some women and girl safe spaces through "Oasis" Centers. There are only basic complaint mechanisms developed in the camps for female protection. The literacy rate in the camp is 80%⁹.
- Ajloun and Jerash:** Ajloun, 70km northwest of Amman, is made up of 176,000 people, with the largest population of women and girls facing repeated failures by national and global initiatives to provide them with sustainable large scale enterprise development or new opportunities for economic security and job stability. Rather Ajloun faces the highest rate of unemployment in the kingdom at 19.5%, and one of the lowest rates of youth activities. Tourism services include tourism camps, shops for adventure tourism, oriental souvenirs bazar for textile and handmade products and food products, guest houses and production kitchens and home based businesses in food processing.

⁷ USAID LENS Al Azraq LED Plan

⁸ Department Of Statistics (DOS) 2017

⁹ UNHCR REACH JOR Azraq Mass Communications Assessment Dec. 2015

Nevertheless the tourism sector only secures job incomes for 50,000 women and young men yet spending patterns of tourist visitors – especially in purchasing local food products (JOD 5-10 per family) indicates there is an opportunity for community income when the market linkages are made.

Among Jordanians, the city of Jerash is famous for its high quality, fresh dairy products, which are still prepared using traditional methods. Visitors to Jerash often purchase Labaneh Jarashiyeh, a kind of strained yoghurt, which is a signature product of the city, 48km north of Amman. Around 50 shops in Jerash and its surrounding villages sell dairy products to locals and visitors from across the Kingdom. Most Jerash lands are suitable for agriculture.

Current Challenges/Barriers Faced by Women

Based on the surveys, phone calls and meetings with different target groups the following labour market challenges were confirmed, relevant to advance Jordanian and Syrian refugee women economic participation through employment or self-employment:

Target Group	Labour Market Challenges
TG1) Jordanian and Syrian Refugee Women	<ul style="list-style-type: none"> • Lack of on-time payment of wages (esp. issue in agribusiness and domestic work), • No reimbursement of overtime • Unpredictable working hours • Non-skilled, repetitive manual labour with no recognition of efforts • Gender pay gap exists across sectors and industries • Women who had worked were surprised by the actual employment arrangements with some short-term/part-time contracts demanded by employers • Women expressed some working conditions that did not reflect Jordan's work regulations such as lack of access to day care centers (according to Article 72), maternity leave, termination of employment, regulation of working hours etc. • Benefits of work permits to Syrian refugee women were not known or if known not convincing for all women as an incentive to work • In some cases no social security or health insurance protection is provided by employers • There was an overcrowding of women preferring to be working (employed or self-employed) on low-value, home-based businesses in the production of pickles and jams, sewing and handicrafts sectors • Women working in home-based businesses were not benefiting from a stable income, and tended not to participate in economic activities (e.g. trade fairs, services provided by public sector) • Women who were self-employed did not have access to service providers that support business scale up such as incubators, micro- finance institutions, banks etc. • Repeated micro-finance and short-term capacity building support provided to Associations by international organisations • Temporary support (non-sustainable), existing interventions are limited to small scale livelihoods impacts such as awareness raising sessions, and cash assistance • Public transport is not favourable and the time taken to get to a job for women in rural areas takes 1+ hour • Replacement of the bailout system by a leave permit system that allows only temporary formal stay outside of the camps¹⁰ • Limited legal income earning opportunities • Negative household coping mechanisms including increasing rates of working children and exploitation of men, women, girls and boys¹¹

¹⁰ Protection Report, UNHCR (2016)

¹¹ ibid

<p>TG2) Associations and CBOs</p>	<ul style="list-style-type: none"> • Marketing and sales were indicated as a clear need by the associations, especially as targeted locations are a far distance from the capital where products and services can be provided at a higher price and ROI. Moreover there are limited sustained selling processes. • Limited access to employment opportunities despite the significant female membership at each association. • Packaging quality of products by women is relatively basic and out of date compared to international product packaging • Monthly income is average at 100 – 250 JOD for employed or self-employed women • Syrian women and Jordanian women are not socially integrated • In Deir Alaa Syrian ladies are available just in winter due to families moving seasonally to follow work opportunities (mainly project based in agriculture and construction) for male members • Marketing of local products is required to match the larger companies (Saudi Arabia, USA, China) that are currently dominating the local market. • Planting was reported to have declined recently. • Social issues include many people with disabilities due to relative's marriage and a problem of drugs and alcohol addiction • Current training sessions provided by local NGOs last 2-3 hours, without transportation support.
<p>TG3) Private Sector</p>	<ul style="list-style-type: none"> • It is more likely for (international) workers to accept work after hours (up to 4 hours) • Some factories have reached maximum capacity for employing immigrants and therefore Syrian refugee employment depends on the immigrant labour quota • Most companies consider Syrian refugees as a separate workforce from migrant labour and therefore do not expect to hire them as part of their quota of Jordanian workers • Training is provided even for low skilled jobs (ranging from 2-3 weeks to 2-3 months rotation around departments) but in many cases workers leave for another job after training • Some employers' employment of Jordanian and Syrian workers depend on programmes providing salary subsidies and end contracts when the subsidies stop • Most factories do not provide nurseries or include lunch • All companies are in favour of women (and men) employees with employability skills • Many private sector have a fast paced turnover of work opportunities and contract workers instantly • Most companies provide experience certificates (not training certificates) • Some factories have seasonal recruitment • Some factories hire "project based" and this affects sustainable employment for women looking for stable jobs • Previously, companies faced the problem that they train young women for four months and then the women leave • There will be a financial penalty if the youth leaves the project prematurely
<p>TG4) Development Stakeholders and INGOs</p>	<ul style="list-style-type: none"> • Locations are not within the women's areas and they refused jobs in other area despite the transportation facilitation and good salaries. • Culture perception towards working on factories and manufacturing • High expectations for salaries, which do not reflect the actual wages of the labour market • In some cases the daily bases wages offered to women in the construction, industry and sewing sectors were not enough to meet their needs and so they look for alternative work or better paid positions • Some women finish one program and start a new training with another program • Some women's families refuse all job opportunities and put a huge pressure on women • Some women are not interested at all/ do not want to work at a factory/ changed their mind after being accepted/ did not show up on the first day of work

	<ul style="list-style-type: none"> • Some informal job opportunities are available (e.g. beauty sector) without contracts and salaries such as cash-based work with daily commission based on the work supply and demand situations • Parents rejection towards the job offers their daughters received; specially working in factories • Refusal to work outside their areas despite the good financial package with social security and health insurance due to the long travel duration and in turn the conflict of interest with domestic duties • Feedback from INGO meetings on previous women empowerment and employment interventions highlighted that one of the main barriers is the social issue that families of young women have not supported career paths irrespective of the interest and passion of the individual young woman pursuing such a career. • INGOs (and many of the 78 women interviewed) were in agreement that the main reason for family resistance is protection and resistance towards remote work in environments they perceive to be unfamiliar/potentially dangerous (in terms of sexual harassment).
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Sector-specific Conditions for Future Interventions

E. Sector-specific Conditions

Logistics and Events Management (for the sake of this project considers *logistics* in terms of transportation, procurement and operations and *events management* in terms of social occasions, community events, corporate events, team building activities, projects and initiatives, and local tourism among others.)

- **Sector Gender:** Predominantly males (exception wedding planners and admin work)
- **Customers/Clients:** Corporates, (SMEs, Large Firms), Associations & CBOs, INGOs and NGOs, Families
- **Occupations:** operations management, procurement, deliveries, administration, warehousing, events planning, events promotion, ticket sales, events social media and graphic design, sponsorship facilitation, event administration, information and advertising
- **Syrian work permits issued:** 925 under the “transportation and storage” sector. Some may be considered under “other service activities”
- **Estimate salary:** low skilled - 220 JOD, medium skilled – 350 JOD, highly skilled – 500 JOD
- **Women preference of sector:** Good to High, mainly because of the stable working hours

Photography (is to be considered a profession rather than a sector)

- **Sector Gender:** Mixed participation
- **Customers/Clients:** Corporates, (SMEs, Large Firms), Associations & CBOs, INGOs and NGOs, Event Services,
- **Occupations:** Photography, graphic design, working at a printing shop, photography journalism, social media, Production Assistant, Videographer, Communications, Photographer Studios, Street Photographer, Documenting through photography
- **Syrian work permits issued:** Unknown. There was a short-term photography training project in the camps. Some existing jobs for Syrians may be being considered under “other service activities”
- **Estimate salary:** Freelance Work (beginner) - 60 JOD per job, Freelance Work (advanced) - 80 JOD per job, full-time employee - 300 JOD
- **Women preference of sector:** Flexi hours, freelance work, tend to be good working conditions

Beauty Sector

- **Sector Gender:** Mixed participation
- **Customers/Clients:** Social, Beauty Tourism,
- **Occupations:** Salons, beauty/cosmetics product development and packaging, cosmetics sales,
- **Syrian work permits issued:** Unknown

- **Estimate salary:** low skilled - 220 JOD, medium skilled – 350 JOD, highly skilled – 500 JOD
- **Women preference of sector:** Flexi hours, access for children, tend to be good working conditions

Hospitality Sector

- **Sector Gender:** Mixed participation
- **Customers/Clients:** Restaurants, Hotels, Productive Kitchens, Bed & Breakfasts (B&Bs)
- **Occupations:** receptionist, front of house (waitress), housekeeping, chef, security
- **Syrian work permits issued:** 8,499 under the accommodation and food services sector
- **Estimate salary:** low skilled - 220 JOD, medium skilled – 450 JOD, highly skilled – 600 JOD. *Salary expectations for women tend to be higher than salaries available in the market by companies.*
- **Women preference of sector:** Front of house work is preferred and the working environment needs to be evaluated for companies, for example working hours, overtime pay, health and safety, risk of sexual harassment, day care support

Manufacturing Sector

- **Sector Gender:** Mixed participation (in particular food processing, tailoring)
- **Customers/Clients:** Corporates, (SMEs, Large Firms), Associations & CBOs, INGOs and NGOs, Event Services,
- **Occupations:** production worker (in particular food processing, tailoring)
- **Syrian work permits issued:** 11,871 for the Manufacturing Sector
- **Estimate salary:** low skilled - 220 JOD, medium skilled – 450 JOD, highly skilled – 600 JOD. *Salary expectations for women tend to be higher than salaries available in the market by companies.*
- **Women preference of sector:** transportation support, day care, lunch break, social security, option of overtime often provided. The work environment needs to be evaluated for companies in terms of bad smell, risk of sexual harassment, expectation of long hours

Maintenance

- **Sector Gender:** Male dominated
- **Customers/Clients:** Corporates, (SMEs, Large Firms), Buyers of machinery/equipment
- **Occupations:** home plumbing, mobile phone, water systems, car, waste management, electrical,
- **Syrian work permits issued:** 662 for the plumbing, water supply, waste management sector
- **Estimate salary:** low skilled - 220 JOD, medium skilled – 450 JOD, highly skilled – 600 JOD. *Salary expectations for women tend to be higher than salaries available in the market by companies.*
- **Women preference of sector:** Flexi hours, freelance work, tend to be good working conditions. Risk of negative cultural stereotyping among family members and corporations

Education and Day Care

- **Sector Gender:** Female dominated
- **Customers/Clients:** Women, Schools, Social Facilities, Associations,
- **Occupations:** Technical Educator, Care giver,
- **Syrian work permits issued:** 289 for education sector
- **Estimate salary:** 220-500 JOD on an institutional basis
- **Women preference of sector:** Flexi hours, freelance work, tend to be good working conditions.

F. Recommended Projects for Job Placement and Job Creation

Based on interviews with the 27 CBOs and Association representatives and with the 78 women the most important projects that have potential in the area in cooperation with this association is:

Maintenance

- Associations of the targeted locations suggested that home maintenance projects can be applied. Both the management and the association members of some of the associations recommended it could be implemented and there are potential Syrian and Jordanians which may be interested.
- There is an opportunity for car mechanical and maintenance shops that are currently services delivered by men. BDC has female entrepreneur role models in this male-dominated profession to take part in social marketing campaigns for breaking stereotypes.

Beauty

- **Beauty and Cosmetics Production:** According to the Jordan Chamber of Industry, factories and the industry of cosmetics is growing, with many owned partly or totally by the state whose products include oil refining, petrochemicals and fertilizers. Exports are amounting to 922.5 million JOD¹². On another level, such establishments comprise small or medium-sized enterprises owned by the private sector and produce a wide range of consumer products.
- The second opportunity identified by women and associations alike is with the diversification of beauty and cosmetic products on the market and boosting the production of raw beauty products using raw materials, oils and excess agricultural crops. A particular need is new techniques of production and the improvement of organic processes and organic products used to protect plants
- **Expanding Beauty Salons and Services:** There is a demand for beauty salons among women, although the branding and marketing of beauty salons is limited compared to West Amman Beauty services. Connecting salons with beauty and cosmetic products made in Jordan is also a plus for the market, with sales and marketing in demand. Types of Beauty Services include:
 - Beauty Salons
 - Mobile Beauty Services
 - Beauty Services in Azraq Camp
 - Beauty Tourism at the Dead Sea
- In particular in Azraq and Deir Alla, beauty services were requested by women and by associations based on the provision of equipment and products (start-up kits)
- In Ajloun and Jerash the Soap Factory and Natural Herbs Processing are sometimes income generators for women as beauty products. Moreover there are few salon services available, for example some are home based and informal.

Sales and Marketing

- Based on the interviews and discussions with women it is clear there is demand for sales and marketing cross-cutting the sectors and in the locations targeted. Associations and companies are willing to invest in human resources and representatives that can boost sales based on Return on Investment (ROI) and marketing support.

Logistics and Events Management

- Event management is on the increase as Ajloun, Jerash, Dead Sea and Azraq continue to receive investment in their tourism sites that in turn engages local tourists and local events
- Logistics for micro, small and medium enterprises (MSMEs) and procurement solutions for Home Based Businesses (HBBs) is a potential job creator according to existing cooperatives supporting MSMEs and women businesses and INGOs

¹² 2014 JCI Chemical and Cosmetics Industry Sector

- INGOs and NGOs are continuously organizing, coordinating and managing events across the governorates such as locating venues, outreach campaigns and event management which opens an opportunity for women to get on board for events management
- Associations highly supported the concept of the development of event management including products, services and shops to match the steady demand for weddings, souqs, Ramadan events, catering suppliers, trainings with NGOs, outdoor markets, food festivals, and group tourism.
- Discussed with women from Ajloun and Jerash and with the Ministry of Tourism, women suggested gender empowerment ticketed events to be managed, with awareness-raising through the arts (theatre, music, film, festivals, initiatives), and focusing on promoting the social, economic and legal rights of women and girls while at the same time creating employment opportunities. Women in Azraq also confirmed this was applicable.

Photography

- Women suggested there is a demand for female photographers at female-only events such as weddings, engagement events and baby showers
- Photographers are few in the governorates and according to the Private Sector and INGOs and NGOs, usually they are hired from Amman though photography companies are in need in the targeted locations, according to hotels and restaurants and associations there

Industry and Manufacturing Work

- **Food Processing:** Some of the suggestions by associations that chocolates for special occasions are only available from the supermarkets and that there is a demand for locally produced chocolates and sweets, which Syrian refugees have a positive reputation for. One association suggested that people sometimes cross over 90 Km to bring sweets and knafeh for their different occasions. In addition a need was identified by associations to have cheese and yogurt production shops and yogurts and pickles manufacturing and shops for selling the products to hospitality buyers as a business – to – business (B2B) market.
- **Connecting Food Processing (Sales and Marketing) with the Hospitality Sector for Jobs Creation:** There are dried fruits specialists in the market willing and able to train women of associations on producing, packaging and distributing dried fruits, including dried fruits converted from wastage. These types of dried fruits packaging, sales and logistics would be managed under the associations.

Hospitality

- **Cardboard Factory:** One popular suggestion among associations was cardboard factories for packaging support to food processing factories, associations and companies, restaurants and hotels under the hospitality sector. Again sales and marketing persons for such production is a real need.
- **Production Kitchens:** Women emphasized the importance of implementing, organizing and marketing production kitchens for producing pickles, Labaneh, yogurt and cheese, for example on Azraq Road. Moreover using dried fruits converted from wastage. Equipment are needed for producing the dried fruits, managed, packaged and sold under the management of associations. There are production kitchens offering 9000 meals for children at schools

G. Recommended Projects in Relative Sectors

Education and Day Care

Day care support is seen as an important model for encouraging women’s economic participation, according to SADAQA and the ILO “Proposed National Framework for Workplace Daycares”. The Jordanian Labour Law supports this through Article 72 and a UN study that showed that when countries invested 2 per cent of its GDP in the care economy, it increased employment by between 4 and 7 per cent. Although childcare is a “gender-neutral responsibility”, there is a rise in demand for women to join the labour market in education and day care occupations, which should be considered by any intervention striving to advance women employment.

Agriculture as a supporting industry

According to Associations across the locations, agriculture is still considered the base for integrated rural development and the advance of the Hospitality, Logistics and Events Management sectors. It is a source of income and employment for rural and Badiya (semi- desert) people and a generator of activities in the other economic sub-sectors, especially the industrial and services ones but it also plays a central role in food security and trade balance improvement. The above considerations should not overshadow the need for economic efficiency in utilizing agricultural resources to advance the hospitality, logistics and events management sectors.

Information and Communication Technologies - ICT

Stakeholders of women empowerment and the private sector see ICT as a cross-cutting theme: there is a clear need to boost Jordan’s technological value across sectors, through the integration of ICT and gaming services where possible.

H. Engaging Associations and CBOs

Associations are supported with an average of 1,000 – 8,000 JOD annual income gained through membership fees, member shares, loans, room rental and subsidized employee salaries. The number of members range from 60-90, including 70-80% female membership. With the majority of Associations having a board of directors (5-7 members), clear organizational structure and a set of specific products and services, Women of associations are open to collaboration and teamwork. The majority of women members are married and the employment rates for women trained by associations range between 50-60%. Therefore the economic mobilization of women is significantly dependent on the activeness of CBOs and Associations.

List of Community Based Organizations (CBOs) and Associations	
East Amman & Deir Alla	<ul style="list-style-type: none"> • Daar Ahelna (Sahab) • Shams Al Amal Association (Sahab) • Khototna (Zarqa) • Jersay for Women (Downtown) • Shooa Alamal (Zarqa) • East Amman Association • Family Development Association • Collateral repair project (CRP) • Al Basmalah Association • Altaqwa Women Association
Jerash and Ajloun	<ul style="list-style-type: none"> • Al Kefah Association • Al Nour Al Mubeen Association – Bayt Kheirat Souf • The Rural Pioneers Association • Keshabieh Al Tahta Association • Jordanian Association for Human Development • Women Association in Jerash
Azraq City & Camp	<ul style="list-style-type: none"> • Alerfan Association • North Azraa Association • Bedouin Nashmiat Association

	<ul style="list-style-type: none"> • Al Alazraq Association • Alazraq Oasis Association • Ahali Al Azzra Association • Nusmyat Alazraq Association • Al Azraq Association for Social Development • IRADA • Directorate of Local Development • Urban Development Association
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I. Existing Products and Services of Associations and CBOs

- Solar heaters in addition to stone and marble saws
- Portfolio Loans for Small Projects (such as Home Farming, Gardening, Agriculture Products)
- Marketing Services
- Vocational and Technical training courses in cooking ,sewing, female and male beauty
- Awareness campaigns in different aspects for the community
- Operation of production projects
- Production of Local Soap Production (glycerin soap)
- Production of Perfumes
- Production of Pickles and Bread
- UNICEF Makani Centers
- Trainings provided in collaboration with IRADA
- Bazars and Exhibitions
- Water refining
- Production kitchen
- Tailoring
- Producing thyme, pickled cucumbers, pepper, roast and olives, molasses, apple cider vinegar, thyme vinegar, natural honey, olive oil
- Plastic houses for organic planting (case of Zeinab Al balawneh)
- Packaging and marketing of processed foods
- organic farming, diversity in the planting of organic agricultural products,
- Domestic Food Processing Project
- Al-Shams Al-Baladi Market Project
- The Jasmine Group's Organic products
- Ajloun Castle visitors center

J. Other Findings

i. Employability Skills Development Needs

Through self-assessments, associations and companies alike across the sectors have identified specific training and skill competencies building needs, include employability skills (communication, organization, commitment, time management, positive thinking), and technical skills such as quality control, technical capacity building for pricing, access to finance, marketing strategies and campaigns, and marketing and sales channels, sales strategies, packaging, feasibility study along with customer service.

ii. Family Engagement

To overcome social and cultural barriers in rural areas, INGOs and Associations and CBOs suggested family engagement (parents, husbands, brothers) for example during outreach campaigns, interviews/selection of women, training activities, job matching exercises, and the beginning stages of entrepreneurship and business development.

iii. Existing Sources of Funding and Donors for Women through Associations

The following were referenced as previous/existing sources of funding for Associations in the targeted governorates:

- Ministry of Energy and Mineral Resources
- Ministry of Planning and International Cooperation
- Ministry of Social Development
- Nour Al Hussein Foundation
- Jordan River Foundation
- Hashemite Fund for the Development of the Jordan Valley
- The Jordanian Hashemite Fund for Human Development Fund
- Association of Social Development Center
- Certificate of organic cultivation by the Swiss Emo Foundation and the Royal Court

iv. Baseline existing working conditions and career development opportunities

- Unskilled workers are supervised by line managers
- 72 days paid maternity leave tend to be included for women
- Many factories provide support in transportation
- Long-term training, for example VTC/CAQA certifications are not a necessity
- Companies support the concept of on-the-job training and internships for career development
- Majority of companies are interested to meet with trainees during the employability training component
- Companies are interested to conduct interviews on-site for the women and preferably for the women to go to the factory
- Not all companies engaged have vacancies currently but some are interested to open vacancies in relevant areas in the near future (e.g. maintenance, sales, marketing)
- There are continuous social media advertising and awareness sessions (in collaboration with CBOs) about job opportunities
- When employers attend initial stages of an employment project (for example to present/pitch their company) increases their accountability to the project
- The employability training will consider the “top soft skills” requested on an employer-by-employer basis
- In some cases the companies provide soft skills training (for example Loyalty and Lays)
- Private Sector is interested to be informed about the soft “employability” skills
- Under the maintenance sector, technicians are in demand, especially by commercial companies
- The majority of companies approached are providing Social Security

Labour Market Model

Below is the location distribution of skills development activities based on market demand and relative female population size. The location distribution is tentative and not fixed but will act as a baseline for the project planning compared to implementation, for example the actual composition of women taking the employability support packages.

Location Distribution											
Employability Support Packages					Sales & Marketing		Vocational Entrepreneurship			Context	Internships
Locations	Total No. of Pax	%	Employment %	Technical and Practical Training	Total No. of Pax	Events / Photography	Home Maintenance	Beauty	Hospitality		
East Amman	800	27 %	40%	325	200	100	50	0	25	Home Maintenance Demand among women households for female plumbers Demand for tanks cleaning at the household level Largest population with untouched market in terms of female home maintenance Hospitality Restaurants, cafes, hotels, and increase of B&Bs Interest for "Hospitality from Homes" concept building on the HBBs regulations	50
Deir Alla	500	17 %	20%	175	100	50	0	0	25	Hospitality Restaurants, cafes, hotels, near the Dead Sea Interest for "Hospitality from Homes" concept building on the HBBs regulations Beauty Possibility of training on Beauty based on consumer demand for Beauty Tourism in the area as well	50
Jerash and Ajloun	600	20 %	30%	175	100	150	0	25	0	Beauty Few beauty salons in the residential areas despite large female population and consumer demand for salons and access to beauty products/services Hospitality Possibility of training on Hospitality - Although there are few hotels, there is an increase of B&Bs and an interest for "Hospitality from Homes" concept building on the HBBs regulations	50
Azraq City	600	20 %	30%	200	100	75	0	0	50	Hospitality Restaurants, cafes, hotels, and a local demand for catering services with two tourism sites (Azraq Castle and Azraq Westland Reserve)	50
Azraq Camp	500	17 %	15%	125	100	25	0	25	0	Beauty Beauty products/services for women at the camp as trade out of the camps is difficult	0
Total	3000		27%	1000	600	400	50	50	100		200