



**Baseline Assessment:** Promoting resilience of refugees and vulnerable host communities in Jordan

1 November 2020 – 31 October 2023

**Funded by the Austrian Development Agency**





# BACKGROUND

CARE International is one of the world's leading and largest humanitarian organizations, working in 94 countries around the world, implementing 962 poverty-fighting development and humanitarian aid projects to reach more than 80 million people directly and 256 million people indirectly. CARE's vision is of a world of hope, tolerance, and social justice, where poverty has been overcome and all people live in dignity and security. Based on the belief that poverty is the result of social positions, human conditions, and the enabling environment, CARE seeks to analyze and address the underlying causes from both needs- and rights-based perspectives.

CARE International established a presence in Jordan in 1948, created in the wake of the Palestinian refugee crisis. Over 70 years later, CARE has served the needs of the Palestinian, Iraqi, Somali, Sudanese, Syrian refugee communities, and local host communities. CARE's scope of work has evolved from emergency response to long-term development programming, now encompassing an urban refugee protection program, the sustainable development program, and the Azraq Camp program.

Under new funding of the Austrian Development Agency, CARE aims to address the short- and long-term protection and socio-economic concerns of 158,000 camp/urban refugees and vulnerable host community members in Azraq camp as well as in Irbid and Amman.

Jordan is home to the second largest refugee population, per capita, in the world. The total population of Jordan stands at 10,571,602 inhabitants including 751,805 registered asylum seekers. The majority of asylum seekers (624,972) live outside of camps in urban areas. 36.2% of (Persons of Concern) PoCs live in Amman, 18.3% live in Irbid and 11.6% live in Mafraq.

The Syrian refugee crisis in Jordan has transformed Jordan's political and social landscape and has impacted heavily on Jordan's finances and ability to deliver quality services for all. Unemployment has exponentially

increased, while the Jordanian Government struggles to provide basic services, including healthcare, education, and basic infrastructure, to its citizens and the refugees living throughout the Hashemite Kingdom.

The COVID-19 pandemic has created even more urgency and a need to respond with a comprehensive and holistic package of services. It has been clearly evidenced that conflict-related violence, coupled with ongoing economic and psychosocial stressors related to displacement can have a significant and lasting impact on the resilience and wellbeing of Syrian refugees. COVID-19 has further contributed to poor mental health and negative coping mechanisms for refugees and host communities alike. Lifesaving humanitarian assistance, particularly cash-based programming, continues to be a crucial element in improving the welfare of many refugee households in Jordan and in preventing them from falling into negative coping mechanisms.

Structural gender inequalities negatively affect both Jordanian and refugee women. For female Syrian refugees, this deeply entrenched discrimination is compounded by their refugee status and the precariousness of displacement. This inequality has far-reaching consequences on their ability to participate in the labor economy, have access to the public sphere, and raises protection risks and needs.

In this context, CARE's services seek to address the needs of the most vulnerable, ensuring their access to basic needs, psychosocial support, emergency cash assistance, and social and economic empowerment. Among the most vulnerable groups, CARE has identified poor and marginalized women and girls as one of the key impact groups for whom it seeks to bring about significant and sustainable change. Key considerations for this project include ensuring that all project activities adhere to COVID-19 public health guidance provided by the Government of Jordan and the World Health Organization. This will include respecting social distancing; increased sanitation and hygiene promotion of open workplaces; using virtual modalities where feasible and adapting group modalities according to a level of risk. Considerations on inclusivity are also paramount, including enhancing and expanding outreach/mobile case management and psychosocial support services; increasing service provision to females living with a disability, and engaging men and boys in discussions around gender-based violence. Finally, considerations on how to eliminate a backlash with regards to women's participation in the labor force and the civic society.

The overall goal of this ADA funded project is promoting the resilience of individuals affected by the protracted displacement crisis in Jordan. The activities of this project will be carried out over a period of three years under the following main immediate results:

1. 158,000 refugees and vulnerable host-community members are better protected from risks, including those related to the COVID-19 pandemic and its impact on livelihoods and protection.
  - COVID-19 situation analysis and adaptation of implementation modalities.
  - Provision of comprehensive case management services in urban centres and Azraq refugee camp for 1,000 households, responding also to COVID-19 related needs and protection risks of 5,000 women, men, girls and boys.
  - Distribution of cash assistance to 7,280 individuals in urban areas and Azraq camp to address short-term needs of vulnerable families.
  - Provision of awareness raising and information related to COVID-19 and protection concerns, reaching 158,000 women, men, girls, and boys in the urban areas and Azraq camp.
2. 1,282 refugees and vulnerable host-community members have sustainable sources of income, during and beyond the COVID-19 pandemic.
  - Consolidate employability by scaling-up CARE's professional volunteering program for 250 women and men.
  - Provide comprehensive support to small, micro and home-based businesses (HBB) for 97

female and male business owners and their employees.

- Support piloting of hydroponic agriculture in Azraq camp for 600 households (HH) in the camp, benefitting 3,000 women, men, girls, and boys.
  - Sensitization on gender equality, women's economic empowerment, and protection, reaching 1,282 participants in economic empowerment activities and their (mostly) male family members.
3. 222 women, youth, and adolescents from refugee and vulnerable host communities take an active role in community leadership, protection and social cohesion, during and beyond the COVID-19 pandemic.
- Support community committees (CC) for inclusive participation in protection and social cohesion initiatives, through mobilization of 84 women and men, female and male youth.
  - Strengthen leadership and active participation in community decision-making of 60 women and youth.
  - Facilitate cross-generational exchange for 120 female and male adolescents with women and youth on civic participation and leadership.

All proposed activities in this project fall under the priorities identified in the UN Syria Regional Response Plan and are aligned with the GoJ's Response Plan (JRP) 2020 – 2022. The JRP foresees addressing the complex, short- and long-term needs of Syrian refugees and vulnerable host community members through three pillars: (1) the humanitarian/refugee pillar, (2) the resilience pillar, and (3) budget support. The proposed project builds on the experience of and lessons from collaborating with a wide range of civil-society, private-sector, and learning/research institutions, and complements ongoing collaborative efforts.

## The Objectives of the Baseline Assessment

This baseline assessment is part of the project's inception phase. The data presented in the baseline assessment report will serve as a basis for detailed design of the project, regular data monitoring, collection, and reflections and adjustments throughout the project's implementation.

The project baseline assessment's aim is to collect initial data available for relevant logframe's indicators as well as any relevant general data contributing to a better understanding of the overall contexts where the project will be implemented.

The overall structure of the assessment takes the form of five sections, including the background section and this objectives section. The third section is concerned with the methodology used for this assessment. The fourth section presents the findings of the assessment, focusing on the four key themes as follows: protection threats, protection and basic needs, women's civic engagement, and economic participation.

The final section draws upon the entire assessment, tying up the recommendations to be considered in the planning and implementation phases of this project.

## Methodology

This assignment was implemented by CARE's Programs Quality Department in February 2021. The methodology of this assessment is qualitative through literature review for internal and published external secondary data in relation to the project activities.

CARE International in Jordan decided to rely on literature review in this baseline assessment with collecting primary data only for the hydroponic agriculture under Azraq camp program, because CARE had already worked on various assessments from 2020 and 2021 that offer an in-depth understanding of the context and targeted populations' needs with no need for primary data collection for other aspects covered by this assessment. The assessments, include, but not limited to:

- "10 Years into Exite: A Shock on Top of a Crisis" Assessment, 2020 (Urban Areas and Azraq Camp).
- Market Analysis: Labor and Income-generating Opportunities, September 2020.
- Rapid Gender Analysis for COVID-19, June 2020.
- Rapid Needs Assessment, March 2020.
- Market Assessment in Azraq camp and Consultaion in Azraq town, February 2020.
- Grants Assessment, NRW project, Azraq camp, Febraury 2020.
- New Work Modalities Assessment, Urban Areas and Azraq Camp, June 2020.

It is considered inefficient and can be harmful to interview the targeted population again to conduct project-level baseline assessments during the pandemic, while the context and relevant considerations and recommendations have been identified through the published data.



## Protection and Basic Needs

### Urban Areas

Jordan has a long history of programs designed to support its citizens to meet their basic needs and to deal with poverty-related risks; in many cases pioneering new approaches and providing extraordinary levels of access by global standards (The Ministry of Planning and International Cooperation, 2019).

Social protection in Jordan is supported by the Government of Jordan (GoJ) and humanitarian actors, and consists of several programmes, funds, and mechanisms for vulnerable Jordanians and refugees, a selection of which are discussed below that are the most salient for the purposes of this assessment (Jordan Strategy Forum & UNICEF, 2020).

The GoJ's social protection system spans across several government ministries and several humanitarian actors have social protection programmes. However, the main large-scale social assistance programmes are the GoJ's National Aid Fund (NAF) and the Zakat Fund administered by the Ministry of Awaqaf, Islamic Affairs and Holy Places and supported by UNHCR (Jordan Strategy Forum & UNICEF, 2020).

The NAF functions as an autonomous institution and provides ongoing benefits to vulnerable Jordanians, as well as some one-time payments. It primarily utilizes category-based targeting, with some semi-verified means testing. Individuals who do not receive other benefits are eligible for the Zakat Fund, which provides cash and in-kind assistance.

The GoJ has taken significant steps towards improving the efficiency of the social protection system, as evidenced by the recently launched National Social Protection Strategy; the new Takaful Programme of NAF, which provides a unified intake mechanism for all new beneficiaries; and the development of a National Unified Registry to improve integration and targeting of low class Jordanians. Social assistance programmes administered by the GoJ are complemented by local community-based organisations (CBOs) and faith-based charities, which are often well integrated and trusted by the local population, may be familiar with the needs of host communities (Jordan Strategy Forum & UNICEF, 2020).

Social protection programmes for Syrian and other refugees are largely administered by international actors. Refugees are not integrated in the NAF or any of the programmes MoSD provides (Jordan Strategy Forum & UNICEF, 2020).

Parallel to the GoJ's social protection system, international organisations and INGOs administer a wide variety of social assistance programmes. While many programmes provide ad hoc or one-time payments, a few programmes, which are most commonly discussed by FGD participants in CARE's 2020 needs assessment, provide ongoing payments. These include a monthly cash transfer programme administered by UNHCR, colloquially called "iris scan" (due to the use of iris scanning technology) and a monthly cash transfer programme for children administered by UNICEF.

The World Food Programme (WFP) provides electronic vouchers for food assistance, which participants refer to as "coupons". Non-Syrian persons of concern must first register as a refugee with UNHCR in order to access assistance (Jordan Strategy Forum & UNICEF, 2020). However, The WFP announced in March 2021 that it requires urgent funds to provide lifesaving assistance to these families and to stop thousands from slipping further into food insecurity and poverty. WFP stated that if no funds are received, 194,000 refugees will be cut out of assistance by May 2021. In addition, if required funds are not received by July 2021, the WFP will be forced to cut assistance to another 313,000 refugee beneficiaries including those living in the Syrian refugee camps (WFP, 2021).

Overall, the social protection assistance situation for refugees is different to that of vulnerable Jordanians who can access the NAF, which is being developed with increasing capacity as well as other government programmes. Refugees are not included in these programmes, and in turn, have less support from government and rely on UNHCR registration cards while vulnerability assessments are conducted by humanitarian actors. Furthermore, almost all funding for refugee response in Jordan has been directed to Syrians and vulnerable Jordanians through the Jordan Response Plan. Those from countries other than Syria have less access to services and often fewer legal rights (Jordan Strategy Forum & UNICEF, 2020).

### Azraq camp

**Protection:** UNHCR is the lead protection agency in the camp, co-chairing the Protection Working Group with DRC and the Child Protection (CP)/Sexual Gender-Based Violence (SGBV) Sub Working Group with IRC. Due to the COVID-19 pandemic, one protection staff is staying overnight in the camp during the lockdown. Moreover, protection staff are commuting to the camp daily to address urgent protection and CP-SGBV cases, and registration for newborn babies, while also working closely with IMC, IRC, to conduct case management. For the other side of community-based protection; and according to UNHCR puts the capacities, agency, rights and dignity of persons of concern at the centre of programming which is led by CARE international, CARE is providing case management service with internal and external referrals through referrals pathways to service providers in the camp in coordination with UNHCR especially for the protection cases. In addition, CARE is leading the accountability in Azraq camp through Feedback & Complaints mechanism on behalf of all service providers.

**Basic Needs:** Upon their arrival/return to the camp, UNHCR provides refugees with a cash assistance package to meet their essential household needs and buy items such as gas stoves and gas cylinders, mattresses, blankets, kitchen utensils, jerry cans, buckets and consumables, such as diapers, sanitary pads and hygiene kits, from the local markets in Azraq camp. Refugees receive a complete "new arrival" package when arriving to the camp and are regularly (every three months) provided with the needed cash amount to replenish essential consumables, namely cooking gas (JOD 22.5-30 per family), baby diapers (JOD 22 per baby under two years old) and sanitary pads (JOD 3.5 per female 12-50 years old).

For refugees who are required to self-isolate in the quarantine area for 14 days, UNHCR provides them with in-kind essential household items such as mattresses, blankets, hygiene kit, plastic sheeting, jerry can, bucket and kitchen set. In preparation for winter, UNHCR is also addressing heating needs in the quarantine area for

refugees who are quarantining; this assistance includes gas heaters and gas refills in addition to two high thermal blankets per person. Furthermore, UNHCR provides baby diapers as in-kind assistance for babies (0-2 years old) who are in self-isolation at their shelters when deemed necessary.

There are common challenges in Azraq camp relevant to basic needs as highlighted in qualitative findings from CARE's Annual assessment 2020, summarized below:

- It is believed that cash distributions do not cover all camp residents and are not distributed regularly. Furthermore, the cash provided by WFP is not enough to cover their food on a monthly basis (this is through the iris-scan payment system).
- A perception that agencies are not distributing livelihoods opportunities equitably among people, and not giving priority to people with special needs in various sectors, particularly job opportunities and grants.
- A lack of incentive-based volunteering (IBV) opportunities for older people and PWDs.
- There are also challenges faced by PWDs and caregivers who are at particular risk of not receiving enough to meet their basic needs and lack access to required assistance.



## Access to basic services and information

### Urban Areas

Too little attention has been paid so far to the needs of non-Syrian refugees. CARE's annual assessment 2020 shows that the barriers to accessing assistance were far more pronounced among non-Syrian refugees, that are vulnerable because donors are mainly focused on Syrian refugees. Refugees of African nationalities explained that they have more difficulties with the Arabic language (as compared to other refugee origins from Arabic-speaking countries), which leads to difficulties in accessing information. This indicates that there is a gap and need for support services to support non-Arabic speakers navigate life in Jordan and to access information and services in a way that considers their specific language barriers.

On the other hand, without access to work permits, this forces non-Syrian refugees into the informal sector without social security or worker protection rights. The risk is high as they can pay a penalty fee, or in the worst case, be deported, although it is not possible to determine the incidence of deportations with the evidence sample. Home-based businesses are another option for work as work permits are not required. This is discussed more in the sustainable livelihoods section (CARE Jordan, 2020).

This structure creates a hierarchy of service provision, that often addresses immediate refugee flows, but ignores or normalizes as less needy those who come from situations of protracted displacement (ARDD, 2015). According to the Hierarchies of Aid in Protracted Displacement Crises report (2016), there four key elements for this hierarchy: size, race, time, and awareness.

Furthermore, CARE's annual assessment (2020) identified specific barriers to access services based on other factors, such as location in Jordan. Azraq town area is very remote, isolated and underprivileged that lacks basic services and facilities such as a hospital, universities, as well as a lack of formal commercial entities (businesses or companies) and therefore a lack of formal job opportunities. Community members in Azraq town cited challenges and risks around the lack of basic services such as traveling far to give birth or staying at home and risking labour and delivery without medical support. Accessing and marketing products is extremely difficult. This has become even worse with the pandemic due to the remote and isolated location and increased lack of mobility based on COVID-19 restrictions (CARE Jordan, 2020).



There are also challenges faced by Persons with Disabilities (PWDs) and primary carers who are at particular risk of not receiving enough to meet their basic needs and lack access to required assistance. PWDs and their carers highlighted that carers are in dire need of assistance and support to provide for PWDs in their families and their own care. Participants expressed there is an underlying barrier of a lack of awareness and sensitization about PWD in Jordanian society. Therefore, the wellbeing for PWD often depends on their family's situation and access to public space, which is limited in Jordan. While there is UNHCR Alternative Collectors for individuals who are identified as PWD who cannot access sites to collect assistance, this is a case-by-case management approach while participants noted this is weak and there is a lack of consistent case management for PWDs. CARE's assessment (2020) shows that PWDs are in desperate need of financial support to pay medical interventions, higher school expenses, food and clothing.

The findings of CARE's assessment (2020) indicate that medical needs are significant for both PWDs and older people, who both cited lack of access to medical care, physical and occupational therapy. For example, there is a Hussein Cancer Centre which only provides support to Syrian patients for payment. While participants explained there is limited support for Iraqi and Syrian participants from Caritas and that UNHCR provides some medical assistance, the medical needs far outweigh the support, while there seems to be a lack of increased targeted assistance for specific PWD needs and to support carers. This also includes psychosocial and moral support, which is lacking and especially important in isolated and stressful situations compounded by COVID-19. However, that PWDs receive more assistance than respondents who do not report having a disability, across all categories. In many cases, the difference was minimal. However, it seems that for emergency cash assistance 39.9% of PWDs reported receiving emergency cash compared to 29.3% of non-PWDs. That said, it is important to consider PWDs' specific needs and challenges require more targeted assistance, while their carers also need support such as mental health psychosocial support (MHPSS) due to the added stress in caring for PWD family members. Access to slightly more assistance does not necessarily mean that PWDs are better off.

With regard to elderly people, the assessment shows a relatively low level of assistance for older people, with no difference found between female and male respondents. Iraqis cited the most support for older people at 20.4%, followed by 'other' (16.4%), Jordanians (9.8%) and Syrians (8.4%). Overall, these reported levels are still quite low, indicating a need for more targeted support for older people.

Overall, the 2020 assessment indicated that cash, by a substantial margin, is the preferred assistance modality. This is true for all origins, locations, ages, and sexes. Food and non-food items (NFIs) follow cash as second and third preferences across sex and age groups.

With respect to information provision, CARE's assessment (2020) found that the most common modality of receiving information about assistance reported by urban Syrians was primarily from Syrian friends and family (74%) and UNHCR (33%). Amongst the non-Syrian refugee sample, 'other' nationality refugees were more than twice as likely to hear about services directly or indirectly from UNHCR, while Iraqis were more likely to hear from Iraqi friends and family.

In terms of preferences for receiving information, respondents across origins and ages all selected 'direct interaction with organizations' as the top preference, followed by SMS as the second, and UNHCR as the third. This third-ranked preference is with the exception of Jordanians, who are not applicable for UNHCR as a source and selected internal or social media as the third choice. When analyzed based on sex, direct interaction with organizations' is still the first preference, but by a smaller margin while 'Syrian friends and family' is the second preference. Social media or the internet is the third preference, followed by SMS. Only a negligible proportion of respondents (<1%) reported they wanted to be informed by TV or radio.



### Mass media and communication about the COVID-19 Pandemic

According to CARE's baseline assessment for a WASH-focused project that is funded by Unilever, adult participants reported that they usually reach awareness information through TV channels and electronic news websites. However, they reported that they prefer receiving information from CARE about the COVID-19 pandemic via targeted WhatsApp, Facebook, and Instagram.

Respondents think that social media can be a great way of sharing campaign content such as videos depicting CARE Jordan's guiding story. It can allow CARE Jordan to interact with the target population remotely, but in a very personal way, by getting people to post photos of themselves participating in a campaign or doing a certain activity (like handwashing) so the behavior is seen as routine.

Also, respondents indicated they are interested in receiving information about stress management, self-care, time management, parenting during COVID-19 pandemic, and protective measures from family members who are suspected of COVID-19.

The respondents suggested using various formats for media campaigns including but not limited to videos, audio, and photos and applying creative and attractive tools such as animated cartoon and songs for children.

Respondents indicated that TV reaches lots of people so it is recommended to use television to deliver handwashing awareness messages. On the other hand, the vast majority of respondents reported that they do not usually listen to Radio in their daily routine.

It was also recommended to use public transport to deliver handwashing interventions. Public transport, or places where people wait for public transport, can be a great way to reach people in those vehicles or as they wait for their ride.

Moreover, peers and siblings can have a strong influence on behavior. It is recommended to design innovative ways to support handwashing through social relationships. That's could be linked with awareness raising materials for children such as the sesame episodes.

Based on the above-mentioned baseline assessment, key recommendations related to used channels and approaches in the mass media campaign for urban areas' population are summarized in the following points:

- Using TV advertisements as one of the mass media channels for the campaign; it is the most preferred channel for elderly people.
- Using Facebook and WhatsApp to reach adults and adolescents.
- Using TikTok challenges approach to target adolescents and children.
- Designing the mass media materials in forms of video, audio, and photos.
- Using attractive approach such as songs, animation videos, and podcasts.
- Designing mass media materials for PWDs especially blind, deaf, and hard of hearing people, and people with mobile disabilities.
- Using an interactive and engaging approach by asking people to post photos and videos for themselves, or share their opinions and experiences to start digital discussions at the community level.
- Applying the story telling and black comedy approaches.

- Using the motivation theory which focus on emotions. For instance, let people think about their beloved grandfathers/mothers.

## Azraq camp

UNHCR and other service providers inside the camp offer a wide variety of support programmes, services and assistances. These include, but are not limited to, cash assistance, food security and provision of non-food items (NFIs), shelter allocation, access to water, sanitation and hygiene services, support in accessing quality primary health care and psychosocial support, legal services, basic needs and livelihood support protection/child protection and education<sup>1</sup>. The following are more information about available assistance for refugees in Azraq Camp summarized in CARE's Annual assessment:

Upon their arrival or return to Azraq Camp, UNHCR provides refugees with cash assistance package to buy items to meet their essential household needs from the local markets in the camp (for example, gas stoves/cylinders, mattresses, blankets, kitchen utensils, jerry cans, buckets and consumables such as diapers, sanitary pads and hygiene kits). Refugees receive a complete "new arrival" package when arriving to the camp and are provided on regular basis (every three months) with the required cash amount for the replenishment of certain essential consumables, namely cooking gas (22.5-30 JOD per family), 22 JOD for baby diapers per baby (below two years old) and 3.5 JOD for sanitary pads per female aged 12-50 years. Other services provided by UNHCR and partners include: access to a hotline and protection staff to provide proper counselling and case management service (especially International Medical Corps (IMC) and International Rescue Committee (IRC)); shelters connected with electricity and regular electricity maintenance and regular shelter monitoring (UNHCR); access to quality primary health services in the camp (acute and chronic health consultations, reproductive health, vaccination, mental health, dental health, nutrition and pediatric services).

Regarding information provision service in Azraq camp, CARE is co-leading the Community Service Mass Information (CSMI) working group with the UNHCR and CARE is leading the dissemination of information using the Huge Bulk SMS system which is sharing thousands of messages for about 12,000 phone numbers. Messaging covers any announcements or updates of services/ assistances by CARE, UNHCR or any service providers. Moreover, in response to the COVID-19 crisis, CARE Jordan established a website – the virtual information board (VIB) – in Azraq camp. The VIB acts as a centralized information portal led by CARE, which all humanitarian actors use for disseminating their latest announcements inside Azraq camp.

The respondents who have used the VIB have generally been positive, citing that it's user friendly; that it's inclusive as you can access it anytime and from anywhere; the website is informative as camp residents can access all INGO announcements through one site, including information about distributions, school class schedule and work opportunities; the information provided is clear and relevant and the respondents would like to continue seeing this initiative in place post-COVID. That said, camp respondents also experienced challenges in internet connectivity, others do not have a smartphone, do not know how to connect to the internet or do not have money to recharge their number. Overall, the majority of respondents cited a preference for receiving information via SMS and using the VIB as a follow-up for more detail.

## Protection Threats

### Urban Areas



Based on CARE's 2020 assessment, adult women from Iraq, Syria and 'other' nationalities reported the highest feelings of unsafety across groups when examined by age and origin at 29.8%, 28% and 23.2% respectively, while adult women from Jordan reported this at a far lower proportion of 3.2%. The same pattern holds with men, although they reported lower levels of feeling unsafe. When examining the effect of age (children, youth, adults and olders people), Jordanians reported far lower levels of feeling unsafe in comparison to all others. For boys and girls and male and female youth, more Syrian refugees reported not feeling safe

<sup>1</sup> UNHCR operational portal, Jordan Azraq camp Factsheet, January 2021.

than those from other origins at 20.30% (Syrian boys), 19.8% (Syrian girls), 3.8% (Syrian female youth) and 3.3% (Syrian male youth). This indicates a significant difference between Jordanians and refugees of all origins regarding their feelings of safety in the community.

The assessment also highlights that refugees of African origins experience harassment and discrimination, especially in Irbid. Higher racial discrimination is cited amongst these groups due to their darker skin color.

At the household level, the responses around not feeling safe were generally low across all groups and ages overall; the same pattern held with Jordanians reporting the lowest levels across all ages, origins and sex. Again, adult women from Iraq reported more feelings of 'not feeling safe' at home than all other groups at 5% compared to 3.9% of adult female refugees from 'other' origins. 2.3% (Syrians) and 1.1% Jordanian adult women.

The reported reasons for 'not feeling safe' at home were threat of eviction (47.1%), physical violence (37.7%), sexual violence (15.1%), and verbal/emotional abuse (5.6%). Related stressors to safety and protection in order of severity were earning an income, COVID-19, community and household conflict, and 'other'.

### Sexual and gender-based violence (SGBV)

CARE's annual assessment (2020) indicates that 14% of respondents consider violence to be common in their community. According to findings, the most common form of physical violence is beating of women by their husbands. Honour killings persist in the country and emotional abuse related to honour remains an issue for both Jordanians and Syrians. Out of those who do not feel safe at home, adult women are most likely to feel unsafe.

SGBV intersects with other forms of discrimination based on race, religion, socio-economic background, disability or age. The findings show that men and boys with disabilities are more free to move around and take part in public life in comparison to their female counterparts, whereas women and girls with disabilities are considered a shame to the family and are hidden away, violating basic rights such as education.

In terms of nationality and race, Jordanian women are significantly more likely to experience violence compared to women of other nationalities. Among men, African refugees have a higher risk of experiencing violence, harassment and discrimination compared to men of other nationalities, in particular in Irbid. Difficulties with the Arabic language may also play a role.

CARE's Annual Assessment (2020) shows that 18.5% of female respondents do not think that women are safe to seek help in urban areas; especially stigma and a disconnected infrastructure are key barriers for women and girls to protect themselves from violence. Women and girls who try to fight against the violence they experience would often be considered mentally ill or unstable.

### Child, Early and Forced Marriage (CEFM)

Evidence demonstrates that the incidence of CEFM is declining over time. Data from the Sharia Court shows that 11.1% of marriages in Jordan in 2019 were early marriages, down from 12.03% in 2018 and 13.81% in 2017.

In CARE's Annual assessment (2020), amongst all surveyed households in urban areas, only a small proportion of Syrians (1% of boys and 1.4% of girls) and an even lower proportion of Jordanians (0.3% of girls), indicated that they have an underage married boy or girl in their household. Also, the findings indicate that CEFM is more common among Syrians and it is especially seen in rural areas and villages including Aleppo, Dera'a and Idlib.

Qualitative findings indicate that the primary motive for parents to marry off their daughters is poverty, however early marriage is also deeply rooted in the beliefs and social norms of the Syrian and Jordanian society. A few

Jordanian and Syrian FGD participants in CARE's Annual Assessment (2020) argued that early marriage in their family is not forced, but it seems that the contextual circumstances (such as poor education and/or lack of ambition) rather than love encouraged these girls and young women to get married. In other cases, children have been convinced by their parents that marriage is a positive thing. Norms and understandings of "consent" and "choice" play a key role.

Syrian girls have also shown to be more opposing of early marriage than Jordanian girls, explained by the "freedom" they think Jordanian girls have. However, while girls and women understand the harm of CEFM and show resistance, they often still accept their inferiority and submission to the man's decision and "present a positive outlook on it."

The assessment shows that the experience of conflict and violence can increase rejection of violence and unhealthy social practices. Women's own experience of early forced marriage is definitely a factor that can decrease the likelihood of women marrying off their daughters. On the other hand, early marriage is also used as a means to protect oneself or one's children in an unsafe world.

The Child Protection and Education section below links the relationship between CEFM and other child protection risks and school dropout.

### COVID-19 impact on gender equality and GBV

Research shows that cases of GBV have been increasing during the COVID-19 pandemic and the lockdown. GBV has been referred to as the "shadow pandemic". According to CARE's annual Assessment (2020), children under 18, and in particular girls, are most affected because they are more dependent. Not only physical violence, but also emotional abuse is increasing, according to the key informant. For example, girls have reported feeling uncomfortable staying at home and feeling controlled by their fathers or husbands. At the same time, the closing of facilities and transportation have limited the options and means to seek help and escape violence.

The studies reveal that there has been a rise in the incidents of gender-based violence during the COVID-19 pandemic. There are various risk factors that have been found attributive to the surge of gender-based violence such as economic insecurity. According to the Family Protection Department of the Jordanian Police, the reporting of domestic violence has seen an increase of 33% during the lockdown.

In terms of gender roles, 80% of women and girls think that caring responsibilities have increased for men and boys throughout the pandemic. Jordanian participants indicated that their family growing closer. Syrian women, however, discussed how the men in their household would rather "sleep" and "play games" rather than help with domestic work, showing that families may experience these shifts differently.

CARE's Rapid Gender Analysis (2020) explored the effects on gender roles in more depth, which showed that the crisis has amplified existing gender inequalities, especially in the distribution of care and household duties. This shift in male household responsibilities could potentially be explained by the passing of time and a need to feel productive in any capacity.

COVID-19 related job and income losses are more likely to occur among male workers because in Jordan, men are more likely to be employed without a legal contract (46% compared to 34%). However, reduced access to health care during the lockdown has been disproportionately affecting women in Jordan. Women are lacking sanitary pads and contraceptives and have less access to sexual and reproductive health services, with 71% of respondents worried about an unplanned or unwanted pregnancy as a result.

### Azraq camp

According to CARE's Annual Assessment, the most highly reported stressor for Azraq camp community members by far was a lack of income opportunities, as selected by 73.7% of all respondents. The next most

selected stressor was COVID-19 reported by 20.7% of respondents. Females reported COVID-19 as a slightly higher stressor than males did (25.3% and 18.1% respectively), and males reported lack of income opportunities at slightly higher rates than females (76% and 69.6% respectively). Community or household conflict was selected the least, by only 1.1% of respondents. No significant variant was found when controlled for age. Overall, reported feelings of being unsafe are not a widespread concern in Azraq Camp and are lower than in urban settings.

Also, regarding Sexual and gender-based violence (SGBV), 14% of respondents in both Azraq Camp and urban areas indicated that they consider violence to be common in their community. Although the majority of refugees living in Azraq Camp feel safer and more protected than urban refugees, they are slightly more likely to perceive violence as common in their community. And SGBV remains a key issue to be addressed, in both Azraq Camp and urban areas across all communities.

When it comes to CEFM; through key informant interviews; male informant expressed the impression that poverty does not play a significant role when it comes to CEFM in Azraq Camp and it is related to culture and traditions. A possible explanation could be that belief and culture play a larger role for Syrians. That said, marriage in Azraq Camp may in some cases also be motivated by a desire to secure additional assistance, IBV opportunities and shelter.



## Women's Civic Engagement

### Urban Areas

In the early years of Jordan's establishment as a national state, women's integration into the public sphere was recognized as an inevitable and necessary step in the direction of modernity and advancement. This however was not welcomed by all; while some groups advocated for the advancement and liberation of women, others resisted it and believed that the traditional role of women should be preserved. And so, women had to fight to secure their civic and political rights. They organized and participated in multiple demonstrations between the 1940s and 1970s calling for equality, women's suffrage, and their right to run for elections. Currently, gender inequality is still one of the major issues hindering Jordan's advancement (King Hussein Foundation, 2019).

Jordan endorsed the National Strategy for Women for the period 2020 –2025 which aims to maintain the achievements made by the Jordanian women in accessing and acquiring resources and rights granted to them by the constitution and humanity, to work in a systematic methodological way to raise the status of women and handling her issues all over the kingdom, and to empower women and invest her capabilities in different aspects. It is also to eliminate all forms of discrimination against them in legislation, policies, plans, programs, and national budgets in practice and application, besides grass-roots social culture supporting the women equity, empowering her, promoting programs and services submitted to her, making is easily accessible and of top quality.

According to the "Women in politics: 2020" map, created by the Inter-Parliamentary Union (IPU) and UN Women, the rank of Jordan has significantly declined in terms of women ministerial representation. Jordan occupied rank 10 on the Arab level and rank 127 on the global level by the end of 2019, while by the end of 2018, it had occupied rank four on the Arab level and rank 95 on the global level, recording a decline of 6 ranks on the Arab level and 32 ranks on the global level. It improved its ranking by 2 on the Arab level in terms of parliamentary representation, but its global ranking dropped by 2. Jordan now occupies rank 10 on the Arab level and rank 134 on the global level compared to rank 12 on the Arab level and rank 132 on the global level in 2018 (Inter-Parliamentary Union, 2020).

## Azraq camp

- As mentioned, community-based protection (CBP) puts the capacities, agency, rights and dignity of persons of concern at the centre of programming. It generates more effective and sustainable protection outcomes by strengthening local resources and capacity and identifying protection gaps through consultation. CBP can work to address multiple issues: physical harassment, bullying, domestic violence, violence against older people, and discrimination against particular groups based on factors such as nationality, race and religion. CARE's Mandate in Azraq is to strengthen community-based protection and self-reliance of Syrian refugees in Azraq by providing residents of Azraq camp with protection services, including case management, livelihood opportunities, skill building and community innovation opportunities; supports community representation networks and mechanisms for feedback and social accountability. Also, CARE use outreach workers to reach individuals with diminished coping capacity and lack of social support networks, including men, women, boys and girls with special vulnerabilities. These may include female-headed households, pregnant or lactating women, families with a high number of dependents and no income sources, People with Disabilities (PwD), including children with parents with disabilities, as they may have additional family responsibilities, and the elderly.

Moreover, CARE supports and works with Community Representatives (CRs) in Azraq camp. In particular, women, and representatives of vulnerable groups with specific needs are encouraged to participate actively as CRs in the camp and urban areas respectively, to ensure that the voices of different groups are heard and their concerns are raised

2020 assessment findings highlighted a stronger cohesion in Azraq Camp compared to urban context. In addition, despite strong community-based support, in particular for older people, there exists a gap for youth protection.

## **Economic Participation**

### Urban Areas

The Jordanian economy is dominated by Government services and finance as shown in the figure below. Neither of these can be the engine of growth in the years ahead as the government remains under pressure for further fiscal tightening in light of the International Monetary Fund (IMF) program. This is also illustrated by periods of high Gross Domestic Product (GDP) growth without corresponding improvement in unemployment rates, such as was illustrated in the 2004-2008 period, when the Kingdom enjoyed more than 8% annual real GDP growth, however unemployment increased from 12.4% to 12.7% (Jordan Strategy Forum, 2016), driven by (foreign direct) investment in capital-intensive sectors that do not generate many new jobs, such as real estate and banking, rather than labor-intensive sectors.

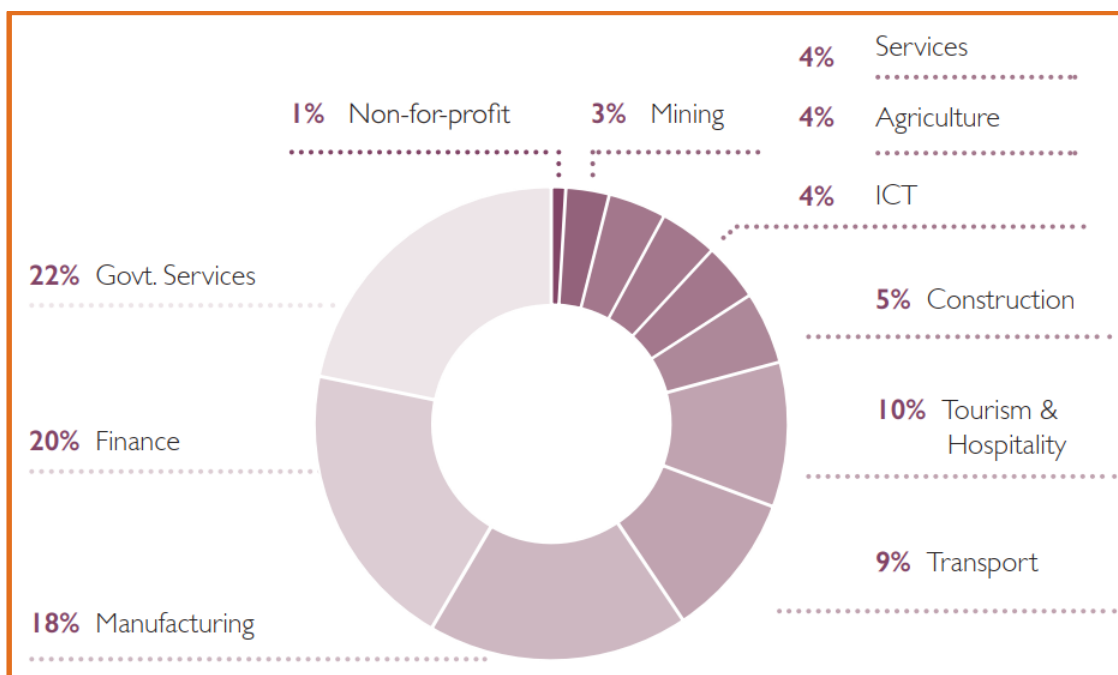


Figure 1: Sectorial Contribution to the Jordanian Economy (Economic Policy Council, 2018).

The Jordan Economic Growth Plan for 2018-2022 developed by the Government of Jordan and the Economic Policy Council mentions the growth rate of the agriculture and construction sectors has exceeded 10% over the period 2010-2015, while other sectors grew between 2 to 8% (Economic Policy Council, 2018). However, going forward, some sectors have promising growth potential. For example, the construction sector, as there is a pressing need for Jordan to increase its infrastructure such as schools, hospitals and housing, to accommodate the population surge. However, most potential growth areas as identified in the Jordan Economic Growth Plan 2018-2022, involve substantial governmental investments or opportunities for Public Private Partnerships (PPP) and are thus beyond the scope of this study's recommendations.

The International Labor Organisation (ILO) has been supporting the private sector development and job creation through support of the Jordan Compact (discussed below). This included 19,000 men and women, both Syrian refugees and Jordanians, who participated in skills development such as vocational training in manufacturing, agriculture and construction (ILO, June 2020).

## Employment

Unemployment in Jordan is high and increasing, exacerbated by the COVID-19 crisis. The national unemployment rate in Q2 2020 was 23% compared to 19.2% in Q2 2019 and 18.7% in Q2 2018. Across all respondents in the CARE Annual Assessment 2020 sample, there was an unemployment level of 70.1%. Iraqi refugees, with a reported unemployment rate of 85.3%, are the nationality group most likely to be out of work. The unemployment rates for Syrian refugees and refugees of other nationalities in the sample are 65.1% and 79.9% respectively. Employment status by location also varies, with Mafraq having the highest level of unemployment (80.6%) compared to Irbid (62.1%). Those in formal employment are lowest in Zarqa (5%) and informal employment is highest in Irbid with 28.6% (CARE Jordan, 2020).

Table 1: Reported employment status by origin

Origin	Unemployed	Formal employment	Informal employment
Iraq	85.3%	1.3%	13.5%
Jordan	73%	16.8%	10.0%
Other	79.9%	3.4%	16.1%



Syria	65.1%	7.7%	26.9%
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Table 2: Reported employment status by location

Location	Unemployed	Formal employment	Informal employment
Amman	74.1	8.6	17.3
Azraq town	64.8	13.3	21.9
Irbid	62.1	9.3	28.6
Mafraq	80.6	5.5	13.9
Zarqa	74	5	21

Vulnerable Jordanians derive 60% of their income from employment compared to 50% for Syrians, 44% for Iraqis and 36% for refugees of other nationalities. There is some evidence to suggest that Syrian refugees' reliance on humanitarian assistance is decreasing over time. However, this positive trend has not been replicated for refugees of other nationalities (Ibid).

The highest primary income for both Iraqi and 'other' nationality refugees is cash assistance (34.2% and 33.9% respectively), while Syrians and Jordanians report the primary source from informal sector work (32.8% and 21.5% respectively). This aligns with the findings that despite the legal right to work, it is still very difficult to access formal sector employment. It also shows a heavier dependence on cash assistance by non-Syrians. Other income sources beyond cash, formal and informal employment are relatively low across the sample as primary income. Other sources such as formal income, home-based business, remittances, savings and sale of assets are all reported in very low proportions overall (Ibid).

Regarding the employment sector, construction is the most frequently cited employment sector for all nationalities (Ibid). At least a third of all respondents for each group work in this industry. More details on employment sector by origin are provided below.

Table 3: Employment sector by origin

Origin	Agriculture	Construction	Food	Home-based activity	Retail
Iraq	19%	31%	16.7%	16.7%	16.7%
Jordan	30.8%	30.8%	11.5%	5.8%	21.2%
Other	27.9%	34.4	9.8%	9.8%	18%
Syria	28.6%	43.9%	6.3%	7.8%	13.4%

Reported median income for respondents is highest in food (225 JOD), construction (200 JOD) and retail sectors (200 JOD). Average income is lower for those working in the agriculture (150 JOD) and home-based activities (150 JOD) (Ibid).

There is evidence to suggest that the insecurity of work has increased over time. In 2019, 60% of respondents who work did not have a written or oral contract. In 2020, this figure was 65.5%. Over 79% of Iraqis and refugees of 'other' nationalities in employment did not have any form of contract, compared to 66.9% of Jordanians and 59.1% of Jordanians (Ibid).

### Self-employment

Syrian refugees are allowed to register home businesses without the need for a Jordanian partner in the

following sectors: food processing, handicraft, and tailoring based on the licensing regulations of home-based business professions within the Ministry of Municipality Affairs. This acknowledges the important role of female entrepreneurs and should expand their access to customers, markets, and livelihoods (USAID, 2017).

The government has allowed in November 2018 NGOs to provide technical and financial support to Syrian home-based business owners as long as the support is under the host community component of the Jordan Response Plan for the Syrian crisis and with the condition that at least 50% of the beneficiaries are Jordanians and 50% are Syrians in urban areas.

The businesses that can be licensed as home-based in Jordan are: intellectual (such as consulting, research, architecture, interior design, translation, and fashion design), handicrafts (such as embroidery, candle-making, and soap-making), food processing (home baking, cooking and food preservation such as pickling), and domestic Services (such as home maintenance services, plumbing, nursing, cosmetics/ beauty centers, tailoring / sewing, and cleaning) (Ibid)

The steps to getting a vocational license for a home-based business:

1. Registering the business as an individual establishment or a company: The first step that aspiring business owners should do is register either an individual establishment at the Central Registration Directorate or a company at the Companies Control Department in the governorate in which they reside.
2. Applying for a vocational license: After registering the business, wo/men need to apply for a vocation license from their local municipality. A municipal official will review the application and grant permission to start their business from home. This should take about three working days.

The main goal behind issuing new regulations for home-based businesses, spearheaded by Greater Amman Municipality and the Ministry of Municipal Affairs, is to make it easier for entrepreneurs (including women and youth) to start small businesses, and to increase family incomes. This regulatory change allows the formalization of hundreds of home-based businesses throughout Jordan, granting them legal access to new and bigger markets (Ibid).

The benefits of registering and licensing a home-based business are: legal protections, better bookkeeping systems and ability to keep track of your financial transactions, being able to participate in bids and tenders, easier access to finance and loans, access to new markets and potential customers, ability to receive financial and technical support from entities that offer it, and ability to receive social security benefits (Ibid).

On the other hand, there are advantages of starting a business from home for women include flexible working hours, no commute needed as starting a home business means that women will be saving money on transportation, and lower costs as a home-based business don't usually need major capital investments (Ibid)

Based on CARE's Annual Assessment (2020), only 5% of the urban sample own their own businesses or are self-employed. An additional 4.7% of this sample population group have at least one family member who is a business owner or self-employed. When controlling for sex, 5.5% of female respondents in urban areas are businesses owners, compared to 4.5% of urban male respondents, but this is not a statistically significant difference. The table below shows the breakdown by origin with Syrians reporting the highest self-employment at 6.6% and Iraqis the lowest at 2.5%.

Table 4: Self-employment by origin

Origin	Self-employment
Iraq	2.50%
Jordan	3.40%
Other	4.20%

Although the proportion of self-employment is relatively low across all groups, self-employed respondents report higher earnings than those who do not own their own businesses. Across the whole sample, mean earnings were 150 JOD per month for those without self-employment while it was 228 JOD per month for those with their own business (CARE Jordan, 2020).

Urban Syrians and vulnerable Jordanians reported that creating opportunities for self-employment and home-based businesses is a challenge. The lack of cash and capital for start-up is one key barrier while loans are difficult to access due to strict requirements of banks and micro-finance institutions (for instance, high interest rates and a requirement for applicants to have a sponsor). The interest rates were a particular deterrent highlighted by male respondents. There were examples offered from some of the female participants about experiences with receiving loans from microfinance institutions, banks and the Micro-Fund for Women, however, there was also difficulty cited in this process (Ibid).

While there is low overall urban self-employment of women at 5.5%, the qualitative data of CARE's Annual Assessment indicates that women are keen to establish home-based businesses, primarily because they need to stay at home to care for children (Ibid).

This is especially relevant, as home-based businesses are potentially a feasible means for sustainable livelihoods and to increase Women Economic Empowerment (WEE) overall. However, there are still legal and practical challenges for widespread access for women to start home-based businesses, such as gaining a business license and registration, start-up capital or grants, and training that must be overcome (Ibid).

Productive kitchens at home are viewed as a good opportunity for Syrian women as there is a large market of Jordanian women working that do not have the opportunity to cook. Despite the perceived positive potential and openness amongst female respondents around home-based businesses, they also expressed that the challenges and barriers to start-up and operate them are significant. Cash capital and a shortage of grant opportunities are the main barriers as well as a lack of tools and equipment needed for the most applicable home-businesses such as sewing, cooking, and hairdressing. Marketing is also a challenge as women mainly use Facebook and their close social networks; however, this is insufficient if they want to reach more members of the population who can afford and need their services (Ibid).

According to REACH's Assessment (2020), the main challenges the business owners faced were unexpected costs, competition and lack of equipment. The main type of training needed was vocational/technical (79% of respondents), marketing and sales (49%) and product/service development (42%). The main information gap was reported to be around licensing and registration of the business (38% of respondents), as almost four quarters of respondents indicated registering their home-based business was not possible or not relevant, while one third said it was not necessary or not useful to do so.

Moreover, CARE's Market Analysis (2020) show that the COVID-19 pandemic worsens the situation, with 54% of SMEs surveyed expecting that their economic activity will decrease in the coming year, with only 10% expecting expansion. There are noted regional differences in economic outlook for SMEs, with businesses that expect a decrease in economic activities mainly located in Amman (38.2% of businesses expecting a decrease), compared to Mafraq (23.5%), Karak (20.6%) and Zarqa (17.6%). In Mafraq, they rather expect it to stay as it is. In Zarqa, the majority of SMEs expect an increase or no change in economic activity. In Amman, businesses indicated they expect either an increase, or a decrease. Thus, Amman and Zarqa were the only target areas where SMEs responded they expect an increase in economic activity. This was also reflected in the businesses surveyed online, where most businesses expecting an increase were located in Amman.

The sectors that expect a decrease in economic activity are mostly the commercial and industrial sector (at 38.2% and 32.4% of businesses who expect a decrease, respectively). Around 60% of SMEs in the commercial

sector mentioned they expect a decrease in economic activity, while the remaining 40% expect it to stay the same. The same pattern emerges for the other sectors, with 55.0% of SMEs in industrial sector, 50% of SMEs in agriculture, and 45.5% in the construction sector, expecting a decrease. However, in the agricultural and industrial sector, 20.0% and 15.0% of SMEs indicated they expect an increase in their economic activity. In the construction sector also some economic growth expectation identified, at 9.1% of SMEs surveyed indicating the same. For the larger businesses surveyed online, the businesses that indicated they expected an increase were split evenly over the agricultural and commercial sectors (Ibid).

For the businesses that expect an increase in economic activity, there were no differences between SMEs of different sizes. For businesses that expect a decrease however, the majority (47.1%) were sized between 2 to 5 employees. One third of the SMEs expecting economic expansion indicated they were planning to hire between 1 to 6 employees the coming year – interestingly, even SMEs indicating their economic activity would stay as is, or would decrease, indicated a need for hiring between 1 to 6 employees, at 17.3% and 11.8% of businesses with the respective expectations. This indicates that even in circumstances with downturn of economic activity there are still employment opportunities (Ibid).

The second-quarter GDP report of the Department of Statistics (October 2020) states that the only sectors that experienced growth during the second quarter, among a general decrease of the GDP by 3.6% due to the COVID-19 pandemic, were agriculture; finance, insurance, and business services; and governmental service producers.

In order to tap these labor market growth opportunities, the main obstacles for expansion of SME's economic activity need to be addressed; the businesses indicated the obstacles they face include the governmental restrictions due to the COVID-19 pandemic (64%), while 40% also indicated access to funding is an issue, and 25% of SMEs indicate they face a lack of skilled workers. This is especially pertinent in areas outside of Amman, which suffer from underdevelopment, while most SMEs are concentrated in Amman. In all four areas, businesses were mainly limited by the governmental restrictions. In Mafrq this was by far the main limitation at 69.2%, while lack of access to finance and poorly qualified staff played smaller roles (15.4% each). However, poorly qualified staff was seen as a major issue in the other areas, especially in Karak, where 40% of SMEs indicated that as the main barrier, rather than the governmental restrictions (50%). In Zarqa 30.8% of SMEs are mainly limited by poorly qualified staff, as is 30% of SMEs in the Amman area. Across all sectors, the main limitations are seen as the government restrictions and lack of qualified staff; for example, in the agricultural sector 57.1% of businesses answered governmental restrictions, while 42.9% indicated lack of qualified staff. In addition, SMEs in the industrial sector suffer from a lack of access to finance, with 27.8% indicating this is the case. For businesses surveyed online, lack of qualified laborers was identified mainly in the commercial (50.0% of businesses with this constraint) and industrial (37.5%) sectors. Main constraints in the agricultural sector were identified as lack of adequate infrastructure, legal obstacles, as well as lack of information/guidance.

Currently, experts in governorates outside of Amman feel that the private sector in their areas cannot absorb all the laborers locally, thus workers are also encouraged to look for employment in other areas of the Kingdom. SME establishment (formal registration) from out of the informal sector should thus be encouraged outside of Amman, in sectors mentioned above. Investing in SME competitiveness and providing support to develop training opportunities within these SMEs is a key factor of increasing opportunities for youth and women. Under-25 and female-owned SMEs must be promoted through proper incentives such as preferential access to capital, tax breaks, and access to training.

### ***Existing Entrepreneurial Opportunities for Men and Women***

CARE's Market Analysis (2020) identified there are ample entrepreneurial opportunities in general in both traditional and non-traditional sectors. However, there is a need to create programs and awareness sessions

especially for Syrians and women working from home, to encourage them to open their own business, with support for all aspects, such as how to get funding, how to overcome different barriers, marketing programs, etc. For example, it was noted that Syrian women working from home in food processing faced issues with finding customers during the lockdown period as they did not have the specific food hygiene and packaging skills needed, resulting in lower quality products and loss of customers.

Improving access to financing is a key strategy to empower people to start their own business. Of the refugees and host community members surveyed, two thirds would consider starting their own business, with an overwhelming 98% of them indicating they would need support with financing to be able to do so. The second largest barrier (29%) mentioned was support in the form of equipment, 25% mentioned they would need skills/training and 16% needs support in the form of knowledge, information or counselling. Entrepreneurial opportunities for men identified by respondents include the traditional sectors of food processing/cooking (sweets/restaurants), home vegetable/fruit garden and decorations such as mural paintings, as well as the non-traditional opportunities as programming, app development, e-marketing, SEO and social media, cyber security, and event/wedding services such as planning, photography, videography, and musicians (Ibid).

Improving access to finance is especially a key point to increase women's participation in the labor market – many respondents remarked many women have excellent and creative business ideas, but no way to develop them. In the long term, traditional practices need to be addressed, in order to change preconceived ideas about where women should work. In addition, entrepreneurial support is best aimed at married women, as they are unlikely to enter the labor market for the first time after they have married. Entrepreneurial opportunities for women identified by respondents include the traditional sectors of tailoring, weaving, crocheting, accessories, food processing, home vegetable/fruit garden as well as the non-traditional opportunities as fashion design, flower arranging, decorations/interior design, wedding/event planning, programming, app development, e-marketing and packaging (Ibid).

The COVID-19 pandemic has opened opportunities for women working from home, as conventional businesses could not operate. As one expert mentioned, “there are ample opportunities that were proven to be successful, especially as they are focused on working from home and thus ‘COVID friendly’”. However, current training programs targeting women are not adjusted to these needs. For example, existing vocational training programs for women in specific governorates target only some sectors (secretarial work, beauty salon), there are no technical/professional training programs in the governorate. Investing in SME competitiveness is a key factor of increasing opportunities for youth and women. Female-owned SMEs must be promoted through proper incentives such as preferential access to capital, tax breaks, and access to training. Increasing female labor participation rates is best achieved by promoting opportunities for unmarried women, as women are unlikely to enter the labor market for the first time after they have married (Ibid).

In light of the COVID-19 pandemic, home-based businesses provide a viable opportunity for women in particular, however, to realize the full potential of these opportunities, individuals would benefit from support from partnerships and networks. Some initiatives on this already exist, such as Souq Fann, which provides a market platform for home-based handicraft businesses, especially targeted at vulnerable groups. However, there is much potential for expanding these kind of initiatives. For example, SME networks could be set up to facilitate the packaging and distribution of the products of home-based food processing businesses to ensure the required quality standards which are often lacking as mentioned by community members, resulting in loss of customers. Other options as mentioned by experts include facilitating marketing of various home-based products by promoting them via a shared social media channel, publishing videos about the products, etcetera. Especially for smaller SMEs and home-based businesses, shared organizing of training and skills development sessions can be organized, to meet the training needs of the business owners around for example vocational/technical skills, marketing and sales, and product/service development. Other options include networks for sharing materials and infrastructure, such as shared workspaces, as high rents of office or business spaces are often prohibitive for home-based businesses to expand.

## Work permits

The Jordan Compact in 2016 expanded the provision of work permits to Syrian refugees. The GoJ pledged to supply 200,000 work permits to Syrians in construction, agriculture, manufacturing and services sectors. From January 2016 until January 2020, 179,445 permits were issued to Syrian refugees. No comparable legal framework exists to expand the economic rights of Iraqi, Yemini or Sudanese refugees in Jordan. Work permit costs also vary for different nationalities and sectors (Ibid).

There is evidence that an increased proportion of refugees have work permits. 30.2% of Syrian respondents in CAR's Annual Assessment 2020 stated that they or someone in their household has a work permit, up from 25% in 2019. 31.9% of female-headed households have a work permit compared to 47% of male-headed households. Non-Syrians less likely than Syrians to live in a household with someone who has a permit (Ibid).

The key barriers reported in the 2020 survey show that the highest reported reasons for not having a work permit are: 'it is too complicated' (28.5%) and 'the cost of getting a work permit is too high' (19.6%). Women were more likely than men to state that they 'have not found a suitable job opportunity that would make it necessary to apply for a work permit': 15% of female respondents agreed with this statement, compared to 7% of males (Ibid).

Syrian respondents explained that they find it easy to access a work permit, however they see them as 'useless' as they are only valid in sectors that are unsuitable for their education level. Work permits are restricted to sectors of unskilled labour (such as construction and agriculture) to prevent competition with Jordanians. Although it is easy to access a work permit for these sectors, FGD participants expressed strongly that there are no jobs available. In addition, there is widespread, but an incorrect belief, expressed in discussions that UNHCR stops assistance to families once a work permit is issued. Other respondents stated that there is a 45-year age limit for work permits and that women working from home are not allowed to have work permits. The cost of renewing work permits is viewed to be prohibitive (Ibid).

In 2019, Syrian workers were divided over the following economic sectors: Men were mostly employed in the construction, manufacturing and trade sectors, while women were employed mainly in education, health and social work, as well as manufacturing and other services (Tiltnes et al., 2019).

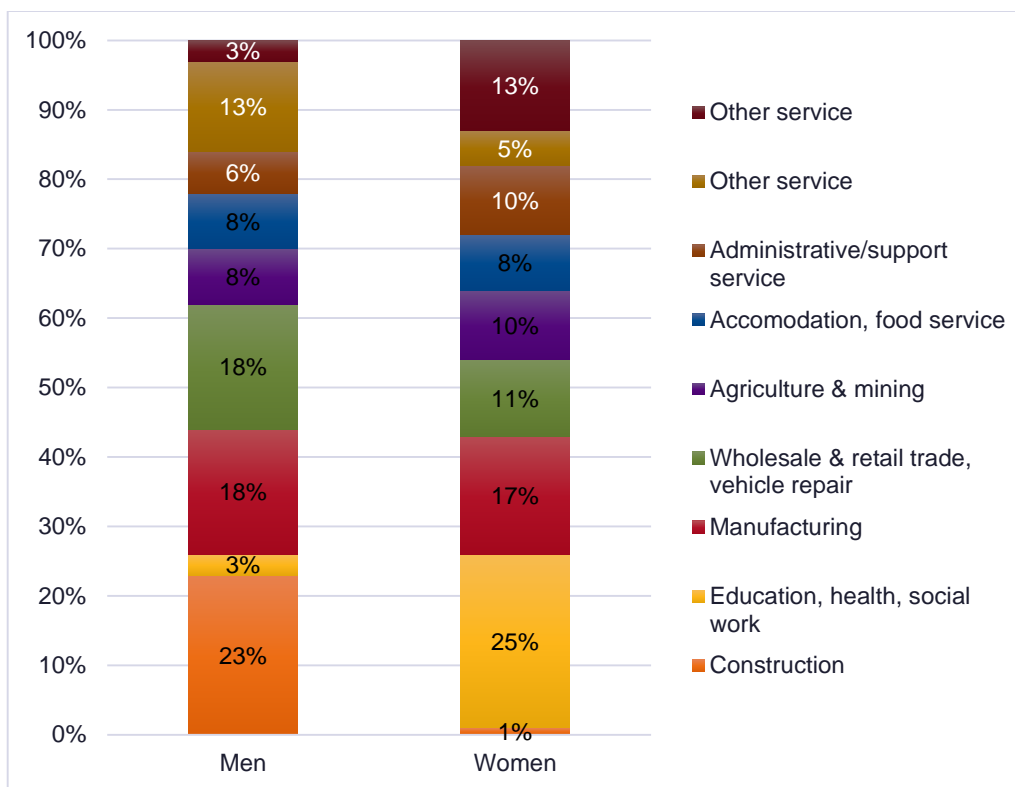


Figure 2: Percentage of employed Syrian refugees per industry sector by gender (Tiltnes et al., 2019)

ILO's Programme of Support of the Jordan Compact has been focusing on Recognition of Prior Learning, especially in the construction and industrial sectors, as well as On-the-job training, which proved a promising model for female workers as the companies involved were mostly in garment industry (ILO, 2018). The ILO also established 13 Employment Service Centers (ESCs) including two in refugee camps, to provide job matching for both Jordanians and Syrians as well as work permit assistance to Syrians. Despite these efforts, labor market participation of Syrian women is still lagging behind compared to men. While most women say they want to work, given societal attitudes as discussed elsewhere, women have a strong preference for work in or close to their homes. The Compact's focus on work permits means that self-employment is a neglected area (ODI, 2018) while it is an area with employment opportunities for women.

## Barriers to Unemployment

According to CARE's Annual Assessment (2020), forty-five percent of unemployed respondents said that a lack of opportunities is a barrier to getting a job, while 40% describe the COVID-19 pandemic as a barrier. Only a negligible proportion of respondents (<1%) said that not having a work permit was a barrier to gaining employment. This was true for both male and female respondents.

Challenges related to accessing employment varied by location. Survey respondents in Amman were most likely to report nationality-based discrimination as a barrier to getting a job, while those living in Azraq were disproportionately affected by COVID-19 restrictions (Ibid). More details are provided in the table below.

Table 5: Barriers to employment by location

Location	COVID-restrictions	Don't know how to find job opportunities	Discrimination due to my nationality
Amman	29.40%	35.30%	23.10%
Azraq town	55.70%	43.80%	9.00%
Irbid	18.80%	50.30%	2.90%
Mafraq	39.30%	44.80%	2.50%

Zarqa	34.60%	37.70%	14.50%
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Furthermore, the assessment provides evidence that non-Syrian refugees experience discrimination in the employment market: 29% of Somali and 18% of Sudanese respondents reported that nationality-based discrimination in the job market was a barrier to accessing employment (Ibid).

The assessment also identified some gendered barriers. For example, 6.4% of unemployed female respondents in urban areas said that lack of childcare was a barrier for getting a job compared to 3.7% of male respondents. In addition, 4.7% of female respondents reported that “a family member does not permit me to work outside the home,” compared to 3.5% of male respondents (Ibid).

Jordan ranks 138 out of 153 countries on the World Economic Forum’s Global Gender Gap Index of 2020 with respect to women’s economic participation and opportunities (World Economic Forum, 2020).

Not only does the current female literacy rate stand at 97.8 percent (World Economic Forum, 2020), one of the highest in the region, but around 53 percent of Jordanian women enroll in some form of higher education program in community colleges or universities (World Economic Forum, 2017). This number ranks Jordan ahead of neighboring countries. However, progress in literacy rates and education has yet to be reflected positively in the national female employment rate, where the female labour force participation rate in Jordan is at only 14% (ILO, 2019).

Although Jordanian women are better educated, this has not resulted in their employment. Men are three times more likely than women to secure a newly created job. While the slow-growing economy continues to generate a small number of new jobs per year - with more jobs generated in the private sector than in the public sector (Malkawi, 2016), which is not sufficient to absorb the number of entrants into the labor market every year.

For women who do manage to find a job, they must still wade through objective barriers, which prevent women from moving forward. Challenges facing women in the workforce are not necessarily unique to Jordan, with pay inequity, lack of high-quality transportation system, and lack of daycare services contributing to the prevention of creating an environment conducive and supportive of female employment. Additionally, gender bias in logistical and legal frameworks constrain women’s ability to make economic decisions in a variety of ways and can have far-reaching consequences. Moreover, they are associated with real economic outcomes.

### Unsupportive Environments Preventing Access to Employment

- **Lack of Quality Transportation System:**

The lack of a reliable, safe, cost-effective, and organized public transportation system has been a long withstanding challenge for Jordan for decades. Despite the government’s attempts to rectify the situation with the introduction of a national transport strategy to upgrade the country’s infrastructure, there is a general consensus that the sector is not rendered a priority although that it plays a key role in Jordan’s economy (CSBE, 2017).

It is worth mentioning that the ‘Amman Bus’ project that was inaugurated in 2019, is recognized as a successful project that enables citizens to accurately schedule their transport times and the existence of surveillance cameras on the buses guarantee that passengers would enjoy safe trips. However, the project covers only Amman governorate (The Jordan Times, 2019).

In a recent study conducted by SADAQA in cooperation with Friedrich-Ebert-Stiftung, it was reported that 47 percent of women in Jordan decline an employment opportunity due to lack of transportation (SADAQA, 2019). This not only impacts communities but rather can be seen as a perpetuator of gender inequality.



Nevertheless, and in growing numbers, women utilize public transport whenever possible. However, they are faced with gender-neutral challenges such as unreliability, high cost of the system, route redundancy, and traffic congestion (CSBE, 2017). There are additionally gender-specific issues such as harassment be it sexual, verbal, or physical in nature. It is not uncommon for women to feel unsafe or in some incidences cut back on working hours to head home before dark. There is increasing concern about women's safety with regards to public transport; the fear of violence in public spaces affects the lives of women as it restricts their freedom to move to work, and leisure (SADAQA, 2018).

- **Lack of Daycares at Workplaces:**

Jordan Population and Family Health Survey (2017-2018), issued by the Department of Statistics, confirmed that 13% of male and female children aged between 3-4 years in Jordan are enrolled in educational programs for early childhood, which would contribute significantly to improving school readiness. Such figures represent a sharp reduction of 9%, compared to the 22% of the Population and Family Mapping Survey published in 2012.

Access to childcare has been proven to positively impact societies socially and economically (ILO, 2010). An estimated 45 percent of women leave the workforce because of their inability to achieve a work-life balance and provide the needed care for their children (SADAQA, 2018).

Providing daycare not only supports women's entry into the workforce, but it also helps said women to move up the career ladder. Yet, despite the obvious added value of daycare, including better staff morale, higher levels of job satisfaction, improvement of interpersonal skills, reduction in stress levels at work, and higher retention rates, companies either fail to see the advantages of workplace daycares or see them as a financial burden and/or liability (ILO, 2017).

Article 72 of the Labour Law stipulates that an employer who employs a minimum of 20 female employees who have 10 children under the age of four between them, should provide a suitable place under the custody of a qualified caregiver to care for the employees' child/children and that said provisions should be granted at zero cost, yet very few companies have taken the initiative to implement the law. Additionally, it is reported that the majority of businesses in Jordan are classified as Small and Medium Enterprises (SMEs), two-thirds of which have less than 19 employees (JEDCO, 2011). Meaning, these companies have fallen just below the 20 female employees' requirement and in some cases may even choose 19 female employees as the cut-off number to avoid dealing with the perceived hassle of establishing a daycare. Article 72 of the Labour Law has been amended, the new law stipulates that companies with 15 employees with a total of 10 children under the age of 5 should provide a daycare (SADAQA, 2018).

The main gaps at the legal and procedural level are the long process for receiving government approval to both establish and gain the license for the daycare facility, the increase of expenses, taxes and fees required to companies' owner to finance the facilities, the lack of bylaw officially regulating the work of daycare facilities, the lack of consultation and follow up with companies and educators to integrate comprehensive and useful knowledge, best practices and suggestions in order to design and coordinate the facilities according to human rights-based standards and regulations (SIGI, 2020).

- **Pay Inequity:**

The gender-based differences in wages are still a major structural problem in the Jordanian labor market. Recent World Bank research in Jordan noted inequalities in salaries, annual raises, and promotions. It found that evidence in the private sector, where men will earn as much as 40 percent

more than women for the same job. The gaps tend to be most prominent in the private sector and less of an issue in the public sector as the gender-based pay gap in the public sector is at 28 percent (UNDP, 2020).

The annual statistical report for the year 2018 issued by the Department of Statistics showed that the average monthly wage for workers in the public sector is higher than the private sector's one, where the average in the public sector was 642 dinars for males compared to 544 dinars for females, while the average in the private sector reached 460 dinars for males and 403 for females. Accordingly, the wage gap in the public sector is 18% and in the private sector 14.1%.

In recent years, Jordan has embarked on a number of endeavors to amend the gender pay gap situation by ratifying the International Labour Organization's (ILO) Equal Remuneration Convention, No. 100 and the Discrimination (Employment and Occupation) Convention, No. 111 (SADAQA, 2018). Additionally, the National Steering Committee on Pay Equity (NCPE) established by Jordan in 2011 has succeeded in improving its 'wage equality for similar work pay' from a rank of 92/145 in 2015 to 64/153 in 2020 (World Economic Forum, 2020).

Discrimination goes beyond typical wage inequity to also include non-wage benefits such as insurance, social security, transportation, daycare stipends, etc. The causes of inequity are several. For one, due to deeply rooted preconceived cultural notions and perceptions, it is always necessary for the man to be viewed as the primary breadwinner of the family; as such he has the right to higher pay. Additionally, women are less likely to speak up or object to unfair salaries (Shteiwl, 2015).

Many employers utilize a less obvious, harder to measure forms of salary inequity when different jobs that have equal value are paid differently, i.e. when both men and women do the same amount of work that is contextually different yet of equal value (ILO, 2010).

In monetary measures, it is clear that unless the challenge of pay inequity is addressed, this will continue to be one of the main hindrances for women to join the workforce. Adding the additional costs of expensive transportation and even more costly daycare services, women do question whether or not it is more feasible and perhaps even wiser to stay at home.

- **Lack of Awareness About the Flexible Working Hours By-Law:**

The national "flexible working hours' by-law" aims to enhance female economic participation and develop supportive environments for entrepreneurs. For a variety of reasons, it is not feasible for everyone to maintain regular office hours. This challenge is compounded for women who are capable and willing to work but are unable to commit to a typical work set-up. The introduction of the flexible working hours by-law, which is part of the Flexible Employment Regulation of (Regulation No. 22 of 2017) was published in the Official Gazette on 16 March, 2017 and came into effect immediately as of such date, is a laudable attempt to create more accommodating workplaces by offering employees who have spent a minimum of three years with a company, have family obligations (expectant women, mothers, caretakers), employees are full-time students, and employees with disabilities the below arrangements:

- Part-Time Work; reduce working hours if the work permits.
- Work within Flexible Hours; distribute working hours (for the same total number of hours) as per employees' personal schedule.
- Intensive work Week; work longer hours for fewer days per week.
- Flexible Year; distribute annual working days and months in accordance with

provisions of the law.

- Remote Work; deliver work without being physically present.

The by-law has managed to create a mechanism to ensure its implementation by obliging the employer to answer to a committee specifically formed by Article 52 of the Labour Law known as a Tripartite Committee. Employers are requested to report the application of the flexible working hours' by-law where relevant and covers "(i) the forms of flexible arrangements adopted, (ii) the number of Employees who have adopted a flexible working arrangement and the start date of their employment, (iii) the strategy that was implemented by the employer to adopt a flexible working arrangement and (v) the number of all employees working with the employer." (Al-Tamimi, 2017).

The Tripartite Committee in turn is required to look into the findings of the submitted reports and deliver recommendations to the Minister of Labour and shall look into and examine the reports provided by the employer and regularly issue its recommendations to the Minister of Labour.

In addition to creating a more accommodating workplace, the by-law in theory can aid in reducing traffic, and cutting transportation and daycare costs (SADAQA, 2018). However, the by-law does need further tweaking. In a typical setup, the employer has to consent to the arrangement, and will only do so provided "their business needs and requirements are met." It is argued that that flexible working hours allow companies to increase the productivity while decreasing the costs.

Nonetheless, this remains to be a concept that employers are struggling to appreciate, meaning that until proper awareness is raised on the obvious advantages of flexible working hours, employers will continue to deny employees' flexible working hours' requests. The flexi-work by-law of the Labour Law was amended in the first quarter of 2019, the bylaw is clearly defined in Article 2 of the Labour Law. Definition of a bylaw renders those found in violation may be subjected to legal action (SADAQA, 2018).

Jordan witnessed several other significant amendments to the bylaws of its Labour Law in the first quarter of 2019. Definitions of pay equity and discrimination were added to Article 2. Fathers are now entitled to three days' paternity leave as per Article 66. Articles 53 and 54 of the Labour Law tackled the issue of pay equity and fines for violators, Article 12 of the Labour Law now allows children of Jordanian women married to non-Jordanians to apply for jobs without having to obtain a work permit.

#### ▪ **Unsafe and Inappropriate Workspaces Make the Idea of Employment Less Attractive:**

Conceived perceptions of women mean that they are oftentimes at a perpetual disadvantage in the workplace. In addition to prejudice, women are more prone to be on the receiving end of harassment; be it emotional, verbal, or sexual. Worldwide, an estimated one in three women will experience physical or sexual abuse in her lifetime (UNFPA, 2017).

ARDD's Report on harassment problem in the workplace indicates laws are neither working to prevent sexual harassment nor to support women in reporting it. Of women who sought legal consultations or pursued cases with ARDD for workplace matters, 52% of Jordanian women and 73% of Syrian refugee women informally reported experiencing sexual harassment at work (ARDD, 2018).

Currently, the laws related to sexual harassment in workplace is limited to Article (29/A/6) of the Jordanian labour law (1996): "The Employee may quit work without notice and still retain his legal rights for the termination of service as well as the damage compensation accruing to him in any of the

following cases: 6) If the employer or his representative assaults him during or because of his work by beating, degradation or any form of sexual assault punishable under the provisions of the legislation in force.”

The labour law thus provides some compensation to workers who face certain types of harassment and assault. Some cases of sexual assault can then be pursued through the Penal Code Law (1996) no. (16), Cyber Crime Law (2015) no. (27) and the Telecommunication Law (1995) no. (13).

However, the law does not prohibit all types of sexual harassment. The ILO notes that illegal behaviours under Jordanian law include “sexual assault, attempted sexual assault, physical molestation or touching involving intimate areas of the body, [and] behaviour constituting a breach of public morality such as indecent exposure”. According to ARDD, still permissible are quid pro quo sexual harassment and some types of hostile work environment sexual harassment, such as unwelcome advances, sexual innuendos, or pervasive and offensive gender-related language (ARDD, 2018).

In its 108th session held in June 2019, the ILO adopted recommendation 206 concerning the elimination of Violence and Harassment in the World of Work. It has since been circulated to countries including Jordan for validation and implementation. The recommendation clearly defines all types of harassment in the world of work, meaning at the workplace and affiliated/peripheral entities pertaining to an individual’s work (ILO, 2019).

Both victims and employers still seem to be unclear on what constitutes sexual harassment. Additionally, it has been observed that recipients of sexual harassment are still encouraged to keep quiet rather than report an incident for fear it may bring shame to the family (SADAQA, 2018).

Furthermore, no existing laws compel employers to have written procedures on sexual harassment; thus the implementation of workplace sexual harassment policies that cover all forms of harassment is done at the will of the employer (ARDD, 2018).

### *Cultural Factors and Gender Norms that Influence Women’s Access to Employment*

To further explore the reasons behind Jordan’s lagging performance with regards to women’s economic participation, it is imperative to understand the cultural and social stigmas related to women in the workplace. As it stands, policy solutions tend to focus on addressing objective barriers; however, initiatives and efforts need to address mindsets, which, for the most part continue to perpetuate archaic notions of women’s roles and functions in society. Jordan has continued to hold on to cultural beliefs and practices that are patriarchal in nature without measures at the policy and formal levels to address it.

#### **Cultural beliefs:**

- **Belief 1:** “Education is a temporary transition for women”: Gender roles in society are cultivated at an early age. Women are seen as daughters, wives, and mothers and as such, culturally, education may seem unnecessary for girls in some communities. In many Arab societies, once a woman marries out of the family, she becomes financially dependent and bound to her husband’s family; in essence the responsibility of her finances is passed on from male-led family to the other (UN Women, 2017). Patriarchal norms further focus on investing in boys’ education, since it is perceived that they will be the next generation of breadwinners for their parents. Such families place a significant emphasis on educating the males of the family, whereas marrying off their daughters as soon as possible is the main focus for girls (SADAQA, 2018).
- **Belief 2:** “Employers still favor men”: The lack of societal regard or use of an education degree

obtained by a woman highlights the lack of priority for women's education in society. When women do obtain degrees, their chances for employment do not increase, as men traditionally fill up suitable vacancies at a higher rate. Therefore, women's education can quickly become unnecessary in the eyes of some families due to its current lack of societal profit (Peterson, 2015).

- **Belief 3:** "A woman is viewed as a mother first": In a survey conducted by The International Men and Gender Equality Survey – Middle East and North Africa (IMAGES MENA), findings indicated that men still support mostly inequitable views when it comes to women's roles. In the region, up to three-quarters of men support the notion that a woman's most important role is to care for the household, underscoring that for the most part women are perceived as wives and mothers first, as opposed to being viewed as a prospective breadwinner of the household (UN Women, 2017).
- **Belief 4:** "Employment for women is only acceptable post consent from men": Oftentimes, a woman's decision to enter the workforce is not hers alone, rather a combined decision with the male members of her family. Men still believe that their role is to monitor and control women's movement, a practice that has been supported by Arab women's acceptance of male guardianship. A woman is thus only granted "permission" to work if she can manage to prove that her employment will not interfere with her domestic duties. Once employed, women are given minimal control of finances (UN Women, 2017).
- **Belief 5:** "Not all jobs are legitimate": Perceptions of professions that are deemed "desirable" and legitimate" by society limit women's options of employment, and the resultant gendered division of labor, which is developed and propagated from early on through familial, societal, and educational messages, yields only a few culturally acceptable and economically feasible professional and public sector jobs for women. Perceptions of both desirability and legitimacy are, without a doubt, relative. Women must be seen as more than just, say, teachers or nurses, rather they must be seen as empowered individuals who are able to seek alternative career paths including leadership and entrepreneurship (SADAQA, 2018).

### ***Gender responsibilities inside the house***

Based on CARE Jordan's gender analysis report, the majority of interviewed working women are still expected to fulfill their traditional roles inside the house including but not limited to cooking, doing household chores, taking care of children without enough support from their spouse, therefore increasing their responsibilities and thus the work burden significantly (CARE, 2019).

The interviewed women highlighted that increasing their responsibilities without receiving any external support has negatively affected their psychological wellbeing as it increased stress level due to not having enough time to effectively take care of their children or do self-care activities (CARE, 2019). Moreover, those who also have to work find that they are unable to balance full time work with motherhood and home life and prefer to opt out or look for part-time jobs (Mehtap, 2016).

This indicates the importance for social workers to work in changing men's beliefs about the roles of women in society and the concept of masculinity, and encourage men to help their wives in household chores. In addition to raising public and private sector institutions' awareness of the flexible labor law which enables women to work within the flexible working hours' system.

### ***Gender norms discourage women to work in predominantly male-dominated careers***

For women who choose the formal vocational jobs path, gender challenges span a variety of topics. For one, girls seem to be inclined to enroll in perceived "female-friendly" routes such as hairdressing or nursing. Topics such as clerical and office-related courses, trade and crafts related vocations such as personal care and beauty

treatment, and leather clothing and tailoring are also popular among females. In essence, their chosen Technical and Vocational Education and Training (TVET) path is deemed as limiting (SADAQA, 2018).

The enrollment of women in male-dominated jobs such as mobiles maintenance and driving would increase women's participation in the formal labor market (SADAQA, 2018).

Access to TVET for women needs to be boosted, additionally, women need to be educated about all options available to both choose a career they desire and match their choices with available employment opportunities. Additionally, gender-sensitive curricula and learning conditions need to be provided to support women to work in non-traditional sectors. This will in turn help in narrowing the skills mismatch, making the transition from education to employment less challenging. It is important to highlight that change in attitude needs to take place at the household level, especially among men who are the decision-makers of the family. This can be done by creating career days where fathers/brothers can accompany their daughters/sisters to learn more about what a TVET education entails: possible careers, possible income, and suggested places of work (SADAQA, 2018).

### ***Economic violence against women***

GBV against women marginalizes their role, limits their economic participation and leads to different and several types of violation and abuse. In regard to their rights as workers, this violence takes many forms falling within three main categories:

1. Preventing women from obtaining economic resources.
2. Preventing women from using their economic resources and freely disposing and saving them.
3. Exploiting women's economic resources.

Moreover, economic violence against women is practiced through multiple behaviors, the most prominent of which are control, deprivation, coercion and prevention and specifically: controlling household living expenses and welfare expenses, denying or reducing the personal property and resources for women, through deprivation of inheritance and unpaid work, manipulating credit and loans or using them to the detriment of women, preventing women from free access to social and economic participation, controlling and monitoring women's expenditure with extreme manner, refusing to support women for living expenses or to pay for alimony, sexually exploiting and abusing women for money -forced prostitution (SIGI, 2020).

## **The impact of COVID-19 on sustained livelihoods**

The impact of the pandemic on sustained livelihoods on different nationality groups is strongly determined by rights to access the formal job market. The working conditions of Syrian refugees – for example, working reduced hours or without pay – compared to those of Jordanian nationals were more likely to have deteriorated because of COVID-19 (Ministry of Labour Syrian Refugee Unit, 2020). This reflects concerns outlined in the JRP Coronavirus Contingency Plan that refugees are particularly vulnerable to workplace rights violations because a majority are employed on an hourly or seasonal basis in minimum wage jobs and are disproportionately represented in the informal employment market. One UN Women Rapid Needs Assessment confirmed the differing effect of the crisis for informal and formal workers: 29% of those surveyed who worked in the formal economy before the beginning of the pandemic had lost their jobs, compared to 99% of workers in the informal economy (UN Women, 2020). A rapid assessment on the impact of COVID-19 by ILO also predicts that informal workers will be worst affected by the crisis (ILO, 2020).

A recent UN Women COVID-19 Rapid Needs Assessment revealed that Jordanians (32%) are more likely than Syrians (15%) to report not working due to COVID-19 (UN Women, 2020). This is because Jordanian host community members benefited from higher rates of employment before the crisis began. For this reason, it is anticipated that the Jordanians as opposed to refugees will experience the most substantial relative decline in living standards because of the pandemic. There is some evidence to suggest that the host community are

also more resilient to COVID-related livelihoods shocks, but this should not be overestimated. One of the most common (13%) coping strategies for Jordanians during the pandemic is to live off savings (NRC, 2020). Only one percent of Syrian respondents to the same survey said relying on savings to mitigate the impact of COVID-19 was possible (UN Women, 2020). An alarming proportion of refugee households (16%) said they would skip rent payments to cope during the crisis. A rapid needs assessment on COVID-19 conducted by the DRC in March found that 66% of Syrians consider themselves at risk of eviction, compared to 47% of Jordanians and 6% of Syrians have savings compared to nine percent of Jordanians (DRC, 2020). In addition, 14% of Syrian refugees would reduce the number of their meals and one out of ten would take out credit (NRC, 2020). Some of the most frequently cited coping strategies by the host community are also indicative of vulnerability: 19% would reduce the number of meals and 16% would reduce consumption of essential non-food household items (Ibid).

CARE's Annual Assessment (2020) stressed that COVID-19 effects and restrictions adversely affect the entire livelihood ecosystem of all sectors, which are interconnected and have multiple knock-on effects.

The effect of COVID-19 on different employment sectors poses both a challenge and an opportunity for livelihoods in Jordan. A high proportion of refugees are authorized to work in the construction and manufacturing industries. These sectors have contracted because of the pandemic (alongside tourism and leisure, aviation and maritime, automotive, financial services and education sectors). Sectors which have traditionally employed refugees in Jordan – such as the service industries, food processing, retail and natural resource extraction – may experience growth because of the crisis. COVID-19 related job and income losses are more likely to be concentrated among male workers because men are more likely to be employed without a legal contract (46% of men compared to 34% of women) (UN Women, 2020). The vast majority of all sample population groups across both sexes reported mostly negative effects due to the pandemic.

## **Livelihoods coping strategies**

Female-headed households reported resorting to negative coping strategies more at a mean of 2.61 - on a scale of 4 degrees - compared to 2.31 of those in male-headed households. The most frequently used coping strategies were borrowing to purchase food (54%), reducing essential non-food expenditure (52%) and selling family assets (39%). It is also notable that 38% of respondents changed accommodation to reduce costs over the last month. This further underscores the relationship between housing costs and economic vulnerability (Ibid).

The qualitative data of CARE Assessment 2020 also highlighted current coping strategies such as: selling of WFP food vouchers to pay for other costs. Also, working in the informal sector and changing work in other sectors such as agriculture, when their jobs were lost due to COVID-19. Borrowing money was often cited as a challenge as debt is and with friends continually accumulating debt between each other. Some noted spending savings while others have sold important home assets such as electrical heater, gas cylinder and electrical gas.

Child labour and early marriage were also cited as activated coping mechanisms due to the high stress and needs brought upon by COVID-19. While the survey data suggests child labour has decreased due to lockdown and less livelihood opportunities, this does not mean this decline will be permanent once the restrictions lift. 5% of Syrian children (7% of boys and 1% of girls) worked in 2020, down from 11% in 2019. 3.4% of Iraqi children (4% boys and 0.5% of girls) and 5.1% of children of other refugee nationalities (6% boys and 1% girls) worked in 2020. This was a small increase from 1% for both groups in 2019. Only 1.6% of Jordanian children worked in 2020.

The findings of CARE's Annual Assessment (2020) show that young children seem to work with family members while older children work in supermarkets and restaurants; children are either taken out of school or

attend irregularly, for instance Syrians are more likely to go to school in the mornings and work in the afternoons); and that working children are at risk of engaging in crime because they spend most of the time out in the streets.

## **Skill Requirements by Sector**

The results of CARE's Markey Analysis under SMEs and businesses show the difference in skills required by each: businesses prefer to hire workers with bachelor degrees or secondary school graduates, while the overwhelming majority of SMEs surveyed prefer to hire workers with primary education level.

57% of surveyed community members indicated they would accept training to work in a different sector, most (55%) would consider the commercial sector, 40% the industrial sector, 19% the agricultural sector, with construction, services, tourism and other sectors being mentioned less. Syrians expressed a higher preference for training in the industrial and agricultural sectors than Jordanians (31.7% versus 23.8% for industrial, and 20.6% versus 17.5% for agricultural). Of those who answered they wouldn't consider training to work in a different sector, the main reason mentioned was no interest (46%), followed by low wage (25%), no necessary skills (23%) and difficult working conditions (18%).

The respondents, both experts and business owners, identified a range of different technical skills for which there is a need in the labor market currently, and for which they recommend to provide vocational trainings to fill this need. Most respondents indicated there is especially a need for 21st century and IT related skills. A recommendation for employers was to approach the vocational training institutions (VTI) to discuss the possibility of sending their workers to train in VTIs during working hours, or to create a specialized program for some professions that are not available in VTIs. The recommended technical skills identified as market needs by the labor market experts and business owners are listed in the following tables per sector by gender.

Most experts interviewed pressed the issue that the main skills that are currently needed to improve labor market access for workers in general are soft skills: mainly a large need for English skills, as well as job application skills (job searching, CV writing, job interviews), writing emails, communication skills, time management, usage of computers (for example, creating alignments in Word, using Zoom), presentation skills, emotional intelligence, work ethics. These types of skills were identified as being especially pertinent to youth entering the labor market, in addition to the pressing need for internship and apprenticeship programs, to enable youth to gain the experience needed when entering the labor market.

### Industry/manufacturing

The industry and manufacturing sector covers traditional industrial work, e.g. in factories and craftsmen such as electricians, but also home-based businesses such as food processing and handicrafts, that are especially accessible to women when the necessary skills are developed.





Figure 3: Skill requirements for men and women in the industry/manufacturing sector

## Commercial

The commercial sector covers wholesale and retail trade, as well as commercial services such as banking.

Table 6: Skill requirements for men and women in the commercial sector

Men	Women
English language	English language
General marketing	General marketing
E-marketing, SEO and social media	E-marketing, SEO and social media
Cyber security	Cyber security
Artificial Intelligence	Artificial Intelligence
Social innovation	Social innovation
Real estate	Real estate
Project management	Project management
Decorations such as mural painting	Nursing
Event/wedding planning	Decorations such as mural painting
Event/wedding photography and videography	Interior design
Event/wedding musicians	Event/wedding planning
	Event/wedding photography and videography
	Event/wedding musicians

## Self-employment

The key skills required for men's self-employment are business plan writing, e-marketing, bookkeeping, usage of computers, communication skills, and time management. For women, the main required skills are food safety knowledge, packaging knowledge, business plan writing, e-marketing, bookkeeping, usage of computers, communication skills, time management, knowledge of how to access funding (with lack of collateral), setting up partnerships to overcome barriers such as lack of childcare, awareness on independent enrolment in social security schemes.

All project activities will need to adhere to COVID-19 public health guidance provided by the Government of Jordan and the World Health Organization. This will include respecting social distancing; increased sanitation and hygiene promotion of open work places; using virtual modalities where feasible; adapting group modalities according to level of risk and requesting that all staff and beneficiaries that are displaying cold/flu like symptoms stay at home.

## Azraq Camp

According to UNHCR data, approximately 20% of registered Syrian refugees live in camps. As of May 2021, Azraq Camp is hosting 37,910 Syrian refugees, (including 9,612 individuals in village 5, the closed area). The total registered population in the camp, including those currently absent from the camp is 42,594 individuals. Out of the current total population of the camp, about 50% are females, and approximately there are 26% female-headed households. Moreover, the average family size of the households in the camp is 5.<sup>2</sup>

UNHCR and other service providers inside the camp offer a wide variety of support programmes, services and assistances. These include, but are not limited to, cash assistance, food security and provision of non-food items (NFIs), shelter allocation, access to water, sanitation and hygiene services, support in accessing quality primary health care and psychosocial support, legal services, basic needs and livelihood support protection/child protection and education<sup>3</sup>.

In Azraq refugees camp, there are four possible forms of income generating opportunities, which are: Incentive-based Volunteering Scheme (IBVs), Private business on the local/public market (Souq), Work permits and Home Based Business (HBB).

There are common challenges in Azraq camp relevant to basic needs and livelihood sector as highlighted in qualitative findings from CARE's Annual assessment 2020, summarized below:

- It is believed that cash distributions do not cover all camp residents and are not distributed regularly. Furthermore, the cash provided by WFP is not enough to cover their food on a monthly basis (this is through the iris-scan payment system).
- A perception that agencies are not distributing livelihoods opportunities equitably among people, and not giving priority to people with special needs in various sectors, particularly job opportunities and grants.
- A lack of incentive-based volunteer (IBV) opportunities for older people and PWDs.
- There are also challenges faced by PWDs and caregivers who are at particular risk of not receiving enough to meet their basic needs and lack access to required assistance.

### **Employment in Azraq camp**

In recent years, the Government of Jordan (GoJ) has taken significant steps in facilitating the access of Syrian refugees to the Jordanian labour market, including waiving the fees to obtain a work permit, simplifying the documentation requirements, and allowing the registration and operation of home-based-businesses<sup>4</sup>. Moreover, the Azraq Camp Employment Office (ACE) was established in February 2018 to facilitate access to formal work opportunities across Jordan for refugees living in the camp. ACE is operating in collaboration with UNHCR, ILO and MoL and is funded by the Dutch Government. ACE facilitates the issuance of work permits, provides refugees with work-related counselling services, information on labour rights, training opportunities and job matching services.

<sup>2</sup> UNHCR Jordan, Azraq camp, Daily Statistics Email, 03 May 2021

<sup>3</sup> UNHCR operational portal, Jordan Azraq camp Factsheet, January 2021.

<sup>4</sup> UNHCR factsheet, Jordan, February, 2021

As of 31 January, 2021, 3,956 work permits are registered in the work permit database including 2,472 males and 1,493 females. The figure recorded by MoL is higher since they started issuing work permits in 2017 prior to the inauguration of ACE.

The incentive-based volunteer scheme (IBV) aimed at providing refugees living in Azraq Refugee Camp with basic means to enhance their resilience and self-reliance due to the lack of livelihood means in the camp. The Incentive- Based Volunteering Scheme (IBV)<sup>5</sup> has been a key aspect of refugee participation in the delivery of humanitarian assistance and other services in the camp.

As of April 2021, the total of accumulative number of applicants in the IBV scheme is 8,151 (60% males and 40% females). A total of 30 new IBV applications were received out of which 50% were females. Currently there is a total of 1,559 refugees (59% male and 41% female) engaged in the IBV scheme from the four villages through job opportunities with service providers and contractors operating inside the camp with rotation and waiting period of people who were engaged in the scheme. During April a total of 55 IBVs were engaged with job opportunities with CARE. Furthermore, any exceptions to extension requests due to protection objectives or other reasons has to be addressed to BNLWG which CARE is co-chairing with UNHCR.

Most of the vacancies fall under the “Semi-skilled, 44.7%” and “Skilled, 45.8%” categories. Where the semi-skilled IBV opportunities are manual, repetitive tasks, does not require specialized skills, technical know-how or heavy physical involvement and 1 JD incentive per hour with a maximum two-month duration such as: cleaners and guards, while the skilled activity requires minimal training or minimum skills necessary to perform tasks with 1.5 JD per hour with three months working period with possible extension to six months such as: trainers, data entry and tailors.

Regarding the public market (Souq) in Azraq camp, there are currently a total of 375 formal shops owned by refugees and Jordanian host community. Refugees are able to enhance their livelihood and self-reliance through the markets and provide the camp residents with the necessary items including food, accessories, bikes and many other items.

### Home-Based Business in Azraq camp

Home based businesses allow refugee community residing in the camps to ascertain an alternative livelihood opportunity which contribute to the improvement of their livelihood situation and self-reliance. The Ministry of Municipal Affairs granted Jordanians the right to legally license and operate HBBs in September 2017 followed by another regulation<sup>6</sup> passed in November 2018 by the Ministry of Labour allowing Syrians in camp and non-camp settings to register and operate HBBs without a joint venture. Syrian refugees residing in the camps are further permitted to undertake work from inside the homes in all sectors including subsectors/categories/professions closed to Jordanians. The regulatory changes allowed NGOs to provide technical and/or financial support to Syrian refugees establishing HBBs through the Jordan Response Plan (JRP).

Also, it is highly recommended to prioritize refugees who are unable to obtain other livelihoods opportunities (IBV, Work permits, etc.) due to vulnerability (disability, age, sickness, family circumstances, family size, female-headed households, GBV survivors, protection recommendations) in establishing their HBB. In addition to special consideration to women and older adolescent girls at risk of child marriage as Syrian refugee women,

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<sup>5</sup> Incentive-based Volunteering Scheme Factsheet, Azraq camp, April 2021.

<sup>6</sup> Home Based Businesses and Income Generating Activities in Azraq Camp Guidelines and Recommendations Basic Needs and Livelihoods Working Group – Azraq Camp.

had long expressed their preference to earn an income from home. Concerns around the lack of childcare and transportation options meant only a small percentage of refugee women could have access to formal employment opportunities.

During February, 2020, CARE distributed 200 grants opportunities for 200 beneficiaries from the four villages in Azraq camp. All of the beneficiaries were trained in business development training in order to prepare, plan and write the proposals of their business. After they proposed their small project and approved form CARE side, they received the grant amount which was 320 JOD per beneficiary.

Unfortunately, the lock down in Jordan including Azraq camp started in the middle of March 2020, which affected running the proposed projects due to different challenges. Out of the 200, 74 recipients of this grant run their HBB. Through in depth-interviews with a sample of grant recipients, they highlighted that they actually gained profit and felt financially independent which enabled them to secure their children needs such as food and nutrition, shoes and clothes. Other recipients mentioned that they lost money and are having debt as a result of the pandemic which affected their HBB. However, the outbreak of corona virus, the lockdown and the restriction on movement on people, vehicles and goods/items have negatively affected managing and sustaining HBB in Azraq camp.

Also, the following challenges were highlighted by beneficiaries from CARE's Grants Assessment in 2020:

- Losing a job opportunity inside Azraq camp under the IBV scheme as being engaged with Home-based business or having a shop. As mentioned above, when funding HBB, it is highly recommended to prioritize refugees who are unable to obtain other livelihoods opportunities (IBV, Work permits, shop in the public market etc.)
- Not able to go to the required places to get items due to lack of transportation inside and
- High cost of transportation outside the camp.
- Long waiting processes for permits to enter their materials to the camp.
- The amount of the received grant is not enough.
- Lack of equipment/tools needed for some type of projects under specific sector.
- Lack of external financing sources (such as bank loans and NGOs cash assistance).

In addition, other challenges and obstacles that business owners face -as mentioned in the Market Assessment of Azraq camp and town- when running their business in Azraq camp is the high cost of transportation to bring goods and items into Azraq camp and an issue with permits to enter goods into the camp. Moreover, the lack of necessary equipment, raw materials which cannot be stored due to a lack of electricity and lack of proper hygiene and sanitation.

On the other hand, beneficiaries shared several relevant recommendations concluded through the Grants Assessment under Azraq camp program to enhance and better support establishing HBB inside camp's context:

- Requested a complementary cash assistance for transportation and to buy equipment and tools.
- Support them for packaging their products by providing Marketing training especially the e-marketing and packaging.
- The participants requested to conduct training on Marketing and Sales (Including social-media platforms).
- The participants requested to distribute and allocate shops on the public market for them, as there are already closed/empty shops there.
- The participants requested from CARE to continue to do such projects (HBB trainings and grants distribution) and support the community members especially; youth.
- The participants requested to conduct customized training about packaging products, and creating entrepreneurship solutions or opportunities; to start, run and grow business.

## Barriers to unemployment

The most pressing issues that refugees'/host members are facing with regards to employment and business

development: The most pressing issue is that there is an insufficient number of employment opportunities in the camp, especially for village 5 as there are fewer non-profits operating there and the security situation makes camp residents feel unsafe. Respondents also cited a lack of raw materials, funds and supply of goods. Women's contribution towards economic activities is very limited and largely restricted to women working from home, mainly sewing.

Furthermore, through monitoring and evaluation activities regarding livelihood sector we found that the main challenges that are facing Syrian refugees in having a Job in the camp were the following: 44% the lack of Job Opportunities, 12% the lack of skills(experience), 4% Disability, 1% Child/Household responsibilities and finally 5% were other challenges such as (Prioritizing Studying over work, Preference of recruiters inside the camp, Cultural Consideration especially regarding the type of available jobs).

Also as identified in the Annual Assessment of 2020; Syrian refugees lack general employment opportunities within the camp, largely relying on the Incentives Based Volunteering (IBV) system to access work and income. The IBV system has many limitations such as: the limited contract period, two-month break of service (after finishing a volunteering job and starting a new one) and the low wages. Other barriers to employment that were mentioned by key informants of FGDs from Azraq Camp are:

- Lack of permission to leave camp for work outside.
- Lack of cash to start own home-based business.
- No space for home-based business.
- Limited demand for Syrian traditional goods in Jordan.
- Strict regulations for Syrian refugees accessing banking and microfinance products.
- Barriers for women specifically:
  - Cultural and social norms that enforce the typical roles of women at homes.
  - Child-care and household responsibilities.
  - Lack of culturally appropriate work opportunities for women in camp.

As recommended in CARE's Annual Assessment of 2020, concrete measures should be taken to build the resilience, and self-reliance of refugees residing in Azraq Camp and decrease their dependency on humanitarian aid. The lack of opportunities for Azraq camp residents to sustain livelihoods, was highlighted by the impact of the suspension of many activities during the lockdown in 2020.

In the same time, to increase the number of IBV opportunities in Azraq Camp as a short-term solution for addressing unemployment, which is being exacerbated by the COVID-19 crisis. Over the longer-term—and in response to the economic downturn triggered by the pandemic—key actors must increase their efforts and work together to increase job opportunities and remove barriers to income generation.

### **Skill Requirements in Azraq camp**

Since Syrian refugees have arrived in Jordan and allocated in Azraq camp, they have received a variety of skills and qualifications that they didn't hold before coming to Jordan. Through various capacity building and vocational trainings. However, the majority of households in Azraq camps are economically inactive, and mostly they do not have a plan to return to their homeland. The results demonstrate that most Syrian refugees have skills and experience<sup>7</sup> which can benefit both the camp and the surrounding communities. Increased awareness of this could help to change public perceptions and foster community cohesion. And it is important to have interventions the focus on helping Syrian refugees into sustainable economic opportunities and integration into the labour market.

Findings from previous studies in 2019 and 2020 show that there are different vocational training courses

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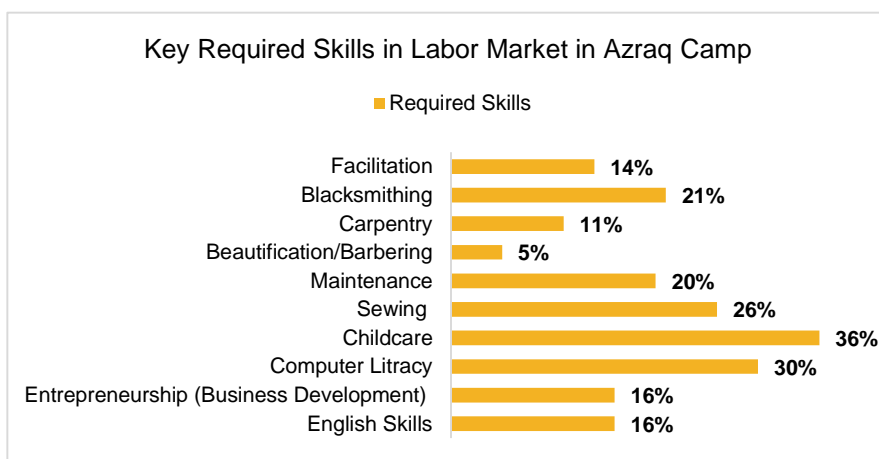
<sup>7</sup> The Plight of the Labour Market in the Zaatari and Azraq Refugee Camps in Jordan

offered by CARE and other service providers inside the camp as mentioned by male and female community members such as: sewing, Carpentry, blacksmith, knitting, pottery, embroidery, hair-dressing and accessory making. Also, there were requests to have training that cover business development/ marketing, plumbing and basic maintenance skills of electricity, mobiles, Air conditioning, Gas heaters and other electronic devices) in addition to the of need to enhance marketing skills. Moreover, other findings highlighted that community representatives and shop owners requested to have shoe making/maintenance training, making pillows, beds, bags, making soap and hygiene items.

Through interviews with key informants from Azraq camp, we found that There is a demand for sales and marketing training, specifically for women that have their own business. One respondent suggested establishing a detergent factory inside Azraq camp. The majority of respondents noted that the local community in the camp is highly skilled, however, there is a lack of job opportunities.

On the other hand, regarding intensive sectors that employ most people in the camp, the sectors respondents identified mentioned: restaurants; tailoring; hairdressers; food shops and convenience shops. With regards to working opportunities under the IBV scheme, the majority of respondents agreed that WASH, NFIs and shelter provided the most working opportunities; a few of the respondents also cited education.

As an outcome from the quantitative survey conducted under the Market assessment of 2020, respondents highlighted the key Required Skills in labor market as presented in the below chart. Each respondent has reported a combination of the required skills in the available job opportunities inside the camp as in the below percentages. The skills varied between, Interpersonal and communication skills such as: Facilitation and Childcare, Vocations such as: Blacksmithing and Carpentry, and Education such as: English and Computer literacy.



In addition, the respondents reported the needed Livelihood Interventions in Azraq camp context as in the following: 66% for Grants Distribution, 55% for Training connected with employment, 24% for Business startup kits, ,22% for Advanced, certified vocational training. The rest of the selected options were related to the establishment of factories inside or around the camp in Azraq city.

### The impact of COVID-19 on sustained livelihoods in Azraq Camp

Due to COVID-19, lockdown and restrictions on movement from and to Azraq camp, the employment office has been closed for several months and due to the curfew, Syrian refugee are not allowed to leave Azraq camp to use their work permits then the office reopened in February 2021 and are once again supporting refugees in accessing the labour market.

During the COVID-19 crisis, Syrian refugees have been severely impacted by the mobility restrictions and wide scale shutdown of the informal labour market, as employment opportunities for all have significantly decreased, especially for women. CARE’s Rapid Needs Assessment in April 2020 show that the most

affected community members of the pandemic and the curfew are individuals with precarious labour conditions, who are not able to work. Purchasing power has decreased and respondents reported not having enough cash fluidity to cover basic needs during the curfew.

Also, they highlighted the impact of the pandemic on the limitation of service provision; lack of core food items; lack of employment and IBV opportunities; decreased purchasing power. This situation has resulted in negative coping mechanisms including but not limited to eating less or eating cheaper food, and borrowing money from relatives.

Moreover, respondents rated the top three essential needs to guarantee the dignity of the HH which were; Cash and Livelihood (25%); NFIs (25%), Security and Protection (21%). Furthermore, the majority of respondents reported not having an income (53%) and 18% reported that their income has decreased because of the curfew. This is largely due to the fact that refugees are not working inside or outside the Camp or are able to receive money from relatives outside of the Camp.

Additionally, poverty rates in Jordan have increased by 3.18 percent among Syrian refugees. The smaller share of refugees falling into poverty is explained by the fact that many were already living below the poverty line before the crisis (estimated at 78% of refugees in 2019)<sup>8</sup>, limiting how more could fall below.

Furthermore, regarding sustaining the established HBB in the camp, the pandemic has negatively affected HBB due to the following reasons as highlighted in CARE's Grants Assessment in the camp:

- Not all "Wholesales/Suppliers" who usually supply Azraq camp public market with items and goods had access permits during the pandemic to enter the goods into the camp from the camp management so this have limited the number of suppliers who are able to do this. Which in turn lead to increased costs of transportation as well as increase costs of the items/goods as well. This affected traders'/grants recipients in the public market who spent most of their grant on such costs. In addition to some wholesalers who used this situation to raise the prices of some vegetables, fruits, items, tools and equipment. Furthermore, the situation is much harder for grants recipients & traders at village 5 who usually used to have items/goods from other traders at villages 3&6 who also raised the prices as well as a result of being affected and subjected to any increased costs from the wholesalers/suppliers.
- Most of grants recipients mentioned that they are not able to go outside to get supplies due to travel restrictions.
- Increased cost of supplies/goods and items during the pandemic, in addition to increased cost of equipment and tools as well.

### Livelihood coping mechanisms in Azraq Camp

In general, through observations and continuous common feedback from the community members, they usually adapt one or more of the following practices to cope with the deteriorated livelihood situation;

- Borrowing from relatives or friends.
- Debt from public markets.
- Sell food items/goods purchased using IRIS electronic shopping mechanism provided by WFP and operated by Sameh mall.
- Selling NFIs, Start-up kits (Beautification, Sewing), distribution kits (hygiene, food).
- Encouraging child-labour to support the family.

In 2020, and during COVID-19 pandemic, families were coping with this decrease the in income by reducing meals (37%); selling the food items purchased by IRIS electronic shopping from Sameh Mall (28%);

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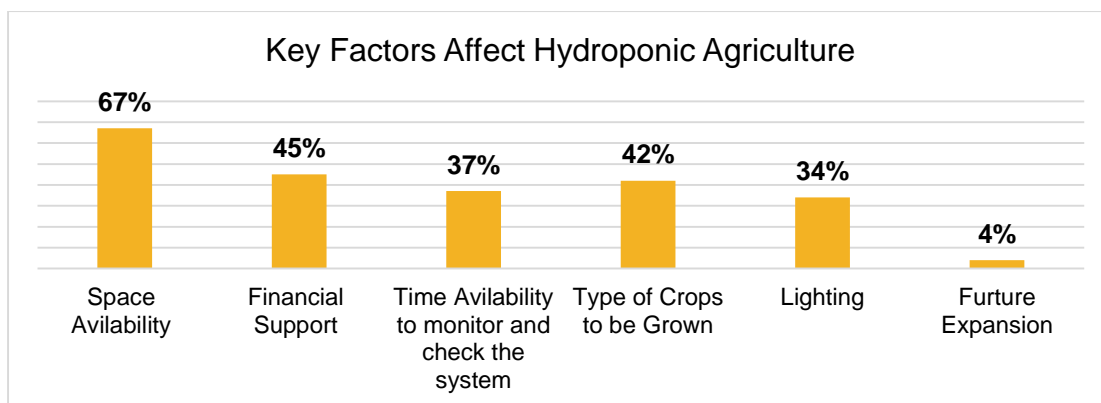
<sup>8</sup> Joint World Bank-UNHCR study, Assessing the impact of COVID-19 on poverty, December 2020

borrowing (24%); selling tools from home (7%) and innovating in products/marketing (5%).

## Hydroponic Agriculture in Azraq Camp

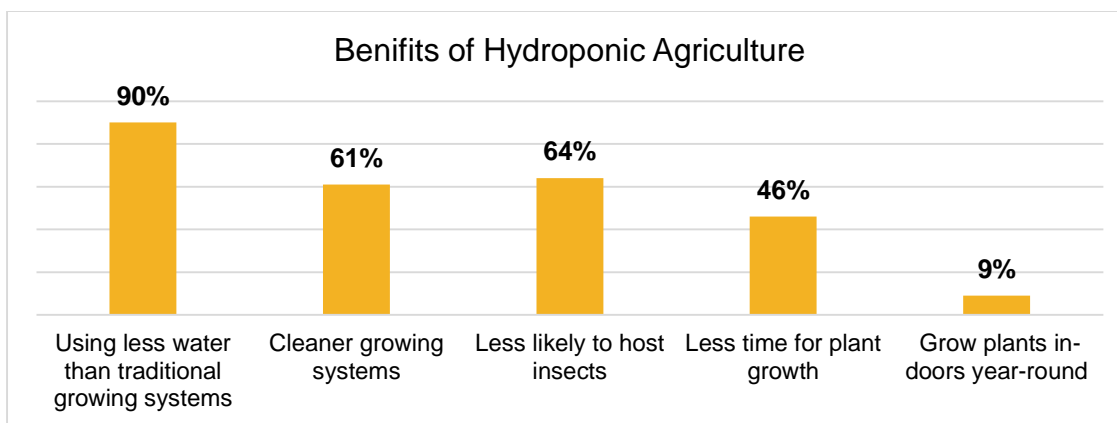
In May 2020, the PQ team, carried out a quantitative survey about hydroponic training/activity which have been implemented through the four hydroponic systems piloted at CARE's four community centers inside Azraq camp. The sample included 100 participants in the hydroponic training, of which 50% were females, and the sample was distributed almost equally over the four villages. Below are the main findings:

- Respondents were asked about their knowledge about **kinds of plants** that can be grown using hydroponics, each respondent can select one or more option; 74% of the selections were for tomatoes, 68% for lettuce, 61% for peppermint, 25% for peppers, 24% for spinach, 17% for sage, 15% for both strawberries and beans, 4% for ginger and finally 1% for rosemary.
- 89% of the respondents agreed that **water quality** is important in hydroponics due to the following **reasons**; Water is the core of hydroponic agriculture, Water with high chloride levels is not suitable for agriculture, High salt content of water will decrease the quality of plants and affect the growth rate, good enough amount of water should be available, high quality of water yields to high quality plants, hydroponic agriculture is more sensitive to water that soil agriculture, specific amount of minerals should be carefully missed with that water used in hydroponics, and finally, In hydroponic gardening, all the nutrients a plant needs are given while watering such as Sulphur, Salt, Chloride, other minerals. However, 4% didn't know whether water quality is vital for hydroponics or not, and 7% didn't think that water quality is not important.
- Respondents were asked about the **key factors** that should be considered in setting and installing a hydroponic system, most of the selections were space availability with 67%, moreover, answers are presented in the following chart:

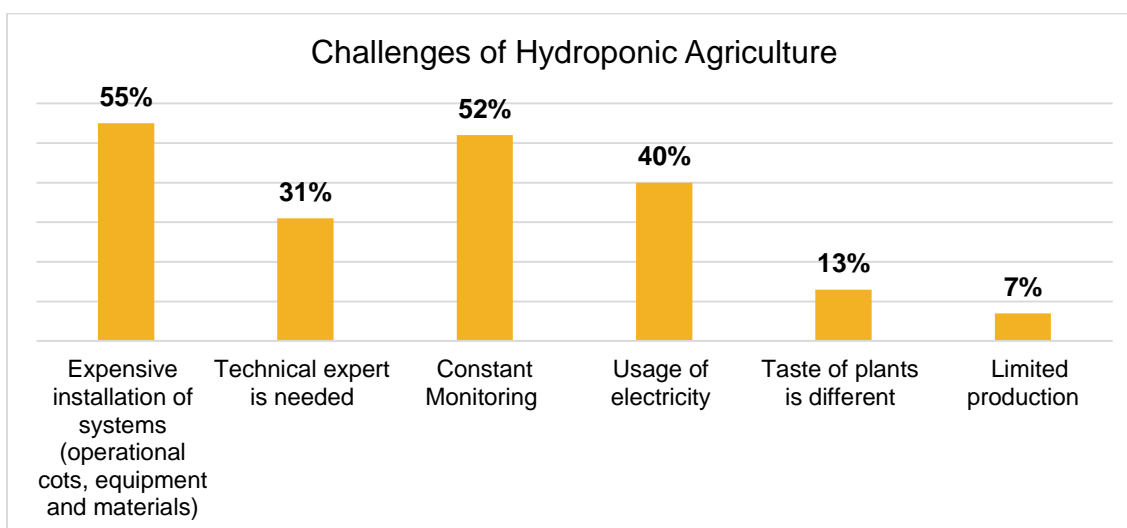


- Respondents highlighted the benefits of hydroponic agriculture, as in the following, most of the selections relevant to using less water compared to traditional growing systems with 90%.





- Challenges also were highlighted during the survey, the main challenges selected by the respondent are presented in the following chart. Most of the selected challenges were relative to expensive installation for the hydroponic system along with operational cost, cost of material and equipment required with 55% and 52% for the challenge or disadvantage of constant monitoring required for the system.



- Additionally, respondents were asked about their satisfaction level about hydroponic training/activity implemented Azraq camp in terms of the provided support for both material and equipment); 49% were satisfied, 34% were somehow satisfied, and 17% were not satisfied. On the other hand, 94% of the respondents confirmed that they are satisfied with hydroponic training in terms of sufficient information/knowledge received through CARE by the facilitators, 4% were somehow satisfied, and 2% weren't satisfied.
- Dissatisfaction was due to the following **challenges faced** them through their participation and interaction with hydroponic piloted systems:
  - No full practical training provided and the sessions were not well scheduled, also long training period.
  - Part of the information received was somehow unclear and required more explanation.
  - Having online sessions due to COVID-19 sessions while there should practice hydroponic agriculture during the training, also, the challenge of limited internet connectivity.
  - Not enough liquid provided for the plants.
  - Limited equipment provided.
  - Lack of support of materials, liquid and equipment to enable participants to establish their own hydroponic systems inside their shelters.
- Finally, respondents shared the following **recommendations** regarding future interventions relevant to hydroponic agriculture:

1. Respondents recommended to keep good follow up and provide them with advance training.
2. Make a second round of distribution for seeds, solutions and equipment as the previous one wasn't enough to grow more plants.
3. Participants suggested to have this training face to face instead of having it online and to practice as much as possible.
4. Respondents suggested to establish a plantation space for each shelter, plot and block if that is possible and could be approved by camp management.
5. Respondents suggested to have any kind of agriculture projects for Azraq camp residents also they suggested to have it as income generation activities.
6. Respondents ask to have startup kit and grants in order to establish their own business.

In addition to the above quantitative findings, the following are the key qualitative findings from the two remote Focus Group Discussion (FGD) one with 5 males and the other with 5 females' hydroponic participants, via Conference call service.

#### Key findings – Azraq camp:

- Participants' perceptions about hydroponic agriculture in Azraq camp:
  - Female Participants noted that this is a new idea, very nice and exotic experience they had as they mentioned that at the beginning they didn't know about the particular growth of hydroponics so they learned many new aspects.
  - Male participants mentioned that they used to plant on land / farms and hydroponic is something totally new for them, also one of participants mentioned that he is an agricultural engineer, he knew about hydroponic but he never tried it before and through this training he could practice it for the first time along with his wife.
- Disseminated information about hydroponic activity:
  - Both of female and male participants mentioned that they know about the training from Facebook page relevant to Azraq camp, managed and handled by community members from the camp.
  - Few male participants mentioned that they knew about the training from other community members through word of mouth.
- Usefulness of the training and relevance to Azraq camp context:
  - All female and male participants agreed on the importance of such training in order to plant different kind of bushes in such harsh environment due to the salty soil, weather conditions, lack of water, equipment and essential elements for agricultural use.
  - Also they mentioned that if they have a running project it will not cost a lot to any organization that will support them.
- Trainer's capacity, skills; course content and communication channels:
  - All female participants mentioned that the trainer was very good and able to answer all their queries/questions while the few members from the male group mentioned that the trainer was good but sometimes he couldn't answer their questions as sometimes wanted more information and the trainer wasn't able to cover information required during the session
  - Male participants mentioned some other reflections on the hydroponic training as the

following:

- Duration of training was not clear and there were no clear agenda, work frame and as what one of participants mentioned “the outcome of such training was not well structured”.
  - No material shared by CARE, they don't know the resources as they claimed and they requested to have a book or resources links if available.
  - Lack of equipment and materials.
- Benefits of having such training and positive effect on the community:
    - Both female and male participants agreed that the hydroponic training is really important and innovative for the camp setting as they mentioned some challenges of agriculture that they faced when they used to plant some trees and bushes due to the environmental situation at Azraq camp.
    - Also they mentioned some positive aspects such as they have learned new skills and some of them are still learning using different websites. Also females mentioned that they made new friendships and some of them were planning to have their own business if they got any relevant fund to support hydroponic activity.
- Expectations and outlook for future livelihood activities:
    - Have more advance training on the hydroponic to make them professional and able to run their own farm in future.
    - Establishing their own plantation space for each plot in order to achieve self-sufficiency in vegetables and crops.
    - Having a green space for each shelter will be very good for their mental health and well-being as they mentioned during the session.
    - Take it as an income generating activity in future and produce crops for sale inside the camp with low price.
- Challenges:
    - Lack of material in aim of knowledge resources.
    - The distributed Solutions, seeds and equipment's were not enough to continue the experiment at their shelter
    - Training wasn't cover all their expectations and need more sessions.



# RECOMMENDATIONS

## Case Management

- Build on existing training for case managers to include additional gender responsive case management, which focuses on GBV cases.
- Signing MoU with the family protection department and develop our partnership.
- Extend case management outreach services to PWDs and other marginalized and vulnerable communities.
- Train some case managers on the sign language or consider hiring a case manager with sign language skills.
- Provide survivor-centered, up-to-date information relevant the COVID-19 impact on GBV and gender equality, which covers awareness messages about stress management and sharing household chores.
- Ensure the active engagement of all family members in the virtual Case Management.
- Replace the phone interviews with videoconferencing platforms (For households who have a strong internet access), which can offer advantages over telephone contact including the ability to better gauge different aspects of family well-being or to offer and understand interpersonal cues.

## Community Committees (CCs)

- Engage men and boys on the issue of GBV and bring them into the space to cover alternative family problem solving techniques.
- Work in changing men's beliefs about the roles of women in society and the concept of masculinity, and encourage men to help their wives in household chores.
- Develop CCs' advocacy work on GBV in Jordan using non-traditional advocacy tools.
- Train CCs' members on cybercrime and online sexual exploitation against children.

- Train CCs' members on proposal writing.
- Train CCs' members on digital activism.
- Ensure that Child Safeguarding and PSEA policies of CARE are effectively implemented by all the members of community committees.
- Consider developing community-based initiatives based on the community's needs and priorities.

### Economic Empowerment

- Link the participants with the private sector.
- Support the resilience of small and micro businesses by providing training and funding for online advertisement, marketing and on leveraging the use of technology.
- Include additional funding for the purchase of raw material in the business grant.
- Conduct awareness sessions about the regulations of registering home business.
- Introducing entrepreneurs to bank saving systems.
- Supporting entrepreneurs in marketing their products by arranging virtual Bazaars and other virtual and electronic modalities.
- Designing sessions with prominent social entrepreneurs from local communities who managed to open and run their business; such sessions can motivate participants to open a business.
- Encouraging participants to establish social enterprises.
- Provide technical support to business owners on how to adapt and increase resilience to challenging contexts and shocks. This could include marketing training, mentorship and coaching, development of new and adapted products and services.
- Provide additional financial loans, grants and equipment to support business needs post-crisis. Business owners may have sold their equipment, depleted savings and/or have no capital for running costs and raw material.
- Support businesses to optimize the use of technology, especially for online sales and remote management.
- Support businesses to spread public health messaging to help combat COVID-19.
- Organize awareness sessions for laborers around worker's rights. A specific recommendation is to target self-employed women to raise awareness on independent enrolment in social security schemes, as well as social security protection laws and regulations, such as where to get help in case of sexual harassment or unequal pay.
- Expand vocational training programs aimed at women to other sectors outside of the traditional ones such as beauty salons – rather focus on technical skills such as industry, real estate, construction, and programming. A key point is to ensure this support is centered around sustainability beyond the project life time.
- Expand potential SME partnerships and networks. For example, SME networks could be set up to facilitate distribution of the products of home-based food processing businesses. Other options

include facilitating marketing of products by promoting them via a shared social media channel, publishing videos about the products, etcetera.

- Develop and support employers in providing graduate training programs, such as internships, apprenticeships, fellowships, cash for work, mentoring, On The Job training, and other paid career development opportunities, to enable youth to gain enough workplace skills to contribute to the economy.
- Ensure people with disabilities have access to appropriate mobility aids (where relevant) and economic empowerment opportunities.
- Raise awareness with employers around the possibilities of hiring people with disabilities, especially in the current situation where many jobs are shifted to home-based and online.
- Provide training opportunities in sectors that show promise of growth, for example the construction sector.
- Facilitate access to funding and matching skilled workers to SMEs to enable expansion of their economic activity.
- Develop the internal referral mechanism between CARE's Urban Protection Response Program and the Sustainable Development Program.

#### Hydroponic Agriculture in Azraq camp

- Respondents recommended to keep good follow up to make this activity successful as it requires constant monitoring, also to provide them with advanced training.
- Make a second round of distribution for seeds, solutions and equipment as the previous one wasn't enough to grow more plants.
- Participants suggested to have this training face to face instead of having it online and to practice as much as possible.
- Respondents suggested to establish a plantation space for each shelter, plot and block if that is possible and could be approved by camp management.
- Respondents suggested to have any kind of agriculture projects for Azraq camp residents also they suggested to have it as income generation activities.
- Respondents asked to have startup kit and grants in order to establish their own business.
- Participants in the FGDs requested to provide them with relevant learning resources, books, information about hydroponic agriculture.
- Target youth in such programs aged between 18 to 25 years old.

#### Cash Assistance

- Continue to provide multi-modalities for cash, such as the IRIS accounts, ATM cards, home-delivery, and the JoMoPay.
- Implement tailored cash based interventions for GBV survivors and embed them into case management programs.

- Develop an individual exit plan for households who benefit from the conditional Cash Assistance.
- Link CCA's parents with relevant economic empowerment interventions or the Village Savings and Loan Association.

### Information Provision

- Designing mass media materials for PWDs especially blind, deaf, and hard of hearing people, and people with mobile disabilities.
- Using SMS, WhatsApp, and Facebook to reach adults and adolescents.
- Using TikTok challenges approach to target adolescents and children.
- Designing the mass media materials in forms of video, audio, and photos.
- Using attractive approach for raising awareness such as songs, animation videos, and podcasts.
- Conduct media campaigns that address the cultural factors and gender norms that influence women's access to employment.