



ENHANCING LIVELIHOOD OPPORTUNITIES FOR JORDANIAN AND SYRIAN REFUGEE WOMEN IN JORDAN

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EXECUTIVE SUMMARY

Context

Since 2011, a total of 670,238 Syrians have registered as refugees in Jordan, the majority of which have settled in host communities in urban and rural areas across Jordan.¹ This influx of refugees has put a strain on Jordan's infrastructure, economy and labour market. A growing number of initiatives in Jordan, such as those stemming from the Jordan Compact, have aimed to ease the pressure created by this population surge through promoting the economic inclusion of Syrian refugees, while also creating job opportunities for Jordanians.² The inclusion of women within these initiatives has been particularly challenging as a number of social and structural barriers work to limit women's labour force participation. In 2018, Jordan had the third lowest female labour force participation rate in the world, only after Syria and Yemen.³ In October of the same year, the unemployment rate for women was 25.7%, recovering slightly from its highest peak in 25 years of 34% in June of 2017.⁴ The positive impacts of increased female labour force participation are far reaching and benefit not only women, but entire economies.⁵ However, reasons for low female labour force participation are complex and interrelated.⁶ Structural barriers such as poor transportation and childcare options, combined with patriarchal norms which dictate the acceptance of female participation, work to severely limit women's formal labour force participation. While barriers to women's participation in the labour market in Jordan have already been studied, and include both structural and social aspects, the characteristics and strategies of women engaged in the formal labour force have been largely unknown.⁷ To address this knowledge gap, this assessment sought to understand the enabling factors and continued challenges faced by working Jordanian and Syrian refugee women.

Assessment Background and Methodology

In light of these information gaps, and building on previous research conducted by REACH looking to the barriers women face in accessing employment, REACH in collaboration with UN Women conducted an assessment to understand the individual and community characteristics of Jordanian and Syrian women who are engaged in the formal labour force.⁸ The overall objective of the assessment was to better inform evidence-based programming aimed at removing gendered barriers to Jordanian and Syrian women's employment.

To meet this objective a mixed methods approach was used that included both qualitative and quantitative data collection components. For the quantitative research component, the population of interest included Jordanian women who were engaged in the formal labour market in Jordan at the time of the survey (or who were employed in the formal labour force within 12 months prior to the survey), and Syrian refugee women residing in Jordan who were using, or had previously used, a work permit to engage in labour at the time of the survey. In total, 528 randomly sampled phone surveys were conducted between October and November 2018; 388 with formally employed Jordanian women and 140 with Syrian refugee women who currently or previously held work permits. Findings from the survey for working Jordanian women are therefore generalizable to the population at the country level with a 95% confidence level and a 5% margin of error, while findings for working Syrian refugee women are generalizable to the population at the country level with a 95% confidence level and an 8% margin of error.

¹ United Nations High Commissioner for Refugees (UNHCR), [Inter-agency information sharing portal](#), last updated 11 March 2019, accessed 18 March 2019.

² Overseas Development Institute: Barbelet, Hagen-Zanker and Mansour-Ille, [Policy briefing: The Jordan Compact](#), February 2018.

³ Among 185 countries and territories that report such data. Female labour force participation rate is calculated by dividing the number of people actively participating in the labour force by the total number of people eligible to participate in the labour force (women ages 15-64). The World Bank, [World Development Indicators](#), 2018.

⁴ Labour force rate comprised of entire economically active population (male or female) ages 15 – 64. The unemployment rate for women is calculated by dividing the number of unemployed women (those willing and able to work, but not working due to not being able to find work) by the total labour force (sum of those working and those unemployed). DoS, [Unemployment Rate during the fourth Quarter of 2018](#), March 2019.

⁵ International Monetary Fund, [Pursuing Women's Economic Empowerment](#), May 2018. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, [Leave no one behind: A call to action for gender equality and women's economic empowerment](#), 2016.

⁶ REACH and UN Women, [Women Working: Jordanian and Syrian Refugee Women's Labour Force Participation and Attitudes Towards Employment](#), August 2016.

⁷ European Training Foundation (ETF), [Increasing female participation in employment through vocational education and training in Jordan](#), 2016. REACH and UN Women, [Women Working: Jordanian and Syrian Refugee Women's Labour Force Participation and Attitudes Towards Employment](#), August 2016. The World Bank, [Hashemite Kingdom of Jordan Understanding how gender norms in MNA impact female employment outcomes](#), June 2018.

⁸ Informal economy workers are distinguished by their lack of "secure employment contracts, worker's benefits, social protection or workers' representation". According to the operational definition adopted by the International Labour Organization (ILO), if an employer contributes to social security on behalf of the employee, the employment qualifies as formal employment. [Informal Economy](#) Workers, ILO, 2019.

A purposive sampling approach was used for all qualitative data collection. In total, 71 FGDs (or KIs where necessary) were conducted from November to December 2018 in the five governorates where UN Women has programming (Amman, Tafilah, Zarqa, Ma'an and Karak) as well as Za'atari refugee camp in Mafraq governorate (with Syrian refugees only). The FGDs were divided into groups of Jordanian women, Jordanian men, Syrian women and Syrian men. The FGDs with women were further disaggregated into groups of women who were working and those who were not. Between December 2018 and January 2019, 25 KIs were conducted with business owners and HR managers from sectors women most commonly work in, according to quantitative findings, to understand the demand side of the labour market.⁹ Finally, between December 2018 and January 2019 five additional KIs, identified using a purposive sampling method involving a stakeholder analysis, were conducted with experts on Jordan's legal framework surrounding employment which sought to explore further challenges that inhibit women's equal participation and compensation in the labour market.

It is important to note that though the data for working Syrian refugee women and Jordanian women is presented side-by-side, the two population groups are not directly comparable. While the phone survey successfully reached Jordanian women working in the formal labour market, 57% of Syrian refugee women only had verbal contracts, despite having work permits. Therefore, according to the International Labour Organization's (ILO) definitions of formal and informal employment, these women are not formally employed.¹⁰ This in itself is an important finding as it revealed that there are very few Syrian refugee women who have been able to access formal employment. As such, this report and its findings should be interpreted with this key aspect in mind, knowing that this difference may have other implications in regards to educational attainment, income, and other related factors.

Key Findings

Characteristics of women working

Individual and family profile:

Working Jordanian and Syrian refugee women have similar demographic profiles in regards to average age, household size and marital status, however Syrian women are significantly more likely to belong to female headed households or to personally be the head of the household.¹¹ Working Jordanian women are 35 years old on average compared to 34 years for working Syrian refugee women. A slightly greater proportion of working Jordanian women are married (73%), compared to Syrian refugee women (64%), and both groups of women have an average household size of five people. Working Syrian refugee women are significantly more likely to either be the head of the household (36%), or belong to a female headed household (42%), than working Jordanian women (13% belong to female headed households while 10% of those are themselves the head of the household). Similar proportions of working Syrian refugee and Jordanian women have children; 61% of Jordanian and 59% of Syrian refugee women.

There is a significant educational difference between working Syrian refugee women and working Jordanian women whereby Jordanian women are significantly more likely to have a bachelor's degree or higher compared to Syrian women who are more likely to have only completed primary education. While 82% of working Jordanian women have a degree above secondary education, 92% of working Syrian refugee women have only completed secondary education or less with 54% having completed only primary school. Among the working Jordanian women who have a degree, the most common fields of study include education (49%), human health or social work (18%), information and computer technology (12%), and finance, insurance and business services (7%).

⁹ Namely education, human health, factories, sewing and textiles, wholesale and retail trade repair, local charities and NGOs, international NGOs, agriculture, finance insurance and business services.

¹⁰ Informal economy workers are distinguished by their lack of "secure employment contracts, worker's benefits, social protection or workers' representation". According to the operational definition adopted by the International Labour Organization (ILO), if an employer contributes to social security on behalf of the employee, the employment qualifies as formal employment. [Informal Economy](#) Workers, ILO, 2019.

¹¹ Pearson chi square $P < 0.001$ in SPSS.

Employment profile:

Reasons for seeking employment

While both working Jordanian and Syrian refugee women seek employment due to financial need (100% of Syrian women and 79% of Jordanian women), Jordanian women are significantly more likely to seek employment out of personal drive and satisfaction (67% of Jordanian women compared to 23% of Syrian women).¹² In the vast majority of FGDs with Syrian refugees it was explained that women who were not previously employed in Syria sought employment out of financial necessity in Jordan. While the motivating factors for Jordanian and Syrian refugee women in seeking employment differ, both groups of women understand their economic participation to be very important to their own self-fulfilment. In total, 89% of working Jordanian women and 79% of Syrian refugee women believe economic participation is 'very important' to their own self-fulfilment.

Legislative environment for refugees

Findings suggest that while women are able to obtain work permits, underlying social barriers and perceptions surrounding women's roles prevent more women from applying for permits and seeking employment. The majority of Syrian refugee women neither received assistance to issue their work permit, nor faced challenges during the process. In total, 26% received assistance in obtaining their work permits, and only 4% faced challenges in obtaining work permits. During FGDs, the majority of non-working Syrian women explained that they had no intention to obtain a work permit even if the process was made easier, or if more sectors were open for employment.

Finding and accepting employment

In light of high unemployment rates for men and women in Jordan, many FGD participants explained that they did not believe it to be harder for women to find employment than men, simply that it is challenging for anyone to find employment. Among FGD participants who believed that finding employment is more challenging for women, primary factors included challenges associated with long working hours, household work and childcare responsibilities, and social barriers in general. Additionally, **while the majority of women personally make the decision to accept employment, the decision to initially seek employment is heavily influenced by male family members.** During FGDs, employed Jordanian and Syrian refugee women explained that they would not have sought employment if their husbands or fathers had disapproved. In line with this, many non-working women FGD participants explained that their husbands did not approve of them working, specifically outside of the home.

Type of employment

The most common sectors of employment for Jordanian and Syrian refugee women vary significantly between the two groups. Working Jordanian women are most commonly employed in education or human health and social work (40% and 16%, respectively), while Syrians most commonly work in agriculture, forestry, or fishing (49%), and sewing and textiles (22%). Additionally, **working Jordanian women are significantly more likely to have permanent full-time employment than working Syrian refugee women.** The proportion of Jordanian women with full-time employment is nearly double that of Syrian refugee women (91% compared to 46%). Rather, Syrian refugee women are more likely to be employed through seasonal work (primarily agricultural; 24%), permanent part time employment (15%), or temporary full-time employment (14%).

Wages

Jordanian and Syrian refugee women's monthly income differs substantially with working Jordanian women making, on average, more than twice the amount of working Syrian refugee women. Jordanian women earn an average of JOD 408 per month, while Syrian refugee women earn an average of JOD 169 per month.¹³ **In terms of total household income, Syrian refugee women are more likely to be the primary income generator of their household compared to Jordanian women who are more likely to be the secondary income generator.** While 79% of Jordanian women have at least one other person in their household working and earning an income, only 36% of Syrian refugee women have another person earning an income in their household.

¹² Pearson chi square P <0.001 in SPSS.

¹³ Average reported earnings are less than the JOD 190 minimum wage for non-Jordanians which indicates work in the informal sector.

Career goals

In terms of promotion opportunities, Jordanian women are almost twice as likely to feel they do not have equal opportunities with their male colleagues for promotion at work as Syrian refugee women (27% of Jordanian women compared to 15% of Syrian refugee women). This is partially due to the difference in the sectors of work that Jordanian and Syrian refugee women are employed in, with fewer chances of promotion in the primary sectors for Syrian refugee women compared to the primary sectors for Jordanian women. While 84% of Jordanians are satisfied with their current employment, only 48% of all working Jordanian women plan to stay at their current place of employment in the short term, while 22% plan to leave their current place of employment in the short term.¹⁴ In contrast, 87% of Syrian refugee women are satisfied with their current employment and 64% plan to remain at their current place of employment in the short-term. However, while 64% of Syrian refugee women intend to stay at their place of work in the short term, while only 21% intend to stay in the long term.

Factors influencing women's employment

Transportation

Syrian and Jordanian refugee women rely on different methods of transportation, partially in relation to their varying financial capacity.¹⁵ Jordanian women spend an average of JOD 57 on costs associated with travelling to work per month, four times more than the average JOD 14 per month spent by Syrian refugee women. However, Jordanian and Syrian women spend a similar proportion of their salary on transportation with Jordanian women spending an average of 15% of their salary on transportation compared to an average of 12% of spent by Syrian women. Corresponding to this financial capacity, Jordanian women rely on more expensive forms of transportation, primarily including cars (38% using a personal, borrowed, or rented car) and taxis (30%) for transportation to and from work. Comparatively, Syrian refugee women rely primarily on cheaper forms of transportation such as the bus (43%) or walking (38%) to and from work. **Likely due to their greater use of private transportation, Jordanian women are more likely to live farther away from their places of employment compared to Syrian refugee women who are more likely to live in close proximity to their employment.** While 59% of Jordanian women work in a village different from where they live, 60% of Syrian refugee women live in the same village as their place of employment. Additionally, working Syrian women more commonly have access to transportation assistance through their employer (39%), and would prefer to have transportation provided by their employer if they could choose any method of transportation (61%).

Childcare

Both working Syrian and Jordanian women rely on low or no cost methods of childcare, though Jordanian women have comparatively more choice. In total, 99% of working Syrian refugee women with children do not spend anything on childcare which is accomplished by relying on family members to assist with childcare (61%), working only while children are in school (32%), allowing children to care for themselves (28%), or relying on the assistance of neighbours (2%).¹⁶ Jordanian women employ similar methods, spending an average of JOD 24 per month, though 26% rely on day care centres (24% of whom have free or subsidized day care centres through their employer) or babysitters (3%). On average Jordanian women spending money on childcare (33% of all) put 17% of their monthly salary towards childcare services. The vast majority of Jordanian and Syrian refugee women are satisfied with their childcare (93% of Jordanians, and 92% of Syrian refugee women), however a slight majority also believe that childcare needs limit their employment opportunities (59% of Jordanian women and 54% of Syrian refugee women).

At the time of the assessment, the Jordanian Labour Law (Article 72) stipulated that institutions employing 20 or more women, who combined have ten or more children under the age of four, must provide daycare services for their employees.¹⁷ Though maternity leave is paid for through social security (relieving the employer's financial burden of paid leave), some business owner and HR manager KIs reported that they did not want to hire women

¹⁴ Short term is defined as less than five years, while long term is five years or more. Other short-term goals for Jordanians consisted of 'start my own business' (7%), 'leave the workforce' (10%), 'return to school' (12%), or 'other' (2%).

¹⁵ On average, Jordanian women reported a salary more than twice as large as Syrian refugee women.

¹⁶ 61% of Syrian refugee women have children ages 0-17. 59% of Jordanian women have children ages 0-17. Select all that apply question.

¹⁷ Article 72, which has since been changed to apply to any institution whose employees have 15 or more children under the age of five.

who may soon be pregnant, or were pregnant because they would go on leave. Additionally, legislative KIs explained that the majority of institutions do not abide by the requirement to provide a daycare due to poor enforcement of the law and insufficient capacity of smaller organizations in particular to provide such a service. Legislative KIs also reported that institutions who want to remain in clean legal standing do not hire more than 19 women so as to avoid any legal requirements. As such, KIs explained that much caution is needed when amending or creating new legislation as unintended consequences may actually work to exacerbate discrimination against women, rather than to increase their inclusion.

Household chores and financial responsibility

In terms of financial decision-making, Jordanian male FGD participants generally perceive Jordanian women to be capable of making financial decisions relating to household necessities, however Syrian refugee women (who are more likely to be the household head) are more likely to be solely responsible for financial decisions. While the majority of working Jordanian women (81%) do not have sole decision-making power over household financial decisions, 64% are able to make decisions regarding the use of their own salary. Conversely, only a slightly greater proportion of working Syrian refugee women make decisions regarding their personal salary (51%) than those who are the primary household financial decision makers (43%). This suggests that while employment means Jordanian women have greater financial freedom, Syrian refugee women are only afforded such freedom if they belong to female headed households (either as the head of the household or under another female head).

The majority of both working Jordanian and Syrian refugee women are solely responsible for household chores (74% of both Jordanians and Syrians), while only 7% of Jordanian women and 6% of Syrian women have husbands who help with chores.¹⁸ Working women therefore not only manage their employment, but continue to bear the burden of household responsibilities, in line with social expectations.

Social norms

In accordance with patriarchal norms, FGD participants explained that women are primarily responsible for home making and child rearing rather than contributing to household income through wages earned in formal employment. Additionally, outside of the home, women are expected to protect their honour by respecting certain practices and avoiding situations that could be perceived as shameful. **These social norms impact not only the perceived acceptability of women involved in formal employment, but also the type of work seen as appropriate for women, and the hours in which they can participate in such work.** According to FGD participants (both Jordanian and Syrian refugees), it is only perceived as appropriate for women to work in non-mixed gender environments, or where there are open work areas where women are not in closed spaces with men, doing work that is not physically demanding, and during the hours of 8AM to 4PM.

Attitudes of friends and family

The vast majority of working Jordanian and Syrian women have friends and family who are supportive of their employment. The family and friends of Jordanian women are more likely to be very supportive of their employment (79% of women reported 'very supportive' family and friends, while 17.5% reported 'somewhat supportive') compared to Syrian refugee women whose family and friends are more likely to be only somewhat supportive (35% of women reported 'somewhat supportive' family and friends while 61% reported 'very supportive' family and friends). This support is contrasted with the lack of acceptance towards female employment among family and friends of non-working women (as explained during FGDs).

Workplace conditions

The fear of relational and material consequences that result from experiencing harassment limits women's employment opportunities through both the hours they are able to work, and the types of work they can participate in. In total, 12% of Jordanian women and 5% of Syrian refugee women have been personally harassed or witnessed harassment, while 17% of Jordanian women and 21% of Syrian refugee women are afraid of harassment at their place of work. Furthermore, the proportion of women who feel that harassment limits their employment opportunities more than doubles with over half of Jordanian women (54%) and 45% of Syrian women feeling such limitations. The vast majority of both male and female FGD participants explained that if a woman has a "strong character" she can put a stop to harassment, and that it is the woman's responsibility to put an end to any

¹⁸ Other answers among Jordanian women: female family member (13%), cleaner (4%), children help (2%). Syrian women: female family member (12%), children help (8%).

inappropriate male behaviour she may encounter. As a result of rigid social norms and laws which both burden women with the responsibility of avoiding harassment, and punish them for being subjected to it, women seek employment where there is less likely to be incidents of harassment. Additionally, a legal framework KI explained that Article 29 of the Jordanian Labour Law, which addresses workplace harassment, does little to protect women, as it only provides them with the ability to leave their place of employment with severance.¹⁹ Thus, rather than placing responsibility on the perpetrator, women bear the burden of the implications of harassment as their only course of action is simply to leave their place of employment.

Conclusion

It is critical to mobilize strategies and programmes that can effectively increase female labour force participation in Jordan, where such participation is exceptionally low. This assessment found that while working Jordanian and Syrian women have a number of demographic similarities in regards to age, marital status, family size, and number of children, key differences exist regarding education, motivating factors for employment as well as sectors and security of such employment. Additionally, working Jordanian women have comparatively more agency and choice, specifically in regards to childcare and transportation, than working Syrian refugee women. Jordanian and Syrian women who work face a number of continued challenges, however those who have overcome barriers and are working share important characteristics. The majority of Jordanian women who work are highly educated, have support from friends and family regarding their employment, minimize costs associated with childcare and take measures to avoid harassment through working in female dominant environments and using personal vehicles. Similarly, Syrian women have support from friends and family, though less than working Jordanian women, minimize costs associated with transportation and childcare, and work to avoid harassment. Among Syrian communities, financial necessity has helped create an environment that is more accepting of women working.

While a minority of Jordanian and Syrian women have overcome certain barriers to employment, numerous structural and social barriers continue to limit the perceived benefits of women working. Low and unenforced minimum wages, perceptions of workplace inequality, fear of harassment, social expectations regarding women's roles in the home, and high costs of transportation and childcare all work to limit the feasibility of women entering the labour force. Findings show that social norms are not overcome at the individual level, but that working women are doing so due to supportive families and communities.

Assessment findings have implications for programming aimed at different levels of intervention. Programming targeting women's economic empowerment needs to be aimed at the community level, including men, rather than just at individual women. Awareness raising both within communities and the education system needs to be conducted to encourage more young girls and women to study and pursue sectors of work that may not currently be seen either as acceptable or preferable for women. Private sector entities can be involved in such programming, potentially offering scholarships or other incentives for new graduates. Lack of childcare and transportation supply, including public transportation, continues to be an issue that can either prevent women from working, or dramatically reduce their employment opportunities. While a number of employers and programmes offer assistance to women, access to such assistance is not guaranteed. Additionally, though benefits of offering child care for employees are well documented, more needs to be done to incentivise provision and encourage employers to comply with requirements set forth in the Labour Law. Enforcement of the minimum wage and protections against gendered wage discrimination should also be put in place, though any policy aimed at targeting these issues needs to be holistic so as to avoid negative or discriminatory consequences, as experienced with Article 72. Similarly, in light of continued challenges and fears related to harassment, there needs to be a push for better protections for women at work, examining carefully the unintended consequences of proposed policy and how policies may instead work to further perpetuate discriminatory practices, rather than decrease them.

These interventions are not linear, but must be addressed concurrently. Women in Jordan are eager to become and remain employed, however given the current challenges, only a small proportion of women are able to do so. Addressing structural and social barriers in coordination, understanding how the two types of barriers work to reinforce one another, are critical efforts towards the goal of increasing female labour force participation.

¹⁹ Additionally, Article 29 only applies to superiors and does not apply laterally to colleagues. The penal code also permits employees who have been harassed to raise a lawsuit against the perpetrator who can be sentenced to jail time, or if it is a company, the company can be closed.

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List of Acronyms

CFW	Cash for Work
DoS	Department of Statistics
FDG	Focus Group Discussion
HoHH	Head of household
HH	Household
ILO	International Labour Organization
JEFE	Jordan Education for Employment
JNCW	Jordanian National Commission for Women
JOD	Jordanian Dinar
KII	Key Informant Interview
MoE	Ministry of Education
MoL	Ministry of Labour
NGO	Non-Governmental Organization
UNDP	United Nations Development Programme
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women

Geographical Classifications

Governorate	The highest administrative boundary below the national level. Jordan is divided into 12 governorates.
District and Sub-district	The 12 Jordanian governorates are further divided into districts and sub-districts.

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INTRODUCTION

Since 2011, a total of 670,238 Syrians have registered as refugees in Jordan, the majority of whom have settled in host communities in urban and rural areas across Jordan.²⁰ This influx of refugees has put a strain on Jordan's infrastructure, economy and labour market. A growing number of initiatives in Jordan, such as those stemming from the Jordan Compact, have aimed to ease the pressure created by this population surge through promoting the economic inclusion of Syrian refugees while also creating job opportunities for Jordanians.²¹ The inclusion of women within these initiatives has been particularly challenging as a number of social and structural barriers work to limit women's labour force participation in Jordan. In 2018, Jordan had the third lowest female labour force participation rate in the world, only after Syria and Yemen.²² In September of the same year, the unemployment rate for women was 25.7%, recovering only slightly from its highest peak in 25 years of 34% in June of 2017.²³ While male unemployment has also increased in recent years, the male unemployment rate in 2018 was 16.9%; more than 10% lower than female unemployment.²⁴ At the macro level these figures have originated, in part, from Jordan's poor economic conditions especially in the aftermath of the financial crisis, plummeting oil prices and the subsequent impact on employment and investment, social norms in regards to female employment, and the population surge brought on by the Syrian crisis as well as the closing of country borders.

In collaboration with UN Women, REACH conducted an assessment in 2016 looking at Jordanian and Syrian refugee women's participation in the labour force as well as attitudes towards employment. In total, 20% of Jordanian women and just 6% of Syrian women surveyed were found to be working.²⁵ Additionally, only 2% of Syrian refugee women had work permits, while an additional 1% had applied for work permits.²⁶ The study revealed that causes of women's unemployment in Jordan are complex and interrelated. Structural factors, such as a weak economy and unfavourable regulatory frameworks, as well as the lack of affordable childcare services and safe and reliable public transport, intersect with social norms that traditionally define the role of women within the context of the household. Despite this, in 2016 female enrollment in Jordanian universities exceeded that of male enrollment, as 52% of enrolled students were female while only 48% of enrolled students were male.²⁷ Therefore while Jordanian women are highly educated, the transition from education into the workforce is disproportionately male dominated. Additionally, while only 25% of the male labour force has a bachelor's level degree or higher, 69% of the female labour force holds a bachelor's degree or higher.^{28,29} Structural barriers, such as poor transportation and childcare options, combined with patriarchal norms which dictate the acceptance of female labour force participation, work to severely limit women's formal participation.

At the time of the 2016 assessment, 43% of Syrian women reported not having, or not having applied for, a work permit due to the cost and a lack of awareness, either related to the process or awareness of the importance of having a permit. Since then, many programmes have been implemented aimed at raising awareness around access to work permits, and various policy and legislative reforms have been passed with the objective of easing Syrian refugee's access to formal employment. On 7 February 2016, the Jordan Compact was signed which set out an agreement between the Government of Jordan and the international community to improve access to education and employment for Syrian refugees in exchange for grants, concessional loans and trade agreements with the European Union. Between February 2016 and October 2018, the Ministry of Labour issued a total of 122,224 work

²⁰ United Nations High Commissioner for Refugees (UNHCR), [Inter-agency information sharing portal](#), last updated 11 March 2019, accessed 18 March 2019.

²¹ Overseas Development Institute: Barbelet, Hagen-Zanker and Mansour-Ilie, [Policy briefing: The Jordan Compact](#), February 2018.

²² Among 185 countries and territories that report such data. Female labour force participation rate is calculated by dividing the number of people actively participating in the labour force by the total number of people eligible to participate in the labour force (women ages 15-64). The World Bank, [World Development Indicators](#), 2018.

²³ Labour force rate comprised of entire economically active population (male or female) ages 15 – 64. The unemployment rate for women is calculated by dividing the number of unemployed women (those willing and able to work, but not working due to not being able to find work) by the total labour force (sum of those working and those unemployed). DoS, [Unemployment Rate during the third Quarter of 2018](#), December 2018.

²⁴ Ibid.

²⁵ REACH and UN Women, *Women Working: Jordanian and Syrian Refugee Women's Labour Force Participation and Attitudes Towards Employment*, August 2016, page 6.

²⁶ Ibid, page 23.

²⁷ Jordan Department of Statistics, March 2018.

²⁸ REACH and UN Women, *Women Working: Jordanian and Syrian Refugee Women's Labour Force Participation and Attitudes Towards Employment*, August 2016

²⁹ DoS, [Unemployment Rate during the fourth Quarter of 2018](#), March 2019.

permits to Syrian refugees within the sectors open to non-Jordanians, however only 4% of these permits (5,282) were issued to women.^{30,31}

Addressing these barriers and increasing female labour force participation is critical in achieving the global Sustainable Development Goals and in strengthening and stabilizing Jordan's economy.³² While REACH's prior research offered an overview of the factors hindering women's participation in the labour market in Jordan, little is known about the characteristics of Jordanian and Syrian refugee women who are engaged formally in the workforce, as well as how they overcame the afore-mentioned employment barriers. Within this context, the overall objective of this current assessment is to assess the individual and community characteristics of Jordanian and Syrian women engaged in the formal labour market to inform programming aimed at overcoming gendered barriers to Jordanian and Syrian women's employment.

Report Outline

This report provides a detailed description of the assessment methodology which is then followed by a discussion of key findings, organized into the following sections:

- 1) Demographic characteristics: This section discusses key demographic characteristics of working women, including family size and structure.
- 2) Employment profile: This section includes the motivating factors for working women, the sector, type and security of women's employment, and finally concludes with a discussion about women's career aspirations.
- 3) Factors influencing women's employment: This section discusses factors that can both encourage or limit women's work force participation including social norms, transportation, childcare, the support and attitudes of friends and family, and work place conditions.

³⁰ Those employed in informal labour are not subject to national labour legislation, income taxation, social protection, employment benefits, or written contracts.

³¹ Ministry of Labour Syrian Refugee Unit, [Syrian Refugee Unit Work Permit Progress Report](#). Syrian refugees are only allowed to work in certain sectors of employment. Sectors closed to Syrian refugees include – medical professions, engineering professions, administrative and accounting professions, clerical and secretarial work, warehouses works, sales works, haircutting, decoration, teaching professions (except for rare exceptions), fuel selling, electricity professions, mechanical and car repair professions, drivers, guards and servants, and building servants.

³² International Monetary Fund, [Pursuing Women's Economic Empowerment](#), May 2018. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, [Leave no one behind: A call to action for gender equality and women's economic empowerment](#), 2016.

METHODOLOGY

Assessment objectives

Data presented in this report was collected by REACH using a mixed methods approach which included both qualitative and quantitative data collection components. Primary data was collected through quantitative surveys of the population of interest (in all governorates), as well as through qualitative FGDs and KIIs in the five governorates of interest. The five governorates of interest for the qualitative component included Amman, Zarqa, Tafilah, Ma'an and Karak, as well as Za'atari refugee camp in Mafraq, and were selected as they are the governorates where UN Women conducts programming.

Methodology overview and assessment timeline



Quantitative data collection

For the quantitative research component, the population of interest included Jordanian women who were engaged in the formal labour market in Jordan at the time of the survey (or who were employed in the formal labour market within 12 months prior to the survey), and Syrian refugee women residing in Jordan who were using, or previously used, a work permit to engage in labour at the time of the survey. The phone survey covered all twelve governorates in Jordan, and surveys were conducted between 16 October 2018 and 14 November 2018. In total 388 working Jordanian women, and 140 working Syrian refugee women were surveyed (see Table 1).

According to the operational definition adopted by the International Labour Organization (ILO), if an employer contributes to social security on behalf of the employee, the employment qualifies as formal employment.³³ Alternately, informal employment is distinguished by employees lack of secure employment contracts, worker's benefits, or social protection.³⁴ Jordanian women were only asked to complete the survey if they were at least 18, and had an employer who contributed to social security on their behalf. Syrian refugee women were asked to complete the survey if they were over 18 and had ever used their work permit to engage in labour.

Challenges in finding enough Syrian refugee women whose work met the definition of formal labour (the details of which are discussed in Annex 1 and the *Challenges and limitations* section) were managed by including Syrian refugee women involved in both formal and informal labour. The challenge of finding Syrian women engaged in formal labour is in itself an important finding as Syrian refugee women face extreme difficulty accessing formal employment. Additionally, although data for working Syrian refugee women and Jordanian women is presented side-by-side, the two population groups are not directly comparable as Jordanian women in the sample are all involved in formal labour. If the entire sample of Syrian refugee women had been involved in formal labour, it is possible that the differences between the groups, especially in regards to educational attainment, wages, transportation and childcare methods, would have been less significant. However, data on the number of Syrian

³³ ILO, [Women and Men in the Informal Economy: A Statistical Picture](#), 2018,

³⁴ ILO, [Informal Economy Workers](#), 2019.

women fitting this criteria, as well as data collection challenges, reveal that a directly comparable (in terms of formal labour) population of working Syrian women is likely extremely small.

Table 1. Phone survey population group and sample

Population	Sample	Rationale
Jordanian women	388	95% confidence level and 5% margin of error at the national level, based on the number of Jordanian women officially engaged into the labour market in Jordan in 2016. ³⁵
Syrian refugee women	140	95% confidence level and 8% margin of error at the national level, based on the number of work permits issued for Syrian refugee women in 2017 and valid for one year. ³⁶
Total	528	

It is important to note that for all findings where comparisons are drawn between working Syrian refugees and working Jordanian women, the higher error should be used with findings at a 95% confidence level and an 8% margin of error.

For Jordanian women, sampling was implemented by generating a list of random mobile phone numbers with the codes of Jordan's main network providers (namely Zain, Orange and Umniah). The survey was then conducted over the phone with data collection occurring during common working hours. Due to this daily time constraint, women who were unable to answer the phone during the hours of 8AM – 5PM are not included in the sample. For Syrian refugee women, sampling was implemented by calling women who had been issued work permits from a randomized list.

Qualitative data collection

For the qualitative component, the population of interest included women and men living in the five governorates in which UN Women has been involved in programming, and business owners and human resources representatives from businesses employing Jordanian and Syrian refugee women.

Focus Group Discussions

This qualitative component of the research project, conducted between 18 November 2018 and 16 December 2018, allowed for clarity and contextualization of the quantitative findings, and helped identify the individual and community-level factors hindering Jordanian and Syrian women's participation in the formal labour market. A total of 71 FGDs and KIIs were conducted between the five governorates where UN Women conducts programming (namely Amman, Zarqa, Tafilah, Ma'an and Karak), and Za'atari refugee camp in Mafraq.³⁷ KIIs were conducted in place of FGDs in 13 cases where challenges reaching the population groups were encountered, and is discussed in more detail in the limitations section. The number of FGDs conducted in each governorate was defined according to the proportion of working age females in the governorate. The FGDs with women will include both women participating in the formal labour market and those who are not participating.

The FGDs were divided into groups of Jordanian women, Jordanian men, Syrian women and Syrian men. The FGDs with women were further disaggregated into groups of women who were working and those who were not. Focus groups were formed by contacting community based organizations and community centres in the locations of interest who helped invite working and non-working women, and men to come to discussions. In addition to this,

³⁵ According to the Ministry of Labour, 302,308 Jordanian women were engaged in the Jordanian labour market in 2016. These are the most recent statistics that can be found as of the 25/09/2018. Ministry of Labour, [Jordanian Labour Market in Numbers \(2012-2016\)](#)

³⁶ 2,372 work permits issued to women, which includes those issued as renewals, employer change, and for social security.

³⁷ FGDs were also conducted with those living in Azraq refugee camp because it is located in Zarqa governorate.

to reach working women, a number of KIIs were conducted at women's places of work, which are detailed in Table 2.

The stratification of the discussion groups allowed for the generation of gender, nationality, and employment status disaggregated qualitative data and encouraged more open discussions for these groups. Although this assessment focused on women's participation in the labour market, the inclusion of men in the sample provided a deeper understanding of the cultural and societal pressures impeding women from engaging in economic activities and detect which measures could ease their inclusion in the labour market.

Table 2. Number of FGDs (or KIIs where specified) by governorate, nationality, employment status (for women) and sex

	Jordanian women		Syrian women		Jordanian men	Syrian men	Total
	Participating in the labour market	Not participating in the labour market	Participating in the labour market	Not participating in the labour market	N/A	N/A	
Amman	3, 4 KIIs	4	4 KIIs	4	2	2	23
Mafrq	-	-	1	5	-	1	7
Zarqa	4	1	2	2	1	1	11
Tafilah	2	2	2 KIIs	2 KIIs	1	1	10
Ma'an	1	2	1	4	1	1	10
Karak	1, 1 KII	2	2	2	1	1	10
Total	16	11	12	19	6	7	71
Total number of FGDs conducted							58
Total number of KIIs conducted							13
Total number of FGDs and KIIs conducted							71

Key Informant Interviews

Five KIIs, conducted with experts on Jordan's legal framework surrounding employment, sought to explore further challenges that inhibit women's equal participation and compensation in the labour market. A purposive sampling approach was employed to identify relevant informants at both national and local levels. Key informants included government representatives, community leaders, and representatives working for labour and union organisations.

Twenty-five KIIs were also conducted with business owners and HR managers from sectors women most commonly work in (identified through official statistics and the quantitative survey) to understand the demand side of the labour market. The KIIs sought to understand challenges in hiring female staff, the set of working conditions and arrangements that need to, or can be, set up to ease women's inclusion in the formal labour market, and preferences in terms of skill sets and profiles for specific work roles. As shown in Table 3, challenges in finding women in agriculture resulted in an expansion of KII locations to include Balqa governorate. The number of KIIs conducted in each governorate was generally defined according to the proportion of women residing in the governorate (though difficulty in finding willing representatives caused a slight skew towards certain governorates).³⁸ KIIs were conducted in person whenever possible, or over the phone, and were conducted by the Assessment Officer, Senior Field Officer and trained enumerators. Table 4 shows the breakdown of KIIs conducted

³⁸ Department of Statistics, [Estimated population of the Kingdom by governorate and sex](#), 2017.

in each sector of employment for employers of Jordanians and Syrian refugees, while Annex 4 includes the question route used with business owners or HR managers. Business owners or HR managers employing Syrian refugee women all employed Jordanian women as well, however those employing Jordanian women did not also employ Syrian refugee women.

Table 3. KIs with legal stakeholders and business owners

KI Status	Location	Jordanian	Syrian	Total Number of KIs
Legislative/legal KIs	Nationwide	5	-	5
Case study KIs (Jordanian or Syrian women)	Amman	2	1	3
	Zarqa	0	1	1
Business owner and HR manager KIs (employers of Jordanian or Syrian women)	Amman governorate	7	2	9
	Zarqa governorate	6	3	9
	Tafilah governorate	1	1	2
	Ma'an governorate	-	1	1
	Karak governorate	1	1	2
	Balqa governorate	-	2	1
Total		17	12	34

Table 4. Business owner and HR manager KI employment sector

Sector	Employer of Jordanian Women	Employer of Syrian women	Total
Education	5	-	5
Human health	1	-	1
Factories	-	1	1
Sewing textiles	1	2	3
Wholesale and retail trade repair	-	1	1
Local charities, NGOs and CBOs	5	2	7
International NGOs	1	1	2
Agriculture	-	2	2
Finance insurance and business services	3	-	3
Total	16	9	25

Case Studies

The initial aim of the case study component involved identifying programmes aimed at increasing female labour force participation to highlight successful interventions that could be duplicated or expanded. However, after initial stages of data collection (both FGDs and phone surveys), it was discovered that women benefitted more from individual assistance offered through employers, rather than independent programmes. As such, personal stories are included in the findings to highlight the importance of such assistance. A purposive sampling approach was used as KIs were identified through initial quantitative data collection. In total four key informant interviews, two with working Syrian refugee women and two with working Jordanian women, were conducted with women who had received transportation or childcare assistance through their employer.

Challenges and Limitations

Due to the specific sampling criteria required for both the quantitative and qualitative components of the assessment, a number of challenges arose during data collection. The following section outlines the challenges faced, as well as the mitigation strategies adopted to address them, and any resulting limitations of the data presented.

Phone Survey

For the phone survey with Jordanian working women, enumerators initially called randomly generated numbers during the regular work day (from 8 AM to 4 PM), during which time most of the target population were also at work and thus unable to answer the phone or complete the 30-minute survey. This was time-consuming for enumerators, who had to make many unsuccessful calls. To address this, the working hours of enumerators were adjusted slightly to increase the probability of capturing more women at a time when they were able to complete the survey. Though these hours were adjusted, women working during the hours of 8AM to 5PM in occupations where they may be unable to answer the phone were therefore not included in the survey.

Finding working Syrian refugee women to survey also proved difficult, as the criteria for their employment led to a very small subset of the population. The following text box summarizing the population of Syrian women with work permits provides a detailed explanation regarding the challenges in reaching Syrian refugee women in the desired population group. In light of the challenges in reaching the exceedingly small number of Syrian women with work permits, women with permits but without written contracts, and those who worked in the agricultural sector were included for a total sample size of 140 women.

Syrian women with work permits

Though there are 173,259 Syrian refugee women ages 18 and above registered as refugees in Jordan³⁹, only 5,282 work permits had been issued to women as of October 2018.⁴⁰ Though disaggregated data for unique permit holders in 2018 is not available, in 2017, only 2,221 Syrian refugee women had work permits, which is only slightly over one percent (1.3%) of the population of registered Syrian refugee women 18 and above.⁴¹ Within this already small subset of the population, it was discovered, through conversations with women that did not lead to surveys, that a large number of women with permits had never used them to engage in labour for a number of reasons. Many women from the camps reportedly applied for permits simply to facilitate entry and exit from the camps, others (outside of the camps) used them for added security as an official document when travelling, and still others were never able to find employment with their permit. As such, the population of Syrian women with work permits who had ever engaged in labour is likely even less than the 2,221 supposed population size of women. Additionally, the definition for formal labour requires that the employee be covered by social security, however given that the majority (72% in 2017 for women) of all work permits are issued in the agricultural sector where the majority of labour is informal (i.e. workers do not have written contracts or access to social security benefits through their employer), this group of 2,221 is further limited to approximately 620 individual women with permits in non-agricultural sectors (28% of 2,221).⁴²

It is important to note key limitations in the comparison of data between Syrian and Jordanian women in the report. Although data for working Syrian refugee women and Jordanian women is presented side-by-side, the two population groups are not directly comparable. While the phone survey successfully reached Jordanian women working in the formal labour market, 57% of Syrian refugee women only had verbal contracts. According to the International Labour Organization's (ILO) definitions of formal and informal employment, these women are therefore not formally employed.⁴³ This in itself is an important finding as it was discovered that there are very few Syrian

³⁹ [Syria regional refugee response](#), UNHCR, December 2018.

⁴⁰ Ministry of Labour Syrian Refugee Unit, [Syrian Refugee Unit Work Permit Progress Report](#), October 2018.

⁴¹ DoS, [Jordan Statistical Yearbook 2017](#).

⁴² Informal economy workers are distinguished by their lack of "secure employment contracts, worker's benefits, social protection or workers' representation". [Informal Economy Workers](#), ILO, 2019.

⁴³ Informal economy workers are distinguished by their lack of "secure employment contracts, worker's benefits, social protection or workers' representation". According to the operational definition adopted by the International Labour Organization (ILO), if an employer contributes to social security on behalf of the employee, the employment qualifies as formal employment. ILO, [Informal Economy Workers](#), 2019.

refugee women who have been able to access formal employment. As such, this report and its findings should be interpreted with this key aspect and challenge in mind. Additionally, wherever subsets of the population are referred to, the confidence interval may be higher and margin of error wider.

FGDs and KIIs

Similar challenges arose during qualitative data collection. Finding working women for the FGDs during common working hours proved challenging, especially for the very small population of Syrian refugee women working with permits. To address this, enumerators went to places of employment to conduct FGDs during lunch breaks, and a number of KIIs were conducted in place of FGDs⁴⁴ (see Table 2 for an exact breakdown of KIIs and FGDs conducted).

KIIs with business owners employing Syrian refugee women were similarly challenging. Representatives of agricultural cooperatives or textile factories were generally reluctant to be interviewed. Based on the interviews that were successfully conducted with representatives of businesses in the sewing and textile industry, and past research on the agricultural sector in Jordan, it is likely that even if some refugees had appropriate permits, others may still be employed with expired permits, permits for different sectors, or be working without permits. Additionally, HR managers frequently stated preferences in hiring women and especially Syrian women because they accept less pay. Because of this, it is reasonable to assume many owners and managers declined to be interviewed because they did not want these practices to be exposed. As a result, in order to conduct interviews with agricultural representatives, the area of interest was expanded to governorates in the Jordan Valley where many Syrian refugees move in the winter months as job opportunities become more abundant there.

⁴⁴ KIIs were still conducted in person rather than over the phone.

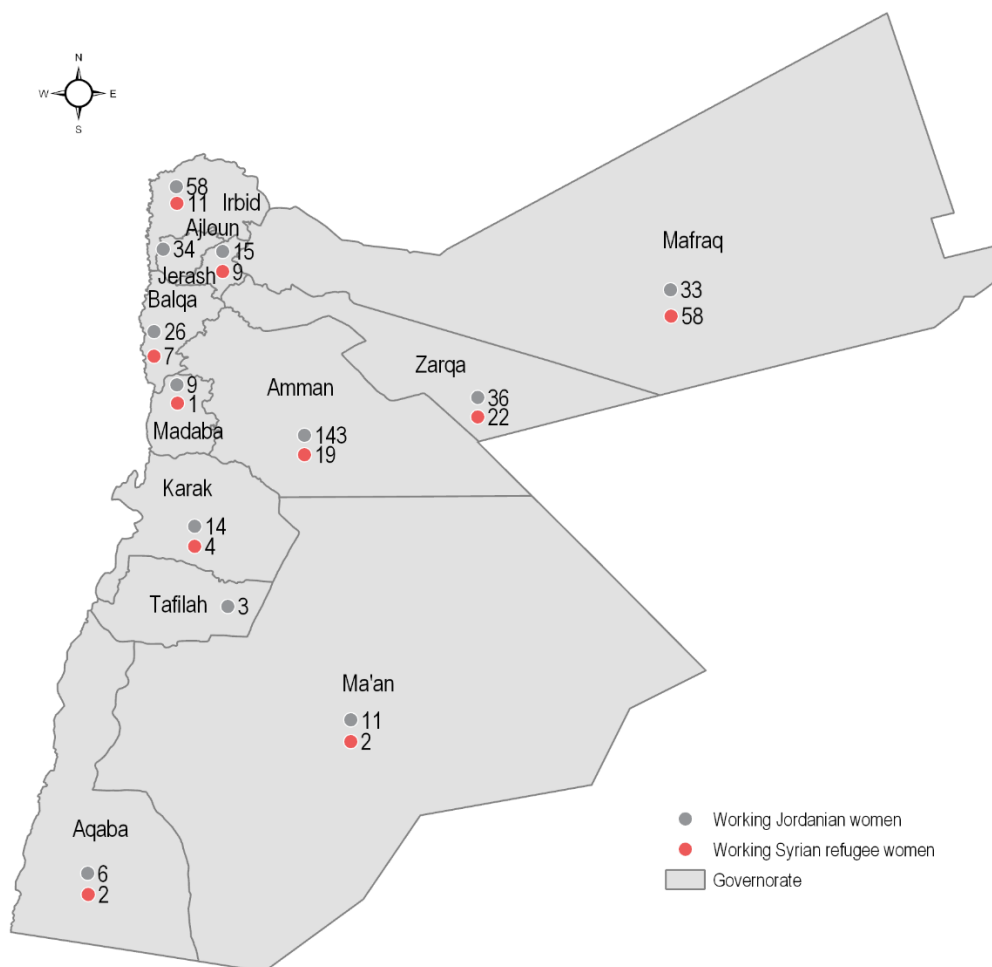
KEY FINDINGS

The first section of this report includes the demographic characteristics of women working and is followed by a household level profile. The next section includes the employment profile of working women including reasons for seeking employment and past employment experience. Additionally, for the women who were no longer employed at the time of the survey, an analysis of the factors that led them to leave the workforce is included. For women who were working at the time of the survey, a section on future career aspirations is included. Next follows factors that can either limit or enable a woman's employment including transportation, childcare, household responsibilities, social norms, and the support of friends and family. Finally, workplace conditions and programmes aimed at helping women enter and remain in the workforce are discussed before final conclusions and recommendations.

Demographic characteristics of women working

Of the Jordanian women surveyed, 80% were working at the time of the survey while 20% reported to have been employed in the last year (from the time of the survey). Of the Syrian refugee women, 61% were working with a work permit at the time of the survey while 39% had used their permit to work at some point in the past. Map 1 shows the breakdown of Syrian refugee and Jordanian women surveyed by governorate.⁴⁵

Map 1. Governorates of residence of phone survey respondents⁴⁶



⁴⁵ Annex 1 includes a Table of the survey sample by governorate.

⁴⁶ Due to the random sampling approach taken, the governorates with the largest number of women surveyed were entirely random as well.

Age

Working Jordanian and Syrian refugee women are of similar age, though Syrian refugee women who work are on average, slightly younger. The average age of working women is 35 among working Jordanian women and 34 among working Syrians women. In total, 26% of working Syrian women are age 18-25 compared to only 15% of working Jordanian women. In FGDs, both male and female participants expressed the perception that employers prefer to hire women aged 20-45, and that once a woman reaches 45 years of age, it is much more difficult for her to find a job. KIs reported that under the Social Security Corporation, the retirement age for men in Jordan is 60 years old compared to 55 for women. The difference in retirement ages allows men to accumulate larger social security benefits, and may discincentivize or limit women from progressing in their careers.⁴⁷

Household profile

Working Syrian refugee women are significantly more likely to be a member of a female headed household than working Jordanian women.⁴⁸ While only 13% of Jordanian women have a female head of household, 42% of Syrian women have a female head of household (see Figures 1 and 2). Additionally, 10% of Jordanian working women are themselves the head of the household compared to 36% of Syrian refugee working women.

Figure 1. Head of household gender among working Jordanian women

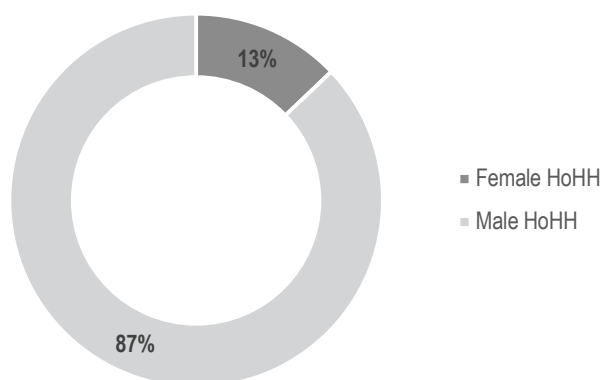
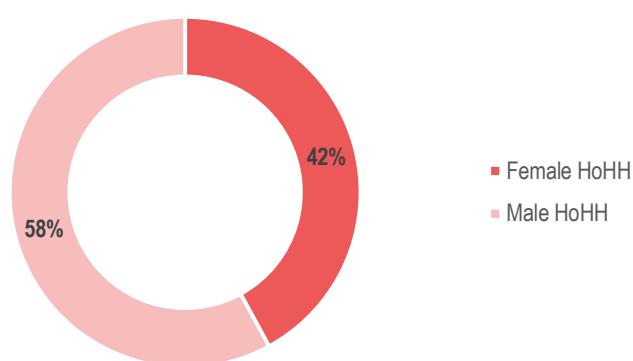


Figure 2. Head of household gender among working Syrian women



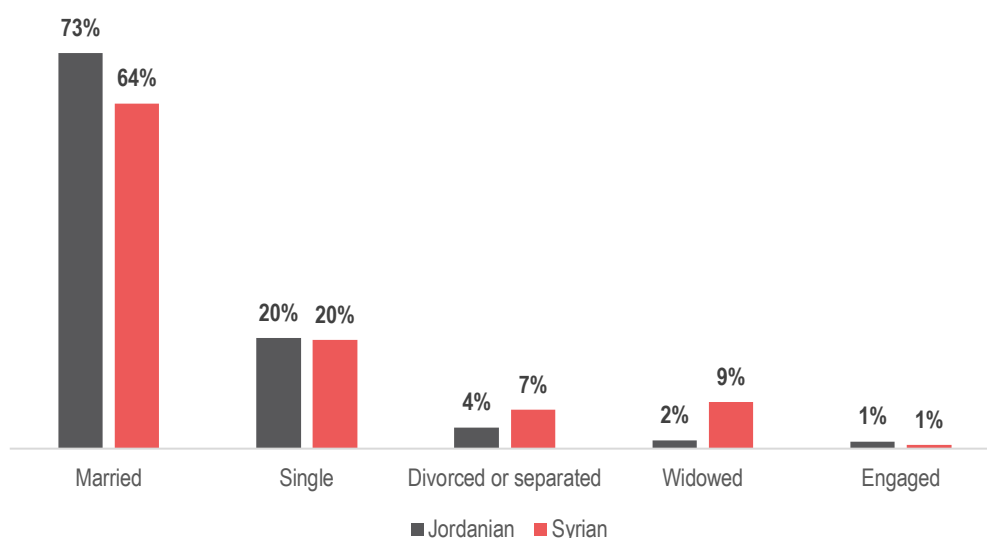
⁴⁷ Social Security Corporation, [Article 62 of the Social Security Law](#), 2014.

⁴⁸ Pearson chi square value <0.001 in SPSS.

These findings were confirmed during FGDs as Syrian refugee participants explained that it is more likely for Syrian women to work in cases where there is no male head of household (widowers, divorced, or single women), or when male family members are not able to find work due to physical inability or lack of opportunities. As a result, Syrian refugee women most commonly work due to financial need. In contrast, Jordanian FGD participants commonly explained that young women, and women who are highly educated are most likely to be employed.

Despite the perception held by many employer KIs that married women cannot be as dedicated to their jobs as single women, the majority of working women are married (see Figure 3).⁴⁹ Reflective of the greater proportion of Syrian women who are the head of household, 73% of Jordanian women are married compared to 63% of Syrian refugee women. Though childcare has previously been identified as a prominent barrier for women interested in working in Jordan⁵⁰, and was again discussed as a barrier during FGDs with non-working women, 59% of Jordanian women and 61% of Syrian refugee working women have children. Both Jordanian and Syrian refugee women have an average of two to three children, and an average household size of five people.⁵¹ **Thus, although household responsibilities and childcare are almost solely delegated to female household members (see further discussion on page 38), the majority of working women (both Syrian refugee and Jordanian) manage both their employment and household and caregiving responsibilities.**

Figure 3. Marital status of working Syrian and Jordanian women



Thus, although FGD participants and some KI business owners reported that single women and women without children are more likely to work, nearly three quarters of Jordanian women and two thirds of Syrian refugee women are married, and a slight majority of both groups have children.

Educational attainment

Reflective of Jordan's high educational attainment in general, the educational attainment of working Jordanian women is significantly greater than that of working Syrian refugee women. While 82% of Jordanian women have a degree, 92% of Syrian refugee women have only completed secondary education or less, with 54% completing only primary school (see Figure 4).⁵²

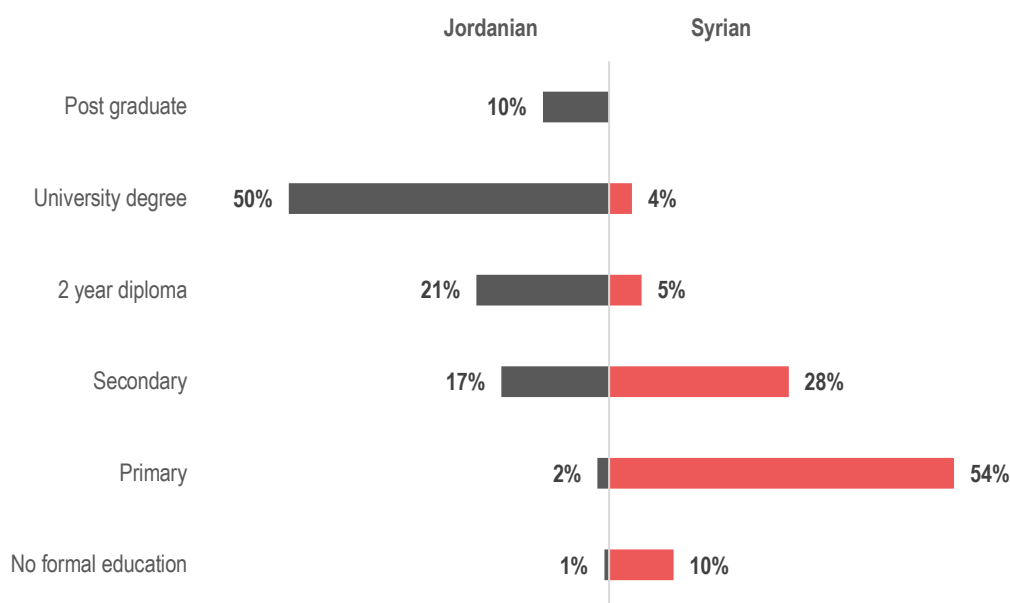
⁴⁹ A perception which was commonly reported during FGDs with both male and female participants, as well as during KIIs with employers. Many employers stated their belief that single women are more dedicated to their work than married women due to a married woman's need to have shorter working hours and greater work time flexibility, as commonly demanded by her husband.

⁵⁰ 28% of women cited childcare as their reason for being unemployed. REACH and UN Women, Women Working: Jordanian and Syrian Refugee Women's Labour Force Participation and Attitudes Towards Employment, August 2016.

⁵¹ Syrian refugee women have an average of 2.8 children while Jordanian women have an average of 2.5 children.

⁵² While there is an educational difference, it is also important to keep in mind the difference in population groups with formally employed Jordanian women versus Syrian women who are not formally employed (57% do not have written contracts).

Figure 4. Educational attainment of working Syrian and Jordanian women



This difference in educational attainment could be a factor in the different type of work in which women are employed. The comparatively low educational attainment of Syrian refugee women, combined with restrictions on permitted sectors of work for non-Jordanians, results in an increased proportion of Syrian women engaged in low-skilled labour (see Figure 11 and further discussion on page 27).

Field of study

Among the 82% of Jordanian women and 9% of Syrian refugee women (12 women total) who have degrees, the most common subject of study is education. Nearly half of Jordanian women (49%) and the majority of Syrian refugee women (9 of 12) have a degree in education. Other common subjects of study for Jordanian women include human health or social work (18%), information and computer technology (12%), and finance, insurance, and business services (7%).

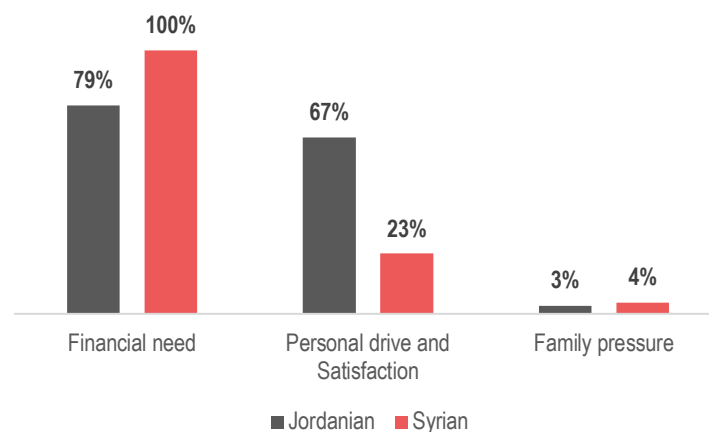
Employment profile

The following section of the report outlines women's motivations for seeking employment, as well as the opportunities available to them in light of challenges related to finding and accepting employment. Past work experience, and work permit challenges are then discussed in regards to Syrian refugee women. Finally, women's job satisfaction and career goals are examined.

Reasons for seeking employment

Financial necessity is the most influential factor for both Jordanian and Syrian refugee women in seeking employment. While 100% of Syrian refugee women seek employment out of financial need, only 23% do so out of a personal drive to be employed.⁵³ In contrast 79% of Jordanian women seek employment out of financial need, while 67% also have a personal drive which motivates them (see Figure 5). Furthermore, 57% of working Jordanian women reported that social protection and social security coverage was 'a strong consideration' in seeking employment in the formal sector, with 11% reporting that it was 'one of a few considerations' and 32% reporting that it was not a consideration. In contrast, 64% of working Syrian women explained that it was not a consideration, while 24% reported it was 'a strong consideration' and 12% that it was 'one of a few considerations'. This is not surprising given that only 43% of working Syrian women had written contracts, and therefore were more likely to be covered by such social protections.

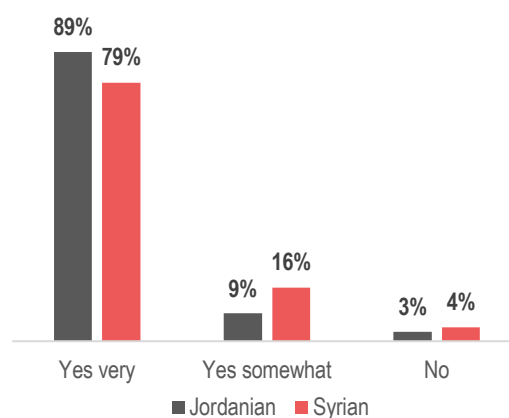
⁵³ Multiple responses possible.

Figure 5. Reason for seeking employment among working Jordanian and Syrian women⁵⁴

In the vast majority of FGDs with Syrian refugees it was explained that women who were not previously employed in Syria seek employment out of financial necessity in Jordan. This finding also explains the lower educational attainment of Syrian refugee women who seek employment out of financial need rather than personal drive, while Jordanian women, who have a personal drive to be employed, likely pursue education as a part of their employment ambitions.

While the motivating factors for Jordanian and Syrian refugee women in seeking employment differ, both groups of women understand their economic participation to be very important to their own self-fulfillment (See Figure 6). Jordanian women are more likely to view economic participation as important to their own self-fulfillment (89%), however the vast majority of Syrian refugee women also view it as such (79%). Thus, although the majority of Syrian refugee women are not motivated out of a personal drive to seek employment, they nonetheless view their employment as important for their own self-fulfillment.

Figure 6. Importance of economic participation to self-fulfillment among working Jordanian and Syrian women



Numerous advantages related to working outside the home were discussed during FGDs, even among participants who do not believe it is acceptable for women to engage in such work. While men were more likely to report that there are no benefits related to women working outside of the home, a slight majority also reported that such work allows women to increase their experiences, provides social benefits, increase income, and allow women to “understand their husband’s difficulties.” Additionally, non-working Syrian women believe work outside of the home allows cohesion with Jordanians to be built, and increases household income. Many non-working Syrian women believe there are benefits of work outside of the home, but feel socially restricted to stay at home. One non-working Syrian refugee woman in Amman explained that benefits of working outside the home would be “to know other

⁵⁴ Multiple responses possible.

women, to see what is behind the walls because we are not getting out of our houses, to have a good salary, to forget our concerns". Working Syrian women did not report cohesion with Jordanian women as a benefit of women working, but are more likely to report financial independence and social benefits during FGDs. In contrast, (working and non-working) Jordanian women are more likely to report that benefits of working outside of the home include psychological benefits, social benefits, increased income, and a strengthening of personality.

Syrian refugee work status before coming to Jordan

Before the start of the war, the majority (68%) of working Syrian refugee women were not previously employed in Syria (see Figure 7). During FGDs, Syrian refugee participants explained that while in some areas of Syria it was very uncommon for women to work, the financial burden of displacement in Jordan has caused many women to seek employment. Among the 32% who were employed in Syria before the start of the war, primary employment sectors included agriculture, forestry or fishing (36%), sewing and textiles (33%), and education (20%) (see Figure 8).

Figure 7. Employment status in Syria of working Syrian refugee women

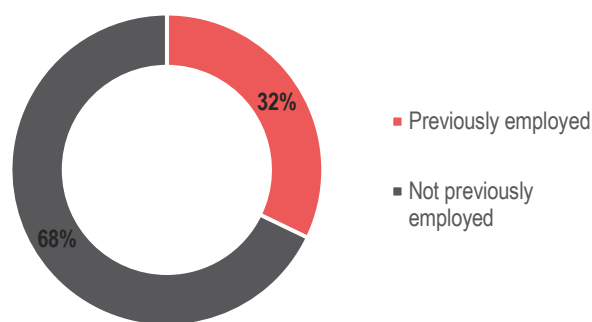
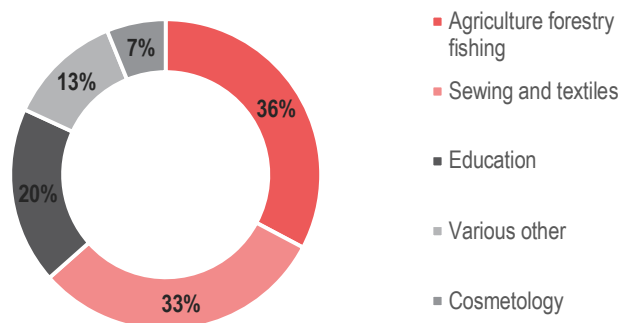


Figure 8. Sector of employment for women formerly working in Syria⁵⁵



Reinforcing the findings regarding sectors of employment in Jordan in which Syrian women are employed, FGD participants explained that women in Syria most commonly worked in agriculture, home-based work, or within a specialty, most commonly in healthcare or education. Many Syrian refugees in Jordan fled from southern Syria where agricultural activities constituted the main source of livelihood. During FGDs, both Syrian men and women explained that in Syria women were allowed to work in agriculture, helping to plant and harvest crops, as long as they were working on family owned land.

⁵⁵ In total, 32% of all working Syrian women were previously employed in Syria. Various other includes accommodation and food service (2%), human health and social work (2%), international organizations and NGOs (2%), local charities, NGOs, CBOs (2%), and wholesale and retail trade repair (4%).

Work permit challenges and assistance

The majority of Syrian refugee women neither received assistance to issue their work permits, nor faced challenges during the process. Only 26% received any kind of assistance in obtaining their work permits, of which the highest proportion reported having an employer as a sponsor (43%), receiving guidance from an NGO (41%), or monetary assistance from an NGO (16%).⁵⁶ Additionally, in total only 4% of all Syrian refugee women reported to have faced challenges in obtaining work permits. During FGDs, the majority of non-working Syrian women explained that they had no intention of obtaining a work permit even if the process was made easier, or if more sectors were open for employment. Rather, they either have no intention to work, or they want to establish their own home-based business (see further discussion on page 32). Syrian refugee FGD participants also explained that in coming to Jordan, women's freedom of movement and interactions outside of the household have become even more restricted. One female Syrian refugee living in Ma'an explained "my husband is not allowing me to leave home to visit my neighbors or relatives...if I want to be a part of formal work do you think he will allow me?" Together these findings suggest that while women are able to obtain work permits, underlying social barriers and perceptions surrounding women's roles prevent more women from issuing permits and seeking formal employment.⁵⁷

Work permits by the numbers

Although there are 173,259 registered Syrian refugee women aged 18 and above in Jordan⁵⁸, only 5,282 work permits have been issued to women as of October 2018 (which includes renewals each year, as well as those issued for a change of employer).⁵⁹ Though disaggregated data for unique permit holders in 2018 is not available, in 2017, only 2,221 Syrian refugee women had work permits, which is only slightly over one percent (1.3%) of the population of registered Syrian refugee women 18 and above.⁶⁰

Standard work permits are valid for one year, but may be renewed after that point.⁶¹ The fees associated with the issuance of a work permit for Syrians include a JOD 10 processing fee, and JOD 3 fee to service providers, while those in the construction sector must pay JOD 45 for mandatory insurance enrollment.⁶² Work permits are either flexible, or issued in connection with a specific employer. For work permits that are tied to an employer, the employer and employee must provide the Labour Directorate with an application form, the work contract, the employer's vocational license, proof of the employee's subscription in social security, and the employee's Ministry of Interior identity card. Flexible work permits are issued for workers in agriculture and construction and can be issued before work is secured. These work permits are not attached to a specific employer and allow more flexibility in regards to the employee's place of employment, but also leaves refugees more vulnerable to risks involved with informal labour. Refugees living in camps are able to get work permits to work outside of the camps which also serve as one month leave permits.

Finding and accepting employment

While the influx of Syrian refugees increased demand on limited employment opportunities in Jordan beginning in 2011, unemployment rates in Jordan have been chronically high for both men and women before the Syrian refugee crisis. Unemployment rates for women in Jordan reached 25.7% in September of 2018 compared to 16.9% for men.⁶³ In light of the high unemployment rate for both men and women, many FGD participants explained that they did not believe it to be harder for women to find employment than men, simply that it is challenging for anyone to find employment. Other participants who believed that finding employment is more challenging for women than for men primarily cited factors that limited the type of employment opportunities available to women as a result of social

⁵⁶ Multiple responses possible – select all that apply question.

⁵⁷ See further discussion of social barriers and perceptions on page 41.

⁵⁸ UNHCR, [Syria regional refugee response](#), December 2018.

⁵⁹ MoL Syrian Refugee Unit, [Syrian Refugee Unit Work Permit Progress Report](#), October 2018.

⁶⁰ DoS, [Jordan Statistical Yearbook 2017](#).

⁶¹ In 2017, 87,141 work permits were issued, 5% of which were issued to women (2,372).

⁶² While the fee for the work permit has been waived for Syrian refugees, the JOD 10 processing fee is still required of them.

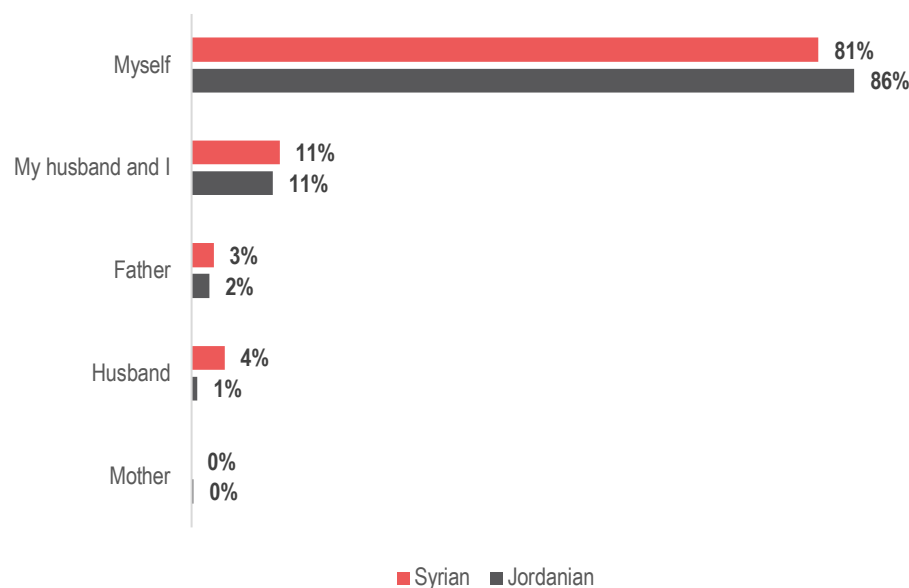
⁶³ Labour force rate comprised of entire economically active population (male or female) ages 15 and above. DoS, [Unemployment Rate during the fourth Quarter of 2018](#), March 2019.

norms. These included long working hours, household work and childcare responsibilities, and social barriers in general. One Jordanian women in Zarqa explained the situation of a friend who was trained to be a nurse but was unable to take a nursing position offered to her because of the late shift hours. Because she was unable to accept the nursing position, she is now employed at a doctor's clinic and is paid JOD 150 rather than JOD 400 (which would have been her salary in the nursing position). Wages that do not meet Jordanian minimum wage are therefore not covered under the Social Security Corporation and therefore leave women without social protection as they are working in the informal sector.⁶⁴ Another key factor acting as a disincentive for women to work are chronically low wages, raised in both KIIs and FGDs. Legal KIs suggested that the national minimum wage is not sufficient to support a decent life and that wage exploitation is prevalent despite educational attainment level, with well-educated Jordanian youth often competing for highly-skilled positions that pay very little.

While Jordanian women found employment through a variety of means including advertisements (33%), relatives (28%), educational services (13%), the labour office (11%), and the civil service bureau (10%), Syrian refugee women primarily found employment through friends and relatives (66%), and NGOs (17%). This variation in how women find employment shows the difference in access to formal assistance structures between Syrian refugees and Jordanians. While Syrians rely more heavily on their own social capital and personal networks, Jordanians are able to access formal services such as the labour office, civil service bureau, and educational services.

Among both male and female headed households, once a woman receives an offer for employment, the majority of both Jordanian and Syrian refugee women personally make the decision to accept. A slightly greater proportion of Syrian refugee women accept employment offers when compared to Jordanian women (86% and 81%, respectively), which is reflective of the greater proportion of working Syrian refugee women who are the household heads. Women who do not personally make the decision either make it with their husband, parents, or the decision is made for them (see Figure 9).

Figure 9. Individual(s) responsible for accepting employment



While the majority of women personally make the decision to accept employment, the decision to initially seek employment is heavily influenced by male family members. During FGDs, employed Jordanian and Syrian refugee women explained that they would not have sought employment if their husbands or fathers had disapproved. In line with this, many non-working female FGD participants explained that their husbands did not approve of them working, specifically outside of the home.

⁶⁴ Minimum wage for Jordanians is JOD 220 per month.

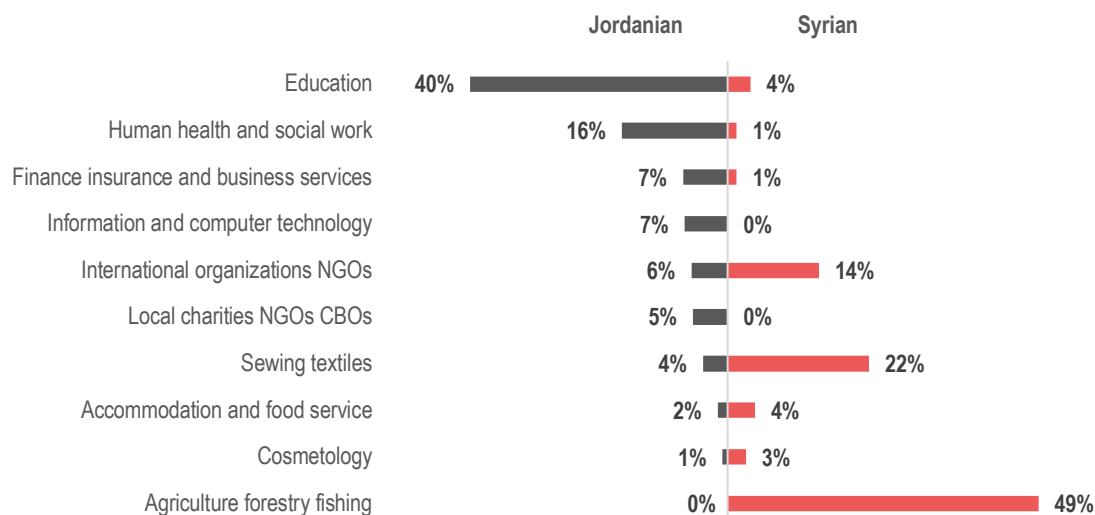
Employer perceptions

During KIs, the vast majority of HR managers and business owners explained that they hire women due to their perception that women are better suited than men for the type of work they offer. Nearly all representatives of charity organizations and educational institutions explained that women are “more well suited for the jobs”. One business owner for a local charity in Amman stated that “there is no need to hire males in this type of work because we need females who can deal with kids, who are warm and affectionate, and who are patient and calm”. In contrast, representatives from finance and insurance companies (employing Jordanian women), explained that due to decisions and intentionality from upper management, women are prioritized for hiring. With such priorities, women naturally keep applying for positions within the companies because they see the values of the company and are eager to work in such environments. A slight majority of HR managers and business owners also mentioned the perception that women are actually more loyal and committed to their work than men. Except for those in Zarqa, all KIs explained that it is very easy to find women to hire, the challenge is simply in finding the best candidates. Thus, although women are generally perceived as committed and eager workers, opportunities are primarily in sectors seen as socially appropriate for women, unless there are intentional decisions made to seek out skilled women to employ.

Sector of employment

The most common sectors of employment for Jordanian and Syrian refugee women vary significantly between the two groups. Working Jordanian women are most commonly employed in the public sector, such as in education or human health and social work (40% and 16%, respectively), compared to Syrians who most commonly work in agriculture, forestry, or fishing (49%), and sewing and textiles (22%) (see Figure 10). For Jordanian women with degrees, the top sectors of employment correspond to the top fields of study.

Figure 10. Top sectors of employment among Jordanian and Syrian women



Prevailing gender norms in Jordan dictate the sectors in which women typically seek employment. As reported during FGDs with Jordanians, work in sectors in which employment opportunities are predominantly within the public sector (i.e. education and the health) is viewed as most desirable for Jordanian women. This is because working in education or healthcare is perceived to be socially appropriate (professions viewed as more ‘feminine’), but also because such work commonly provides an array of other benefits conducive to women also balancing household commitments, including childcare provision, healthcare insurance, and socially acceptable working

hours (most commonly between 8 AM to 4PM). While the majority of Jordanian FGD participants believe that employment opportunities align with women's interests, the predominant discourse is that there are still not enough opportunities within these sectors (low supply) given the strong demand for such employment. Female Syrian FGD participants also expressed interest in working in education, human health and social work in line with their past education and work experience in Syria. KIs with HR managers and business owners, among the health and education sectors especially, explained that finding female employees is never challenging but that finding the best among so many applicants can be challenging.

Syrian refugee women, who face limitations regarding open employment sectors, primarily work in agriculture and textiles.⁶⁵ The Syrian female workforce is predominantly in these sectors as a result of labour force demand coupled with past employment experience, and social acceptance of such work. Syrian refugee FGD participants explained that in Syria it was common for women to work in agriculture on family owned land. In coming to Jordan, the acceptance of such work has changed slightly as land is no longer owned by the woman's family. One female FGD participant in Amman explained that she is encouraged to work only "because she works with her relatives and feels safe" and because "her husband is working in the same farm nearby too." Additionally, KIs with farmers revealed a preference for female workers for the harvesting of certain crops because they believe they are able to handle the crops more gently.

Refugees in Camps

Since 2011, many Syrian refugees have been involved with INGOs and NGOs as they respond to the refugee crisis in Jordan, both in the capacity of volunteer and employee, as well as beneficiary. This is especially true in camp settings, where humanitarian partners manage and oversee operations. FGDs participants in Za'atari and Azraq, explained that both women and men prefer work with NGOs inside the camp, rather than employment opportunities in surrounding villages or cities. Not only are they familiar with their presence and operations, they also prefer the type of work provided by NGOs, the relatively relaxed work environment (when compared with factory work, for example), the close proximity of work, and receiving sufficient and reliable wages. FGD participants explained that interaction with NGOs and volunteer and work opportunities has contributed to the increase in positive perceptions of women working, even among refugees originating from traditionally conservative areas of Syria.

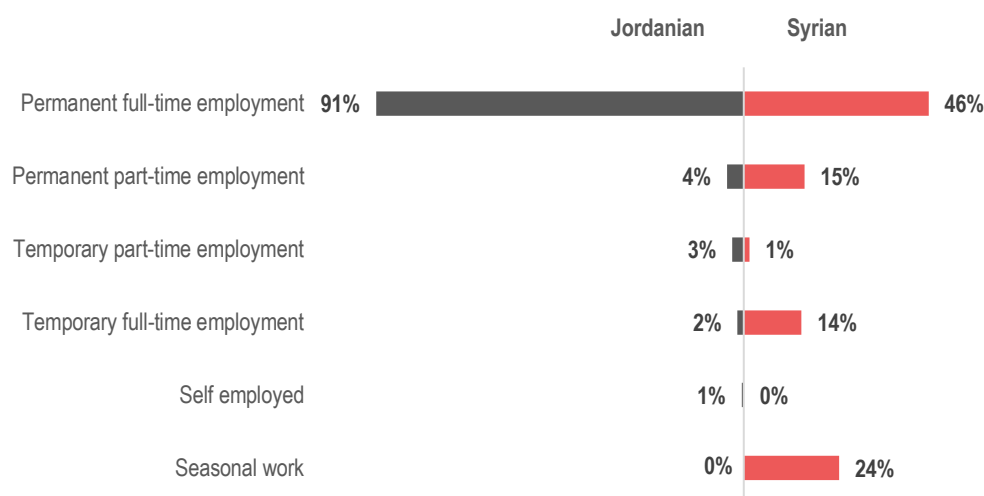
Type and security of employment

Jordanian working women are significantly more likely to have permanent full-time employment than Syrian refugee working women.⁶⁶ The proportion of working Jordanian women with full-time employment is nearly double that of Syrian refugee women (91% compared to 46%). Rather, Syrian refugee women are more likely to be employed through seasonal work (primarily agricultural) (24%), permanent part-time employment (15%), or temporary full-time employment (14%) (see Figure 11).

⁶⁵ Sectors closed to Syrian refugees include – medical professions, engineering professions, administrative and accounting professions, clerical and secretarial work, warehouses works, sales works, haircutting, decoration, teaching professions (except for rare exceptions), fuel selling, electricity professions, mechanical and car repair professions, drivers, guards and servants, and building servants.

⁶⁶ Chi squared test in SPSS, P<0.05.

Figure 11. Type of employment among working Jordanian and Syrian women



Among Syrian refugee working women, 43% have written contracts with their employers, while 57% have only verbal contracts. The two primary sectors of employment for Syrian women (agriculture and textiles) are well known for employment informality throughout the world, and in Jordan specifically.⁶⁷ Additionally, work permits in the agricultural sector are not tied to specific employers, and frequently workers are hired only seasonally (24% of Syrian refugee women). KI employers in the agricultural sector explained that they only have verbal contracts with employees as many of them are daily workers and receive payment at the end of each working day. The risk of this informality remains as workers are neither covered through social security, nor are they protected through written contractual agreements covering topics such as work hours, leave days, harassment or fair compensation.

Wages

Jordanian and Syrian refugee women's monthly income differs substantially with working Jordanian women making, on average, more than twice the amount of working Syrian refugee women. Jordanian women earn an average of JOD 408 per month, while Syrian refugee women earn an average of JOD 169 per month, despite the national minimum working wage being JOD 190 per month for non-Jordanians (see Figure 12).^{68,69} This difference in income is likely due to a combination of factors including Syrian refugee women's lower educational attainment (see Figure 4) as well as the sectors and types of employment open to Syrian women. As previously discussed, sectors open to Syrian refugees, particularly in the agricultural sector, are not subject to the same social security requirements through the MoL leaving employees open to greater wage exploitation.

In terms of total household income, Syrian refugee women are more likely to be the primary income generator of their household compared to Jordanian women who are more likely to be the secondary income generator. This difference is also reflective of the greater proportion of working Syrian women who are themselves the head of the household, and therefore the main income generator. While 79% of Jordanian women have at least one other person in their household working and earning an income, only 36% of Syrian refugee women have another person earning an income. Reflecting this, the average household income of Jordanian women is JOD 953 (Jordanian women contribute an average of 51%), compared to an average of JOD 226 for Syrian refugee women (who contribute an average of 78%).⁷⁰ The majority of Syrian refugee women (88%) rely on employment wages as their primary source of income, however 11% primarily rely on humanitarian aid. These findings are consistent with

⁶⁷ United Nations Development Programme (UNDP); Jordan Economic and Social Council; AECID Spanish Agency for International Development Cooperation, [The Informal Sector in the Jordanian Economy](#), 2010.

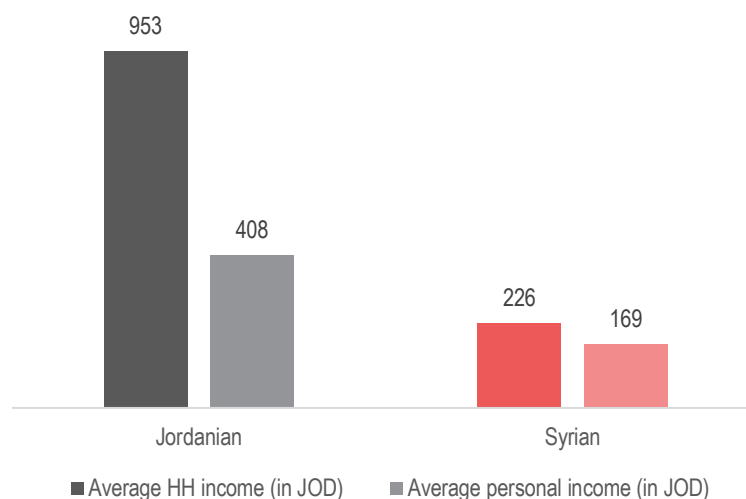
⁶⁸ The income data for both groups had a slight left skew as the median earnings were JOD 350 for Jordanian women, and JOD 150 for Syrian refugee women.

⁶⁹ The minimum wage for Jordanian workers is JOD 220. Generally, people who receive less than minimum wage are not covered by social security as the Social Security Corporation of Jordan only covers those whose wages conform with the legal minimum wages for Jordanians and non-Jordanians.

⁷⁰ The percent contributed was determined by first calculating the each women's contribution towards her household (reported personal income divided by reported household income), then by calculating the average for all Jordanian and all Syrian refugee women. Jordanian women had an average monthly household income of JOD 953 (with a median of JOD 700), while Syrian refugee women had an average monthly household income of JOD 226 (with a median of JOD 200).

earlier discussion regarding financial necessity being the primary driving factor for Syrian refugee women's employment. Findings also suggest that working Syrian women who are more likely to be the sole household income generator are likely more economically vulnerable due to a lower diversity of income sources.

Figure 12. Average income among working women and average household income



Although Syrian refugee women earn significantly lower wages in general, significantly more Jordanian women believe they do not receive equal wages as colleagues performing the same (or similar) tasks. Among Jordanian women, 32% of women perceived a difference in wages, compared to 8% of Syrian women. Some Jordanian FGD participants (both men and women) suggested that because women accept lower pay than their male counterparts, it is actually easier for them to find employment than it is for men.⁷¹ Overall in Jordan there is a gender pay gap of 13.8%, in the public sector and 14.2% in the private sector, though this gap increases in sectors that are female dominated.⁷² In the health sector there is a gap of 31.8%, and in private education there is a gap of 30.2%.⁷³ Social norms which impact the demand and supply of employees in sectors that are deemed socially acceptable for women to work in creates a downward pressure on wages. Findings from KIIs confirmed gender discrimination and the existence of a wage gap, as multiple business owners (though not the majority) described paying women less than men, and Syrian women less than Jordanian women (all among those performing the same or similar tasks). One KII with a representative from a private school in Amman explained that because men are harder to hire in teaching positions, they are offered larger salaries for the same positions as women. A local charity in Karak and a clothing factory in Zarqa also noted women are hired because they will accept less salary than male employees. These discriminatory practices work to perpetuate the belief among both women and men that it is not financially beneficial for women to work as low wages may not even cover necessary expenses that arise when women become employed such as childcare and transportation expenses.

Job satisfaction and career goals

In terms of career promotion opportunities, Jordanian women are almost twice as likely to feel they do not have equal opportunities with their male colleagues for promotion at work as Syrian refugee women (27% of Jordanian women compared to 15% of Syrian refugee women). This is partially due to the difference in the sectors of work that Jordanian and Syrian refugee women are employed in, with fewer chances of promotion in the primary sectors for Syrian refugee women compared to the primary sectors for Jordanian women. Additionally, during FGDs, Syrian refugee women more commonly explained the perception of a general employment preference for Jordanians over Syrians. Rather than feeling that they have an unequal opportunity to advance compared to male colleagues, they feel that there is more discrimination between nationalities, with a general preference for Jordanians.

⁷¹ Even though Articles 22 and 23 of the Jordanian Constitution protect the right to work and equal pay for equal work.

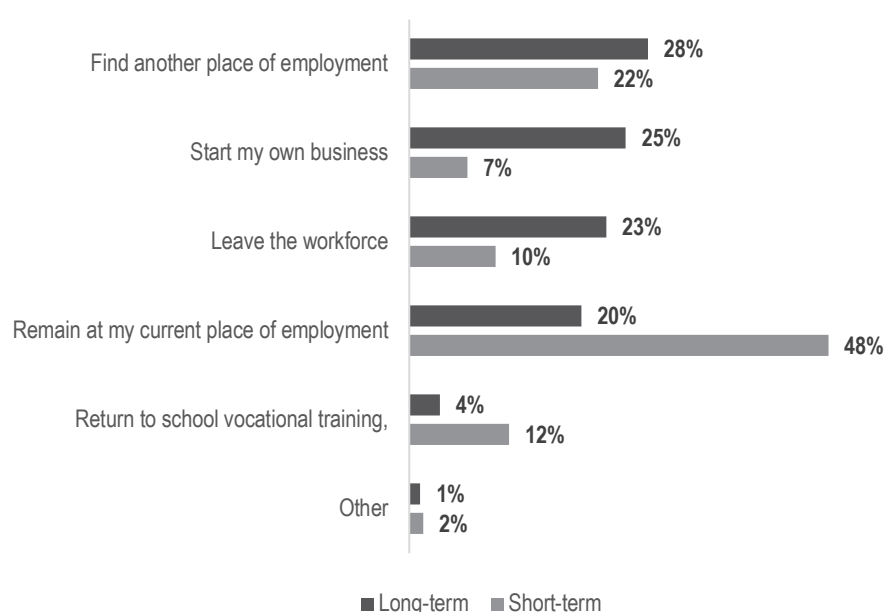
⁷² Jordanian Equal Pay Committee, September 2018.

⁷³ Ibid.

Though working women reported many employment related challenges, in general both Jordanian and Syrian refugee women (who were working at the time of the survey) are satisfied with their current employment, with 84% of Jordanians and 87% of Syrians reporting job satisfaction.⁷⁴ Among the 13% of Jordanian women who are not satisfied with their current employment, primary reasons include inadequate wages (63%), no opportunities for job growth (53%), and boredom with their work (33%).⁷⁵ Syrian refugee women unsatisfied with their employment (9 total) primarily cited inadequate wages, disliking their work, and unfulfilling work.⁷⁶

While 84% of working Jordanians (among the 80% working at the time of the survey) are satisfied with their current employment, only 48% of working Jordanian women plan to stay at their current place of employment in the short term, while 22% plan to leave their current place of employment in the short term (see Figure 13).⁷⁷ In regards to long-term goals, this proportion further decreases with only 20% of women intending to remain at their current place of employment in the long term.⁷⁸ Rather, Jordanian women's long-term goals include finding another place of employment (28%), starting their own business (25%), or leaving the workforce altogether (23%).

Figure 13. Working Jordanian women short and long-term career goals



In contrast, 87% of Syrian refugee women (among the 59% working at the time of the survey) are satisfied with their current employment and 64% plan to remain at their current place of employment in the short-term. However, while 64% of Syrian refugee women intend to stay at their place of work in the short term, only 21% intend to stay in the long term. Rather than staying at their current place of employment, Syrian refugee women want to start their own business (34%), or leave the workforce (12%) in the long term (see Figure 14).

⁷⁴ 80% of Jordanian women and 59% of Syrian refugee women were working at the time of the survey (rather than in the past).

⁷⁵ Multiple responses possible, 3.2% reported that they "did not know" if they were satisfied with their current employment.

⁷⁶ Multiple responses possible.

⁷⁷ Short term was defined as less than five years, while long term was defined as five years or more.

⁷⁸ Long term defined as five years or more.

Figure 14. Working Syrian refugee women short and long-term career goals



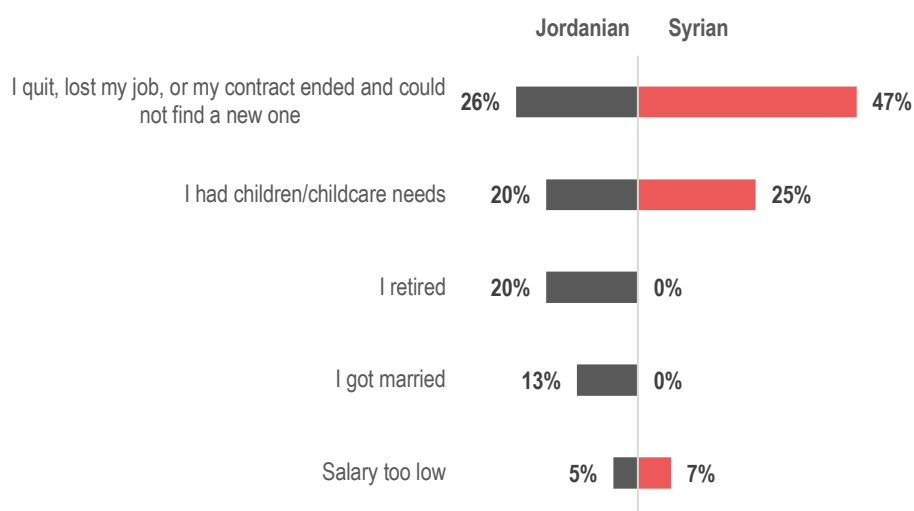
In addition to the 34% of Syrian refugee women expressing a desire to start their own business in the long term, the majority of non-working Syrian refugee women who participated in FGDs expressed interest in developing home based businesses.⁷⁹ Participants explained that women who work from home have more advantages as they can stay with their children, take care of the home, work at any time, and avoid the costs of transportation. Many of them also explained that working outside the home and contributing to household income is shameful for women which is why they are not even interested in seeking employment outside of the home. In contrast, when asked what type of employment they would prefer, the majority of non-working Jordanian female FGD participants reported a preference for work outside of the home due to higher salaries and to have more experiences, specifically in education or other public sector employment.

Reason for leaving/exiting work force among women previously working

Rather than choosing to leave the workforce, the majority of women who were no longer working at the time of the survey are unemployed due external circumstances such as a (verbal or written) contract expiring, or childcare needs.⁸⁰ Jordanian women primarily stopped working due to childcare needs (20%), retirement (20%), or after losing or quitting their job and being unable to find a new one (15%) (see Figure 15). Nearly half of Syrian refugee women (47%) had a job contract expire, quit, or lost their job and were unable to find a new one, had childcare needs (26%), or illness, disability or injury that prevented them from working (13%).

⁷⁹ Interestingly, on 7 November 2018, a Cabinet Decision was issued to allow Syrian refugees to register and operate home-based businesses. While many women were interested in this type of work, they also explained that they would need help marketing their goods in order to make any kind of profit.

⁸⁰ 20% of Jordanian women were employed in the last year (from the time of the survey), and 39% of Syrian women had used their permit to work at some point in the past. The average age of women who stopped working because they retired was 52.

Figure 15. Primary reasons for leaving employment (among previously employed women)⁸¹

The majority of both Jordanian (62%) and Syrian refugee women (76%) who were previously employed (20% of Jordanian women and 39% of Syrian women were previously employed at the time of the survey) have intentions to return to work, and are simply unemployed. Jordanian women who do not have intentions to return to work (38% of previously employed women, 7% of all Jordanian women), primarily cited childcare responsibilities, retirement, or a sickness or other medical reason which prevented them from working.⁸² Syrian refugee women who did not have intentions to return to work (11 in total), cited childcare needs, illness or disability, and a loss of interest.

Factors influencing working women's employment

Women interested in working face significant barriers including transportation, childcare, and cultural, familial, and religious norms.⁸³ Working women reported cultural, societal, familial and religious pressures as the primary reason more women do not work in Jordan (54% of working Jordanian women and 33% of working Syrian women), followed by childcare (35% of working Jordanian women, 28% of working Syrian women), a lack of reliable and affordable transportation (37% of working Jordanian women, 21% of working Syrian women), a lack of work opportunities (33% of working Jordanian women, 21% of working Syrian women), and housework responsibilities (18% of working Jordanian women, 24% of working Syrian women).⁸⁴ In light of these barriers, the following section of the report details the ways in which working Jordanian and Syrian refugee women have overcome such barriers as well as the challenges they continue to face while employed.

Transportation

Due in part to varying financial capacity, Jordanian and Syrian refugee women use different methods of transportation. On average, Jordanian women earn a salary more than twice as large as Syrian refugee women, enabling them to spend more on transportation. Jordanian women spend an average of JOD 57 on costs associated with travelling to work per month, four times more than the average JOD 14 per month spent by Syrian refugee women. However, Jordanian and Syrian women spend a similar proportion of their salary on transportation with Jordanian women spending an average of 15% of their salary on transportation compared to an average of 12% of spent by Syrian women. Corresponding to this financial capacity, Jordanian women rely on more expensive forms of transportation, primarily including cars (38% using a personal, borrowed, or rented car) and taxis (30%) for transportation to and from work. Comparatively, Syrian refugee women rely primarily on cheaper forms of transportation such as the bus (43%) or walking (38%) to and from work (see Figure 16). During FGDs, all participants (men and women) explained that transportation constitutes a main challenge for working women and

⁸¹ Multiple responses possible – select all that apply question. “Contract” expiring could be either a verbal or written contract for Syrian women.

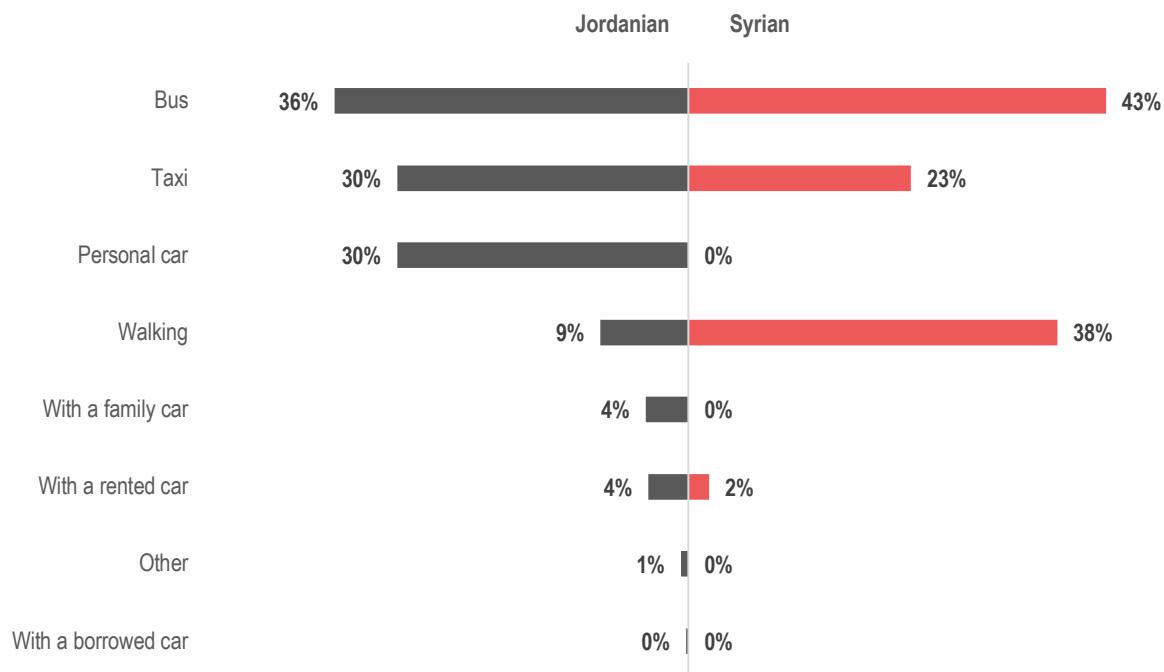
⁸² Multiple responses possible – select all that apply question.

⁸³ REACH and UN Women, [Women Working: Jordanian and Syrian Refugee Women's Labour Force Participation and Attitudes Towards Employment](#), pg. 19, 2016

⁸⁴ Multiple responses possible – select all that apply question.

emphasized the importance that a woman's place of work be close to where she lives to minimize both cost and the chances of getting harassed during her transit time. FGD participants also explained that times of transit leave women especially vulnerable to harassment and they therefore seek to avoid such harassment by avoiding long travel times, public transportation, and travelling after sunset.

Figure 16. Means of transportation to and from work among working Syrian and Jordanian women⁸⁵



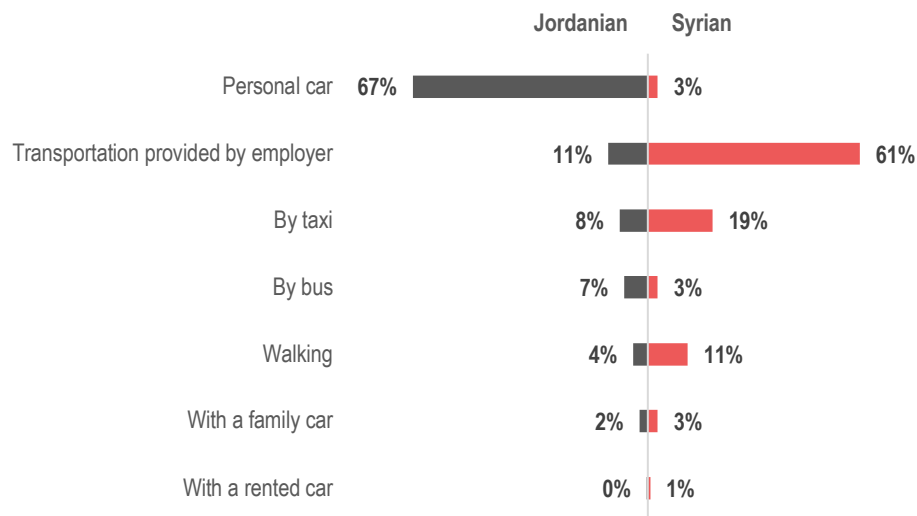
When asked what method of transportation they would prefer taking to and from work, the majority of Jordanian women reportedly prefer travelling to work using a personal car (67%), while Syrian refugee women reportedly prefer transportation provided by the employer (61%).⁸⁶ During FGDs Jordanian participants explained that travelling to work using a personal car was preferable as both a way to minimize travel time and as a way to avoid the potential for harassment. The difference in preference between Jordanian and Syrian women (personal cars versus transportation provided by an employer) may be a result of the financial lens through which Syrian women view transportation. The expense of personal cars may impact the preferences of Syrian refugee women as the majority would prefer that transportation be provided through an employer. Preferred methods of transportation for each nationality can be seen in Figure 17.⁸⁷

⁸⁵ Multiple responses possible. Anova P-value<.05 between all groups.

⁸⁶ During the phone survey, women were asked their preferred mode of transportation.

⁸⁷ Only 1% of Syrian refugees in Jordan own a car; [The living conditions of Syrian refugees in Jordan](#), Government of Jordan, February 2019.

Figure 17. Preferred method of transportation among working Jordanian and Syrian women



Likely due to their greater use of private transportation, Jordanian women are more likely to live farther away from their places of employment compared to Syrian refugee women who are more likely to live in close proximity to their employment. While 59% of Jordanian women work in a village different from where they live, 60% of Syrian refugee women live in the same village as their place of employment. In light of Syrian refugee women's reliance on buses and taxis, the farther employment is from their place of residence, the less feasible it becomes. Jordanian women's relatively larger income, and access to personal cars, affords them the ability to travel greater distances for employment.

Though Jordanian women generally live farther away from their places of employment, daily travel time to and from work is nearly the same for Jordanian and Syrian women. Jordanian women spend an average of 48 minutes travelling to and from work each day compared to 50 minutes for Syrian refugee women. Thus, while Jordanian women live farther away, their primary means of transportation are much faster than the primary transportation means of Syrian refugee women. These findings reveal that Jordanian women have much more choice in terms of transportation, and thus are able to access a larger geographic area in which to search for, and accept, employment opportunities.

In order to reduce employment barriers, some employers provide transportation assistance to employees. This type of assistance is more common among Syrian refugee women with 48% with access to transportation assistance compared to 29% of Jordanian women. The most common type of transportation assistance provided by employers for both groups of women include transport services (21% of all working Jordanian women and 39% of all working Syrian women), followed by transportation subsidy (8% of all working Jordanian women and 5% of all working Syrian women).

Impacts of transportation assistance⁸⁸

Fatima is single Syrian refugee woman living in Amman whose parents passed away, leaving her responsible for her younger sister and brother as the head of the household. In order to provide for her family, she sought employment and was able to find work for a housewares factory. She makes the minimum wage of JOD 220 a month and also receives free transportation through her employment. She explained that she would never have accepted this employment if free transportation was not provided because the salary would be too low to cover her expenses of food and rent. She is satisfied with the salary now only because she has free transportation.

Hala is a Jordanian woman who lives in Marka, but found employment at a paper factory in Sahab (both cities located in Amman governorate). The factory provides transportation to its employees, though only from specific locations. Hala explained that she is lucky because the factory's bus passes by her house every day, so she is able to have free transportation to and from work. She would never have thought to work in Sahab before because it is an industrial city and therefore not considered appropriate for women, but due to the transportation service, it became a possibility. While she only makes JOD 250 per month, she is satisfied with the salary because she does not have to pay for transportation. She explained that if transportation was not provided, she would likely need double the salary in order for the work to be financially feasible and worthwhile. In addition to these financial benefits, Hala explained that her husband had previously forbidden her to look for work outside of the home because of the potential for harassment during her transportation to and from work. However, due to the provision of transportation through the factory, he was satisfied and allowed her to work.

Childcare

Given that women interested in working cite childcare as a primary barrier to employment, this section of the report looks to the ways working women are able to simultaneously manage employment and childcare.⁸⁹ Nearly all (99%) Syrian refugee women with children (61% have children) rely on free methods of childcare with only 1% spending money on childcare.⁹⁰ This is accomplished by relying on family members to assist with childcare (61%), working only while children are in school (32%), allowing children to care for themselves (28%), or relying on the assistance of neighbors (2%). While a greater proportion of working Syrian refugee women receive transportation assistance through their employers, a significantly larger proportion of Jordanian women receive childcare assistance through their employers than working Syrian women.⁹¹ Only 5% of all working Syrian refugee women use day care services, while 4% of all Syrian refugee women receive free day care services through their employers (only 1% pay for day care services). FGD participants explained that this low proportion of Syrian women using day care services is due to the high cost of such services in relation to their low employment wages, as well as the lack of availability of such services.

Nearly a quarter of all working Jordanian women (24%) have an employer that offers childcare benefits while only 7% of working Syrian refugee women have an employer that offers childcare benefits. Jordanian women also heavily rely on low or no cost methods of childcare, but a larger proportion of women are able to spend money on childcare services; on average Jordanian women spend JOD 24 per month as 25% use a daycare, and 3% use a babysitter (see Figure 18). Among the Jordanian women with childcare benefits, 61% have a daycare centre on site (15% of all Jordanian women), 21% have a breastfeeding hour (5% of total), and 15% have a subsidy for daycare (4% of total).⁹² When broken down by sector, 27% of women working in sewing and textiles, 22% of those in education, and 20% of those in security and defence had free or subsidized childcare through their employer. These sectors were followed by public administration (18% of Jordanian women), accommodation and food

⁸⁸ Names changed to protect the identity of KIs.

⁸⁹ REACH and UN Women, [Women Working: Jordanian and Syrian Refugee Women's Labour Force Participation and Attitudes Towards Employment](#), pg. 14, 2016

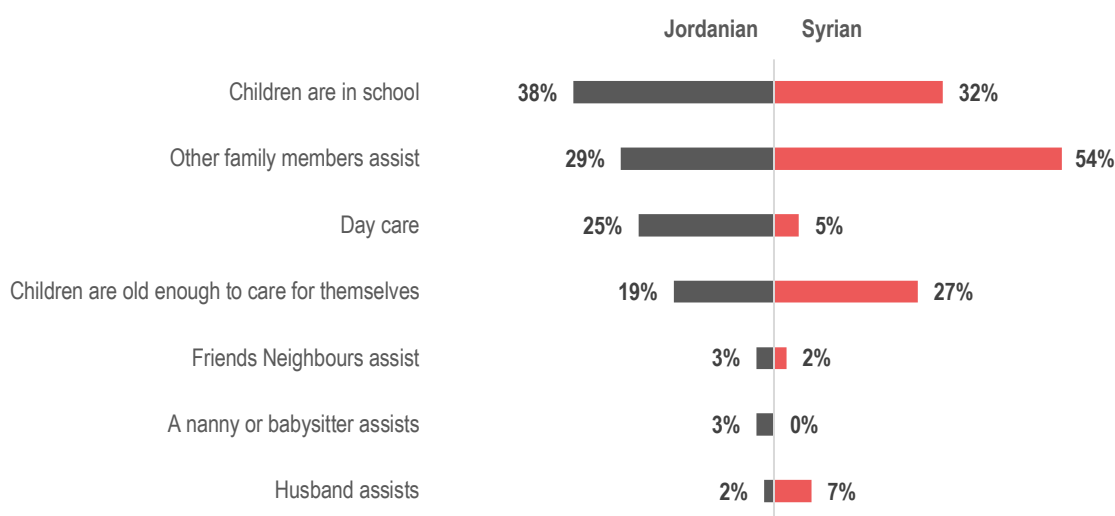
⁹⁰ 61% of Syrian refugee women have children ages 0-17. 59% of Jordanian women have children ages 0-17.

⁹¹ Chi squared test in SPSS, P<0.05.

⁹² Multiple responses possible.

services (17%) and human health and social work (16%). During FGDs, Jordanian women explained that childcare is a challenge to working women and thus to have free or subsidized childcare is an important incentive.

Figure 18. Childcare methods for working Syrian and Jordanian women with children⁹³



The vast majority of Jordanian and Syrian refugee women are satisfied with their childcare (93% of Jordanians, and 92% of Syrian refugee women), however a slight majority also believe that childcare needs limit their employment opportunities (59% of Jordanian women and 54% of Syrian refugee women). FGDs with Jordanian and Syrian refugee women revealed that childcare options in Jordan are often expensive and not located conveniently to women's homes or places of employment.

At the time of the assessment, the Jordanian Labour Law (Article 72) stipulated that institutions employing 20 or more women, who combined have ten or more children under the age of four, must provide daycare services for their employees.⁹⁴ The law also stipulates that women have the right to maternity leave with ten weeks of full pay, in addition to one paid hour for breastfeeding a day for one year after giving birth.⁹⁵ Though maternity leave is paid for through social security (relieving the employer's financial burden of paid leave), some business owner and HR manager KIs reported that they did not want to hire women who may soon be pregnant, or were pregnant because they would go on leave. Additionally, legislative KIs explained that the majority of institutions do not abide by the requirement to provide a daycare due to poor enforcement of the law and insufficient capacity of smaller organizations in particular to provide such a service. Legislative KIs also reported that institutions who want to remain in clean legal standing would not hire more than 19 women so as to avoid any legal requirements. As such, KIs explained that much caution is needed when amending or creating new legislation as unintended consequences may actually work to exacerbate discrimination against women, rather than to increase their inclusion.

⁹³ 61% of Syrian refugee women have children ages 0-17. 59% of Jordanian women have children ages 0-17.

⁹⁴ Article 72, which has since been changed to apply to any institution whose employees have 15 or more children under the age of five.

⁹⁵ ILO, [National Labour Law Profile Jordan](#), 2019. The National Labour Law in Jordan applies to all private institutions, while public sector employees are under the Civil Service Regulations.

Impacts of childcare assistance⁹⁶

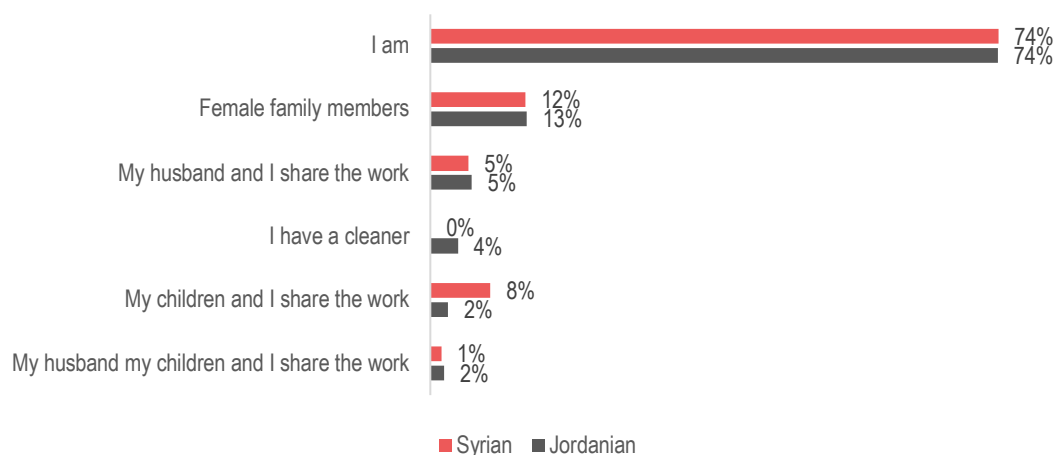
Reema is a married Syrian refugee living and working in Azraq camp. She works as a paid volunteer for an INGO who provides child care for employees from 9AM until 2PM on working days. Reema never thought she would be able to work because of her childcare responsibilities until she found this opportunity. She believes the childcare centre is both interesting and safe for her children, and is close to her home, which means that other members of her household can pick her children up in the afternoon if she has to stay later at work.

Salma is a Jordanian woman working as a teacher in an elementary school in Amman. She studied education in university and after she graduated, she started looking for a job teaching primary school. She always believed that such work was sustainable and in line with her future in which she envisioned herself being responsible for a husband and children. Her envisioned future became a reality as she currently has five children and is married. The school not only provides her with free transportation, but also has allowed her to register her children at the same school. She explained that the benefits of working as a teacher include free transportation on the school bus with her children, work that is never more than eight hours a day, and being able to have the same vacation days as her children.

Household chore responsibility and financial decision making

The majority of both working Jordanian and Syrian refugee women are solely responsible for household chores (74% of both Jordanian and Syrian women), while only 7% of Jordanian women and 6% of Syrian women have husbands who are reported to help with chores (see Figure 19). Working women therefore not only manage their employment, but continue to bear the burden of household responsibilities, in line with social expectations.

Figure 19. Individual(s) responsible for household chores among working Jordanian and Syrian women



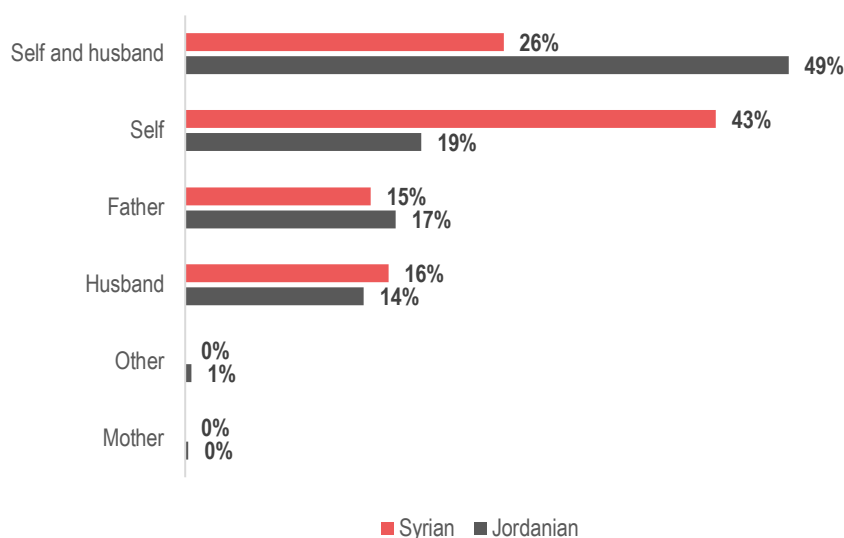
Both male and female FGD participants (Jordanian and Syrian refugee) reported that household responsibilities and chores are a main limiting factor not only for women who want to work, but also for women who are employed. Thus, while it is known that household chores and child rearing constitute limiting factors for women who want to work, and those who do work, FGDs revealed that social perceptions surrounding housework and childrearing remain strong as it is perceived to be shameful for men to assist with such responsibilities.

In terms of financial decision-making, Jordanian male FGD participants generally perceive Jordanian women to be capable of making financial decisions relating to household necessities. Working Jordanian women primarily make financial decisions in partnership with their husbands (49%), while a minority make decisions themselves (19%), or have husbands (15%) or fathers (17%) who make financial decisions for them (see Figure 21). Syrian refugee

⁹⁶ Names changed to protect the identity of KIs.

women (who are more likely to be the household heads) are more likely to be solely responsible for financial decisions than Jordanian women. Working Syrian refugee women either make financial decisions by themselves (43%), with their husbands (26%), or their husbands or fathers make financial decisions for them (16% and 15% respectively) (see Figure 20). The proportion of Syrian refugee women who are the primary financial decision makers (43%) is congruent with the proportion of female headed households (42%).

Figure 20. Primary household financial decision maker among working Jordanian and Syrian women



During FGDs, it was commonly reported in all groups that it is typical for married couples to make financial decisions together, or for women to get an allowance from their husbands to buy household goods or clothing and other necessities for their children. During male FGDs, participants believed that women are adept at managing finances simply because they are more aware of both household and children's needs. As such, women's financial management is viewed as an extension of caregiving and home-making responsibilities.

Despite this, there is a perception from non-working women that working women have more financial autonomy. The majority of non-working female Jordanian FGD participants believed that working women have greater financial decision-making power in general, and that they are able to spend their own salaries as they choose. Additionally, when asked why women would seek formal employment outside the house, non-working Jordanian and Syrian refugee women both stated that it would be beneficial in order to have greater financial freedom. While the majority of working Jordanian women (81%) do not have sole decision-making power over household financial decisions, 64% are able to make decisions regarding the use of their own salary. Conversely, only a slightly greater proportion of working Syrian refugee women make decisions regarding their personal salary (51%) than those who are the primary household financial decision makers (43%). This suggests that while employment means Jordanian women have greater financial freedom, Syrian refugee women are only afforded such freedom if they belong to female headed households (either as the head of the household or under another female head). Due in large to residency requirements for bank accounts in Jordan, 79% of Jordanian women have their own bank account compared to 3% of Syrian women.⁹⁷ In light of this, Jordanian women are also able to access supportive infrastructure to practice their own financial independence.

Social norms

As explained by one legal KI, social norms, which limit women's formal labour force participation, are also woven throughout Jordanian society and formalized in labour laws and the penal code. Another legal KI stressed the necessity to look beyond objective barriers like transportation and childcare, to understand subjective barriers stemming from a patriarchal belief system that perpetuates a male dominant labour force and social system. In accordance with these patriarchal norms, described in FGDs and confirmed in quantitative findings, women are

⁹⁷ While it is extremely difficult for Syrians to have traditional bank accounts, several mobile money services have been made available such as The Common Cash Facility through which refugees can withdraw money and is used by UN agencies and NGOs.

primarily perceived as responsible for home making and child rearing rather than contributing to household income through wages earned in formal employment.⁹⁸ Additionally, outside of the home, FGD participants explained that women are expected to protect their honour by respecting certain practices and avoiding situations that could be perceived as shameful. These social norms impact not only the acceptability of women involved in formal employment, but also the type of work seen as appropriate for women, and the hours in which they can participate in such work, as explained by male and female FGD participants.

The overwhelming majority of male FGD participants reported that they believed it is appropriate for women to work. However, while men generally agreed that it is acceptable for women to work, the restrictions placed on the type of work and the conditions for acceptable employment expose a much more nuanced and gendered view towards employment. In every male FGD (among the participants who firstly agreed that it is appropriate for women to work), it was agreed upon that women should not work in jobs that are physically demanding and that they should only work within certain hours of the day (most commonly 8-4), so as not to be out after sunset. In addition to these conditions, the majority of participants also agreed that workplaces should not be mixed gender, that women should have more leave allowance or flexible leave (due to childcare responsibilities), and that women should only work if there is a financial imperative. Jordanian men were more likely to report that women should be able to work to fulfil personal ambitions, whereas Syrian men commonly explained that women working is appropriate only if there is great financial need, especially in instances where women are widowed or have disabled husbands. A minority of male FGD participants also believed that it is never appropriate for women to work outside of the house, though no female FGD participants ever reported that it is 'never' appropriate for women to work outside the house. After being prompted to discuss strategies that could help women remain in employment, one Jordanian male in Zarqa explained that; "If all the above mentioned strategies are provided still it won't help women, because they won't be able to give motherly kindness required for her children as they [the children] will be most of the day in the child service centre." While there were male FGD participants who believed that women could work solely because of a personal drive to do so, the majority of men still believed women's work should not impede their caretaking responsibilities, while some believed that work was wholly incompatible for women with children.

The prevailing narrative among female FGD participants is largely congruent with male perspectives towards female employment, with a minority holding dissenting viewpoints. According to participants (both Jordanians and Syrian refugees), it is only appropriate for women to work in non-mixed gender environments, or where there are open work areas where women are not in closed spaces with men, doing work that is not physically demanding, and during the hours of eight to four. Syrian FGD participants also noted that in coming to Jordan, Syrian men have commonly become more inflexible regarding women's freedom of movement. One non-working Syrian refugee woman from Ma'an explained that "the men can work in anything, and they think if women go to work outside the home she will do something wrong. There are very strict cultural restrictions." As a result, during FGDs, almost all non-working Syrian women voiced a preference for home-based work. According to participants, home based work has a number of advantages including flexible working hours, the ability to maintain the household including chores and childcare responsibilities, and social acceptability.

Attitudes of friends and family

The following section aims to understand the beliefs and attitudes prominent among relational networks surrounding working women. Over a third of working Jordanian women (36%) report to have role models who have positively influenced their interest in employment, however only 9% of Syrian refugee women have such role models. This difference is likely due to the fact that Syrian women are more likely to seek employment solely out of financial need rather than out of personal ambition, as well as their decreased social capital in Jordan, compared to Jordanian women who more commonly pursue both further education and employment out of personal desires and have stronger social networks. Among the working Jordanian women with role models (36% of total), 51% have a female friend or family member who is their role model, and 43% have a male friend or family member who is a role model.⁹⁹ Similarly, among the 9% of working Syrian women with role models, 50% reported that their role model was a female friend or family member, while 50% reported that it was male family member.¹⁰⁰

The family and friends of Jordanian women are reportedly more likely to be very supportive of their employment compared to Syrian refugee women whose family and friends are more likely to be only somewhat supportive.

⁹⁸ 74% of both Jordanian and Syrian refugee women are solely responsible for household chores.

⁹⁹ Multiple responses possible – select all that apply question.

¹⁰⁰ Multiple responses possible – select all that apply question.

Among friends and family, Jordanian and Syrian refugee women believed their husbands to be the least supportive with 6% of Jordanians and 6% of Syrian refugee women reporting that their husbands are not very supportive or not supportive at all (See Figures 21 and 22). When prompted to think of enabling factors for women to work, the vast majority of female FGD participants cited a supportive husband, while the majority of male participants did not report a husband's acceptance, but rather cited things such as childcare and transportation.

Figure 21. Perceived level of support of working Jordanian women's family and friends

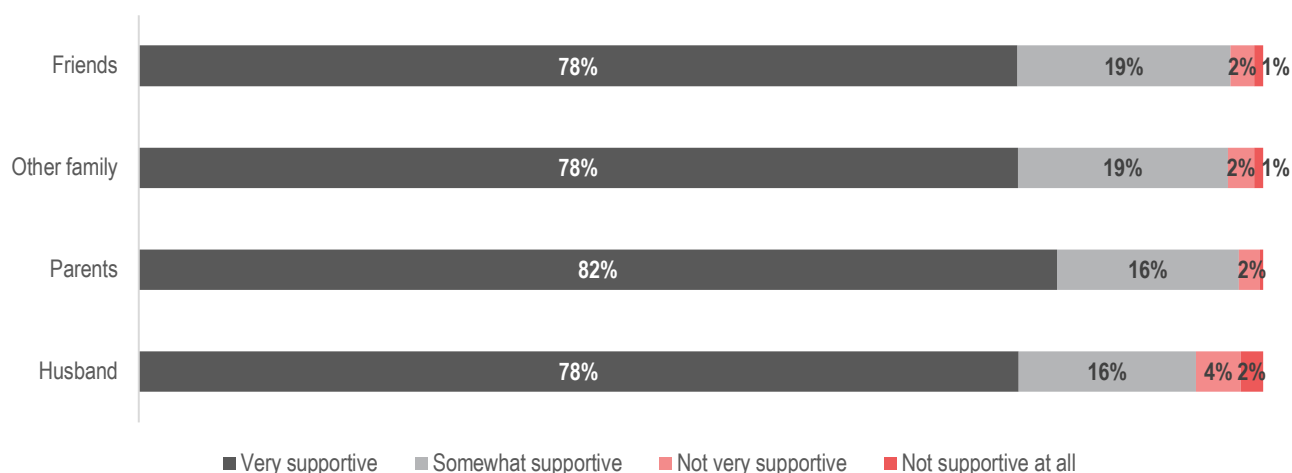
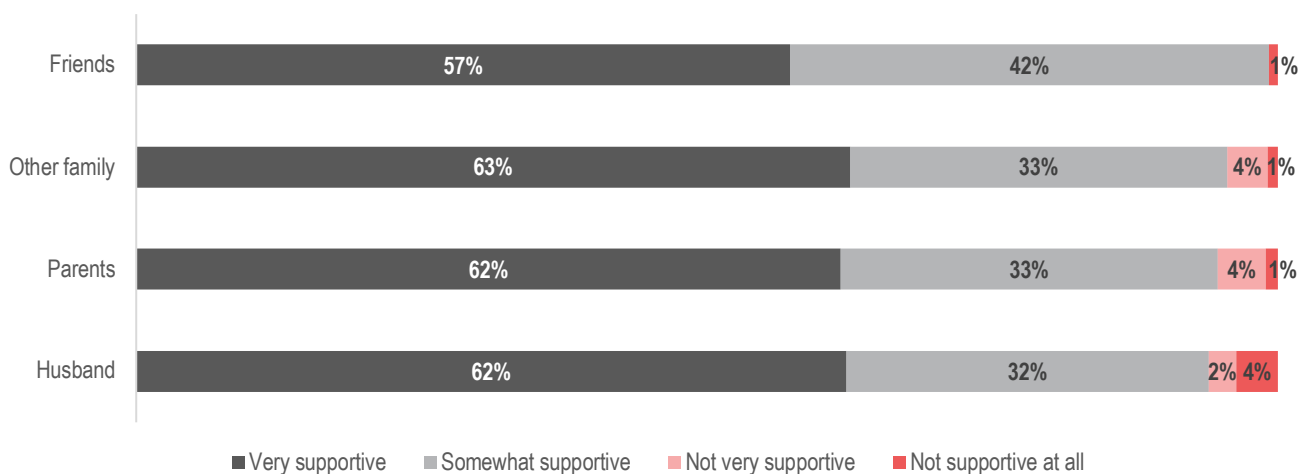


Figure 22. Perceived level of support of working Syrian women's family and friends



The support of friends and family is therefore required in order for women to seek employment. The majority of employed Jordanian and Syrian women have such support, contrasted with the lack of acceptance towards female employment among the family and friends of non-working women as explained during FGDs. During FGDs, the importance of relational support was noted as women explained they would not be able to work if their husband or family did not accept their employment, and non-working women commonly cited the limiting beliefs of family in regards to women's employment.

Workplace conditions and social norms

Overall, 81% of working Jordanian women and 77% of working Syrian refugee women always feel comfortable expressing their opinions in their place of employment. Among the women who do not feel comfortable expressing their opinions, Jordanian women primarily believe that expressing their opinion will not make a difference in changing their situation (53%), fear losing their job (44%), or fear what others will think (33%). The same primary

reasons emerged for Syrian refugee women, however they are more likely to fear losing their job (81%), and less likely to fear what others will think (22%), or to believe that it does not make a difference (22%).¹⁰¹

While reported incidents of workplace harassment are relatively low, a greater proportion fear harassment at their workplace, and over half of Jordanian women and nearly half of Syrian refugee women feel that the threat of harassment limited their employment opportunities (see Figures 23 and 24). In total, 12% of Jordanian women and 5% of Syrian refugee women reported that they have been personally harassed or witnessed harassment, while 17% of Jordanian women and 21% of Syrian refugee women are afraid of harassment at their place of work. Furthermore, the proportion of women who feel that harassment limits their employment opportunities more than doubles with over half of Jordanian women (54%) and 45% of Syrian women feeling such limitations.

Figure 23. % of working Jordanian and Syrian women who fear harassment in their work place

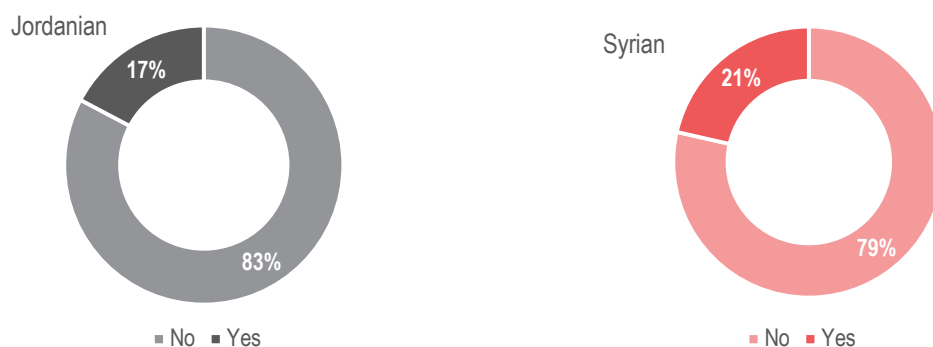
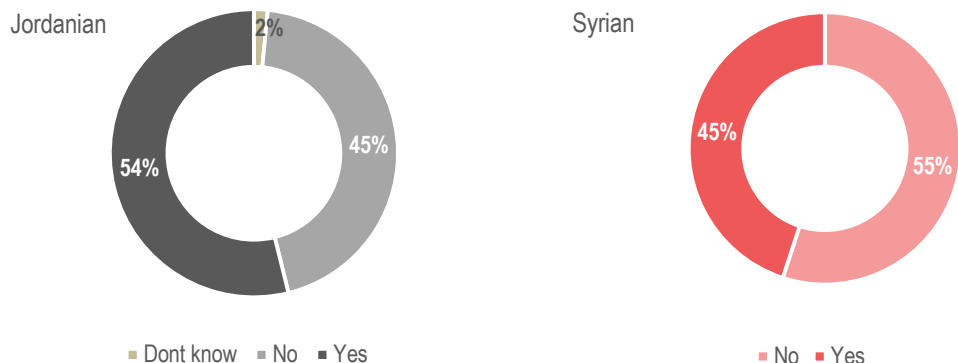


Figure 24. % of working Jordanian and Syrian women who feel the potential of workplace harassment limited their employment opportunities



During FGDs Jordanian and Syrian women explained that harassment is not limited to the workplace, but can occur anywhere and is especially prevalent while travelling to and from work in public spaces. The vast majority of both male and female FGD participants explained that if a woman has a “strong character” she can put a stop to harassment, and furthermore that it is the woman’s responsibility to put an end to any inappropriate male behaviour she may encounter. Participants also explained that if a woman informs her family of having experienced harassment, or if they find out, she will likely have to quit her job, and her husband could even decide to divorce her. Syrian refugee women explained that it is harder for them to put a stop to harassment because they already face workplace exploitation, and they are not in a position to be able to speak up about such issues. One legal KI explained that there is a general lack of willingness to acknowledge women’s rights, and that “the stigma of harassment, as well as the fear of losing their job, prevents women from coming forward.” In addition, another legal framework KI explained that Article 29 of the Jordanian Labour Law, which addresses workplace harassment, does little to protect women, as it only provides them with the ability to leave their place of employment with severance.¹⁰²

¹⁰¹ Select all that apply question.

¹⁰² Additionally, Article 29 only applies to superiors and does not apply laterally to colleagues. The penal code also permits employees who have been harassed to raise a lawsuit against the perpetrator who can be sentenced to jail time, or if it is a company, the company can be closed.

Thus, rather than placing responsibility on the perpetrator, women bear the burden of the implications of harassment as their only course of action is simply to leave their place of employment.

Despite both Jordanian and Syrian refugee women reporting that the proportion of males to females in their work neither matters to them personally nor to their families, the majority of women work in female dominated work places; 72% of Jordanian women and 79% of Syrian women do not care about the proportion, however 63% of Jordanians women and 51% of Syrian refugee women work with a majority of female colleagues. While on its own the proportion does not matter, FGDs revealed that the mix of genders and the potential for male and female colleagues to be alone is widely viewed as shameful and inappropriate. As a result, any type of employment where a woman and man can be alone (i.e. taxi drivers, secretaries, plumbers) is not socially acceptable. Working after sunset, or work with the potential for women and men to be alone, is seen to increase a woman's likelihood of being harassed, and is therefore unacceptable.

As a result of rigid social norms and laws which both burden women with the responsibility of avoiding harassment, and punish them for being subjected to it, women seek employment where there is less likely to be incidents of harassment. The fear of relational and material consequences that result from experiencing harassment limits women's employment opportunities through both the hours they are able to work, and the types of work they can participate in.

Conclusion

While barriers to women's participation in the labour market in Jordan have already been studied, and include both structural and social aspects, the characteristics and strategies of women engaged in the formal labour force are largely unknown. To address this knowledge gap, this assessment sought to understand enabling factors and continued challenges of working Jordanian and Syrian women.

The assessment found that while working Jordanian and Syrian women have a number of demographic similarities in regards to age, marital status, family size, and number of children, key differences exist regarding education, motivating factors for employment as well as sectors and security of such employment. This may be largely due to the fact that it is exceedingly rare for Syrian refugee women in Jordan to be employed in formal labour (as defined by the ILO). Working Syrian refugee women are much more likely to have only completed primary education (54%), and more likely seek work solely out of financial necessity. In contrast, Jordanian women in formal employment are more likely to have at least a university degree (60%) and seek employment not only out of financial necessity but also out of personal drive and satisfaction. Additionally, working Syrian women are significantly more likely to be the head of their household or come from a female headed household compared to working Jordanian women. Reflective of this, Syrian women are more likely to be the sole income generator in their household compared to Jordanian women who are more likely to have at least one other person contributing to their total household income. While Jordanian women most commonly work in education or healthcare, Syrian refugee women work in agriculture or sewing and textiles where they are more likely to have only part time employment or seasonal employment.

The majority of working women are coping with the resources they have in light of the continued challenges they face both in accessing and maintaining employment. While a few programmes and employers assist women in finding employment, or offer transportation and childcare assistance, the majority of women instead rely on their own social networks and seek to limit their childcare and transportation expenses. In terms of social pressures and relational support, the vast majority of working women have supportive families and friends, while those who lack such support likely do not work.

Working Jordanian women have comparatively more agency and choice, specifically in regards to childcare and transportation, than working Syrian refugee women. While both groups of women seek to limit childcare expenses, primarily relying on friends, family or only working if children are in school, working Jordanian women spend an average of JOD 24 per month on childcare while 99% of working Syrian women do not spend anything. Additionally, 25% of Jordanian women use day care centres and 3% have a nanny. In total, 15% out of the 25% of women who use day care centres have employers who provide day care services to employees. While this is still a low proportion of all Jordanian women, especially in light of Article 72 of the Labour Law (mandating the provision of day care centres given certain criteria are met), only 4% of working Syrian women have employers who offer day care services on site while a total of only 5% of working Syrian women use day care centres for their children.¹⁰³ In terms of transportation, Jordanian women rely primarily on personal vehicles (67%). Thus, Jordanian women's relatively larger income, and access to personal cars, affords them the ability to travel greater distances for employment. Syrian women, who rely primarily on the bus (61%), or transportation provided by their employer (19%), must therefore find work much closer to their home to make work both financially and logistically feasible.

While the majority of working women have friends and family who are supportive and accepting of their employment, restrictive social norms and barriers limit women's employment opportunities. Both men and women acknowledge and report that household chores and child rearing constitute barriers for women who are employed, and those who would like to be employed. However, FGDs revealed that social norms surrounding a woman's responsibility for housework and childrearing remain strong, and it is perceived as shameful for men to assist with such responsibilities. Thus, working women not only must find ways to mitigate challenges that arise from their employment, in terms of transportation and childcare, but also continue to bear the burden of household responsibilities such as childcare (after work) and household chores. Social norms also form ideas of acceptability around sectors of work appropriate for women. Education and healthcare are the dominant sectors of employment,

¹⁰³ Article 72, which has since been changed to apply to any institution whose employees have 15 or more children under the age of five.

specifically for Jordanian women. High demand for limited public sector jobs creates pressure on supply which unemployment rates and creates a downward pressure on wages. Finally, social norms and expectations create environments where women are expected to protect themselves from harassment, or face punishment for being subjected to it. This expectation creates limitations on women's employment opportunities through various requirements. First, they must seek employment that is close to home or where they believe they will be free of harassment in whatever form of transportation they must take. Secondly, they seek employment during acceptable hours (commonly 8AM-4PM), so as to be home before dark and avoid even the appearance of immodesty. Finally, they must seek employment where there is no possibility of being alone with men, commonly where there is no mixing of genders at all.

Numerous structural and social barriers limit the attraction of women working. Low and unenforced minimum wages, perceptions of workplace inequality, fear of harassment and lack of adequate legal protections, social expectations regarding women's roles in the home, and high costs of transportation and childcare all work to limit the feasibility of women entering the labour force. Such barriers feed into the discourse that the workplace is not an appropriate place for women. Findings show that these social norms are not overcome at the individual level, but that working women are doing so due to supportive families and communities.

All of the above findings have implications for programming aimed at different levels of intervention. Programming targeting women's economic empowerment needs to be aimed at the community level, including men, rather than just at individual women. Social norms continue to influence nearly every aspect related to women working. Specifically, among Jordanian women, where the majority study education and human health and social work, programming and advocacy needs to be aimed both at social change and the provision of assistance and incentives. Awareness raising both within communities and the education system needs to be conducted to encourage more young girls and women to study and pursue sectors of work that may not currently be seen as appropriate for women. Private sector entities can be involved in such programming and can even offer scholarships or other incentives for new graduates.

Lack of childcare and transportation supply continues to be an issue that can either prevent women from working, or dramatically reduce their employment opportunities. While a number of employers and programmes offer assistance to women, access to such assistance is not guaranteed. As such, a focus on innovative transportation solutions is necessary. Incentives for private sector employers to offer assistance to employees, and investments in public transportation are among viable options. In addition, high childcare costs and low wages does not make employment an economically viable option for many women. Though the Labour Law stipulates that employers meeting certain requirements must provide day care centres, enforcement of Article 72 is weak and consequences for non-compliance are minimal. Additionally, though benefits of offering child care for employees are well documented, more needs to be done to incentivize provision and encourage employers to comply with requirements set forth in the Labour Law. At the more macro level, advocacy around ensuring both women and men have access to a decent and protected minimum wage would minimise the need for such schemes.

In light of continued challenges and fears related to harassment, there needs to be a push for better protections for women at work, examining carefully the unintended consequences of proposed policy and how policies may instead work to further perpetuate discriminatory practices, rather than decrease them. An example of these unintended consequences occurred with the enforcement of Article 72, before its amendment. The article set forth that if a business or corporation employed 20 women or more who combined had ten or more children under the age of four, the business was required to provide a day care centre. To avoid complying with this article, businesses discriminated against women by hiring fewer than 20 women, or hiring women who did not have children. Enforcement of the minimum wage and protections against gendered wage discrimination should also be put in place, though again any policy aimed at targeting these issues needs to be holistic in its thinking so as to avoid negative or discriminatory consequences.

These interventions are not linear, but must be addressed concurrently. Women should be encouraged to learn about new opportunities, and be encouraged to study within different specialities. The support of families and communities is critical, meaning there must be social shifts in understanding towards the type of work appropriate for women. Social shifts towards sharing household responsibilities and chores will also allow more women to view work as a possibility. Scholarships and programmes assisting women to find opportunities in new specialties is also

critical. Once in the workplace women need improved working conditions with decent wages and protections against harassment. Protections against harassment must also encourage a social shift away from burdening women with the responsibility of avoiding harassment, and address the blame placed on women who face harassment. Women in Jordan are eager to become and remain employed, however given the current challenges, only a small proportion of women are able to do so. Addressing structural and social barriers in coordination, understanding how different types of barriers work to reinforce one another, are critical efforts towards the goal of increasing female labour force participation.

ANNEXES

Annex 1: Governorate of residence of phone survey respondents

Table 5. Governorates of residence of phone survey respondents

		Nationality			
		Jordanian		Syrian	
		Count	%	Count	%
Governorate	Ajloun	34	8.8%	0	0.0%
	Amman	143	36.9%	19	13.6%
	Aqaba	6	1.5%	2	1.4%
	Balqa	26	6.7%	7	5.0%
	Irbid	58	14.9%	11	7.9%
	Jerash	15	3.9%	9	6.4%
	Karak	14	3.6%	4	2.9%
	Ma'an	11	2.8%	7	5.0%
	Madaba	9	2.3%	1	0.7%
	Mafrq	33	8.5%	58	41.4%
	Tafilah	3	0.8%	0	0.0%
	Zarqa	36	9.3%	22	15.7%
Total		388	100%	140	100%

Annex 2: Phone survey questionnaire

General Information:

1.1 Interview Date (dd/mm/yyyy) _____

1.2 Interviewer Name: _____

1.2 Nationality called:

- ☐ Jordanian (Randomly generated number)
- ☐ Syrian (Number from refugees list)

1.2.1 (If Syrian) Enter the case: _____

1.4 Did you manage to get answer calling this phone number? (select one)

- ☐ Yes
- ☐ No

1.4.1 If no, what was the reason/which message did you hear?

- ☐ Phone is disconnected
- ☐ Occupied with another call
- ☐ Phone is out of the country
- ☐ No signal
- ☐ Phone rang but was not picked up
- ☐ Phone was switched off
- ☐ Other, did not specify

1.5 (If Syrian) Confirm the name and the provided information on the screen with the person who answered.

1.5.1 Is this the right household?

- ☐ Yes
- ☐ No

1.5.2 What is the person who answered the phone's sex?

- ☐ Male
- ☐ Female

1.6 Introduction: *Hello, my name is _____. I am working for REACH and am calling you on behalf of UN Women. We are conducting a survey of roughly 700 Jordanian and Syrian refugee women and would like to understand more about the characteristics of employed women in Jordan. What you will say will be kept confidential and is being anonymised. This survey will take around 20 minutes to complete. Are you or any of your female HH members working? (If the respondent is male, ask about the female members of the HH and ask to turn the phone to her/them if so).*

1.7 Can I ask you a couple questions to see if you fit the interview criteria?

- ☐ Yes
- ☐ No

2. Criteria

2.1 What is your age? [Enter number]

2.2 Are you a Syrian refugee?

- ☐ Yes
- ☐ No

2.3 What is your nationality?

- ☐ Syrian
- ☐ Jordanian
- ☐ Other, please specify

2.4 Are you willing to participate in this exercise?

- ☐ Yes
- ☐ No

2.5 In which governorate do you live? [List of 12 governorates]

2.6.1 (If Zarqa and Syrian) Where do you live in Zarqa?

- ☐ Azraq refugee camp
- ☐ Host communities

2.6.2 (If Mafraq and Syrian) Where do you live in Mafraq?

- ☐ Zaatari refugee camp
- ☐ Host communities

2.7 (If Syrian) Do you, or have you ever, had a work permit?

- ☐ Yes
- ☐ No

2.7.1 (If Syrian) What type of work permit?

- ☐ Temporary camps work permit
- ☐ Regular work permit

2.8 (If Syrian) Are you currently using a valid permit? Or did you work with it while it was valid in the past?

- ☐ Yes, currently using
- ☐ Yes, previously used
- ☐ No

2.9 (If Jordanian) Are you currently employed or have you been employed in the last year?

- ☐ Yes, currently employed
- ☐ Yes, employed in the last year
- ☐ No

2.10 Are/were you included in social security through your employer?

- ☐ Yes
- ☐ No

2.11 What type of employment contract do/(did) you have, if any?

- ☐ Short term (six months or less) written
- ☐ Long (more than 6 months) term written
- ☐ Short term (six months or less) verbal agreement
- ☐ Long term (more than six months) verbal agreement
- ☐ None

3. Family

3.1 Note: *Now that you fit the criteria for the survey, I would now like to ask you some demographic questions.*

3.2 What is your marital status?

- ☐ Divorced/separated
- ☐ Engaged
- ☐ Married
- ☐ Single
- ☐ Widowed

3.3 Are you the HoHH?

- ☐ Yes
- ☐ No

3.3.1 Gender of HoHH?

- ☐ Male
- ☐ Female

3.3.2 Relationship with HoHH?

- ☐ Mother
- ☐ Sister
- ☐ Cousin
- ☐ Niece
- ☐ Wife
- ☐ Daughter

3.4 How many people are living in your HH (including yourself)? [Enter number]

3.5 How many adults with an income are in your HH (including yourself)? [Enter number]

3.6 How many children ages 0-5 do you have? [Enter number]

3.6.1 How many children ages 6-17 do you have? [Enter number]

3.6.2 How many people 18 or older, not earning an income, are living in your HH? [Enter number]

3.6.3 How many children 17 or younger, that are not your children, are living in your HH? [Enter number]

3.7 Do you own any property?

- ☐ Yes, I personally own property
- ☐ Yes, my family owns property
- ☐ Yes, my family and I own property
- ☐ No
- ☐ I don't know

4. Education profile

4.1 What is the highest level of education you have completed?

- ☐ No formal education
- ☐ Primary
- ☐ Secondary
- ☐ 2-year diploma
- ☐ University degree
- ☐ Post graduate
- ☐ Vocational training
- ☐ Other (please specify)

4.2 What is your training/degree in?

- ☐ Accommodation and food service
- ☐ Agriculture forestry fishing
- ☐ Cosmetology
- ☐ Education
- ☐ Finance insurance and business services
- ☐ Human health and social work
- ☐ Information and computer technology
- ☐ International organizations NGOs
- ☐ Local charities NGOs CBOs
- ☐ Public administration
- ☐ Religious professions
- ☐ Security and defence police military
- ☐ Sewing textiles
- ☐ Telecommunication
- ☐ Wholesale and retail trade repair
- ☐ Other (please specify)

4.3 Because you answered that you have previously worked, I am going to ask you some questions about why you left your most recent job: What was the reason for leaving your place of employment?

- ☐ I retired
- ☐ I got married
- ☐ I had children/childcare
- ☐ I moved
- ☐ Started university/training
- ☐ Illness disability injury (medical reason)
- ☐ Lost interest
- ☐ No longer financially necessary for me to work
- ☐ Working was incompatible with house work responsibilities

- ☐ My family objects
- ☐ Salary too low
- ☐ Job/work environment was dangerous/unsafe
- ☐ I quit/lost my job and could not find a new one
- ☐ I quit/lost my job and did not want a new one
- ☐ Personal differences with management/colleagues
- ☐ I had concerns about security on the way to work
- ☐ Harassment in the workplace
- ☐ I felt discriminated against
- ☐ I was afraid to lose assistance from the government NGOs UN etc. if I do work
- ☐ Lack of work permit
- ☐ Other (please specify)

4.3.1 Because you responded that you are not currently working, Do you have intentions to return to work?

- ☐ Yes
- ☐ No

4.3.2 Why?

- ☐ Transportation
- ☐ Childcare
- ☐ Family pressure
- ☐ Illness/disability
- ☐ Need more skills/training/education
- ☐ Salary is not sufficient
- ☐ Other (please specify)

4.4 Do you have current barriers to being employed?

- ☐ Yes
- ☐ No
- ☐ Don't know
- ☐ Refuse to answer

4.5 Did you receive any assistance in obtaining a work permit?

- ☐ Yes
- ☐ No
- ☐ Refuse to answer

4.5.1 What kind of assistance?

- ☐ Sponsor
- ☐ Guidance from NGO
- ☐ Monetary assistance from NGO
- ☐ Monetary assistance from friend/family member
- ☐ Guidance from friend/family
- ☐ Other (please specify)

4.6 Did you face challenges in obtaining a work permit?

- ☐ Yes
- ☐ No
- ☐ Refuse to answer

4.6.1 What challenges?

- ☐ Finding a sponsor
- ☐ Cost
- ☐ Obtaining necessary documents
- ☐ Moving from a camp to an urban area

- ☐ Other (please specify)

4.7 These next two questions are related to your employment status before arriving in Jordan: Were you employed in Syria in 2011 before the start of the war?

- ☐ Yes
☐ No
☐ Refuse to answer

4.7.1 What sector of work were you employed in?

- ☐ Accommodation and food service
☐ Agriculture forestry fishing
☐ Cosmetology
☐ Education
☐ Finance insurance and business services
☐ Human health and social work
☐ Information and computer technology
☐ International organizations NGOs
☐ Local charities NGOs CBOs
☐ Public administration
☐ Religious professions
☐ Security and defence police military
☐ Sewing textiles
☐ Telecommunication
☐ Wholesale and retail trade repair
☐ Other (please specify)

Note: The rest of these questions will now pertain to your employment in Jordan while using your work permit.

5. Type of employment

5.1 For your current or most recent employment in Jordan, which of the following best describes/(described) your employment/work?

- ☐ I have my own business/am self employed
☐ Permanent full-time employment
☐ Permanent part time employment
☐ Seasonal work (i.e. agricultural)
☐ Temporary full-time employment
☐ Temporary part time employment

5.2 What sector are/(were) you employed in?

- ☐ Accommodation and food service
☐ Agriculture forestry fishing
☐ Cosmetology
☐ Education
☐ Finance insurance and business services
☐ Human health and social work
☐ Information and computer technology
☐ International organizations NGOs
☐ Local charities NGOs CBOs
☐ Public administration
☐ Religious professions
☐ Security and defense police military
☐ Sewing textiles
☐ Telecommunication
☐ Wholesale and retail trade repair
☐ Other (please specify)

5.3 How did you find this employment?

- ☐ Through friends/relatives
- ☐ Responded to advertisement
- ☐ Found through labour office
- ☐ Recruited by a head hunter or organization
- ☐ Found through educational service
- ☐ Started my own business
- ☐ Through an NGO/CBO
- ☐ Other (please specify)

5.4 Did social protection (social security, MoL mandate coverage...) play a role in why you chose to seek employment in the formal sector?

- ☐ Yes, it was a strong consideration
- ☐ Yes, it was one of a few considerations
- ☐ No, it was not a consideration

5.5 Who made the final decision to accept the offer of employment?

- ☐ Myself
- ☐ My husband
- ☐ My husband and I
- ☐ Father
- ☐ Mother
- ☐ Other (please specify)

5.6 Where is/(was) your place of work?

- ☐ In a village/town/city in another governorate
- ☐ in another village/town/city in the same governorate
- ☐ In the same village/town/city I live in

5.7 How long have you been/(were you) at your current/(most recent) place of employment?

- ☐ Less than 1 year
- ☐ More than 1 to 2 years
- ☐ More than 2 to 3 years
- ☐ More than 3 to 4 years
- ☐ More than 4 to 5 years
- ☐ More than 5 years

5.8 How many total years have you been/(were you) employed?

- ☐ Less than 1 year
- ☐ More than 1 to 2 years
- ☐ More than 2 to 3 years
- ☐ More than 3 to 4 years
- ☐ More than 4 to 5 years
- ☐ More than 5 years

5.9 What are your short-term career goals? (Five years or less from now)

- ☐ Remain at my current place of employment
- ☐ Start my own business
- ☐ Find another place of employment
- ☐ Leave the workforce
- ☐ Return to school/vocational training,
- ☐ Other (please specify)

5.10 What are your long term career goals? (Five years or more from now)

- ☐ Remain at my current place of employment

- ☐ Start my own business
- ☐ Find another place of employment
- ☐ Leave the workforce
- ☐ Return to school/vocational training,
- ☐ Other (please specify)

5.11 Do you believe that your economic participation or employment is important for your self-fulfillment?

- ☐ Yes very
- ☐ Yes somewhat
- ☐ No

5.12 In general, are you satisfied with your current employment?

- ☐ Yes
- ☐ No

5.12.1 If no, why?

- ☐ There are no opportunities for job growth
- ☐ It is not fulfilling/I am bored with work
- ☐ Inadequate wages
- ☐ I do not prefer the work
- ☐ I face harassment
- ☐ I face discrimination
- ☐ There are no other jobs available
- ☐ Other (please specify)

5.13 Do/(did) you receive wages equal to others in your place of employment performing the same or similar tasks?

- ☐ Yes
- ☐ No
- ☐ Don't know
- ☐ Refuse to answer

5.14 Do you feel you have an equal chance with your male colleagues for promotion in your work?

- ☐ Yes
- ☐ No
- ☐ Don't know
- ☐ Refuse to answer

6. Drivers of women's participation

Note: These next questions relate to the factors in your life that may have motivated you to seek employment.

6.1 What were the main motivating factors for you to seek employment?

- ☐ Need the money
- ☐ Personal drive and satisfaction
- ☐ Family pressure
- ☐ Other (please specify)

6.2 Are other women in your family employed?

- ☐ Mother
- ☐ Sister
- ☐ Cousin
- ☐ Niece
- ☐ Daughter
- ☐ Nothing
- ☐ Other (please specify)

6.3 Did you have any role models in your life who influenced you to seek employment?

- ☐ Yes
- ☐ No
- ☐ Refuse to answer

6.3.1 Who?

- ☐ Female friend
- ☐ Female family member
- ☐ Male friend
- ☐ Male family member
- ☐ Well known public figure, celebrity
- ☐ Other (please specify)

Note: These next questions are related to your transportation needs and household responsibilities

6.4 On average, how much do/(did) you spend per month on transportation to work? [Enter number]

6.5 In total, how long do/(did) you spend commuting to and from work on an average day? [Enter number]

6.6 Does/(did) your employer offer help with transportation?

- ☐ Yes
- ☐ No
- ☐ Yes, but I don't use it
- ☐ Don't know

6.6.1 What kind of assistance?

- ☐ Subsidy
- ☐ Service
- ☐ Other (please specify)
- ☐ Don't know

6.6.2 Why don't you use the assistance?

- ☐ I don't need it
- ☐ It does not meet my needs (does not go where I need etc.)
- ☐ Other (please specify)

6.7 What are/(were) your main methods of transportation to and from work?

- ☐ Personal car
- ☐ Bus
- ☐ Taxi
- ☐ Walking
- ☐ With a rented car
- ☐ With a borrowed car
- ☐ With a family car
- ☐ Other (please specify)

6.7.1 How many means of transportation do you use in each trip to work/home? [Enter number]

6.8 Does/(did) your employer offer any support for women with children?

- ☐ Yes
- ☐ No
- ☐ Yes, but I don't use it
- ☐ Don't know

6.8.1 What kind of assistance?

- ☐ Subsidy
- ☐ Day care on site
- ☐ Other (please specify)

6.8.2 Why?

- ☐ I don't need it
- ☐ It does not meet my needs (does not go where I need etc.)
- ☐ Other (please specify)

6.9 How do/(did) you manage childcare while you are at work?

- ☐ A nanny/babysitter assists
- ☐ My husband assists
- ☐ Other family members assist
- ☐ Day-care
- ☐ Children are in school
- ☐ Children are old enough to care for themselves
- ☐ Friends/Neighbours assist
- ☐ Other (please specify)

6.9.1 How many days a week do/(did) you get help with childcare? [Enter number]

6.9.2 How much on average do/(did) you spend per month on childcare? [Enter number]

6.10 Who is responsible for household chores?

- ☐ I am
- ☐ My husband and I share the work
- ☐ My children and I share the work
- ☐ My husband my children and I share the work
- ☐ I have a cleaner
- ☐ Other (please specify)

6.11 What is your HH's total monthly income? [Enter number]

6.11.1 What is your personal monthly income? [Enter number]

6.11.2 What is/Was your household's primary source of income?

- ☐ Income
- ☐ Savings
- ☐ Loan
- ☐ Remittances
- ☐ Selling my assets
- ☐ Begging
- ☐ Humanitarian aid
- ☐ Don't know
- ☐ Refuse to answer
- ☐ Other (please specify):

6.12 Who is the primary decision maker about financial matters in your HH?

- ☐ Husband
- ☐ Self and husband
- ☐ Self
- ☐ Other members of the HH
- ☐ Other (please specify)

6.13 Who makes decisions regarding the use of your salary?

- ☐ Husband and I
- ☐ Husband only
- ☐ I do
- ☐ Mother
- ☐ Father
- ☐ Other family member
- ☐ Other (please specify)

6.14 Do you have your own bank account?

- ☐ Yes
- ☐ No
- ☐ Refuse to answer

7. Work place conditions

Note: These next questions relate to your workplace environment

7.1 Does the proportion of women to men at your place of employment matter to you?

- ☐ No, it doesn't matter.
- ☐ Yes, I prefer to work mostly with men.
- ☐ Yes, I prefer to work where the ratio of men to women is about the same.
- ☐ Yes, I prefer to work mostly with women

7.1.1 What is/(was) the proportion of women to men at your work place?

- ☐ Female majority
- ☐ Male majority
- ☐ Even proportion

7.1.2 Does the proportion of women to men at your place of employment matter to your family?

- ☐ No, it doesn't matter.
- ☐ Yes, they prefer that I work mostly with men.
- ☐ Yes, they prefer that I work where the ratio of men to women is about the same.
- ☐ Yes, they would prefer that I work mostly with women

7.2 Do/(did) you feel you receive/(d) equal treatment compared to others in your place of work?

- ☐ Yes
- ☐ No, I am treated better
- ☐ No, I am treated worse
- ☐ I don't know

7.2.1 Who do you believe is treated better?

- ☐ Men
- ☐ People in higher positions
- ☐ Other (please specify)

7.3 Do/(did) you feel you have the ability to express your opinions in your place of employment?

- ☐ Always
- ☐ Sometimes
- ☐ Never

7.3.1 Why don't you feel you have full freedom to express your opinions?

- ☐ Fear of harassment
- ☐ Fear of losing my job

- ☐ Fear of what others will think
- ☐ Believe that it won't make a difference
- ☐ Other (please specify)

7.4 Have you ever experienced harassment in your place of work, or seen someone experience harassment?

- ☐ Yes
- ☐ No
- ☐ Have seen someone
- ☐ Prefer not to answer

7.5 Do/(did) you fear harassment in your place of work?

- ☐ Yes
- ☐ No
- ☐ Prefer not to answer

7.6 Do you feel that workplace harassment limits(limited) your employment opportunities?

- ☐ Yes
- ☐ No
- ☐ Prefer not to answer

8. Transportation challenges

Note: These next questions relate to preferred practices, rather than what may currently be available to you (relating to transportation and or childcare), and challenges you may still face while working.

8.1 If you could choose any method, what is/(was) your preferred method of transportation to and from work?

- ☐ Personal car
- ☐ By bus
- ☐ By taxi
- ☐ Transportation provided by employer
- ☐ Walking
- ☐ With a rented car
- ☐ With a family car

8.1.1 What barriers are/(were) there to you using your preferred method of transportation?

- ☐ Not available
- ☐ Cost
- ☐ Unreliable
- ☐ Family objects to using transportation
- ☐ Not applicable
- ☐ Other (please specify)

8.2 Do you feel that access to adequate transportation limits/(limited) your employment opportunities?

- ☐ Yes
- ☐ No
- ☐ Prefer not to answer

8.2.1 How?

- ☐ Unable to reach area with employment opportunities
- ☐ It is too expensive
- ☐ My family does not approve
- ☐ It takes too long

- ☐ Other (please specify)

8.3 Are/(were) you satisfied with your childcare?

- ☐ Yes
- ☐ No
- ☐ Don't know
- ☐ Refuse to answer
- ☐ Not applicable

8.3.1 Why?

- ☐ It is too expensive
- ☐ My family does not approve
- ☐ Poor quality of childcare
- ☐ Other (please specify)

8.4 Do you feel that childcare needs limit(limited) your employment opportunities?

- ☐ Yes
- ☐ No
- ☐ Prefer not to answer

9. Family and friends support

9.1 In general, how would you describe the level of support you feel from each of the following family member and friends regarding your employment?

9.1.1 Husband:

- ☐ Very supportive
- ☐ Somewhat supportive
- ☐ Not very supportive
- ☐ Not supportive at all
- ☐ Not applicable

9.1.2 Why?

- ☐ They do not believe women should work
- ☐ They think I should take care of the children
- ☐ They do not like the work I do
- ☐ They think I should not work such long hours
- ☐ Other (please specify)

9.1.3 Parents:

- ☐ Very supportive
- ☐ Somewhat supportive
- ☐ Not very supportive
- ☐ Not supportive at all
- ☐ Not applicable

9.1.4 Why?

- ☐ They do not believe women should work
- ☐ They think I should take care of the children
- ☐ They do not like the work I do
- ☐ They think I should not work such long hours
- ☐ Other (please specify)

9.1.5 Other family:

- ☐ Very supportive
- ☐ Somewhat supportive
- ☐ Not very supportive
- ☐ Not supportive at all
- ☐ Not applicable

9.1.6 Why?

- ☐ They do not believe women should work
- ☐ They think I should take care of the children
- ☐ They do not like the work I do
- ☐ They think I should not work such long hours
- ☐ Other (please specify)

9.1.7 Friends:

- ☐ Very supportive
- ☐ Somewhat supportive
- ☐ Not very supportive
- ☐ Not supportive at all
- ☐ Not applicable

9.1.8 Why?

- ☐ They do not believe women should work
- ☐ They think I should take care of the children
- ☐ They do not like the work I do
- ☐ They think I should not work such long hours
- ☐ Other (please specify)

9.2 In general, what obstacles do you think prevent other women like you from working in Jordan?

- ☐ They do not want to work they are waiting to receive a work permit
- ☐ There are not enough work opportunities
- ☐ lack of education/training
- ☐ House work responsibilities
- ☐ Childcare
- ☐ Discrimination against women in the hiring process
- ☐ Cultural/societal/familial/religious pressures
- ☐ Unsafe work conditions lack of reliable safe transportation
- ☐ Cost of transportation
- ☐ Fear of harassment on the way to work
- ☐ Lack of work permits
- ☐ Don't know
- ☐ There are none
- ☐ Other (please specify)

10. Final note

10.1 *Would you be willing to potentially be contacted again for a follow up survey answering more open-ended questions sometime in the next two months?*

10.2 Please enter the number:

10.3 *Thank you very much for taking time to answer these questions. Your insights are a valuable contribution to this study. I would like to once again stress that the answers, comments and information you provided me with are confidential*

10.4 If you have any other Notes, please write them here:

Annex 3: Focus group discussion question route

UN WOMEN “WOMEN WORKING” ASSESSMENT – November 2018

FOCUS GROUP DISCUSSION QUESTION ROUTE

INTRODUCTION

A. Facilitator's welcome, introduction and instructions to participants [5 minutes]

- *Participants fill in the 'Participant Form' (first name, age, sex, size of household, type of location) before taking part in the FGD*
- Welcome and thank you for volunteering to take part in this focus group. You have been asked to participate as your point of view is important. I appreciate your time.
- My name is [FACILITATOR'S NAME], and these are my colleagues [SCRIBE'S NAME] and [NAME OF ASSESSMENT OFFICER/INTERN/FIELD COORDINATOR etc.]. We work with REACH and are conducting this discussion on behalf of UN Women. This discussion is designed to better understand women's participation in the labour market and perceptions on women's employment. We are particularly interested to learn about the factors that enable women to work, factors that enable them or hinder them from continuing to work, and factors that may hinder women from working at all. We would also like to hear your views on what could be possible solutions for any challenges that may exist that hinder women from becoming employed, or remaining employed.
- I would like to emphasize that this is a research project, not an assessment for humanitarian or development assistance. Please note that nothing you say during this discussion will have an impact on the humanitarian or development assistance you currently receive, or entitle you to receive assistance.
- **Anonymity:** I would like to assure you that the discussion will be anonymous. I and the other focus group participants would appreciate it if you would refrain from discussing the comments of other group members outside the focus group. If there are any questions or discussions that you do not wish to answer or participate in, you do not have to do so; however please try to answer and be as involved as possible.
- The discussion will take no more than 60 minutes.
- With this in mind, may I tape the discussion to facilitate its recollection? (if yes, **switch on the recorder**)

B. Ground rules [2 minutes]

- The most important rule is that only one person speaks at a time. There may be a temptation to jump in when someone is talking but please wait until they have finished.
- There are no right or wrong answers
- You do not have to speak in any particular order
- When you do have something to say, please do so. There are many of you in the group and it is important that I obtain the views of each of you
- You do not have to agree with the views of other people in the group
- Does anyone have any questions? (*answers*)
- OK, let's begin

QUESTIONING ROUTE (60 MINUTES)

STAGE 1: CHARACTERISTICS OF SYRIAN REFUGEE AND JORDANIAN WOMEN WHO WORK

[~10 MINS]

We are interested in understanding your perceptions of women and employment in Jordan, as well as your own experiences and attitudes towards work. We would like to gain a better understanding of the challenges women face in accessing employment, and would like to try and identify factors and conditions that might allow women to start or continue working should that be something they would like to do.

1. Have any female members of your HH ever been employed (including mother/aunt etc.)?
 - a. What type of employment did they have?
2. Do women in your community work? What type of women in your community work? (For each question probe by asking **why** that type of women works more commonly)
 - a. Younger women, or older women?
 - b. Those with more education or less education?
 - c. Those with greater financial need or less financial need?
 - d. Women who are head of households?
3. What type of work are women in your community commonly engaged in?
 - a. Are they more commonly formally employed or informally employed (for example, home based work)?
 - b. What sectors are women in your community commonly employed in?
4. (SYRIANS) In Syria, was it common for women to work?
 - a. If no, why?
 - b. If yes, what type of work? What specific sectors did they work in?
5. (SYRIANS) Has the frequency with which women work changed since coming to Jordan?
 - a. Why?
 - b. Have the sectors that women work in changed since coming to Jordan? How?

STAGE 2: ENABLING FACTORS AND DRIVERS OF WOMEN WORKING [~30 MINS]

I would now like to find out a bit more about the factors that may encourage women to work and enable them to continue working?

1. In your view, do you think it is appropriate for women to work?
 - a. Are there specific types of work you believe are appropriate for women?
 - b. Are there types of work that are inappropriate for women?
 - c. Why yes or no for either case?
2. (MEN) Would you ever encourage a female family member to seek work outside of the home?
 - a. What would cause you to do this? Financial necessity? The female family member expressing the desire to work?
3. What do you think the primary reasons are for women to seek employment, specifically outside of the home?
 - a. Financial necessity, specific career interests, a combination?
4. What are the benefits of women working outside of the home in formal labour in comparison to the benefits of home-based businesses?
5. Are women who are engaged in labour outside of the home perceived differently than those engaged in home-based labour?
 - a. What are these perceptions?
6. What factors do you think limit or enable women's ability to work in your community?
 - a. How do childcare support and transportation options limit or enable women to work?
 - b. How do cultural beliefs either limit or enable women to work?
 - c. How do household responsibilities limit or enable women to work?

7. What do you think enables some women to continue working after they get married or have children?
 - a. Family support?
 - i. Does the encouragement or support of a male family member (whether husband or father), have more influence on female employment than if female family members are encouraging? Why?
 - b. Support from friends?
 - c. Services that are provided?
8. Do you know men in your community who support and encourage female family members to work? How do they offer support?
 - a. Help with household chores?
 - b. Help with childcare?
 - c. Help in finding a job?
 - d. Other ways?
9. Do you know of any programs or services in your community that provide support to enable more women to become or remain employed?
 - a. If yes, what do they do?
 - b. If no, do you think programs like this would be useful? What services would be beneficial?

STAGE 3: CHALLENGES AND SOCIAL PRESSURES WOMEN WHO WORK FACE? [~20 MINS]

I would now like to find out more about the challenges women who work face, and the challenges that women who want to work face in finding work.

1. Do you think women in your community face more difficulty in finding formal employment than men?
 - a. Does it take them longer?
 - b. Are there fewer desirable jobs for women?
 - c. Are the salaries low or not sufficient?
2. What challenges and downsides do you believe there are to women working?
 - a. How are these different than challenges related to men working?
3. Do you think that harassment limits the type of employment women seek?
 - a. Do women avoid certain types of jobs because they know there is potential for harassment?
4. (Syrians) What challenges did you, or other women that you know, face in obtaining a work permit?
 - a. Did they have appropriate documents?
 - b. Was it too costly?
 - c. Was the salary not enough to consider a work permit?
5. (Syrian women) Do you think that you, or women like you, would seek employment if obtaining a work permit were easier?
 - a. If no, why?
 - b. What obstacles to obtaining a work permit are there that, if removed would enable more women to work?
 - c. Why would women obtain a work permit and not use it to work?
6. (Syrian men) Do you think that more women would seek employment if obtaining a work permit were easier?
 - a. If no, why?
 - b. What obstacles to obtaining a work permit are there that, if removed would enable more women to work?
7. (Syrian women) Do you think that you, or women like you, would obtain a work permit and seek employment if more sectors were available to work in?
 - a. If no, why?
 - b. If yes, what sectors?
8. (Syrian men) Do you think more women would obtain a work permit and seek employment if more sectors were available to work in?

- a. If no, why?
 - b. If yes, what sectors?
9. (Syrians) In addition to obtaining a work permit, what other challenges do you believe Syrian women in your community face in finding work?
 - a. Discrimination?
 - b. Low wages?
 - c. Difficult working conditions?
10. (Jordanians) Do you think that, in general, work opportunities in your community align well with women's interests? With women's skills?
 - a. Do you think more women would be interested in working if there were more opportunities in different sectors? Which sectors?
 - b. How else could employment opportunities better serve women's interests and skills?
11. What services or strategies could employers provide that would encourage women to remain employed?
 - a. Would providing childcare help?
 - b. Providing transportation?
 - c. Flexible working hours?
12. Is workplace harassment common for women who work in your community?
 - a. If yes, has it impacted their ability to work? How?
13. Are there other factors you think limit women's career advancement opportunities, even after they are employed?
 - a. If yes, what are they?
14. In your view, why do you believe more women in your community do not work?
 - a. No opportunities?
 - b. Women do not want to work
 - c. Women cannot work due to their responsibilities

CONCLUSION [5 MINUTES]

- Thank you for participating. This has been a very successful discussion
- Your opinions will be a valuable asset to the study
- We hope you have found the discussion interesting
- I would like to remind you that any comments featuring in this report will be anonymous
- Before you leave, please hand in your completed personal details questionnaire and the name labels we provided you with

Annex 4: Key informant interview question route (business owners/HR managers)

KEY INFORMANT INTERVIEW (KII) QUESTION ROUTE – BUSINESS OWNERS

Introduction:

Introduction (note): Hello, my name is _____ and I am working for REACH Initiative. REACH, in partnership with UN Women, is conducting this study to better understand Jordanian and Syrian women's participation in the labour market. We are particularly interested in learning about the factors that enable women to work, and the factors that enable them or hinder them from continuing to work. I would like to assure you that the discussion will be anonymous. It is important for this research to ensure that we consult with all relevant actors so thank you for taking the time out to speak with me today. If there are any questions or discussions that you do not wish to answer or participate in, you do not have to do so; however please try to answer as truthfully and fully as you are able. The interview will take no more than 30 minutes. With this in mind, may I tape the interview to facilitate its recollection?

Interview guide:

Section 1: Interview information

Interviewer name: _____

Interviewee name: _____

Interviewee's professional title (if applicable): _____

Organisation: _____

Date of interview: Day: _____ Month: _____ Year: _____

Section 2: Questions

1. What type of business do you own? (What sector? Public or private?)
 - a. How long have you been operating?
 - b. How many employees do you have?
 - c. How many female employees do you have?
2. Is there a reason that you (your business/company or organization) decided to employ women? (If business employs Syrian women, repeat the question and probe for Syrian women specifically as well.)
 - a. Probe: Was there an intentional effort to employ women, or did women apply for positions without specific efforts by the business organization to do so? If Intentional efforts were made, what kind of efforts specifically?
2. (If no Syrian women work for the business/organization) Have you ever thought about hiring Syrian women? If yes, why do you not currently employ any? If no, why not?
3. Have you noticed that there have been any benefits of employing women? If yes, what?
 - a. Probes: Is employing women beneficial in meeting business/organization objectives and goals? Are there more women (than men) with specific skills relevant to the specific type of work? Are there more women (than men) with specific interests relevant to the specific type of work?
4. Have you (your business, or organization) faced challenges in finding women to hire? If yes, what kind of challenges?
- 4.1 Have you (your business, or organization) faced challenges in retaining female staff? If yes, what kind of challenges?
5. Have you done anything to address, or mitigate these challenges? If yes, what did you do?
6. What challenges have you faced specifically in hiring Syrian women?
 - a. Did the women come having work permits already, or did you approach the MoL on their behalf?
 - i. If you approached on their behalf, what kind of challenges did you face in doing so, if any?
 - b. Did this impact your choice to hire Syrian women?

7. Do you feel you need to treat women differently from men in the workplace? If yes, why and how? What exactly are the differences in treatment?
 - a. Do you think there are differences in the way women are treated by male and female colleagues in the workplace? What are these differences?
 - b. To your knowledge, has harassment of female or male employees ever been an issue?
8. Are there opportunities for women to advance in their career?
 - a. If yes, what kind of opportunities? How do these opportunities differ from those available for men?
9. Does your business/company/organization offer any benefits or special services for female employees? For example, assistance for childcare or transportation?
 - a. If no, why not? Do you think offering such services could be beneficial? How?
 - b. If yes, what kind of services? Do many women use these services? How do you believe these services benefit women?
10. (Those employing Syrian women) What type of contract do you provide to Syrian women who are employed with you?
11. What else do you believe could be done to encourage or enable more women to become active in the formal labour market, whether in your own business practices, or the larger framework of employment in Jordan?

Conclusion

This is the end of the interview. Is there anything else you would like to mention which we haven't discussed so far? Thank you for your time. This has been a very successful interview and we really appreciate your inputs.

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UN Women supports UN Member States as they set global standards for achieving gender equality, and works with governments and civil society to design laws, policies, programmes and services needed to ensure that the standards are effectively implemented and truly benefit women and girls worldwide. It works globally to make the vision of the Sustainable Development Goals a reality for women and girls and stands behind women's equal participation in all aspects of life, focusing on four strategic priorities: Women lead, participate in and benefit equally from governance systems; Women have income security, decent work and economic autonomy; All women and girls live a life free from all forms of violence; Women and girls contribute to and have greater influence in building sustainable peace and resilience, and benefit equally from the prevention of natural disasters and conflicts and humanitarian action. UN Women also coordinates and promotes the UN system's work in advancing gender equality.



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