Women's Perspectives to Barriers Facing Syrian Refugee and Host Community Women in Accessing the Labor Market

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Introduction

Women's Economic Participation in Jordan

Women's economic participation in Jordan is showing one of the lowest rates of female participation in the labor force and entrepreneurship across the globe, with significant limitations and prevalent gender gaps[1]. According to a 2017 OECD report, *Women's Economic Empowerment in Selected MENA Countries*, a vast majority of women living in Jordan are unemployed; from the total number of women residing in the country, only 19% are currently employed. Compared to men, women also more often occupy low-pay jobs, either as entrepreneurs or employees, with very little chances of attaining leadership positions. For women entrepreneurs, it is often presumed that they turn to entrepreneurship after being left with no other alternatives, due to the limited number of paid employment opportunities (OECD, 2017).

Adding to the 'gender paradox' affecting women in Jordan highlighted by the World Bank over ten years ago,[2] for the past couple of years, economic opportunities for refugees in Jordan have occupied much of the development efforts vis-à-vis the Jordanian government. As part of the larger conversations and negotiations regarding durable solutions for refugees, much attention has been paid to economic opportunities for Syrian refugee men and, to a lesser extent, women. Despite the acute gender gap in negotiations regarding negotiations towards durable solutions for refugees, when both topics are combined they show a wealth of research undertaken on women's economic empowerment. Among the most relevant have been: UN WOMEN, *Women Working: Jordanian and Syrian Refugee Women's Labor Force Participation and Attidudes Towards Employment* (2017), OECD, *Women's Economic Empowerment in Selected MENA Countries* (2017), WANA Institute, *Syrian Refugee Women and the Workforce in 2017* (2018), and ODI, *Syrian Women in Jordan: Opportunity in the gig economy?* (2017).

The research methodologies at use have consisted of telephone perception surveys and/or focus group discussions and interviews. In the case of UN Women, telephone perception surveys with 306 Jordanian women and 303 Syrian refugee women, 6 FGDs (3 with Jordanian women, 3 with Syrian women) in Amman, Al Karak and areas of Northern Jordan, were conducted. WANA Institute analysed data from 280 surveys conducted with Syrian refugee women across Amman, Irbid, Mafraq and Zarqa. Their research aims to shed light on Jordanian and Syrian refugee women's labor force participation and explore obstacles to and attitudes towards employment. OECD's work provides a comparative overview of MENA countries to

[1] According to the World Economic Forum's 'The Global Gender Gap Report' (2017) Jordan ranks 135 out of 144 countries, and ranks 138 out of 144 for economic participation and opportunity.

[2] According to the World Bank (2007), Jordanian women's educational background stands in sharp contrast against their extremely low participation in the labor force. In this way the returns of education are negative when measured against women's input in the labor market.

examine the impact of legal and legislative frameworks on women's economic involvement. In Jordan, consultations and FGDs were conducted with students in Al Karak and Tafila, economic and gender experts and members of national collectives. ODI looked specifically into the feasibility of opportunities for women in the gig economy, through FGDs with 36 higher educated Syrian women refugees in Irbid, Mafraq, Al-Ramtha and Amman, and eleven interviews with key stakeholders.

Among the findings of these works, they have highlighted a set of important trends that constitute the background of our current research, namely:

- A significant gender gap exists in the Jordanian workforce, as women's economic participation is limited, echoing findings from the past decade. Women are more likely to fill low-paid positions or resort to informal work, such as entrepreneurship (OECD, 2017; UN Women 2017; WANA Institute 2018).
- The level of education of both host community women and Syrian refugee women does not explain the gender gap as many women achieve high levels of education (OECD, 2017; UN Women 2017), highlighting once more the 'gender paradox.'
- Though less available, part-time job opportunities are in high demand from host community women and Syrian refugee women (UN Women, 2017; WANA Institute, 2018).
- The majority of Syrian refugee women are forced to change sectors to find work (ODO, 2017; WANA Institute, 2018).
- Women's economic empowerment is still affected by the legal framework, such as restrictions on women's rights in family law and different provisions for women in the workplace that reinforce gender stereotypes and may deter employees from employing women (OECD, 2017).
- Jordan's labor code does not explicitly prohibit gender-based discrimination in the private sector, while closed quotas, sector-related discrimination, and *wasta* - an important structural concern-, also affect women's access to the labor market (UN Women, 2017; OECD, 2017).
- The culture of 'Aeb[3] and social pressures, either cultural, familial, societal or religious, account for women's exclusive childcare and household responsibilities, and are often met with inadequate provisions (UN Women, 2017).
- The majority of challenges, rooted either in Jordan's legislative framework or cultural and socio-economic norms, are commonly faced among host community and Syrian women refugees. However, though similarities occur, some challenges are exclusive to Syrian women refugees and Female Heads of Households (FHH) (UN Women, 2017).
- Challenges exclusive to Syrian refugee women include access to work

[3] An Arabic term referring to the taboo that surrounds behaviour by women (or others) that challenges socio-cultural boundaries.

permits, closed sectors and lack of awareness of the work permits framework and processes (ODI, 2017a).

- Significant disparity in the ratio of employment between host community and Syrian refugee women, with the rate of refugee women currently unemployed at 94%, a considerably higher percentage than the 80% of currently unemployed Jordanian women (UN Women, 2017).

The following pages aim to contribute to current evidence-based programing by looking into the perceptions and experiences of vulnerable host community and Syrian refugee women in Amman and Mafraq on the barriers facing them in accessing the labor market.

First, the methodology and research objectives will be discussed. An overview of the findings will then be given before a discussion of the findings, looking at the economic and social barriers to women's employment in Jordan.

Report Objectives and Methodology

This report is a first report containing analysis of preliminary findings in the context of the project. The report is not aimed at publication at this point; rather it constitutes a first analytical effort into the objectives of the larger project. The report provides a contrasted reading of findings with regards to women's perspectives on barriers they face in accessing the labor market.

ARDD recognises the value of household work carried out by women, and how it contributes to an important and overlooked development of a care economy in Jordan (ARDD, 2017). To this end, the report pays attention to household and care work and includes this as part of the larger analysis vis-à-vis the framework of the labor market.

To date, the report builds on a mixed methods research, adopting a data collection approach that gathers both qualitative and quantitative data. Qualitative data was collected from a desk review, 2 community-based consultations with 18 Syrian refugee women, 19 Jordanian women and 1 Palestinian woman, some of whom were either heading or working in female-led partner CBOs in Mafraq and East Amman, and an FGD with 15 Jordanian and Syrian women, especially female heads of households. Consultations and FGDs with women were carried out during April 2018.

Quantitative data was collected through 439 surveys in April 2018, delivered during the consultations and FGD sessions and on the phone to 300 Syrian refugee women and 129 Jordanian women, 4 Iraqi women and 6 Palestinian women. A mid-term data analysis was conducted once 269 surveys were completed in order to better understand trends. Most of the findings from the mid-term data were confirmed by the final data but where this is not the case, the differences are highlighted.

Demographic Profile of Respondents

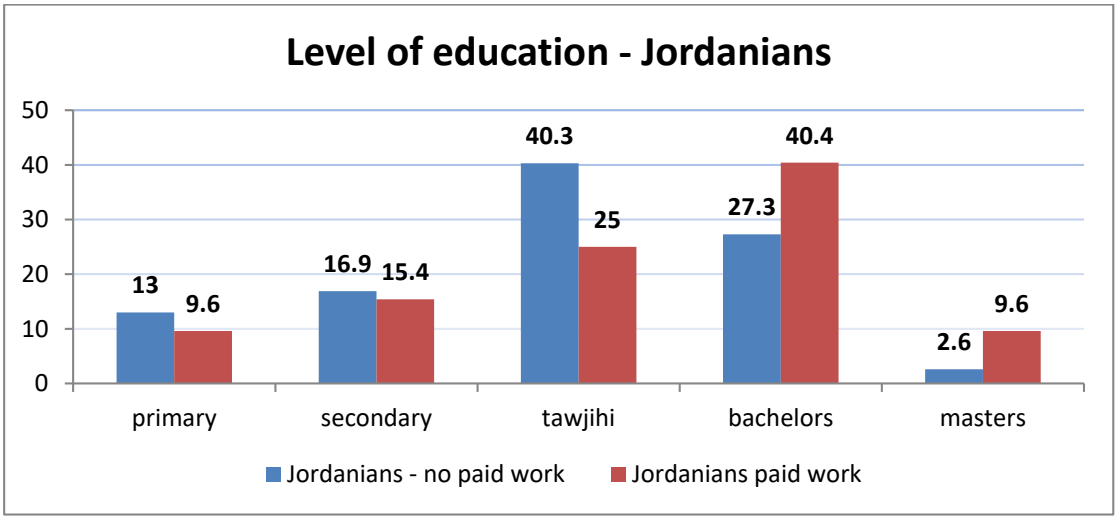
The women who participated in the study were of the most vulnerable Syrian refugee women and host community women, who include Jordanians and other refugees present prior to the Syrian Crisis who are residing in Mafraq or East Amman and between the ages of 18 and 50. The women who participated met at least one of the following criteria:

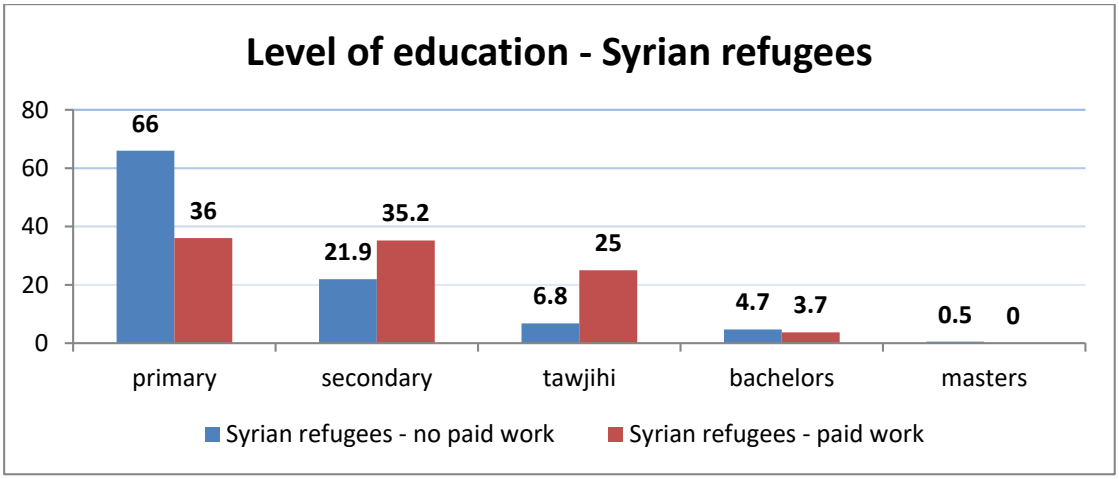
- Women facing economic vulnerability, including, but not limited to, female heads of households, women living in poverty, women facing or at risk of facing debt challenges, and women suffering from trauma.
- Women with low access to services due to economic conditions, low literacy rates, or residence in under-served communities.
- Women supporting or heading households, including any disabled or elderly members.
- Women who have previously applied for a loan or work permit or women who have previously faced harassment in connection with pursuing work opportunities.

Participants came from disadvantaged areas of Amman or Mafraq - a governorate of Jordan close to the Syrian border that suffered economically prior to the Syrian crisis. Along with Amman and Irbid, it is one of the governorates hosting the majority of Syrian refugees. In 2015, Syrian refugees constituted 52% of the population of Mafraq (ILO/FAFO, 2015).

Among the 439 survey participants, were 300 Syrians, 129 Jordanians, 4 Iraqis and 6 Palestinians. 166 women were employed and 273 unemployed, with 192 of those unemployed being Syrian.

Level of education





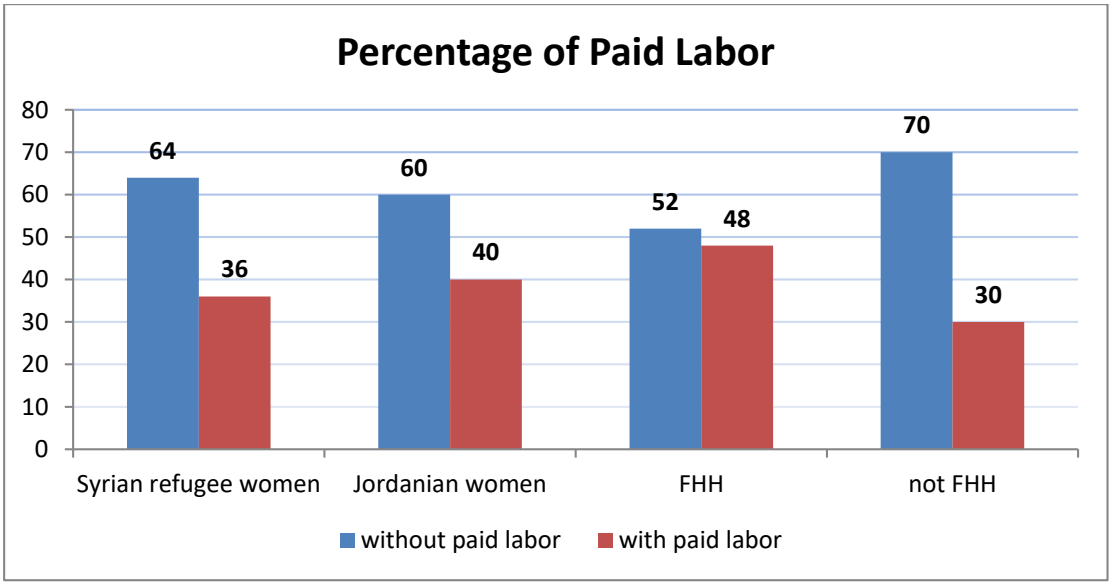
In line with the above noted 'gender paradox', despite being from more vulnerable segments of the population, the majority of Jordanian women had relatively high levels of education. 40.3% of Jordanians without paid work and 25% of Jordanians with paid work had completed up to *tawjihi*, while 27.3% of Jordanians without paid work and 40.4% of Jordanians with paid work had a Bachelor's degree. 13.6% of Jordanians without paid work and 9.6% of Jordanians with paid work had completed up to primary education, 16.9% of Jordanians without paid work and 15.4% of Jordanians with paid work had completed up to secondary level, and 2.6% of Jordanians without paid work and 9.6% of Jordanians with paid work had a Master's degree.

Syrian refugees, on the other hand, had significantly lower levels of education, with 66% of those without paid work and 36% of those with paid work having completed up to primary education. 21.9% of Syrian refugees without paid work and 35.2% of Syrian refugees with paid work had completed up to secondary education, and 6.8% of those without paid work and 25% of those with paid work had completed up to *tawjihi*. Few had a university education, with only 4.7% of those without paid work and 3.7% of those with paid work having a Bachelor's degree, and 0.5% of those without paid work and none of those with paid work having a Master's degree.

Data Analysis

The following section provides an overview of the qualitative and quantitative findings of the research. It provides a profile of who the women participating and not participating in the labor market were and what drove them to either participate or not participate. It presents levels of satisfaction and perceptions of barriers to paid work and ways to overcome such barriers.

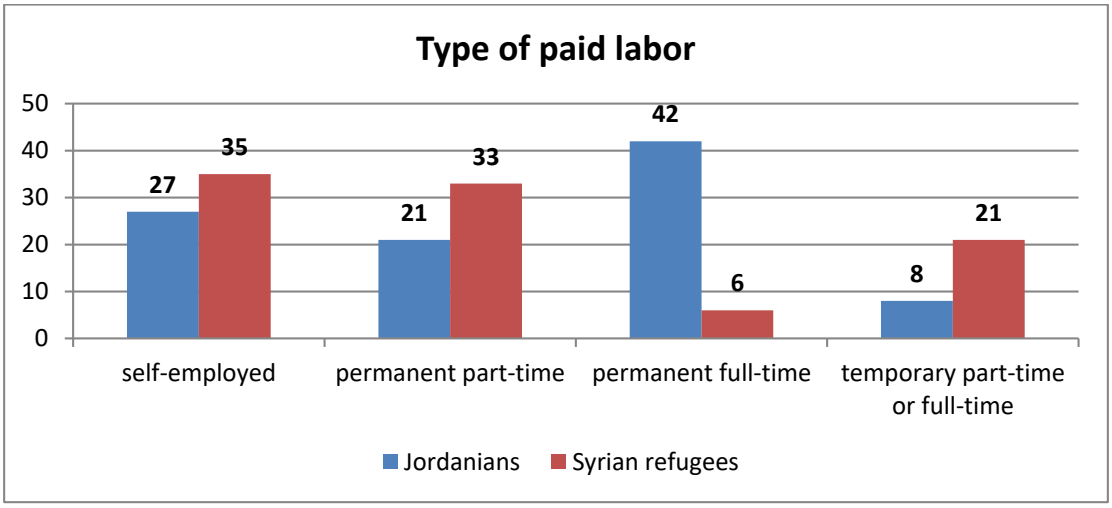
A – Women and Paid Labor in Jordan:



The rate of paid employment among Syrian refugee respondents was found to only be slightly less than the rate of paid employment among Jordanian respondents, with 36% of Syrian refugee women and 40% of Jordanian women having reported to be in paid employment. FHH were much more likely to be in paid employment than those not FHH, with 48% of FHH having reported to be in paid employment, compared to 30% of those not FHH. These results are much lower than the perceptions of women in the consultations and FGD, who estimated 60-80% of the women they knew to be in either formal or informal paid employment.

1 - Women and Paid Labor

Type of paid labor (whether formal or informal)



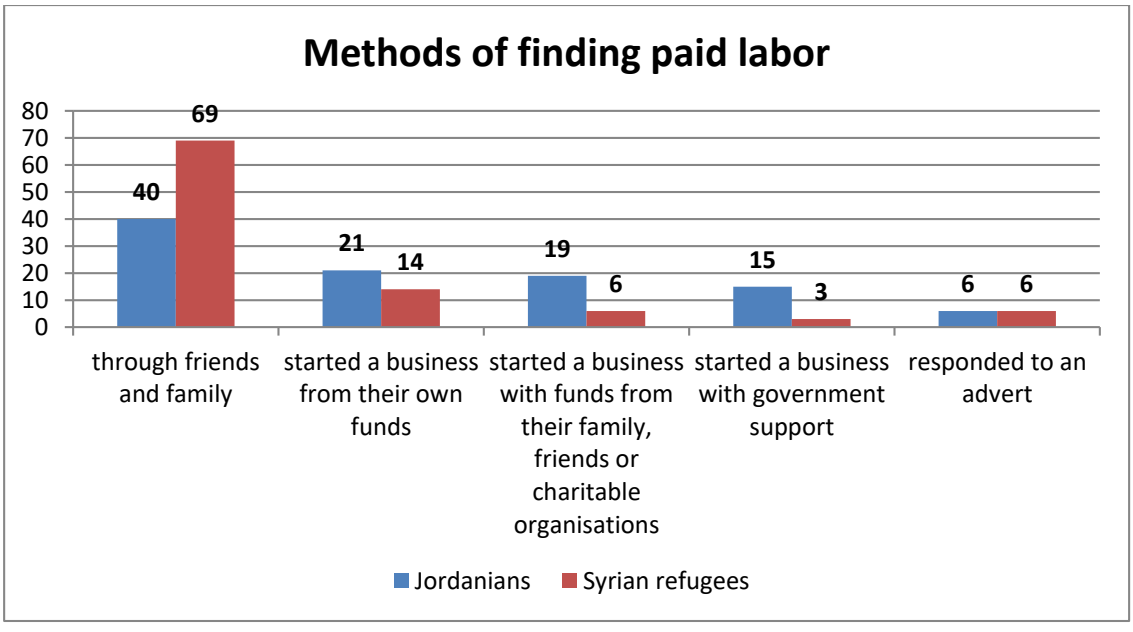
Among respondents, **Jordanians were found to be most likely to describe paid labor as permanent and full-time**, with 42% of Jordanian respondents in paid employment describing themselves as occupying permanent full-time positions. This stands in

stark contrast to Syrian refugee respondents, of whom only 6% reported occupying permanent and full-time positions. Rather, Syrian refugee respondents were most likely to be self-employed, with 35% reporting so. Syrian refugees were also more likely to describe themselves as occupying permanent part-time positions, with 33% of Syrian refugees and 21% of Jordanians having described themselves as occupying permanent part-time positions. Jordanian respondents were least likely to describe themselves as occupying temporary positions (either full-time or part-time) with 8% of Jordanian respondents having described themselves as occupying temporary positions, compared to 21% of Syrian refugee respondents.

The findings of the FGDs correspond with the survey findings in that Syrian women were seen to be more likely to be in informal paid employment than Jordanians who had better access to paid formal employment. However, women in the consultations and FGD perceived the number of those in informal paid employment to be much higher. Among the women they knew, they estimated 50-60% to be in paid informal employment and 10% to be in paid formal employment.

When Syrian refugee women had paid formal employment, some women told how this was most likely to be in low-paying jobs, such as in sewing factories and laboratories run by drug companies. Among participants, it was clear that many women were working on small projects in the house, such as in food production or sewing. A number were also 'volunteering' with CBOs for a stipend.

Methods of finding paid labor



When asked how they found paid work, the largest percentage of both Jordanian and Syrian refugee respondents said that they had found paid labor through friends and family. Syrian refugees, however, were even more likely to have found paid

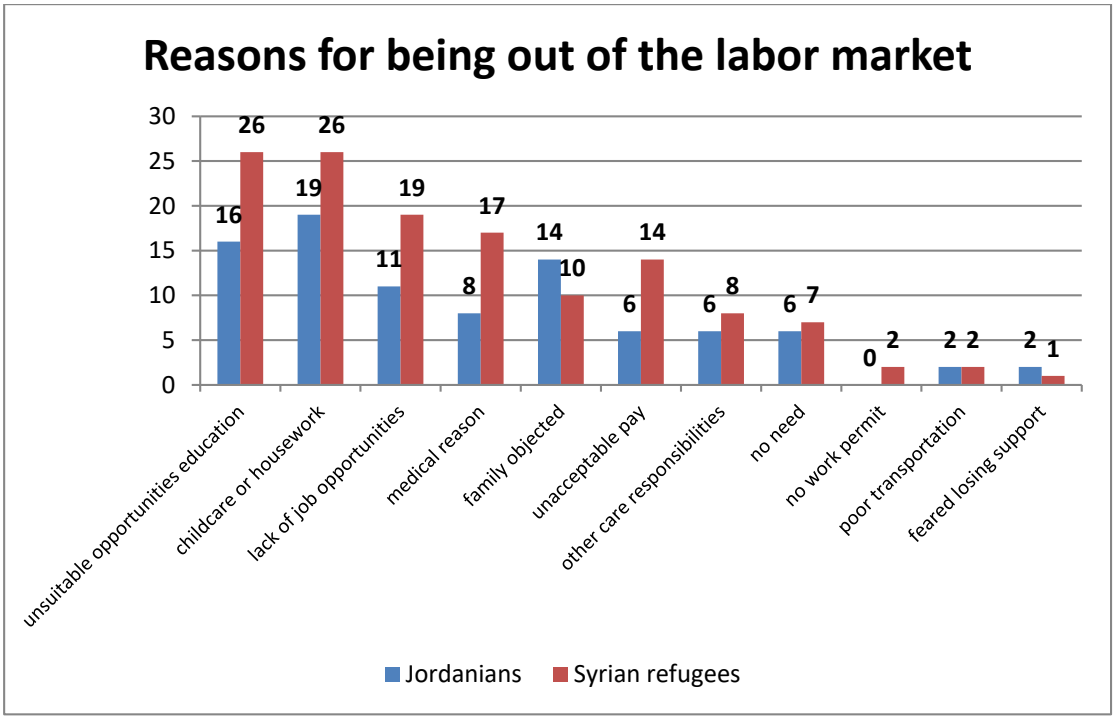
labor through friends and family, with 69% of Syrian refugee respondents in paid employment reporting as such, compared to 40% of Jordanian respondents in paid employment. Both Jordanian respondents and Syrian refugee respondents were unlikely to find paid labor through responding to an advert, with only 6% of both Jordanians and Syrian refugees in paid employment reporting to have found paid labor this way.

With regards to starting their own business, both Jordanians and Syrian refugees were found to be most likely to have started a business from their own funds, with 21% of Jordanian respondents in paid employment and 14% of Syrian refugee respondents in paid employment reporting to have started a business from their own funds. Syrian refugees, however, were far less likely than Jordanians to have started a business either with funds from their family, friends, or charitable organisations, or with government support. 19% of Jordanians in paid employment, compared to 6% of Syrian refugees in paid employment, reported having started a business with funds from their family, friends or charitable organisations, while 15% of Jordanians in paid employment and 3% of Syrian refugees in paid employment reported having started a business with government support.

The importance of having social connections for Syrian refugee women in finding paid work was also raised in the FGDs. One woman noted how she was struggling to start a business because she did not know anyone. A number of Syrian women voiced that Syrians in Jordan particularly use connections to find jobs. “If I know someone in the company, I can give them my CV and they’ll help me find work, but if you have everything – skills, etc. but don’t know anyone, you can’t find work,” remarked one Syrian woman.

2 – Women out of the Labor Market

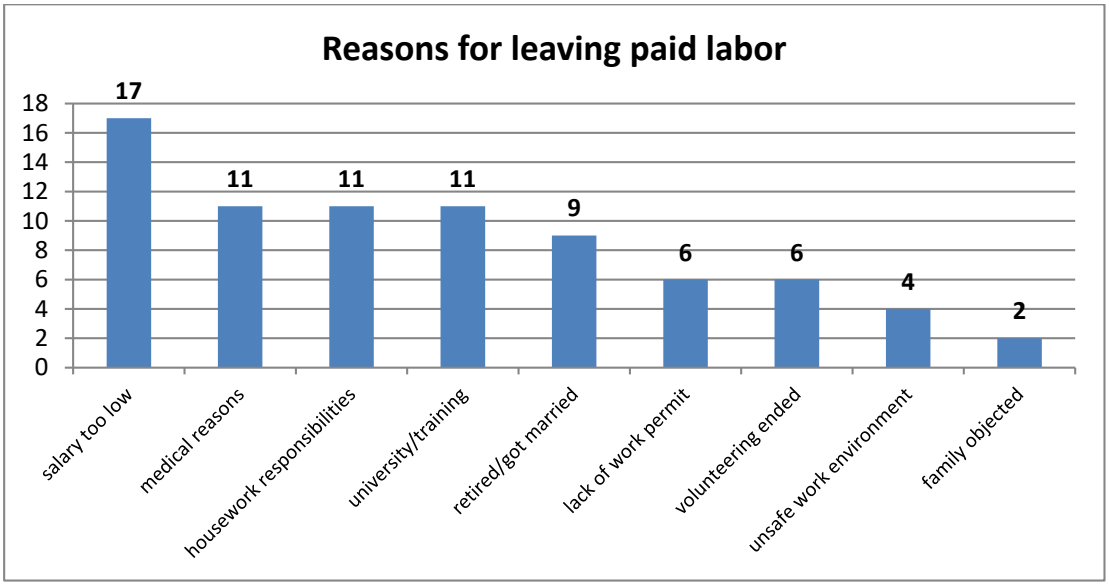
Reasons for being out of labor market



When the 273 women who were without paid work were asked why this was so, the most commonly reported issues were that the available opportunities in their area were not suited to their education, skills or experience and that they were looking after the children or doing the housework. 16% of Jordanian respondents and 26% of Syrian respondents reported that they were out of the paid labor market because the available opportunities in their area were not suited to their education, skills or experience, while 19% of Jordanian respondents and 26% of Syrian refugee respondents reported that they were occupied with looking after the children or doing the housework. Common issues cited by Syrian refugee respondents were also that there was a lack of job opportunities in their area or that they did not have paid work due to a medical reason, such as an illness or disability, with 19% of Syrian refugees reporting the former and 17% reporting the latter. Meanwhile, 11% of Jordanians reported lack of job opportunities in their area as an issue and 8% reported a medical reason as an issue. Jordanians, however, were more likely than Syrian refugees to report that their family (parents and/or husband) objected to them working, with 14% of Jordanians and 10% of Syrian refugees reporting that their family (parents and/or husband) objected to them working. Syrian refugee respondents were more likely to report that pay was unacceptable, with 14% of Syrian refugees reporting so, compared to 6% of Jordanians.

Less common issues reported included that they had no need to work, with 6% of Jordanians and 7% of Syrian refugees having reported so; that they did not have a work permit, with only 2% of Syrian refugees having reported so; that there is no reliable and safe transportation to the workplace, with 2% of both Jordanians and Syrian refugees having reported so; and that they feared losing assistance from the government, NGOs, the UN, or others, if they did not work, with 2% of Jordanians and 1% of Syrian refugees having reported so.

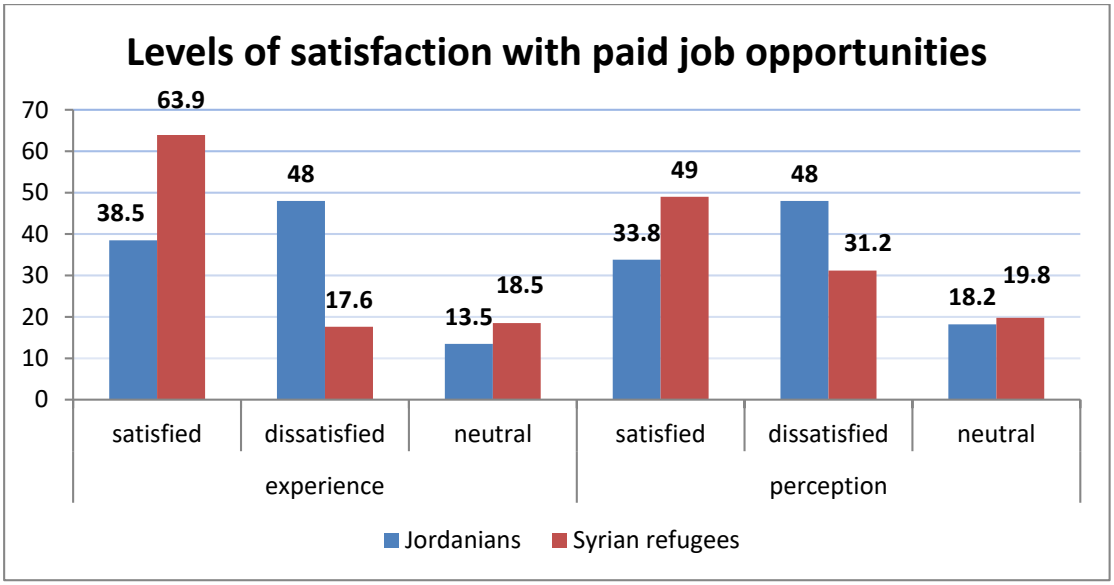
Women's previous paid labor and reasons for stopping



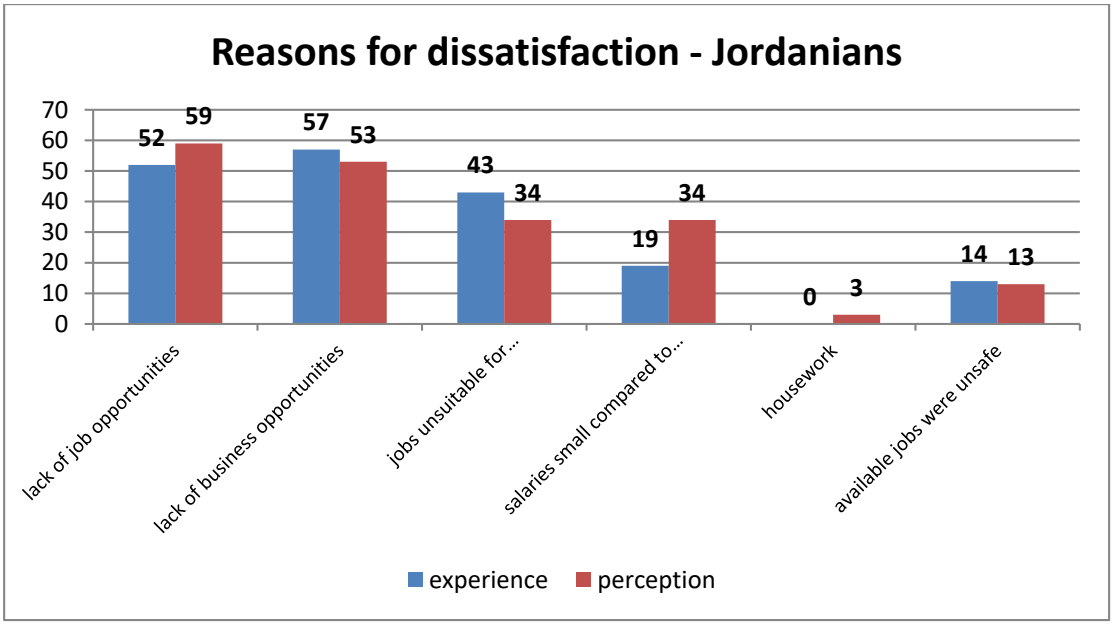
47 out of 273 women who reported to not currently be in paid employment, reported having previously been in paid employment. Of these, 28 were Syrian refugees and 18 were Jordanian. When asked for the reason that they stopped work, 17% reported that the salary had been too low, 11% reported it was due to a medical reason, such as illness, disability, or injury, 11% that paid work had been incompatible with household responsibilities, 11% that they had started/continued university or training, 9% that they retired or got married, 6% the lack of a work permit, and 2% that their family objected. From those that cited other reasons, 6% reported that they had been volunteering and the project had ended.

B- Perceptions and Experiences Regarding the Labor Market:

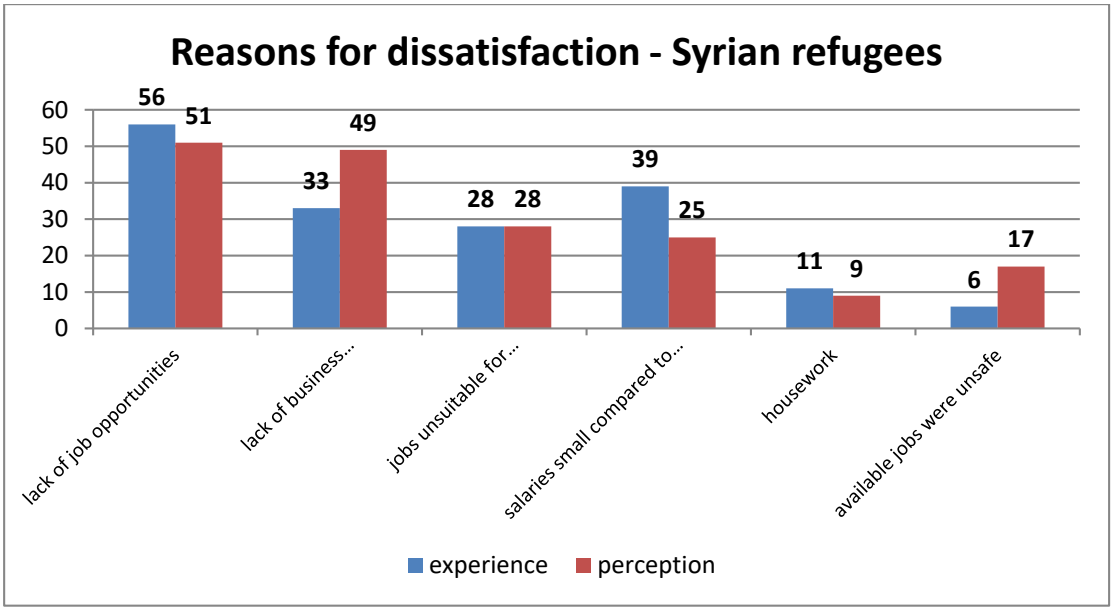
1- Satisfaction with Available Paid Job Opportunities for Women in Their Area



When asked how satisfied they were with the availability of job opportunities for women in their area, Jordanian respondents showed low levels of satisfaction both for experience and perception, with 38.5% of Jordanian respondents with paid work and 33.8% of Jordanian respondents without paid work being satisfied with job opportunities. Levels of dissatisfaction were equally high for Jordanian respondents, with 48% of both Jordanians with paid work and Jordanians without paid work reporting dissatisfaction. Syrian refugee respondents, both those with paid work and those without paid work, reported much higher levels of satisfaction with available job opportunities for women than Jordanian respondents, and levels of satisfaction from experience were higher than those from perceptions. 63.9% of Syrian refugees with paid work and 49% of Syrian refugees without paid work reported being satisfied. Levels of dissatisfaction with available job opportunities for women in their area almost halved among Syrian refugees when they had experience of paid work. 17.6% of Syrian refugees with paid work, compared to 31.2% of Syrian refugees without paid work, reported being dissatisfied with the level of available job opportunities for women in their area.

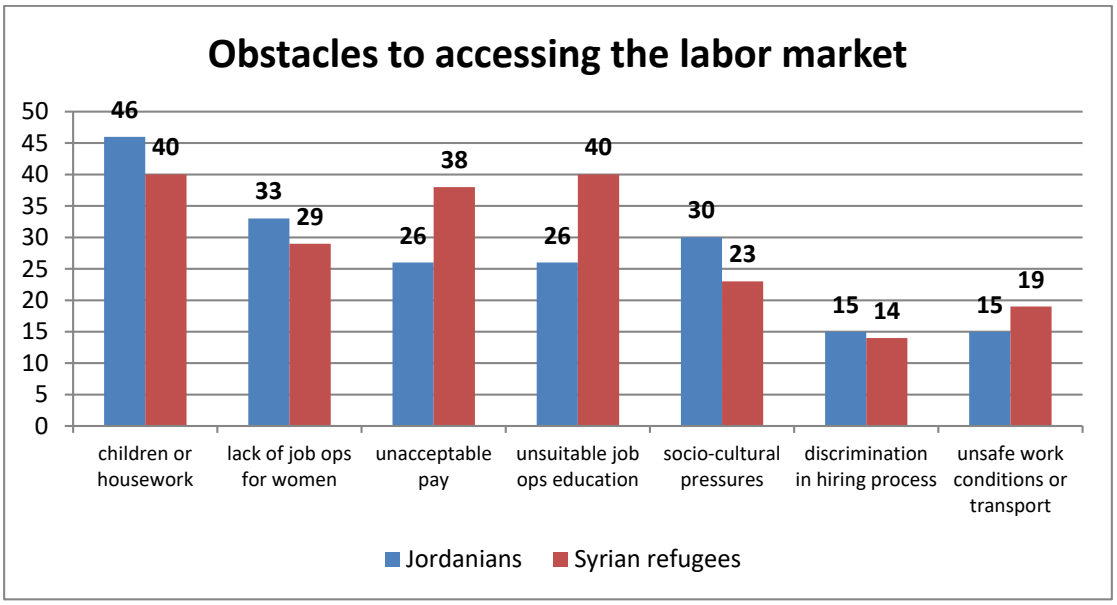


Of Jordanian respondents who reported being dissatisfied with available job opportunities for women in their area, the perception that there were generally not enough job opportunities for women was found to be the biggest cause of dissatisfaction among Jordanians without paid work. 59% of Jordanians without paid work reported a perceived lack of job opportunities for women as a cause of dissatisfaction, compared to 52% of Jordanians with paid work who reported experience of a lack of job opportunities for women as a reason for dissatisfaction. The experience of a lack of opportunities for women to start their own businesses was found to be the biggest cause of dissatisfaction among Jordanians with paid work, compared to the perception of this as a problem by 53% of Jordanians without paid work. Jordanians with paid work were more likely to experience that the available opportunities in their area were not suited to their education, skills or experience than Jordanians without paid work were to perceive this as an issue, with 43% of Jordanians with paid work reporting this as a cause, compared to 34% of Jordanians without paid work. Conversely, Jordanians were more likely to perceive women's salaries as being very small compared to men's than they were to experience this. 19% of Jordanians with work reported this as a cause, compared to 34% of Jordanians without work. There was little difference between experience and perception of available jobs being unsafe, with 14% of Jordanians with work experiencing so, and 13% of Jordanians without work perceiving so. Finally, that the housework and job could not be easily reconciled was neither experienced nor perceived as a main cause of dissatisfaction, with no Jordanians with paid work reporting this as a cause and only 3% of Jordanians with work reporting this.



Among Syrian refugee respondents who reported being dissatisfied with available job opportunities for women in their area, both the perception and experience that there were generally not enough job opportunities for women was reported to be the biggest cause of dissatisfaction, with 56% of Syria refugees with paid work and 51% of Syrian refugees without paid reporting so. In contrast to Jordanians, Syrian refugees were more likely to perceive a lack of business opportunities for women as an issue than they were to experience it as an issue, with 33% of Syrian refugees with paid work and 49% of Syrian refugees without paid work reporting this as a cause of dissatisfaction. Syrian refugees were both less likely than Jordanians to experience and perceive that the available opportunities in their area were not suited to their education, skills or experience, with 28% of both Syrian refugees with and without work reporting this as a cause of dissatisfaction. Syrian refugees were less likely to perceive women's salaries as being very small compared to men's than Jordanians were, with 25% of Syrians refugees without paid work having perceived so, compared to 34% of Jordanians without paid work. However, **Syrian refugees were far more likely to experience that women's salaries were very small compared to men's than were Jordanians. 39% of Syrian refugees with paid work reported this as a cause for dissatisfaction, compared to 19% of Jordanians with paid work.** Syrian refugees were more likely than Jordanians to both perceive and experience that the housework and job could not be easily reconciled, with 11% of Syrian refugees with paid work and 9% of Syrian refugees without paid work reporting so.

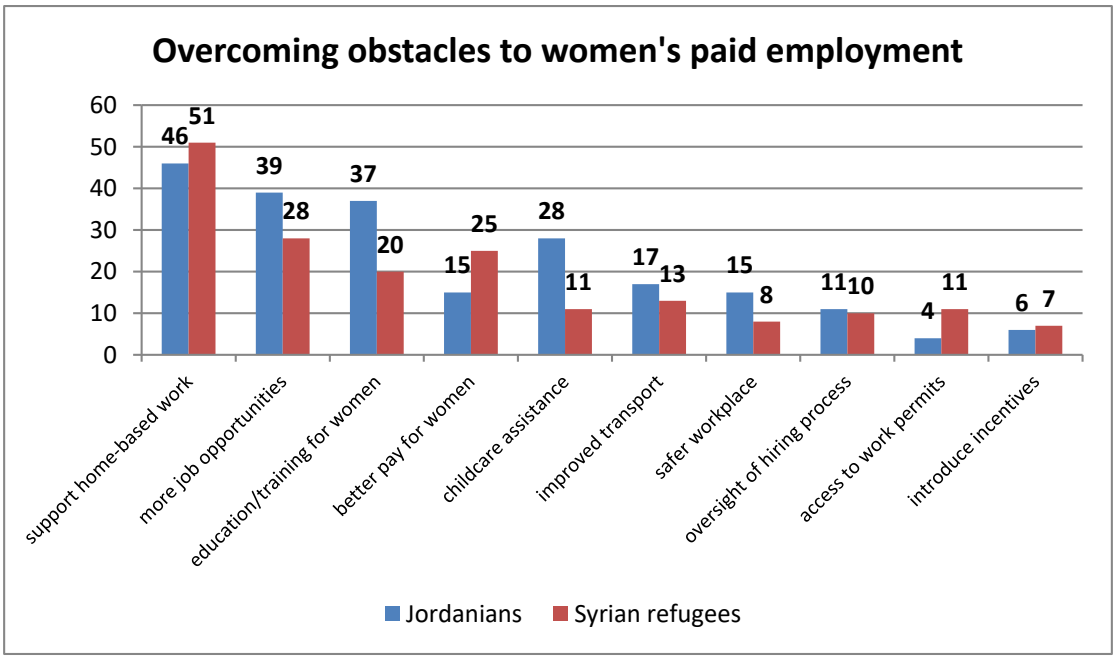
2- Presence of Obstacles to Accessing the Labor Market



When asked what they believed to be the obstacles obstructing access to the labor market, **both Jordanian and Syrian refugee respondents reported the responsibilities of looking after the children or household work as a main obstacle, with 46% of Jordanians and 40% of Syrian refugees reporting so.** Jordanians were slightly more likely than Syrian refugees to report a lack of job opportunities for women generally as an obstacle, with 33% of Jordanians and 29% of Syrian refugees reporting so. Syrian refugees were substantially more likely than Jordanians, however, to report the lack of job opportunities fitting women's skills/training/education as an obstacle, with 40% of Syrian refugees, compared to 26% of Jordanians, reporting so. Syrian refugees were also more likely than Jordanians to cite unacceptable pay as an obstacle, with 38% of Syrian refugees, compared to 26% of Jordanians reporting unacceptable pay as an obstacle. **Jordanians, however, were more likely to report socio-cultural pressures as an obstacle, with 30% of Jordanians and 23% of Syrian refugees reporting socio-cultural pressures as an obstacle**. Less reported as obstacles by both Jordanians and Syrian refugees, though still frequently cited, were discrimination against women in the hiring process and unsafe work conditions or lack of safe and reliable transportation. 15% of Jordanians and 14% of Syrian refugees reported discrimination against women in the hiring process as an obstacle, while 15% of Jordanians and 19% of Syrian refugees reported unsafe work conditions or lack of safe and reliable transportation as an obstacle.

In the consultations and FGD, the most common barriers to employment cited were the poor economy leading to lack of suitable job opportunities, societal pressures, the need to stay at home to look after the children and the cost of transport.

3- Overcoming Obstacles to Women's Employment



When asked how these obstacles could be overcome and the situation of women's employment improved, the most commonly cited solution was the promotion and support for home-based work, with 46% of Jordanians and 51% of Syrian refugees citing this as a solution. **Syrian refugees overwhelming cited the promotion and support for home-based work as a way to overcome obstacles, *citing this almost twice as much as any other possible solution***. **Jordanians were much more likely than Syrian refugees to believe more job opportunities to be a solution, with 39% of Jordanians and 28% of Syrian refugees citing more job opportunities as a solution**. Jordanians were also more likely than Syrian refugees to cite more and better education/training for women as a solution, with 37% of Jordanian and 20% of Syrian refugees citing this as a solution. Surprisingly, only 11% of Syrian refugees cited assistance with childcare (family, friends, nannies, day care) as a solution, whereas 28% of Jordanians cited assistance with childcare as a solution.

Following the trend of greater dissatisfaction with pay among Syrian refugees, 25% of Syrian refugees, compared to 15% of Jordanians, cited better pay for women as a solution. Expectedly, Syrian refugees were also more likely than Jordanians to believe access to work permits to be a solution, with 11% of Syrian refugees and 4% of Jordanians citing access to work permits as a solution.

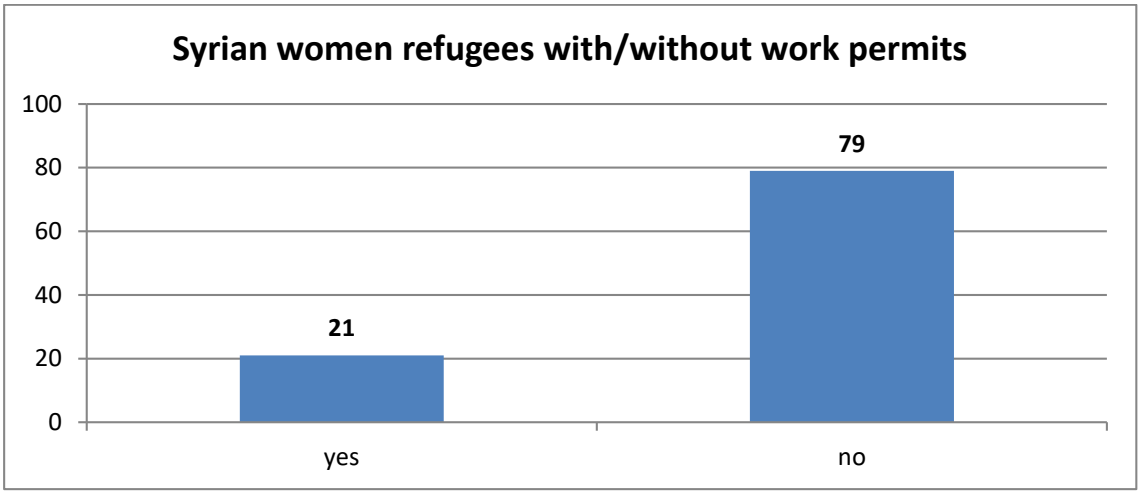
Jordanians were more likely to cite improved availability of reliable and safe transportation and improving safety in the workplace as solutions. 17% of Jordanians and 13% of Syrian refugees cited improved availability of reliable and safe transportation as a solution, and 15% of Jordanians and 8% of Syrian refugees cited improving safety in the workplace as a solution. 11% of Jordanians and 10% of Syrian refugees believed more oversight of hiring processes to reduce discrimination to be

a solution, while 6% of Jordanians and 7% of Syrian refugees believed the introduction of incentives for women to work (e.g. by government, employers) to be a solution.

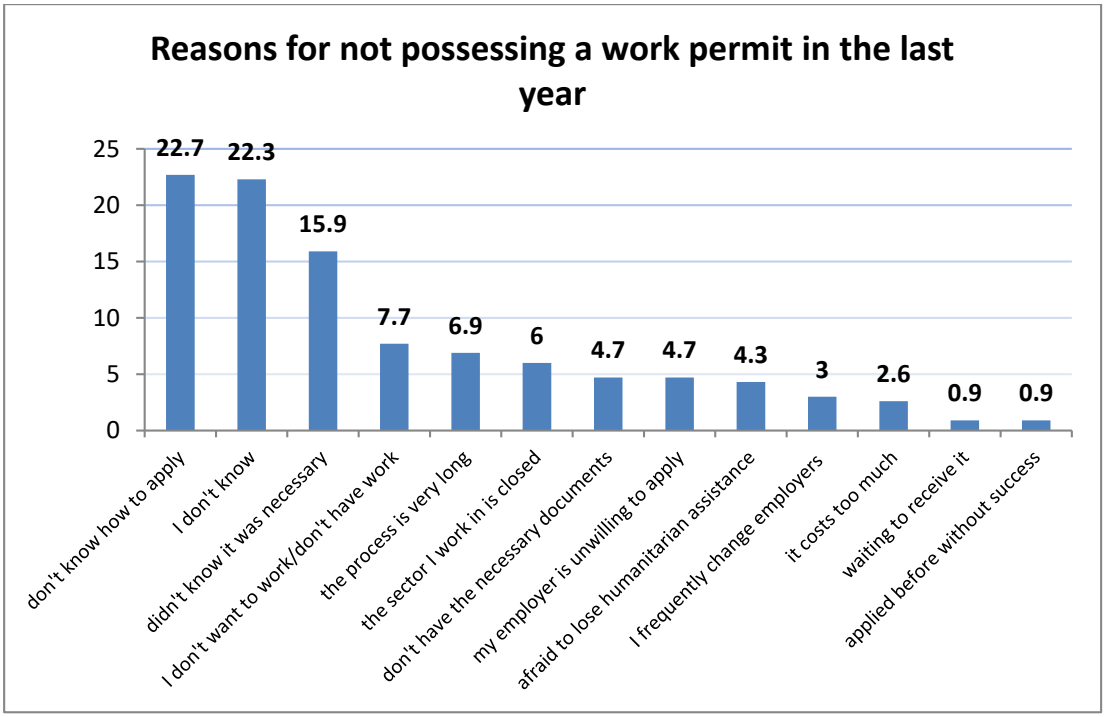
In the FGDs, women cited as factors helping women work outside of the home - the place of work being close to home, social connections, support from the family, part-time opportunities/short working hours, decent pay and flexibility in the workplace.

B/ Syrian Refugees – Work Permits

- Numbers of Syrian refugee women with and without work permits



79% of Syrian refugees reported not possessing a work permit and 79% reported possessing a work permit.



When asked the reason for not possessing a work permit, 22.7% reported that they were not aware of the application process/requirements, 15.9% that they did not know it was necessary, 7.7% that they either did not want to or did not have to work, 6.9% that the process was very long, 6% that the sector they worked in was officially closed to migrant workers, 4.7% that they did not have all the necessary documents, 4.7% that their employer was unwilling to apply for a work permit for them, 4.3% that they were afraid to lose humanitarian assistance, 3% that their job required frequently changing employers which was not feasible with current work permit rules, 3.6% that it cost too much, 0.9% that they were waiting to receive it, 0.9% that they had applied before without success, and 22.3% responded that they did not know the reason why.

Discussion of Findings

Socio-Economic Barriers to Employment

A Limited and Low-Paying Labor Market

ARDD found one of the most frequently cited barriers to women's paid employment to be the lack of job opportunities present. Of those respondents who were not in paid employment at the time of the survey, 11% of Jordanians and 19% of Syrian refugees reported a lack of job opportunities in their area as a reason they were not in paid employment. In the community-based consultations and FGD, participants also brought attention to the weak economy and lack of job opportunities. Two women told how they had been looking for paid work for 6-7 years with no result.

Jordan has one of the smallest economies in the Middle East and, as a result of its lack of natural resources and high rate of imports, is largely reliant on foreign assistance and remittances. Its economy has thus been significantly affected over the past decades by regional conflict and international politics. Though in the late 1970s and early 1980s, arguably due to a development focus on employment, poverty and equity, Jordan showed impressive growth rates and greatly reduced poverty and inequality of income; the collapse of oil prices in 1983 and the Iraq-Iran war reduced regional demand for Jordanian workers and levels of Arab aid (Harrigan et al. 2006). Many Jordanians thus began returning home and the decrease in remittances, coupled with the increasingly unstable macro-economic climate, led to higher unemployment rates within Jordan (Arouri, 2007). The Second Gulf War (1990) also forced about one-third of a million people to leave Kuwait and other Gulf States. The influx of more returned workers was to add even more pressure on the Jordanian infrastructure and labor market, with unemployment rates, especially among women, soaring (ibid). In the 1990s, IMF and World Bank conditionalities included the facilitation of lay-offs as Jordan was pushed to privatise state-owned companies and liberalise the economy, and led also to the neglect of the agricultural industry, further affecting employment rates and industry (Harrigan et al., 2006; Awad, 2017).

Today, Jordan's economy continues to struggle, with the average economic growth during the period 2010-2014 being below 1% per capita (ILO, UNDP, & WFP, 2017). The high influx of Iraqi and Syrian refugees as a result of both wars has placed further strain on the labor market (ILO, UNDP, & WFP, 2017). According to UNHCR, as of February 2018, there are 740,160 registered refugees living in Jordan, with 657,628 of them Syrian (up from 735,922 and 655,056 in Oct 2017, respectively) (UNHCR 2017a, 2018), while government estimates of Syrian refugee figures, which include non-registered refugees, are higher at approximately 1.3 million (European Parliament, 2017). The closure of trade routes through Syria and Iraq has also decreased investor confidence, and falling demand has led many sectors to lay off workers (ILO, 2017d). The country is thus now facing severe impediments to creating sufficient jobs, not only for refugees, but also for its own population. As of 2016,

approximately 1.4 million Jordanians were in paid employment and 210,000 Jordanians were without paid employment. Just over half of Jordanian men were in paid employment, while only one in ten Jordanian women was in paid employment. In 2016, about 200,000 Syrians were also estimated to be in paid employment, with less than 7% of Syrian women in paid employment (ibid).

Furthermore, the minimum wage, as of May 2018, for Jordanians is 220 Jordanian dinars (JD) ($310) per month, and for Syrians is 150JD ($211). Given that the majority of work in Jordan is in low paid sectors such as agriculture, customer service and manufacturing, pay is typically insufficient. Such pay often offers insufficient motivation, particularly to women, to work, given the costs of transport and childcare. From the ARDD survey participants who believed there to be obstacles to women's work, 26% of Jordanians and 38% of Syrian refugees regarded unacceptable pay as an obstacle. Such low pay is compounded by the fact that women often receive less pay than male colleagues in the same position. From the survey participants dissatisfied with available work opportunities for women in their area, 39% of Syrian refugees in paid employment and 19% of Jordanians in paid employment cited one reason as being that women's salaries were very small compared to men's.

Clear from the findings too is that low pay is a greater issue for Syrian refugees than it is for Jordanians. While many migrant workers flock to Jordan to find work and still benefit despite the lesser salary, the majority do so alone to send money back home to their families. Since Syrian refugees, however, are usually living in Jordan with their families, such low-paying jobs are not sufficient to cover their expenses (ibid). Worth noting too is that, of those refugees living outside of camps, the majority reside in disadvantaged areas, where competition for jobs is already high, such as in Mafraq.

Informal Labor Market for Women

The reality is that a considerable number of women resort to informal or risky employment, engaging in low-quality, low-paying jobs (OECD, 2017; ILO, UNDP, & WFP, 2017; CARE Jordan, 2017; ODI, 2017; UNHCR, 2017; UN Women, 2017). That 34% of employed survey respondents answered that they are self-employed, and FGD participants estimated 50-60% of the women they knew to be working in the informal sector, shows the prevalence of work in the informal sector, particularly among Syrian refugees.

An economic assessment of the opportunities and constraints for vulnerable Iraqi and Jordanian women and youth in Zarqa, in 2014, by the Near East Foundation (NEF) and the Women's Refugee Commission for the project 'Enhancing the Economic Resilience of Displaced Iraqis and Poor Jordanians', also found that Jordanian and Iraqi women frequently turned to home-based enterprises, as a result of lacking the right to work, cultural restrictions on mobility and the desire of women to work close to home (NEF, 2014).

Characterized by lack of social protection and employment contracts, as well as exclusion from the benefits of labor legislation, informal employment is pervaded by uncertainty, insecurity, inadequate work conditions and low wages (ILO, UNDP, & WFP, 2017). ARDD found that both Syrian women and their husbands have faced situations of exploitation and abuse by employers, from being made to carry out demeaning tasks unrelated to their job role, to not being paid the agreed compensation, and even being threatened with expulsion from Jordan.

Furthermore, the markets for such work are typically small and dependent on social networks. NEF (2014) found that home-based projects suffered from a lack of resources, limited marketing knowledge and restricted markets that often depended on friends and neighbours. Indeed, ARDD found that a number of women who had learnt skills from vocational training lacked equipment and a market. One woman, who had learnt to sew and had a sewing machine, said that she had no neighbours and thus no-one to sell her products to. Another woman actually came to the FGD with perfumes she had mixed at home and tried to sell them to the FGD facilitator.

From a development perspective, some programming aiming to facilitate access to economic opportunities is furthering this deficiency, particularly for women, by focusing economic empowerment programmes on vocational training that aims at creating informal work. Typically, such vocational training also focuses on traditionally female skills and thus, **further to reinforcing informal labor, skills programs for women may also be reinforcing labor market segmentation and gender stereotypes.** For instance, an NGO employing Syrian refugee women and men as 'volunteers' in Zaatari camp offered training as part of the program in information technology skills (including secretarial work), life skills (including maths and reading, resume writing and interview techniques); technical skills, and soft skills, such as sewing and hairdressing. Women, however, were not able to receive the technical skills training, as it included air conditioning and electrical maintenance, welding, and plumbing – traditionally male occupations (Tobin & Campbell, 2017). Such an approach thus both reinforced gender stereotypes and limited the skills that women could gain to pursue formal work. Given that hairdressing and secretarial work are sectors closed to Syrian refugees, such skills could also only be used informally.

Many NGOs outside of the camps, where women have present access to the formal labor market, also focus their training in such spheres. Though Zakat's Vocational Training Centre in Jordan offers courses to Syrian refugee women in English and computer science, the third course option for women is sewing and knitting (Zakat Online). The Jordanian Red Crescent's Vocational Centre seeks to "build the capacity of the local community through empowering women and creating new sources of income that would help them achieve independence and economic security, and further integrate into local society and economy", yet the majority of skills it offered to Syrian refugee and host community women in 2015 were traditionally female and mostly useful in the informal sector. They included soap making, accessory design and assembly, basket weaving, candle making and shaping, design and sewing,

make-up and hairdressing (Jordan Red Crescent, 2015). Again, it is surprising that hairdressing is offered given that Syrians are not permitted to work in this sector. ODI's (2017) report into the potential of the gig economy as a form of work for Syrian refugee women also points to the trend of informal employment.

Furthermore, such vocational training covers occupations suffering from limited markets, with sewing and hairdressing being two common examples. **Aware of these limitations, women themselves have proposed to ARDD that they would benefit from marketing skills as a part of such training.**

In addition to this, some NGOs or CBOs offer Syrian refugee women **'cash-for-work'** opportunities as 'volunteers'. Typically, compensation ranges from one to two dinar per hour, depending on the level of expertise (Tobin & Campbell, 2017). While such cash-for-work schemes are beneficial short-term arrangements and may equip women with useful skills and experience for future employment (ibid), **ARDD survey results showed that, not only is such work poorly paid, but it is typically temporary and thus lacks security.** 3 out of 28 Syrian women who had stopped working did so because they had been 'volunteering' and such work had ended. Furthermore, Tobin & Campbell (2017) point out that, since women are usually sought out for such work, it can actually create a situation where men are still seeking work and women have to deal with the double burden of this work combined with housework.

The Labor Market Mismatch

Frequently cited as an obstacle to accessing paid employment opportunities by respondents to ARDD's survey was the lack of available job opportunities suiting women's education, skills or experience. 16% of Jordanians and 26% of Syrian refugees reported a lack of available job opportunities suiting their education, skills or experience to be a reason they were not in paid employment. From women participating in the FGDs, ARDD also heard that a particular issue was the lack of job opportunities that suit women's area of studies or expertise. The women admitted that, for many sectors, the level of education is not of benefit to women but rather experience in such work is important.

One of the fundamental challenges that host community and Syrian refugee women face in accessing economic opportunities is the current inefficiencies of the labor market. High unemployment, especially among young educated women, is a result of the distinct gap between labor demand and supply (OECD, 2017). Indeed, **ARDD found there to be no linear trend between level of education and rate of employment.**

Jordanians' chances of paid employment differed greatly depending on whether or not they had completed up to *tawjihi* or had a university education, with 40.3% of Jordanians without paid work having completed up to *tawjihi* and 27.3% of Jordanians without paid work having a Bachelor's degree, compared to 25% of Jordanians with paid work having completed up to *tawjihi* and 40.4% having a

Bachelor's degree. The chance of having paid work for Jordanians who possessed a Master's degree also rose, with 2.6% of Jordanians without paid work having a Master's degree, compared to 9.6% of those with paid work who had a Master's degree. However, that the percentage of Jordanians without paid work that possessed a Bachelor's degree was still high, at 27.3%, suggests that **possessing a university-level education is no guarantee of paid employment**. There was also little difference in the likelihood of being in paid employment or not for those who had completed up to primary and secondary education, with 13% of Jordanians without paid work and 9.6% of Jordanians with paid work having completed up to primary education, and 16.9% of those without paid work and 15.4% of those with paid work having completed up to secondary level education.

The findings showed that, for the Syrian refugee women who participated in the study, those most likely to be without paid work were those who had only a primary education - 66% of Syrian refugees without paid work – followed by those who had a secondary education – 21.9% of those without paid work – and then those with up to *tawjihi* – 6.8% of those without paid work. However, when looking at Syrian refugees with paid work, though the likelihood of being in paid employment (when comparing with figures of those not in paid employment) increased for those with higher levels of education, prior to university; when comparing the percentages of Syrian refugees with paid work with varying levels of education, there is no significant difference between the numbers of those in paid employment with either a primary or secondary education, or *tawjihi*. Though this is in part due to the higher numbers of Syrian refugees with only a primary education, it also suggests that **paid job opportunities are not only available for skilled labor**. Though the figures for Syrian refugees with a university education are too small to make any generalisations, **what data there is indicates that, for Syrian refugees, having a university education is not more likely to lead to paid employment.** In fact, in the context of Syrian refugees it seems that a process of **de-skilling** ("a downward mobility and potential loss of skill due to failure to recognize skills and qualifications gained during previous educational and professional background," Wren and Boyle, 2001). This is due to the fact that the industry or sector in which refugees had worked in Syria (and elsewhere) seemed to have little bearing on what they are doing in Jordan, as refugees have not been able to transfer technical skills, largely because of the legal constraints on their employment (ODI, 2017b), which will be discussed further in the following section.

Interesting to note too is that, despite the higher levels of education among Jordanian respondents than among Syrian refugee respondents, the percentages of Jordanians and Syrian refugees with paid employment, and thus also without paid employment, were almost identical, again showing **that there is little trend between educational level and paid employment.**

Such a disparity between educational level and paid employment is known as the 'labor market mismatch' and recognised by many organisations as an issue prevalent in Jordan (ILO, UNDP, & WFP, 2017; UN Women, 2017). The International Labor Organisation (ILO) found that the labor market mismatch in Jordan also affects men,

with the majority of those without paid employment divided equally between those with less than secondary education and those with a university education (ILO, 2017d). As a result, many higher educated Jordanians find work abroad and lower paid positions are filled by immigrant workers, mostly from Egypt (ibid). For Syrian refugees, and particularly women, however, such an option is not possible and many are forced to search for paid work outside of their education.

Women also face the additional challenge of the segmented labor market that means that their level or type of education is often unsuitable for the labor market. Complying with their level of education, Jordanian women are mostly suitable employees for skill-intensive sectors, such as education, healthcare, social work or finance and business services. With these sectors comprising only a limited range of occupations in the Jordanian labor landscape, women appear to either have a distinct interest only in particular areas of work or their access to other sectors is restricted. Indeed, paid employment opportunities for women are mainly found in the civil service, particularly education and health, which occupies almost half of the country's female labor force and whose low rate of job creation places further limitations on available opportunities (UN Women, 2017; ODI, 2017a).

Such segmentation is produced by the gender norms that determine which occupations are socially acceptable for women (World Bank, 2013). Construction, for instance, as in many countries, is still seen in Jordan as an occupation unsuitable for women, yet this and the agricultural sector are where most jobs are to be found for Syrian refugees (ILO, 2017e). As can be seen by the restriction of courses on offer to women by the NGO in Zaatari camp (Tobin & Campbell, 2017), other fields seen to be closed to women include plumbing, electricity and welding.

The Paradox of Work Permits for Syrian Refugee Women

Since 2016, following alleviations on the administrative requirements, the Ministry of Labor has the authority to issue work permits that are renewable after a period of one year for professions open to Syrian refugees and other non-Jordanians (UNHCR, 2017b). In spite of the 2016 Jordan Compact agreement's aim to ease access to the labor market for Syrian refugees by enhancing work permit allocation, refugees continue to encounter severe challenges in accessing paid employment opportunities, and access to work permits is seen to constitute a significant challenge for Syrian women refugees (ODI, 2017a).

It is clear that women are not benefiting from the work permit scheme. According to the Overseas Development Institute (ODI, 2017a), as of May 2017, from the total of 50,909 work permits that the Jordanian government issued to Syrian refugees, only 5% were issued to women. Many employers insist on high fees in order to apply for work permits, despite the government having disregarded employee fees with the condition of a one-year contract. The fact that women are underrepresented among Syrian refugees who hold permits indicates the difficulty in overcoming challenges related to the high permit cost (CARE Jordan, 2017). In addition to these

financial challenges, lack of awareness of the work permits framework and processes, along with fears of losing humanitarian assistance, are believed to further obstruct Syrian women refugees' access to the labor force (ODI, 2017a). According to ILO (2017c), many Syrian women refugees appear to lack information on the work permit framework and the rights and duties granted to those who hold them.

ARDD found the lack of information on work permits to be an issue for some. Of the 233 women who neither possessed a work permit nor had applied for one in the last year, 22.7% said that they did not know how to apply, 15.9 did not know that it was necessary to have a work permit, 2.6% said that it cost too much (despite the fact that work permits were free at the time of the study for contracts of one year or more), and others cited reasons related to bureaucracy – 6.9% that the process is long and 4.7% that they did not have the necessary documents. 4.3% of women also said that they were afraid of losing humanitarian assistance if they applied.

Significantly, 4.7% of women who had not applied for a work permit reported the reason as being that their employer did not want to apply for one, supporting others' findings that employers are inconsistent in their obligation to obtain work permits for refugees (UNHCR, 2017; CARE Jordan, 2017).

However, **ARDD found that, despite much focus on improving access to work permits for Syrian refugees in order to improve their employment opportunities (ODI, 2017a), for Syrian women refugees, work permits were not a primary barrier.** The survey found that, from the 192 Syrian refugee women who do not have paid work, only 2% cited a lack of work permit as a reason, while just 11% of the 100 Syrian refugee respondents who believed there to be barriers to women's employment, believed that making it easier to access work permits would help overcome such barriers. Additionally, while some participants in the FGDs said that women would be more likely to get work if they knew how to get work permits, many stressed that this would not help overcome the lack of job opportunities.

Access to skilled sectors is acutely challenging for Syrian refugee women. In spite of their prior experience, competences and vocational skills, Syrian refugee women face further restrictions in accessing economic opportunities, due to the limited sectors of the economy they are permitted to enter through the work permit system. Manual labor, such as agriculture and construction, are the most available opportunities for Syrian refugees in Jordan, which acts as a deterrent for Syrian women refugees (ILO et al., 2017; CARE Jordan, 2017). Sectors that are traditionally seen as female, on the other hand, are often closed, including administration and accounting professions, clerical work, switchboards, teaching and hairdressing (ILO, 2017c). Of the women ARDD spoke to who had struggled to find work for several years, both were Syrian. One had an engineering diploma and, even though she had also been looking for work outside of her expertise, since engineering is another sector closed to Syrians, she failed to find suitable work. The other woman was a Maths teacher and so faced the same issue of having to look for work outside of her area of expertise.

The Issue of Wasta

Further complicating the economic sphere in Jordan is the significance of *wasta*, a term commonly used in Arab societies to describe connections used to access social or economic opportunities (Al-Ramahi 2008). While facilitating the entry of some into the labor market it excludes others who lack such social connections, and is often described as a form of nepotism or favouritism (ibid). A report by ARDD on satisfaction and perception of the justice sector in Jordan found that 82.3% of Jordanian respondents and 78.6% of Syrian respondents believed *wasta* to be a serious problem in Jordan (ARDD, 2017). Given the predominance of Jordanian employers, and both the physical and social isolation of some Syrian refugee and vulnerable host communities, *wasta* is certainly a concern for Syrian refugees. Furthermore, while ***wasta* is broadly considered a significant structural concern, which affects both genders in the Jordanian employment landscape**, it can be seen to affect women more than men, considering that the latter are usually better connected (UN Women, 2017).

It was thus highlighted in the FGDs as an important factor affecting women's employment opportunities. As highlighted in the findings, one Syrian woman noted how she was struggling to start a business because she did not know anyone. A number of Syrian women voiced that Syrians in Jordan particularly use connections to find jobs. "If I know someone in the company, I can give them my CV and they'll help me find work, but if you have everything – skills, etc. but don't know anyone, you can't find work," remarked one Syrian woman. Another linked the need of *wasta* to find paid work as reducing the opportunity to have paid work to a matter of "luck". Such findings are strongly supported by the results of the survey. Both Jordanians and Syrian refugees were most likely to have found paid work through friends or family. However, while 40% of Jordanians had found paid work through friends and family, 61% of Syrian refugees had done so, showing the particular dependence on *wasta* of Syrian refugee women, and indicating that the type of paid work that women, and especially Syrian refugee women, go into tends to lack formal application processes.

Gender Roles and Social Pressures

In the Home

In the FGDs, women highlighted childcare as one of the main barriers hindering women from obtaining work. Survey findings also found that 46% of Jordanians and 40% of Syrian refugees, who believed there to be obstacles to women's employment, cited the responsibilities of looking after the children or household work as an obstacle. One of the main impediments to women's engagement in full-time employment, which also prevents them from remaining in the labor market

over extended periods, is thus the traditional duties women assume, particularly in the household (UN Women, 2017; WANA Institute, 2018). Household responsibilities, as well as childcare, often hinder women's access to employment further. Limited opportunities to work from home, along with a lack of familial or external support, make it impossible for women to balance their domestic role with professional pursuits.

Women in the FGDs thus noted that the provision of childcare in the workplace would assist them in overcoming this obstacle. UN Women also found that, while having children is not the sole factor accounting for women's limited participation in the economy, it does highlight that women's access to the labor force is heightened when suitable childcare provision is put in place (UN Women, 2017). Significantly, in February 2018, a coalition of 11 organisations in Jordan submitted a series of recommendations to the Lower House Labor Committee aimed at improving the Labor Law for women. One of the recommendations was to amend article 72 that stipulates that employees should provide day care when employing a minimum of 20 female married employees, to instead ensure the provision of day cares for their employees if the total number of children is 15 or more (The Jordan Times, 2018b).

In this light, women also reported **long working hours** as a primary reason deterring them from work, due to the difficulty this created for looking after children. UN Women has found that, in most cases, low salaries are related with longer and more inconvenient working hours, which strain women's ability to carry out other, usually family or household related, responsibilities (UN Women, 2017). Women therefore remarked that the creation of more part-time work was a move that would considerably help women to enter the labor market.

Such gender expectations, in relation to housework and childcare, affect Syrian women refugees even more than host community women. 26% of Syrian refugees, compared to 19% of Jordanians, believed looking after the children or doing the housework to be a reason for unemployment. UN Women found that host community women have better prospects of receiving childcare support, either from relatives, neighbours or day care facilities. In comparison, refugee women might not be able to rely on neighbour networks and extended family or may lack extensive family or financial resources and, therefore, have an even greater shortage of opportunities for childcare support to than host community women (UN Women, 2017). In contradiction to this, however, only 11% of Syrian refugees, compared to 28% of Jordanian refugees, believed that assistance with childcare (family, friends, nannies, day care) would help overcome these obstacles and improve the situation of women's paid employment. This may be because childcare is not a primary obstacle for Syrian refugees, or else because they do not see it as an attainable solution.

Compounding the issue of childcare and household responsibilities are the socio-cultural pressures that women face, meaning that women not only feel a personal responsibility to commit to childcare and household responsibilities but, in many cases, are forced to do so. The **survey findings showed that women perceived socio-**

cultural restrictions as a main barrier to pursuing work, with 30% of Jordanians and 23% of Syrian refugees citing cultural/societal/familial/religious pressures. In the FGDs, one woman cited the biggest obstacle to women's employment as the control of men over women, and many noted that the lack of support of their families or husbands made it difficult to pursue work. The culture of 'Aeb was also frequently mentioned by women as an issue. During a FGD in Mafraq, one woman told how most women work at home in secret to avoid upsetting traditions and receiving criticism.

Socio-cultural norms and gender-based discrimination restrict women globally from joining the labor force on equal terms with the opposite gender. Gender-based discrimination is present in areas of personal and social life in Jordan, bearing implications, directly and indirectly, on women's independence, and the rights, duties and social roles of both men and women (World Bank, 2013). Despite the improvement of legal provisions to advance women's rights and equality in Jordan, unequal gender roles are still institutionalised in the Jordanian legal framework. Contrary to modernized constitutional laws, the personal status law, which administers family relations, is not gender-neutral. Under Jordan's status law, grounded on religion, men and women do not have the same rights to pursue a career, travel or be the head of a family (OECD, 2017). Encompassing areas that significantly affect women's autonomy, the personal status law also regulates issues such as parental or guardian consent, polygamy, early marriage and the marriage contract, among others, which can have a sizable effect on women's economic participation (ibid).

Change in established patriarchal notions according to which husbands are the de facto head of the household is thus yet to be realised. Such beliefs dictate that the house is the area where women's participation is deemed appropriate. These notions severely impede the employment of women, whose career, when present, is often perceived as ancillary to men's responsibilities to be the provider of the family (World Bank, 2013; OECD, 2017).

The socio-cultural pressures that women often face not only hinder their ability to enter employment but to remain in the labor market. Both host community and Syrian women refugees have previously stated that such pressures are typically associated with negative perceptions of mixed-gender workplaces (UN Women, 2017). As a result of such perceptions, women may face impediments when seeking professional employment either not being permitted or encouraged by their families to work, being limited to home-based work opportunities or women-only work environments, or working in a limited range of sectors which traditionally employ women and are seen as culturally and socially acceptable (ibid). Problematically, ARDD found that such views are not only held by men but by women themselves. When asked how to reduce sexual harassment in the workplace, a number of women concluded that the best way would be to have separate working spaces for men and women.

Furthermore, organisations that work with women to increase their employment

opportunities also appear to be negatively affecting women's capacities to think 'outside the box' and beyond traditional occupational spheres. When asked what would help them to find work, many women suggested the types of vocational training in traditionally female areas of work, such as sewing and beauty, that have been offered for years by such organisations, despite the markets for such work being saturated.

Female Headed Households: Changing Roles Out of Necessity

When looking into the case of FHH, the situation differs significantly. It is broadly assumed that females only head a household which lacks a male of working age, since men are expected to assume the role of breadwinner (UN Women, 2017). **ARDD findings show that 48% of respondents who identified as being the head of their household were in paid employment, compared to 30% of respondents who were not the head of the household**. Of FHH, 77% were Syrian refugee women. Syrian refugee FHHs were less likely to be working than Jordanian FHHs, with 44% of Syrian FHHs in paid employment as opposed to 60% of Jordanian FHHs.

UN Women (2017) also highlights the probability of women in paid employment being FHH. The study points to the pervasiveness of gender norms and stereotypes as a reason, stating that "women may have to work to provide, but may also have greater autonomy and less interference in personal decision-making over their access to the labor market."

However, **while significantly less FHH than non-FHH said that they did not work because their family objected to them working (4% compared to 11%), the idea that FHH are more likely to work because they have the autonomy to do so is questionable**. FHH who work have the double burden of looking after the children and being the main provider. Rather than being faced with greater freedom and having the choice to work, they are rather faced with greater responsibility and pressure to work. Though data is limited, trends indicate that FHH are more likely than other women to take up part-time work than full-time work. Of those women working part-time, 81% were FHH, whereas of those working full-time 60% were FHH. Despite being the head of the household, 27% of unemployed FHH still reported being unable to work because they had to look after the children/do the housework and/or had to care for others.

The survey question asked with regards to family pressure also specified the husband and parents as sources of pressure, which may have affected responses from FHH. Even though their husband is not present, **FHH are still likely to face pressure and control from other males in their household or from their extended family as the patriarchal family structure prevails** (Al-Badayneh, 2012; Morse et al. 2012), and if not in relation to work, in relation to other behaviours. In the most patriarchal societies, there is also stigma surrounding single women, and divorced women are more likely to isolate themselves from society (Rajaram, 2009).

Of course, the situation of FHH among the vulnerable communities who participated in the study is not the same as that of FHH among less vulnerable communities. Often among vulnerable communities, such as the Syrian refugee community, women are already more likely to work as economic pressure to work surmounts social pressure not to work, and families have to take what money they can (ETF, 2010).

A Contrasted Reading of Findings

- ARDD found that **a high number of women resort to informal work** due to the lack of paid job opportunities for women in the formal sector and the responsibilities of women in the home, in terms of childcare and housework. This consolidates previous findings that women are more likely to fill low-paid positions or resort to informal work, such as entrepreneurship (OECD, 2017; UN Women 2017; WANA Institute 2018). However, **the percentage of paid working women in ARDD's study who were self-employed was far higher than previous research** (UN Women, 2017), suggesting this to be a particularly strong trend among the most vulnerable. Furthermore, **ARDD's findings show that such informal paid work is largely encouraged by NGOs** through their provision of gender stereotyped vocational training that pushes women to pursue home-based entrepreneurial projects, and insecure 'cash-for-work' opportunities.

- Whereas studies on women's paid employment in Jordan have typically focused on women from a range of backgrounds, since ARDD's study focused on particularly vulnerable Syrian refugee and host community women, **levels of education were typically lower than those found in other studies.** Whereas UN Women (2017) found that the majority of women working had a university education, figures were lower than this among the Jordanian women approached in this study, and significantly lower among Syrian refugee women, of whom few had obtained a university education.

- Though Jordanian women had higher levels of education overall, they were not more likely to be in paid employment than Syrian refugee women, supporting the **gender paradox** that there is no positive correlation between education level and chances of paid employment.

- Significant to the labor market mismatch was also the gendered nature of the labor market. Those sectors with the most opportunities, such as construction, are often seen as unsuitable for women. Again, this is a situation too often upheld by **NGOs working on women's employment who, in order to be culturally sensitive, push women into stereotypical work that lacks a market**.

- ARDD's findings support previous research showing that part-time job

opportunities are in high demand from host community women and Syrian refugee women (UN Women, 2017; WANA Institute, 2018). **ARDD found long working hours to be one of the main obstacles faced by women** to accessing the labor market.

- **ARDD found that while low pay was found to act as a deterrent** for both Jordanian women and Syrian refugee women to accessing the labor market, it was **particularly so for Syrian refugee women who tend to face lower wages**.

- **ARDD's findings challenge the significance of accessing work permits for Syrian refugee women raised in previous studies.** While previous findings that Syrian refugee women are forced to change sectors to find paid work (ODI, 2017a; WANA Institute, 2018) and that they are inhibited by closed sectors (ODI, 2017a) were supported by ARDD's study, **lack of access to work permits was not found to be a pressing issue for Syrian refugee women**. The sectors open to non-Jordanians are typically sectors that Syrian women do not commonly work in, such as construction, agriculture and manufacturing, while traditionally female sectors, such as teaching, hairdressing and administrative work, remain closed. Even if work permits were made more accessible, the overarching issue of lack of job opportunities would remain.

- **ARDD's findings show that Syrian refugee women's access to the labor market is particularly dependent on *wasta.*** Previously identified as an issue (UN Women, 2017; OECD, 2017), ARDD found *wasta* to be a concern amongst both host community and Syrian refugee women, but especially the latter, who overwhelmingly found paid jobs through family or friends. Syrian refugee women are placed at a particular disadvantage as a result of *wasta* due to a lack of connections with Jordanian employees.

- ARDD found the **culture of 'Aeb and social pressures - cultural, familial, societal or religious – that act as barriers to women's access to employment, to be upheld by many women themselves,** who believe workplaces should be gender-segregated, **as well as by a number of NGOs, which tailor vocational training programs to suit traditional realms of employment**.

- ARDD's findings suggest that, rather than being faced with greater freedom and having the choice to work (UN Women, 2017), **FHH are faced with greater responsibility and pressure to work**. Though challenges were not found exclusive to FHH (UN Women, 2017), it was clear that **common challenges, such as childcare and housework, and the difficulty of working long hours, intensified for FHH**. FHH are still not immune to social pressures, with the stigma that comes with being divorced and widowed and the potential presence of other controlling family members.

Draft Key Messages for Media

- **Syrian refugee women struggle to enter into permanent and full-time paid employment and many find themselves pushed into the informal sector**. Among respondents, Jordanians were found to be most likely to describe paid labour as permanent and full-time, with 42% of Jordanian respondents in paid employment describing themselves as occupying permanent full-time positions. This stands in stark contrast to Syrian refugee respondents, of whom only 6% reported occupying permanent and full-time positions. When Syrian women had paid formal employment, some women told how this was most likely to be in low-paying jobs.

- **The responsibilities of childcare and housework act as barriers to women's paid employment.** Both Jordanian and Syrian refugee respondents reported the responsibilities of looking after the children or household work as a main obstacle, with 46% of Jordanians and 40% of Syrian refugees reporting so. 19% of Jordanian respondents without paid work and 26% of Syrian respondents without paid work also reported that they were occupied with looking after the children or doing the housework.

- **Gender pay gap - Syrian refugee women are more likely to experience low pay than Jordanian women**. Syrian refugees were far more likely to experience that women's salaries were very small compared to men's than were Jordanians. 39% of Syrian refugees with paid work reported this as a cause for dissatisfaction, compared to 19% of Jordanians with paid work.

- **Social connections are hindering Syrian refugee women's access to job opportunities.** Both Jordanians and Syrian refugees were most likely to have found paid work through friends or family. However, while 40% of Jordanians had found paid work through friends and family, 61% of Syrian refugees had done so, showing the particular dependence on social connections of Syrian refugee women, and indicating that the type of paid work that women, and especially Syrian refugee women, go into tends to lack formal application processes.

Key Recommendations

- Whereas WANA (2018) cites the emphasis on home-based businesses by the development sector as worthy, **ARDD suggests that, given the limited markets and lack of oversight of such a sector, a more just, long-term solution would be to focus on overcoming the barriers preventing women from accessing part-time formal employment**, bearing in mind the need to not place extra burden on women who have responsibilities in the home.

- It would be **advisable for NGOs to reassess their approach to vocational and other forms of training for women, to ensure that they are not encouraging women to pursue businesses that lack a market, exacerbate gender stereotypes, or train Syrian refugee women to work in sectors closed to non-Jordanians.**

- **Incentives for employers to offer part-time opportunities and flexible working hours.**

- Given that Syrian refugees are not in a similar situation to those who immigrate to Jordan to find work, **pay levels should be reassessed** to reduce exploitation of Syrian refugees by Jordanian employers.

- Until more traditionally female sectors are open to Syrian refugee women, or until more Syrian refugee women gain the skills and desire to entire non-traditional sectors, **focus should be taken off increasing access to work permits for Syrian refugee women**.

- Efforts could instead be **focused on ensuring that the work permit scheme is not gender biased – traditionally feminine sectors should be opened up to some Syrian refugee women**.

- **More research needs to be done into the processes by which women find paid work** and how such processes can be improved to reduce the discriminatory effects of *wasta*.

- **More research also needs to be done on FHH**, looking into labor exploitation and abuse in the labor market, as well as the control exerted on them by other family members.

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