



Labor Market Study – Irbid Governorate

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1. Introduction

Irbid Governorate is located on the north of Jordan at the Jordanian-Syrian borderline at Yarmouk River. The eastern areas of Irbid are a part of Hauran Region (Ramtha) that spans parts of southern Syria and northern Jordan, while the northern parts of the Governorate border the Golan Heights. In the west, the area geographically consists of mid-high plateaus that keep gradually lowering down to below sea level in Jordan Valley.

The southern areas of Irbid extend to Al Mazar al Shamali that contains high mountains and beautiful nature bordering Ajloun Mountains. Irbid is a key governorate, thanks to its strategic location (a crossing point for neighboring countries) and its historical and archaeological legacy where past civilizations left many historical and archaeological sites where ancient Greek – Roman cities were established. Irbid is the number one agricultural land area of Jordan, particularly in producing citrus fruits, olives, grains and honey. It has social, youth and cultural services, as well as urban renaissance. In Irbid, there is a cultural diversity of three components (Bedouin, rural and urban). (Ministry of Interior, 2022).

Irbid has a population of 1.957.000 inhabitants as of 2019, and an area of 1571.7 km², with a population density of 1187.7 inhabitant / km². The Governorate's inhabitants form 18.57% of Jordan population, with a poverty ratio of 15%. (Ministry of Interior, 2022).

There is a number of challenges that face the Governorate. The most serious ones are the low capitals invested in tourism, the number and distribution of restaurants, craft shops and entertainment services comparing to the size of tourism and archeological sites out there. Another challenge is the high rate of poverty (15%) comparing to 14.4% nationwide. The challenges further include the high rate of rented schools in the

Governorate (25.3%), which is higher than nationwide rented school rate of 23.7%; the increasing number of Syrian students registered in schools and the ability to provide teachers for various specializations; lack of medical staffs (general practitioners, specialists, laboratory technicians) logistics and medical equipment; agricultural land tenure fragmentation; urban extension to agricultural lands; poor competitive ability of agricultural products and agricultural marketing infrastructure; poor tourism promotion and marketing programs of the Governorate; and a lack of tourism supporting utilities at reasonable costs and poor training programs dedicated to the sector. There is also a development gap between the city center and remote areas, with the economic and business activity concentrated in the former, while the latter suffer poverty, unemployment, poor infrastructure, poor quality services and a lot of other challenges. (Ministry of Interior, 2022).

Unemployment rates have been high over the past ten years, but COVID-19 crisis made the issue even worse and deepened its impacts besides the economic recession and suspension of some economic activities, which increased the difficulty to join the labor market and caused layoffs of many workers of the organizations that closed down or ceased to operate. Some indicators show the severity of the issue; for instance, it is noticeable that unemployment rate of the age group between 20-24 became 5 out of 10 people, and the same goes for bachelor degree holders, with 3 out of 10 are unemployed, and approximately 8 out of 10 female bachelor or higher degree holders are unemployed. Unemployment reasons and characteristics have been known for a long time. Some of them are structural, particularly with regard to inconsistency between people's qualifications and the jobs in demand, partially due to technological advancement, while other factors are attributed to foreign workers, which forms 50% of the workforce in Jordan, not to mention the social reasons that have to do with all the above. As a result, there is a major issue in Jordan's labor market; on the other hand, there are no quick and

magic solutions for the unemployment issue because its reasons are complicated and most suggested solutions for unemployment such as bringing the labor market requirements into consistency with education, taking care of practical and technical education, investment in job creating projects, following labor market regulation policies and other solutions take time to pay off if they are applied.

According to the Department of Statistics, the unemployment rate in Irbid during the second quarter of 2022 was high among bachelor and high degree holders. The statistics show that the rate was 26.2%, which is high comparing to other education levels. According to the same source, 53.5% of the total unemployed people finished high school or hold a higher degree, while 46.2% of the total unemployed people did not finish high school. The unemployment rate varied based on educational attainment and gender. Unemployment rate of males who hold bachelor or higher degrees is 25.5% comparing to 78.9% for females. The unemployment rate among youth of age group between 15-24-year-old is 46.1% (42.2% males and 63.3% females). (Department of Statistics, 2022).

A new study issued by the International Labor Organization (ILO) and Fafo Institute for Applied International Studies states that the arrival of hundreds of thousands of Syrian refugees in Jordan increased the unemployment rate in the areas with high concentration of refugees.

The study says that that situation caused a high pressure on the Kingdom's infrastructure, resources and public services. The study also finds that the unemployment rate among Jordanians is in three Syrian refugee highly concentrated areas, which are the Capital Governorate of Amman, as well as Irbid and Mafraq located on the north of Jordan where the rate rose from 14.5 to 22.1 percent between 2011 and 2014.

ILO's predictions highlighted the risk of COVID-19's impacts on the labor market, which are the increase of geographic and demographic inequality, increased poverty and

scarcity of job opportunities. A new assessment published by ILO suggests that labor market crisis resulting from COVID-19 has not ceased to exist yet, and job opportunity growth will not be sufficient to compensate the sustained losses until at least 2023. ILO's report expects the gap in the job opportunities caused by global crisis, especially after Russia-Ukraine war, will be 75 million opportunities in 2022 before it declines to 23 million job opportunities, provided that the status quo improves by the end of 2023. The report concludes that COVID-19 even worsened the already existent aspects of inequality because it severely damaged the vulnerable workers; and the suspension of work associated with the pandemic had disastrous impacts on families' incomes and informal sector workers, as most of them lack social protection. The report further indicates the pandemic has a more adverse effect on women, as their job opportunities declined by 5 percent in 2021/2022 comparing to 3.9 percent for men; and more women went out of the labor market and became inactive. Moreover, the additional household responsibilities caused by lockdown as a result of the pandemic created a risk of "traditionalizing" the roles played by genders.

Efforts are still being made to confront these challenges in Jordan in cooperation with several national and international partners to adopt the cause of reducing the severity of the said challenges through entrepreneurship initiatives carried out in the form of projects related to capacity building and local community people empowerment to make their own livelihoods by training them, broadening their options and furthering their opportunities in labor market with the determination of all stakeholders through meaningful developmental initiatives.

Micro and small businesses, including homebased businesses, are the main drive of growth in Jordan. In 2019, over 12.000 home-based businesses were registered across the Kingdom, most of which are established and run by women. A lot of women and youth resort to informal economy to gain their livelihoods. While this sector fulfills their

basic needs, those who work outside the formal economy are exposed to exploitation, especially that a lot of them are actually vulnerable. Therefore, and in order to confront those challenges, the Government must facilitate the home-based business official registration and licensing process, and home-based businesses must receive a comprehensive aid including to prepare the establishment, provide main training packages that cover key axis like: project management, financial management, design and quality control measures, conventional and digital marketing methods, health and safety and specialized trainings designed based on the home-based business type.

2. Methodology

field survey that addressed researchers and employers was conducted in order to understand Irbid's labor market and the extent to which labor market components affect employment and limit poverty and unemployment for the purpose of understanding COVID-19's impact on the labor market, a better recover mechanism and the best practices that help workers maintain their jobs, the research team relied on:

Quantitative method – designing a questionnaire containing a set of variables as follows:

- I. Demographic variables of job seekers in Irbid such as age, gender, income, educational attainment and more. As for the questionnaire aimed at employers, it contains the name of the establishment, the person in charge, number of branches and workers, address, the economic activities to which the establishment belongs, foundation year and more. The sample was distributed across all counties and villages of Irbid to get a comprehensive sample that cover all age groups between 18-48 year-old, which are the ages of job seekers according to the Ministry of Labor and Civil Service Bureau.
- II. Job seekers' characteristics and skills, i.e., experiences, work environment, work nature, educational qualifications, job quitting reasons, wages, job stability factors, laws related to employers and employees and more.
- III. Knowing the most important items that need to be demonstrated in vacant jobs sought in the labor market using the questionnaire of both job seekers and employers. The research team used Likert scale to measure the items that need to be demonstrated in vacant jobs, which are authorities, praise and appreciation, financial and moral incentives, salaries comparing to the local labor market and the organization's workers, performance discussion through assessment, job security and

more. In Likert scale, 1 means strongly agree, 2 means agree, 3 means neither agree nor disagree, 4 means disagree and 5 means strongly disagree.

IV. The questionnaire was presented to statistical analysts and a scientific research specialist. They suggested that some questions should be added and some modifications should be made. The research team made the necessary modifications. A pilot study was made consisting of 35 questionnaires. Some respondents suggested that the questionnaire's questions and categories were too long, while others suggested that some questions were repeated. The research team then made the necessary modifications and added some choices to the questions they would not prefer to answer, such as "N/A." Consequently, the ideal sample size for the surveyed community was measured through the below formula:

$$SS = Z^2 * P * \frac{(1-P)}{M^2}$$

$$SAMPLE = \frac{\frac{SS}{SS-1}}{POPULATION} + 1$$

Irbid

POPULATION =	890628
P=	0.5
M=	0.05
Z=	1.96

SS=	384.16
SAMPLE =	384

After contacting the Department of Statistics to know the number of the surveyed community in Irbid, it turned out to be 890.628. to get to the ideal sample size of the surveyed community, and since the sample size is too large if the formula was applied, which would lead to an infinite sample; therefore, central limit theorem is followed. The theorem establishes that the higher the sample number is, the closer the distribution of the average random variables gets to the standard normal distribution, which is in this case 1000 questionnaires – a representative survey sample number.

The research team designed an electronic questionnaire on Google Drive, and the team distributed the questionnaire in several steps.

The job seekers' questionnaire was distributed by the research team to all counties and villages of Irbid. The job seekers were targeted and the necessary responses were collected in a span of four days from 8:00 am to 4:00 pm between September 11th, 2022 to September 19th, 2022. The researchers were contacted over Zoom App on a daily basis to ensure the distribution process was going smoothly. The job seekers' opinions were taken into consideration and the notes taken from the field work were applied; as a result, the distribution time was changed on the second day only to become from 10:00 am to 6:00 pm to facilitate the reach respondents. Furthermore, mission facilitation letters were issued to the volunteers to reach employers and explain the purpose of the survey. Photographing approval letters were also issued to the volunteers to ensure photos would be taken and the mission would progress legally.

The research team of Irbid distributed 391 questionnaires to employers and 1387 job seekers, and it approved 300 questionnaires filled by employers and 1000 questionnaires filled by job seekers. The exclusion of questionnaires was based on mahalanobis distance in SPSS Software according to the number of variables. Each number of variables has a specific mahal value, where value is used as a reference for finding out whether the questionnaire realizes or does not realize the required value. In

addition to mahalanobis distance, which is a commonly used distance index in metric learning and used as an index of similarity between the data value such as Euclidean distance, Manhattan distance, hamming distance... etc., but it can deal with the issue of dependent and unidentical distribution between different dimensions in the linearly distributed dimensional big data.

Mahalanobis distance is a distance measure, which can be deemed a correction of the Euclidean distance that corrects the covariance and correlation between different dimensions in Euclidean distance.

Mahalanobis distance of one data set

$$D_M(x) = \sqrt{(x - \mu)^T \Sigma^{-1} (x - \mu)}$$

Mahalanobis distance is between x and y data.

Qualitative method - designing questions (individual interviews, focus groups) directed to:

- I. Key informants to get survey outcomes in Irbid: Labor Directorate, Irbid Governorate, Chamber of Commerce, Chamber of Industry, Vocational Training Corporation, Greater Irbid Municipality, ILO, Luminus Technical University College (LTUC), Jordan River Foundation and United Nations High Commissioner for Refugees (UNHCR).
- II. Lending institutions: Al Namothajiah for Islamic Microfinance, National Microfinance Bank and FINCA.

Focus groups of women with licensed businesses, women with unlicensed businesses, women who wish to develop their businesses, workers of several private-sector organizations, civil community organizations (associations), community leaders and vocational training corporation trainees and graduates.

Before the interviews and focus groups were started, the interview and focus group questions had been presented to experts. After the experts' notes had been taken into account, modifications were made as necessary and interviews were started. The research team recorded the interviews on mobile phones and they were subsequently transcribed and analyzed manually. Once the analysis was completed, the research team used coding to organize and sort the data.

It is worth mentioning that the survey took three months (August – November 2022) of work to be conducted by a team of 30 qualified and trained people. The field surveyors who distributed the questionnaires were enrolled in a specialized training course on the work and question recognition mechanism to overcome any expected challenges.

After the survey report had been fully completed, it was presented to the Ministry of Labor and deeply reviewed by the Research and Publications Unit at the Ministry. Based on their review, slight modifications were requested to be made to the report, and the research team revised it appropriately.

3. Quantitative method data collection instruments

The survey questions were asked by a field research team for job seekers with a sample size of 1000 respondents and employers with a sample size of 300 respondents to obtain basic and key information on Irbid labor market.

3.1. Descriptive analysis of Irbid employers

A field survey was aimed at employers in cooperation with JOHUD and AECID to understand Irbid labor market and effect of labor market components on employment and poverty and unemployment reduction; and to better understand the impact of COVID-19 on the labor market, the recovery mechanism and the key practices that help workers remain stable in their jobs under the main purpose of women contribution to resilience, economic recovery and poverty reduction in Jordan in response to COVID-19. That purpose is to empower women to become independent and able to resile against a crisis like COVID-19; to provide women with resources to get out of their vulnerability and poverty status; and to prevent potential violences.

The table below shows the percentage of organization branches, if any, and outcomes show that the majority of organizations has one branch (52.7%), while 33.3% of organizations have more than one branch and less than five branches. Only 42 organizations have more than five branches, and they are the least percentage of organizations (14.0%).

Number of organization's branches	Number of respondents	%
1 branch only	158	52.7
1-5 branches	100	33.3
Over 5 branches	42	14.0
Total	300	100.0

Table 1: Percentage and number of branches of the surveyed organizations

The below table shows the percentage of organizations' business activity. 105 employers work in retail business activities, while manufacturing activities are 7.7. Agriculture and forestation activities are 0.3, i.e., only one organization works in agriculture business. As for information and telecommunication activities, the percentage is 2.3, while education activities are 8.0. Accommodation and food service industry activities are 23.0, and healthcare activities are 8.3. Based on the above outcomes, the organizations with the least activities belong to the superregional organizations and commissions (humanitarian organizations), which means they are the least sector among the surveyed employers besides agricultural and media activities. On the other hand, trade, food and health are the most attractive activities for the surveyed employers.

Organization's business activity	Number of respondents	%
superregional organizations and commissions (humanitarian 2) activities	1	0.3
Manufacturing (industrial activity)	23	7.7
Wholesale and retail (trade activity)	105	35.0
Agriculture, forestation and fishing (agricultural activity)	1	0.3
Accommodation and food service activity (tourism activity)	10	3.3
Accommodation and food service activity (food industry)	69	23.0
Education activities (educational activity)	24	8.0
Information and telecommunication activities (IT activity)	7	2.3
Other services (press and media activity)	2	0.7
Healthcare and social service activities (health activity)	25	8.3
Administrative and support service activities (service activity)	24	8.0
Construction activity	6	2.0
Other service activities (self-employment)	3	1.0
Total	300	100.0

Table 2: business activity Percentage of the surveyed organizations

The below table shows the percentage of workers of each organization. There are 107 organizations with less than 10 workers, 99 organizations with 10-99 workers and 24 organizations with over 100 workers. The majority of the surveyed organizations have less than 10 workers.

Number of organization's current workers	Number of respondents	Percentage
Less than 100 workers	177	59.0
10-99 workers	99	33.0
Over 100 workers	24	8.0
Total	300	100.0

Table 3: Percentage of workers surveyed organizations

The below table shows the percentage of jobs in demand for organizations. The percentage of industrial jobs in demand for organizations is 11.0, while humanitarian job percentage is 2.0. Trade job percentage is 39.7, tourism and hotel job percentage is 4.3, construction job percentage is 1.7, training job percentage is 8.7 and the least percentage belongs to the agricultural jobs with 0.3, which makes it the least attractive for jobs in demand, while the trade and food jobs are in the highest demand.

Jobs in demand for your organizations specifically	Number of respondents	%
superregional organizations and commissions (humanitarian organizations) activities	6	2.0
Manufacturing (industrial activity)	33	11.0
Wholesale and retail (trade activity)	119	39.7
Agriculture, forestation and fishing (agricultural activity)	1	0.3
Accommodation and food service activity (tourism activity)	13	4.3
Accommodation and food service activity (food industry)	44	14.7
Education activities (educational activity)	26	8.7
Information and telecommunication activities (IT activity)	6	2.0
Other services (press and media activity)	3	1.0
Construction activity	5	1.7
Healthcare and social service activities (health activity)	19	6.3
Administrative and support service activities (service activity)	18	6.0
Other service activities (self-employment)	4	1.3
Wholesale and retail (retail business)	3	1.0
Total	300	100.0

Table 4: Percentage of surveyed jobs in demand

The below table shows the percentages of the jobs in demand for each organization. The percentage of marketing and sales job opportunities is 14.3, while it is 2.0 for handcrafts and 2.3 for cooking. Job opportunities in customer service and reception is 8.7 percent, and instructors and trainers have 5.0 percent of job opportunities in demand. Engineering percentage is 1.7, maintenance percentage is only 1.0 and beauty percentage is 2.0, which is the same for design and photography percentage. The outcomes show that there were jobs in low demand at the surveyed organizations such as theater jobs, administrative positions, female driving tutors and others. The highest percentages belong to marketers and salespeople, female cleaners and accountants.

Jobs in demand for your organizations specifically	Number of respondents	%
Sales and marketing	42	14.0
Sewing and handcrafts	6	2.0
Cooking	7	2.3
Kindergarten female teachers	4	1.3
Female production workers	6	2.0
Female packaging and wrapping workers	4	1.3
Female cleaners	24	8.0
Customer service and reception	24	8.0
Pharmacist	6	2.0
Nurse	6	2.0
Female nutritionist	3	1.0
Female fitness trainer	2	0.7
Female instructors and trainers	15	5.0
Accountants	34	11.3
Engineers	5	1.7
Maintenance workers	3	1.0
Beauticians and hairstylists	6	2.0
Art works – design and photography	6	2.0
Theater and cinema	1	0.3
Female driving tutors	3	1.0
Administrative positions	8	2.7
Self-employment	1	0.3
N/A	84	28.0
Total	300	100

Table 5: Percentage of job opportunities at the surveyed organizations

The below table shows the percentages of rare or hard to be filled vacancies. The percentage of opportunities that are hard to find a worker to fill is 8.7. The percentage of design and programming job opportunities is 0.3, the percentage of secretary and data entry is 0.3 too, and digital and social media marketing opportunities have the same percentage as well. The percentage of a professional chef is 3.3, rare percentage of female field workers is 0.3 and percentage of female models is 0.3 as well. The percentage of sewing job opportunities is 0.7, guarding and security percentage is 0.6 and maintenance percentage is 2.3. This question demonstrates that there are many vacancies of rare and various nature due to different nature of each of the surveyed organizations. The question was answered without suggestions or multiple choices.

Rare vacancies Available opportunities for which workers are hard to find	Number of respondents	%
N/A	222	74.0
Worker	26	8.7
Production manager	2	0.7
Design and programming	1	0.3
Secretary and data entry	1	0.3
Plantsman	1	0.3
Administrative position	3	1.0
Professional chef	9	3.0
Specialized beauty artists	2	0.7
Digital marketing and social media management	2	0.7
Sewing	2	0.7
Accountants	4	1.3
Salespeople	3	1.0
Guarding and security	2	0.7
Hairdressers and hairstylists	1	0.3
Professional photographer	1	0.3
Instruction and training	6	2.0
Maintenance technician	7	2.3
Female model	1	0.3
Data analysis	2	0.7
Self-employment (cobbler, market stall man... etc.)	1	0.3
Driver	1	0.3
Total	300	100

Table 6: Percentage of rare vacancies and opportunities available at the surveyed organizations

The below table shows the percentages of available vacancies that may match workers' demands, as 90 percent said yes, which means the majority actually finds that the available vacancies match the workers' demands, while only 10 percent is the minority who does not find any match between the vacancy supply and demand.

Are the vacancies available at your organizations match the workers' demands	Number of respondents	%
Yes	270	90.0
No	30	10.0
Total	300	100

Table 7: Percentage of match between demand and vacancies available at the surveyed organizations

The below table shows the percentages of the skills required to be owned by individuals to work for organizations. The analysis and critical analysis skills are 24.7 percent, while continuous learning skills are close to critical analysis skills with 20.0 percent. Creativity and innovation have 16.0 percent, which is good comparing to other skills and indicates they are among the skills required by organizations. The social communication skills are 17.7 percent, life skills are 1.7 percent, leadership skills are 1.3 percent, technical skills are 2.3 percent, work environment adaptation skills are 3.0 percent and non-Arabic language skills are 0.7 percent. The foregoing demonstrates that the analysis, continuous learning and creativity and innovation skills are in the highest demand for organizations, while the skills in low demand for the surveyed organizations include quality control and non-Arabic language skills.

What are the skills needed for work at your organization?	Number of respondents	%
Analysis and critical analysis skills	74	24.7
Continuous learning skills	60	20.0
Creativity and innovation skills	50	16.7
Emotional intelligence skills	5	1.7
Social communication skills	53	17.7
Life skills	5	1.7
Technology skills	5	1.7
Staff affair management skills	5	1.7
Technical skills	7	2.3
Leadership skills	4	1.3
Work load handling	5	1.7
Resilience skills	13	4.3
Workplace adaptation skills	9	3.0
Non-Arabic skills	2	0.7
Quality control skills	3	1.0
Total	300	100

Table 8: Percentage of skills in demand for work at the surveyed organizations

The below table shows the percentages of other skills that are not mentioned in the previous question. The percentage of instruction and teaching skills is 1.0, tact percentage is 0.3, and convincing and sale techniques are 0.3. It is obvious that only few other skills were mentioned in the responses although the previous question was comprehensive and could fulfill all different responses made by organizations.

If your response is "Other skills," mention them	Number of respondents	%
N/A	295	98.3
Instruction and teaching	3	1.0
Convincing and sale	1	0.3
Tact	1	0.3
Total	300	100

Table 9: Percentage of additional skills needed for work at the surveyed organizations

The below table shows the percentage of pre-employment training preference, and outcomes found that 80.7 percent said they prefer training before employment, while only 19.3 percent said they did not. This indicates that over half the organizations prefer to have their employees trained prior to employment.

Do you prefer pre-employment training?	Number of respondents	%
Yes	242	80.7
No	58	19.3
Total	300	100

Table 10: Percentage of pre-employment preference of the surveyed organizations

The below table shows the percentage of Jordanians' employment at organizations. 62.0 percent of organizations employ Jordanians by 100%, while 25.0 percent of organizations employ Jordanians by 51-99%, and only 13.0 percent of organizations employ Jordanians by 50%. The foregoing shows that the majority of organizations, 186 out of 300, employ Jordanians by 100%, and the second largest percentage of employing Jordanians is 51-99%.

What is the percentage of employing Jordanians at your organization?	Number of respondents	%
100%	186	62.0
51-99%	75	25.0
50%	39	13.0
Total	300	100

Table 11: Percentage of Jordanians' employment at the surveyed organizations

The below table shows the percentage of the ages preferred for employing Jordanian males. 18–35-year-old was the highest preferred age group for organizations to employ Jordanian males with 81.0 percent. 36-48-year-old was the second most preferred age group (4.3%) for organizations, 44 organizations (14.7%) have no preference for any age group, as they preferred males between 18 and 48-year-old. The survey shows that the most preferred age group for males to be employed is 18-35, which means age can be among the employment challenges for people aged older than 36.

What is the preferred age of Jordanian males employed by your organization?	Number of respondents	%
18-35	243	81.0
36-48	13	4.3
18-48	44	14.7
Total	300	100

Table 12: Percentage of preferred age of Jordanian males employed by the surveyed organizations

The below table shows the percentage of women employment at organizations. The outcomes show that 1-20% of women employment at organizations is 63.7 percent, i.e., 191 organizations. As for organizations that employ women by 21-50%, they are 14.3 percent; and 15.3 percent of the surveyed organizations employ women by 51-99%. Finally, 6.7 percent of those organizations employ women only, i.e., 100% of staffs are women, which is a good percentage comparing to others in terms of women workforce. The above outcomes show that the majority of organizations employ women by 1-20%.

What is the percentage of women employment at your organization?	Number of respondents	%
1-20%	191	63.7
21-50%	43	14.3
51-99%	46	15.3
100%	20	6.7
Total	300	100

Table 13: Percentage of female employment at the surveyed organizations

The below table shows the preferred age of Jordanian females employed by organizations. The percentage of preferred age for Jordanian females from 18 to 35 is 87.7 percent, while the percentage of the other age group of 36-48 is 2.7 percent. This percentage is so low comparing to the previous age group in terms of female employment age preference. Only 29 organizations have no age preference for women employment, i.e., 9.7 of the surveyed organizations employ women aged 18-48. This means the most preferred age for women employment is 18-35.

What is the preferred age of Jordanian females employed by your organization?	Number of respondents	%
18-35	263	87.7
36-48	8	2.7
18-48	29	9.7
Total	300	100

Table 14: Percentage of preferred age of Jordanian females employed by the surveyed organizations

The below table shows the percentage of workers with disabilities at the surveyed organizations. It was found that 282 organizations employ workers with disabilities by 5%, while 13 organizations employ less than 5%, and only 5 organizations employ workers with disabilities by over 5%. Based on the foregoing, 5% is the highest percentage of people with disabilities employment at organizations, while a low percentage of organizations employ more than 5% of people with disabilities.

What is the preferred of workers with disabilities employed by your organization?	Number of respondents	%
Equal to 5%	282	94.0
Below 5%	13	4.3
Over 5%	5	1.7
Total	300	100

Table 15: Percentage of workers with disabilities at the surveyed organizations

The below table shows the percentages of vocational trainings in demand at organizations. The percentage of the demanded trainings in relation to the art of cooking and dessert making is 9.3 percent, nursing and healthcare are 1.7 percent, agricultural training is 0.3 percent, mobile and computer maintenance is 3.7 percent, heating, ventilation, and air conditioning are 1.0, public safety is 1.3, technological works are 2.3 percent, social communication is 4.3 percent, marketing and sales are 9.0 percent, industrial trainings are 1.0, accounting trainings are 3.3 and driving-related trainings are 0.7. The above percentages show that the most trainings in demand are the art of cooking and nursing and healthcare, while decoration is in a low demand comparing to other trainings, as its percentage is 0.3. Various trainings have different percentages based on the type of each organization's activity.

What are the top trainings in demand at your organization?	Number of respondents	%
None	124	41.3
Art of cooking and dessert making	28	9.3
Nursing and healthcare	5	1.7
Agricultural trainings	1	0.3
Tourism services	1	0.3
Beauty and hairdressing	10	3.3
Mobile and computer maintenance	11	3.7
Heating, ventilation, and air conditioning	3	1.0
Decoration	1	0.3
Handcrafts	6	2.0
Public safety	4	1.3
Technology	7	2.3
Time management	1	0.3
Worker trainings	21	7.0
Social media	13	4.3
Childrearing and handling people with special needs	3	1.0
Marketing and sales	27	9.0
Industrial trainings	2	0.7
Physical fitness	3	1.0
Business and accounting trainings	10	3.3
Electric works	1	0.3
Food processing and manufacturing	4	1.3
Art and creativity trainings	2	0.7
Instructions and teaching	10	3.3
Driving	2	0.7
Total	300	100

Table 16: Percentage of vocational trainings in demand at the surveyed organizations

The below table shows the percentages of a pay grade existence at each organization. 79.0 percent of organizations have a pay grade, while 21.0 percent do not, which means the majority of organizations have a salary scale in place.

Do you have a pay grade at your organization?	Number of respondents	%
Yes	237	79.0
No	63	21.0
Total	300	100

Table 17: Percentage of pay grade existence at the surveyed organizations

The below table shows the percentages of pay grade variance based on individual's skills and experiences. 85.7 percent of the responses are yes and 14.3 percent of them are no, which shows that most employers have variance in pay grade that rewards each employee differently based on his/her skills, capabilities and experiences.

Does your organization's pay grade vary based on skills, experiences and capabilities?	Number of respondents	%
Yes	257	85.7
No	43	14.3
Total	300	100

Table 18: Percentage of pay grade variance based on different skills at the surveyed organizations

The below table shows the different percentages of female compensation at organizations. It demonstrates that the percentage of minimum wage of JOD 260 is 57.7 percent. The workers who receive JOD 260-500 are 24.0 percent, while workers who receive JOD 500-1000 are only 1.0 percent. It is obvious that the majority of female workers' wages is at the minimum wage of JOD 260, and the second most common wages ranger from JOD 260-500, while the remaining ranges are at low to medium rates.

How much do female workers receive in wages at your organization?	Number of respondents	%
Minimum wage of JOD 260	173	57.7
JOD 260-500	72	24.0
JOD 500-1000	3	1.0
Minimum wage of JOD 260, JOD 260-500	36	12.0
Minimum wage of JOD 260, JOD 500-1000	9	3.0
Minimum wage of JOD 260, JOD 260-500, 500-1000, 1000 or more	2	0.7
JOD 500-1000, 260-500	5	1.7
Total	300	100

Table 19: Percentage of female workers' wage variance at the surveyed organizations

The below table shows the percentages of social security made available by the organizations. 202 organizations responded with yes, i.e., they have social security subscriptions; 54 organizations said they did not have social security subscriptions; and 44 organizations refused to answer or said they did not wish to make a disclosure in relation to social security. The foregoing demonstrates that the vast majority of the organizations offer social security, and a considerable number of them do not.

Do your organization offer social security subscriptions?	Number of respondents	%
Yes	202	67.3
No	54	18.0
N/A	44	14.7
Total	300	100

Table 20: Percentage of social security subscriptions offered by the surveyed organizations

The below table shows the percentages of health insurance availability at the organizations. 59.7 percent of organizations have a health insurance plan, but it is voluntary. On the other hand, only 3.7 percent of organizations have an obligatory health insurance plan, while 21.7 percent of organizations declined to respond. The outcomes show that the majority of organizations do not offer a health insurance.

Does your organization offer a health insurance?	Number of respondents	%
No health insurance	179	59.7
Voluntary health insurance	45	15.0
Obligatory health insurance	11	3.7
N/A	65	21.7
Total	300	100

Table 21: Percentage of health insurance subscription at the surveyed organizations

The below table shows percentages related to whether there are part-time jobs at the organizations. 44.3 percent of organizations have part-time jobs, 48.3 percent do not, and 7.3 of organizations declined to respond. It is clear that the majority of the organizations do not have part-time jobs.

Do you have part-time jobs at your organization?	Number of respondents	%
Yes	133	44.3
No	145	48.3
N/A	22	7.3
Total	300	100

Table 22: Percentage of part-time jobs at the surveyed organizations

The below table shows whether there is overtime at the organizations. 62.7 of organizations have overtime work, i.e., more than half of them, while 34.7 do not have any overtime work, and 2.7 percent of organizations declined to respond. The survey demonstrated that 188 out of 300 organizations have an overtime work system, and 104 do not, while 8 organizations did not wish to answer for unknown reasons.

Do you have overtime work at your organization?	Number of respondents	%
Yes	188	62.7
No	104	34.7
N/A	8	2.7
Total	300	100

Table 23: Percentage of overtime work at the surveyed organizations

The below table shows the percentages of whether overtime work is voluntary or obligatory at organizations. Obligatory overtime work is 7.0 percent, while 90.0 or organizations do not apply obligatory overtime work, and 3.0 percent of organizations declined to respond. Obviously, the vast majority of the surveyed organizations do not oblige their employees to work overtime, which means overtime is available but not obligatory; on the other hand, only 21 organizations oblige their workers to do an overtime work.

Is overtime work at your organization obligatory?	Number of respondents	%
Yes	21	7.0
No	270	90.0
N/A	9	3.0
Total	300	100

Table 24: Percentage of obligatory overtime work at the surveyed organizations

The below table shows the percentages of nursery availability at the surveyed organizations. The responses make it clear that 16 organizations have nurseries and 275 do not, while 9 organizations declined to respond. It is noticeable that only few organizations make nurseries available, while the vast majority of them (91.7%) do not have a nursery.

Does your organization have a nursery?	Number of respondents	%
Yes	16	5.3
No	275	91.7
N/A	9	3.0
Total	300	100

Table 25: Percentage of nursery availability at the surveyed organizations

The below table shows the percentages of commuting service availability from. The outcomes state that 144 organizations (38.0%) make commuting service available, and 177 organizations do not, which makes commuting difficult; and the remaining 9 organizations declined to respond. According to the aforesaid figures, most organizations do not provide private commuting service, while less organizations do. We can say here that commuting could be one of the obstacles or challenges that make it harder to have a job opportunity.

Does your organization provide commuting?	Number of respondents	%
Yes	114	38.0
No	177	59.0
N/A	9	3.0
Total	300	100

Table 26: Percentage of private commuting availability at the surveyed organizations

The below table shows the percentages of financial and moral incentives that may encourage the working women to work at an organization. The encouragement of financial incentives is 25.0 percent, while the encouragement of moral incentives is 14.3 percent. Both financial and moral incentives combined are 60.7%, which is the highest. This means when financial incentives are accompanied by moral ones, working women will be more motivated to work for an organization than when each kind of incentives is given apart. The lowest percentage of motivation for women to work is the moral incentives.

What are the incentives that motivate women work the most?	Number of respondents	%
Financial incentives	75	25.0
Moral incentives	43	14.3
A combination of both financial and moral incentives	182	60.7
Total	300	100

Table 27: Percentage of financial and moral incentives provision at the surveyed organizations

The below table shows the percentages of challenges that may restrict women work at organizations. It demonstrates that women employment rejection is 30.0 percent, which is somehow high and considerable comparing to other challenges. Traditions and customs that restrict women work are 29.3 percent, which is also high. Harassment is 2.7 percent, and family challenges are 18.0 percent, while distance from workplace is 7.7 percent. Maternity is among the challenges at 2.7 percent and commuting hardship is 0.7 percent. The foregoing shows that the challenges that prevent or limit women work at the surveyed organizations are various and different based on many factors; however, the most prominent challenges involve rejection, traditions and customs, as well as lack of nurseries. This highlights the top challenges that women face at work or even attempt to apply for a job in order to figure out the reasons for this problem and try to find the best solutions at reasonable costs.

In your opinion, what are the top challenges that limit women work?	Number of respondents	%
Rejection at work	90	30.0
Traditions and customs	88	29.3
The way the society views working women	12	4.0
Harassment in the work environment	8	2.7
Family challenges	54	18.0
Distance between home and workplace	23	7.7
Lack of nursery	7	2.3
Maternity	8	2.7
Pregnancy	2	0.7
Inequality of labor rights	6	2.0
Commuting hardship	2	0.7
Total	300	100

Table 28: Percentage of challenges that may restrict women work at the surveyed organizations

The below table shows the percentages related to the right time to announce job vacancies by an organization. The times and circumstances varied, but responses were counted and gathered within a frame that goes in line with all answers. Eight organizations think an announcement can be made anytime of the year, and 33 organizations prefer to have applications for a job to be made every year. There are 12 organizations that prefer it to be on a monthly basis, and 15 organizations that prefer it to be on a quarterly basis, while 10 of them think it should be semiannually (every six months). For 34 organizations, a vacancy announcement is best made seasonally, as seasons vary and some of them have different and distinct characteristics comparing to the rest of the year such as back to school, holidays, Ramadan, wedding ceremonies and other seasons. Three organizations stated that was no specific time, but it depends on their economic situation, where they make such an announcement where they have an economic growth. 25 of the respondents think the best time to make their announcement depends on the year seasons, with both winter and summer being the highest seasons. 60 other organizations did not specify the right time, i.e., they find it. It is noticeable that the majority of organizations think the right time is when they need to fill a vacancy. It varies from organization to another with respect to the best time to announce a vacancy, which makes sense due to the differences in the nature of work or activity done by each organization apart. This variance indicates the sample includes various activities and businesses.

What is the right time to announce a job vacancy at your organization?	Number of respondents	%
Throughout the year	8	2.7
Annually	33	11.0
Weekly	1	0.3
Monthly	12	4.0
Quarterly	15	5.0
Semiannually	10	3.3
Seasonally (holidays, Ramadan, back-to-school)	24	8.0
As needed	103	34.3
When economy grows or improves	3	1.0
No specific time	66	22.0
Seasonally (winter, summer)	25	8.3
Total	300	100

Table 29: Percentage of vacancy announcement time at the surveyed organizations

The below table shows the percentage of means by which vacancies are announced. 47.3 percent of organizations make their vacancies known through connections and word of mouth, which is a very high percentage comparing to other means. 12.0% of vacancies are announced through prints, 6.3% of organizations use the Labor Directory to fill their vacancies, and 2.3% of vacancies are filled through the Employment Bureau of Princess Basma Center for Development. Social media platforms (WhatsApp, Facebook... etc.) are used by 25.7%, and job search websites (Akhtaboot, Bayt.com, LinkedIn... etc.) are used by 1.7% of the organizations. 3.3% of organizations depends on their own HR departments, and 1.0% depends on other means. It is clear that the most used means are the connections, prints and social media platforms (WhatsApp, Facebook... etc.).

What are the means that your organization uses for job vacancy announcement?	Number of respondents	%
Connections	142	47.3
Prints	36	12.0
Labor Directory	19	6.3
Employment Bureau of Princess Basma Center for Development	7	2.3
Social media platforms (WhatsApp, Facebook... etc.)	77	25.7
Job search websites (Akhtaboot, Bayt.com, LinkedIn... etc.)	5	1.7
Organizations' HR departments	10	3.3
Others	4	1.3
Total	300	100

Table 30: Percentage of means by which the surveyed organizations announce job vacancies.

The below table shows the percentages of agreement and disagreement in the questionnaire's paragraphs. "Strongly disagree" is the least percentage, and "disagree" is 4.7 percent, which means this group is so small comparing to the "strongly agree" group, which is 44.8 percent, and the "agree" group that reaches 34.95 percent. The individuals who respond with "neither agree nor disagree" are 12.35 percent. This means that the majority of the individuals of this sample (employers – Irbid) agreed with the sample paragraphs that showed some outcomes including the necessity to reestablish a suitable and appropriate environment for the sustainable organizations to stimulate the economic recovery and development; the necessity to ensure the work standards are respected, such as the basic rights and principles of work; the existence of some obstacles that restrict women work in a community, for instance, there is a "strongly agree" group in relation to preferring the employment of single girls over married women, which means the chance is slimmer for married women, and it is also preferred to employ a woman who reside in the governorate due to lack of commuting. In spite of those challenges, women labor rights and continuous training are taken into consideration. It turned out that there are many procedures to be taken to get rid of COVID-19's adverse effect; therefore, it is necessary to establish and further social protection measures as a means of prevention of crises, allowing recovery and building the resilience ability. Moreover, it is important to further the creation of sustainable laborers, social protection systems and decent work. It is also necessary to provide an appropriate work environment to all workers, and to maintain their rights with no bias to any side. The consequences will affect the overall organization, which could eventually cause such an organization to collapse, and this is the factor that employers fear the most and could affect the overall economy.

Question	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
	%	%	%	%	%
Full time, productive, fit and carefully selected workers are needed to prevent crises, allow recovery and build a resilience ability	67.3	31.3	1.3		
It is necessary to establish and further social protection measures as a way to prevent crises, allow recovery and build a resilience ability	6.1	36.3	2.7		
It is necessary to respect work measures including basic rights and principles at work, other human rights and rule of law	61.7	37.7	0.7		
It is important to reestablish an appropriate and suitable environment for sustainable organizations to stimulate the economic recovery and development	56.7	41.7	1.0		
Furtherance of creation of sustainable laborers, social protection systems and decent work	50.7	38.7	8.3	2.3	
Reviewing and referring to the work regulations, labor law as may be necessary to maintain workers' rights and obligations	56.3	40.0	3.3	0.3	
A special care is given to working women, especially in connection with their labor rights	39.3	42.7	17.0	1.0	
Women receive training and labor programs established to realize recovery and resilience ability	32.0	44.0	22.3	1.7	
Measures are taken to ensure working women with extended duties are not replaced when they are in a long legitimate leave.	33.3	43.3	21.7	1.7	
Measures are taken to prevent and punish rape, exploitation, harassment and gender-based attack	54.3	35.3	10.3		
There is an alignment between education and labor market	36.0	43.0	13.7	6.7	0.7
Turnover is high among working women	16.7	37.3	31.0	14.0	1.0
Women's and men's employment opportunities are equal	16.3	28.7	19.7	28.3	7.0
Public safety equipment is available at the organization	60.7	34.3	5.0		
Working women marital status is preferred to be single rather than married	29.3	29.0	26.7	14.3	0.7
Working women are preferred to residents of the same governorate rather than a different one	45.3	35.0	16.0	3.7	
Workers are preferred to be trained before their work commencement	44.7	40.0	9.3	6.0	
Average	44.8	34.95	12.35	4.70	0.51

Table 31: Percentage of extent of agreement with expressions and concepts that concern employers at the surveyed organizations

3.2. Descriptive analysis of job seeker questionnaires – Irbid

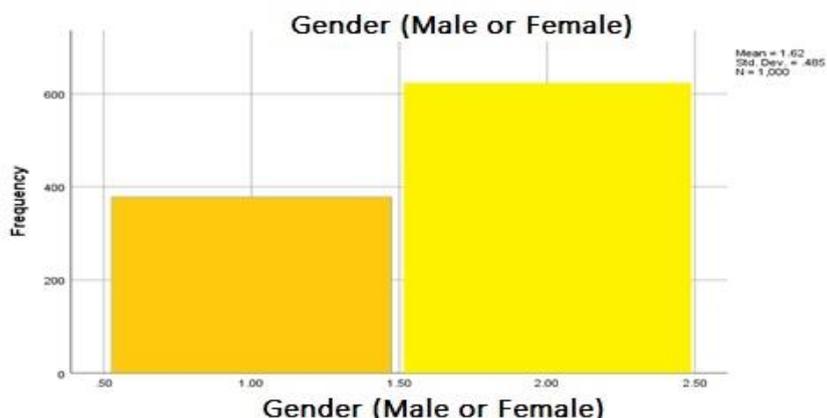
A field survey was aimed at job seekers in order to understand Irbid’s labor market and the extent to which the labor market components affect employment and poverty and unemployment reduction; and to better understand the impact of COVID-19 on the labor market, the recovery mechanism and the key practices that help workers remain stable in their jobs under the main purpose of women contribution to resilience, economic recovery and poverty reduction in Jordan.

The below table shows the respondents’ demographic distribution and percentages.

Gender	Number of respondents	%
Male	379	37.9
Female	621	62.1
Total	1000	100.0

Table 1: Percentage of gender in the survey sample

The above table demonstrates that the percentage of males and females to whom questionnaires were distributed. Females were 621 and males were 379, which means the surveyed sample included both males and females at percentages that reflect the survey reasons. It is clear that the highest percentage of the respondents were females (62.1%), while there were fewer male respondents (37.9%), which indicate the numbers fulfilled the purpose of the survey.



The below table shows the percentage of respondents of each mentioned nationality (Jordanian, Syrian, other). The number of Jordanian respondents is 814, and the Syrian respondents are 183 (18.3%) of the total respondents of various nationalities. The least number of respondents belong to other nationalities (0.3%), i.e., three out of 1000 respondents to the survey.

Nationality	Number of respondents	%
Jordanian	814	81.4
Syrian	183	18.3
Other	3	0.3
Total	1000	100.0

Table 2: Percentages of the surveyed respondents' nationalities

The below table shows the age groups of the surveyed individuals. There are two groups (18-35 and 36-48). The younger age group involved 679 respondents (67.9%), which means the majority of respondents belong to the younger group. The older group (36 to 48-year-old) involved 321 respondents (32.1%).

Age	Number of respondents	%
18 to 35-year-old	679	67.9
36 to 48-year-old	321	32.1
Total	1000	100.0

Table 3: Percentages of the surveyed respondents' age groups

The below table shows the marital status of the surveyed respondents. The surveyed sample involved 468 single respondents (46.8%), which makes it the majority group of individuals (including males and females), and 464 married respondents (46.4%). The respondents included 52 divorced and 16 (1.6%) widowed individuals. The majority of the respondents here belong to group of singles (males and females) and the least group is the widowed individuals.

Marital status	Number of respondents	%
Single	468	46.8
Married	464	46.4
Divorced	52	5.2
Widowed	16	1.6
Total	1000	100.0

Table 4: Percentages of the surveyed respondents' marital status

The below table shows the number of children of the surveyed respondents divided into three groups. 53.9% of the respondents do not have children (in the event they are unmarried), and they are the majority of respondents (539). The respondents with 1-5 children are 391 (39.1%), and the least group is the respondents with more than 5 children, which involves 70 individuals (7.0%).

Number of children	Number of respondents	%
None	539	53.9
1 to 5	391	39.1
More than 5	70	7.0
Total	1000	100.0

Table 5: Percentages of the surveyed respondents' number of children

The below table shows the number and percentages of respondents in terms of their academic qualifications. 237 respondents (23.7%) did not finish senior secondary education, 331 respondents (33.1%) finished high school, 107 hold a diploma degree, 16 respondents (1.6%) hold postgraduate diploma, 274 hold bachelor degree, 34 respondents (3.4%) hold master degree, and 1 respondents hold PhD, as they are the least percentage (1.0%).

Academic qualification	Number of respondents	%
Below senior secondary education	237	23.7
Senior secondary education	331	33.1
Diploma	107	10.7
Postgraduate diploma	16	1.6
Bachelor	274	27.4
Master	34	3.4
PhD	1	0.1
Total	1000	100.0

Table 6: Percentages of the surveyed respondents' education level

This table shows the percentages of individuals' pre-employment training preference. 773 individuals (77.3%) responded with yes, i.e., they prefer pre-employment training, while 227 individuals (22.7%) do not prefer training. The responses show that the majority do not prefer pre-employment training.

Do prefer pre-employment training?	Number of respondents	%
Yes	773	77.3
No	227	22.7
Total	1000	100.0

Table 7: Percentages of the surveyed respondents' preference of pre-employment training

The below table shows the work sectors appropriate for individuals. 166 people (16.6%) prefer to work for international and national humanitarian organizations, and 182 people (18.2%) prefer the industrial activity. The commercial activity attracts 112 respondents (11.2%), while the agricultural one attracts 67 (6.7%) of them. The tourism activity is preferred by 28 respondents (2.8%) only, and those who prefer food industry are 93 (9.3%). Media sector is not attractive for many people, only 14 (1.4%) prefer it, and 36 people (3.6%) prefer technology activity. The healthcare activity attracts 43 respondents (4.3%), construction activity is preferred by 45 people (4.5%) and people who prefer to be self-employed are 75 (7.5%). Based on the said percentages, it is clear the industrial activity is the most attractive for the surveyed respondents, while the media activity was the least for them same people.

Appropriate work activities	Number of respondents	%
superregional organizations and commissions (humanitarian organizations) activities	166	16.6
Manufacturing (industrial activity)	182	18.2
Wholesale and retail (trade activity)	112	11.2
Agriculture, forestation and fishing (agricultural activity)	67	6.7
Accommodation and food service activity (tourism activity)	28	2.8
Accommodation and food service activity (food industry)	93	9.3
Education activities (educational activity)	116	11.6
Information and telecommunication activities (IT activity)	36	3.6
Other services (press and media activity)	14	1.4
Healthcare and social service activities (health activity)	43	4.3
Administrative and support service activities (service activity)	45	4.5
Construction activity	23	2.3
Other service activities (self-employment)	75	7.5
Total	1000	100.0

Table 8: Percentage of work activities appropriate for the surveyed respondents

The below table shows the surveyed respondents' experiences. The number of individuals who have experiences in both national and international organizations' works are 123 (12.3%), and those who have experiences in the industrial activity are 21 (2.1%) only. The survey shows that 36 people (3.6%) have experience in the commercial activity and 45 people (4.5%) have experience in the agricultural activity. There are 64 people (6.4%) with experience in the tourism activity, 9 with experience in food industry and 78 people (7.8%) with experience in the education activity. Based on the survey, 174 people (17.4%) have experience in the technology activity, 111 people (11.1%) have experience in media activity, 76 people (7.6%) of the surveyed people have experience in the construction activity. Only few people have experience in the healthcare activity, 20 individuals (2.0%), 88 others (8.8%) have experience in the service activity, and 109 (10.9%) have experience in self-employment, while 8 people (0.8%) have no experience per their responses. The said percentages make it clear that the least common experiences are in the industrial and food activities.

Experiences	Number of respondents	%
superregional organizations and commissions (humanitarian organizations) activities	123	12.3
Manufacturing (industrial activity)	21	2.1
Wholesale and retail (trade activity)	36	3.6
Agriculture, forestation and fishing (agricultural activity)	45	4.5
Accommodation and food service activity (tourism activity)	64	6.4
Accommodation and food service activity (food industry)	9	0.9
Education activities (educational activity)	78	7.8
Information and telecommunication activities (IT activity)	174	17.4
Other services (press and media activity)	111	11.1
Construction activity	76	7.6
Healthcare and social service activities (health activity)	20	2.0
Administrative and support service activities (service activity)	88	8.8
Other service activities (self-employment)	109	10.9
Other experiences	38	3.8
N/A	8	0.8
Total	1000	100.0

Table 9: Percentages of the surveyed respondents' experiences

The below table shows job titles of some people who had previously worked. 84 of them said there was no job title. 313 people had their job title as a worker, and 156 (15.6%) of them had their job title as an employee. Furthermore, there are 107 people (10.7%) who work in teaching and research, and only 3 people (0.3%) have their work nature in media field. Individuals who call themselves self-employed are 36 (3.6% of the respondents), and those who work in technology field are 13 people (1.3%), while 23 people (2.3%) responded with production and food. Finally, 37 people stated that they worked as volunteers.

Job title	Number of respondents	%
N/A	84	8.4
Worker	313	31.3
Employee	156	15.6
Beautician	22	2.2
Teaching, courses and research	107	10.7
Media	3	0.3
Self-employment	36	3.6
Technology and technician	13	1.3
Production and food	23	2.3
Volunteer	37	3.7
Total	794	79.4

Table 10: Percentage of the surveyed respondents' job titles

The below table shows the individuals' key skills that qualify them to compete in the labor market. There are 92 people with analysis and critical analysis skills, and 328 with continuous learning skills. Moreover, 106 people have creativity and innovation skills, and 21 people have emotional intelligence skills. Life skills are owned by 32 people and technology skills are enjoyed by 9 people only. The survey shows that 8 people have staff affair management skills, 12 people have technical skills, 14 have leadership skills and there is only one person with positive thinking and another one with non-Arabic language skills, as well as two people with quality control skills.

Key skills	Number of respondents	%
Analysis and critical analysis skills	92	9.2
Continuous learning skills	328	32.8
Creativity and innovation skills	106	10.6
Emotional intelligence skills	21	2.1
Social communication skills	271	27.1
Life skills	32	3.2
Technology skills	9	0.9
Staff affair management skills	8	0.8
Technical skills	12	1.2
Leadership skills	14	1.4
Resilience skills	15	1.5
Workplace adaptation skills	41	4.1
Work load handling	25	2.5
Positive thinking skills	1	0.1
Non-Arabic skills	1	0.1
Quality control skills	2	0.2
Laborer skills	8	0.8
N/A	14	1.4
Total	1000	100.0

Table 11: Percentage of the surveyed respondents' skills

The below table shows whether job seekers ever worked or not. 683 people responded with yes, while 307 said no. According to these numbers, more than half the respondents (63.8%) have/had worked.

Have you ever worked?	Number of respondents	%
Yes	693	69.3
No	307	30.7
Total	1000	100.0

Table 12: Percentage of surveyed respondents who have/had a job

The below table shows the reason for which individuals who said they had worked quit their jobs. 98 individuals quit their jobs because they sought new challenges in accordance with their capabilities, and 78 did so looked for a career development. 178 of the respondents stated that they wanted a higher salary, and 14 respondents said the reason was the lack of flexibility in the work schedules. The lack of compliance with job description was the reason for 7 respondents to quit, while 12 people quit their jobs due to a change in their career. Furthermore, employment contract expiry caused other 148 people to cease to keep their jobs, while the lack of passion caused the same to 7 people. There were 13 people who quit their jobs because their companies were disrupted and collapsed, and line manager turnover pushed 10 people to leave their jobs. Other reasons included the lack of transparency, fairness and respect, which caused 7 people to quit, while 39 individuals quit their jobs due to being constantly worn out, and 5 people quit due to issues in job performance. There were more reasons including disrespect by line managers causing 5 respondents to quit their jobs, lack of subscription to social security was the reason for 15 people to quit; and finally, 8 people quit because their labor rights were not maintained.

Job quitting reasons	Number of respondents	%
Looking for new challenges that match my capabilities	98	9.8
Looking for a career development opportunity	78	7.8
Looking for a higher salary	187	18.7
There is no flexibility in work schedules and times	14	1.4
Noncompliance with the job description for which I was appointed	7	0.7
Career change	12	1.2
Employment contract expiry	148	14.8
Lack of passion	3	0.3
The organization was being disrupted and collapsing	13	1.3
Line manager turnover	10	1.0
Lack of transparency, fairness and respect	7	0.7
Constant stress	39	3.9
Job performance and organizational performance issues	5	0.5
Lack of appreciation of the work accomplishments, skills and experiences.	5	0.5
Boredom and routine	3	0.3
Disrespect by the line manager in the workplace	5	0.5
Lack of appropriate work environment	2	0.2
No health insurance	17	1.7
No social security subscription	15	1.5
No nursery	5	0.5
Labor rights are not reserved	8	0.8
No previous experience/didn't work	307	30.7
No response	12	1.2
Total	1000	100.0

Table 13: Percentage of reasons for which the surveyed respondents quit their jobs

The below table shows whether individuals receive or do not receive their wage in full. It states that 415 out of 1000 (41.5%) of them do, while 52.1% of them responded with no. Those who said no are a minority comparing to the others who receive their wages in full.

Did you receive your wage in full?	Number of respondents	%
Yes	415	41.5
No	521	52.1
No response	64	6.4
Total	1000	100.0

Table 14: Percentage of the surveyed respondents' receipt of wages in full

The below table shows the percentages of the top factors that help with maintaining stability at work. The numbers say that 801 people confirmed that they received their wages in full, and 67 people attributed their work stability to continuous training. The ability to build a set of positive social connections was a reason for 8 people to main stability, and the ability to compete positively was the answer of 2 people. 58 people made clear that job security was the reason for stability, 15 people confirmed that transparency was the reason, and 4 people stated that their reason was objectivity and absence of discrimination. Top leadership's ability to control the work and involve all divisions of the company in making future plans is attributed by 2 people, while 3 people said it was because of the presence of a proper performance-based assessment system. 16 people think that stability is due to maintaining labor rights, 5 others think it is because of commuting availability and 5 say it is due to work environment suitability. Based on these numbers, it is clear that the most important factor of stability at work is the workers' receipt of all their rights.

The top reasons for work stability	Number of respondents	%
Receipt of all rights at work	801	80.1
Continuous training	67	6.7
Ability to build a set of positive social connections among people in the work environment	8	0.8
Ability to positively compete away from hostility, aggression and unethical methods	2	0.2
The organization has a job security	58	5.8
Clarity, transparency and fairness	15	1.5
Objectivity and nondiscrimination between employees	4	0.4
Top leadership's ability to control the work and involve all divisions of the organization in making future plans	2	0.2
There is a proper performance-based assessment system.	3	0.3
There are modern technologies that save time and effort, and facilitate works	3	0.3
There are great abilities to organize and plan, and no random acts	2	0.2
Labor rights are maintained	16	1.6
Commuting is available	5	0.5
Nursery is available	1	0.1
Health insurance and social security subscriptions	8	0.8
Workplace suitability	5	0.5
Total	1000	100.0

Table 15: Percentage of factors influencing the surveyed respondents' work stability

The below table shows responses related to expected salaries. 411 people answered with the minimum wage of JOD 260, 480 people answered with a range of JOD 261 to 500, and 92 people said JOD 501 to 999, while only 17 people answered with above JOD 1000.

Expected salary	Number of respondents	%
Minimum wage of JOD 260	411	41.1
JOD 261 to 500	480	48.0
JOD 501 to 999	92	9.2
Above JOD 1000	17	1.7
Total	1000	100.0

Table 16: Percentages of the surveyed respondents' expected salary ranges

The below table shows whether a surveyed respondent has ever faced jobs closed to non-Jordanians. 57 of the respondents claimed to have done, while 943 of them did not. This means a small percentage of respondents found closed jobs.

Have ever faced closed jobs?	Number of respondents	%
Yes	57	5.7
No	943	94.3
Total	1000	100.0

Table 17: Percentage of facing closed jobs by the surveyed respondents

The below table shows the key closed jobs faced by non-Jordanians. A teacher job is the answer of 15 people, factory worker is another closed job faced by 10 individuals, and self-employment is also closed as stated by two people. Two people say driver job is closed, three people answer with society representative or political participant job, and 8 people say fuel vendor job is closed.

If yes, what are the closed jobs?	Number of respondents	%
Teacher	15	26.30
Official	7	12.30
Fuel vendor and filler	8	14.00
Factory worker	10	17.50
Driver	2	3.50
Self-employment	2	3.50
Occupations (farmer, merchant)	10	17.50
Society representative and political participant	3	5.30
Total	57	100.0

Table 18: Percentage of jobs closed to non-Jordanians in the survey sample

The below table shows whether non-Jordanians have the same benefits of Jordanian workers. 37 people answered with yes, while 131 said they did not have the same benefits enjoyed by Jordanian workers.

Do you have the same benefits of Jordanian workers	Number of respondents	%
Yes	37	39.24
No	131	60.75
Total	186	100.0

Table 19: Percentage of non-Jordanians having the same distinctions as Jordanian workers in the surveyed sample

The below table shows the percentage of benefits non-Jordanian workers do not have based on their own opinions. The Ministry of Labor works within laws and observes establishments; however, there are some individual actions that concern unregulated work. 125 people said it was the salary, 15 others said it was bonuses and incentives, 3 individuals stated that it was the leaves of all kinds, while 6 people said the working hours, and other 6 said commuting. Furthermore, two people said the availability of nursery for children, 17 people complained about the lack of social security subscription, one person indicated the lack of appreciation of accomplishment and skills, and 11 people mentioned the career development.

If no, what are the benefits you do not have?	Number of respondents	%
Salary	125	67.20
Bonuses and incentives	15	8.06
Leaves of all kinds	3	1.61
Working hours	6	3.22
Commuting	6	3.22
Nursery for children	2	1.07
Health insurance and social security subscriptions	17	9.13
Career development	11	5.91
Appreciation of accomplishments, skills and work experiences	1	0.5
Total	186	100.0

Table 20: Percentage of benefits the surveyed non-Jordanian workers do not enjoy

The below table shows the percentages of people who were abused by their employers. 171 people (24.67%) were abused in their jobs, and 532 did not go through any kind of abuse while they were carrying out their previous jobs. Based on the given numbers, the majority of respondents were not abused by their employers during their work.

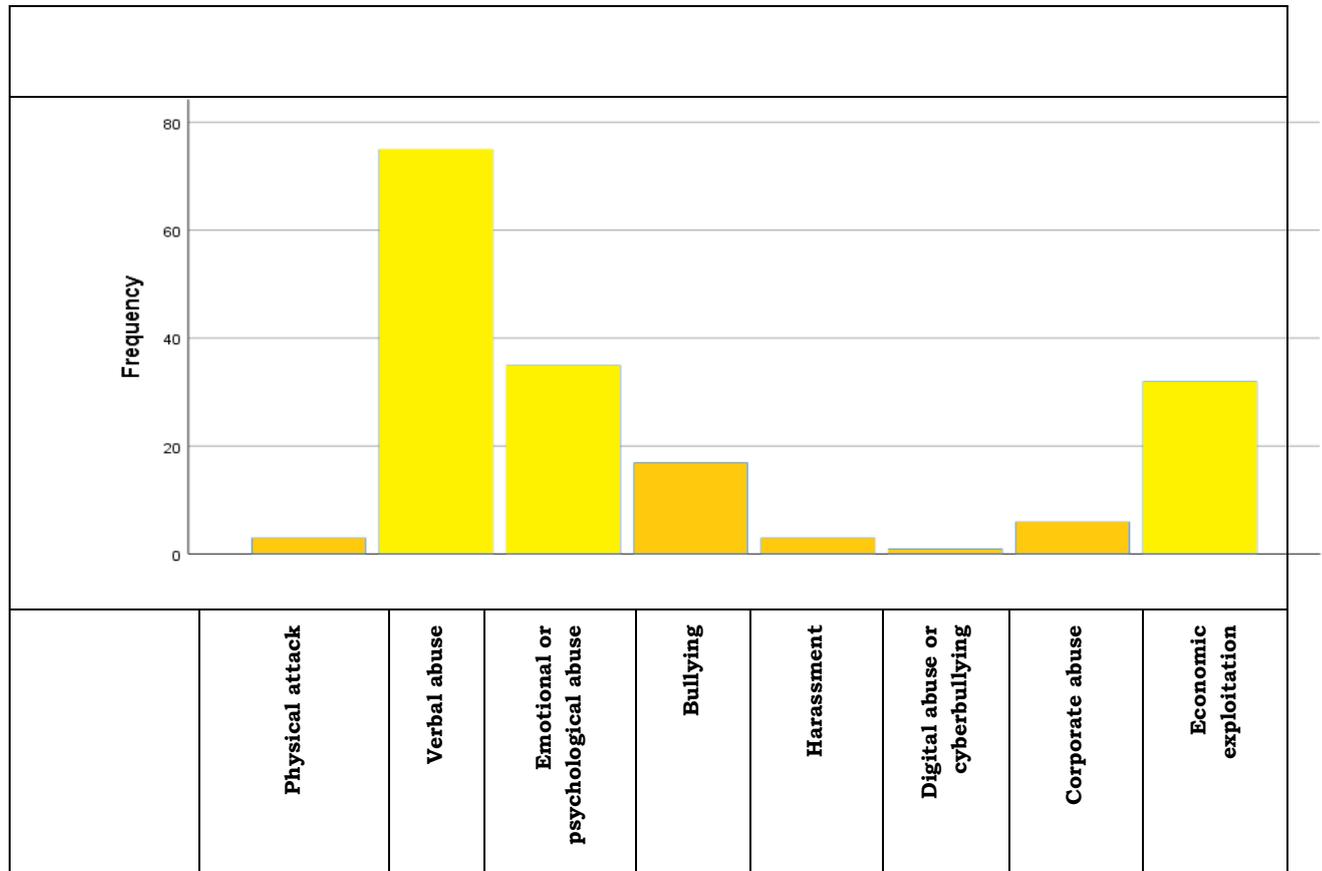
Have you ever been abused by your employer?	Number of respondents	%
Yes	171	24.6
No	532	75.4
Total	703	100.0

Table 21: Percentage of worker abuse by employers in the surveyed sample

The below table shows the percentages of the nature of abuse suffered by some of the surveyed respondents during their previous jobs. Three people were physically attacked and 75 people were verbally abused. The emotional abuse was suffered by 35 people (20.5%), 17 people were bullied, and three people (1.7%) were harassed, while one person was sexually attacked. Moreover, one person was digitally abused, six individuals suffered corporate abuse and 32 were subject to economic exploitation. Based on these percentages, we can find that the most common abuse was the verbal, which hurt others' feelings; therefore, we should shed light on such abuses that could lead to frustration and deprives of motivation or loyalty to the workplace in which case the organization could end up collapsing or being disrupted.

If yes, what was the nature of abuse?	Number of respondents	%
Physical abuse	3	1.7
Verbal abuse	75	43.8
Emotional or psychological abuse	35	20.5
Bullying	17	10.0
Harassment	3	1.7
Digital abuse or cyberbullying	1	0.7
Corporate abuse	6	3.5
Economic exploitation	31	18.1
Total	171	100.0

Table 22: Percentage of the nature (type) of abuse made by employers against workers in the survey sample



The below table shows whether a surveyed respondent or any of his/her family members has ever been subject to violence. 10% answered with yes, while the other 90% said no, which means the vast majority of respondents have not been subject to any kind of violence and none of their family members has.

Have you or any of your family members ever been subject to violence?	Number of respondents	%
Yes	100	10.0
No	900	90.0
Total	1000	100.0

Table 23: Percentage of the surveyed respondents' family members being subject to violence

The below table shows the types of violence to which individuals have been subject. Three people were subject to sexual violence, 12 people suffered physical violence and 50 others went through psychological violence. Furthermore, economic violence victims are 14, and 11 people were abandoned. Other 11 individuals were victims of bullying, and one person was harassed. We can see that the most common types of violence involved physical and psychological forms.

If yes, what was the type of violence?	Number of respondents	%
Sexual violence	3	0.3
Physical violence	12	1.2
Psychological violence	50	5.0
Economic violence	14	1.4
Abandonment	11	1.1
Bullying	11	1.1
Harassment	1	0.1
Total	1000	100.0

Table 24: Percentage of types of violence to which a family member of the surveyed respondents was subject

The below table shows the numbers of individuals who, themselves or any of their family members, suffered stress. 279 people responded with yes, and 721 said no, which means the majority of them did not suffer stress.

Do you or any or your family members have a stress?	Number of respondents	%
Yes	279	27.9
No	721	72.1
Total	1000	100.0

Table 25: Percentage of having stress by the surveyed workers or any of their family members

The below table shows the percentage related to how individuals got rid of stress. 72 people said they reduced their exposure to stress, 80 respondents stated that they handled stress by expressing their feelings, 31 others tried to make balance between various life aspects, and 52 people said they adapted to pressures. Furthermore, 7 people handled stress by acceptance, three individuals said they used reflection and breathing exercises, and three people overcome stress through sports. Three people dealt with their stress through social relationships with friends and family members, three others dedicated time to take care of themselves and relax, and only one person practiced his/her hobbies to do the same. Learning new skills was the way for two people to handle their stress, and two others avoided bad habits as a way to handle stress. Finally, disclosure of stress reasons and receipt of psychological support helped five people to handle their stress. It is noticeable that 28.7% of people expressed their feelings, and that was the highest percentage, which means the majority of respondents tried to get rid of stress by talking and expressing their feelings and emotions. The second highest percentage is the reduction of exposure to stress as a way to be free of stress.

Do you or any or your family members have a stress?	Number of respondents	%
Reduction of exposure to stress	72	25.8
Expressing feelings	80	28.7
Preparedness to make some compromises	31	11.1
Attempt to make a balance between various life aspects	12	4.3
Adaption to pressures	52	18.6
Accepting things that cannot be changed	7	2.5
Learning how to tolerate others	3	1.1
Perceiving challenges as an opportunity for being mature	2	0.07
Reflection and breathing	3	1.1
Sport	2	0.07
social relationships with friends and family	4	1.4
Dedicating time for self-care and relaxation	3	1.1
Hobbies	1	0.03
Avoiding bad habits	2	0.07
Disclosing stress reasons and getting psychological support	5	1.7
Total	279	100.0

Table 26: Percentage of the ways surveyed workers and their family members handled stress

The below table shows the percentages of the surveyed respondents' working children. There are 52 respondents (5.2%) with working children, while 948 respondents said they did not have working children.

Do you have a working child?	Number of respondents	%
Yes	52	5.2
No	948	94.8
Total	1000	100.0

Table 27: Percentage of child labor in the surveyed sample

Question	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
	%	%	%	%	%
It is important to be satisfied with the basic salary you will receive comparing to your coworkers' salaries	69.1	27.6	2.2	1.0	0.1
It is important to be satisfied with the basic salary you will receive comparing to the local labor market	62.9	33.0	3.4	0.7	
It is important to be satisfied with the basic salary you will receive considering your work load and duties	67.8	31.3	0.7	0.2	
Your manager's praise and appreciation will be a moral incentive to increase your productivity	70.2	28.8	1.0		
Financial incentive given by your manager will increase your	70.1	28.6	1.2	0.1	
It is important for you to receive a financial incentive from your manager if you are excellent at your work	65.8	30.5	3.1	0.6	
It is important for your line manager to discuss your performance during assessment (to explain your weaknesses and where you could be improved)	59.3	37.4	3.2	0.1	

It is important to have sufficient authorities to make a decision if your position so requires	57.3	38.1	4.6		
Having authorities increases productivity	59.9	36.3	3.6	0.2	
It is important to feel job security	76.3	23.6	0.1		
It is important for your line manager to treat you with sufficient transparency	70.5	29.2	0.3		
It is important for your line manager to treat you with sufficient fairness	73.2	26.8			
It is important for your thoughts and opinions to be taken into consideration by your manager when he/she makes a decision	60.8	35.8	3.3	0.1	
It is important for your line manager to treat you respectfully	78.3	21.5	0.2		
It is important for you to be provided with the training required for you job needs	64.4	34.0	1.6		
It is important to work for an organization that operate in team spirit	66.5	32.2	1.2	0.1	
It is important for you to have a clear and written job description agreed with your line manager	66.3	32.8	0.9		
You are confident that distinctive organizations maintain their excellent workers	59.9	33.5	4.1	2.5	
It is important to have commuting to the organization to it easily accessible	60.3	30.7	8.4	0.6	
It is important to provide the workers with health insurance	68.8	28.9	2.3		
Having more family members motivates women to work	47.2	28.0	11.6	10.6	2.6
The husband or father are responsible for women's work	33.1	27.9	21.5	12.7	4.8
Average	61.22	29.41	3.41	1.24	3.7

Table 28: Percentage of extent of agreement with expressions and concepts that concern job seekers at the surveyed organizations

Based on the above table, we can notice that the percentage of “strongly agree” with the questionnaire is 62.22%, i.e., the highest percentage. This means there is a strong agreement with the questionnaire’s content. The percentage of “agree” with the questionnaire paragraphs is 29.41% of job seekers in Irbid, 3.41% of the respondents “neither agree nor disagree” and 1.24% “disagree,” which is a small percentage comparing to other groups. Finally, 3.7% of the respondents “strongly disagree.” There is a diversity in terms of gender, age, education, skills, experiences and more among the surveyed respondents looking for jobs suitable for their capabilities. There is a number of challenges that can prevent people from getting a job opportunity or maintaining their current job in case of employment. There is a considerable number of individuals who endured various forms of abuses during their work by their manager or the internal environment of the work. Individuals’ exposure to any type of attack or violence may be a reason for them to quit their jobs and sustain stress; therefore, when such acts are repeated, economic growth could decline and unemployment can increase. In addition to the availability of benefits in common between individuals despite their different nationalities, some people suggested that they did not have the benefits enjoyed by Jordanian workers in terms occupation, salary or abuse, but the majority still enjoyed the common benefits. With time, economic improvement and full recovery from COVID-19 impacts, things could become better and benefits might be equally shared by all people, as well as a high percentage of female job seekers who can have several skills and experiences that may qualify those females for work. Among the prominent outcomes:

The importance of providing suitable work environment, establishing fairness, transparency and good performance-based assessment system, having commuting and providing health insurance and social security subscriptions. These factors are among the reasons for stability at work.

- It is important to be satisfied with the basic salary you will receive comparing to your coworkers' salaries
- It is important for you to receive a financial incentive from your manager if you are excellent at your work.
- It is important for a worker to have a job security and respect from his/her manager, and to work in team spirit, as they are among the top factors that could motivate people to work hard, develop and be creative at work.
- It is important to have commuting, health insurance and social security.

Based on the said outcomes, some recommendations are extracted including an increase of opportunities for women to have jobs that go in conformity with their academic qualifications, capabilities and experiences. They also include provision of training or lectures within the work environment to each person, whether a worker, employee or director to determine rights and obligations of each person and create a suitable work environment that makes individuals a complete and effective team. It is further recommended to conduct more studies specifically related to challenges that face women, people over 36-year-old and non-Jordanians to analyze results and make the appropriate change in order to secure economic growth and development.

4. Qualitative method data collection tools

Survey questions were asked by field researchers to:

- 10 key informants.
- 3 lending institutions.
- 7 focus groups.

To obtain essential and important information on all components of Irbid labor market.

4.1. Focus groups

Licensed business focus groups “Irbid”

I. Number of business workers.

1. Mrs. M. Sh’s business is a home service physiotherapy and contributes to employing one person.
2. Mrs. A. Kh’s business is a production kitchen and contributes to employing two persons.
3. Mrs. H. Gh’s business is an educational nursery and contributes to employing three persons.
4. Mrs. A. B’s business is a production kitchen and contributes to employing two persons.
5. Mrs. A. D’s business is a modern mosaic art production and contributes to employing two persons.

6. Mrs. S. B's business is a recycled-fabric bag production and contributes to employing five persons.
7. Mrs. R. M's business is a thermal printing and contributes to employing one person.
8. Mrs. M. Sh's business is a crochet art and contributes to employing three persons.
9. Mrs. Gh. A's business is a Shemagh making and contributes to employing three persons.
10. Mrs. MR Q's business is a sewing and dessert production and contributes to employing two persons.

All women present in the focus group suggested that the majority of businesses' workers are family members.

II. Does the business budget limit the employment of additional people?

All women present in the focus group stated that employing more people in their businesses is essential and important for the work to proceed because it spares them time and effort, and helps them carry out more tasks within a short time. However, due to economic circumstances and limited income, they could not hire the number or people they need.

III. Motivational factors and procedures that contributed to encouraging local community people to start their own businesses:

Most women of the focus group suggested that there were several factors that contributed to encouraging them to start their own businesses including:

1. Financial motivation.
2. Self-actualization.

3. Skill development.
4. Financial independence rather than waiting for a government job.
5. Following one's hobby and affection in the workplace.
6. Products being in demand.
7. Filling spare time.
8. Employing a lot of local community people.
9. Community service provision.
10. Talent development.
11. Resolving many issues of the community such as the fabric recycling business as stated by Mrs. S. B., the owner a fabric-recycled bag production, that she studied the market and found that there were 350 tons of solid fabric in Irbid and Mafrag governorates and the State could not dispose of them; therefore, her business contributed to the disposal of those fabrics, albeit slightly with 0.07%.
12. Being the sole producer, especially in respect of handcrafts.
13. Heritage revival.

Mrs. A. Kh., a production business owner, said that she had her business licensed to protect herself; and that when she had it licensed, the demand for her products increased. Mrs. M. Sh. Stated that her business needed a profession practicing certificate and that licensing is very necessary for her business because she deals with patients, a very sensitive group of people. Mrs. H. Gh. insisted that a license helps protecting her and the workers, as well as their rights. Finally, Mrs. S. B. said that she had her business licensed in order to expand her work and to have a tax invoice and seal, which facilitates all works.

IV. Licensed business financing sources

With regard to financing, Mrs. H. Gh. said that they are exploited by a number of granting societies that take a portion of the grant given to women. She also stated that these societies lost the international organizations trust, which makes the necessary support and grants are no longer available, as they are needed for ensuring the business development and continuity. According to her, she received a grant of JOD 440; however, the society handed her JOD 210 only although she had to sign a receipt of JOD 440. The amount she received is too small and does not enable her to sufficiently finance her project. All women said that most financing sources are self-made and loans from lending funds such as Microfund for Women, Tamweelcom, Development & Employment Fund... etc. Mrs. S. B. mentioned that she obtained many grants from international organizations such as UNICEF, ILO, Jordan River Foundation... etc.

V. Laws and regulations' roles in licensed business support and development

Mrs. S. B. said that she needed to import some yarns from Turkey, which costs \$2500 in Jordan customs, and she could not afford such big amounts. This amount is worth the total profit she makes. "I wish we could have the sympathy of the law," she said. She went on to say "I wish to see laws made specifically for us, the small business owners, because the laws we have limit our ambition." H. Gh. stated that facilities must be made available to small business and home business owners, and complications should be minimized, especially for any person willing to start their own business. "I applied to the Development & Employment Fund that supports many youth businesses and entrepreneurs... etc. within certain age groups at an interest rate below the ones offered by the other lending institutions, she said. "However, it is the 18-24 age group, which covers a small segment." She wondered: "Why are interest rates not fixed and reduced for all age groups?" A. N. said that she applied to a bank to get a loan for financing her business, but she was shocked by the procedures and 50% interests through

which she would have to go. A. D. commented on this by saying that banks that give loans to support these businesses require too many, complicated and difficult procedures. A. B. suggested that interest rates for these businesses must be so low as a form of support, while A. Kh. noted that high prices are among the issues that restrict the development and growth of her own business. M. Sh. said that there were many formal and informal entities that call for the development and support of businesses but this is not implemented in reality due to many obstacles that largely hinder the development and growth of those businesses.

VI. Top challenges that face licensed businesses

M. Sh. suggested that the top challenges that faced her business are the very high costs of licensing and requirements to purchase machines and equipment that she did not need. As for S. B., she said that licensing required her to obtain a consent from her house landlord, land plan and a lease contract, and due property tax had to be settled; otherwise, her business would not be licensed. Furthermore, the municipality required her to make a space for the goods to be placed, while she believes she should have the choice. This forced her to redesign the whole place and purchase equipment in line with the licensing. A.D. stated that she had to change her house she used to rent because the landlord refused to settle his property tax. Gh. A. said that licensing requirements included “unnecessary things.” A. A. added that only a particular part of the place in which she works is licensed although she needs the whole place for that. R. M. said that her business licensing procedures were easy unlike the production kitchen business and nursery business because they are critical businesses.

With respect to licensing procedures, Gh. A. said that she was asked for a land plan, work license, title deed, profession license, commercial register and lease contract as a requirement to have her business licensed. She added that the work license took her two weeks to obtain it, and the procedures she had to go through at the local

municipality were long, difficult and complicated. S.B. stated that the procedures she went through at Kafar Assad Municipality were easy and not complicated. She was only asked for a lease contract and a copy of her ID card, and she claimed that all procedures took her only one day to be completed. H. Gh. confirmed that procedures are different for each business based on the criticality of those businesses, such as hers, which is a home nursery and other businesses pertaining food production, as they are critical ones and most procedures are routine and all people have to complete them; however, many procedures are insignificant.

VII. Solutions for a stable environment contributing to those businesses' continuity and success

M. Sh. business owner indicated the necessity to innovate and develop products, as well as make new ones. She also mentioned that the pandemic caused a rise in the goods shipment costs and customs. A. D. business owner insisted it was necessary to find alternative solutions in case of any loss or emergencies such COVID-19. S. B. business owner stated that businesses in general are transferred up to 24-year-old, so it is necessary to extend the age group to include all groups. M. Sh. business owner suggested that there was a lack of courses given to the medical occupations and the costs of those courses were too high. A. Kh business owner said it was necessary to organize bazars that help supporting their businesses. H. Gh. mentioned the necessity to communicate with the business owners themselves and provide them with the needed support to develop themselves instead of receiving such supports from societies that take 50% of the amount. S. B. added that it was necessary to promote those business owners and make markets dedicated to them to sell their products and reduce their tax burdens that hinder and restrict them if they wish to develop their businesses.

VIII. COVID-19's impacts on the businesses

A. Kh., a production kitchen owner, said that the biggest impacts on her were the economic ones, as sales, material costs and raw material availability were all affected. She could sell bread in Al Nuaimh area due to its unavailability over there at the time. M. Sh. stated that she stopped working for a long time because direct contact with patients was suspended to avoid infection although safety measures were in place. She could also communicate with patients over Zoom App with no need to visit them. H. Gh. added that rents and bills accumulated, which accrued financial burdens, and that she participated in several trainings online to develop her business. Gh. A. mentioned that her business stopped completely due to lack of delivery companies; however, the pandemic helped reviving the online culture. S. B. said that she created new products during the pandemic (such as face masks), especially for children through making masks in designs that appeal to kids.

IX. Procedures followed by businesses to reach recovery phase

According to A. Kh., it is necessary to innovate to overcome all crises through many things such as wraps, and that COVID-19 and lockdowns of sweet shops motivated her to make sweets. M. Sh. said that she developed her online marketing skills on social media platforms, and that she acquired the needed experience. She advises that a business owner must have the necessary management skills to overcome any obstacles and challenges. M. Sh. added that she offered advices to patients in general over Instagram, which helped her gain popularity in her field and reach a lot of people.

X. Motivations / factors that contribute to supporting and continuity of licensed businesses run by women specifically

All licensed business owners participating in the session said that there were several motivational factors that help the supporting and continuity of businesses such

as: matching with organizations and making raw materials available in local markets at good and appropriate prices.

XI. Vocational trainings needed for licensed businesses to employ people with the appropriate skills and proficiencies

S. B. stated that she needed workers who had skills with crochet hook and textile cutting and sewing. Gh. A. mentioned that she was in short of workers who could cut textile. R. M. stated that she was in short of photoshop experts, while A. D. said that she was in short of workers with mosaic or painting skills. A. Kh. added that they lacked food making and cooking skills. In addition, after their workers are trained, they develop a passion of the same field and start their own businesses. H. Gh. made it clear that she required her workers take nanny training courses. All women agreed that they were in short of skilled workers and vocationally trained ones; however, they were worried about training people to avoid sharing their trade secrets with them. Nine out of ten women said they took a business establishment and management course, and three women confirmed that they took marketing courses.

XII. Competitive advantage

S. B. said that she used creative marketing methods such as “You love your T-shirt too much to let it go although it is too worn out to be dressed. We have good news for you. We can turn it to a bag you can wear!” She had her products delivered abroad via Jordan Post because it is the least expensive delivery service in the Kingdom. A. Kh. added that she offers both quality and price by providing high quality products for good price through wrapping, knowing your competitors and time, as products should be delivered in a timely manner, as well as product development. H. Gh. said that she visited all nurseries in her area and decided to provide a new service at a high quality and competitive rate.

XIII. Does a marital status affect a business success?

All women agreed that the more family members they had, the more passionate and financially motivated they would be. On the other hand, M. Sh. said that the more pressure there was, the more passion she had.

XIV. Share an advice

M. Sh. offered an advice saying that if you believe in your idea and you have the will to implement it, do not hesitate, just do it. A. Kh., in turn, said that anything is due to prosper if it is legal. Another tip was shared by H. Gh. who said licensing is a safety and protection. Finally, S. B. said that licensing paves your road to certain entities, and if you want to develop your business, you should have it licensed.

Unlicensed business focus group

I. Number of business workers

1. Mrs. S. M. has a dessert making business and contributes to employing one person.
2. Mrs. D. M. has perfumes, fragrance, handcrafts and beauty salon business and contributes to employing one person.
3. Mrs. A. F. has a dessert making business and contributes to employing three persons.
4. Mrs. A. Kh. has a prosthetic makeup business and contributes to employing one person.
5. Mrs. L. Q. has a dessert making business and contributes to employing one person.

6. Mrs. Dh. has a dessert making business and contributes to employing one person. Number of workers increases to two depending on the demand and orders.
7. Mrs. S. B. has a dessert making business and contributes to employing one person.
8. Mrs. S. T. has a needlework, sewing and dessert making business and contributes to employing three persons. Number of workers increases to two depending on the demand and orders.
9. Mrs. M. Sh. has a crochet art business and contributes to employing three persons.
10. Mrs. S. Sh. has a dessert making business and contributes to employing one person.
11. Mrs. H. Sh. has a production kitchen business and contributes to employing one person.

II. Does the business budget limit the employment of additional people?

All women present in the session stated that employing more people in their businesses is essential and important for the work to proceed because it spares them time and effort, and helps them carry out more tasks within a short time. However, due to economic circumstances and limited income, they could not hire the number or people they need. Furthermore, the budget largely limits the business development in all aspects.

III. Motivational factors and procedures that contributed to encouraging local community people to start their own businesses:

All women of the focus group suggested that there were several factors that contributed to encouraging them to start their own businesses including:

- Family support.

- Economic situations.
- Desire to increase their income.
- Passion.
- Lack of job opportunity.
- Challenge.
- New start.

IV. Financing sources

All women said that they were the sources of their financing, except for Mrs. S. T. who obtained a financing from several societies and organizations such as Caritas, Siraj, Islamic Relief Worldwide, Tahfeez Association... etc.

V. Conditions required to be met by business to be licensed

All women agreed that there was a number of requirements to be met by businesses to be licensed such as: a space dedicated for the business, FDA's certificate, neighborhood people's consent to the business and confirmation that it does not cause any annoyance in the area. They suggested that they did not want their businesses to be licensed because the procedures are difficult and take too long. Mrs. Dh's business license expired and she did not renew it due to costly fees and procedure difficulty.

VI. Authorities concerned in business licensing

All women agreed that there were many authorities concerned in licensing such businesses, and they are: the municipality to obtain profession license, Chamber of Commerce to obtain a commercial register and FDA to obtain a quality certificate.

VII. Reasons that precluded and prevented businesses from being licensed

Mrs. S. Sh. said that she was afraid of legal procedures and the time they take, and licensing needed a lot of unnecessary monitoring and complications; however, she was

willing to have her business licensed in the even it prospered. According to D. M., licensing is costly and constitutes financial burdens that she could not afford. Mrs. S. B. said that her reason for being unable to have her business licensed is the low demand for her products. If the demand became high, she would develop her business and it would be possible for her to obtain a license. Mrs. Dhuha added that she did not renew her business license because she did not feel the license added or developed anything in her business; instead, it gave her additional financial burdens. Moreover, it takes a lot of time that may be up to three weeks. Mrs. S. T. stated that licensing was useless, while Mrs. A. Kh. claimed that she did not know what were the actions and procedures required to have her prosthetic makeup business licensed. H. Sh. said that she did not have her business licensed because it was still in its beginning, but she wanted to have it licensed as soon as possible. A. F. talked about the licensing procedures making it clear that they were complicated and she had no idea what was the point of it. L. Q. stated that she did not have her business licensed because it was recently started, but she wanted to do it as soon as possible.

VIII. Laws and regulations' role in motivating owners to have their businesses licensed

Mrs. S. T. stated that one of the motivational procedures taken by the Government is the relief the needlework and handcrafts of licensing fees; however, many women suggested that the procedures and licenses are complicated, uneasy and nonmotivational, and that was the reason they kept their businesses unlicensed.

IX. Challenges that face unlicensed businesses

S. T. added that she faced many issues when she dealt with formal entities because they required her to use tax invoices to sell her products; therefore, in agreement with such entities, she had to make stamped invoices headed with her name. several women participating in the session confirmed her story and added working with formal entities

required headed invoices with a tax number. Another issue is the high cost of delivery services, which are too expensive. The unlicensed business owners could not display their products at cafes and restaurants in absence of FDA's stamp/label that contains production and expiry dates of their products. Moreover, they would be fully responsible in case of a food poisoning or an issue when an order was delivered. "When a customer cancels an order, you cannot legally question them no matter how much you lose," said Mrs. Dh.

X. Solutions for creating an appropriate work environment

Many women agreed that there were numerous competitors, especially in dessert making business; therefore, these women took several steps to overcome these difficulties. Mrs. L. Q. canceled the cake making completely and started producing other desserts, while Mrs. S. B. said that she moved to food production. S. T. took a creative step by making new products that had not been offered in the local market in addition to making cakes in unique and new forms. Mrs. D. M. said that she offered products at competitive prices and high quality in both businesses, the beauty salon and handcraft.

XI. COVID-19 impacts on unlicensed businesses

COVID-19 had a positive effect on some businesses, as Mrs. S. Sh. said, because sweet stores were under lockdowns, so she had a better opportunity to sell her products. Mrs. A. Y. stated that COVID-19 adversely affected her because she could not sell her products outside her neighborhood. Many business owners decided to have their products delivered in coordination with some people who held movement permits to deliver the orders. Numerous women suggested that the pandemic positively affected them because they could take a lot of online courses that improved their skills and experiences in work fields. On the other hand, Mrs. D. M., who has a beauty salon

business, said that she could not work during the pandemic due to prevention of direct contact with customers and infection transmission.

XII. Procedures followed by businesses during COVID-19 recovery phase

A number of women said that there were some procedures that were taken to establish a stable work environment such as doing excellent and creative works, maintaining quality, cleanliness, good reputation, treating customers well and wrapping products in a good way.

XIII. Targeting and training local community women, developing their skills and supporting them to start their new businesses

Except Mrs. S. T., all other women agreed that no entity targeted them or offered them any kind of support, whether financial or moral, apart from Tahfeez Association that gave them a chocolate making course as a form of support to them. Mrs. S. T. stated that she received a financing and financial and moral support and motivation from several societies and organizations such as Caritas, Siraj, Islamic Relief Worldwide, Tahfeez Association... etc.

XIV. Top vocational trainings needed for licensed and unlicensed businesses to employ people with the appropriate skills and proficiencies

The women who participated in the session mentioned several vocational trainings needed for their businesses as follows:

- Marketing.
- Photographing.
- Wrapping.
- cut out installation on cakes (cake making).

They added that there were many life skills that would lead to a business development and stability such as:

- Communication skills.
- Effective communication.
- Financial education.
- Outside the box thinking skills by knowing how to develop a business and attract customers.
- Body language skill development.

XV. Send a message to women to motivate them to start their own businesses

- “Make your production unique and look for new products.” – Mrs. S. Sh.
- “Be strong, keep going and build yourself with your capability.” – Mrs. S. T.
- “Maintain your passion and be distinctive.” – S. B.
- “Develop yourself.” – Dh.
- “Think outside the box.” A. Kh.
- “Develop yourself and build your business in accordance with the area where you live, and look for projects that have not been implemented yet.” – L. Q.
- “Try to never say it’s too hard.” – H. Sh.
- “Challenge yourself.” – A. F.
- “Start.” – D. M.

A focus group for businesses willing to develop

I. Number of workers

1. Mrs. R. M. has a candle production business that contributes to employing one person.

2. Mrs. S. T. has a home-based production kitchen business that contributes to employing three persons.
3. Mrs. F. A. has a production kitchen business that contributes to employing three persons.
4. Mrs. S. J. has a handcraft and contributes business that contributes to employing two persons.
5. Mrs. H. Sh. has a cheese, yoghurt and pickle production business that contributes to employing three persons.
6. Mrs. N. M. has a crochet business that contributes to employing one person.
7. Mrs. A. M. has a dessert making business that contributes to employing three persons.
8. Mrs. F. M. has a home-based beauty salon that contributes to employing three persons.
9. Mrs. Gh. M. has a folklore needlework business that contributes to employing four persons.
10. Mrs. A. N. has a cosmetics and soap business that contributes to employing five persons.

II. Doe the business budget limit the employment of necessary workers?

All women agreed that the numbers employed by their businesses were insufficient due to budget. They suggested that the revenues generated from their businesses are not quite sufficient to employ more and enough people for the business. Mrs. A. N. added that her business size and revenues are the main reason why she does not employ workforces, and the limited budget prevented her from purchasing the

machines and equipment that would accelerate the order preparation and save time and effort. She noted that a single order takes her at least three days to be ready. Mrs. H. Sh. stated that her business size and budget are the reason preventing her from employing the number of people she needed. All women agreed that their revenues were little and did not allow more people to be employed due to the economic difficulties in general. F. A. said her main reason for not employing workers and increasing her machines and equipment she needed for the business was the limited budget and income, while Gh. M. said her budget did not allow her to purchase the needlework-related electronics, which caused her to take too long time to finish one piece. Finally, N. Gh. stated that the reduction of workers due to budget reduced her productivity and financially affected her business.

III. What is your vision on the expansion / development of your business?

Mrs. A. Kh. made it clear that she did not wish to develop her business until she would see her products use by so many households in Jordan and exported to Arab countries. S. T. is ambitious to open a kitchen production chain in all governorates across the country. She said that that was her long-term ambition; however, she currently needs to increase her equipment and workers to be able to increase the production, improve the revenues and financial situation and make an independent kitchen outside her house to be developable and licensable. Mrs. F. A. stated that she had the ambition to develop her business by purchasing equipment and employing workers, which would enable her to produce more plates and oriental and western items, thus her orders would increase. At the long-term, she has the ambition to open many branches for her kitchen in all governorates nationwide. As for Gh. M., she said that her ambition was to open her own workshop, while A. M. noted that her ambition was to get out of the house and establish her own dessert shop and have her business licensed. A. M. stated that she owned a workshop for making cosmetics and soap, but she had an ambition to be a

comprehensive factory owner. She is also ambitious to own a QR reader so she can display her products at malls, markets and supermarkets. N. M. has an ambition to become a website owner through which she can sell her products worldwide and bring needlework into crochet works. Finally, F. M. said that she had the ambition to open her own beauty salon and start working outside the house, as well as buy all equipment that make her work easier.

IV. Essential needs for business development

Mrs. A. N. said that she needed machines with multiple speeds for cosmetics and soap making, which saves time and effort, and she also needed raw materials to be available for reasonable prices. As for R. Kh., she said that she needed several candle molds so she did not have to wait for the few ones in use to dry and then reused again for making more candles at a higher speed and faster production rate. S. T. stated that equipment plays a key role in her work, especially refrigerators so she could reserve foods and ensure they are not spoiled. They would also help her prepare big quantities in advance, which facilitates producing more orders. High costs for equipment are the issue for F. A. who noted that they prevented her from purchasing it, especially the thermal shrink-wrapping machines that help ensuring food orders remain healthy and maintain their quality, as equipment development contributes to quality development. Equipment is essential for increasing quality, saving time and effort and generating more profits. A. M. stated that the availability of the necessary equipment would save time and effort and increase production. F. M. who owns a home-based beauty salon said that she did not have the equipment she needed to get more works done in a shorter time to increase her income and revenues. She added that the availability of raw materials in sufficient quantities was vital and necessary; however, due to financial difficulties and limited income, she could not purchase raw materials and equipment as needed. Gh. M.'s issue revolved around the same things, as her business equipment and raw materials are too

costly and she cannot get them at any time, which causes her orders to be delayed. All women insisted that the availability of the necessary equipment would increase the quality, income and profits.

V. Business development factors

All women agreed that money is the backbone for any business to be developed. The economic factor is the most important thing for business development. R. Kh. said that products are not in a high demand because the market is poor, while F. M. stated that the marketing process development is the key to any business success. N. M. agreed with that, as she said that marketing is a key, and among the most important factors that contribute to a business success and development; and A. M. agreed with her too. A. N. insisted that the availability of equipment and raw materials at competitive prices are among the significant factors that contribute to a business success. According to N. M., there are many tools and raw materials that are not available at local markets, especially in her business field. Gh. M. insisted that the high costs of her raw materials are among the factors that limit her business development. All women agreed that there was a scarcity of raw materials in local markets; and if they were available, they would be so expensive. As a result, they turned to online shopping platforms such as SHEIN. For instance, A. N. imported some materials and equipment from France, which made her bear cost burdens.

All women suggested that limited workforce plays a key role in a business development; and if workers are available, time and efforts will be spared and production will increase, which increases income and helps the business development.

With respect to licensing, women who failed to have their businesses licensed suggested that the economy and difficult procedures are the main reason for no license although it is very important for business development, not to mention that licensing also

helps opening new horizons to new local and foreign markets. A. N. said that licensing helped her largely increasing sales, particularly after she obtained a certificate from FDA. Furthermore, customers' confidence increased after she obtained her license and several certificates from the Chamber of Commerce, Municipality and FDA although she had to go through many obstacles while trying to get her license; however, she persisted to complete all transactions and obtain the licenses and certificates. A. M. insisted that her license largely helped increasing customers' confidence in her, which increased her sales in the local market. According to R. Kh., there are many supermarkets and stores that refuse to make business with her because she does not have a license.

VI. Challenges that hinder business development

R. Kh. said that the key factors that restrict her business development are production repetition and the existence of many other candle businesses within the same area, as well as her poor marketing skills. A. N. mentioned other reasons: high costs of raw materials over the past four years such as oils in particular, which is among the hardest challenges she faces. As for S. T., she said that the economy was the biggest factor limiting the business development, and F. A. agreed with her.

VII. Solutions for creating an appropriate work environment and business development

Mrs. A. N. stated that she looked for factories outside Irbid (e.g., Sahab) to buy raw materials at lower rates and higher qualities. She also focused on marketing campaigns. Her marketing was not limited to social media platforms, but she also participated in bazars, contact shops, made contracts with them and she developed "foundation cream" to make a unique product that attracts and appeals to customers. She said that she made a deal with a factory to wrap and package her products. F. A. stated that she dealt with merchants and took goods at wholesale prices, and that she focused on quality due to its key role in developing and gaining customers' trust. Gh. M. also focused on quality and

customers' satisfaction and trust, as well as her skills used in production. In addition, she took courses to develop her work skills. Wrapping was the focus point of R. Kh. because it plays a role in a product sale. She did it in cooperation with her mother who works in needlework. A. M. stated that registration is significant for business development and sale increase.

VIII. Laws and regulations' role in business support and development

R. Kh. thinks that licenses play a key role in business development and product sales because most shops do not purchase a product unless it is licensed. However, her financial situation makes her unable to afford licensing, so her sales are limited to people around her and via social media because she cannot sell her products formally and legally. A. N. says licensing has its advantages and disadvantages, as well as difficulties. The primary advantages she gained after licensing were the expansion of her targeted group of customers that is not limited to Irbid, but extends to all governorates nationwide and exports abroad. Home-based profession license is fully exempted from taxes, which is another advantage. As for disadvantages, they include the lengthy and difficult procedures (the building where she lives is commercial and its property taxes are due, so she had to pay them to obtain a license). Furthermore, there were unlicensed shops in the same building, so she had to have them licensed. There should be facilitations and discounts for home-based businesses. There is a significant concentration on cosmetics and foods in connection to licensing, and a quality certificate is required to be obtained from FDA that has certain specifications for each product and they are required to be met. She has 80 products and pays JOD 80 per each one.

All ladies agreed that laws and regulations are a double-edged sword with a clear effect on the business development; however, they are lengthy and complicated procedures that take much time, effort and money.

IX. What are COVID-19's impacts on your business development?

"It destroyed my business," said R. Kh. about COVID-19. She could not sell her products for a long time and there was a lot of tools and materials that expired and became unusable. Her losses were estimated to be JOD 1000 and she could not find any entity to compensate her for those losses; and even after the end of the pandemic, she still suffered the rise of raw materials' costs.

On the other hand, F. A. said that COVID-19 positively affected and motivated her to start and establish her business to overcome her financial burdens. A. N. also said that COVID-19 was a big opportunity for her because she started her business during the pandemic and began making disinfectants and hygiene gel. She further took several courses over Zoom, which improved her skills and capabilities.

Gh. M. shared a different story stating that the pandemic largely affected her because her products are ordered for occasions and celebration ceremonies that were suspended for a long while. It was even worse for both F. M. and A. M. whose businesses were permanently closedown and they have not recovered yet.

X. Procedures followed to reach business recovery and development

R. Kh. said that she started over following the pandemic and focused on her passion and love for her project to be able to make it successful and going on. S. T. followed a different tactic, as she made "discounts on products" to increase the orders for. Sample distribution technique was used by A. N. to convince her customers in her products' quality. F. M., A. M. and A. M. also made discounts to attract customers to buy her products.

XI. Key vocational trainings needed for business development

Women stated that there were many vocational trainings to develop their businesses:

1. Professional photographing.
2. Project management.
3. Financial education.
4. Sugar and dessert dough making.
5. Marketing skills.
6. Wrapping.
7. Online marketing.
8. Electronic needlework.

XII. Vocational trainings needed for business development

1. Communication.
2. Effective communication.
3. Ability to persuade others.
4. Leadership.
5. Reliance.
6. Self-confidence.
7. Social relationships.

XIII. Competitiveness connection with business development

R. Kh. thinks that competitiveness is a business development factor, as her products are distinguished by their strong and healthy scents, attractive look and high quality, which makes them stand out comparing to other competitors. Performance and variety of items with good food dressings accompanied with both quantity and quality are all

advantages F. A. said that she had. She did not forget to mention marketing and its effective role in realizing competitive advantage.

For A. N., wrapping is among the most important factors that add a competitive advantage, and she offers free samples with her products. F. N. thinks that the type of products she uses in her salon plays a key role, as those products are very good and competitive for her work; and she also provides home service and makes comprehensive deals that contribute to increasing her customers. S. T. provides deals and she says they are the reason for her distinction from other competitors in the local market, and she targets areas where her services are not provided.

XIV. How much do licensed and unlicensed businesses affect development

R. Kh. insisted that a license gives customers a confidence to buy a product, and she wished she could obtain one soon. It is not only the customers, it makes vendors more confident to display her products in their shops. For A. N., a license helps her a lot in developing and increasing her business within and without Jordan; therefore, she wishes licensing procedures would be eased. According to S. T., a license makes a business stronger and she wishes her business would become better so she could obtain a license.

XV. Share an advice with women who wish to develop their businesses

1. "Be honest with customers to make him return." – R. Kh.
2. "Be ambitious and strong." – S. T.
3. "Prove yourself." – F. A.
4. "Do not give up on your dream." – S. Kh.
5. "You can!" – H. Sh.
6. "Have your business licensed. A license is power." – A. N.
7. "Develop yourself." – A. M.

8. “Develop your business.” – A. M.
9. “Keep going.” F. M.
10. “Renovate and innovate.” – Gh. M.

Workers’ focus group

I. Jobs closed for workers in labor market

Mr. A. Z. is a Syrian national who could not work as a barber and cashier.

II. Workers’ satisfaction with their basic salaries comparing to local market

Mrs. R. H. says that her salary is not satisfactory at all, and that it is below the minimum wages, as she receives JOD 220 only, which is so little and is not sufficient even for essential needs. Mr. H. S. also agrees and says his salary is so slim and is not enough; in addition, his employer does not provide commuting. F. T. also complained about his salary, as it does not cover his expenses till the end of the month, and he cannot get most of the essential needs.

Mr. A. Z. has the same problem, as his wage is so little and insufficient. F. A. shares the same issue, as well. He says that his salary is insufficient and is not satisfactory at all although he does a lot of tiring and uneasy tasks in his work for approximately 12 hours a day.

Complaints about salaries are endless, with Mrs. B. A. stating that her salary is not satisfactory and does not match the efforts she makes, while Mrs. M. A. says her salary is inconsistent and unsteady, as it differs from month to month, so it is satisfactory in some months but it is not in the other ones. Mrs. H. J. complained about her salary being unsatisfactory comparing to the local market, while T. R. says her salary is not satisfactory considering her work and it neither covers her needs nor her house needs.

III. Workers' satisfaction with their basic salaries comparing to their tasks and duties

Mrs. R. H. says that her wage does not match her skills and experiences, as she has many and she also took a lot of courses; however, her job position is not suitable at all. She works at the inventory division that does not go in conformity with her skills. All group participants state that their salaries are not satisfactory at all comparing to their tasks, duties and efforts they make at their jobs.

IV. Training required for job needs

Mrs. R. H. says that she took many training courses at the company for which she works. Those courses include training or trainers (TOT), trade union courses and labor and worker right workshops. On the contrary, H. S. states that he has not taken any trainings through the company for which he works. F. T. agrees with him and says he has not taken any trainings either, and he will not because the company does not care about developing its workers' performance. Mr. A. Z. says that he has trained at UNDP, but he has not received any trainings. F. A. also says that he has not received any trainings, while Mrs. B. A. says that her employer only trains her if a third party provides a training. Mrs. M. A. says that the organization for which she works always trains its employees and develops their performance, while T. A. says that she has not received any trainings.

V. Job stability factors

The participants mention several factors that help with job stability as follows:

1. Peace of mind.
2. No pressures.
3. Team spirit.
4. Appreciation.
5. Working hours (no more than 8 hours).
6. Social security.
7. Good income.

8. Financial incentives.
9. Health insurance.
10. Commuting provision.

VI. Line manager's praise and appreciation

Mr. F. A. says that he hardly receives any praise and appreciation from his line manager. On the contrary, Mrs. M. A. states that she always receives praise and appreciation immediately, and she is personally thanked at the end of each week. Mrs. has a different opinion, as she says moral appreciation and praise mean nothing to her as long as she receives no financial incentives. Mr. H. T. claims that he works for long hours and gets no appreciation, while Mrs. T. R. says that she always receives praise and appreciation from her line manager. Moral appreciation is so important for Mrs. B. A. who says she cares a lot about it and that she always finds it where she works. Mrs. H. J. does not seem to receive any appreciation, as her employer thinks that any good work done by workers is supposed to be a part of their jobs and they have to do it anyway.

VII. Job description

Mrs. R. H. has a strange employment contract she describes as being comprehensive and standardized with no specific job description. It implies 'you are a worker' and the manager has the right to transfer you to any division. Likewise, Mr. S. S. says that he has no job description and his employment contract states that he is an "employee." Mr. F. T. does not have a specific job description either and his employment contract describes him as a "production worker" while he does many tasks for his employer.

Mrs. B. A. says that she has not signed for any job title, and she just has an employment contract, while Mrs. M. A. says she has a job title, which is a session facilitator. Similarly, Mrs. H. J. has no job description; however, Mrs. T. R. says she has a job title, which is nurse.

Two out of ten participants in the session work with no employment contract, and two others signed a job description.

VIII. Performance discussion during assessment

All participants unanimously say that it is very important to discuss the performance with the manager because it plays a role in getting the work and tasks done as specifically required by workers. This has an effect on the psychological support and work. It also helps finding out weaknesses to be improved and strengths to be developed.

IX. Do you trust your management's promises?

Mrs. M. A., Mrs. B. A. and Mr. A. Z. say they trust the promises made by their managements, while all other participants do not.

X. Enough authorities to make decisions if it is required by job position

Mrs. M. A. says that has enough space and authority to make the right decision at the right time. As a nurse, Mrs. T. R. clarifies that she has to make decisions at many times. Mr. H. S. claims that he only has the authority to make simple decisions in relation to logistics, while all other participants state that they have no authority to make decisions.

XI. Job security

All participants suggest that job security is associated with several factors such as job stability, continuity, contract validity, health insurance, good salary and social security.

Six out of ten people in the group feel they have a job security.

XII. Job security, fairness, transparency and respect are important for a higher productivity:

All participants agree that it is necessary to feel transparency and fairness in order to be more productive. Mrs. M. A. says it is necessary for her to feel both transparency

and fairness to stay at her job, and R. H. agrees with the necessity of transparency and fairness, as well, due to their role in raising her feeling of respect and appreciation rather than “slavery,” which helps increasing her productivity. Mrs. B. A. thinks fairness and transparency are important because they are among the top factors that motivate her to continue and stay at her work.

XIII. Maintaining good employees

Seven participants say they are confident their employers will keep their good employees. Mrs. M. A. states that the organization for which she works always discusses the employees’ performance and shows the positive and negative points, and poor employees are let go while good ones are kept and appreciated. Mrs. B. A. who works at a school says it keeps and continually offers its good employees moral incentives, and employees are given a chance to develop and make a progress. Mrs. T. R. shares something similar about her employer, as it maintains its good employees, while Mr. A. S. says the opposite about his employer stating that no matter how excellent the employees’ performances are, the company will still see that as a part of their jobs and they will be laid off if they commit any mistake.

XIV. Manager’s fair and transparent treatment

Six participants say their line managers treat them fairly and transparently. Mrs. R. H. states that it is necessary to be treated fairly and transparently by your line manager because it has a role and effect on the worker’s performance improvement and development. Mr. H. S. says that his line manager treats him and his coworkers fairly and transparently, which positively and largely affects their work, while Mr. F. T. says there is a significant discrimination in the work, especially between him and the foreign workers who work at his division.

Mr. A. S. believes that his manager’s fairness and transparency are worth half the work he does, so it is vital for him to be treated so fairly. He makes it clear that his

current manager treats them fairly and transparently, which is mostly affects their performance and work in a good way. His line manager also focuses on team spirit to achieve the goals and results expected from them.

XV. Taking workers' opinions and ideas into consideration for decision-making

Mr. F. A. says that his opinion is taken into consideration if it is in the manager's favor, and Mrs. M. A. states that her employer often takes employees' opinions through voting and considers the majority's opinion. On the other hand, Mrs. R. H. says the company for which she works does not take employees' opinions at all, which adversely affects their performances.

Four out ten say their managers take their opinions into consideration.

XVI. Respect

All ten participants in the session say that their line managers treat them respectfully.

XVII. Team spirit enhancement

Six participants say their employers work on team spirit enhancement, but Mrs. R. H. says her employer does not support team spirit and everyone is supposed to do their tasks alone. Mr. F. T. shares the same as R. H., stating that his employer does not support team spirit and the required tasks are set to be done individually; and Mr. F. A. says the same, as well, because work is done at his company individually.

XVIII. Exposure to a form of violence

None of the participants has been directly subject to violence, but Mrs. T. R. had been subject to an indirect violence when a coworker physician had been subject to a physical violence by a patient's family members at the center for which she works, and that physician was hospitalized. Mrs. R. H. says she has never been subject to any violence, whether directly or indirectly, but a brawl once took place between Jordanian and

foreign workers. Mr. F. T. says a brawl occurred between Jordanian and foreign workers too, and the company fired the Jordanian ones and the foreign workers were not even questioned.

XIX. Health insurance and social security

Two out of ten participants say the companies for which they work provide them with appropriate health insurance services, and seven out of ten are subscribed to social security.

XX. Transportation and nursery

Only two out of ten participants are provided with commuting, and they are factory workers.

The female workers suggest it is necessary to have a nursery due to its role in making mothers assured their children are safe and freeing those mothers of being distracted by their children.

XXI. Financial and moral incentives

All participants agree that a moral incentive (praise and appreciation) and financial incentive are important for increasing their productivity.

XXII. Authorities

All participants agree that it is necessary to have the needed authorities because this has an effect and role in increasing their responsibility to their work and it is also necessary to increase their productivity.

XXIII. Reasons for job instability

The participants say there are many factors that drive workers away from their jobs and cause them to lose their stability, including:

The lack of appreciation and respect, lack of peace of mind, insufficient salary, lack of financial and moral incentives, absence of fairness and transparency, abuse and bullying and family responsibilities.

XXIV. Application of labor rights and Labor Law in the workplace

Only three out of ten participants say the labor rights are applied at the companies for which they work. There are many employers that do not apply them at all, and Mrs. T. R. says that occupational injuries are not included in the labor rights at all.

Civil society associations' focus group

I. Irbid labor market

Mrs. A. D. says Irbid labor market has a wide diversity, especially with the arrival of refugees over the recent years, which affects the youth job seekers in the Governorate, and is considered among the top reasons that led to unemployment rise. Mr. A. Z. thinks the labor market success standards in any country depend on three factors: education, human resources and finance. Irbid's human resources are educationally qualified by 70-80% in terms of education and application. However, the top issues they face include the lack of job opportunity because the number of graduates is surplus, which makes Irbid's labor market is "disastrous." In addition, there is no connection between the Jordanian universities and the Ministry of Labor, as there are specializations with no job opportunities in the local labor market. Mrs. A. N. states that the labor market is the place where an opportunity to have a job exists; however, Irbid's labor market lacks alignment with education, and it is also hit by shame culture. According to R. B., the supply is greater than demand in Irbid's labor market in terms of availability of job opportunities. The market also lacks real facilities for the youth to give them enough chance to start their own businesses by providing them with loans, grants, financial

supports and easy license obtainment procedures. There is no encouragement policy. “Through my direct work with women in the camp, I found them willing to start their own home-based businesses,” said R. B. She went on to add: “They are subject to many trainings in sewing, needlework and handcrafts. However, they do not have any support from any entity, and the loans provided by the lending institutions are complicated and do not allow a grace period until the business starts generating money.” Irbid’s labor market needs a real plan that enables the youth graduates to find job opportunities or start their own businesses. Mr. A. Sh. thinks that the labor market is the place where there is a supply and demand in connection with employment and other concepts. Work is associated with government jobs with fixed incomes in our culture, which is not aligned with education. Irbid has a lot of obstacles and restrictions, while balance is the thing to create a market. “I consider opportunities are there to support small businesses with financing or loans, but the major problem is with the business culture and other associated things such as marketing and whether the business makes or does not make profits and whether it is or is not affected by circumstances,” he said. Hence, we should develop the labor market by getting out of the conventional jobs and opening new markets. Mr. A. A. says that he sees the labor market through the environment in which he lives – the Camp. It is limited to working at factories and small businesses with few government jobs. The private sector is the core in the Camp. He suggests that shame culture started to vanish and all family members are willing to work anywhere, thanks to COVID-19 economic impacts on the communities, as they contributed to the spread of poverty and unemployment. Thus, the sector is the core in Irbid together with the small businesses. The question here is “how long can these businesses last?” he wondered. Finally, Mrs. N. A. says that females are not challenging all difficulties and shames, and they started accepting any job available in the labor market. She thinks the shame culture has been already over for a long while due to financial difficulties.

II. Motivational procedures that encourage local community members to start their own businesses

Mrs. A. D. has recently joined this field and the Association is currently matching with several organizations to obtain loans and grants for financing small and micro businesses. Many business owners benefited from them. Mrs. R. B. says the Association works on training many women on some crafts and professions: soap making, beautification, sewing and more. These trainings are a chance for women to start their businesses and providing them with support and financing for their businesses. Mr. A. A. believes the Camp setting is challenging and the beginning of any business needs to be strong in order to continue, prosper and succeed. Here comes the Association's role to motivate women to keep going with their businesses by sharing success stories, in addition to providing women with the necessary financing. Mrs. Y. Z. says she has worked through the Association on training women on many handicrafts that help them establishing their own businesses and cooperating with one of the organizations with which the Association has worked on training women and provided them with the necessary tools and materials: sewing machine, textile, yarns, and marketing courses. The Association contacted several women who own home-based businesses to train them on the marketing mechanism and 28 businesses were targeted. The Association matched many youths with Land of Peace to train them on some crafts and professions such as beautification, sewing, production kitchen, smartphone maintenance and hybrid car maintenance. They are effective opportunities to direct youths' energies to vocational trainings in demand in labor market. The youths used these trainings and started their own businesses. Mrs. R. B. says that the Girls Training at Al Huson Refugees Camp started training women on their project management then coordination is made with the outstanding projects and they are provided with a financial support up to JOD 1250. As for vocational training, women were targeted and trained on a certain vocation and

marketing their business by matching them with the bazars of Irbid. The Association holds an annual bazar free of charge, and there is a work currently going on with a woman in Amman to sell her needlework products of three women from the Camp. Mr. A. Sh. says the Association works on multiple points: vocational training, how to develop local community members on particular vocations and looking for a new market of vocational trainings or projects. Islamic loans were also given to small businesses and 15 women were targeted and given the necessary grants to operate their businesses. 125 more women will also be granted JOD 700 to 1000. There are many challenges and issues that face these projects. He adds that there are many opportunities on ground, but they are used poorly.

III. Laws and regulations' role in licensed and unlicensed business support, development and stimulation

According to Mrs. A. D., it is necessary for laws and regulations to be eased so small businesses could grow, develop and continue. She thinks the laws and procedures are very complicated and the state should support those businesses until they become sustainable, develop and grow. The association with which she works could not complete a production project that supports the local community members due to the difficulty of procedures and license obtainment; therefore, there should be facilitations for small businesses that support the local community people. Mr. A. A. wonders if the laws and regulations applicable in Jordan help women starting their own businesses. "When I talk about women, I talk about a family," he added. "In my opinion, these laws and regulations are negative and limit the development of these businesses." On the contrary, Mr. A. Sh. says there are facilitations in the licensing of these businesses and there are a lot of violations and new laws related to home-based businesses, as the state facilitated a major part of women work at home, which hands a facilitation comparing to

women who start their businesses in a shop instead, and this increases the permits and procedures.

IV. Top businesses that gain support and financing to ensure they continue

Mr. A. Sh. says Irbid has a wide diversity that supports the thoughts of the local community members. The community can be complemented in the projects' field. He suggests that there is a problem with the studies and researches conducted on Irbid's labor market, as the Association provided training to women on chocolate making based on the labor market demands at the time but without referring to any study, which is a problem itself. Mrs. N. B. says the top projects that succeed in Irbid are production kitchens, needlework, handcraft, agricultural projects, fashion design, pomegranate molasses making, pickle making, jam making, beekeeping and female fitness center. These businesses generate high income for women.

V. Targeting local community women to encourage them to start their own businesses and have them licensed

Mrs. R. B. says this process is made through courses given to women on how to start a business and how to proceed by showing them successful projects to make them gain experience.

VI. Challenges and obstacles preventing business owners from licensing

Mr. A. Sh. blames the lack of awareness of the licensing process details considering is as one of the biggest challenges faced by the business owners. The local community members clearly lack information on the licensing procedures and mechanisms and they are also afraid of licensing, which is a part of the community culture and attitude. Mrs. Y. Z. thinks women do not have their businesses licensed unless they apply for a grant or loan, and many women skip licensing to avoid paying taxes and fees. "Connections and favoritism" are among the biggest obstacles and problems that face businesses. According to N. B., insufficient capital is among the biggest obstacles because she cannot

buy raw materials. As for Mr. A. A., lending institutions and interest rates are a major obstacle that face businesses, while Mrs. A. K. thinks the business owners' poor marketing skills constitute a major obstacle and difficulty that limit a business development and sustainability.

VII. How COVID-19 impacted licensed and unlicensed businesses

Mrs. N. B. suggests that the pandemic left positive and negative effects. On one hand, it broke the shame culture and the local community members became aware of the best businesses that could generate income. On the other hand, it had adverse effects such as suspension of seminars and courses that were organized by the Association and used to help developing projects and ensure their progress. In addition, the pandemic caused loan repayment to be suspended because businesses completely stopped. Mrs. R. B. says livelihoods have ceased to exist and there have been no income sources. On the contrary, Mrs. A. D. says many women enjoyed success stories during COVID-19 by establishing a project at that time, such as making disinfectants, face masks and more. Mr. A. A. says many men had not believed in women's labor before coronavirus outbreak, but the pandemic changed their point of view and they became convinced that women's contribution became inevitable. According to Mr. A. Sh., the fluctuation that has occurred changed the market, for example, garment importation decreased and caused sewing more needed for the local market and increased employment in the sewing sector. He thinks small businesses largely benefited from the pandemic and there are many opportunities that support these businesses. Mrs. A. N. states that websites and Zoom App had a positive effect, as they spared time and effort in many fields.

VIII. Procedures followed to reach economic recovery from COVID-19

Mrs. A. K. says she has taught women who own businesses how to work remotely, and Mrs. Y. Z. says the Association has gathered those women in a WhatsApp group to

connect them together and make a market over the phone to exchange products as a form of marketing for their products. Mrs. N. B. says that she has worked on delivering the products of those businesses and providing logistic services to them. Mrs. A. D. states that the Association has suspended loans and has not demand repayment so businesses could recover. Mr. A. Sh. says the Association has provided consultations and raised awareness to business owners showing them the available opportunities.

IX. Civil society organizations' role in minimizing unemployment and contributing to employment of job seekers, especially women

Mrs. A. K. says that she has matched women with places that needed real job opportunities, while Mrs. Y. Z. says that she matched job seekers to factories, businesses and organizations.

X. Women's private sector job stability factors

According to Mr. A. A., laws are the biggest support of women to ensure they continue and not exploited in the labor market such as the Labor Law, Social Security Law and leaves, especially for mothers who need them more than men. If those laws support women, they will have a job stability. In addition, if overtime is mandatory, it can affect women's stability at both work and family and it can cause family issues. Mrs. Y. Z. says that the work environment is among the factors that help women maintain stability at their work. For her, it matters whether the workplace is or is not appropriate, whether it has or does not have sanitary facilities and cafeteria, whether working hours and salary are or are not suitable for their work. She also thinks the nature of her managers and availability of commuting and nurseries matter. For Mrs. A. D., the most important thing in her work environment is to have a safe and affordable nursery for her children, while Mrs. A. M. says the husband's cooperation plays a key role for her job stability.

XI. Gender-based attack and harassment in labor market and how to deal with such cases, if any

Mr. A. A. says there are many forms of bullying in the work environment and all participants confirm it, as they say plenty of such cases are there but it is not brought into light. Mrs. N. B. insists that women are subject to many abuses such as harassment, verbal abuse, being underpaid and overworked. Many participants agree that such abuses are witnessed in the society. According to Mr. A. Sh., the problems faced by women are often faced by men as well because both of them are looking for a job opportunity and may be subject to job exploitation and underpayment, but if a person is strong and can defend themselves, he/she will overcome these problems. Mrs. Y. Z. thinks the biggest problems workers of both genders have in the labor market include violence of all forms such as deprivation of a rests during working hours, which is a form of exploitation.

XII. Vocational trainings needed for licensed and unlicensed businesses to employ people with appropriate skills and proficiencies

Mrs. R. B. says there are many women who need courses in marketing, antiques making, ceramic and pottery making and moder sewing. Mr. A. Sh. states that there are two important parts in trainings (1) thinking skills and their development, and they revolve around how production thought related to businesses is enhanced and associated with something vocational, and (2) concentration on online skills and marketing. Mrs. A. D. thinks there are important vocational trainings for cloth recycling projects, which is a very important chance to create new job opportunities. For Mr. A. A., it is necessary to turn to agricultural projects because they play a role in creating real job opportunities that support the local community members. Finally, Mrs. Y. Z. says it is necessary to turn to learning hybrid car maintenance because it helps with the employment and creating job opportunities, and to photographing and sewing product showing skills.

Community leaders' focus group

I. Motivational procedures that encourage local community members to start their own businesses

Mrs. A. D. stresses the necessity to focus on changing the youth view of the labor market and their concentration on academic specializations while ignoring the vocational ones and their importance, or the necessity to have a vocational craft that helps them find a job in the labor market. It is also very necessary to have facilities that support the local community members' businesses because all procedures are full of complications and the lending institutions charge high interest rates. Mrs. A. Gh. says unemployment is widespread and it has become hard to find a job opportunity in Irbid for all specializations with no exception. She thinks the main reason for this is the youth's concentration on academic majors and avoidance of the vocational ones. Through the last interview with Irbid Vocational Training Corporation Manager, he said that the Corporation would enter into a contract with the Ministry of Education and the Ministry of Higher Education & Scientific Research in order to become able to award a secondary school certificate and bachelor certificate in the vocational specializations. This is one of the important steps that will help the local community members to have jobs that will enable them to start their own businesses. As for Mrs. N. N., it is necessary to give the trainings needed for job seekers, which makes it easier for them to start their own business by acquiring the skills they need. In addition, small and home-based businesses face a lot of challenges and the motivations are scarce, so there has to be a governmental intervention to support these businesses to ensure they continue and keep going. Mrs. M. S. believes that awareness is the most important factor to direct people to start their own businesses rather than waiting for a job. She further says parents always try to make their children focus on government jobs and do not encourage them to study vocational specializations that help them find a good income for them. She adds that parents limit their excellent children's

choices to particular academic specializations (medicine, engineering, pharmacy), which are oversaturated ones that do not have many opportunities available in the labor market; therefore, parents' awareness is one of the things to be considered to change the stereotypical image of vocational specializations and trainings. She goes on to stress the necessity to visit schools and focus on the 10th grade students and make them aware of the importance of career to direct them toward it before the parents start to impose their pressures. It is also important to give project management courses to people who are about to start their own businesses. Moreover, the market must be studied and its needs and projects in demand should be figured out to ensure the continuity and success. It is necessary to know the labor market needs before proceeding with any business. Mr. A. M. suggests that Princess Basma Center for Development has a strong effect in this field from his point of view. The most important things that help motivating the local community members to start their own businesses include financing; however, financing sources are limited to grants and available as loans. However, the guarantor part, in case of obtaining a loan, is among the complicated aspects. In addition, there is no framework to follow up of those businesses and help motivating the local community members. Financing is among the things that limit the youth's ambitions and expectations. It is also necessary to train and quality the local community members before they start their own businesses because this has an effect on the business' continuity and sustainability. Mrs. N. Kh. thinks it is necessary to highlight and focus on success stories of the local community members and make them appear on various media outlets in order to encourage and motivate them to start their own businesses. Mr. H. H. says it is necessary to have entities that finance small and home-based businesses or any creative and innovative idea to be implemented. The Government now focuses on these projects through the Development & Employment Fund, which is among the very important things on which the Government works now because it focuses on the youth's ideas and

ambitions. A feasibility study is being conducted for the youth's projects to be subsequently financed for not interests and with no guarantors.

II. Laws and regulations' role in supporting, developing and stimulating licensed businesses

Mrs. A. Gh. says that the laws and regulations are among the important things that play a big role in the business continuity, sustainability and development. Therefore, regulations should specify the youth's vocational orientations in light of unemployment in Irbid labor market and should motivate them. He refers to a quote by His Majesty King Abdullah II ibn Al Hussein stating that it is necessary to involve the youth in decision-making. It is also necessary for the lending and donating companies to change their policies and remove all complicated procedures, which are useless. "The situations through which the youth are going in the labor market are a struggle, not only competition." Says Mrs. S. M. A home-based business that would succeed under these circumstances "would fight the laws, regulations and legislations, as well as the society." She insists that there is a clear and major conflict in the laws and regulations. She says "I always call for bringing international expert economists because the governmental institutions in Jordan do not make any achievements." Mr. A. Kh. thinks the fees payable by businesses sometimes exceed the business capital, not to mention that the required papers are too many and too complicated. Finally, Mrs. A. D. says there are exceptions that must be applied to small businesses as a form of support.

III. Challenges or obstacles that prevent people from having their businesses licensed

Mr. A. H. says tax is the main factor that prevents small business owners from having their businesses licensed, while Mrs. A. D. thinks the licensing costs are too high, and the procedures are complicated and take so long, and those are the main reason for preventing business owners from licensing. Mr. A. Kh. adds that the location unsuitability for the profession and its failure to meet the licensing requirements are another reason.

According to Mr. Y. Gh., all laws and procedures related to professions should be updated in line with the market requirements and needs, especially the laws related to small businesses that have emerged over the past 10 years; therefore, they should be included in the exempts, specifically the businesses that cost JOD 1000 or less. The complicated and lengthy procedures must be given priority to made easier and smoother.

IV. Solutions for reaching existing productive businesses

Mr. A. M. says the reduction of fees to become simple and nominal is one of the solutions that could encourage the local community members to have their own businesses licensed. He insists that he encourages licensing, especially in connection with production kitchen businesses in order to ensure health-related requirements are met. However, the fees and taxes of these businesses need to be reduced. As for Mr. H. H., he says the Profession License Law is something new, and the Industry & Commerce Law is new too; therefore, these laws should go in conformity with each project. Furthermore, not every home-based business needs a profession license. There needs to be facilities for the owners of projects that cost up to JOD 1000 and to exempt them from all fees and taxes, while stressing that all small businesses are within the framework of the Development & Employment Fund to support them with financing and marketing.

Mrs. N. B. thinks it is necessary to ease the complications and lengthy procedures and to reduce the number of entities required to be visited, as they should be one entity only. She adds that she considers licensing vital and important to protect business owners from legal liabilities, and she demands fees and taxes to be reduced for these businesses. Mrs. A. D. says there should be exceptions based on the project type, nature and income. She also says there should be a business incubator to study, follow up and market those projects. Mr. A. Kh. says he supports all business owners from his position by providing them with many exceptions until those businesses develop and become able to generate income.

V. Targeting local community women to start and license their own businesses

“Through associations, women are targeted, guided and made aware of the necessity to start their own businesses as a form their empowerment in the local community and realization of independence,” said Mrs. S. M. who also suggests they should be introduced to the entities that provide the necessary grants and support to their businesses. Mrs. N. N. suggests that women should be targeted through parents council at schools and that success stories should be made prominent in the media by making successful works such as small TV series accessed by a lot of women. Mrs. A. D. thinks that women should be targeted through social media platforms and efforts and guidance and awareness campaigns should be intensified. She also suggests that success stories in this field should be shared. Mrs. N. Kh. agrees with her and insists that it is necessary to hold training and awareness workshops for those women on how to start, develop and market a business. According to Mrs. A. Gh., it is necessary to start executive training projects for those women to start their own businesses as soon as possible without wasting time and money. She also thinks it is necessary to make an online window to enable women to easily access those workshops and display their businesses and products. That window can also be used for displaying all available opportunities and grants for women. Mr. A. M. states that associations are the primary places from which women are targeted, but sometimes “connections and favoritism take over at the associations.” He adds that it is necessary for the associations to be the main place for women; however, it should be announced via social media and paid advertisements should be made depending on each area.

VI. Prioritized, supported and financed businesses to ensure they succeed and continue

Mrs. N. Kh. says that Bani Obeid area desperately needs a plumbing business for women specifically, while Mrs. A. D. states that wrapping and packaging businesses are important and make big profits, not to mention that they are in a high demand in the

local market. Mr. A. M. thinks production kitchens are currently among the businesses with high incomes and there should be a big focus on them due to their role in employing a lot of people. Mrs. N. N. mentions chocolates of all kinds as successful businesses, while Mr. A. Kh. says agriculture businesses are among the successful ones and that there are creative ideas like saplings, aquaculture and more. Mrs. S. M. states that sewing and garment production businesses are successful and make high income for women. Mrs. A. M. suggests that children's nurseries need to be prioritized because they are important businesses, while Mr. A. R. thinks pet raising businesses are productive and contribute to employing local community members. Finally, Mr. H. H. says a general service office is a very important business, makes profits and help employing people.

VII. Vocational trainings needed for the labor market to employ people with suitable skills and proficiencies

The participants mention many important trainings, whether vocational or life ones, including:

1. Marketing skills.
2. Communication skills.
3. Sewing and garment production.
4. Computer and English language skills.
5. Project proposal writing.
6. Packaging and wrapping.
7. Solid waste management.
8. Financial education.

VIII. COVID-19's impacts on the licensed businesses, unlicensed businesses and labor market

Mrs. S. M. says the pandemic has a positive effect on many groups of people and many women turned to production at their homes. She also thinks the pandemic made

many women start their own home-based businesses to have income sources. In her opinion, Mrs. N. N. thinks COVID-19 forced people to consume local products made by women at their homes. Mrs. A. D.'s opinion is like the common one that says many businesses were adversely affected and a lot of other ones used the pandemic for their gain, as there were several success stories that took place during the pandemic time. Mrs. A. Gh. states that home-based businesses became widespread during the pandemic, and Mr. Y Gh. says websites and online shopping became very popular during and after COVID-19, as those businesses created many jobs, especially for the youth. Finally, Mr. H. H. says the tourist activity was hit severely by the pandemic.

IX. Procedures taken for economic recovery from COVID-19

Mr. A. M. says it is necessary to increase public sector salaries to make an economic recovery, and he suggests supporting small businesses because it positively affects the local market and stimulates the economy. Mr. H. H. states that several companies and corporations have not been affected, such as food makers, and he suggests they should be forced by the state to raise their minimum wages to stimulate the local economy and increase the purchasing activity. Mrs. N. Kh. thinks it is necessary to provide the needed financial support to small businesses.

X. Reasons for working women job instability

Mrs. N. Kh. says one of the reasons that lead to job instability is employee deprivation of social security subscription. As for Mr. H. H., one of the reasons is the lack of job security at the company, and the standards based on which appointments are made at companies must be reasonable and depend on needed experiences and skills that lead to job security. Mrs. A. D. thinks job security does not exist in the private sector and the employees of private companies always look for better opportunities, which leads to instability in their jobs. In addition, the lack of nurseries at the workplace and lack of commuting are among the reasons. The wages are unsuitable for working hours,

and this is one of the reasons for employee turnover according to Mrs. S. M., while Mr. A. Kh. thinks that seeking a better job opportunity is among the reasons for instability. Mrs. A. M. blames the lack of appreciation and financial and moral incentives at work for instability. Finally, Mrs. A. Gh. says workers do not enjoy labor rights and that leads to instability at work.

XI. Private sector job stability factors for women

Mrs. A. Gh. says that creation of a suitable work environment requires the provision of a nursery and suitable working hours for women, while Mrs. S. M. suggests that there should be a compliance with the minimum wages and monitoring improvement, especially in remote areas and places distant from city centers.

XII. Gender-based attack and harassment in labor market and how to deal with such cases, if any

Mrs. S. M. says hospital work environments, in particular, see a lot of cases sub as verbal abuse and bullying. Mr. H. H. thinks an employer, manager or supervisor's behavior is full of bullying and mistreatment, which is one of the main forms of violence that psychologically harms workers on the long-term; therefore, it affects their life in general. There is also a clear form of transgression against workers through deduction from salary for no real and clear reasons affecting the work. Mrs. A. D. insists that there are many cases of verbal harassment committed by both sides.

XIII. As community leaders, what is your role in unemployment reduction and contribution to employment of job seekers, especially women?

Mrs. N. N. says that, in many cases, she holds voluntary workshops to teach the youth one of the handcrafts she has like painting on faces and accessory making as a form of support. As for Mrs. S. M., she says the Association always organizes training workshops for young job seekers and make them aware of the vocational side. Mrs. N. Kh. states that the Association direct the youth's energies toward the labor market

needs, while Mrs. A. Gh. says she coordinates and matches the youth to the organizations to find job opportunities for them, and she makes job days in coordination with several entities and employment units; moreover, she makes announcements on various social media platforms.

Student and vocational training graduate focus group

I. Reasons for the youth to join the available vocational training courses

Trainee A. Q. says he joined the Vocational Training Corporation to develop his skills and experiences. He adds that joining training programs at VTC opens new horizons in Irbid's labor market. W. A. reveals that her reason for joining VTC's programs is to find a job opportunity, and Y. Gh. has the same reason, as she joined VTC to find a job opportunity in Irbid. Trainee A. B. thinks that vocational training at VTC helps improving his knowledge and experiences, which improves his chances to find a job opportunity, particularly that the field in which he trains is not very common. Finally, trainee M. Q. says that he joined his training program to obtain a practitioner certification.

II. Vocational training course benefits

Trainee A. Q. shares that one of the benefits gained from vocational trainings is the acquisition of an enough skill of dealing with seniors through the program he joined, which is health management. Trainee T. A. says the trainings available at VTC gives her a significant experience in all life aspects, not only the field in which she trains. In addition, her training at VTC gives her a chance to be in the place she wishes to be. Trainee A. B. states that she has the love and passion for helping others and providing the support they need in various fields, and training at VTC paves the road for her. As for trainee Y. Gh., VTC training adds to her a lot of skills and experiences, while trainee W. A. says VTC

training helps her start a small business. Trainee M.Q. says joining a VTC's training program saves him a lot of time and effort looking for a vacancy because VTC connects trainees and graduates with private sector companies to make it easier for them to get a job opportunity in the labor market.

III. Vocational training contribution to competitiveness realization

Through training time at VTC, which is 700 hours, and it is a motivational period that leads to increasing skills and experiences, during the practical training period that helps acquiring multiple skills and finding a good job opportunity at the end of the training program; that was the opinion shared by A. Q. He went on to add that training at VTC gives a big competitive advantage comparing to other corporations that provide vocational training programs. Furthermore, His Majesty the King stresses that it is necessary to focus on vocational training programs and their students because the market needs vocational expertise with the needed skills and proficiencies. Through the programs introduced by VTC, this can eliminate Irbid's labor market unemployment caused by the tendency to prefer academic specializations and ignore vocational trainings needed for the Governorate's labor market. Moreover, VTC is among the first entities that started providing training programs and made high, old and variable outputs with long experiences in several fields, which gives its graduates a competitive advantage.

H. B. says through VTC training, as it is a well-known entity, not only in Jordan, but across the Arab World, as well. Trainees have a priority to be employed, thanks to their experiences acquired through training at VTC. A. B. states that the biggest supporter of VTC is His Majesty King Abdullah II ibn Al Hussein, which is a significant motivation for all vocational training programs' participants. M. Q. says VTC is a recognized governmental entity, which alone gives a competitive advantage to graduates comparing to other entities and institutes. Its outputs and graduates are also much stronger than the graduates of the other institutes.

IV. Matching vocational training graduates with the private sector by VTC

According to A. Q., VTC matches trainees with the private sectors and find real job opportunities, and there are very positive results. W. A. says that she did not know anything about VTC, but her friends persuaded her to join the training programs provided by VTC based on their successful experience there. H. B. states that she studied nursing, and because of her work at a hospital, she used to see VTC trainees, especially when their training end with employment.

V. Vocational training plays a key role in developing capabilities and skills

All participants stress that VTC develop their capabilities and skills. Trainee A. B. says that through joining VTC's program, he could gain information and knowledge experience for several reasons: type of the course given in training such as the communication course that increase the communication skills with any of the community groups, the practical experience gained from training at VTC's workshops equipped with modern facilities that help improving trainees' skills and prepare them for the labor market.

H. B. says that VTC's training significantly raised her self-confidence and paved the road for her to realize her ambitions and dreams. M. Q. states that vocational training largely develops trainees' practical and knowledge skills, especially communication and social skills, which are essential in the vocational work because it requires working with various group ages, which is inevitable for being involved in the labor market.

VI. VCT's training programs are suitable for Irbid's labor market

W. A. says VTC provides many trainings involving several sectors in Irbid, which produces a lot of skilled workforces for various sectors. A. Q. states that VTC provides many classic trainings such as blacksmith, carpentry, painting and more; but at the same time, many specializations that fulfill Irbid's labor market demands are created, which helps creating job opportunities and new experiences. A. B. suggests that the

specializations provided by VTC are the ones that enable local community women to work at home. The courses given to women such as dessert making, handcrafts and others help women have their own income. Finally, Mrs. A. B. says that many corporations and organizations are currently refused to employ workers with no specialized certificate in many sectors, so VTC eased a lot of difficulties by awarding a profession practicing certificate in various specializations.

VII. Vocational trainings aligned with labor market requirements

Trainees referred to many important trainings needed for Irbid's labor market including:

1. Healthcare.
2. Dessert making.
3. Data entry.
4. Administrative coordinator.
5. Production kitchens.
6. Marketing.
7. Photographing.

VIII. Is vocational training more suitable for males or females?

H. B. thinks that desserts-related specializations are suitable for both males and females because all workers of dessert shops are males, while females have no chance to work in this sector unless they have their own home-based business. T. A. says that working at hotel sector of Irbid is more suitable for males than females due to shame culture, while Y. Gh. suggests that training fields in the beautification sector and beauty salons are in demand for women in Irbid. Because home-based production kitchens are so common, A. Q. says that women with dessert and pastry making skills are currently needed. Finally, A. B. says healthcare specialization is in demand for males and females because there are elderly people of both genders and each group needs caretakers.

IX. Contacting graduates and following up the top success stories by VTC after the end of training period

H. B. says there are a lot of success stories for VTC trainees who currently have their own businesses or working for high-profile companies. VTC always share success stories with trainees over social media, which is confirmed by all participants of the group.

X. Profession practicing certificate

All trainees agree that VTC awards a profession practicing certificate to trainees of many phases and levels such as vocational, skilled, specific skill... etc. Graduates can also attach the certificate to be submitted to the Civil Service Bureau to increase their score.

XI. Are the label wages available in labor market suitable and are labor rights applied?

All participants agree that wages are unsuitable and are not in line with the long working hours at all. In many cases, labor rights are not applied, and this includes health insurance, social security, sick leaves... etc.

XII. It is important to start your own businesses in line with your vocational specializations

According to A. Q., there are opportunities that go in conformity with the training he undergoes at VTC. A. B. says that home caretaker culture is not clearly common in the local labor market; therefore, it should be considered and supported. All participants state that there is a clear and huge lack of businesses on which they are trained, and Irbid labor market needs businesses that support the programs provided by VTC. In addition, it is necessary to make allies between VTC's graduates and enable them to start their own and mutual businesses to be supported by VTC or any supporting developmental entity, or otherwise create an application for vocational training businesses.

XIII. Have vocational training outputs / courses met your previous expectations?

Nine out of ten saw their expectations met.

XIV. Do you have new horizons and expectations in the vocational field after the end of the vocational training courses?

A.Q. says he has grown ambitions to start his own business due to limited income in Irbid's labor market. On the other hand, A. B. says VTC has allowed her trainings in many different fields that developed her skills in line with Irbid's labor market. A. B. suggests that the greatest expectations and horizons he grew are holding training workshops for the local community members on how to treat elderly people because it is a sensitive group that needs a very special care and treatment. T. A. says that through training at VTC, she has the motivation to start her own business in the field of training certificate awarded to her. Finally, H. B. states that training at VTC gives her the ability to travel and work in her certificate field, so she is looking for an opportunity abroad.

4.2. Key Informant Interviews

Labor Office

I. Economic activities that provide the most job opportunities in Irbid

Service companies, restaurants, shops and malls.

II. Basic needs for a labor market suitable for all

Irbid's labor market is so poor, and it has become even worse after COVID-19. The available opportunities require non-university degree holders, and they do not pay well. It is necessary to change the community culture in general because job seekers in Irbid's labor market do not believe in career development and shame culture is widespread in the community. In addition, various sectors do not pay the minimum wages, which is a serious issue facing job seekers. Irbid does not have a lot of companies that absorb big

numbers of graduates. Furthermore, most specializations are not suitable for Irbid's labor market that needs vocational career graduates, which is one of the biggest problems.

III. Extent of alignment between education and labor market demands

There is no alignment between the education and labor market because Irbid's labor market needs vocational training graduates, while the majority of people prefer the academic career.

IV. Jobs closed and open for Jordanians and other workers from other nationalities

All jobs are open for Jordanians and they are allowed to work. As for foreign workers, they are not allowed to work in administrative fields, sales and education, but they are allowed to work in some jobs that lack Jordanian skilled workers.

V. Laws and regulations' role in stimulating the labor market

All laws and regulations are stimulus, but job seekers have a problem and do not want to work but in administrative, academic and government jobs.

VI. What are the negative impacts on labor market during COVID-19? How severe were those impacts?

Irbid's labor market was fully affected. It was even "devastated" and there have been a lot of companies that have permanently closedown, which cause many people to lose their jobs and unemployment to be increased.

VII. Solutions that helped with recovery from COVID-19

Recovery phase was gradually reached and economic revival started to slowly appear in the labor market, but there should be a stimulation for a start of new businesses that leads to creating job opportunities for job seekers.

VIII. How can students / youth make their career and choose future jobs?

Through career guidance that begins with raising school and university students' awareness by making visits to schools and targeting 10th grade students to introduce

them to careers and their importance in finding job opportunities rather than the academic specializations. The Labor Directorate targets university students in their first year to determine their careers and in their final year to introduce them to the labor market and its demands.

IX. Reasons for job instability, especially for women

There are many reasons for workers to feel unstable in the labor market, specifically women. Those reasons include:

1. Minimum wages, which are not enough to cover the basic needs of life.
2. Lack of skills and experiences necessary to complete the work properly.
3. Unsuitable work environment and long working hours.
4. Long distance between house and workplace.
5. Social situations, specifically for women, spouse and children, as well as family circumstances are among the reasons that lead to women instability at work.
6. No private commuting.
7. No nursery.
8. Ignorance and unawareness of the Labor Law.
9. Community culture and shame culture is widespread.

X. Solutions for job instability reduction

To make productive branches by spreading factories in remote areas such as Al-Āghwār ash-Shamāliyah, Ajloun and Ramtha; raise new employees' awareness so they can bear their job burdens, check the Labor Law and their rights and obligations in the work environment; provide a nursery and commuting; and provide a suitable work environment to all workers. All these factors should lead to workers' stability at the work environment.

XI. How can work environment be stimulated to become more suitable for working women

The work environment is not hostile for women but the problem is with the society and family and their acceptance of their girl's work in a mixed environment. The provision of a nursery and private commuting are required by the Law that requires employers to make a nursery in the workplace if there are 20 children below 4-year-old. Therefore, Al Hassan Industrial Estate established a common nursery for all factories as a form of women support to enjoy stability in the work environment.

XII. Home-based business licensing terms and conditions

There has been a lot of interest in home-based businesses over the past four years, and there is a real tendency to support those businesses by establishing marketing exhibitions and bazars. In addition, there is a tendency to motivate small business owners to have them licensed, and this is the responsibility of municipalities, while the Labor Director only intervenes if there are workers for those businesses.

XIII. What is your role in unemployment reduction and contribution to employing job seekers, especially women?

It is done based on several stages. Job seekers are helped through receiving their applications then entering those applications into the national employment system by filling job seekers' forms containing their skills and experiences. Through the program, job seekers are referred to job opportunities where employers can see the job application forms and job seekers' skills to choose from them to fill the jobs that fit with their skills and experiences. Irbid's Labor Directorate matches job seekers with employers and make site visits to organizations to know their job vacancies and receive them at the Directorate premises. Those opportunities are announced and job seekers are referred in accordance with the job requirements. Sometimes, workers are made aware of their

rights and obligations. The main purpose of this awareness is to help workers stay at their jobs and reduce turnovers.

XIV. Do you think vocational training has a competitive advantage?

Theoretically, a vocationally qualified person is competitive in the labor market; and if he is qualified and trained in a specialized manner, he will be successful in the work environment. There is a lot of success stories at VTC.

XV. In your opinion, is vocational training more suitable for males or females?

The training programs introduced by VTC are suitable for all. However, some of them are more suitable for men than women such as carpentry, blacksmith, aluminum and painting, while there are programs more suitable for women such as women beauty salons, as the community culture does not allow ladies to go to male beautician.

XVI. Do you think the VTC's training courses fulfill the labor market demands?

The courses introduced by VTC are suitable, and some of them are classic like carpentry and blacksmith, while others are modern such hybrid car and smartphone maintenance.

XVII. In your opinion, what are the top vocational trainings that create job opportunities for the youth?

- General maintenance.
- Hybrid car maintenance.

XVIII. The top skills and trainings needed for job seekers to improve their competitiveness?

- Communication skills.
- Integration into work environment skills.
- To be skilled in his precise specialty, whether he is a worker or employer "knowledgeable."

XIX. What is unemployment rate in Irbid?

21.6%.

Key Informant Interview: Ministry of Interior – Irbid

I. What are the key economic activities that provide job opportunities in Irbid?

The industrial sector is among the key sectors that provide job opportunities in Irbid.

II. What are the basic needs for a labor market suite all?

Irbid's labor market largely relies on vocational training and handcrafts, and there is a wide range of works in IT field. However, the key sectors that provide job opportunities to women are sewing and food industries.

III. What is the extent of alignment between education and labor market demands

There is no alignment between the labor market needs and education, but universities are currently trying to coordinate between the labor market needs and students. Furthermore, the universities have started to change students' orientations from the saturated specializations to vocational ones that need workforces.

IV. What role do laws and regulations play in stimulating the labor market?

The Government is doing its best and it enacts several laws help motivating employers to employ and motivate and provide investors with many facilities to make investments that contribute to more employment of job seekers. It also gave workers many labor rights such as subscribing them to social security. Private sector workers' benefits have become the same like the public sector ones.

V. Adverse effects on the labor market during COVID-19

COVID-19 adversely affected several sectors in all governorates leading to a closedown of many establishments and dismissal of many workers who lost their jobs

and largely increased unemployment rate. Moreover, a lot of sectors were positively affected by the pandemic such as e-commerce, order delivery, e-marketing... etc.

VI. What were the solutions that helped with recovery from COVID-19?

The Government did its best and largely assisted private sector companies. It also postponed loans and repayments and suspended debtor imprisonment. It even amended and updated the Defense Laws continuously in line with the interest of both workers and companies.

VII. Labor market stimulations to realize economic recovery

The best stimulus steps taken for economic recovery was the establishment of development zones and giving them special laws and regulations to help attract investments, which leads to employment of more workers. Another step was the enactment of the laws necessary to protect and subscribe workers to social security.

VIII. How can students / youth make their career and choose future jobs?

The youths need to have different views from their parents' ones. Because the Government is currently unable to provide job opportunities at its institutions to this huge number of graduates, students should choose their future careers based on the current situation of the labor market.

IX. Most important skills and trainings needed for job seekers to improve their competitiveness chances

It is no longer enough for the youths to have a bachelor degree to find a job opportunity in Irbid's labor market. The most important skills needed for job seekers include learning English language skills and various computer skills.

X. Reasons for job instability

There are many reasons for job instability: the workers themselves who are eager for administrative jobs, promotions, high salaries and better job conditions. In addition,

employers do not provide suitable work conditions and incentives that contribute to workers' progress in their careers, and do not give workers their labor rights, so work conditions need to be improved.

XI. Key solutions for job stability, specifically for women

Women have special circumstances in laws and Sharia Law. They should have suitable jobs, so they should be provided with the appropriate environment and protection from violence and harassment, especially in the factories' environment where they need to be reduced by laws. These acts are individual cases, not a phenomenon in Jordan.

XII. What is your role in unemployment reduction and job seekers' employment contribution, especially for women

Through Employment Day event sponsored by Irbid Government held in Al Hassan Sport City. It contributed to providing 1000 job opportunities in Irbid in cooperation with the National Employment Center, and it was supervised by the Ministry of Labor. The event was also held in cooperation with the Chamber of Industry and Commerce and French Development Agency (AFD). We also provided vocational training programs for nominal fees in cooperation with VTC.

XIII. Does vocational training have a competitive advantage and does it play a role in increasing competitiveness in the labor market?

Of course! When someone with a skill and profession applies for a job, he should have an advantage over anyone looking for learning.

XIV. In your opinion, is vocational training more suitable for males or females?

Vocational training is suitable for both genders through the multiple introduced vocational programs. For example, blacksmith and carpentry are suitable for males, while sewing and beautification are suitable for females.

XV. Do you think the VTC's training courses fulfill the labor market demands?

The vocational training reflects the vocation reality in Irbid. It studies the market and its needs based on which training programs are introduced. Factories' owners also said that the sewing program provided by VTC is not in line with the modern machines, so the Governorate promised to train women under the factories' supervision.

XVI. In your opinion, what are the vocational trainings that create job opportunities for the youths?

The strongest job in the labor market is the leadership thought of any job that is not introduced in the labor market to have no competition.

Irbid's VTC

I. What are the key economic activities that provide job opportunities in Irbid?

The key economic activities that provide job opportunities are sewing, car mechanic and electric services, beautification for both men and women and construction projects.

II. What are the basic needs for a labor market suite all?

Labor market is there and it always sees an update and development, but the problem is the existence of qualified and trained workers to replace the foreign workers who are everywhere in the labor market of Irbid and other governorates. There are many workers from various nationalities and refugees replacing the local community members.

III. Extent of alignment between education and labor market demands

There is no alignment or harmony between education and labor market. There should be a deep and very long study of the labor market, whether conducted by the Department of Statistics, Ministry of Labor or Chamber of Industry and Commerce. There is more than one entity in this study through which the labor market needs should be

identified per each area, and training and educational programs should be determined based on it.

IV. Jobs closed and open for Jordanian workers and other foreign workers

Beautification is supposed to be closed, so is sewing. The vast majority of jobs are supposed to be closed, but in fact, they work in all jobs.

V. What role do laws and regulations play in stimulations the labor market?

First of all, by modifying wages and working hours that are often violated although they are set forth in the Labor Law. The actual working hours are 10 to 12 for no overtime wage. Workers are treated very unfairly and people are exploited for their need for work as observed by VTC and matching students with the private sector. We notice that the private sector's work environments are unfriendly and workers are mistreated. In addition, VTC's graduates do not often last long at their jobs due to being abused by their supervisors or employers. A lot of work environments have become hostile for job seekers. It is important to target employers with training courses on how to treat and attract workers.

VI. What were the adverse effects on the labor market during COVID-19?

COVID-19 largely affected Irbid's labor market. A lot of small and mid-sized shops were largely impacted, especially that workers of small and mid-sized companies such as apparel shops, grocery stores and retailers are not regulated. Many organizations were closedown permanently. On the other hand, there were some positive effects of the pandemic, as there became e-commerce businesses for garments, food... etc.

VII. What were the solutions that helped with recovery from COVID-19?

Small loan borrowers were relieved of those loans accrued due to the pandemic and they failed to repay them. Grants and loans provided from international organizations and other foreign entities were facilitated and given to people who are

eligible for them and have real businesses that contribute to employing workers in the labor market. Loans given to businesses were also facilitated by the banks and interest rate was reduced.

VIII. How can students / youth make their career and choose future jobs?

It is the Government's responsibility to do this by directing students to specializations in demand in the labor market. The State makes the policies to end this waste of youth energies by guiding them properly toward the specializations needed for the labor market. This is done through a deep study of the labor market.

IX. What are the most important skills and trainings needed for job seekers to improve their competitiveness chances

- Entrepreneurship.
- Communications and problem solving.
- CV creation.

X. What are the reasons for turnover?

- Low wages.
- Hard and costly commuting.
- Lack of safe work environment.
- Long working hours.

XI. How to reduce turnover

- Paying good wages.
- Providing private commuting.
- Creating a safe work environment.
- Setting proper working hours.

XII. How can work environments be more suitable for working women?

By providing nurseries, requiring fewer working hours, creating a safe work environment, providing private commuting, providing them with flexible work and improving the transportation network. All these are among the very important things for women stability at their work environments.

XIII. What do you think about women home-based businesses?

I think home-based businesses are successful, especially for women because they work from home, which is a safe environment for them, and they work during the hours of their own choice with their children being around them. While they are successful businesses, they have a problem with marketing. It is important for those businesses to be licensed in order to regulate the labor market of the Governorate because women's work at home is included in the gross domestic production, and to find out unemployment rates and how to guide, support and develop those businesses. The primary things that prevent those businesses from being licensed is the requirement to pay taxes and fees. Moreover, those business owners are afraid of costs payable by their businesses as a result of licensing, which are payable on an annual basis.

XIV. What is your role in unemployment reduction and job seekers' employment contribution, especially for women?

As a training corporation, we contribute to women training on female crafts regardless of age. There are specific specializations on which only youth are trained: healthcare, pastry and dessert making. However, VTC's role is limited to urging the female students to play a role in the society by acquiring skills and experiences in the practical field and joining the labor market, so they create corporate personalities through their own businesses.

XV. Do you think vocational training has a competitive advantage?

Yes, vocational training has a very big competitive advantage in presence of proficient trainers and qualified centers with a full infrastructure, equipment, training materials and special uniforms for nominal fees.

XVI. In your opinion, does vocational training play a role in raising the competition in the labor market?

VTC's graduates are very competitive in the labor market. There are many successful stories and VTC periodically and continuously follows up. It is also in contact with employers all the time and sees the graduates who got job opportunities or have a job or a business of their own. It also checks to see who works on social media, e-commerce platforms or promote their own home-based business.

XVII. In your opinion, is vocational training more suitable for males or females?

It is suitable for both genders alike. There is a training or jobs for females and there are others for males. Some specializations are good for both males and females such as mobile phone maintenance, data entry, sewing, dessert and pastry, hotel management and restaurant management.

XVIII. Do you think the VTC's training courses fulfill the labor market demands?

There is a noticeable gap, but VTC always tries to narrow it, sometimes by our trainers' personal determination and knowledge of the labor market developments. As a government entity, we need time to keep in pace with the labor market. We do not deny the fact that there is a gap between VTC and the labor market, but VTC is trying to narrow it. However, in many cases, things can get out of our control and need some modern equipment, which are very costly and cannot be secured due to our limited budget.

XIX. In your opinion, what are the vocational trainings that create job opportunities for the youths?

All crafts primarily related to IT due to the industrial and technological revolutions, networks, mobile phone maintenance, computer maintenance, digital marketing and e-commerce.

Irbid's Chamber of Commerce

I. The key economic activities that provide job opportunities in Irbid

Restaurant and dessert are among the key sectors that create job opportunities in Irbid.

II. The basic needs for a labor market suite all

This specifically depends on both public and private sectors to fulfill the market needs for proficient and skilled people. Therefore, Irbid's Chamber of Commerce established a training and teaching center through which the local community members are qualified based on the market needs. Irbid's labor market is poor and there is currently a high demand for the hybrid car maintenance courses with the training center providing training courses in this field. The graduates of this course will have a chance to find job opportunities in the Governorate.

III. What is the extent of alignment between education and labor market demands

This was specifically requested a long time ago. The universities should consider the labor market needs and try as much as possible to provide all educational outputs in demand for the labor market. Unfortunately, it is not applied. All community groups concentrate on the academic specializations and the labor market needs for trainings or vocational jobs are totally ignored.

IV. What are the jobs closed and open to Jordanian and foreign workers?

All jobs are open to Jordanians. As for foreign workers, there are many jobs closed to reduce the competition in the Jordanian labor field between the Jordanians and foreigners.

V. What role do laws and regulations play in stimulating the labor market?

There is a problem with the changing and unstable laws and regulations. They are also unfriendly for all private sector organizations. Laws and regulations are the basis of the private sector organizations and they do not serve these organizations specifically.

VI. Adverse effects on the labor market during COVID-19

The pandemic destroyed a lot of sectors, companies and small businesses. Many of those sectors were closedown permanently because of the pandemic and their inability to pay their workers' wages, which caused workers to be laid off. The effects were largely adverse, while the positive ones were rare and not worth mentioning.

VII. What were the solutions that helped with recovery from COVID-19?

The Chamber of Commerce asked the Government to take many actions required to be taken by the public sector organizations. These actions include tax burden reduction, cash injection by the Central Bank through ordering all banks. Even the cash that was injected into the market were not useful for small and mid-sized businesses; instead, they benefited the tycoons and the classes that do need them. Banks are currently preventing small and mid-sized businesses from making any progress. These are the most important stimulus actions that help realizing economic recover if they are applied.

VIII. How can students / youth make their career and choose future jobs?

Everyone should identify his/her skills, preferences and orientations. Consequently, they should determine their future jobs based on the specializations they will join.

Therefore, people should observe studies and unemployment rate in various fields and specializations. They should also make their own ways by looking for the available jobs in the labor market.

IX. What are the most important skills and trainings needed for job seekers to improve their competitiveness chances

There is an educational training program provided by the Ministry of Labor to target job seekers. It educates the job seekers and makes them aware of the key trainings needed for job seekers in the labor market.

X. Reasons for job instability, especially for women

The key reasons for job instability include the gap between supply and demand, with supply being bigger. There are many job seekers who can replace workers at any time.

XI. Key solutions for job instability reduction

The Government cannot play its role completely to reduce the violation of labor rights by employers. The Government should also reduce the pressure imposed on the private sector with laws and regulations to establish new businesses that absorb the high numbers of graduates in the Governorate.

XII. How can work environments be more suitable for working women?

- Providing private commuting.
- Providing a nursery.
- Providing a safe and suitable work environment for women.

XIII. What is your role in unemployment reduction and job seekers' employment contribution, especially for women?

By creating an alignment and matching graduates and job seekers with employers based on specializations.

XIV. Do you think vocational training has a competitive advantage?

this is very important and the Ministry of Labor plays a key role by training and qualifying students and job seekers based on the labor market needs. Moreover, a person who has a job has a better chance to find a job opportunity in a shorter time comparing to those who do not have any vocational craft.

XV. In your opinion, does vocational training play a role in raising the competition in the labor market?

Currently, there is no difference between males and females. The point is to fulfill the labor market or employer needs regardless of gender.

XVI. Do you think the VTC's training courses fulfill the labor market demands?

Yes, trainees are trained based on the labor market demands, whether at VTC or another training center associated with the Chamber of Commerce.

XVII. In your opinion, what are the vocational trainings that create job opportunities for the youths?

- Hybrid car maintenance.
- Renewable energy.
- Nursing.
- Sewing.
- Supplementary industries.

Irbid's Chamber of Industry

I. What are the key economic activities that provide job opportunities in Irbid?

The industrial sector in general, which includes needlework, food industries and chemical industries.

II. What are the basic needs for a labor market suite all?

There is no sector or labor market that fits all people. Instead, people should work in conformity with the labor market. In addition, there is a lot of laws and regulations that regulate the labor market to be suitable for all.

III. What is the extent of alignment between education and labor market demands

There is no alignment, it is only 2% and is not in line with the labor market. The labor market does not need a lot of higher education certificates, it rather needs technicians and vocational training graduates for numerous sectors, whether commercial, industrial or tourist ones.

IV. What are the jobs closed and open to Jordanian and foreign workers?

A lot of jobs were closed by the Ministry of Labor for foreign workers in order to open job opportunities for Jordanians. Those jobs include administrative positions and accounting jobs.

V. What role do laws and regulations play in stimulating the labor market?

Regulations are there and they protect workers, and there are regulations that protect employers and other investment regulations that stimulate employers. However, investment laws should be eased to become attractive for investors and lead to creating more job opportunities. There are somehow attractive regulations but there is a problem with those who apply the regulations because they do not deal with investors professionally. There are stimulus regulations, while some other regulations are not. There is a serious problem with the enforcers of those regulations.

VI. What are the adverse effects on the labor market during COVID-19?

There several sectors that prospered and grew during the pandemic such as food industry, disinfectants and chemicals factories and medicine sector. On the other hand, many sectors were closed down due to full curfew and they could not operate at all. Even

the advantages of the pandemic were not for the economy, but for ourselves to learn how to depend on ourselves because the global market was closed, while the disadvantages were huge because various sectors depend on each other. Even the sectors that prospered were affected by the poor purchasing power, but we realized the importance of domestic industries because we could not have survived without them. Furthermore, several shops were closedown such as wedding halls, restaurants and coffeeshops. Some of them ceased to operate for two years and some others closedown permanently, which caused many workers to be laid off.

VII. What were the solutions that helped with recovery from COVID-19?

Since the Government has opened all sectors and the economy has returned to normal, the recovery phase began, but we have not reached it yet. In my opinion, we will not realize the economic recover until 6 to 7 years. For the past 20 years, all governments' programs were about economic recovery, which is primarily needs cash injection. Unfortunately, our country is rich of human resources but lacks economic resources; and any recovery needs financial resources. Currently, we need new projects and the Government is currently calling for and supporting employment, which is not useful because it is not going in accordance with real solutions, as it relies on temporary projects rather than create job opportunities. In order to create job opportunities, major investments should be made and the Investment Law should be eased to attract foreign investors. Wages are high and energy costs are high too, and we cannot compete in conventional industries. Moreover, facilities should be made in terms of prices to become attractive.

VIII. How can students / youth make their career and choose future jobs?

It is a culture that should start from home and family, as all people want their children to study medicine and engineering and to hold administrative positions like their peers in the society. We should make families and parents aware of this.

IX. What are the most important skills and trainings needed for job seekers to improve their competitiveness chances

We need a lot of sessions to raise awareness of many life skills, such as how to accept and be integrated into the labor market, to depend on oneself and learn a profession.

X. What are the reasons for job instability, especially for women?

One of the key reasons for job instability is that workers do not accept vocational jobs. Another reason is the shame culture and society's view of women's work, social responsibilities to husband and children and minimum wages. Workers do not develop their skills, and if they are developed, salaries will be raised three to four times, and I am against the minimum wages because a worker should set his own value in the labor market by developing himself and his skills. The lack of private commuting and nurseries play a key role in job instability for women in particular.

XI. Key solutions for job instability reduction

To provide nurseries and commuting and to raise the middle management's awareness in various sectors, especially factories, to treat the workers decently and appropriately. This makes the work environment motivational for women in particular. dedicating facilities to women in the work environment helps making the environment better and more suitable for them.

XII. What is your role in unemployment reduction and job seekers' (especially women) employment contribution?

At Irbid's Chamber of Industry, and for seven years, we have felt the importance of this matter, so it established a support and employment unit through which we signed a number of agreements with several foreign entities and created job opportunities. Those entities include SPARK and USAID, and there are three programs with GIZ. We have observed them all to make sure they have been going on.

XIII. Do you think vocational training has a competitive advantage?

Sure! But vocational training has several issues because it does not include an alignment with the labor market demands. He adds that he is always with training at factories because such a training integrates job seekers into the work environment and they are trained specifically on the machines and equipment available at the respective factory. It would be better if a part of the amounts paid at VTC is provided to employers to train job seekers directly and professionally. Vocational training female students are currently trained at factories so they can acquire first hand experiences. One hundred women were employed at Samad Village Factory, but this plan needs more cooperation.

XIV. Does vocational training play a role in raising the competition in the labor market?

Unfortunately, no. We are proud of VTCs, but the graduates are not trained enough and VTC still needs more work according to employers who said VTC graduates are not qualified enough.

XV. Do you think vocational training is more suitable for males or females?

There is a lot of jobs that are suitable for males: blacksmith, carpentry and aluminum; and there are suitable jobs for females like sewing. It depends on everyone's physical abilities, and this does not mean women cannot work as plumbers; but in my opinion, males and females' physical abilities should be taken into account.

XVI. In your opinion, what are the vocational trainings that create job opportunities for the youths?

- All vocational trainings that require a two-year training such as blacksmith, carpentry, aluminum, HVAC and electric works.
- Construction sector but the majority is avoiding this one.

Luminus Technical University College (LTUC)

I. What are the key economic activities that provide job opportunities in Irbid?

The key sectors that provide job opportunities in Mafrqa Governorate is sales and HVAC. As Irbid Governorate, the key sectors are the industrial ones, sales and accounting.

II. What are the basic needs for a labor market suite all?

The biggest difficulties LTUC has with employers is their failure to subscribe workers to social security, which is a huge gap between employers and workers. There are many businesses, especially the small ones, that are not forced by the Government to subscribe their workers to social security. In addition, those businesses refuse to employ more people so they do not have to subscribe their workers to social security.

III. What is the extent of alignment between education and labor market demands

For LTUC, it always makes updates on the labor market in any program it introduces. In addition, a course named “Labor Market Preparation” is introduced and given to students at their final semester. Through that course, the work environment is shown to students as is to avoid any gap between students and work environments after graduation. We noticed the positive influence of this course in particular on students after graduation.

IV. What are the jobs closed and open to Jordanian and foreign workers?

Jordan’s Labor Law is clear and shows the exceptions and when they are made. A Jordanian graduate refuses to work in many jobs, which makes foreign workers needed to cover those jobs.

V. What role do laws and regulations play in stimulating the labor market?

We have recently noticed that the efforts made by the Ministry of Labor and the entities associated with the Ministry such as the Chamber of Industry & Commerce, especially in the latest programs such as National Service Program and National

Employment Program that stimulate labors. Work on them is still going on to attract as many employers as possible to reduce the unemployment rates. However, the global economy is currently suffering fluctuation, and the economic issues are not limited to Mafraq and Irbid; it is rather a nationwide and worldwide issue. Everyone works now through laws and regulations to reduce the unemployment rate, and even the Ministry of Interior plays an effective role through the Employment Day event held by the Chamber of Industry and suggested by the Ministry of Interior and created 900 real job opportunities in coordination with the Chamber of Industry's Employment Office. They are trying hard to make regulations to stimulate the labor market, which leads to creating job opportunities in cooperation with many organizations.

VI. What are the adverse effects on the labor market during COVID-19?

Many things affected a lot of sectors as a result of COVID-19, and many sectors are still suffering; however, there were positive effects too, as some sectors created during the pandemic, specifically the medical sectors that were in a high demand. Industrial sectors that produce disinfectants, face masks and medicines were also positively affected. However, a lot of sectors could not run their commercial and industrial business due to the pandemic, and they are currently trying to reach an economic recovery phase.

VII. What were the solutions that helped with recovery from COVID-19?

We cannot forget the Defense Laws that were continuously updated. They were not only in favor of the workers, but they were good for employers, as well. They aimed at internal and external solutions such as reducing the employers' burdens through social security and continuous communication with the employers and graduates. We found out that Defense Orders were good for both sides.

VIII. How can students / youth make their career and choose future jobs?

LTUC gives a course named "Labor Market Preparation" through which the labor market reality is shown to students as is before graduation. Unfortunately, when

students graduate, they find a gap between the labor market and their plans. This course and other courses given to students help them after graduation to master their own special skills. However, students currently have a problem with their parents who restrict their children's choices to particular specializations such as engineering and medicine, which caused a lot of issues and surplus in many specializations. Studies between education outputs and labor market must be intensified.

IX. What are the most important skills and trainings needed for job seekers to improve their competitiveness chances

Life trainings, in particular, are not acquired in a short timeframe. They are a result of students' experiences. The most important skills a job seeker needs in the labor market are effective communication skills, financial skills, life skills in general. The most important job skills include CV creation skills, employer interview skills and public safety skills.

X. Do you think vocational training has a competitive advantage?

Yes, of course. Vocational specializations have recently become as important as academic ones are. There is an obvious growth now in the industrial companies that target vocationally trained students because students who are not vocationally trained consume industrial companies' time, effort and higher costs.

XI. Does vocational training play a role in raising the competition in the labor market?

Yes, it plays a big role.

XII. Do you think vocational training is more suitable for males or females?

In Irbid and Mafraq, in particular, vocational training is more suitable for males than females.

XIII. Do you think the VTC's training courses fulfill the labor market demands?

It does by 70%. As for the rest, many sectors rely on foreign workers because Jordanian graduates lack some profession.

XIV. In your opinion, what are the vocational trainings that create job opportunities for the youths?

All vocational specializations are important and create job opportunities for the youths; however, the current economic situation is the main reason for the poor employment process. These specializations play their actual role in the employment process. Irbid and Mafraq's labor markets need workers; and if we reflect the importance on employment, we will find that the current economic situation has no important specialization. LTUC keeps pace with the recent developments of the local labor market such as cybersecurity, artificial intelligence... etc. It also introduces classic specializations.

XV. Reasons for job instability

The main reasons for this are the living conditions. In the garment industry, the salaries are still within the minimum wages of JOD 220. Another reason is the lack of private commuting.

International Labor Organization (ILO)

I. What are the key economic activities that provide job opportunities in Irbid?

The industrial and service sectors are among the most important ones that provide job opportunities in Mafraq and Irbid. The agriculture sector has also become promising after being included in Jordan's Labor Law. It has become an attractive sector after the introduction of contracts and social security subscriptions for workers.

II. The basic needs for a labor market suite all

If there are vacancies in various sectors that follow the decent work standards in terms of wages, work environment, leaves and labor rights in accordance with the Labor Law of Jordan, these work conditions are attractive considering the circumstances resulting from COVID-19 and the mess caused to the job opportunities. When a decent work environment is available and the Labor Law is respected, job seekers will be attracted. In addition, when production is supported, productivity and job opportunities increase. There are large factories in the food industry that asked for a support for the HR and marketing departments. When those departments are well managed, job opportunities will increase. If these matters are handled properly, whether in Irbid or Mafraq, job opportunities will increase.

III. What is the extent of alignment between education and labor market demands

So far and in all newsletters issued by the Higher Education Institution, Human Resources Institution and other entities, it is suggested that there is a gap between the education outputs and labor market. There are currently steps to be taken by the Government, whether in the vocational or technical training in cooperation with the organizations that are partners with the Government. They aim at making an actual change. For example, Skill Development Commission is responsible for vocation and technical trainings and training programs, and it is currently working on changing the youths' stereotypical image on professions. There is also a huge gap in graduates' preparation and available vacancies in Irbid and Mafraq. The youths should be supported and directed to vocational and technical trainings because the labor market requires the same. Vocational trainings should be in accordance with the employers' demands. There should also be a concentration on the training subject, as vocational training period is three months, which is not enough to have a profession.

IV. Do you think the vocational training has a competitive advantage?

I think there have been excellent changes over the past couple years in the VTC's training programs. There is an update for those programs.

V. Do you think vocational training is more suitable for males or females?

There are centers for females and other for males only, and there are centers for both genders; therefore, the spread and diversity of centers give VTCs and excellent advantage. For example, Hakama VTC is dedicated to males, while Al Hussein Suburb's VTC is dedicated to females. However, there are mixed programs for males and females. The spread and diversity of centers is important.

VI. The most important skills and trainings needed for job seekers to improve their competitiveness chances

This depends on studies to be conducted with employers, not only about the current needs, but for one, two or more years. Based on that, training programs are determined, but specific training programs such as dessert, hairdressing... etc. are kept without knowing the labor market's actual needs. Unfortunately, the currently going on studies are temporary and conducted after the employer no longer needs those trainings. Employers sometimes cannot identify their needs due to their inability to identify the vocational trainings of the work. Consequently, they should be helped by competent entities at the organizations, and here comes the key role played by VTC to help employers identify the specific job descriptions they need. In accordance with the current studies, network security, cybersecurity and planting with aquarium water are now preferred. Last and current years, there has been an orientation to agriculture. There needs to be new programs for these promising specializations.

VII. Jobs closed and open to Jordanian and foreign workers

Laws and regulations are made by the Ministry of Labor based on a trilateral commission. The resolution made by this commission is to determine the jobs closed to

foreign workers, and there 22 jobs currently closed to foreign workers. They are listed due to high unemployment rates among Jordanians in relation to them. However, there are exceptions in some cases, and they are made through an ad-hoc committee at the Ministry of Labor, and then they are submitted to the Civil Service Bureau and sometimes to the Ministry of Higher Education & Scientific Research if they are related to university specializations; and the exceptions will subsequently made. There is now a permit named “Expert Permit,” which costs fees higher than regular worker’s permit. It could cost up to JOD 2500 and is limited to six months. The exception is made in two cases, either for an expert or through the committee. There are also investment instructions. If there is a Syrian investor, an exception for foreign workers is given in accordance with the Investment Law and the allowed jobs.

VIII. Role played by laws and regulations in stimulating the labor market

All regulations made by the Ministry of Labor aim at stimulating the labor market and let Jordanians join. They include closed jobs and fee rise. When the Ministry of Labor raised the expert fees, it meant to keep Jordanian workers joining Jordan’s labor market.

IX. What are the adverse effects on the labor market during COVID-19?

Like other countries, various companies were closed down. Among the advantages, the agriculture sector became very active during that period. Both agriculture and industry sectors did not stop during the pandemic time, which caused these sectors to draw much interest. A lot of organizations were adversely affected and permanently closed down, and a lot of workers lost their jobs.

X. The solutions that helped with recovery from COVID-19

This needs a concentration of efforts by all sides including the Government, organizations and supporters. Irbid’s labor market currently has a lot of organizations that work in the same sector “training & employment.” In order to reach the recovery

phase, efforts should be concentrated and each entity should take on an area or initiative.

XI. How can students / youth make their career and choose future jobs?

This matter was handled during COVID-19 time in cooperation with the Ministry of Education to help students with their future career selection to do it properly. They should start from school and concentrate on the 8th, 9th and 10th grades. Upon contacting the Ministry of Education, we developed two manuals for counselors and students to make students aware of the labor market. After the manuals were approved, the Education Council decided to adopt all manuals at schools nationwide. A game app was developed to guide students to the best future careers.

XII. The most important life skills needed for job seekers in the labor market:

1. Communication skills.
2. Negotiations.
3. Integration into the job.
4. Job description recognition.
5. CV creation and employer interview.
6. Hidden job opportunity discovery.

XIII. Reasons for job instability

The key reason is the line manager's treatment, especially with females. Commuting and workplace distance from home, as well as family reasons are key too.

XIV. How can work environment be stimulated?

By applying labor rights and providing private commuting and nursery... etc.

Jordan River Foundation

I. What are the key economic activities that provide job opportunities in Irbid?

In Irbid, the industrial sector and service sector such as malls and gaming cities are among the most important sectors that provide job opportunities. As for Mafraq, the industrial sector, service sector and small shops provide the majority of job opportunities.

II. What are the basic needs for a labor market suite all?

This varies based on sectors. The market always needs job seekers. The biggest challenge of employment is to find a job seeker who can last at his job. Some entities can contribute to job seekers and workers' salaries so they can be stable at their work.

III. The extent of alignment between education and labor market demands

The academic education is not associated with the labor market needs and there is no alignment between the market needs and education outputs. As for the vocational and technical education, there are several entities such as VTC that provide vocational education programs, which is in a high demand at the labor market.

IV. What are the jobs closed and open to Jordanian and foreign workers?

The closed jobs are crafts and administrative jobs; they are not allowed for non-Jordanians. In order for these jobs to be opened, they need an exception from the Minister of Labor and they are very limited. Technical jobs, medicine, pharmacy and engineering are completely closed, and they are only allowed to Jordanians. In case of an exception, it will be for a profession that is not available in the local labor market. A special permit is obtained for JOD 2000 or more, and it is rare because there are skilled Jordanian workers. Some sectors now have flexible work permit through which some sectors are opened.

V. What role do laws and regulations play in stimulating the labor market?

The laws and regulations play a key role in stimulating the labor market. In accordance with the laws and regulations, employers are forced to employ a percentage of Jordanians. There is a program at the Ministry of Labor named “Country of Origin,” in which the Ministry gives multiple benefits to the investors whose factories export products to Europe in return for employing Jordanians. This motivated the factories’ owners to invest in Jordan and create job opportunities.

VI. What are the adverse effects on the labor market during COVID-19?

There were adverse and positive effects left by the pandemic. The positive effects include the orientation to new jobs such as IT, cybersecurity and digital marketing; and there have been many companies that hired customer service employees to work remotely. As for the adverse effect, many conventional skills that had been previously in demand in the labor market but changed completely, and now the labor market requires more accurate skills. Many sectors that absorb a lot of workers had to reduce them as a result of the pandemic. As for the companies that kept their workers, they had to reduce their minimum wages due to drop of sales, which led to production reduction, thus profit reduction.

VII. What were the solutions that helped with recovery from COVID-19?

There is a lot of solutions that should be adopted by the Government such as stimulus actions for employers to help them maintain stability and development in their business. Those action include exemption from taxes and duties and awareness raised by the Government that launches many projects and services of which neither workers nor employers have no idea. Therefore, information should be accessible all the time. Moreover, a lot of employers do not respect the labor rights, for example, school and kindergarten owners do not pay the minimum wages; therefore, the Ministry of Labor

should launch an application that reduce those violations and breaches in order to stimulate the labor market.

VIII. How can students / youth make their career and choose future jobs?

Careers are determined for several age groups starting from school. The nature of addressing and targeting is different from the other age groups, as this group needs to love the profession to choose it. This can happen by enabling students to go through the experience, as their involvement in the training process will improve their chance to join that profession later, or by making school trips for students to VTC to spend a full day at training workshops and watch car repairs, smartphone maintenance... etc.

The most important life skills needed for job seekers to improve their competition chance

- Training on integration into the workplace.
- Acceptance of others in the workplace.
- CV creation.
- Job interview cautious measures.
- Labor Law.
- Career and goal determination.

IX. Reasons for job instability

The phases with the highest rate of job instability are the first three months. The primary reasons for workers' instability are:

- Low salary.
- Lack of commuting.
- Lack of nursery.
- Mistreatment by the workplace managers.
- Working hours are unsuitable and long.

X. Key solutions that help with job stability

- To secure the minimum wage and to have salaries received from banks to ensure workers receive the minimum wages.
- To monitor and inspect organizations so they consider the difference between males and females, and to provide facilities to females.
- To make regulations by the Government to reduce workers' commuting costs.

XI. How can work environment be stimulated?

- Work time should be flexible to ensure women stay at their jobs.
- Making a nursery available.
- Making commuting available.
- Providing women facilities.

XII. What are the reasons that support job seekers to consider starting their own business

Due to lack of job opportunities, job seekers choose to start their own production business to get an income; therefore, these business owners should be encouraged because licensing protects the business owners themselves. It also allows the business products to be sold at the supermarkets, companies and shops, which increases the income of such a business. In addition, licensing opens new marketing windows for the owners of such a business.

XIII. Obstacles that hinder home-based businesses

The costs resulting from licensing are the biggest challenge and obstacle. For example, a woman who owns a production kitchen business is required to obtain a consent from FDA for each product, and each product costs JOD 160. The high costs prevent business owners from licensing. Moreover, the regulating terms and conditions hinder licensing, especially in the food sector.

XIV. Do you think the vocational training has a competitive advantage?

Of course, it does. A trainee who receives technical training when he joins the labor market does this more professionally and will be more preferred because he is a skilled worker. His chance to develop and continue in the labor market is bigger.

XV. Do you think vocational training is more suitable for males or females?

Vocation training in Jordan attracts more males than females in general, and the trainings available for males are more.

XVI. Do you think VTC's training courses fulfill the labor market demands?

They are somehow suitable, but everything needs to be reviewed and developed continuously.

XVII. In your opinion, what are the vocational trainings that create job opportunities for the youths?

All technology specializations and technical trainings related to them. Every company or corporation has an IT division. It is necessary to guide the youths to network and server security specializations because they are promising job opportunities in the next labor market, and the youths need to be trained on them.

XVIII. What role do you play to reduce unemployment and contribute to employing job seekers, especially women?

Jordan River Foundation always send messages to the Government about the things that need to be developed and reviewed. We also raise awareness, education and abilities of all beneficiaries at all their stages, whether during childhood or older ages until they become able to work. At the same time, the Foundation has partners in all sectors through which job opportunities are provided, especially in Irbid and Mafraq. In addition, support is provided to the beneficiaries and employers, and the Foundation plays a key role in supporting the home-based and small businesses, not only with

financing, but with post-financing follow up, as well, including guidance, direction, matching, training, awareness raising and capacity building.

United Nations High Commissioner for Refugees (UNHCR)

I. What are the key economic activities that provide job opportunities in Irbid and Mafraq?

The tourist and industrial sectors.

II. What are the basic needs for a labor market suite all?

By providing workers with their basic needs such as housing and commuting services, and by matching job seekers with employers.

III. What is the extent of alignment between education and labor market demands?

Education outputs are not suitable for the labor market of Irbid and Mafraq; however, it is now better the ever.

IV. The stimulus steps for the labor market to realize economic recovery?

There are many actions such as provision of financial support necessary for employers, but if this support is suspended, the workers will be laid off. Therefore, the organizations now sign with employers on a one-year worker continuity guarantee. After the expiry of this period, many workers prove themselves to their employers and keep their jobs.

V. Do you think the vocational training has a competitive advantage?

Before it becomes an advantage, it is a necessity. In addition, the youths have recently started to prefer vocational training.

VI. Do you think vocational training is more suitable for males or females?

It is suitable for both genders. There are many trainings suitable for males and females, but there are trainings suitable for females only, and other suitable for males only. There is a variety of programs.

VII. Do you think VTC's training courses fulfill the labor market demands?

Development is vital and necessary, and we must keep in pace with technology that has become inevitably necessary. Therefore, it has become necessary to follow the development in a way that is reflected to all training program. It is also necessary to conduct proactive studies that contribute to labor market analysis.

VIII. What are the most important skills and trainings needed for job seekers to improve their competition chance?

- English language skills and trainings.
- IT skills and trainings.

IX. Reasons for job instability

- Long working time and hours.
- Long distance between the workplace and house.
- Hard commuting.
- Difficulty of some work environments such as factories.

X. What are the adverse effects on the labor market during COVID-19?

There are many adverse effects that hit the labor market, but there are positive effects too. It was noticed that there was a change in the community thoughts about work. Working for factories has become acceptable, although it was not in the past, and the reason for acceptance is that factories kept paying workers' salaries during the pandemic and workers are subscribed to social security, which covered a part of salaries. People clearly realized the importance of social security.

XI. What are the obstacles that prevent the licensing of home-based businesses?

The procedures through which a business goes to be licensed are so lengthy and require multiple visits to the Industry and Commerce Directorates, as well as local administration. If the business is concerned in food, it requires a consent from FDA. The legal framework is so long and business owners do not know the licensing procedures and how to register their businesses. In addition, they do not know the benefits of having a home-based business licensed. UNHCR always makes the business owners aware of the importance and benefits of licensing, as it is necessary to make higher profits, and it is a legal protection and for the rights of both owners and customers.

Greater Irbid Municipality (GIM)

I. What are the key economic activities that provide job opportunities in Irbid and Mafraq?

Service sector and restaurants.

II. What are the basic needs for a labor market suitable for all?

Anything and any work can never succeed or continue unless it is built on proper foundations. The rules also need to be proper, but Irbid's labor market does not have proper rules that lead to a labor market suitable for all. In addition, there is hardly an establishment that properly applies all legal procedures with its employees and gives them their labor rights.

III. What is the extent of alignment between education and labor market demands?

There is no alignment between the labor market demands and education.

IV. What role do laws and regulations play in stimulating the labor market?

Lawmakers always establish laws and regulations while they are away from reality on the ground; therefore, there is a gap between the laws and regulations on one hand, and the labor market reality on the other hand. Today, many complicated procedures and

laws are introduced. They include the Profession License Law, Profession License Regulation, Profession License Plates and Instructions Regulation and Plates Instructions. When all these laws and instructions are fulfilled, we find that there is a conflict between them, as a law allows and a regulation prohibits. For example, Jordan Pharmacist Association allows a distance between two pharmacies to be 150 meters, while the law requires the distance to be 200 meters, which is an error and conflict. There should a coordination between all lawmakers.

V. What are the adverse effects on the labor market during COVID-19?

Many organizations, companies and shops were closed down permanently. For example, King Talal Str. is one of the strongest commercial spots within GIM's territories, but now more than half shops there are put up for sale or closed permanently.

VI. What are the solutions that helped with recovery from COVID-19?

COVID-19 was one of the biggest events that hit the global economy, and we have yet to reach full recovery. If the global economy does not get better, Jordan's economy will remain affected.

VII. Reasons for job instability

Among the key reasons for job instability is the employers themselves. Many companies out there are hiring youths for three months only; and after the lapse of that period, those youths are dismissed from service because they do not want to subscribe them to social security.

VIII. Solutions for job instability reduction

This is one of the hardest things because it requires many rules and principles, and labor market controls. It also needs a cooperation of many entities.

IX. What are the key procedures and conditions to have a home-business licensed?

To obtain a home-based occupation record from the Chamber of Commerce and a lease contract. The one regulation of 2022 regulates 15 occupations allowed to be practiced from home within residential areas. It requires the business to have maximum 25 meters for practicing the occupation and ensure there is no annoyance. It is also required that all those business are production such as: pastry, pickles, digital marketing, needlework... etc. Subsequently, a profession licensed is required to be obtained. The law relives those businesses of the licensing fees for three years as form of support.

X. What is the economic effect of home-based businesses?

“Based on my experience, and quite honestly,” 90% of people who want to obtain a profession license have one plan – to obtain a loan from a lending institution. They mostly have no economic effect because they do not exist on the ground.

XI. What are the obstacles that prevent home-based businesses from being licensed?

There are no obstacles. They are normal procedures. Even if they are lengthy, they eventually protect the business owners. However, these procedures should be made online so people can complete them all on one day only instead of taking them more than four days.

XII. What role do you play to reduce unemployment and contribute to employing job seekers, especially women?

By conducting several trainings at GIM’s Training Department, especially for females such as typing, English language, ICDL... etc. The majority of these courses are free of charge.

XIII. Do you think the vocational training has a competitive advantage?

Sure! A vocationally trained person has the experience to compete in the labor market. Any occupation of any kind will allow its owner to be creative and highly

productive if he is knowledgeable of it comparing to people who are not vocationally trained. A vocationally trained person also has a better chance to get a job in the labor market comparing to other people.

XIV. Do you think vocational training is more suitable for males or females?

It depends on the occupation. There are many vocational trainings that are suitable for males such as blacksmith, carpentry and aluminum; and there are trainings that are suitable for females such as programming, typing, computer skills... etc.

XV. In your opinion, what are the vocational trainings that create job opportunities for the youths?

- Digital marketing and e-commerce.
- English language speaking.
- Translation.

4.3. Lending institution interviews

National Microfinance Bank – Irbid

I. What role does your institution play in lending and supporting licensed and unlicensed businesses?

As long as you have a business and you are looking for a way to finance and develop your business, the company that provides facilities, whether your business is licensed or unlicensed, is ready to provide the thing you need for developing your business and you will be committed to repay. Whether the business is or is not licensed, and the owner needs money, the company will not mind financing. The business has to exist; if it is not, the company will make sure 100% that there is a business through site visits.

II. What are the conditions required to be met by a business to obtain a loan?

The business has to exist, which is ensured by site visits, conditions and official papers specified by the company for the customer such as ID cards, guarantors, monthly income proof and the business' monthly income proof through papers and invoices. If the business does not exist, it will be studied by the institution; and if the conditions are met and the business is honestly intended to be started, financing will be provided.

III. What are the factors to be considered to guarantee success?

Site visits are made by the company to follow up the business and ensure the process is going on. The company checks whether there are sales, and the effect of this is clear upon repayment if the business succeeds.

IV. What are the collaterals required to be provided by women to finance their businesses?

Customers' personal documents: ID card, family book, guarantors' family books and ID cards, the collaterals based on the given amounts of money. Additional documents can be required depending on the requested amount of money.

V. Is financing provided in multiple payments or only one full payment considering the business development?

If a financing is requested by a woman, site visits are repeatedly made. If the woman obtains a loan, she is followed up. If we find the business prospering, financing is very easily made again, especially that the repayment period is not long; it is only 12 to 15 months. If the business needs refinancing, it will be refinanced.

VI. What are the required licenses or official documents to finance the business?

The documents required to be provided by a customer depend on the business. For the businesses that need a big financing, a profession license, commercial register, lease contract or collateral, customer's documents such as ID card, family book and guarantors'

ID cards and family books will be required. As for the unlicensed home-based businesses, ID card, family book and guarantors' family books are required.

VII. What are the motivational procedures to encourage women to obtain a financing for home-based businesses?

Customers are given courses such as financial education and they are registered in Amwalna platform through which a customer is continuously followed up and obtains innovations in his/her business field. The company always tries to guide the customers and show him/her other customers' success stories. In addition, she is given social media marketing and promotion courses, and customers are followed up constantly at all business stages.

VIII. What are COVID-19's effects on supporting and financing home-based businesses?

COVID-19 left a lot of adverse effects on businesses. Most of those businesses were closed down permanently and the owners lost their income sources, which is among the biggest problems that prevented us from reaching the owners of the businesses that were closed down. We could not even attract them and finance their businesses. COVID-19 made people avoid our company's financing and starting their own businesses. There is a lot of businesses that could not repay their loans.

IX. In your opinion, is it important for women to receive training courses, and are the best ones?

Before proceeding with financing, the company gives women financial education courses. Women who work in ceramic and handcrafts are given training courses too. They need vocational trainings to help them continue their work and develop their skills. In addition, women are taught how to promote and market over various social media platforms.

X. In your opinion, what are the key trainings required to be given to women to ensure their businesses will succeed

Financial education and project establishment and management trainings.

XI. What are the key means used by your company to reach women for financing their home-based businesses?

Women are attracted through promotions at social platforms, customers themselves and the company's employees at various branches

XII. In your opinion, have the financed businesses contributed to economic recovery and unemployment reduction, albeit slightly?

Yes, by financing these businesses, workers are employed. The financed businesses that develop and extend to other branches contribute to employment of more workers, which also contributes to economic recovery.

XIII. Top success stories of your company

There are many success stories. For example, there is a woman who owns a nursery business. When she applied to our company, we financed her project and developed the business until it became a school.

FINCA – Irbid

I. What role does your institution play in lending and supporting licensed and unlicensed businesses?

The main purpose of the company is to finance businesses to be developed and help the various community groups to get incomes. The company finance microbusinesses owned by underprivileged groups with low incomes. It finances all small businesses, whether they are licensed or unlicensed. The unlicensed businesses are

usually home-based businesses, while the licensed ones own a profession license and commercial register.

II. What are the conditions required to be met by a business to obtain a loan?

It depends on the business license status, whether licensed or unlicensed. If it is licensed, we ask the customer to provide documents proving that he/she owns a business, profession license and commercial register, as well as guarantors, which is a requirement. If the business is unlicensed, we ask the customer to provide his/her documents and it is usually enough for us to visit their house and get an idea about the business. Most of these businesses are sewing, pickle makings, garment sales, detergent sales, small bakeries and handcrafts. The company provide loans in two forms: individual loans for one person or collective loans for a group of women borrowing one loan altogether. They guarantee each other and this loan is named collective and joint loan.

III. What are the factors to be considered to guarantee success?

It depends on the business income. A simple financial study of the customer's business is conducted through a calculation of the materials cost and profits and expenditures. Subsequently, the customer's financing amount is determined based on the monthly payment if the customer can fulfill it.

IV. What are the collaterals required to be provided by women to finance their businesses?

50% of women's business financings are given through a collective and joint loan when a group of women borrow a joint loan together and guarantee each other. The business is usually joint based on simple documents, external guarantees and salary statements using an ID card or family book only.

V. Is financing provided in multiple payments or only one full payment considering the business development?

It is provided in full, of course. At the beginning when a loan application is made, they are provided with the amount in full.

VI. What are the required licenses or official documents to finance the business?

These papers are required to be provided by the persons who own licensed businesses and a commercial register because these papers are associated with the amount of money to be given to them. These businesses usually need bigger amounts comparing to the unlicensed businesses. These businesses are usually committed to repayment or paying more than the amounts paid by the unlicensed ones. The required documents are profession license, commercial register, lease contract, ID card and salary statements.

VII. What are the motivational procedures to encourage women to obtain a financing for home-based businesses?

By building good ties with them that make it feel like both the company and them as a family. There are many customers who renew their loans with the company and there are people who have been customers for 15 years. They participant in bazars and exhibitions, and they are invited to various events held by the company.

VIII. What are COVID-19's effects on supporting and financing home-based businesses?

The pandemic's effects are often very annoying. Some businesses were completely destroyed and some of them were largely hit; therefore, the company was affected by the financing of these businesses when the repayments were suspended. Coronavirus also affected the repayment culture due to lack of income sources. The company helped a lot of customers by rescheduling and postponing their loans for several months in an attempt to help them get to a recovery point. Recently, things have started to return to normal.

IX. In your opinion, is it important for women to receive training courses, and are the best ones?

It is better if women receive several courses. The company actually did this for the customers, especially with respect to financial matters, as customers are given a financial education course so they can calculate their net profit, expenditures, income and other financial matters. It is also necessary to give women, especially vocational business owners, specialized vocational trainings that contribute to their business development. The most common issues that face customers are knowing how to run their business and how to promote it.

X. In your opinion, what are the key trainings required to be given to women to ensure their businesses will succeed

Financial education and business management and establishment trainings.

XI. What are the key means used by your company to reach women for financing their home-based businesses?

By promoting all means such as: brochures, direct communication, social media networks and other media.

XII. In your opinion, have the financed businesses contributed to economic recovery and unemployment reduction, albeit slightly?

Many customers started their businesses from scratch and there are many success stories and business developments. Moreover, there are 4 to 5 families living off the same business that was developed. These businesses also contribute to creating job opportunities for many people of the same family or different families.

XIII. Top success stories of your company

There are many success stories financed by the company: there is a cattle husbandry business. There is a customer who obtained JOD 1000 in financing 10 years

ago and bought one cow. She currently owns a number of cows and she produces 100 to 140 kilos of milk, and her daily income can be up to JOD 50.

Al-Namothajiah for Islamic Microfinance

I. What role does your institution play in lending and supporting licensed and unlicensed businesses?

The institution provides financing to all businesses with a profession license and commercial register, while unlicensed businesses are mostly home-based ones with neither a profession license nor a commercial register. The institution largely focuses on the licensed home-based businesses and gives them the needed financing to reach a development phase to become licensed and generate a sufficient income. The institution also provides a financing to businesses in accordance with Murabaha system through which materials are purchased for the customer without handing them the loan cash, as the company buys any fixed assets to be handed to the customer. If the business licensed, the financing can be up to JOD 5000, JOD 6000 for the first time. If the customer complies with the repayment schedule and has no insolvencies, and wishes to develop his/her business, he/she will be financed with a bigger amount than the previous ones. If the business is not licensed, the financing limit will not exceed JOD 3000.

II. What are the conditions required to be met by a business to obtain a loan?

Licensed businesses: a commercial register, profession license, a guarantor (employee with a social security subscription) and business' bank statement to study its income to find out if the customer will be able to pay the due installments to make sure it will not be insolvent or face financial issues.

Unlicensed businesses: customer's ID card, family book, photos of the business taken through a site visit and guarantors. The number of guarantors is determined based on their income.

There is a difference in financing licensed and unlicensed businesses in terms of Murabaha rate on the aggregate amount, and it differs based on type of business.

III. What are the factors to be considered to guarantee success?

The business is followed up by the institution and the customer is followed up continuously after the end of the financing period to make sure the business continues and prospers.

IV. What are the collaterals required to be provided by women to finance their businesses?

The institution finances all businesses alike, whether owned by a woman or a man. The most important thing is to see the business successful and credible. It is also required to be a competitive business in the market, but financing is usually requested for home-based businesses, which are mostly owned by women, whether they are licensed or unlicensed.

V. Is financing provided in multiple payments or only one full payment considering the business development?

Usually, when a customer provides his/her business papers to obtain a financing, a site visit is made to get an idea about the business nature and the materials it needs for its start. If the needed amount is too big, the company will not exceed its financial limit. The company also needs to know the installment to be paid by the customer for loan settlement, and it should be in line with the financing amount and the business size.

VI. What are the required licenses or official documents to finance the business?

If the business is licensed, a commercial register, a profession license and lease contract will be required. In case of an unlicensed business, personal documents and guarantors with social security subscriptions will be required.

VII. What are the motivational procedures to encourage women to obtain a financing for home-based businesses?

Based on our experience in promotion, female small business owners are contacted and persuaded to get loans to be repaid in simple installments to help and support their business developments. Customers are also engaged in exhibitions and bazars.

VIII. What are COVID-19's effects on supporting and financing home-based businesses?

COVID-19 affected all businesses, with no exception. Many of them were closed down permanently, but the institution followed them up after the pandemic, and rescheduled the monthly installments and gave those businesses a grace period to be able to repay and reduce the negative effects of the pandemic. The institution is also refinancing the businesses that were largely hit and lost their income sources, and then they are going to be followed up to find out if the installment is too high comparing to the income so it can be lowered in line with the income in conformity with the credit policy.

IX. In your opinion, is it important for women to receive training courses, and are the best ones?

It is necessary for a woman to receive several courses before the financing process because it has a good effect on the business success. It is hard for an untrained woman to run her business comparing to ones trained on the field in which she will start her business. The institution holds training courses for many customers who own businesses, whether they are licensed or unlicensed. They are also motivated by engaging them in many exhibitions and bazars.

X. In your opinion, what are the key trainings required to be given to women to ensure their businesses will succeed

Financial education and business management and establishment trainings.

XI. What are the key means used by your company to reach women for financing their home-based businesses?

They are targeted through customers and through targeting females who own existing businesses via the institution's employees, and through site visits and social media platforms... etc.

XII. In your opinion, have the financed businesses contributed to economic recovery and unemployment reduction, albeit slightly?

Many customers started with the institution from scratch. When the institution financed them, they could start and develop their businesses then hire many workers. They now have income sources.

XIII. Top success stories of your company

A customer was financed when she had a commercial register and profession license, then started her dairy product business with one shop in Irbid. The institution then followed her up periodically and refinanced her business and now she has three branches in three governorates – Irbid, Jerash and Ajloun.

5. Findings

5.1. Focus group findings

- Through focus groups, it was found that 90% of small home-based businesses has or equals to three workers, family members, while 10% of them has five workers of the family members.
- The majority of workers in the small home-based businesses are family members. The reason for limiting the employment of additional people is the limited budget.
- There are multiple factors that motivate local community members to start their own businesses. There are tangible and intangible factors as shown in the below table:

Tangible factors	Intangible factors
Income increase	Personal documents
Job use	Skill development
Product demand increase	Passion for work
Employment of many people of the	Spare time use
Community service	Talent development
Resolving many problems in the	Heritage revival
Product uniqueness	Culture integration

- The top international donors in Irbid are UNICEF, ILO, Caritas, Jordan River Foundation, Near East Foundation and Islamic Relief Worldwide. There are also many national and local lending institutions that finance small businesses. They include lending funds such as Microfund for Women, Tamweelcom and Development & Employment Fund.
- Some associations take a cut of the grant in accordance with a previously made agreement with the beneficiary, but not with the donor.

- There are many challenges and obstacles that face small business owners according to women. They include custom duties and their effects on raw materials, age group to which financing is restricted by the Development & Employment Fund (18-24 only), interest rate set by the lending institutions, forcing women to use headed tax invoices, financing high costs, economic factor, FDA seal requirement to allow women to sell their products in shops, licensing procedure complications and costs, scarcity of specialized trainings in various fields and high number of competitors.
- The most important procedures taken by female small business owners include creating stable work environment such as innovation and product development, concentration on product quality, cleanliness, taking care of product marketing techniques through digital marketing channels, cost efficiency through buying raw materials from sources outside Irbid and online and making sales and deals.
- There are effects on businesses caused by COVID-19, both positive and negative ones, such as creating new products (bread, various face masks for kids), digital orientation to contact consumers over Zoom, taking training courses and marketing on social media platforms. On the other hand, the adverse effects include reduction of product percentage comparing to pre-COVID-19 time, complete stoppage of some occupations, rise of raw material prices, scarcity of raw materials, accumulation of economic burdens such as rents and installments and inability to deliver orders outside neighborhoods due to lockdowns.
- Many procedures were taken by female business owners to recover from COVID-19 such as innovation and creativity to get over all crises, development of marketing skills over social media and concentration on quality, cleanliness, reputation and product wrapping.

- The best stimulus factors contributing to support and stability of businesses are matching with organizations, obtainment of the needed financial support and availability of raw materials in local markets for reasonable prices.
- The key vocational trainings needed for women to employ people with the appropriate skills and proficiencies are sewing, crochet, photographing, photoshop, kindergarten-related trainings, marketing methods, project management, wrapping trainings, financial education, cooking, dessert making and visual arts.
- There are many competitive advantages that make every project unique such as innovative marketing methods, concentration on product quality and cleanliness, respecting time, competitive prices, making comprehensive sales and deals, development and keeping in pace with everything new, which means there is appositive relationship between the competitive advantage and business development and continuity.
- There is a positive relationship between the high number of family members and passion and financial motivation to continue with the work. More financial pressure means more passion.
- There many conditions to be met by businesses to be licensed such as availability of dedicated place, FDA certificate (production kitchens, cosmetics, kindergarten... etc.) neighbors' consent, competent authorities' consent (Municipality, Ministry of Labor, Chamber of Commerce, FDA, Chamber of Industry... etc.), while businesses owned by Syrians require a reference to the Ministry of Interior and General Intelligence Directorate.
- Production business owners started their businesses with personal motivations and passion, as they were not targeted by any entity, they are the continuous business

owners away from people who started their businesses only to get financing, which causes to instability to their businesses.

- There are a set of basic life skills needed for women in their own businesses such as communication skills, financial education, creativity skills and leadership and resilience skills.
- Business owners have a clear vision on their business expansion and development, especially those who started their businesses with personal motivations and passion.
- Business owners need a lot of things to develop their businesses such as the availability of equipment and machines (beautification instruments, candle molds, shrink-wrapping machines... etc.), availability of raw materials and training courses for business owners' skill development.
- The key factors leading to business development include the availability of financial support, effective marketing techniques, availability of equipment and raw materials for reasonable prices, availability of skilled workers, facilitation of procedures related to licensing, innovation, product development and concentration on cleanliness.
- The licensed businesses had a better chance to develop and expand, thanks to the licensing and its role in increasing the confidence among customers and vendors, which leads to an increase in the demand for the business products unlike the unlicensed businesses that have no powers due to lack of license.
- There are many jobs closed to foreign workers such as barber, accounting, administrative jobs, bank jobs and currency exchange jobs.
- Workers are not happy with their basic salaries comparing to the local market.
- Workers are not happy with their basic salaries comparing to their duties and tasks.

- Most workers did not receive any training that help them develop their job skills.
- There are many factors that help with job instability such as peace of mind, stress avoidance, team spirit, notal incentives, praise, appreciation, financial incentives, compliance with the working hours set forth in the Labor Law, subscription to social security, health insurance and commuting availability.
- There are many workers who receive praise and appreciation by their line managers because it is important for their productivity, while others, especially factory workers, do not receive any kind of praise and appreciation.
- The majority of workers signed an employment contract, and only two out of ten workers signed a clear job description in their contracts.
- It is necessary and important to discuss the opinions by the line managers because this plays a role in completing the works and tasks effectively.
- The majority did not trust the promises they got from their managers.
- The majority of workers do not have enough authorities to make decisions if so required by their job positions although the participation in the decision-making helps increasing the responsibility to work.
- The majority of workers feel job security in terms of continuity in their job, employment contract validity, health insurance, good salary, social security... etc.
- There is a relationship between the job security, fairness, transparency and respect with the work continuity and productivity increase, as it is important for workers to feel secure and appreciated due to their role in productivity increase.
- Employers support, care about and maintain good workers. Positive points were taken into consideration and financial and moral incentives were provided, as they largely contribute to encouraging workers to increase productivity. On the

other hand, only few people did not receive any care by their managers, especially factory workers.

- It is important for managers to treat their workers well. A fair, transparent and respectful treatment plays a key role in workers' development and higher productivity.
- Few workers are consulted and their opinions are taken into consideration by their line managers, while the majority are not paid attention and their opinions are marginalized although this affect workers and managers trust.
- Most organizations support team spirit work because it supports the teamwork due to its positive effects on the relationships and business.
- As observed during the focus group session, when job seekers were asked about the gender-based violence (GBV), there was a clear stress and women were specifically reluctant to answer. After the question was simplified and session and information confidentiality was guaranteed, it was found that there was GBV such as harassment, physical violence, bullying, verbal abuse wage deduction.
- The majority of workers do not have a health insurance; however, the majority are subscribed to social security.
- The majority of organizations for which workers have jobs do not provide private commuting or nursery. Two out of ten are provided by their employers with private commuting and nursery, and they are factory workers.
- Key reasons for job instability are the lack of appreciation and respect, lack of peace of mind, salary unsuitability, lack of nursery, lack of financial incentives, lack of fairness and transparency, suffering abuse and bullying, family liabilities and more.
- Most workers do not get their labor rights in the workplace.

- The key issues that face Irbid’s labor market are the lack of balance between supply and demand for jobs, as the number of graduates is very high comparing to demand for jobs; lack of alignment between education outputs and Irbid’s labor market; and lack of real facilities for the youths to start their own businesses by providing them with loans and grants (loan procedures are complicated and do not allow businesses a chance to start profiting), financial support, easing license obtaining and holding training courses that help improving the capabilities and proficiencies.
- There are motivational procedures taken by the local community corporations that contribute to encouraging the local community members to start their own businesses: matching with many organizations to obtain grants or loans, holding courses that help developing skills such as soap making, sewing, beautification, handicrafts, car and smartphone maintenance, marketing, project management, support and financing provision, highlighting successful businesses and marketing businesses through bazars and product promotion.
- It is necessary to ease the laws and regulations so small businesses can develop and continue, but the procedures are complicated.
- There are many challenges and obstacles that face small business owners from the perspective of the local community corporations such as custom duties and their effect on the raw materials, interest rates set by the lending institutions, forcing women to use headed tax invoices, high costs of licensing, necessity to have FDA’s seal so women could sell their products at shops, complicating the licensing procedures, scarcity of trainings specialized in various fields, high number of competitors and lack of creativity.
- The key businesses that should be supported and financed to develop and continue in the market include production kitchens (making pomegranate molasses, honey,

chocolate and jams), needlework, handcrafts, agricultural projects, fashion design and female fitness centers.

- Women are targeted by the local community corporations (associations) to start their own businesses through holding courses for them and guiding them on how to start their own businesses and keeping them going on.
- There are positive and adverse effects of COVID-19. The positive effects are the elimination of the shame culture, studying the key projects that can make profits, establishing home-based businesses by some women during the pandemic such as face masks and disinfectants making, reliance on the local market to buy raw materials, which helped employing workers, digital use such as Zoom app, which saved time and effort in many cases, online sales, emergence of new businesses such as e-commerce and delivery companies. The negative effects include the suspension of conferences, courses and workshops held by associations to support businesses and their progress. They also include the suspension of loan settlement completely due to lack of income and the suspension of purchase and sale transactions completely, which caused revenues to be stopped.
- There are many procedures taken by the civil society organizations (associations) to realize recovery including: teaching female business owners remotely, marketing products over social media, giving businesses time to repay loans, providing consultancies, making business owners aware of the available opportunities, delivering orders of businesses during the pandemic and providing logistics.
- The civil society organizations play a role in reducing unemployment and employing job seekers, especially women through matching them with places that need real job opportunities such as factories and organizations.
- There are many reasons for job instability such as lack of social security subscriptions, lack of nurseries, lack of commuting, lack of financial and moral

incentives, unsuitability of wages, unsuitability of work environment and family liabilities.

- The key factors that help women with job stability in private sector are to apply the laws and regulations related to work such as the Labor Law, Social Security Law, leaves, especially mothers' leaves, allowing women to reject overtime work, creating appropriate work environment in terms of cafeteria and sanitary, suitable salary, providing private commuting and nursery and spouse's cooperation.
- There are many forms of verbal abuse in the work environments such as bullying, verbal harassment, women exposure to many forms of abuse in the work such as verbal attack, harassment, salary deduction, working more hours than the ones set forth in the Labor Law.
- There are many vocational trainings needed for licensed and unlicensed businesses to employ people with the appropriate skills, experiences and proficiencies including digital marketing, handcrafts, creative thinking skills such as recycling, providing of products in various forms, hybrid car maintenance, photographing skills.
- There are many motivational procedures that help the local community members to start their own businesses: youths' view on academic specializations was changed and they turned to vocational specializations; the procedures and regulations that enabled small business owners to develop and continue were made flexible and easy; it became necessary to provide the necessary trainings to job seekers to make it easier for them to start their own businesses; the youths were made aware of how to start their own businesses rather than waiting for government jobs; job seekers were made aware of careers and their role in creating new job opportunities; the basic needs required by the labor market became known before starting a business to ensure they continue and develop; financial support and

financing sources became available; there became facilities that would establish appropriate policies with respect to loan repayment to the lending institutions; and successful stories became highlighted to encourage job seekers.

- The laws and regulations are complicated, so it is necessary to find facilities and exceptions for small businesses to be able to continue and develop. The payable fees sometimes exceed the business capital.
- There are many challenges and obstacles that face small business owners from the community leaders' perspective. They include custom duties and their effect on the raw materials, interest rates set by the lending institutions, economic factor, the requirement to have FDA's seal by women to be able to sell their products at shops, complications and costs of the licensing procedures, scarcity of trainings specialized in various fields and high number of competitors.
- There are many procedures to be taken to have existing productive business including the reduction of fee costs, facilitation of licensing procedures to go conformity with each business, relief of businesses that cost less than JOD 1000 of all fees and taxes, including all small businesses within the National Employment Program frameworks to be financially supported and marketed.
- Women are targeted by the community leaders to guide and make them aware of starting their own businesses, highlight success stories, provide various motivations, make free bazars and exhibitions to promote these businesses, and hold training workshops to develop women's skills and experiences.
- There are many successful businesses that need to be highlighted, supported and financed such as production kitchen, dessert and chocolate making, plumbing for women, aquaculture, sewing, nursery, animal husbandry and maintenance and general service office.

- There are many vocational trainings needed by the labor market to employ people with skills and capabilities like marketing, garment production and manufacturing, technical skills, computer skills, communication, packaging and wrapping, financial education and waste management.
- There is a number of positive and negative effects of COVID-19 such as the elimination of the shame culture, studying the key projects that can make profits, establishing home-based businesses by some women during the pandemic such as face masks and disinfectants making, reliance on the local market to buy raw materials, which helped employing workers, digital use such as Zoom app, which saved time and effort in many cases, online sales, emergence of new businesses such as e-commerce and delivery companies. The negative effects include the suspension of courses and workshops held by associations to support businesses and their progress. They also include the suspension of loan settlement completely due to lack of income and the suspension of purchase and sale transactions completely, which caused revenues to be stopped.
- There are many procedures taken by the community leaders to realize recovery including: teaching female business owners remotely, marketing products over social media, giving businesses time to repay loans, providing consultancies, making business owners aware of the available opportunities, delivering orders of businesses during the pandemic and providing logistics.
- There are many reasons for job instability such as lack of social security subscriptions, lack of nurseries, lack of commuting, lack of financial and moral incentives, unsuitability of wages.
- The key factors that help women with job stability in private sector are to apply the laws and regulations related to work such as the Labor Law, Social Security Law, leaves, especially mothers' leaves, compliance with regular working hours, creating

appropriate work environment in terms of cafeteria and sanitary, suitable salary, providing private commuting and nursery and spouse's cooperation.

- There are many reasons that pushed youths toward VTC such as the development of their skills and experiences, VTC's training open new horizons for them in the labor market, finding job opportunities and obtainment of a profession practice certificate.
- There are many benefits acquired through vocational training such as the obtainment of skills and experiences in several life fields, not only in the vocational trainings; assistance with starting their own businesses; and finding job opportunities in the local market.
- Vocational training helps realizing the competitive advantage by increasing skills and experiences during the practical training period that helps getting job opportunities at the end of the training. VTC is a recognized governmental entity, which alone gives an advantage to graduates.
- VTC matches trainees with the private sector to find real job opportunities. There are very positive results in this regard.
- VTC helps improving trainees' proficiencies and capabilities due to their role in giving them knowledge, information and practical experiences.
- VTC's programs are appropriate for Irbid's labor market because there are many training programs that include all economic activities, which makes skilled workers of various fields available. VTC also introduces classic trainings such as blacksmith, carpentry... etc., and specializations that keep pace with the labor market, which creates new and variable job opportunities.
- The labor market needs a lot of vocational trainings such as healthcare, dessert making, data entry, administrative coordinator, production kitchen, marketing and photographing.

- Vocational training is suitable for both genders; however, there are many trainings for males such as dessert shops, which is only for males, and beautification and salons, which are suitable for females.
- VTC gives trainees profession practice certificate for several stages such as professional, skilled and specialist.
- Vocational training course outputs met the trainees’ previous expectations and aspirations. They also generated several new horizons and aspirations in the vocational training after the end of the vocational training.

5.2. Interview findings

The key economic activities that provide job opportunities in Irbid are service companies, restaurants & desserts, shops and malls, industrial activity, mechanics, electricians, men and women beautification, vendors and agricultural activity, which is among the promising economic activities.

- Irbid’s labor market is slow because the available opportunities are too few and require non-university degree holders. The labor market does not have a lot of companies that absorb the numbers of graduates, and they do not pay well. Shame culture is common and there are many foreign workers that replace Jordanian workers. Irbid’s labor market needs proficient and skilled people. In addition, the labor market needs laws and regulations that control the market to become suitable for all. Irbid’s labor market does not have proper rules that make it suitable for all. Key informants at LTUC think that the biggest issue LTUC has with employers is their failure to subscribe workers to social security, while the law does not oblige small businesses to subscribe their workers to social security. Some entities such as Jordan River Foundation UNHCR contribute to paying job seekers’ salaries to help with their job stability.

- According to key informants, the Government enacts laws and regulations that help motivating employers and investors by providing them with facilities to establish private investments that contribute to employing job seekers, and provided workers with many labor rights and subscribed them to social security. There are currently mutual efforts between several entities to create job opportunities and employ job seekers. However, the key informants think there is a prejudice to workers and they are exploited. The workers do not stay in the work environment because the laws are not motivating and not friendly for all corporations in the private sector. There is a problem with the people who apply the law, as they do not act professionally with the investors. There are motivative regulations, while others are not. Moreover, lawmakers always enact laws and regulations while they are away from the ground, so there is a gap between the laws and labor market.
- There is no alignment between the education outputs and Irbid’s labor market because the latter needs vocationally trained graduates and the current orientation is mostly to academic paths. However, LTUC’s key informants suggested that LTCU was making continuous and constant updates to keep in pace with the labor market in any program it introduces. According to some key informants, the Government is currently taking steps, whether in vocational or technical trainings, in cooperation with partnering organizations in order to make an actual change to the youths’ stereotypes on occupations.
- There are many jobs closed to foreign workers including: administrative fields, sales, education, beautification, sewing, and accounting. According to KIs, there are laws and regulations made by the Ministry of Labor based on a trilateral commission. Based on a resolution made by commission, 22 closed foreign workers were specified. However, sometimes there are exceptions made through an ad-hoc committee at the Ministry of Labor. There is also a permit called an expert permit,

which costs more than the regular work permit and costs up to JOD 2500 and does not exceed 6 months. This permit is issued in two cases, namely an expert or through a committee at the Ministry of Labor, in addition to “investment instructions” in the event that there is a foreign investor who is given an exception for foreign workers.

- Irbid’s labor market was greatly affected by COVID-19 and many establishments were closed down permanently, which caused many workers to be laid off and unemployment to be increased. However, some key informants think that there is a positive effect of the pandemic in some areas, and many new businesses emerged after the pandemic, such as: the e-commerce, order delivery, digital marketing... etc.
- and There are many economic activities that have developed and prospered during the pandemic period, such as food industry, disinfectants, chemicals, medicines, face masks factories, medical activity, agriculture. It was also noticed that there was a change in the community thoughts about work, as there has become an acceptance of working for factories, which was not possible in the past.
- The top solutions for recovery from COVID-19 was the Government’s decision to postpone loan repayment installments and prevent debtor imprisonment. It also altered and updated the Defense Laws continuously in line with the workers and employers’ interests. It was necessary to have a motivation for starting new businesses that create jobs, provide the necessary financial support to business owners, facilitate loans given by the banks, reduce the interest rates, reduce tax burdens and inject cash by the Central Bank. Furthermore, it is necessary to start businesses that help reviving the market and creating more jobs by attracting investments and providing the necessary facilities to them. The recovery needs a concentration of efforts of all sides (the Government, organizations and

supporters), and it is necessary to relieve business owners from duties and taxes as a form of stimulation for employers to help them keep going and develop.

- Vocational training has a competitive advantage and a vocationally trained person with a vocational craft plays a big role in increasing his/her competitiveness in the labor market. A person with a vocational craft is not the same as someone who needs to learn. Vocational training plays a key role in increasing the competition in the labor market, and companies and organizations started to target vocationally trained people, thanks to their experience in the labor market.
- Vocational training is suitable for both genders, thanks to the variety of vocational programs introduced by VTC. There are many programs that suit males such as blacksmith, carpentry... etc., and many programs that suit females such as sewing and beautification. Moreover, there are programs that suit both genders such as healthcare, hotel management, restaurant management... etc., but the key informants think vocational trainings are suitable for males more than females.
- VTC's courses are suitable for Irbid's labor market, but they need to be updated in line with the labor market developments; however, there is a gap between the labor market and the courses introduced by VTC, which tries to reduce this gap. According to LTUC's key informants, training through LTUC is suitable for the labor market demands by 70%; and over the past couple of years, there have been excellent changes to VTC and updates to those programs.
- The key procedures and conditions to be met by businesses to be licensed are the obtainment of a home-based profession license from the Chamber of Commerce and a lease contract. The Regulation allows 15 professions to be practice in the residential areas, provided that the maximum space dedicated for the business is 25 meters to make sure there is no annoyance, and the professions are required to be

simple such as pastries, pickles, digital marketing, needlework... etc. The Law relieved these businesses of the licensing fees for three years as a form of support.

- According to GIM’s key informants, small home-based production businesses have no economic effects because 90% of them obtain a license just for getting a loan from a lending institution.
- According to GIM’s key informants, there are no obstacles preventing the licensing home-based businesses, and all procedures are normal; and even if they are complicated and lengthy, they eventually protect the business owners. However, the key informants suggested that the procedures were lengthy and complicated and required multiple visits to the Industry Directorate, Chamber of Commerce, Local Administration and FDA.
- There are many procedures taken by the key informants to help the youths and students and to plan their careers. They include job guidance campaigns starting with making school and university students aware of the careers and their importance in finding a job instead of focusing on the academic specializations that see a recession in the labor market. Some key informants made it clear that it was necessary to change the community and youths’ opinion on the academic specializations by guiding them to vocational trainings, as they should choose their future careers based on the current situation of the labor market. Some key informants think it is necessary to raise awareness starting with the family and parents, and it is necessary to intensify studies of the education outputs and labor market. ILO developed a video game application through which students are guided to the most important future jobs.
- There are many reasons for women job instability:
 - Wage is not appropriate.
 - Lack of skills and experiences necessary to complete the work properly.

- Inappropriate work environment.
 - Workplace is away from place of residence.
 - Lack of nursery.
 - Lack of commuting.
 - Social status and family liabilities for women.
 - Shame culture.
 - Long working hours.
 - The employers themselves and line manager's treatment.
- The key solutions required to be followed to reduce job instability are:
- Availability of a nursery.
 - Availability of commuting.
 - Availability of an appropriate work environment.
 - Additional guidance and awareness of the Labor Law.
 - Availability of facilities dedicated to women.
 - Concentration of multiple efforts to establish the principles and rules that help controlling the labor market.
 - Application of labor rights.
 - Establishment of regulations by the Government to reduce the worker transportation costs.
- There are may key roles to be played by the key informants to reduce unemployment and help employing job seekers by matching them with employers;

announcing available vacancies in the labor market; holding employment day events in cooperation with the National Employment Center; and introducing vocational training programs in cooperation with VTC. Furthermore, VTC introduces training courses for nominal fees to contribute to improving the job seekers' skills and proficiencies to make it easier for them to find suitable job opportunities. Some key informants match graduates and job seekers with employers based on their specializations. The Chamber of Industry specifically established a support and employment unit and it worked with multiple organizations to provide the needed support. GIM holds training courses, especially for women to improve their skills and proficiencies. Jordan River Foundation supports and follows up home-based businesses after the financing; and it provides guidance, instructions, matching, awareness raising and capacity building.

- The most important vocational trainings that create job opportunities for the youths in Irbid are:
 - General maintenance.
 - Hybrid car maintenance.
 - Computer skills.
 - English language skills.
 - IT.
 - Smartphone and computer maintenance.
 - Digital marketing.
 - E-commerce.
 - Renewable energy.

- HVAC.
 - Electric works.
 - Constructions.
 - Cybersecurity.
 - Artificial intelligence.
 - Network security.
 - Planting with aquarium water.
 - Public safety.
- The most important basic life skills and trainings needed by job seekers to increase their competitiveness chances in the labor market are:
- Communication skills.
 - Work environment integration skills.
 - CV creation.
 - Entrepreneurship.
 - Acceptance of and integration into the labor market.
 - Self-reliance.
 - Learning a profession.
 - Financial skills.
 - Negotiation.
 - Finding hidden job opportunities.

- Cautious procedures for job interviews.
 - Career and goal determination.
- Unemployment rate in Irbid is 21.6.

Findings related to lending institutions

- The lending institutions play a key role in supporting the licensed and unlicensed businesses by providing facilities and financial support needed for those businesses.
- Among the most important conditions required to be met by businesses to obtain the necessary financing from lending institutions are for those businesses to be existing, which is verified through site visits and customers' official papers as specified by the company including ID cards, guarantees, monthly income proofs. If the business does not exist, it will be studied by the company; and if it meets the terms and conditions, it will be financed.
- There are many things to be taken into consideration by the lending institutions to ensure the business will succeed, including visits to follow up the customer's business and ensure the progress of work in addition to conducting a feasibility study and a financial study of the customers' businesses and determining the value of materials, profits and expenditures. The institutions keep in contact and follow-up of the customers' businesses to ensure they continue and succeed.
- There are many guarantees and papers required from women business owners to finance their businesses, which are the ID card, family book, guarantors' family book and ID cards. Additional documents can be required according to the granted amount. If the business is licensed, a profession license, commercial register, lease contract or collateral.

- The lending institutions finance the business owners in full and at once, and if the periodic follow-ups show the business is successful, it will be refinanced again.
- The lending institutions establish many motivational measures to encourage women to obtain financing, including: the customers engagement in many training courses, such as financial education and social media marketing, in addition to showing customers many success stories of other customers as a form of motivation. Moreover, customers are also engaged in bazaars and exhibitions, and they are invited to most of the events, conferences and exhibitions held by those institutions.
- There are many effects that resulted from the financing of small home-based businesses. The majority of these businesses were permanently closed down and their income stopped. The lending institutions were unable to attract more women business owners to finance their own businesses, the turnout of women to request financing from lending institutions decreased, and many of them were unable to pay the incurred installments, so the institutions supported the businesses to reach the recovery stage by rescheduling and postponing their loans for several months.
- The lending institutions engage women in many courses that contribute to the continuity and success of their businesses, including: promotion, marketing, business establishment and management and financial education courses. It is also necessary for women business owners to receive vocational trainings that help with the development of their own businesses.
- There are many courses that women must receive before starting their own business, including: financial education trainings and business establishment and management.
- The lending institutions attract and reach women to obtain the necessary financing for their businesses through various social media platforms, customers themselves, employees in the field, brochures and various means of advertisement.

- The financed businesses contributed to economic recovery and poverty and unemployment reduction by employing workers. The financed businesses develop, grow and expand, and other branches are opened to contribute to the employment of more workers, which leads to economic recovery.

5.3. Descriptive analysis outcomes of employees and job seekers' questionnaires

Job seekers

- There were 621 females and 379 males, which means the surveyed sample included both males and females in percentages that reflect the reasons for the survey. Females were the higher percentage of respondents by 62.4%, while males were lower percentage of respondents by 37.9%.
- The number of Jordanian respondents is 814, and the Syrian respondents are 183 (18.3%) of the total respondents of various nationalities. The least number of respondents belong to other nationalities (0.3%), i.e., three out of 1000 respondents to the survey.
- The number of respondents of the younger age group of 18-35 is 679 respondents (67.9%), which means the respondents belonging to the first age group are more than those belonging to the second age group (36-48) who are 321 respondents (32.1%).
- The surveyed sample involved 468 single respondents (46.8%), which makes it the majority group of individuals (including males and females), and 464 married respondents (46.4%). The respondents included 52 divorced and 16 (1.6%) widowed individuals. The majority of the respondents here belong to group of singles (males and females) and the least group is the widowed individuals.
- 53.9% of the respondents do not have children (in the event they are unmarried), and they are the majority of respondents (539). The respondents with 1-5

- children are 391 (39.1%), and the least group is the respondents with more than 5 children, which involves 70 individuals (7.0%).
- 237 respondents (23.7%) did not finish senior secondary education, 331 respondents (33.1%) finished high school, 107 hold a diploma degree, 16 respondents (1.6%) hold postgraduate diploma, 274 hold bachelor degree, 34 respondents (3.4%) hold master degree, and 2 respondents hold PhD, as they are the least percentage (2.0%).
 - 773 individuals (77.3%) prefer pre-employment training, i.e., while 227 individuals (22.7%) do not. The responses show that the majority do not prefer pre-employment training.
 - 166 people (16.6%) prefer to work for international and national humanitarian organizations, and 182 people (18.2%) prefer the industrial activity. The commercial activity attracts 112 respondents (11.2%), while the agricultural one attracts 67 (6.7%) of them. The tourism activity is preferred by 28 respondents (2.8%) only, and those who prefer food industry are 93 (9.3%). Media sector is not attractive for many people, only 14 (1.4%) prefer it, and 36 people (3.6%) prefer technology activity. The healthcare activity attracts 43 respondents (4.3%), construction activity is preferred by 45 people (4.5%) and people who prefer to be self-employed are 75 (7.5%). Based on the said percentages, it is clear the industrial activity is the most attractive for the surveyed respondents, while the media activity was the least for them same people.
 - The number of individuals who have experiences in both national and international organizations' works are 123 (12.3%), and those who have experiences in the industrial activity are 21 (2.1%) only. The survey shows that 36 people (3.6%) have experience in the commercial activity and 45 people (4.5%) have experience in the agricultural activity. There are 64 people (6.4%) with experience in the

tourism activity, 9 with experience in food industry and 78 people (7.8%) with experience in the education activity. Based on the survey, 174 people (17.4%) have experience in the technology activity, 111 people (11.1%) have experience in media activity, 76 people (7.6%) of the surveyed people have experience in the construction activity. Only few people have experience in the healthcare activity, 20 individuals (2.0%), 88 others (8.8%) have experience in the service activity, and 109 (10.9%) have experience in self-employment, while 8 people (0.8%) have no experience per their responses. The said percentages make it clear that the least common experiences are in the industrial and food activities.

- 313 people had their job title as a worker, and 156 (15.6%) of them had their job title as an employee. Furthermore, there are 107 people (10.7%) who work in teaching and research, and only 3 people (0.3%) have their work nature in media field. Individuals who call themselves self-employed are 36 (3.6% of the respondents), and those who work in technology field are 13 people (1.3%), while 23 people (2.3%) responded with production and food. Finally, 37 people stated that they worked as volunteers.
- There are 92 people with analysis and critical analysis skills, and 328 with continuous learning skills. Moreover, 106 people have creativity and innovation skills, and 21 people have emotional intelligence skills. Life skills are owned by 32 people and technology skills are enjoyed by 9 people only. The survey shows that 8 people have staff affair management skills, 12 people have technical skills, 14 have leadership skills and there is only one person with positive thinking and another one with non-Arabic language skills, as well as two people with quality control skills.
- 683 people previously had jobs, while 307 people have never worked. According to these numbers, more than half the respondents (63.8%) had previously worked.

- 98 individuals quit their jobs because they sought new challenges in accordance with their capabilities, and 78 did so looked for a career development. 178 of the respondents stated that they wanted a higher salary, and 14 respondents said the reason was the lack of flexibility in the work schedules. The lack of compliance with job description was the reason for 7 respondents to quit, while 12 people quit their jobs due to a change in their career. Furthermore, employment contract expiry caused other 148 people to cease to keep their jobs, while the lack of passion caused the same to 7 people. There were 13 people who quit their jobs because their companies were disrupted and collapsed, and line manager turnover pushed 10 people to leave their jobs. Other reasons included the lack of transparency, fairness and respect, which caused 7 people to quit, while 39 individuals quit their jobs due to being constantly worn out, and 5 people quit due to issues in job performance. There were more reasons including disrespect by line managers causing 5 respondents to quit their jobs, lack of subscription to social security was the reason for 15 people to quit; and finally, 8 people quit because their labor rights were not maintained.
- 541 out of 693 (54.1%) received their salaries in full, while 15.2% of them responded with no. Those who said no are a minority comparing to the others who receive their wages in full.
- 801 people confirmed that they received their wages in full, and 67 people attributed their work stability to continuous training. The ability to build a set of positive social connections was a reason for 8 people to main stability, and the ability to compete positively was the answer of 2 people. 58 people made clear that job security was the reason for stability, 15 people confirmed that transparency was the reason, and 4 people stated that their reason was objectivity and absence of discrimination. Top leadership's ability to control the

work and involve all divisions of the company in making future plans is attributed by 2 people, while 3 people said it was because of the presence of a proper performance-based assessment system. 16 people think that stability is due to maintaining labor rights, 5 others think it is because of commuting availability and 5 say it is due to work environment suitability. Based on these numbers, it is clear that the most important factor of stability at work is the workers' receipt of all their rights.

- 411 people receive the minimum wage of JOD 260, 480 people answered with a range of JOD 261 to 500, and 92 people said JOD 501 to 999, while only 17 people answered with above JOD 1000.
- 57 respondents claimed to have faced closed jobs, while 943 of them did not. This means a small percentage of respondents found closed jobs.
- 15 people found teacher job closed, factory worker is another closed job faced by 10 individuals, and self-employment is also closed as stated by two people. Two people say driver job is closed, three people answer with society representative or political participant job, and 8 people say fuel vendor job is closed.
- 37 people had the same benefits of the Jordanian workers, while 131 said they did not have the same benefits enjoyed by Jordanian workers
- 125 people found out that they did not have the same benefits of the Jordanian workers in terms of salary. 15 others said it was the bonuses and incentives, 3 individuals stated that it was the leaves of all kinds, while 6 people said the working hours, and other 6 said commuting. Furthermore, two people said the availability of nursery for children, 17 people complained about the lack of social security subscription, one person indicated the lack of appreciation of accomplishment and skills, and 11 people mentioned the career development.

- 171 people (24.67%) were abused in their jobs, and 532 did not go through any kind of abuse experience while they were carrying out their previous jobs. Based on the given numbers, the majority of respondents were not abused by their employers during their work.
- Three people were physically attacked and 75 people were verbally abused. The emotional abuse was suffered by 35 people (20.5%), 17 people were bullied, and three people (1.7%) were harassed, while one person was sexually attacked. Moreover, one person was digitally abused, six individuals suffered corporate abuse and 32 were subject to economic exploitation. Based on these percentages, we can find that the most common abuse was the verbal, which hurt others' feelings; therefore, we should shed light on such abuses that could lead to frustration and deprives of motivation or loyalty to the workplace in which case the organization could end up collapsing or being disrupted.
- 10% said that they or any of their family members have ever been subject to violence, while the other 90% said neither them nor any of their family members have, which means the vast majority of respondents have not been subject to any kind of violence and none of their family members has.
- Three people were subject to sexual violence, 12 people suffered physical violence and 50 others went through a psychological violence experience. Furthermore, economic violence victims are 14, and 11 people were abandoned. Other 11 individuals were victims of bullying, and one person was harassed. We can see that the most common types of violence involved physical and psychological forms.
- 279 people said that they or one of their family members suffered stress, and 721 did not, which means the majority of them did not suffer stress.

- 72 people said they reduced their exposure to stress, 80 respondents stated that they handled stress by expressing their feelings, 31 others tried to make balance between various life aspects, and 52 people said they adapted to pressures. Furthermore, 7 people handled stress by acceptance, three individuals said they used reflection and breathing exercises, and three people overcome stress through sports. Three people dealt with their stress through social relationships with friends and family members, three others dedicated time to take care of themselves and relax, and only one person practiced his/her hobbies to do the same. Learning new skills was the way for two people to handle their stress, and two others avoided bad habits as a way to handle stress. Finally, disclosure of stress reasons and receipt of psychological support helped five people to handle their stress. It is noticeable that 28.7% of people expressed their feelings. The second highest percentage is the reduction of exposure to stress as a way to be free of stress.
- There are 52 respondents (5.2%) with working children, while 948 respondents said they did not have working children.
- The reasons for job stability include the availability of suitable work environment, fairness and transparency, proper assessment based on good performance, commuting and health insurance and social security subscription.
- The basic salary received by a worker should be satisfactory comparing to his/her coworkers.
- A worker should receive a financial incentive from his/her line manager if he/she is excellent at work.
- A worker should feel job security and respect from his/her manager, as well as team spirit because they are among the most important factors that motivate individuals to work seriously, develop and be creative at work.

- It is important to have commuting, health insurance and social security.

Employers

- the majority of organizations has one branch (52.7%), while 33.3% of organizations have more than one branch and less than five branches. Only 42 organizations have more than five branches, and they are the least percentage of organizations (14.0%).
- 105 employers work in retail business activities, while manufacturing activities are 7.7. Agriculture and forestation activities are 0.3, i.e., only one organization works in agriculture business. As for information and telecommunication activities, the percentage is 2.3, while education activities are 8.0. Accommodation and food service industry activities are 23.0, and healthcare activities are 8.3. Based on the above outcomes, the organizations with the least activities belong to the superregional organizations and commissions (humanitarian organizations), which means they are the lease sector among the surveyed employers besides agricultural and media activities. On the other hand, trade, food and health are the most attractive activities for the surveyed employers.
- There are 107 organizations with less than 10 workers, 99 organizations with 10-99 workers and 24 organizations with over 100 workers. The majority of the surveyed organizations have less than 10 workers.
- The percentage of industrial jobs in demand for organizations is 11.0, while humanitarian job percentage is 2.0. Trade job percentage is 39.7, tourism and hotel job percentage is 4.3, construction job percentage is 1.7, training job percentage is 8.7 and the least percentage belongs to the agricultural jobs with 0.3, which makes it the least attractive for jobs in demand, while the trade and food jobs are in the highest demand.

- The percentage of marketing and sales job opportunities is 14.3, while it is 2.0 for handcrafts and 2.3 for cooking. Job opportunities in customer service and reception is 8.7 percent, and instructors and trainers have 5.0 percent of job opportunities in demand. Engineering percentage is 1.7, maintenance percentage is only 1.0 and beauty percentage is 2.0, which is the same for design and photography percentage. The outcomes show that there were jobs in low demand at the surveyed organizations such as theater jobs, administrative positions, female driving tutors and others. The highest percentages belong to marketers and salespeople, female cleaners and accountants.
- There is a lot of vacancies that are hard to be filled. The percentage of opportunities that are hard to find a worker to fill is 8.7. The percentage of design and programming job opportunities is 0.3, the percentage of secretary and data entry is 0.3 too, and digital and social media marketing opportunities have the same percentage as well. The percentage of a professional chef is 3.3, rare percentage of female field workers is 0.3 and percentage of female models is 0.3 as well. The percentage of sewing job opportunities is 0.7, guarding and security percentage is 0.6 and maintenance percentage is 2.3. This question demonstrates that there are many vacancies of rare and various nature due to different nature of each of the surveyed organizations. The question was answered without suggestions or multiple choices.
- There is a match between the available vacancies and workers' demands. 90 percent said yes, which means the majority actually finds that the available vacancies match the workers' demands, while only 10 percent is the minority who does not find any match between the vacancy supply and demand.
- There are many skills that need to be owned by individuals to work for an organization. The analysis and critical analysis skills are 24.7 percent, while

continuous learning skills are close to critical analysis skills with 20.0 percent. Creativity and innovation have 16.0 percent, which is good comparing to other skills and indicates they are among the skills required by organizations. The social communication skills are 17.7 percent, life skills are 1.7 percent, leadership skills are 1.3 percent, technical skills are 2.3 percent, work environment adaptation skills are 3.0 percent and non-Arabic language skills are 0.7 percent. The foregoing demonstrates that the analysis, continuous learning and creativity and innovation skills are in the highest demand for organizations, while the skills in low demand for the surveyed organizations include quality control and non-Arabic language skills.

- The percentage of instruction and teaching skills is 1.0, tact percentage is 0.3, and convincing and sale techniques are 0.3. It is obvious that only few other skills were mentioned in the responses although the previous question was comprehensive and could fulfill all different responses made by organizations.
- The percentage of pre-employment training preference is the higher one, as 80.7 percent said they prefer training before employment, while only 19.3 percent said they did not. This indicates that over half the organizations prefer to have their employees trained prior to employment.
- The percentage of Jordanians' employment at organizations ranges between 100-50%. 62.0 percent of organizations employ Jordanians by 100%, while 25.0 percent of organizations employ Jordanians by 51-99%, and only 13.0 percent of organizations employ Jordanians by 50%. The foregoing shows that the majority of organizations, 186 out of 300, employ Jordanians by 100%, and the second largest percentage of employing Jordanians is 51-99%.
- The ages preferred for employing Jordanian males of 18–35-year-old was the highest for organizations with 81.0 percent. 36-48-year-old was the second most preferred age group (4.3%) for organizations, 44 organizations (14.7%) have no

- preference for any age group, as they preferred males between 18 and 48-year-old. The survey shows that the most preferred age group for males to be employed is 18-35, which means age can be among the employment challenges for people aged older than 36.
- 1-20% of women employment at organizations is 63.7 percent, i.e., 191 organizations. As for organizations that employ women by 21-50%, they are 14.3 percent; and 15.3 percent of the surveyed organizations employ women by 51-99%. Finally, 6.7 percent of those organizations employ women only, i.e., 100% of staffs are women, which is a good percentage comparing to others in terms of women workforce. The above outcomes show that the majority of organizations employ women by 1-20%.
 - The percentage of preferred age for Jordanian males from 18 to 35 is 87.7 percent, while the percentage of the other age group of 36-48 is 2.7 percent. This percentage is so low comparing to the previous age group in terms of female employment age preference. Only 29 organizations have no age preference for women employment, i.e., 9.7 of the surveyed organizations employ women aged 18-48. This means the most preferred age for women employment is 18-35.
 - 282 organizations employ workers with disabilities by 5%, while 13 organizations employ less than 5%, and only 5 organizations employ workers with disabilities by over 5%. Based on the foregoing, 5% is the highest percentage of people with disabilities employment at organizations, while a low percentage of organizations employ more than 5% of people with disabilities.
 - The percentage of the demanded trainings in relation to the art of cooking and dessert making is 9.3 percent, nursing and healthcare are 1.7 percent, agricultural training is 0.3 percent, mobile and computer maintenance is 3.7 percent, heating, ventilation, and air conditioning are 1.0, public safety is 1.3, technological works are

2.3 percent, social media marketing is 4.3 percent, marketing and sales are 9.0 percent, industrial trainings are 1.0, accounting trainings are 3.3 and driving-related trainings are 0.7. The above percentages show that the most trainings in demand are the art of cooking and nursing and healthcare, while decoration is in a low demand comparing to other trainings, as its percentage is 0.3. Various trainings have different percentages based on the type of each organization's activity.

- 79.0 percent of organizations have a pay grade, while 21.0 percent do not, which means the majority of organizations have a salary scale in place.
- There are percentages of a difference in pay grade depending on whether an individual has skills and experiences. 85.7 percent of the responses are yes and 14.3 percent of them are no, which shows that most employers have variance in pay grade that rewards each employee differently based on his/her skills, capabilities and experiences.
- The percentage of minimum wage of JOD 260 is 57.7. The workers who receive JOD 260-500 are 24.0 percent, while workers who receive JOD 500-1000 are only 1.0 percent. It is obvious that the majority of female workers' wages is at the minimum wage of JOD 260, and the second most common wages ranger from JOD 260-500, while the remaining ranges are at low to medium rates.
- There is a difference in the percentages of whether social security subscriptions are made available by the organizations. 202 organizations responded with yes, i.e., they have social security subscriptions; 54 organizations said they did not have social security subscriptions; and 44 organizations refused to answer or said they did not wish to make a disclosure in relation to social security. The foregoing demonstrates that the vast majority of the organizations offer social security, and a considerable number of them do not.

- There is a difference in the percentages of whether health insurance subscriptions are made available by the organizations. 59.7 percent of organizations have a health insurance plan, but it is voluntary. On the other hand, only 3.7 percent of organizations have an obligatory health insurance plan, while 21.7 percent of organizations declined to respond. The outcomes show that the majority of organizations do not offer a health insurance.
- 44.3 percent of organizations have part-time jobs, 48.3 percent do not, and 7.3 of organizations declined to respond. It is clear that the majority of the organizations do not have part-time jobs.
- 62.7 of organizations have overtime work, i.e., more than half of them, while 34.7 do not have any overtime work, and 2.7 percent of organizations declined to respond. The survey demonstrated that 188 out of 300 organizations have an overtime work system, and 104 do not, while 8 organizations did not wish to answer for unknown reasons.
- Obligatory overtime work is 7.0 percent, while 90.0 or organizations do not apply obligatory overtime work, and 3.0 percent of organizations declined to respond. Obviously, the vast majority of the surveyed organizations do not oblige their employees to work overtime, which means overtime is available but not obligatory; on the other hand, only 21 organizations oblige their workers to do an overtime work.
- 16 organizations have nurseries and 275 do not, while 9 organizations declined to respond. It is noticeable that only few organizations make nurseries available, while the vast majority of them (91.7%) do not have a nursery.
- 144 organizations (38.0%) make commuting service available, and 177 organizations do not, which makes commuting difficult; and the remaining 9 organizations declined to respond. According to the aforesaid figures, most organizations do not

provide private commuting service, while less organizations do. We can say here that commuting could be one of the obstacles or challenges that make it harder to have a job opportunity.

- Women’s encouragement with financial incentives is 25.0 percent, while encouragement with moral incentives is 14.3 percent. Both financial and moral incentives combined are 60.7%, which is the highest. This means when financial incentives are accompanied by moral ones, working women will be more motivated to work for an organization than when each form of incentives is given apart. The lowest percentage of motivation for women to work is the moral incentives.
- Women employment rejection is 30.0 percent, which is somehow high and considerable comparing to other challenges. Traditions and customs that restrict women work are 29.3 percent, which is also high. Harassment is 2.7 percent, and family challenges are 18.0 percent, while distance from workplace is 7.7 percent. Maternity is among the challenges at 2.7 percent and commuting hardship is 0.7 percent. The foregoing shows that the challenges that prevent or limit women work at the surveyed organizations are various and different based on many factors; however, the most prominent challenges involve rejection, traditions and customs, as well as lack of nurseries. This highlights the top challenges that women face at work or even attempt to apply for a job in order to figure out the reasons for this problem and try to find the best solutions at reasonable costs.
- The times and circumstances in which vacancies are announced vary. Eight organizations think an announcement can be made anytime of the year, and 33 organizations prefer to have applications for a job to be made every year. There are 12 organizations that prefer it to be on a monthly basis, and 15 organizations that prefer it to be on a quarterly basis, while 10 of them think it should be semiannually (every six months). For 34 organizations, a vacancy announcement is best made

seasonally, as seasons vary and some of them have different and distinct characteristics comparing to the rest of the year such as back to school, holidays, Ramadan, wedding ceremonies and other seasons. Three organizations stated that was no specific time, but it depends on their economic situation, where they make such an announcement where they have an economic growth. 25 of the respondents think the best time to make their announcement depends on the year seasons, with both winter and summer being the highest seasons. 66 other organizations did not specify the right time, i.e., they find it. It is noticeable that the majority of organizations think the right time is when they need to fill a vacancy. It varies from organization to another with respect to the best time to announce a vacancy, which makes sense due to the differences in the nature of work or activity done by each organization apart. This variance indicates the sample includes various activities and businesses.

- 47.3 percent of organizations make their vacancies known through connections and word of mouth, which is a very high percentage comparing to other means. 12.0% of vacancies are announced through prints, 6.3% of organizations use the Labor Directory to fill their vacancies, and 2.3% of vacancies are filled through the Employment Bureau of Princess Basma Center for Development. Social media platforms (WhatsApp, Facebook... etc.) are used by 25.7%, and job search websites (Akhtaboot, Bayt.com, LinkedIn... etc.) are used by 1.7% of the organizations. 3.3% of organizations depends on their own HR departments, and 1.0% depends on other means. It is clear that the most used means are the connections, prints and social media platforms (WhatsApp, Facebook... etc.).

6. Recommendations

1. To provide an appropriate financial support that contributes to employing additional numbers and developing the workers and products by raising the loan limit set by the lending institutions and increasing the value of grants provided by the donating organizations and corporations.
2. To comply with the primary motivations and passion for the people wishing to obtain grants or loans by preparing templates that simulate the primary motivations that show the importance of the project for individuals and the contribution to sustainable local development.
3. To activate monitoring over the grants provided to individuals by the donors in order to ensure the financing is delivered in full and continued.
4. To study the reduction of custom duties and loan interest rates, extension of the grace periods, facilitation of licensing procedures, reduction of financial burdens incurred by them to start businesses and increasing the chances for small production businesses to continue.
5. To consider the importance of designing a portal that gathers all institutions that issue licenses to small production businesses to encourage people to apply for licenses, and reducing the financial burden.
6. To have the relevant ministries and nongovernmental institutions comply with matching the small production business owners with the donors so they can obtain a financial and technical support, and with entities that support them to develop their businesses and provide raw materials to businesses to ensure the economic recovery is realized.

7. To make employers more monitored in relation to the suitability of wages, skills, duties and tasks as agreed in the job description, as well as the made efforts in line with the wages paid in the local labor market; to provide a work environment appropriate and suitable for workers; to continuously develop workers' skills; to provide workers with financial and moral incentives, social security and health insurance; to provide commuting service and nurseries; and to comply with the labor rights set forth in the Labor Law of Jordan (contracts, maternity leaves, breastfeeding leaves, daily working hours... etc.) to make the workers enjoy stability in the work environment and increase their productivity.
8. To have employers and workers comply with the code of conduct (especially in connection with fairness, transparency, accountability, respect and appreciation) due to its positive effect on the work environment and the big role of the workers' stability and productivity.
9. To provide studies and update the specializations in demand at the labor market on an annual basis for the next five years with the possibility to remove the unneeded specializations through relevant entities such as the Civil Service Bureau and the Ministry of Higher Education & Scientific Research.
10. To focus on financing businesses by donors to help stimulating the economy in areas like production kitchens, pomegranate molasses, honey, jam, chocolate making, needlework, handcraft, aquaculture, fitness centers, plumbing for women, nursery, animal husbandry... etc.).
11. To focus on vocational trainings that suit the labor market: digital marketing, handcrafts, recycling, waste management, hybrid car maintenance, photographing, fashion design, IT, packaging and wrapping, healthcare, chocolate and dessert making, English language skills, smartphone and computer maintenance, e-

commerce, renewable energy, HVAC, electric works, constructions, cybersecurity, artificial intelligence, network security, planting with aquarium water and public safety.

12. To direct the employment-concerned entities to the sectors with the most job opportunities: service companies, restaurants and dessert shops, supermarkets and malls, industrial activity, beautification for men and women, mechanic, household and car electric works, sales, IT, technology and network activity, constructions, e-commerce and order delivery, with a prediction on the agricultural activity in the coming years.
13. To have the Government contribute to providing facilities to investors to implement projects and facilitate branches of factories in communities outside the industrial estates due to their roles in stimulating the economy and reach as many working women as possible.
14. To continuously develop vocational training programs and courses in line with the labor market demands to narrow the gap between the supply and demand.
15. To urge to direct the educational policies to vocational education, focus on its importance in the labor market and its suitability for the available vacancies, and intensify the efforts to raise the communities' awareness through appropriate educational programs and advocacy gaining campaigns.
16. To focus on the basic skills that improve job seekers' competitiveness chances in the labor market and small production businesses' success chances to start their own businesses: basic life skills (self-management, communication, problem solving, decision-making, negotiation, creative thinking... etc.), work environment adaptation skills, employment skills (cover letter, CV creation, interviews, Labor Law, job opportunity discovery), entrepreneurship, financial skills, marketing and business establishment and management.

17. To review the lending institutions' work principles by providing a new product to the youths wishing to start a business at a lower interest rate and longer grace period with a periodic follow up, and to provide some business establishment and management trainings, as well as feasibility study.
18. To focus on the need for a broad national framework to contain the production business owners to continuously train them for technical, technological, professional and marketing skills, product development and local and international market alignment, and to help matching them with the donors and lending institutions.
19. To raise women's awareness to get job opportunities that suit the education qualifications, capabilities and experiences; and to give a training or lectures in the work environment to each individual, whether a worker, employee or director to determine the rights and obligations of each individual and to create a suitable work environment that makes all individuals a complete and effective team.
20. To conduct studies specifically related to challenges faced by women, people older than 36-year-old and non-Jordanians to check the outcomes and make the appropriate change to ensure the economic growth and development.
21. To enhance the social protection measures as a way to prevent crises, allow recovery and build the resilience ability.
22. To affirm the importance and necessity to enhance the creation of sustainable laborers, social protection systems and appropriate work.
23. To provide a suitable work environment to all workers and to maintain their rights without favoring any side in particular. The outcome will affect the organization, which could eventually cause the organization to collapse, which is the biggest concern for employers and affects the overall economy.

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27	Percentage of child labor in the surveyed sample	55
28	Percentage of extent of agreement with expressions and concepts that concern job seekers at the surveyed organizations	55–56

8. References

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