



## **Labor Market Study – Mafrq Governorate**

**Conducted by**

**The Jordanian Hashemite Fund for Human Development (JOHUD)**

**In Partnership with**

**The Spanish Agency for International Development Cooperation (AECID)**

**And**

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## 1. Introduction

Mafrq Governorate is located on the east of Jordan at the Jordanian-Iraqi border and Jordanian-Syrian borderline on the east, and Jordan-Saudi Arabia borderline at the south and east. Mafrq area is 26551 km<sup>2</sup>, and its highest spot is about 915 meters above sea level at Rihab. The Governorate's area is 29.6% of Jordan's total area, and it is the second largest governorate after Ma'an. The Northern Badia occupies the vast majority of the land area. It was first named "Fudain," then it was named Mafrq<sup>1</sup> due to its location at international crossroads. It connects Jordan to Iraq through Al Karama border center 285 km away from the city center; and to Syria 20 km away from the city center. Mafrq has a population of 549948 and an area of 26550.6 km<sup>2</sup>, with a population density of 20.7 inhabitant / km<sup>2</sup>. The Governorate is distinguished by its location at international crossroads connecting Syria, Iraq and Saudi Arabia. It has a lot of archaeological sites and tourist attractions, especially Fudain, Rihab, Um Al Jmal, Sadd Barqa in Ruwaished, Jawa in Dair Al Kahf... etc., and Hejaz railway runs through it. (Ministry of Interior, 2022).

There are many opportunities in the Governorate such as investments in tourism (rests, hotels, restaurants conventional crafts) to increase the tourist attraction and provide various job opportunities. In addition, there are investments in the natural resources field like quarries and volcanic eruption, which highlights the extraction industry's role in development. There are also investments in agriculture using artesian wells and dam waters, with the agricultural activity being director to the crops suitable for the area, which increases the return from the good arable lands.

There is a number of challenges that face the Governorate. The most serious ones are the lack of a good tourism and tourist service development plan, unplanned extension and transgression to arable lands, public domains that fracture the ownership

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<sup>1</sup> Mafrq means "crossroads."

as a result of failure to use them at the possible productive capability, and the lack of a development plan and utilization of the extraction industries.

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 polices and other solutions take time to pay off if they are applied.

According to the Department of Statistics, the unemployment rate in Mafraq 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). Mafraq has the highest unemployment rate at 28.7%, while Zarqa has the lowest rate at 19.2%. (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 addressing researchers and employers was conducted in order to understand Mafraq's labor market and the extent to which labor market components affect employment and reduce 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 Mafraq 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...etc. The sample was distributed across all counties and villages of Mafraq 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:

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

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

### Mafraq

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 Mafraq, it turned out to be 218.437. 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 Mafraq. 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 14th, 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 Mafraq distributed 414 questionnaires to employers and 1378 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 Mafraq: Labor Directorate, Irada Program, Industry Directorate, Chamber of Commerce, King Hussein bin Talal Development Zone, Vocational Training Corporation, Mafraq Governorate, Greater Mafraq Municipality, ILO, Luminus Technical University College (LTUC), Jordan River Foundation and United Nations High Commissioner for Refugees (UNCR).
- II. Lending institutions: Al Namothajiah for Islamic Microfinance, National Microfinance Bank and FINCA.
- III. 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 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 survey, 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 Mafraq labor market.

#### **3.1. Descriptive analysis of Mafraq employers**

A field survey was aimed at employers in cooperation with JOHUD and AECID to understand Mafraq 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 (59.3%), while 32.3% of organizations have more than one branch and less than five branches. Only 25 organizations have more than five branches, and they are the least percentage of organizations (8.3%).

Number of organization's branches	Number of respondents	%
1 branch only	178	59.3
1-5 branches	97	32.2
Over 5 branches	25	8.3
<b>Total</b>	<b>300</b>	<b>100.0</b>

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

The below table shows the percentage of organizations' business activity. 135 employers work in retail business activities, while manufacturing activities are 8.7. Agriculture and forestation activities are 2.7, i.e., only 5 organizations work in agriculture business. As for information and telecommunication activities, the percentage is 2.0, while education activities are 3.7. Accommodation and food service industry activities are 17.3, and healthcare activities are 5.0. 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 tourism and media activities. On the other hand, trade, industrial and food are the most attractive activities for the surveyed employers.

Organization's business activity	Number of respondents	%
superregional organizations and commissions (humanitarian organizations) activities	1	0.3
Manufacturing (industrial activity)	26	8.7
Wholesale and retail (trade activity)	135	45.0
Agriculture, forestation and fishing (agricultural activity)	8	2.7
Accommodation and food service activity (tourism activity)	1	0.3
Accommodation and food service activity (food industry)	52	17.3
Education activities (educational activity)	11	3.7
Information and telecommunication activities (IT activity)	6	2.0
Other services (press and media activity)	1	0.3
Healthcare and social service activities (health activity)	15	5.0
Administrative and support service activities (service activity)	27	9.0
Construction activity	13	4.3
Other service activities (self-employment)	4	1.3
<b>Total</b>	<b>300</b>	<b>100.0</b>

Table 2: business activity Percentage of the surveyed organizations

The below table shows the percentage of workers of each organization. There are 204 organizations with less than 10 workers, 87 organizations with 10-99 workers and 9 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	204	68.0
10-99 workers	87	29.
Over 100 workers	9	3.0
<b>Total</b>	<b>300</b>	<b>100.0</b>

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 1.0, and humanitarian job percentage is 1.0, as well. Trade job percentage is 44.0, tourism and hotel job percentage is 2.0, construction job percentage is 1.3, service job percentage is 6.0 and the least percentage belongs to the media and marketing jobs, which makes it the least attractive for jobs in demand, while the trade, industry 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	3	1.0
Manufacturing (industrial activity)	45	15.0
Wholesale and retail (trade activity)	132	44.0
Agriculture, forestation and fishing (agricultural activity)	9	3.0
Accommodation and food service activity (tourism activity)	6	2.0
Accommodation and food service activity (food industry)	41	13.7
Education activities (educational activity)	13	4.3
Information and telecommunication activities (IT activity)	5	1.7
Other services (press and media activity)	2	0.7
Construction activity	4	1.3
Healthcare and social service activities (health activity)	14	4.7
Administrative and support service activities (service activity)	18	6.0
Other service activities (self-employment)	3	1.0
Wholesale and retail (retail business)	5	1.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

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 11.3, while it is 2.3 for handcrafts and 2.7 for cooking. Job opportunities in customer service and reception is 4.7 percent, and female instructors and trainers have 4.0 percent of job opportunities in demand. Maintenance percentage is 0.3, and beauty percentage is 2.3. The outcomes show that there were jobs in low demand at the surveyed organizations such as design and photographing jobs, theater jobs, administrative positions, female driving tutors and others. The highest percentages belong to marketing and accounting.

Jobs in demand for your organizations specifically	Number of respondents	%
Sales and marketing	34	11.3
Sewing and handcrafts	7	2.3
Cooking	8	2.7
Kindergarten female teachers	1	0.3
Female production workers	11	3.7
Female packaging and wrapping workers	2	0.7
Female cleaners	7	2.3
Customer service and reception	14	4.7
Pharmacist	8	2.7
Nurse	3	1.0
Female nutritionist	1	0.3
Female fitness trainer	2	0.7
Female instructors and trainers	12	4.0
Accountants	24	8.0
Engineers	4	1.3
Maintenance workers	1	0.3
Beauticians and hairstylists	7	2.3
Art works – design and photography	2	0.7
Theater and cinema	2	0.7
Female driving tutors	1	0.3
Administrative positions	1	0.3
Self-employment	1	1.0
N/A	145	48.3
<b>Total</b>	<b>300</b>	<b>100</b>

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 5.0. The percentage of design and programming job opportunities is 1.3, the percentage of secretary and data entry is 1.0 too, and digital and social media marketing opportunities have 0.3. 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 content writer is 0.3, theater and music is 0.3, maintenance is 1.7. 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	218	72.7
Worker	15	5.0
Design and programming	4	1.3
Secretary and data entry	3	1.0
Plantsman	2	0.7
Administrative position	3	1.0
Professional chef	10	3.3
Specialized beauty artists	3	1.0
Digital marketing and social media management	1	0.3
Sewing	1	0.3
Female field worker	1	0.3
Accountants	8	2.7
Salespeople	5	1.7
Pharmacists	3	1.0
Physiotherapists	1	0.3
Instruction and training	3	1.0
Maintenance technician	5	1.7
Female model	1	0.3
Content writer	1	0.3
Self-employment (cobbler, market stall man... etc.)	2	0.7
Driver	3	1.0
Theater and music	2	0.7
Engineers	5	1.7
<b>Total</b>	<b>300</b>	<b>100</b>

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 92.3 percent said yes, which means the majority actually finds that the available vacancies match the workers' demands, while only 7.7 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	277	92.3
No	23	7.7
<b>Total</b>	<b>300</b>	<b>100</b>

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 19.0 percent, while continuous learning skills are close to critical analysis skills with 18.0 percent. Creativity and innovation have 11.0 percent, which is good comparing to other skills and indicates they are among the skills required by organizations. The basic life skills are 1.7 percent, leadership skills are 1.3 percent, technical skills are 2.7 percent, work environment adaptation skills are 2.3 percent and non-Arabic language skills are 1.3 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	59	19.7
Continuous learning skills	54	18.0
Creativity and innovation skills	33	11.0
Emotional intelligence skills	9	3.0
Social communication skills	64	21.3
Life skills	5	1.7
Technology skills	7	2.3
Staff affair management skills	4	1.3
Technical skills	8	2.7
Leadership skills	4	1.3
Work load handling	1	0.3
Resilience skills	18	6.0
Workplace adaptation skills	7	2.3
Non-Arabic skills	4	1.3
Quality control skills	1	0.3
<b>Total</b>	<b>300</b>	<b>100</b>

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 cooking skills is 0.7, patience and children handling is 0.3 and convincing and sales skills is 0.7, beautification skills percentage is 0.3, and maintenance skills is 0.7. It is obvious that only few other skills were mentioned in the responses although the previous question covered most skills that may be needed by any organization based on its business nature.

If your response is "Other skills," mention them	Number of respondents	%
N/A	291	97.0
Cooking art	2	0.7
Beautification skills	1	0.3
Patience and children handling	1	0.3
Convincing and sale techniques	2	0.7
Art and creativity skills	2	0.7
Equipment repair and maintenance	1	0.3
<b>Total</b>	<b>300</b>	<b>100</b>

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 79.3 percent said they prefer training before employment, while only 20.7 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	238	79.3
No	62	20.7
<b>Total</b>	<b>300</b>	<b>100</b>

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

The below table shows the percentage of Jordanians' employment at organizations. 38.7 percent of organizations employ Jordanians by 100%, while 40.3 percent of organizations employ Jordanians by 51-99%, and only 21.0 percent of organizations employ Jordanians by 50%. The foregoing shows that the majority of organizations, 121 out of 300, employ Jordanians by 51-99%.

What is the percentage of employing Jordanians at your organization?	Number of respondents	%
100%	116	38.7
51-99%	121	40.3
50%	63	21.0
<b>Total</b>	<b>300</b>	<b>100</b>

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 70.0 percent. 36-48-year-old was the second most preferred age group (2.0%) for organizations, 82 organizations (27.3%) 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	212	70.7
36-48	6	2.0
18-48	82	27.3
<b>Total</b>	<b>300</b>	<b>100</b>

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 66.3 percent, i.e., 199 organizations. As for organizations that employ women by 21-50%, they are 18.3 percent; and 12.3 percent of the surveyed organizations employ women by 51-99%. Finally, 10 organizations (3.36 percent) employ women only, i.e., 100% of staffs are women. 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%	199	66.3
21-50%	55	18.3
51-99%	36	12.0
100%	10	3.3
<b>Total</b>	<b>300</b>	<b>100</b>

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 males from 18 to 35 is 77.7 percent, while the percentage of the other age group of 36-48 is 0.3 percent. This percentage is so low comparing to the previous age group in terms of female employment age preference. On the other hands, 66 organizations have no age preference for women employment, i.e., 22.0 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	233	77.7
36-48	1	0.3
18-48	66	22.0
<b>Total</b>	<b>300</b>	<b>100</b>

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 15 organizations employ less than 5%, and only 3 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%	15	5.0
Over 5%	3	1.0
<b>Total</b>	<b>300</b>	<b>100</b>

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 6.0 percent, nursing and healthcare are 1.0 percent, agricultural training is 0.7 percent, decoration works are 1.0, public safety is 0.3, physiotherapy is 0.3, social communication is 9.0 percent, marketing and sales are 3.0 percent, industrial trainings are 1.0, accounting trainings are 3.0 and driving-related trainings are 0.7. The above percentages show that the most trainings in demand are the worker trainings by 10.0, social communication is 9.0 and cooking art and dessert making is 6.0. 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	%
N/A	141	47.0
Art of cooking and dessert making	18	6.0
Nursing and healthcare	3	1.0
Agricultural trainings	2	0.7
Beautification and hairdressing	7	2.3
Phone and computer maintenance	5	1.7
Heating, ventilation, and air conditioning	1	0.3
Decoration	3	1.0
Handcrafts	6	2.0
Public safety	1	0.3
Technology	11	3.7
Physiotherapy	1	0.3
Time management	1	0.3
Worker trainings	30	10.0
Social communication	27	9.0
Marketing and sales	9	3.0
Industrial trainings	3	1.0
Physical fitness	1	0.3
Business and accounting trainings	9	3.0
Electric works	2	0.7
Food processing and manufacturing	1	0.3
Art and creativity trainings	10	3.3
Instructions and teaching	6	2.0
Driving	2	0.7
<b>Total</b>	<b>300</b>	<b>100</b>

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. 80.3 percent of organizations have a pay grade, while 19.7 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	242	80.3
No	58	19.7
<b>Total</b>	<b>300</b>	<b>100</b>

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. 80.7 percent of the responses are yes and 19.3 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	242	80.7
No	58	19.3
<b>Total</b>	<b>300</b>	<b>100</b>

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

The below table shows the different percentages of female workers at organizations. It demonstrates that the percentage of minimum wage of JOD 260 is 49.3. The workers who receive JOD 260-500 are 25.0 percent, while workers who receive JOD 500-1000 are only 1.3 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	148	49.3
JOD 260-500	75	25.0
JOD 500-1000	4	1.3
Minimum wage of JOD 260, JOD 260-500	54	18.0
Minimum wage of JOD 260, JOD 500-1000	16	5.3
Minimum wage of JOD 260, JOD 260-500, 500-1000, 1000 or more	1	0.3
JOD 500-1000, 1000 or more	1	0.3
JOD 260, JOD 1000	1	0.3
<b>Total</b>	<b>300</b>	<b>100</b>

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. 132 organizations responded with yes, i.e., they have social security subscriptions; 123 organizations said they did not have social security subscriptions; and 45 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 are divided into two groups of organizations that offer and do not offer social security, but the majority of them responded with yes, as they provide social security subscriptions.

Do your organization offer social security subscriptions?	Number of respondents	%
Yes	132	44.0
No	123	41.0
N/A	45	15.0
<b>Total</b>	<b>300</b>	<b>100</b>

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. 55.3 percent of organizations have no health insurance plan. On the other hand, only 19.0 percent of organizations have health insurance, but it is voluntary, while 18.7 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	166	55.3
Voluntary health insurance	57	19.0
Obligatory health insurance	21	7.0
N/A	56	18.7
<b>Total</b>	<b>300</b>	<b>100</b>

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. 45.0 percent of organizations have part-time jobs, 48.7 percent do not, and 6.3 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	135	45.0
No	146	48.7
N/A	19	6.3
<b>Total</b>	<b>300</b>	<b>100</b>

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

The below table shows whether there is overtime at the organizations. 68.7 of organizations have overtime work, i.e., more than half of them, while 26.0 do not have any overtime work, and 5.3 percent of organizations declined to respond. The survey demonstrated that 206 out of 300 organizations have an overtime work system, and 78 do not, while 16 organizations did not wish to answer for unknown reasons.

Do you have overtime work at your organization?	Number of respondents	%
Yes	206	68.7
No	78	26.0
N/A	16	5.3
<b>Total</b>	<b>300</b>	<b>100</b>

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 7.7 percent, while 85.0 or organizations do not apply obligatory overtime work, and 7.3 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 23 organizations oblige their workers to do an overtime work.

Is overtime work at your organization obligatory?	Number of respondents	%
Yes	23	7.7
No	255	85.0
N/A	22	7.3
<b>Total</b>	<b>300</b>	<b>100</b>

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 17 organizations have nurseries and 269 do not, while 14 organizations declined to respond. It is noticeable that only few organizations make nurseries available, while the vast majority of them (89.7%) do not have a nursery.

Does your organization have a nursery?	Number of respondents	%
Yes	17	5.7
No	269	89.7
N/A	14	4.7
<b>Total</b>	<b>300</b>	<b>100</b>

Table 25: Percentage of nursery availability at the surveyed organizations

The below table shows the percentages of commuting service availability. The outcomes state that 44 organizations (14.7%) make commuting service available, and 243 organizations do not, which makes commuting difficult; and the remaining 13 organizations declined to respond. According to the aforesaid figures, most organizations do not provide private commuting service, while less organizations do. This question could be important in relation to commuting and whether 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	44	14.7
No	243	81.0
N/A	13	4.3
<b>Total</b>	<b>300</b>	<b>100</b>

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 20.3 percent, while the encouragement of moral incentives is 14.3 percent. Both financial and moral incentives combined are 65.3%, 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	61	20.3
Moral incentives	43	14.3
A combination of both financial and moral incentives	196	65.3
<b>Total</b>	<b>300</b>	<b>100</b>

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 36.6 percent, which is somehow high and considerable comparing to other challenges. Traditions and customs that restrict women work are 37.0 percent, which is also high. Harassment is 2.0 percent, and family challenges are 2.3 percent, while distance from workplace is 2.3 percent. Maternity is among the challenges at 1.7 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 refusal. This highlights the top challenges that women face at work or even attempt to apply for a job.

In your opinion, what are the top challenges that limit women work?	Number of respondents	%
Rejection at work	109	36.3
Traditions and customs	111	37.0
The way the society views working women	18	6.0
Harassment in the work environment	6	2.0
Family challenges	7	2.3
Distance between home and workplace	7	2.3
Lack of nursery	34	11.3
Maternity	5	1.7
Pregnancy	1	0.3
Commuting hardship	2	0.7
<b>Total</b>	<b>300</b>	<b>100</b>

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. Six organizations think an announcement can be made anytime of the year, and 28 organizations prefer to have applications for a job to be made every year. There is one organization that prefers it to be on a monthly basis, and three organizations that prefer it to be on a quarterly basis, while one of them thinks it should be semiannually (every six months). For 36 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. 146 organizations stated that there was no specific time, i.e., where there is a vacancy or a situation. 14 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. 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	6	2.0
Annually	28	9.3
Monthly	1	0.3
Quarterly	3	1.0
Semiannually	1	0.3
Seasonally (holidays, Ramadan, back-to-school)	36	12.0
As needed	146	48.7
No specific time	65	21.7
Seasonally (winter, summer)	14	4.7
<b>Total</b>	<b>300</b>	<b>100</b>

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

The below table shows the percentage of means by which vacancies are announced. 71.3 percent of organizations make their vacancies known through connections or word of mouth, which is a very high percentage comparing to other means. 9.7 percent of vacancies are announced through prints, 3.7 percent of organizations use the Labor Directory to fill their vacancies, and 2.7 percent of vacancies are filled through the Employment Bureau of Princess Basma Center for Development. Social media platforms (WhatsApp, Facebook... etc.) are used by 10.3 percent, and job search websites (Akhtaboot, Bayt.com, LinkedIn... etc.) are used by 0.3 percent of the organizations. 1.0 percent of organizations 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	214	71.3
Prints	29	9.7
Labor Directory	11	3.7
Employment Bureau of Princess Basma Center for Development	8	2.7
Social media platforms (WhatsApp, Facebook... etc.)	31	10.3
Job search websites (Akhtaboot, Bayt.com, LinkedIn... etc.)	1	0.3
Organizations' HR departments	3	1.0
Others	3	1.0
<b>Total</b>	<b>300</b>	<b>100</b>

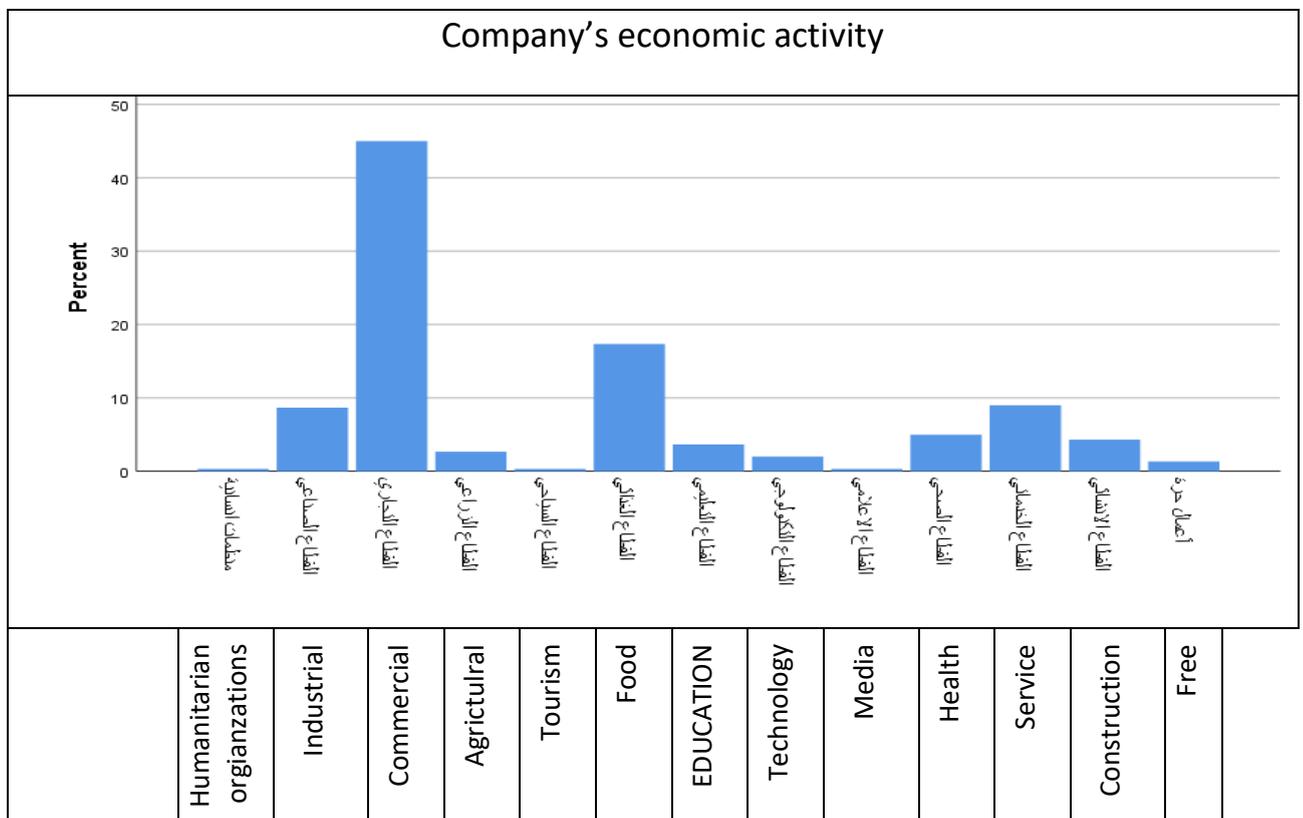
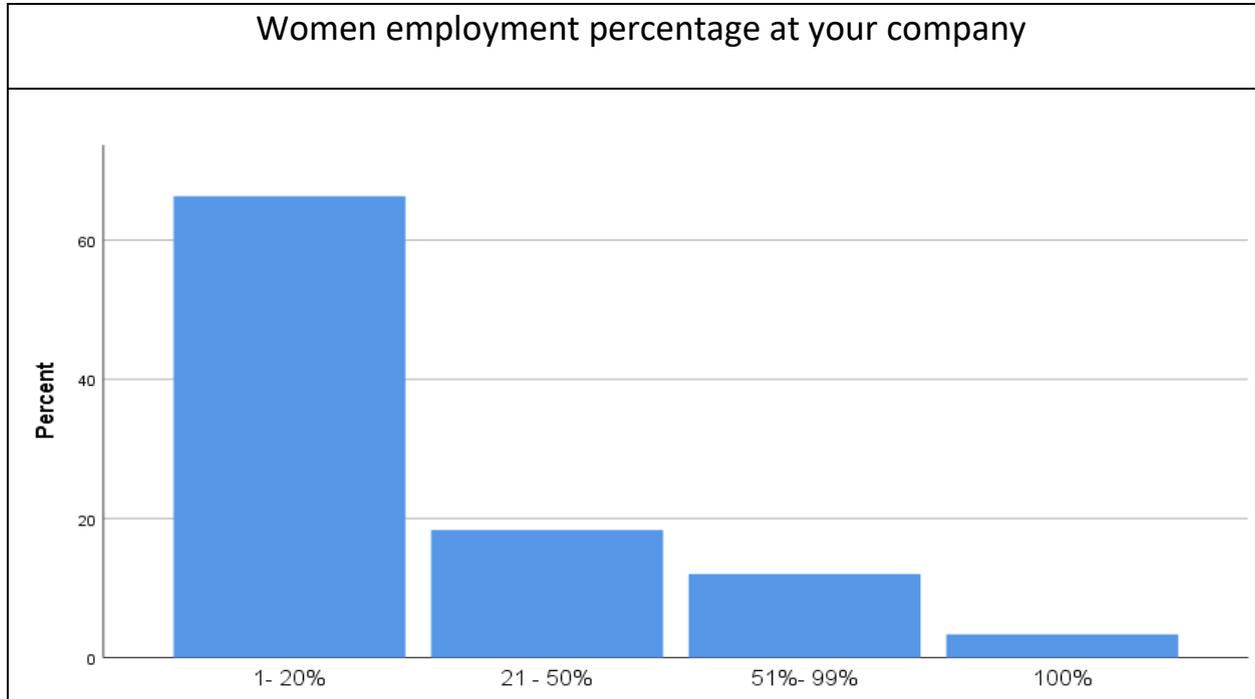
Table 30: Percentage of means by which the surveyed organizations announce job vacancies.

The below table shows the percentages of agreement and disagreement in the questionnaire's paragraphs. "Strongly disagree" is the least percentage, and "disagree" is 3.3 percent, which means this group is so small comparing to the "strongly agree" group, which is 55.7 percent, and the "agree" group that reaches 28.5 percent. The individuals who respond with "neither agree nor disagree" are 10.8 percent. This means that the majority of the individuals of this sample (employers – Mafraq) 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.

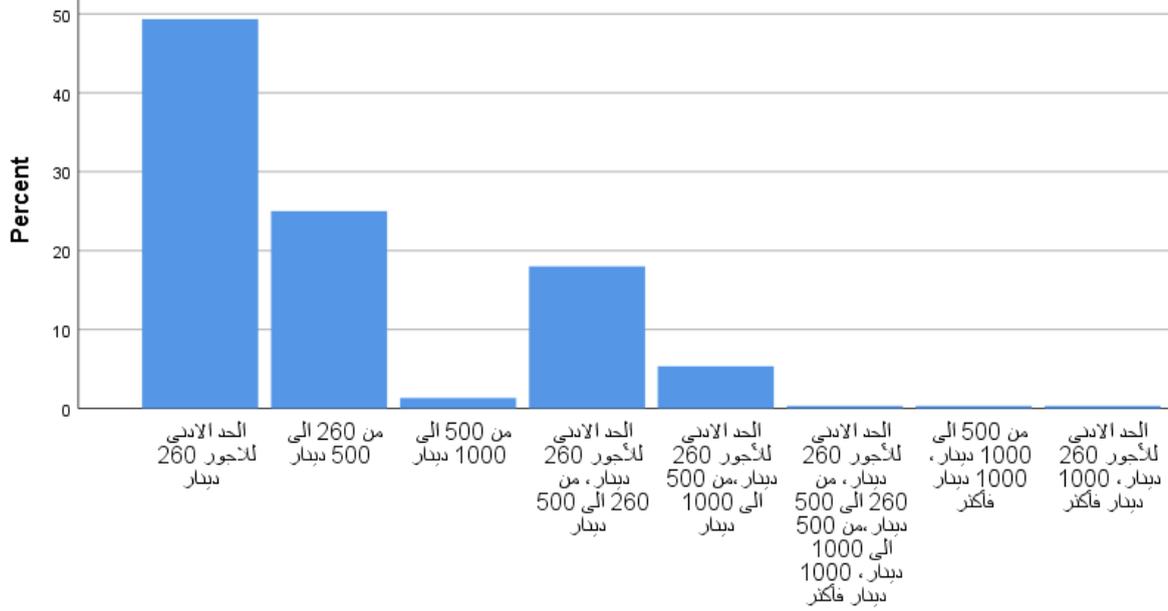
Question	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
	%	%	%	%	%
Full time, productive, fit and carefully selected workers are needed to prevent crises, allow recovery and build a resilience ability	44.0	53.7	2.3		
It is necessary to establish and further social protection measures as a way to prevent crises, allow recovery and build a resilience ability	33.3	63.7	3.0		
It is necessary to respect work measures including basic rights and principles at work, other human rights and rule of law	31.3	66.0	2.7		
It is important to reestablish an appropriate and suitable environment for sustainable organizations to stimulate the economic recovery and development	27.7	67.0	5.3		
Furtherance of creation of sustainable laborers, social protection systems and decent work	30.0	64.3	5.7		
Reviewing and referring to the work regulations, labor law as may be necessary to maintain workers' rights and obligations	31.3	65.3	3.3		
A special care is given to working women, especially in connection with their labor rights	26.0	57.7	15.0	1.3	
Women receive training and labor programs established to realize recovery and resilience ability	24.3	60.0	14.7	1.0	
Measures are taken to ensure working women with extended duties are not replaced when they are in a long legitimate leave.	24.3	56.7	15.0	4.0	
Measures are taken to prevent and punish rape, exploitation, harassment and gender-based attack	47.3	49.0	3.7		
There is an alignment between education and labor market	20.7	56.7	13.3	7.7	1.7
Turnover is high among working women	15.0	42.7	32.0	10.3	
Women's and men's employment opportunities are equal	14.3	33.0	17.0	13.0	7.7
Public safety equipment is available at the organization	42.7	50.0	6.3	1.0	
Working women marital status is preferred to be single rather than married	16.3	46.7	22.0	13.0	2.0
Working women are preferred to residents of the same governorate rather than a different one	21.0	58.3	15.3	5.3	
Workers are preferred to be trained before their work commencement	35.0	56.3	8.3	0.3	
<b>Average</b>	<b>28.5</b>	<b>55.71</b>	<b>10.876</b>	<b>3.347</b>	<b>0.67</b>

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

Bar Chart



### Your women workers' wages



Minimum wage JOD 260

JOD 260-500

JOD 500-1000

JOD 260, JOD 260-500

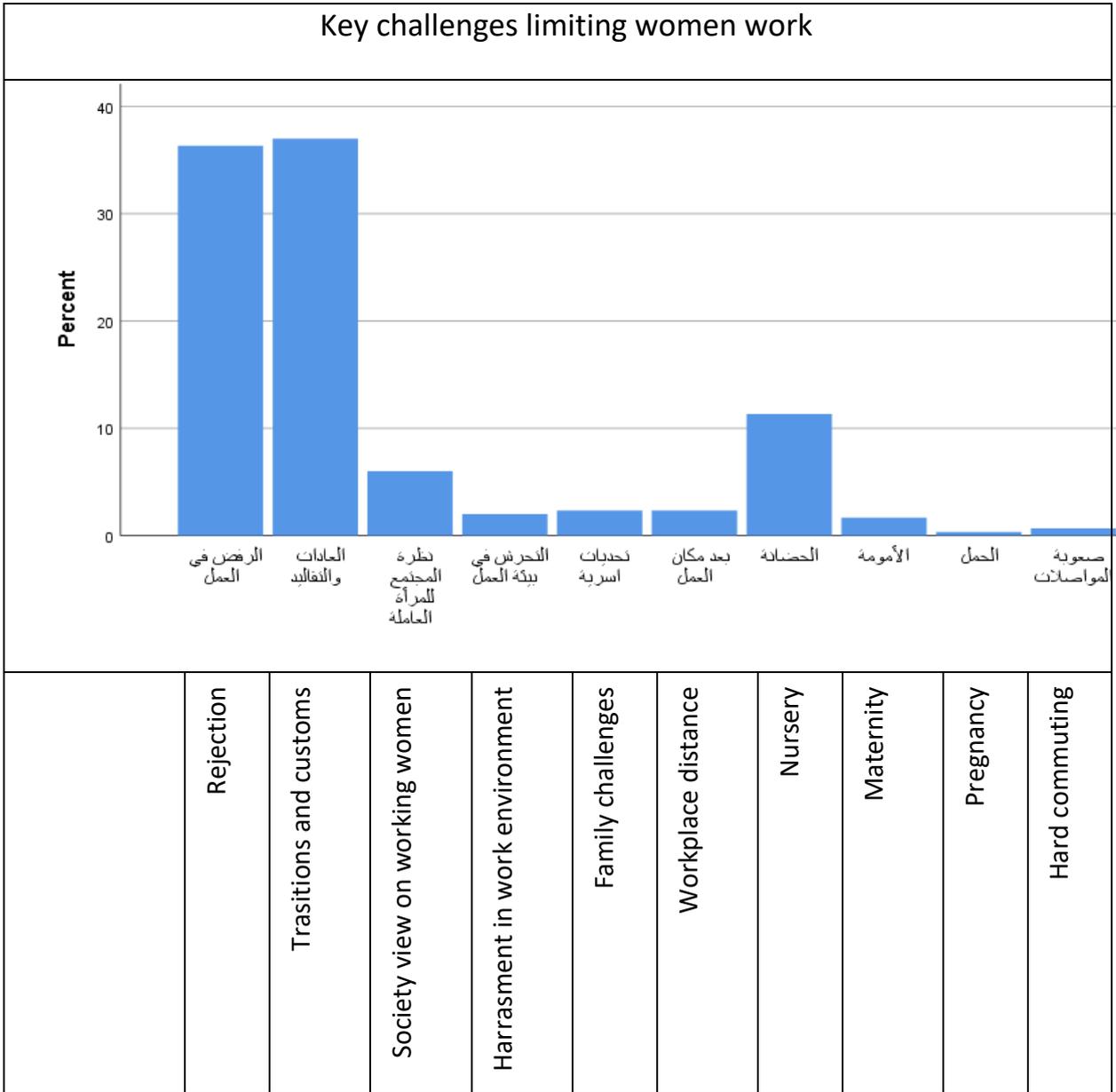
JOD 260, JOD 500-1000

JOD 260, JOD 260-500, JOD 500-1000, JOD 1000 or more

JOD 500-1000, JOD 1000 or more

JOD 260, JOD 1000 or more

### Key challenges limiting women work



### 3.2. Descriptive analysis of job seeker questionnaires – Mafrag

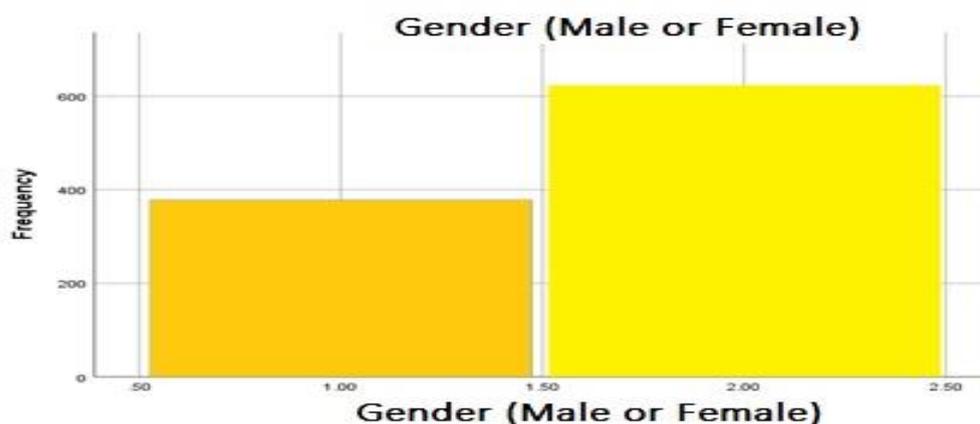
A field survey was aimed at job seekers in order to understand Mafrag’s labor market and the extent to which the labor market components affect employment and poverty and unemployment reduction; and to better understand the impact of COVID-19 on the labor market, the recovery mechanism and the key practices 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	376	37.6
Female	624	62.4
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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 624 and males were 376, 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 (62.4%), while there were fewer male respondents (37.6%). The foregoing can be expressed by the below figure.



The below table shows the percentage of respondents of each mentioned nationality (Jordanian, Syrian, other). The number of Jordanian respondents is 894, and the Syrian respondents are 102 (10.2%) of the total respondents of various nationalities. The least number of respondents belong to other nationalities (0.4%), i.e., three out of 1000 respondents to the survey.

Nationality	Number of respondents	%
Jordanian	894	89.4
Syrian	102	10.2
Other	4	0.4
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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 745 respondents (74.5%), which means the majority of respondents belong to the younger group. The older group (36 to 48-year-old) involved 255 respondents (25.5%).

Age	Number of respondents	%
18 to 35-year-old	745	74.5
36 to 48-year-old	255	25.5
<b>Total</b>	<b>1000</b>	<b>100.0</b>

Table 3: Percentages of the surveyed respondents' age groups

The below table shows the marital status of the surveyed respondents. The surveyed sample involved 549 single respondents (54.9%), which makes it the majority group of individuals (including males and females), and 383 married respondents (38.8%). The respondents included 48 divorced and 20 (2%) 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	549	54.9
Married	383	38.8
Divorced	48	4.8
Widowed	20	2
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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. 60.8% of the respondents do not have children (in the event they are unmarried), and they are the majority of respondents (608). The respondents with 1-5 children are 328 (32.8%), and the least group is the respondents with more than 5 children, which involves 64 individuals (6.4%).

Number of children	Number of respondents	%
None	608	60.8
1 to 5	328	32.8
More than 5	64	6.4
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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. 257 respondents (25.7%) did not finish senior secondary education, 288 respondents (28.8%) finished high school, 107 hold a diploma degree, 21 respondents (2.1%) hold postgraduate diploma, 301 hold bachelor degree (30.1%), 24 respondents (2.4%) hold master degree, and 2 respondents hold PhD, as they are the least percentage (2.0%).

Academic qualification	Number of respondents	%
Below senior secondary education	257	25.7
Senior secondary education	288	28.8
Diploma	107	10.7
Postgraduate diploma	21	2.1
Bachelor	301	30.1
Master	24	2.4
PhD	2	0.2
<b>Total</b>	<b>1000</b>	<b>100.0</b>

Table 6: Percentages of the surveyed respondents' education level

This table shows the percentages of individuals' pre-employment training preference. 802 individuals (80.2%) responded with yes, i.e., they prefer pre-employment training, while 198 individuals (19.8%) 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	802	80.2
No	198	19.8
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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

The below table shows the work sectors appropriate for individuals. 273 people (27.3%) prefer to work for international and national humanitarian organizations, and 152 people (15.2%) prefer the industrial activity. The commercial activity attracts 149 respondents (14.2%), while the agricultural one attracts 49 (4.9%) of them. The tourism activity is preferred by 17 respondents (1.7%) only, and those who prefer food industry are 58 (5.8%). Tourism sector is not attractive for many people, only 17 (1.7%) prefer it, and 58 people (5.8%) prefer food industry. The education activity attracts 123 respondents (12.3%), media activity is preferred by 7 people (0.7%) and people who prefer to work in technology are 23 (2.3%). Healthcare attracts 35 people (3.5%), and those who prefer to work in construction are 26 people (2.6%). 43 people (4.3%) work in service sector, and 45 people (4.5%) prefer to be self-employed. Based on the said percentages, the activities of international and national humanitarian organizations were the most preferred by the surveyed individuals, while the media activity was the least for them same people.

Appropriate work activities	Number of respondents	%
superregional organizations and commissions (humanitarian organizations) activities	273	27.3
Manufacturing (industrial activity)	152	15.2
Wholesale and retail (trade activity)	149	14.9
Agriculture, forestation and fishing (agricultural activity)	49	4.9
Accommodation and food service activity (tourism activity)	17	1.7
Accommodation and food service activity (food industry)	58	5.8
Education activities (educational activity)	123	12.3
Other services (press and media activity)	7	0.7
Information and telecommunication activities (IT activity)	23	2.3
Healthcare and social service activities (health activity)	35	3.5
Construction activity	26	2.6
Administrative and support service activities (service activity)	4.3	4.3
Other service activities (self-employment)	45	4.5
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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 255 (25.5%), and those who have experiences in the industrial activity are 134 (13.4%). The survey shows that 156 people (15.6%) have experience in the commercial activity and 48 people (4.8%) have experience in the agricultural activity. There are 14 people (1.4%) with experience in the tourism activity, 58 with experience in food industry and 103 people (10.3%) with experience in the education activity. Based on the survey, 23 people (2.3%) have experience in the technology activity, 4 people (0.4%) have experience in media activity, 24 people (2.4%) of the surveyed people have experience in the construction activity. Only few people have experience in the healthcare activity, 29 individuals (2.9%), 39 others (3.9%) have experience in the service activity, and 38 (3.8%) have experience in self-employment, while 70 people (7.0%) have no experience per their responses. The said percentages make it clear that the least common experiences are in the media activity.

Experiences	Number of respondents	%
superregional organizations and commissions (humanitarian organizations) activities	255	25.5
Manufacturing (industrial activity)	134	13.4
Wholesale and retail (trade activity)	156	15.6
Agriculture, forestation and fishing (agricultural activity)	48	4.8
Accommodation and food service activity (tourism activity)	14	1.4
Accommodation and food service activity (food industry)	58	5.8
Education activities (educational activity)	103	10.3
Information and telecommunication activities (IT activity)	23	2.3
Other services (press and media activity)	4	0.4
Construction activity	24	2.4
Healthcare and social service activities (health activity)	29	2.9
Administrative and support service activities (service activity)	39	3.9
Other service activities (self-employment)	38	3.8
Other experiences	5	0.5
N/A	70	7.0
<b>Total</b>	<b>1000</b>	<b>100.0</b>

Table 9: Percentages of the surveyed respondents' experiences

The below table shows job titles of some people who had previously worked. 371 of them said there was no job title. 127 people had their job title as a worker, and 91 (9.1%) of them had their job title as an employee. Furthermore, there are 83 people (8.3%) who work in teaching and research, and only 1 person (0.1%) has his/her 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 8 people (0.8%) responded with production and food. Finally, 12 people stated that they worked as volunteers.

Job title	Number of respondents	%
N/A	371	37.1
Worker	127	12.7
Employee	91	9.1
Beautician	14	1.4
Teaching, courses and research	83	8.3
Media	1	0.1
Self-employment	36	3.6
Technology and technician	13	1.3
Production and food	8	0.8
Volunteer	12	1.2
<b>Total</b>	<b>756</b>	<b>75.6</b>

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 230 people with analysis and critical analysis skills, and 228 with continuous learning skills. Moreover, 122 people have creativity and innovation skills, and 36 people have emotional intelligence skills. Life skills are owned by 28 people and technology skills are enjoyed by 5 people only. The survey shows that 7 people have staff affair management skills, 25 people have technical skills, 22 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	230	23.0
Continuous learning skills	228	22.8
Creativity and innovation skills	122	12.2
Emotional intelligence skills	36	3.6
Social communication skills	187	18.7
Life skills	28	2.8
Technology skills	5	0.5
Staff affair management skills	7	0.7
Technical skills	25	2.5
Leadership skills	22	2.2
Resilience skills	20	2.0
Workplace adaptation skills	32	3.2
Work load handling	22	2.2
Positive thinking skills	1	0.1
Non-Arabic skills	1	0.1
Quality control skills	2	0.2
Laborer skills	3	0.3
N/A	29	2.9
<b>Total</b>	<b>1000</b>	<b>100.0</b>

Table 11: Percentage of the surveyed respondents' skills

The below table shows whether job seekers ever worked or not. 638 people responded with yes, while 362 said no. According to these numbers, more than half the respondents (63.8%) have/had worked.

Have you ever worked?	Number of respondents	%
Yes	638	63.8
No	362	36.2
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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. 64 individuals quit their jobs because they sought new challenges in accordance with their capabilities, and 74 did so looked for a career development. 155 of the respondents stated that they wanted a higher salary, and 13 respondents said the reason was the lack of flexibility in the work schedules. The lack of compliance with job description was the reason for 15 respondents to quit, while 25 people quit their jobs due to a change in their career. Furthermore, employment contract expiry caused other 162 people to cease to keep their jobs, while the lack of passion caused the same to 7 people. There were 12 people who quit their jobs because their companies were disrupted and collapsed, and line manager turnover pushed 11 people to leave their jobs. Other reasons included the lack of transparency, fairness and respect, which caused 10 people to quit, while 23 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 7 respondents to quit their jobs, lack of subscription to social security was the reason for 8 people to quit; and finally, 12 people quit because their labor rights were not maintained.

Job quitting reasons	Number of respondents	%
Looking for new challenges that match my capabilities	64	6.4
Looking for a career development opportunity	74	7.4
Looking for a higher salary	155	15.5
There is no flexibility in work schedules and times	13	1.3
Noncompliance with the job description for which I was appointed	15	1.5
Career change	25	2.5
Employment contract expiry	162	16.2
Lack of passion	7	0.7
The organization was being disrupted and collapsing	12	1.2
Line manager turnover	11	1.1
Lack of transparency, fairness and respect	10	0.1
Constant stress	23	2.3
Job performance and organizational performance issues	3	0.3
Lack of appreciation of the work accomplishments, skills and experiences.	2	0.2
Boredom and routine	4	0.4
Disrespect by the line manager in the workplace	7	0.7
Lack of appropriate work environment	16	1.6
No health insurance	9	0.9
No social security subscription	8	0.8
No nursery	6	0.6
Labor rights are not reserved	12	2.1
N/A (have not worked)	623	2.63
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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 542 out of 638 (84.9%) of them do, while 15.1% 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	425	9.84
No	291	1.51
<b>Total</b>	<b>638</b>	<b>100.0</b>

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 670 people confirmed that they received their wages in full, and 103 people attributed their work stability to continuous training. The ability to build a set of positive social connections was a reason for 37 people to main stability, and the ability to compete positively was the answer of 27 people. 69 people made clear that job security was the reason for stability, 12 people confirmed that transparency was the reason, and 9 people stated that their reason was objectivity and no 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 5 people said it was because of the presence of a proper performance-based assessment system. 31 people think that stability is due to maintaining labor rights, 16 others think it is because of commuting availability and 4 say it is due to work environment suitability.

The top reasons for work stability	Number of respondents	%
Receipt of all rights at work	670	67.0
Continuous training	103	10.3
Ability to build a set of positive social connections among people in the work environment	37	3.7
Ability to positively compete away from hostility, aggression and unethical methods	27	2.7
The organization has a job security	69	6.9
Clarity, transparency and fairness	12	1.2
Objectivity and nondiscrimination between employees	9	0.9
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.	5	0.5
There are modern technologies that save time and effort, and facilitate works	4	0.4
There are great abilities to organize and plan, and no random acts	2	0.2
Labor rights are maintained	31	3.1
Commuting is available	16	1.6
Nursery is available	3	0.3
Health insurance and social security subscriptions	6	0.6
Workplace suitability	4	0.4
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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

The below table shows responses related to expected salaries. 302 people answered with the minimum wage of JOD 260, 582 people answered with a range of JOD 261 to 500, and 114 people said JOD 501 to 999, while only 2 people answered with above JOD 1000.

Expected salary	Number of respondents	%
Minimum wage of JOD 260	302	30.2
JOD 261 to 500	582	58.2
JOD 501 to 999	114	11.4
Above JOD 1000	2	0.2
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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. 29 of the respondents claimed to have done, while 971 of them did not. This means a small percentage of respondents found closed jobs.

Have ever faced closed jobs?	Number of respondents	%
Yes	29	2.9
No	971	97.1
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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 4 people, factory worker is another closed job faced by 8 individuals (27.5%), and voluntary work is also closed as stated by 6 people. Three people say driver job is closed, eight people said an official, and 9 people answered with private sector (31.0%). This shows that the highest percentages of closed jobs were private sector and official.

If yes, what are the closed jobs?	Number of respondents	%
Teacher	4	13.7
Factory worker	8	27.5
Voluntary work	6	20.6
Driver	3	10.3
Official	8	27.5
Private sector	9	31.0
<b>Total</b>	<b>29</b>	<b>100.0</b>

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. The Ministry of Labor works within laws and observes establishments; however, there are some individual actions that concern unregulated work. 275 people (63.9%) answered with yes, while 155 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	275	63.9
No	155	36.1
<b>Total</b>	<b>186</b>	<b>100.0</b>

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. 67 people (43.2%) said it was the salary, and is the highest percentage among benefits, which means the majority of individuals think Jordanian workers receive salaries comparing to the other nationalities. 15 others said it was bonuses and incentives, 23 individuals stated that it was the leaves of all kinds, while 16 people said the working hours, and other 5 said commuting. Furthermore, three people said the availability of nursery for children, one person said the continuous training, 17 people complained about the lack of appreciation of accomplishments, and 11 people mentioned the work according to the education level.

If no, what are the benefits you do not have?	Number of respondents	%
Salary	67	43.2
Bonuses and incentives	17	10.9
Leaves of all kinds	23	2.3
Working hours	16	14.2
Commuting	5	3.2
Nursery for children	3	1.9
Health insurance and social security subscriptions	15	9.6
Career development	1	0.6
Continuous training	2	1.2
Participation in plan making	1	0.6
Appreciation of accomplishments, skills and work experiences	2	1.2
Work according to education level	3	1.9
<b>Total</b>	<b>155</b>	<b>100.0</b>

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. 151 people were abused in their jobs, and 487 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.

Have you ever been abused by your employer?	Number of respondents	%
Yes	151	7.23
No	487	3.76
<b>Total</b>	<b>638</b>	<b>100.0</b>

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. 19 people were physically attacked and 22 people were verbally abused. The emotional abuse was suffered by one person, 55 people were bullied, and one person was harassed, while another one was sexually abused. Moreover, one person was digitally abused, 16 individuals suffered corporate abuse and 34 were subject to economic exploitation. Based on these percentages, we can find that the most common abuse was the bullying, as 36.4% suffered it, which means it is a high rate comparing to others. The second most common abuse is the economic exploitation.

If yes, what was the nature of abuse?	Number of respondents	%
Physical abuse	19	12.6
Verbal abuse	22	14.6
Emotional or psychological abuse	1	0.6
Bullying	55	36.4
Harassment	1	0.6
Sexual abuse	1	0.6
Digital abuse or cyberbullying	2	1.3
Corporate abuse	16	10.6
Economic exploitation	34	22.5
<b>Total</b>	<b>151</b>	<b>100.0</b>

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. 17.7% answered with yes, while the other 82.4% 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	717	17.7
No	382	82.3
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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. 11 people were subject to sexual violence, 33 people suffered physical violence and 34 others went through psychological violence. Furthermore, economic violence victims are 27, and 45 people were abandoned. Other 25 individuals were victims of bullying, and two people were harassed. We can see that the most common types of violence involved abandonment (18.6%) and psychological violence (19.2%).

If yes, what was the type of violence?	Number of respondents	%
Sexual violence	11	6.2
Physical violence	33	18.6
Psychological violence	34	19.2
Economic violence	27	15.2
Abandonment	45	25.4
Bullying	25	14.1
Harassment	2	1.1
<b>Total</b>	<b>177</b>	<b>100.0</b>

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. 294 people responded with yes, and 706 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	294	29.4
No	706	70.6
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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. 76 people said they reduced their exposure to stress, 52 respondents stated that they handled stress by expressing their feelings, 42 others tried to make balance between various life aspects, and 45 people said they adapted to pressures. Furthermore, 15 people handled stress by acceptance, three individuals said they used reflection and breathing exercises, and three people overcome stress through sports. two people dealt with their stress through social relationships with friends and family members, two 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 one person to handle their stress, and another one avoided bad habits as a way to handle stress. Finally, disclosure of stress reasons and receipt of psychological support helped four people to handle their stress. It is noticeable that 25.8% of people reduced their exposure to stress, and that was the highest percentage, and then comes the expression of feelings by 17.6%.

Do you or any or your family members have a stress?	Number of respondents	%
Reduction of exposure to stress	76	25.8
Expressing feelings	52	17.6
Preparedness to make some compromises	42	14.2
Attempt to make a balance between various life aspects	28	9.5
Adaption to pressures	45	15.3
Accepting things that cannot be changed	15	5.1
Learning how to tolerate others	10	3.4
Perceiving challenges as an opportunity for being mature	7	2.3
Reflection and breathing	5	0.5
Sport	3	1.0
social relationships with friends and family	2	0.6
Dedicating time for self-care and relaxation	2	0.6
Hobbies	1	0.3
Learning new skills	1	0.3
Avoiding bad habits	1	0.3
Disclosing stress reasons and getting psychological support	4	1.3
<b>Total</b>	<b>294</b>	<b>100.0</b>

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 60 respondents (6.0%) with working children, while 940 respondents said they did not have working children.

Do you have a working child?	Number of respondents	%
Yes	60	6.0
No	940	94.0
<b>Total</b>	<b>1000</b>	<b>100.0</b>

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	52.4	44.2	2.6	0.8	
It is important to be satisfied with the basic salary you will receive comparing to the local labor market	50.4	47.1	2.4	0.1	
It is important to be satisfied with the basic salary you will receive considering your work load and duties	48.8	49.3	1.9		
Your manager's praise and appreciation will be a moral incentive to increase your productivity	48.4	47.7	3.9		
Financial incentive given by your manager will increase your productivity	50.2	45.9	3.8	0.1	
It is important for you to receive a financial incentive from your manager if you are excellent at your work	48.0	45.7	5.7	0.5	0.1
It is important for your line manager to discuss your performance during assessment (to explain your weaknesses and where you could be improved)	44.0	48.2	7.2	0.6	

<b>It is important to have sufficient authorities to make a decision if your position so requires</b>	41.0	54.1	4.8	0.1	
<b>Having authorities increases productivity</b>	43.8	50.3	5.9		
<b>It is important to feel job security</b>	55.3	43.0	1.7		
<b>It is important for your line manager to treat you with sufficient transparency</b>	50.5	47.4	2.1		
<b>It is important for your line manager to treat you with sufficient fairness</b>	53.0	46.1	0.9		
<b>It is important for your thoughts and opinions to be taken into consideration by your manager when he/she makes a decision</b>	44.9	50.5	4.6		
<b>It is important for your line manager to treat you respectfully</b>	53.0	45.1	1.9		
<b>It is important for you to be provided with the training required for you job needs</b>	46.9	50.1	2.9	0.1	
<b>It is important to work for an organization that operate in team spirit</b>	46.7	49.4	3.9		
<b>It is important for you to have a clear and written job description agreed with your line manager</b>	46.9	50.2	2.8	0.1	
<b>You are confident that distinctive organizations maintain their excellent workers</b>	45.0	49.7	4.2	1.1	
<b>It is important to have commuting to the organization to it easily accessible</b>	49.8	44.5	5.5	0.2	
<b>It is important to provide the workers with health insurance</b>	56.2	40.4	3.4		
<b>Having more family members motivates women to work</b>	33.9	41.9	14.1	8.3	1.8
<b>The husband or father are responsible for women's work</b>	31.0	41.0	14.5	11.3	2.2
<b>Average</b>	45.2	44.8	4.4	1.0	4.1

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 45.2%, 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 44.8% of job seekers in Mafraq, 4.4% of the respondents “neither agree nor disagree” and 1.0% “disagree,” which is a very small percentage comparing to other groups. Finally, 4.1% 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 them for work in spite of the challenges and obstacles associated with traditions and customs or fear of being exposed to any form of violence. Among the prominent outcomes:

- It is important to provide 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 a worker 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 Mafrag labor market.

##### **4.1. Focus groups**

##### **Licensed business focus groups “Mafrag”**

##### **I. Number of business workers.**

- Mrs. S. M’s business is a home sewing and contributes to employing one worker
- Mrs. M. S’s business is a productive kitchen and contributes to employing two workers
- Mrs. Z. A’s business is a sewing and contributes to employing six workers
- Mrs. F. K’s business is sewing contributes to employing three workers
- Mrs. R. A’s business is a dairy and cheese and contributes to employing three workers
- Mrs. F. A’s business is pickles and Maqdous and contributes to employing of three workers
- Mrs. F. S’s business is a plastic house and contributes to employing two workers
- Mrs. A. Z’s business is a shop and contributes to employing one worker

- Mrs. S. J's business is a home sewing and contributes to employing three workers
- Mrs. F. S's business is a production kitchen and contributes to employing one worker

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

All women present in the focus group agreed that the budget is the main reason and factor that prevents them from employing more workers, and that the revenue is insufficient; they also stated that they could not employ more workers to increase production and improve the economic situation of the project, and to complete the tasks in the fastest time and effort because the budget limits that.

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

Mrs. F. R said that she received a grant from JOHUD, at a value of 3,000 dinars, and the Fund has continued to support her until the present time; Mrs. R.A said that Sanad Organization supported her with a grant to purchase items for her project, at a value of 300 dinars; Mrs. M. S said that she received funding from the Al-Bir Wa Al-Ehsan Association for Charitable Works; Mrs. F.K said that JOHUD is always working to support her by providing her with the opportunity to train women's groups as a form of support. Mrs. Z. A said that she got support from Al Karam Charitable Association and the Fawzi Shdeifat Association by offering training programs for women so that she would train them, and she is currently training in the International Rescue Committee.

## **IV. Funding sources**

The women unanimously agreed that the sources of funding are self-financing; however, Mrs. F.R. received a grant from the Jordanian Hashemite Fund in the amount of 1000 dinars; Mrs. R.A. received a grant from Sanad Association, amounting to 300 dinars;

Ms. F.S. has received a greenhouse grant from AFD of the Smart Desert Organization; Mrs. A.M. took a loan from Microfund for Women in the amount of 600 dinars; Mrs. Z.A. obtained a loan from Tamweelcom in the amount of 1000 dinars; and Mrs. M.S. received a loan from Tamweelcom in the amount of 750 dinars.

## **V. Fifth: The Official Authorities Responsible for Licensing**

The municipality, the Chamber of Industry, the Chamber of Commerce, the Food and Drug Administration, and a work permits; and for the Syrians, the aforementioned authorities, in addition to the Ministry of Interior and General Intelligence Directorate, and a security approval.

## **VI. The Conditions to be met in the Businesses to be Licensed**

The women unanimously agreed that the conditions that must be met in the business to be licensed are:

- Certificate for Practicing the Profession
- Quality Certificate from the Food and Drug Administration
- Work Permit

The women also unanimously agreed that they do not intend to license their businesses for fear of the accumulated tax and fees. In the women's view, licensing is a burden and material costs that they cannot cover.

## **VII. Laws and regulations contributing to motivating businesses' owners to license their businesses**

Mrs. F.S said that before withdrawing the license for her business, she saw that the licensing procedures were very easy and uncomplicated, but the laws are the biggest obstacle for the licensing, due to the tax amount of 3000 dinars that she had to pay once, which is the reason that forced her not to obtain the license. However, some of the

participating women saw the opposite and that the licensing procedures are difficult, so they do not want it; as Mrs. Z. P said that her business is currently in her parents' house and that she will get married soon and will move her place of residence and her business later, then she will think about licensing. The women unanimously agreed that the small financial income of the business is one of the main reasons that prevent them from obtaining a license.

### **VIII. Challenges facing unlicensed businesses**

- 1- Poor marketing and promotional operations
- 2- Poor photography capabilities
- 3- Poor financing
- 4- Lack of raw materials, which forces some women to go to other governorates to obtain them; in addition to their high prices.
- 5- High prices of delivery companies
- 6- Cancellation of orders in some cases

### **IX. Solutions for creating an appropriate work environment**

Mrs. Z.A. said that she sought help from other places with lower prices for raw materials; Mrs. F.S. said that she took advantage of the school hours to promote her products to female teachers and focused on quality, cleanliness and the attractive appearance of the dishes, which increased the demand for her products; M.S. said that she focuses on cleanliness, because of its impact on the sale of her products, and on her commitment to the time of delivery of the order; Mrs. A.M. focused on electronic marketing and developed her electronic marketing skills.

## **X. COVID-19 impacts on businesses**

Mrs. A.M said that she suffered a great loss in the pandemic, which led to the accumulation of debts, which prompted her to take out a loan to pay off the sums incurred, and that she is still suffering from the effects of the pandemic, and that her business is no longer the same as before; Mrs. F.K said that COVID-19 led to a weakness and shortage of raw materials, as well as lack of buying and selling in the local markets; Mrs. M.S said that the COVID-19 affected her business positively because restaurants were completely closed and there was a great trend towards production kitchens.

## **XI. Procedures followed by businesses to reach recovery phase**

Mrs. F.S. stated that she decided to invest her time during the pandemic period and make quantities of molasses of pepper and tomatoes, pickles, etc., and that she benefited greatly from the electronic marketing during the pandemic; Mrs. A.M. said that she took many courses during the pandemic period, such as the project management course; Mrs. Z.A. said that she took many courses during the pandemic period, such as Self-Skills Course, and she also began expanding her work to include other governorates to ease the economic burdens that occurred from the pandemic.

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

Many women stated that only the Jordanian Hashemite Fund supported and motivated them by conducting many courses and giving them the opportunity to train; Mrs. (F, S) also said that she was targeted and trained by the Smart Desert Project, and that after completing the training, she was supported with a plastic house that was planted for her only once.

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

- 1- The required life skills, most notably the skill of self-development.
- 2- Cutting and sewing skills.
- 3- Marketing skills.
- 4- Professional photographing skills.

### **Licensed businesses' focus group**

1. Mrs. A. A's business, which is a production kitchen, contributes to employing 3 workers
2. Mrs. B, A's business, which is handicraft works, contributes to employing 11 workers
3. Mrs. J.K's business, which is a crochet art, contributes to employing 4 workers
4. Mrs. S. S's business, which is a jameed, dairy and cheese making, contributes to employing 3 workers
5. Mrs. N.Z's business, which is dairy and cheese making, contributes to employing 3 workers
6. Mrs. S. B's business, which is chocolate and sweets making, contributes to employing 7 workers
7. Mrs. E.M's business, which is freezing and production kitchen, contributes to employing 2 workers
8. Mrs. A.K's business, which is a dairy and cheese making, contributes to employing 4 workers
9. Mrs. B. S's business, which is sewing, contributes to employing 2 workers

10. Mrs. A. E's business, which is a production kitchen, contributes to employing 2 workers.

### **I. Business budget**

All the women agree that the budget for their businesses is very small and does not enable them to employ more numbers of workers to complete many tasks in the fastest time and with the least effort. They explained that the employment of more numbers leads to an increase in production operations, which leads to an increase in income, as the shortage of manpower in their businesses often leads to the cancellation of many orders, which is one of the most important things that limit the improvement of the economic situation of the business.

### **II. Incentive factors or measures that contributed to encouraging the people of local communities to start and license their own businesses**

Mrs. A.O said that one of the most important reasons that prompted her to start and license her business is that she is the head of a large family and the economic motive is the main reason, and that licensing it contributed to increasing the demand for her products. Mrs. J.K said that it was the passion that prompted her to start her business, in addition to the fact that she licensed the business to obtain a grant from USAID; Mrs. S. Y said that the economic factor was the reason that prompted her to start her business, in addition to the fact that she licensed her business to obtain a grant from Blumont organization, and that the license contributed to increasing the demand for her products, which led to an increase in production. Mrs. N. Z stated that the financial and economic motive was a reason to start her business and that she licensed her business to obtain a grant from Blumont Organization; Mrs. S.B. stated that the lack of job opportunities in the labor market in Mafraq governorate led to her support and motivation to start her own business, and that she considered "unemployment" as one of her most important

motives, and that she licensed her business to obtain funding from organizations, which considers the license a prerequisite for obtaining funding; as well as, she would like to display her products in markets and shops, and she will not be able to do so without a license; Mrs. B. R said that the financial and economic motive was a reason to start her business and that she licensed her business to obtain a grant from Blumont organization, and licensing her business opened new horizons for her work and led to a significant increase in the sale of her products; Mrs. A.H said that it was her experience in the field of her business that prompted her to start her business, and that the license opened new doors for her, and led to a significant increase in the demand for her products.

### III. Funding sources

The women participating in the group stated that all funding sources are self-sourced. Ms. B.R. said she received funding from Blumont by purchasing her a sewing machine; and Mrs. A.A stated that she obtained funding from the Smart Desert project with the support of AFD by purchasing complete equipment for her production kitchen; Mrs. B.A said that she obtained funding from the Good Land Charitable Association in the amount of 600 dinars; Mrs. J.K. said that she had received funding from the International Relief Committee at a value of 800 dinars; Mrs. S. S said that she received funding and support from Blumont organization with a value of 600 dinars and from Sanad Association with a value of 300 dinars; Mrs. A.H received support and funding from Sanad Organization, amounting to 300 dinars; Ms. N.Z obtained funding from Blumont and Sanad Organization to purchase equipment and tools for her business; Mrs. S.B. said that she received funding from Blumont organization and the Smart Desert project with the support of AFD; Mrs. A.K. said that she received support and funding from Care Organization; Ms. B.R. and Ms. E.M obtained funding and support from the Smart Desert project with the support of AFD.

#### **IV. Role of laws and regulations in supporting and developing licensed businesses**

Mrs. B.A. said that taxes are one of the obstacles to her business, and that legislation, regulations, and laws imposed fees and taxes on her instead of supporting them. Mrs. E.M. said that the licensing procedures are long and complicated, and that the licensing requires payment of the property tax in full on the house that she rents, and she is not obligated to do so, which led her to pay additional amounts despite her urgent need. Ms. A.K confirmed this and stated that she had the same problem; Mrs. B.A. said that legislation and regulations limit the development of her business; Mrs. N.Z. said that the licensing helped her to market her products and display them in large shops; in addition, licensing helped her to participate in bazaars and exhibitions. All women who received funding from Blumont Organization confirmed that the organization had paid the fees for their businesses for a period of two years.

There are many legislations, laws and procedures for Syrians, which are:

- The approval of the Ministry of Interior to submit an application; and after 20 days, it will be approved or rejected.
- To approach the security center and the General Intelligence Department
- In the event that the application is rejected by the Ministry of Interior, the security center shall be approached again to obtain the necessary permits.

All the women unanimously agreed that the procedures are long and complicated, especially in the municipality of Mafraq Governorate.

#### **V. Solutions for creating an appropriate work environment that contributes to the continuity and success of these businesses**

Mrs. A.K. said that at the beginning, she made the decision to obtain the trade register regardless of the difficulties and crises, and that one of the most important

things that she followed in order to reach solutions was rationing expenses and purchasing raw materials at wholesale prices, and that she searched for sources of financing to reduce the financial burdens incurred on her. Mrs. S.B. said that the most prominent challenge she faced was the problem of marketing, so she followed many methods to avoid and solve this problem, so she intensified promotion on social media and developed herself in professional photographing, as well as, she stated that she focused on the quality, which led to an increase in demand for her products, even from outside Mafrq Governorate; she also contacted people in other governorates to promote her products, which led to an increase in demand for her products. Mrs. A.H said that she made offers on her products to increase the sale and demand for them; and all the women agreed with her.

## **VI. Impact of Covid-19 on licensed businesses**

Mrs. B.A. said that COVID-19 affected her business negatively, as she was unable to fully sell her products, which affected her economically; Mrs. B. S. said that COVID-19 affected her business positively, especially after closing the shops and continuing to work from her home, which led to an increase in the production of her business, and that she recycled fabrics that she did not need and made and sold masks, which led to an increase in her financial income; Mrs. E.M. stated that her work stopped due to the pandemic, because people at that time did not trust production kitchens. Ms. N.Z. stated that COVID-19 had stopped her work and she was unable to sell her products; S. B said that COVID-19 affected her business positively by closing all commercial stores, so there was a demand for home businesses; Mrs. A.H. said that COVID-19 made people lose confidence in production kitchens, which negatively affected her business.

## **VII. Procedures followed by businesses to reach recovery phase**

Mrs. S.S. said that after the end of the pandemic, she focused on the promotion and marketing through social media. Ms. N.Z. said that through her focus on the quality of her products, in addition to making offers on her products and promoting them intensively, the demand for her products increased; and the women participating in the group agreed on that. S. B said that she has expanded in the manufacture of products and added many items, which has led to an increase in demand for her products.

## **VIII. Motivational factors that contributed to supporting and continuing businesses licensed and run by women in particular**

Mrs. S. S stated that developing an action plan mainly contributes to motivating her to continue working. Mrs. B.A. said that the financial support for her business by organizations and associations is one of the most important factors that contribute to the success and continuity of the business. Mrs. S.B. said that she relies a lot on customer feedback and considers it one of the most important things that contribute to supporting and motivating her to continue. All the women stated that the grace period for paying the fees incurred by the business is one of the most important things that help in encouraging and motivating the continuation, in addition to the fact that the promotional and marketing bazaars contribute to the dissemination of their products.

The women participating in the session also underwent many training courses that contribute to raising their competencies and skills, most notably: wrapping, marketing, sewing on industrial machines, financial marketing, entrepreneurship, project management, health and food, and feasibility studies.

## **IX. Top vocational trainings needed for licensed businesses to employ people with the appropriate skills and proficiencies**

- wrapping courses, even if it is for the purpose of beautifying the product

- E-Marketing
- Photographing
- Manual stitching, sewing on industrial machines
- Financial education
- Feasibility study

## **X. Competitiveness**

Mrs. A.O. said that the competitiveness is what distinguishes her business from other businesses of the same field; Mrs. A.H. said that the competitiveness lies in knowing, focusing on, and highlighting the business's strengths. Mrs. J.K. said that the competitiveness, such as quality, cleanliness, quantity, and others, is what distinguishes her business from other projects. Ms. S.S. said that the competitive advantage lies in studying the competing market; Ms. N.Z said that the competitiveness is represented in accessing competitive and preferential prices over competitors.

### **Businesses interested in developing (Mafrag)**

#### **I. Number of business workers**

- Mrs. N, N's business is a production kitchen and contributes to employing 2 workers.
- Mrs. H.R.'s business is a dairy and cheese and contributes to employing 2 workers
- Mrs. Sh.A's business is thermal printing and contributes to the employment of 2 workers
- Mrs. F.S's business is a dry clean and carpet washing and contributes to employing 4 workers
- Mrs. Sh. A's business is a production kitchen and contributes to employing 2 workers

- Mrs. A. M.'s business is a production kitchen and contributes to employing 3 workers
- Mrs. A. A's business is renting wedding dresses and contributes to employing 3 workers
- Mrs. F.M.'s business is a home beauty salon and contributes to employing 1 worker
- Mrs. A, H's business is a photography and contributes to employing 2 workers

## II. Business budget

All the women unanimously agreed that the limited budget is one of the main obstacles they face and limits the development of the business and the increase in production quantities as soon as possible, as this leads to an increase in revenue and an improvement in income.

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

Mrs. F.M. said that she is ambitious to open a licensed beauty salon, increase the number of employees in it, and undergo several courses that contribute to the development of her business. Mrs. A.A. said that she is ambitious to obtain a license and open a wedding dress rental shop. Mrs. H.R. stated that she is ambitious to open a shop selling Jordanian and Syrian dairy products in Mafraq city market to increase production and income. Mrs. A, H stated that she aspires to develop her business and open a photography shop, and buy a high-quality, advanced camera. Mrs. F.S. made it clear that she aspires to buy more equipment and tools to develop her business and increase her income. Mrs. Sh.A. said that she is ambitious to open a thermal printing shop in Mafraq city market because there is increasing demand for the services she provides.

## IV. Essential needs for business development

Mrs. A.H. said that she needs Photoshop courses to develop her business and increase the quality of the photographs, leading to an increase in demand for them. Mrs. A.M. said that she needs modern and advanced equipment to be able to produce many items as quickly as possible, with less effort and higher quality. Mrs. Sh.A. said that she

needs a design course that enables her to complete her work quickly and effortlessly. H.R. stated that she needs an intensive course in e-marketing because of its role in increasing sales and income. Mrs. F.S. said that she needs a project management course in order to be able to learn marketing and study the market. Mrs. B. Q made it clear that she is in dire need of many important tools to develop her production business and to increase the quantities of production.

## V. Business development factors

The women indicated many factors that help in developing their businesses, most notably:

- 1- Providing the necessary financial support.
- 2- Providing the equipment needed for the business.
- 3- Creativity, development and new ideas.
- 4- Focusing on quality in work and production.
- 5- Merging cultures and reaching an innovative product.
- 6- Focusing on highlighting the cleanliness of the place, especially for productive kitchen businesses.

Mrs. A.H. said that she is currently working on making a small studio in her home to make it easier for her to take pictures, due to the scarcity of places for photography in Mafraq Governorate.

As for the external factors, the women mentioned many factors, most notably:

- 1- Override all negative and frustrating opinions by anyone
- 2- Funding is the main reason and factor, whether internally or externally

The women made it clear that they are trying to overcome this factor and develop and operate the business within any capabilities.

## VI. Challenges that hinder business development

Mrs. A.A. said that the most important challenge, after the financial factor, is lack of knowledge of the laws and procedures that must be followed to license her business; Mrs. B.Q stated that the licensing procedures are difficult and complicated, and there are many authorities responsible for them, and this is considered the biggest challenge that prevents her from licensing her business. Mrs. A, H made it clear that she is afraid of the licensing procedures and does not wish to license her business. All the women unanimously agreed that the environment surrounding them always puts obstacles in their way and sows an element of fear that the business will not succeed and develop.

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

Mrs. A. H said that at first she used to rent a camera to be able to start her business, then she collected the price of the camera and was able to own it, then she started working in innovative ways by making offers necessary to attract the largest possible number of customers. The women unanimously agreed that they focus on many factors for creating an appropriate work environment, most notably:

- 1- High quality of products and items
- 2- Honesty and trustworthiness
- 3- Precise time
- 4- Focusing on e-marketing through social networking pages

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

The women stated that they do not know what are the harms and benefits of licensing, and that they consider it to have no role in developing their businesses.

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

Mrs. A.M. said that COVID-19 led to huge losses in her business due to the long-term cessation of buying and selling operations; Mrs. A., said that her business's idea came from the conditions resulting from Covid-19, especially since her business is

domestic and was not affected by lockdown that occurred due to the pandemic, so she set nominal competitive prices that led to an increase in her fame during the pandemic period and an increase in demand for her products; Mrs. B. Q said that COVID-19 has negatively affected her business and that the demand for her products has stopped completely for a long time; Mrs. F.M. said that she opened her business due to the economic situation due to the Covid-19 pandemic. Mrs. H.R. said that her business was completely stopped and returned to zero point due to the pandemic, as it was affected after the pandemic by the weak purchasing power in the local market in general due to the economic conditions in general.

#### **X. Procedures followed by businesses to reach recovery phase**

Mrs. Sh. A. said that she delivered orders to customers by bicycle; Mrs. H.R. said that she communicates with customers directly and shows the high quality of her products. Mrs. B, Q said that she was frequently doing a Covid-19 test and publishing it on social media pages, which led to increased confidence in her products and an increase in demand. She also made many offers and discounts on the value of the invoice, which led to improving her economic situation and starting the recovery phase little by little. Mrs. A, H noted that she was, in Covid-19 period, focusing on learning Photoshop through courses on the ZOOM application in order to use her time with something that leads to the development of her skills. All women stated that creativity and quality play a major and effective role in reaching a stable work environment, in addition to focusing on marketing via social media, which led to the expansion of their businesses.

#### **XI. Key vocational trainings needed for business development**

- 1- Photoshop, design and montage
- 2- Confectionery arts
- 3- E-marketing
- 4- Developing food industry skills

5- Financial management

6- Wrapping

7- Professional photographing

## **XII. Vocational trainings needed for business development**

1- Contact and Communication

2- Time management

3- The ability to persuade others

4- Self-development

## **XIII. Competitiveness connection with business development**

Mrs. H.R. stated that the competitiveness is what distinguishes her business from similar businesses; as a Syrian person living in Jordan, she merged the two cultures and reached an innovative Syrian-Jordanian product. Mrs. B. Q said that the competitiveness is one of the motives for developing her business. Mrs. A. H said that the competitiveness means for her to develop in stages from competing businesses in the local market. All the women made it clear that the factors that lead to the development of work through the existence of a competitiveness are as follows:

1- Prices

2- Offers

3- Quality

4- Developing work and keeping up with all the new

5- Creativity

6- Tactful handling

7- Punctuality

8- Method of displaying the products

#### **XIV. How much do licensed and unlicensed businesses affect development?**

Mrs. A.A. said that a license opens new doors for her to develop her own business, but lack of knowledge of all the procedures and the unavailability of the license amount is what prevents her from licensing her business; Mrs. H.R. said that her inability to obtain a license always prevents her from displaying her products in markets and large shops, due to the lack of Food and Drug Administration seal on her products. All the women unanimously agreed that it is the lack of knowledge of licensing procedures that prevents them from licensing their businesses.

#### **Focus group of Civil Society Organizations (Associations)**

##### **I. Labor market in Mafrq Governorate**

Mr. N.K. said that the labor market is a place where job opportunities are available for both sexes, but Mafrq governorate labor market suffers from a lack of job opportunities because new fields and markets are not opened, and that it must be taken into account that the society of Mafrq Governorate is a "clan and not open society" and women prefer to work in a place without contact with men; Mrs. M.J. said that the labor market is the place where job opportunities are found for young people in light of the rampant unemployment that has led to the spread of societal problems such as "drug abuse, family disintegration, and others."

##### **II. Role of laws and regulations in contributing to the support, development and stimulation of licensed and unlicensed businesses**

Mrs. M.J. said that laws and regulations were created to increase the financial burden on businesses, and that there are no privileges for people who wish to open their own businesses; Mrs. N.H said that the laws and regulations are frustrating and have no role in motivating the owners of small businesses; Mr. H.S. said that the procedures and laws at the municipal level only are long, complex and incapacitating, and there are many unnecessary procedures; Mr. N.K. said that some businesses' owners benefit from the

national aid fund, and licensing the business may lead to salary interruption; Mr. A.H said that small businesses face many challenges, and laws and procedures lead to the failure of these businesses.

### **III. Motivational factors that contributed to encouraging local community people to start their own businesses**

Mrs. N.H. said that the Association connects women with local and international organizations to obtain the necessary funding, in addition to giving women many training courses that contribute to developing their skills; Ms. M.J. said that the Association gives women financing loans to help them start their own businesses. Mrs. W.K. said that the Association gives various courses that contribute to supporting women who own small businesses. Mr. H.S. said that the Association gives financing loans at a rate of 0% interest to women entrepreneurs, and it follows up and supervises these projects to ensure their survival and continuity, and makes women get a project management course to ensure the correct start of the business.

### **IV. Targeting local community women to encourage them to start their own businesses and have them license**

Mrs. N.H said that the Association is targeting the women of the local community through the various pages of the Association on social media. The Association is also working with IRC organization through the program of protection and empowerment of women, as women who own small businesses are targeted and made aware of the importance of licensing, especially women who work in production kitchen businesses due to the role of licensing in protecting them, especially after obtaining a certificate from the Food and Drug Administration; Mrs. H.K. stated that communication with women takes place through social networking sites, and the Association always educates women about the importance of licensing in protecting them and opening new horizons

for them in sales and production. All participants unanimously agreed that home businesses do not need to be licensed.

## **V. Essential businesses that are focused on, supported and funded to ensure their survival and continuity**

The participants present in the group indicated many successful businesses, most notably:

- Fringing *Shmagh*
- Selling cosmetics
- Hand work
- Sewing
- Glass painting
- Selling medicinal herbs
- Production kitchens
- Dairy production
- E-Commerce
- Hybrid car maintenance

## **VI. Challenges and obstacles preventing business owners from licensing**

Mrs. Fawzia Shdeifat said that insufficient and limited funding is one of the most important obstacles facing projects. Ms. N.H said that the scarcity of financial resources and insufficient information on e-marketing is one of the most important obstacles that limit the development of businesses, in addition to the lack of information on the licensing procedures and the authorities responsible, as well as the lack of innovation; Mr. K.M. said that there are many businesses' owners who do not know how to license their businesses; Mr. H.S. said that the entrepreneurs' lack of awareness of the competitive market and the randomness of performance are among the most important obstacles that limit the development of businesses.

## VII. Incentives used to encourage businesses owners to license their businesses

Ms. N.H said that the Association's role is limited to raising awareness of the importance and benefits of licensing; Mrs. H.K. said that she was working to show the negative aspects of not licensing for the owners of unlicensed businesses and that the owners of unlicensed businesses are not able to obtain the necessary financing that contributes to the development of businesses. Mr. H.S. said that the Association is working to support the orphans and people with disabilities by paying the full license costs.

## VIII. Impact of Covid-19 on licensed and unlicensed businesses

Mrs. F. Sh said that COVID-19 has completely destroyed the businesses; Ms. N.H said that COVID-19 negatively affected businesses due to the complete cessation of buying and selling operations, which led to large material losses that led to the closure of many businesses; Ms. N.H stated that the period of lockdown was large and prevented business owners from practicing their work for a long time, which led to a complete halt in revenues, but the pandemic had some positive effects such as the emergence of new businesses such as electronic commerce; Mr. K.M. said that there are many who were positively affected by the pandemic and improved their sources of income during it, such as delivery companies.

## IX. Procedures followed by businesses to reach recovery phase

Mrs. F. Sh. said that as the head of the Association who has a permit to move, she was able to deliver many orders to the owners of the businesses; Ms. N.H said that the Association had a major role in marketing the products of the owners of small businesses, in addition to networking them with organizations and supporting parties. Mr. H.S. said that the Association has postponed the payments of loans owed by businesses owners until the financial situation of the business improves.

## **X. Job turnover**

Mr. K.M. said that job exploitation and inappropriate salary are among the most important reasons that contribute to job instability for women in particular; Mrs. M.J. said that there are many women who are harassed at work and who do not get the opportunity for promotion and the incentives they deserve, in addition to not being included in the social security; Mr. H.S. said that the lack of transportation to and from work is one of the most important reasons that lead to leaving work. Mrs. N.H. said that the lack of nursery in the workplace is one of the important reasons for instability at work, and that the husband or guardian has a role in preventing the woman from working.

## **XI. Women's private sector job stability factor**

The participants present in the group stated that there are many reasons that lead to the job stability for women, most notably:

- Availability of transportation
- Social security
- Maternity leave
- Provides a nursery
- Safe work environment with public safety measures
- Material and moral incentives

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

Mr. K.M. said that gender-based attack is available in many forms, such as: verbal abuse, bullying, and others; Ms. N.H said that there are many cases of labor exploitation, especially for women, by long hours of work without receiving full pay; Mr. H.S. said that the work environment rarely has such attacks, especially in Mafraq Governorate.

Thirteenth: The most important vocational training needed by the labor market in Mafraq Governorate

- Car electrician
- Interior design
- Photoshop and montage
- Maintenance of smart cellular devices
- Public safety
- Maintenance of machinery and equipment

### **Workers' focus group (Mafraq)**

#### **I. Jobs closed for workers in labor market**

Mr. M.J. is a Syrian national who could not work in banks and all companies, as it is strictly forbidden for Syrians to work in these fields. Mrs. A.H. is a Syrian national who applied for employment to many information technology companies and banks and was refused because she is Syrian.

#### **II. Workers' satisfaction with their basic salaries comparing to local market**

All the participants unanimously agreed that the salary they receive is very low and does not match the labor market, nor does it meet the basic needs; and this drives some of them to work after official working hours to meet their necessary needs, with the exception of Mr. O. S. who was very satisfied with the salary he received compared to the labor market in Mafraq Governorate.

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

7 out of 10 of the participants believe that the salary is commensurate with the size of the tasks assigned to them. Mr. Z.H. said that the salary he receives is satisfactory to him compared to the size of the tasks entrusted to him, but the working hours are very

long; Mrs. R.S. said that her work is very hard and is not commensurate with the salary she receives, and the working hours are very long.

#### **IV. Training required for job needs**

Mrs. A.H. said that when she started working in an organization, the organization trained her for a week; Mr. A.S. said that the company in which he works has given him many courses that have prepared him to occupy the positions of warehouse keeper, custody officer, social researcher, treasurer, and others; Mr. M.J. said that the company in which he works is giving him many courses that he needs to work, and he is currently undergoing an Excel accounting course.

#### **V. Praise and appreciation at work**

Mrs. D.A. said that she always receives praise and appreciation from her direct manager, in order to encourage her to complete her tasks and raise the quality of work; Mr. P.S. said that he always receives praise and appreciation from his direct supervisor; Mr. M.J. said that he always receives praise and appreciation from his direct manager, which drives him to do his best to accomplish tasks at work; Mrs. A. H, Mrs. Z. M and Mr. K said that they always have praise, appreciation and good treatment from the direct manager, which drives them to complete the work with high efficiency and mastery.

#### **VI. Job description**

Mrs. D.A. said that she signed work contract with clear job title, which is PROJECT MANAGEMENT; Mrs. R.M. said that she signed work contract with job title that is service worker; Mrs. A.H said that her job title according to the work contract is social researcher. Mr. M.J stated that he signed work contract clear job title that is a volunteer in the community support committees.

8 out of 10 people signed a clear job description.

## VII. Discussing performance with the direct manager

Mrs. Z.M. said that it is important for her that her direct manager discusses her performance on an ongoing basis because of its impact on developing her performance; Mrs. R.M. said that she frequently gets feedback from her line manager at work, which drives her to continuously develop her performance; Mr. M.J. made it clear that he frequently receives periodic assessments from his direct manager, and this helps him to fill negative gaps and improve his performance continuously; Ms. A.H. said that periodic assessments are necessary to avoid negligence in work and to fill negative gaps.

The performance of 5 out of 10 people is discussed on the ground.

## VIII. Do you trust your management's promises?

Mrs. A, H said that she always trust the promises made by her management; Mr. M.J. stated that he left his previous job because he did not find what was promised by his direct manager, but in the current job, what was promised is fully implemented.

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

Mr. Z.S. said that he has enough authority to make decisions if his job position requires that; Mr. P.S. said that, through his job position, he has enough authority to make the necessary decisions; Mr. M.J. said that he has enough authority to make the necessary decision, provided that the Management will be informed later.

3 out of 10 participants have decision-making authority.

## X. Job security

Only one out of ten feels job security who is Mr. A. S, because of his long service in his work, and they cannot do without his services.

## **XI. Job security, fairness, transparency and respect are important for a higher productivity**

Mr. P.S. said that all of these things lead to an increase in productivity at work because of their positive impact on enhancing self-confidence; Mrs. R.K. said that all of these factors are a major cause of satisfaction in the work environment, which leads to increased productivity. Mrs. Z.M. said that because she is Syrian, she is always the weaker party, and that she is exposed to job exploitation by working overtime with little pay, and the reason is due to her inability to resort to the judiciary, and she always lacks fairness, transparency, and job security in many cases.

## **XII. Maintaining good employees**

Organizations of 3 out of 10 people maintain the good employee. Mr. M.J. said that there is constant support for the good employee at work, as the management always gives him priority in any work-related projects or trainings due to his distinction; Mr. Z. S. said that the organization in which he works always exploits him functionally by not giving him the leaves he needs, and that the organization for which he works does not keep the good employee at work permanently and that it is possible to dispense with him at any time.

## **XIII. Manager's fair and transparent treatment**

5 people out of 10 are treated by the direct manager fairly and transparently. Mrs. D.A. stated that the organization for which she works discriminates between employees, and she, as a Syrian national, always sees that a distinction was made between her and Jordanian employees. Mr. Z. S. said that there is a clear distinction between employees, and he suffered a lot from this matter at the beginning of the work period; Mrs. A.H said that the line manager treats her fairly and transparently and there is no distinction between her and any employee in the organization. Mr. M.S. said that his current manager distinguishes him from the rest of the employees, as a kind of praise and

appreciation because he is distinguished in his work; Mr. P.S. said that the direct manager always treats him with fairness, transparency and respect, due to his accurate tasks assigned; Mrs. R.A. said that her direct manager always treats her with respect, appreciation and transparency, and her work achievement and high accuracy is shown.

#### **XIV. Developing performance and increasing practical experience**

Mrs. R.A. said that as a service worker, her work does not require taking courses, but the direct manager develops her work by providing advice and the necessary moral support; Mr. P.S. said that his direct manager develops his performance by giving him the necessary training courses that lead to increasing his skills and experience; Mr. M.J. said that when the manager sees a deficiency in one of the workers, he gives him the necessary courses that contribute to the completion of tasks in a timely manner and with high quality; they are also networked with work partners that develop their performance and give them the necessary courses.

#### **XV. Taking workers' opinions and ideas into consideration by the manager**

Only 4 out of 10 people have their opinion taken into consideration by the manager.

#### **XVI. Respect**

10 out of 10 are treated with respect by their manager.

#### **XVII. Team spirit enhancement**

5 out of 10 respondents said that their organizations support teamwork

Mr. Z. S. said that when one of the workers suffers from a shortage, the entire team participates and he is assisted in order to complete his work as soon as possible; R.K. said that her work in the field of programming always contains many errors, and this requires a team to review and solve the errors; Mr. P.S. said that the nature of their humanitarian work requires teamwork to accomplish the required tasks as soon as

possible; Mr. M.J. said that his direct manager encourages teamwork, but unfortunately the senior management does not encourage that.

### **XVIII. Exposure to a form of violence**

Mrs. A, H said that one of the female employees always treated her in a tactless and arrogant manner; Mr. M.J. said that he was subjected to verbal violence by a female colleague when he applied for a high vacancy and got it, then she said to him stating: "This Syrian has a work permit and takes our jobs," and that this sentence is still stuck in his mind to this time; Mr. A, S said that he was subjected to a form of physical violence through a quarrel with one of the clients who did not treat him with respect.

### **XIX. Health insurance**

Only one out of ten, P. S, obtains health insurance service in the organization for which he works, and he considers that health insurance is very appropriate.

### **XX. Transportation**

Only one person, Mr. A. S, is provided with transportation.

### **XXI. Financial and moral incentives**

Mr. Z.S. said that when he receives financial incentives, he works for long hours without getting bored. Mrs. R.K. said that obtaining the financial incentive makes her give up work after the end of the official working hours. All participants confirmed that the Financial and moral incentive lead to an increase in productivity because of its impact on raising morale at work.

### **XXII. Authorities**

7 out of 10 people said that giving them the necessary authorities in decision-making leads to increased productivity.

### **XXIII. Reasons for job stability**

Participants stated that there are many factors that lead to job stability, namely:

- 1- Appropriate salary
- 2- Availability of transportation
- 3- Proximity of the workplace to the home
- 4- Good treatment and respect
- 5- Praise and appreciation
- 6- Psychological comfort
- 7- Health insurance
- 8- Social Security
- 9- Appropriate work environment

### **XXIV. Reasons for job instability**

Participants indicated that there are many reasons that lead to job instability, namely:

- 1- Lack of job security
- 2- Ill-treatment
- 3- Inappropriate salary
- 4- Unsuitable work environment

### **Community Leaders' Focus Group (Mafraq)**

#### **First: Motivational procedures that encourage local community members to start their own businesses**

Mr. M.Z. said that there is a high possibility for the people of the local community in Mafraq Governorate to start their own businesses, but the marketing factor for these businesses limits their continuity and growth, so there is a comprehensive social

responsibility towards business owners, whether from government agencies or other agencies, to market these businesses to ensure their success. He added that the method of supporting these businesses, if it is by providing grants, will often succeed because there is no repayment period, but on the ground, which is currently widespread are the loans; most of the owners of these businesses fail to repay, which leads to the failure of these businesses. He also stated that support is often given to people who are not qualified and do not have the competence to open these businesses, so there are many women who are “in debt” to lending institutions because of their failure to pay the loans they owe. Mrs. A.A. said that financial support is the main incentive for establishing small businesses for the members of local communities, and that the Association for which she works is a partner with the Royal Court, the Development Center in particular, through which financial support is provided, which may reach 3000 dinars, to the members of the local community to establish their own businesses, as she said, why is there no tendency to create collective projects for people who possess similar skills through the work of many alliances between associations. Mrs. A.H said that often the funding agencies unfairly choose the target parties, as the support is often distributed to business owners according to "nepotism, and kinship with the president of the Association"; the distribution of these businesses, specifically those funded by the Development Center of the Royal Court, is done in a wrong and unfair way, and these businesses are not monitored and evaluated, which leads to their failure and non-continuity. Mr. A. Sh said that the financial conditions are the main reason for the women's desire to open their own projects to obtain a source of income, but the lack of follow-up by the supporting authorities ends the business and forces the business owners to sell equipment and close their own businesses; he pointed out that, by virtue of his 5 years of experience, there is no grant at the level of Mafraq Governorate from the Ministry of Planning or Ministry of Development or the Royal Court that exists to the present time; only 10% exists based on

many surveys, and the reason for this is the lack of oversight leading to the sustainability of these businesses; and that the lack of successful and effective marketing leads to the destruction of these businesses. Mrs. HQ said that there is no coordination between donors such as the Jordan River Foundation, the Jordanian Hashemite Fund and others, as one person may receive many grants; and that nepotism plays a key role in obtaining the grant from many donors; N.K. said that the most important motivational matter for starting businesses is securing the necessary financial support commensurate with the skills and experience possessed by the woman who wants to start her business.

## **Second: Laws and regulations' role in licensed business support, development and boosting**

Mrs. A.H. said that she works in coordination with the Tadamon Association, which has implemented vocational training projects, so that businesses will be awarded to participants upon completion; in addition, she is working with the Smart Desert project. In turn, she met with the local councils to give the women participating in the training grants, but some of these women refused to receive the grant for fear of being cut off from the national aid; therefore, we sought to license these businesses with a grace period without interruption of the salary of the National Aid Fund, so that the woman could succeed in her business, because of the importance of licensing in obtaining a quality certificate from the Food and Drug Administration and others. Mr. A.O said that what Mrs. A.H said were just promises by the responsible authorities, and they were not fulfilled on the ground; he pointed out that there is no credibility on the part of government agencies, and there are many people who do not want to license their businesses for fear of paying fees and taxes, despite holding many awareness sessions in this field and telling women that licensing opens new doors for them. He referred to the story of a young man who owned a delivery business and received many honors from the Crown Prince, but when he wanted to license his business, he found huge amounts of tax

on him. After this story, there is a great fear of licensing businesses in the entire governorate.

All participants unanimously agreed that laws and legislation do not support or encourage small businesses, as there is no participatory decision-making by many parties. If some businesses obtain a grace period from the municipality, they will get a violation by the Food and Drug Administration, so it is necessary to focus on the issue of participatory.

### **Third: Challenges and obstacles preventing business owners from licensing**

The participants in the group stated that there are many obstacles and challenges facing businesses owners and limiting licensing, most notably:

- High costs of licensing
- The tax and fees that may be greater than the capital of the business
- Lack of facilities
- Unfavorable laws and regulations
- The license does not add to the business except protection

### **Fourth: Solutions used to reach licensed production businesses**

Mr. A. Sh made it clear that one of the most prominent solutions to convince businesses owners to license their businesses is absence of any tax or fees; Mr. M. Z said that there should be facilities and that the state should undertake the marketing of these businesses; Mr. A. H said that it is necessary to train and qualify the people who are about to open small businesses and support them financially and morally, in addition to marketing these businesses. Mrs. H.Q said that it is necessary for the financial support provided to the businesses to cover all aspects without the need to seek the help of lending institutions. Mrs. A.H said that the small businesses present in the remote areas

of Mafrqa Governorate should be within and under the umbrella of Mafrqa Municipality only, and that there should be limited oversight by the civil society institutions concerned with these businesses; she also added that there must be networking between municipalities and local councils, and alliances should be formed to better serve the women and members of the local community, taking into account permanence and continuity. Mrs. N.K. said that there should be no conditions for women who wish to obtain a loan from credit institutions as a form of support. Mr. A, Sh said that the necessary financial support must be provided for the businesses according to the needs of each region, as it must stay away from dairy and cheese and production kitchens businesses because of their large spread, and that the focus should be on other businesses that the region needs, such as the beauty salon business and others, as well as the owners of these businesses must take many professional and life trainings.

#### **Fifth: Targeting local community women to encourage them to start their own businesses and have them licensed**

Mrs. H.Q said that there are several ways to target women, including meetings in Municipality, Association, schools, and through social media by making an announcement that there is a meeting to target women who have a desire to start business, after which training begins on how to market, produce, and manage; after that, the amount for financing the business is disbursed; Mrs. A.H. said that the Enhad project, which is being carried out in cooperation between the Government and the Ministry of Planning, has a role in targeting the women of the local community. Mr. A. Sh said that the Ministry of Planning provides two types of support, the grant, which it is difficult to obtain, and the loan, which it is very easy to obtain, as networking is done with municipalities and local councils to reach women who want to start their own businesses, and an advertisement is put up via social networking sites, associations and television channels; Mr. A.A. said that women are being targeted through field work in many areas and meeting women in

their homes, as there are many women who do not have smart phones or television screens; in addition, the Association is targeting and providing them with financial support to start the business, and it is necessary to focus on businesses that have a competitive advantage and the ability to innovate.

### **Sixth: Essential businesses that are focused on, supported and funded to ensure their survival and continuity**

Mr. A.A. said that the hydroponics is one of the successful and inexpensive businesses. Mrs. H.Q said that food and productive kitchens businesses are among the businesses that generate income; A. H said that the businesses related to wool succeed because Mafrq Governorate is famous for sheep and that the raw material is present in abundance and if attention is paid to these businesses, they will succeed. Mrs. N.K. said that greenhouses and seedling cultivation are not available in the governorate, and if they were available, they would have succeeded. Mrs. A.A. said that flowers and soap-making businesses are among the businesses that Mafrq Governorate lacks. Mr. A. Sh said that there are many businesses on the ground, but it is necessary to study the market and know how to distinguish from other businesses.

### **Seventh: Vocational trainings needed by the labor market to employ persons with appropriate skills and proficiencies**

The participants in the session stated that there are many vocational trainings that provide job opportunities for the people of the local community in Mafrq Governorate, most notably:

- 1- Cosmetic professions
- 2- Hydroponics
- 3- Marketing
- 4- Production kitchens for healthy food

5- Air conditioning and refrigeration technician

6- Maintenance of smart phones

7- Maintenance of hybrid cars

### **Eighth: How COVID-19 impacted licensed and unlicensed businesses?**

Mrs. A.H. said that there are many small household businesses that were affected during the pandemic, such as dairy and cheese projects, pickles, and production kitchens, especially businesses in remote areas; Mr. M, Z said that the small businesses and shops in remote areas were affected positively by the pandemic, and income increased during that period; and that businesses that focused on the manufacture of detergents, sterilizers and masks appeared, as many people lost their jobs. Mrs. H.Q said that there are many small businesses that have achieved success due to the pandemic, such as delivery businesses and pharmacies, and that Covid-19 has negatively affected daily workers who have lost their sources of income; Mr. A.A. said that most of the small businesses benefited positively from the pandemic, unlike the large businesses. Mr. A, Sh said that food and productive kitchens businesses are positively affected by the pandemic.

### **Ninth: Procedures followed by businesses to reach recovery phase**

Mrs. N.K. said that one of the most important things followed was the registration of employees in the Social Security Corporation; A.A. said that there are many institutions, such as the Jordan River Foundation, that have networked with the owners of facilities and factories to employ many members of local communities and pay their salaries.

### **Tenth: Reasons that increase the job instability for working women**

There are many reasons that increase job instability, especially for women, most notably:

- 1- Inappropriate salary
- 2- The distance from the workplace to the home
- 3- Marriage and family ties
- 4- Not obtaining vacations, leaves, and labor rights
- 5- The nature of the work environment
- 6- Long working hours

### **Eleventh: Women's private sector job stability factors**

Mr. A.A. said that equality between men and women at work in terms of wages and assuming administrative positions leads to stability in work; Mrs. H.Q said that the availability of kindergartens and nurseries at workplace leads to the stability of women at work; Mr. P.S. said that reducing working hours for women leads to stability in work. Mrs. A, H said that the flexible work in the institution may lead to women working from their homes, which leads to their stability at work.

### **Twelfth: Gender-based attack and harassment in labor market and how to deal with such cases, if any**

Mr. A.Sh. said that the most common type of gender-based attack is verbal harassment and verbal abuse from the employer or colleagues of the female; Mr. M.Z. said that harassment existed in the past, but in an inconspicuous manner, but in the current period, due to the presence of social networking sites, it has become more visible; Mrs. A.H said that harassment exists in the work environment, from a male colleague to his female colleague, or from a client to a female employee; Mr. A.A. said that sometimes the harassment may go beyond sexual assault, but that depends on the nature and time of work; Mrs. A.A. said that the attack in all its forms depends on the person himself and nothing else.

### **Thirteenth: As community leaders, what is your role in unemployment reduction and contribution to employment of job seekers, especially women?**

Mr. A.A. said that he, in turn, is networking the people of the local community with companies and factories; Mr. M.Z said by educating the local community on how to overcome the culture of shame and work in any profession that leads to obtaining any income; Al-Saidaa said through training and rehabilitation of young people; Mrs. H.Q said that she is communicating with companies, institutions and factories. Mrs. A.H said through work with civil society institutions and associations, where unemployment and poverty problems are largely dealt with, in addition to networking women with institutions and factories and training them; Mrs. A.A. said that she is networking women with organizations to find a job opportunity, and to give them loans through the association with interest rates of up to 0%, enabling them to start their own businesses.

### **Student and vocational training graduate focus group in Mafraq Governorate**

#### **First: Reasons for the youth to join the available vocational training courses**

Trainee No. 1 said that what motivated her to join the Vocational Training Corporation was that the academic disciplines lacked a job opportunity; Trainee No. 2 said that she is looking for a professional trade that will facilitate her access to the labor market; Trainee No. 3 said that the most important thing that prompted her to join the Vocational Training Corporation programs is to learn a craft that contributes to achieving financial income for her; Trainee No. 4 said that the training in the vocational training is an opportunity to enter the labor market or to start a small private home business that contributes to get income in light of the difficult living conditions; Trainee No. 5 said that the most prominent thing that motivated her to join the Corporation's programs is to acquire a skill that enables her to enter the labor market.

## Second: Vocational training course benefits

Trainee No. 2 said that the most important benefits gained from joining the vocational training corporation programs is acquisition of an accredited certificate that enables her to obtain a job opportunity in the governorate; Trainee No. 3 said that vocational training contributes to her acquisition of multiple experiences and skills, and also contributes to self-development significantly; Trainee No. 1 said that the most important thing she gained is practical experience, because the corporation provides trainees with the opportunity to enter the labor market and apply the theoretical aspect to facilitate the process of joining the labor market in Mafraq Governorate; and that the training contributes to the development of her skills and experience; Trainee No. 5 said that the training gives her a certificate to practice the profession approved in the labor market.

## Third: Vocational training contribution to competitiveness realization

10 out of 10 of the trainees said that vocational training is a competitive advantage. The trainee No. 6 said that, of course, vocational training is a competitive advantage, due to the pressure on the academic field and the lack of job vacancies in it, which led to many going to the vocational training corporation to own a trade and a profession that facilitates their access to the labor market, in addition to the fact that professional specializations have become required in the labor market in Mafraq Governorate; Trainee No. 1 said that the trainee in the vocational training corporation has a high competitive advantage in the labor market, and that many trainees and those with professional experience have benefited greatly from it, and the vocational training certificate is strong and highly accredited.

#### **Fourth: Vocational training plays a key role in developing capabilities and skills**

10 out of 10 said that training in the vocational training corporation contributes to raising their capabilities; Trainee No. 7 said that most of the courses focus on the skills aspects, which leads to raising the competencies and capabilities of the trainees; Trainee No. 8 said that the trainers in the corporation possess high competencies and skills, which enables the trainee to develop his skills and experience.

#### **Fifth: VCT's training programs are suitable for Mafraq's labor market**

The trainees unanimously agreed that there are many majors that are in great demand in the labor market, but there are no training programs for them in the Vocational Training Corporation. Trainee No. 9 said that the most important professions required in the labor market do not have training programs such as: marketing and photographing, and the offered training programs such as pastries, sweets and cosmetics are offered frequently.

#### **Sixth: Vocational trainings aligned with labor market requirements for males and females**

- Sewing
- Desserts and pastries
- Photographing
- beautification
- Production kitchens
- Marketing

#### **Seventh: Is vocational training more suitable for males or females?**

Trainee No. 1 said that vocational training is more suitable for males than for females, because most of the vocational trainings are related to the profession of

carpentry, blacksmithing, air conditioning and refrigeration, which are suitable for males in particular, and that the culture of shame in Mafrq governorate still limits the work of girls in many professions; Trainee No. 3 said that the majors and programs offered to males are more comprehensive and diverse than those offered to females. Trainee No. 4 said that vocational training majors are suitable for both sexes, males and females, and that joining vocational training programs is a great opportunity that enables both males and females to find a job or start their own businesses. Trainee No. 6 said that female majors are very specific and are limited to pastries, sewing and beautification, while there are many opportunities and training programs that males can join. Trainee No. 7 said that the society of Mafrq Governorate is very conservative and does not allow females to work in contact with males or to join professions that suit males more than females.

#### **Eighth: Are vocational training graduates networked with the private sector by Vocational Training Corporation?**

Trainee No. 1 said that the Corporation trains trainees in private sector institutions and that if one of them is able to obtain a job opportunity at that time, he joins it after the end of the training stage or opens a business for the trainee, but the Corporation does not follow up with the trainee after the end of the training period or network with institutions of private sector. The trainee No. 3 said that obtaining a job opportunity depends entirely on the skills, experiences and abilities of the trainee, and the Corporation has no role in finding a job opportunity for him. Even after the end of the training period, the trainees are not contacted by the Corporation at all, and all participants in the session agreed on that.

#### **Ninth: Profession practicing certificate**

The participants agreed that the Vocational Training Corporation grants a profession practicing certificate to all those enrolled in its programmes.

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**Tenth: Are the label wages available in labor market suitable and are labor rights applied?**

All participants in the group agreed that wages are very low and inappropriate and do not cover all the requirements of life, in addition to that there are many abuses and labor rights are not fully implemented; and that there is exploitation of all workers at various levels. Trainee No. 1 said that when she was working in one of the facilities, she used to sign that she receives a salary of 260 dinars, while she was only taking 100 dinars; Trainee No. 3 said that she was exposed to the same situation.

**Eleventh: It is important to start your own businesses in line with your vocational specializations**

The participants unanimously agreed that it is necessary to create businesses commensurate with the skills and experiences of the graduates of the Vocational Training Corporation, because of their role in finding sources of income and reducing the number of rampant unemployment in the labor market in Mafraq Governorate.

**Twelfth: Have vocational training outputs / courses met your previous expectations?**

10 out of 10 said that the courses met their aspirations and expectations. Trainee No. 3 said that the vocational training courses and outputs were in line with her aspirations and expectations, and all the participants agreed on that.

**Thirteenth: Do you have new horizons and expectations in the vocational field after the end of the vocational training courses?**

Trainee No. 6 said that the training in the corporation motivated her to open her own business after the end of the training, which is a sweets and pastries shop; Trainee No. 4 said that she aspires to start her own business after the end of the training, but she is afraid because she does not have experience in projects management and marketing for the business, which is one of the biggest obstacles facing graduates of the vocational

training corporation, and as a trainee, she aspires to open a production home kitchen business and does not find any financial or moral support to enable her to start her business.

## **4.2 Interested parties interviews**

### **Mafrq Labor Department**

#### **First: Essential economic activities that provide job opportunities in the governorate**

The most important sectors that provide job opportunities in Mafrq Governorate are construction and agricultural sectors, in addition to the industrial and commercial sectors such as malls, shops, restaurants, and the service sector.

#### **Second: What are the basic needs for a labor market that suits everyone?**

There is no doubt that job opportunities always exist in various fields, but the instability is high. Therefore, the Labor Directorate in Mafrq Governorate resorted to making the first period of work a period of acquaintance of the worker with the work environment, and not only a period of training and qualification. On the other hand, this period should have few costs for the business owner. When training the worker for a period of 3 months, whether he completes the work or not, the costs will be high for the employer. If the first period is free or almost free, there will be continuity in the future.

#### **Third: Causes of job instability**

The causes of job instability are multiple, and each work environment has its own reasons and each sector has different reasons from other sectors, including: the lack of understanding between the worker and the employer, low wages, as the minimum wage

guaranteed by law is considered by many employers to be required, but it is the minimum, so employers are supposed to examine this issue, in addition to the long working hours without paying overtime; and the social ties of workers and employees have a major role in this matter.

#### **Fourth: Top solutions to reduce job instability**

The most important solutions to be followed are an increase in the minimum wage, an increase in overtime, the Social Security subscription, and the provision of transportation and nurseries.

#### **Fifth: Is the husband or father responsible for the woman's work?**

Yes and there are many situations that took place that prove this. One of the fathers asked us not to employ his daughter; and one husband asked us not to employ his wife. There is clear interference from the family or the husband, and the parents and the husband are one of the determinants in the woman's work.

#### **Sixth: Matching education outputs with the requirements of the labor market**

There is a clear gap between educational outputs from educational institutions and the labor market.

#### **Seventh: Closed professions and expatriates**

There are a lot of businesses closed to expatriate workers due to the presence of Jordanian workers, such as decoration, office and administrative work, medical work, education sector, men's barber, women's hairdresser and other businesses. There is a government effort to direct Jordanian youth to these businesses. Conditions may be imposed for these professions in some areas, such as: the worker's mother must be Jordanian, or the worker must be a large investor and be able to employ expatriate workers, or that the worker must have a previous work permit; among the most

important sectors that the government is currently working to close is the profession of a janitor but the Jordanian worker now has the desire to work in all sectors, due to many reasons, most notably: economic conditions, the disappearance of the culture of shame, in addition to training, guidance and awareness, which is a joint effort of many parties and not only the Ministry of Labor.

### **Eighth: Role of laws and regulations in stimulating the labor market**

Laws and regulations have a major role in stimulating the labor market, but these laws must be implemented with caution because they are always harsh and do not contain flexibility. Legislation is a reference point when the authorities disagree on the issue of employment or investment, as the legislation protects investment to generate job opportunities, and also protects labor rights and determines the percentage of expatriate workers. It is necessary that legislation and regulations exist between the service provider and its recipient. Mafraq governorate is characterized by its multinationality, especially Syrian labor, as the number of Syrian expatriate workers who have work permits is approximately 17,000, and there are many who work illegally and without permits; there are also expatriates who have permits from other parties, such as the General Federation of Trade Unions and others. After the Syrians, Egyptian expatriate workers come second, and then a small percentage of Iraqis, Yemenis, Pakistanis and others.

### **Tenth: Solutions that helped recover from the COVID-19**

There are many entities that worked under the umbrella of the Ministry of Labor to reach economic recovery, such as organizations, agencies, the Ministry of Youth and other entities that worked hard to get rid of the negative effects of the pandemic. Employers have also been specifically supported to provide job opportunities; the National Employment Project, which is one of the projects affiliated with the Ministry of

Labor and supported employers, has been included. The turnout is very high for this project because the government gives 6 months of the wages of the workers in the businesses involved in the program.

### **Eleventh: How can students/young people chart their practical course and choose their future job?**

An awareness campaign has been completed in schools targeting tenth grade students to guide them and determine their tendencies, to clarify the opportunities and their locations, and to tell them what the saturated and stagnant majors are. There should also be classes such as vocational training and activity classes that contribute to the vocational guidance of students, and this role must be shared by all concerned parties, the family, the school, the club, the Association, and the Friday sermon, as there must be concerted efforts.

### **Twelfth: What are the most important skills and training needed by a job seeker to increase the opportunity to compete with him?**

- Photographing
- Maintenance of cellular devices
- Hybrid car maintenance
- Maintenance of computers and cameras and decoding channels
- All electronic services
- Cyber security

### **Thirteenth: Top basic skills needed by a job seeker**

Life trainings such as guidance, how to use the worker's skills, abilities and competencies in the interview, and how to compose a CV for the required job, are very important.

#### **Fourteenth: Does vocational training have a competitive advantage?**

The holder of a vocational training certificate has no competitive advantage even though the corporation is large and well-established. There are also many success stories, but at the present time, when a CV from one of the corporation's graduates is presented to employers, this does not mean anything to them, because the mental image of the corporation's graduates is not at the required level. We cannot determine the problem, whether it is in the outputs of the training programs or lack of conviction.

#### **Fifteenth: Is vocational training more suitable for males or females?**

Vocational trainings on women's housework, such as pastry, production kitchens, and sewing, have been highly successful. There are also professions suitable for males, such as: carpentry, blacksmithing, aluminum works and others.

#### **Sixteen: What is the relationship of the Ministry of Labor with production businesses?**

The task of the labor office in these businesses is limited to employment; if it employs individuals, they are followed up. In the event that the owner of the business asks for employment from the labor office, the office provides him with it, and the Directorate of Labor has nothing to do with the licenses or procedures related to these businesses.

#### **Seventeenth: What is the unemployment rate in Mafraq Governorate?**

The Directorate is not aware of the unemployment rate, but it is very high in the governorate compared to previous years because of Syrian refugees.

#### **Irada Program - Mafraq**

#### **First: Top economic activities that provide job opportunities in the Governorate**

The service sector, which is represented in restaurants.

## **Second: What are the basic needs for a labor market that suits everyone?**

The labor market needs many things, most notably skilled workers. Training must be provided for workers so that they have the skills and competencies in their fields, as Mafraq governorate suffers from the presence of unskilled workers and many young people who are hasty to open businesses without any information or experience, which leads to their failure and the cessation of job opportunities. Also, young people refuse to work in many available vacancies, such as some vacancies in factories and the poultry sector, because of the culture of shame. Also, many girls refuse to work as seamstresses in factories for many reasons, most notably: long working hours, low salaries, etc., in addition to poor funding and the difficulty of procedures and papers required such as warranties and guarantees, and others. As for the vocational sector, it exists and young people are urged to go to it, but there is reluctance by young people because they are looking for permanent jobs with a fixed monthly income. Therefore, the labor market needs to be convinced of the feasibility of the vocational sector, taking into account that social security is available and can be joined.

## **Third: Matching education outputs with the requirements of the labor market**

There is no matching, and this is quite clear from the numbers and statistics of the Civil Service Bureau with stagnant and saturated majors.

## **Fourth: What are the closed and open vacancies for Jordanian workers and workers of other nationalities?**

Labor law and regulations clarified closed professions; most of the craft professions are closed and it is forbidden for expatriate workers to work in.

### **Fifth: Role of laws and regulations in contributing to stimulating the labor market**

All laws, regulations and legislation exist, but the implementation of these laws is not available. Legislations are regulating and work contracts are good and protect the worker's right and his future, but implementation is very difficult.

### **Sixth: Negative impact of Covid-19 on the labor market**

There are many negative effects, especially during the periods of the lockdown, during which the supply chains stopped and the prices of freight and raw materials rose, which affected all businesses in general, and led to an increase in costs and a decrease in profits. There are many businesses and sectors that have been completely closed, such as the tourism sector. There are many businesses that have been positively affected by the pandemic, such as factories for masks and sterilizers, and delivery companies.

### **Seventh: Procedures followed by businesses to reach recovery phase**

I believe that the effects of the pandemic have disappeared and the recovery has begun gradually, and the injection of liquidity does not help at the present time because it leads to an increase in prices; therefore, there is no radical solution that will lead to the end of the effects of the pandemic. There are also a lot of businesses that lead to the provision of job opportunities and the state prevents them, such as street vendors, so why does the state not set conditions for licensing them, as they provide job opportunities for many families?

### **Eighth: How can students/young people chart their practical course and choose their future job?**

This topic is long explained and is the responsibility of the family, the school and the awareness campaigns. The issue of orientalism in the future is never easy, as technology has opened doors that no one could have imagined, such as cyber security and artificial intelligence. The societal culture must also change from stagnant majors and

focus on majors that provide job opportunities in the labor market. Focus should also be placed on vocational education subject in schools, scouts and camps to teach students many vocational skills that contribute to helping them determine their future paths.

### **Ninth: Top basic life skills and training that a job seeker needs**

Life exercises are important, but the student should learn them during the university level instead of wasting time on them after graduation.

### **Tenth: Reasons for job instability**

These reasons are due to the nature of the worker himself, the employer, or the work environment, as the conflict of reality with the expected is considered one of the main reasons that lead to the instability in the work environment. The employer may expect the worker to be more productive, or he may exploit the worker in other works that are not stipulated in the Labor and Workers Law.

### **Eleventh: Top solutions to reduce job instability**

At the present time, everything that leads to job stability is available, especially for women, in accordance with the Labor and Workers Law, regulations and legislation; laws oblige employers to provide nurseries for children, and to adhere to only 8 hours of work. If the Labor and Workers Law is applied, it will lead to job stability without the need for new legislation.

### **Twelfth: Is vocational training a competitive advantage?**

Of course, professionals prefer to hire people who have Profession practicing certificate in the professional majors they possess.

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**Thirteenth: Does vocational training have a role in increasing competition in the labor market?**

It depends on the nature of work, which is suitable for both sexes; women now share with men a lot of professional work, such as carpentry, plumbing, and others.

**Fourteenth: Do the training courses in vocational training match the requirements of the labor market?**

Some of them match, and others need to be developed and modernized, such as: training in the maintenance of smart phones, complete personal care services such as massage and grooming services, etc., however barber, and maintenance of electric cars, hybrid cars, electric bicycles, and motorized scooters match.

**Fifteenth: Do licensed projects have a positive role in comparison to unlicensed projects?**

Yes, the license has a very important and positive impact. For example, women who own unlicensed food businesses can only work to sell their products to the community surrounding them, but the license enables them to expand the target market by selling the products in markets, shops and malls. Therefore, licensing is an important step, especially since licensing home businesses for the first 3 years is free.

**Sixteenth: Obstacles that hinder the licensing of home businesses**

Business owners fear of exposure to income tax despite the fact that the income law is clear and specific, the difficulty and abundance of licensing procedures, and lack of information on the licensing process; there are many project owners who believe that there are huge fees for businesses when licensing them.

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## **Seventeenth: What is your role in reducing unemployment and contributing to the employment of job seekers, especially women?**

Irada Foundation has a major role in this field, as its main function is to encourage young people to work on their own businesses, whether they are industrial, service, production, and others. The Foundation also follows up these businesses and teaches them the basic skills of business management, how to obtain financing, and assists them in licensing procedures. Also, the laboratory samples required from the businesses are provided free of charge in the laboratories of the scientific association for free.

### **Mafraq development zone**

#### **First: Top economic activities that provide job opportunities in the Governorate**

I am not aware of the sectors that provide job opportunities in the Governorate, but as a development zone we always try to provide job opportunities by attracting large industrial investments to the governorate. Outside the development zone, Mafraq Development Company is always trying to find job opportunities, in addition to supporting the people of local communities with all the capabilities and requirements in the various regions of the Governorate.

#### **Second: Harmonization between education outputs and the requirements of the labor market**

Harmonization is not always found, because the universities do not have counsellors, and the official authorities have not issued any instructions to guide students in the majors and professions required in the work environment of Mafraq Governorate. However, there are many students in universities who choose the usual academic majors, and students are not directed to the needs and requirements of the labor market, its

environment and its capabilities, and the training institutions offer programs that are not compatible with the Governorate as a whole.

### **Third: What are the closed and open vacancies for Jordanian workers and other nationalities?**

Nothing is closed; everything is on the table. Closed vacancies are according to the majors, experience and capabilities of the person, whether male or female. However, the difficulties always lie in societal thinking, customs and traditions, or distance between work and place of residence.

### **Fourth: negative impact of Covid-19 on the labor market**

Mafrq governorate, like other governorates of Jordan, was affected by Covid-19. All public, private and industrial sectors were affected due to the decline in productivity and demand for products. Many factories have abandoned a lot of workers, and there are many factories that have closed, and this has led to layoffs.

### **Fifth: Essential skills and training needed by the job seeker**

Within the development zone, which is a service-industrial zone, we try to match the skills of the job seeker with the requirements of factories or service providers. The development zone contains 52 factories, part of which is operational, part under construction, and part in the design phase. Among the requirements of the investment contract is that there be a percentage of workers inside the factory from Mafrq Governorate, as they are the local host community for the zone; the most important skills required in the labor market as a whole are: programming, hybrid cars, smart phones, maintenance of modern sewing machines, and others.

## **Sixth: Reasons for job instability**

The family is considered one of the most important causes of job instability, especially for women, as well as long working hours, low wages, transportation, and a culture of shame; also, employers often do not train workers to continue working. For females, the husband, children, or father are often considered one of the reasons that lead to leaving work.

## **Seventh: Does vocational training have a competitive advantage?**

Of course, there is a competitive advantage to vocational training; if the job seeker undergoes vocational training in any of the vocational training specializations, he will have priority at work. However, training in the vocational training corporation contains many specializations that are not required and that need to be updated in line with the requirements of the labor market.

## **Eighth: Do the training courses in vocational training meet the requirements of the labor market?**

Manufacturing machines have become very modern and need people with knowledge and experience in computers and mechanics, and this requires specialized training. The manufacturing method also requires commitment, but the vocational training corporation and its programs train students in general and there are no specialized trainings. An agreement has also been signed with the Vocational Training Corporation, and the needs of the developmental zone are met by graduates of the Corporation. However, the training they provide is traditional and does not take place on modern machines in factories. Also, the labor market now requires skilled people in many fields, such as: maintenance of electric cars, hybrid cars, and smart phones, but the programs currently in the corporation are traditional and not commensurate with the labor market.

## **Ninth: What are the top vocational trainings that create job opportunities for young people?**

The economy of Mafrq Governorate is considered rather weak, so it is necessary to focus on the professions in it, such as: agriculture and maintenance, which are considered life requirements for the people of the Governorate. However, the government is very negligent and does not motivate investment, and the investment's map and directions are irregular and does not take into account the topography of Mafrq Governorate, which differs from the rest governorates.

### **Mafrq Chamber of Industry**

#### **First: Top economic activities that provide job opportunities**

- The industrial sector is considered a promising sector in Mafrq Governorate because the governorate contains two industrial zones
- Agriculture sector
- Services sector

#### **Second: Basic needs of a labor market that suits everyone**

The labor market of Mafrq is wide and large, but a harmonization must be made between the employer, the worker and the labor market. However, this issue is considered one of the difficult matters because the employer needs skilled, qualified and trained workers with low salaries; this does not suit the workers.

#### **Third: Matching education outcomes with the requirements of the labor market**

Education outcomes are far from the requirements of the labor market. The labor market needs skilled technicians and craftsmen, and the graduates currently are all bachelors, engineers, university graduates, and holders of higher degrees. There is no

coordination between the Ministry of Labor, the professional sectors, and the education sector.

#### **Fourth: What are the closed and open vacancies for Jordanian workers and workers of other nationalities?**

Administrative vacancies, because employers do not prefer to train an expatriate in an administrative profession because he may leave the job; production vacancies are intended for expatriates and Jordanians, as 50% of expatriate workers are allowed to work there.

#### **Fifth: Negative effects of COVID-19 on the labor market**

Covid-19 affected Mafrq Governorate, as it led to the closure of many sectors, factories and shops; it also affected the purchasing movement and led to weak liquidity, and thus the final closure of factories and shops, and this led to the layoff of many workers.

#### **Sixth: Solutions that helped recover from Covid-19**

To reach the recovery phase, education outputs must be linked to the labor market. The market now needs skilled workers. Also, the minimum wage does not lead to stability, as the minimum wage must be raised, which leads to stimulation of liquidity in the market, and this will lead to recovery from the pandemic.

#### **Seventh: Reasons for job instability**

There is some stability for males, but women have greater job instability. One of the most important reasons that lead to job instability for women is marriage and children, or obtaining a suitable job opportunity that is more than the current one

### **Eighth: Top solutions to reduce job instability**

The Chamber of Industry is currently seeking job stability for males to reduce societal problems such as unemployment, drug abuse, and others; there are many reasons that lead to job stability, including: increasing the minimum wage, getting rid of the culture of shame, which is a "crime if not a disaster" as young people do not want to start any job, and they are always looking for administrative or governmental jobs; therefore, youth must be made aware and educated in all these aspects by unifying efforts and working to find realistic solutions far from theories.

### **Ninth: What is your role in reducing unemployment and contributing to the employment of job seekers, especially women?**

As a government department, our role is very simple, but the process of networking job seekers with private institutions and sectors takes place, as job seekers are directed to factories, farms, or investments.

### **Tenth: Does vocational training have a competitive advantage?**

Vocational training is very important, but it needs more follow-up. Also, the graduates do not possess the required competencies and are not empowered in their work. The Vocational Training Corporation is a leading institution that attracts the people of local communities, but it must make specialized diplomas because the market currently needs skilled technicians, and this role is largely the responsibility of the Vocational Training Corporation through updating its offered programs.

### **Eleventh: Do the training courses in vocational training meet the requirements of the labor market?**

The programs of the Vocational Training Corporation need to be reviewed because they do not keep pace with the developments taking place in the local market. The focus is always on the classic professions such as blacksmithing, carpentry and aluminum

works. There is a new labor market that needs new professions related to factories, farms, tourism and renewable energy, as it must keep pace with developments.

## **Mafrq Chamber of Commerce**

### **First: Top economic activities that provide job opportunities**

The commercial sectors, which include shops, restaurants, foodstuffs, and cafes, in addition to planting fruit trees and raising poultry and cows; however, these establishments receive males to work more than females. Also, after the Syrian refugee crisis, Syrian employment increased by 40% in Mafrq Governorate, and this increase is due to the fact that Syrian workers have lower salaries than Jordanian workers. Also, the owners of the establishments see that the Syrian labor is more suitable for work than the Jordanian, and the Jordanian worker desires office work more than the professional one.

### **Second: Basic needs of a labor market that suits everyone**

The most important thing is vocational training and focusing on training Jordanian workers, especially in the field of warehouse management and trade in food supplies, because of the impact of these two areas in providing job opportunities in Mafrq Governorate.

### **Third: Matching education outputs with the requirements of the labor market**

There is a clear poor choice by young people of the majors that they choose. The focus on academic majors is very large, and there is a surplus and unemployment in these majors.

#### **Fourth: Closed and open vacancies for Jordanian workers and workers of other nationalities**

There are no professions closed to Jordanians and Syrians, and this thing hinders Jordanians from obtaining job opportunities. There are abuses and lack of follow-up by government agencies, as there are at least 500 Syrians who go out daily from the camps in front of the general security men to obtain job opportunities without any objection.

#### **Fifth: Role of laws and regulations in contributing to stimulating the labor market**

The camps belonging to the Syrian refugees in Mafraq governorate must be controlled to limit the appropriation of work by Syrians in the governorate, as there is no control in this area, which affected the employment of Jordanians; in order to stimulate the labor market, the camps must be regulated.

#### **Sixth: Negative impact of COVID-19 on the labor market**

COVID-19 affected all of regions of Jordan, not only Mafraq Governorate; merchants were greatly affected by the pandemic, as employees were not affected as employers were. Every establishment has retained its employees, and there are no positive effects of the pandemic at all, as the economic impact is one of the biggest negative things that faced employers and establishments.

#### **Seventh: Solutions that helped recover from the Corona pandemic**

The most important solution that may help in recovery is the cooperation of banks with merchants. The Central Bank allocated money and loans to the merchants without any interest or profits, but the banks concealed this aid and did not provide it to the merchants.

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### **Eighth: How can students / youth chart their practical course and choose their future job?**

First, it is the responsibility of students, secondly, unified admission, and thirdly, universities. When a major is satisfied, it must be closed and horizons opened for other majors that are more in demand in the labor market.

### **Ninth: Skills and training needed by the job seeker**

All professional works such as carpentry, blacksmithing, sales and warehouse management, in addition to vocational training that keeps up with the times, such as electric cars and hybrid cars maintenance.

### **Tenth: Is vocational training more suitable for males or females?**

It is more suitable for males than females

### **Eleventh: Vocational training has a role in increasing competition in the labor market**

100%, vocational training gives a competitive advantage to the job seeker, as he has priority in the labor market over other graduates.

### **Twelfth: Do the training courses in vocational training meet the requirements of the labor market?**

Even the old trainings are convenient, so what if these programs were updated, they would be very convenient

### **Thirteenth: Top vocational trainings that create job opportunities for young people**

- 1- Sales Department
- 2- Marketing

#### **Fourteenth: Reasons for job instability, especially for women**

Job instability is higher for males than for females, and the problem is with the employee specifically and not with anything else>

#### **Fifteenth: Solutions to reduce job instability**

We need an upbringing from parents

#### **Sixteenth: Stimulating the work environment to be more suitable for female workers**

There are many professions that a woman cannot work in "according to people's custom and the culture of shame," which imposes on women a specific space to work in some sectors; what helps a woman to settle in work is obtaining her labor rights, sick and maternity leaves, and the provision of nursery and transportation.

#### **Seventeenth: Do small productive businesses in Mafraq have a role in economic recovery and job creation?**

100%; these businesses provide job opportunities, especially for women, and the Chamber of Commerce often exempts these businesses from licensing as a form of support for them. Mafraq Municipality also exempted these businesses from licensing as a means for the continuation and success of these businesses.

#### **Eighteenth: What is your role in reducing unemployment and contributing to the employment of job seekers, especially women?**

There is a permanent participatory process between the Mafraq Chamber of Commerce and the Labor Office in an intensive way to reduce unemployment as much as possible.

## **Mafrag Vocational Training Corporation**

### **First: Economic activities that provide job opportunities**

The sectors in which the vocational training corporation provides training are sectors that emanate from sectors that exist in all 34 vocational training institutions in Jordan. Training takes place in the sectors of mechanics, personal services, construction and electricity; there are approximately 13 of these majors for males and females. Specializations for males are car mechanics, electricity, air conditioning and refrigeration, blacksmithing and welding, men's barber and health selections; Females are trained in four specializations, which is the women's barber, and it is divided into two majors: beauty and industrial sewing, making sweets, and pastries.

### **Second: Are these majors compatible with the requirements of the labor market?**

Yes, sure 100%, they are compatible with the requirements of the labor market, whether the private sector or the professional public sector, as they serve all segments of the local community.

### **Third: Is vocational training a competitive advantage?**

Certainly, because a graduate of a vocational training institution graduates with a profession and experience from vocational training institutions of no less than a year and a half of training, which is equivalent to three semesters; the graduate completes vocational training with long professional experience through a training curriculum that is compatible with the requirements of the labor market, in addition to obtaining a profession practice certificate, which is a basic requirement for the private sector and the public sector now, and it is one of the advantages that characterizes the institution's graduates. The Vocational Training Corporation also allows those with skills and experience to join the profession practice certificate exam and obtain a special level

certificate, as is available for trainees on training seats in the corporation under the following conditions:

- Two years of work experience certified by the Ministry of Education
- To submit an academic certificate regardless of the educational level
- Deferred military service book
- - Paying the fees, which are 30 dinars at the skilled level and 20 dinars at the skill determination level, and the applicant undergoes a theoretical profession practice test in addition to a practical test.

#### **Fourth: Is vocational training appropriate for males or females?**

For both sexes, there are job opportunities available for those who wish because the trainees have the possibility of training, and obtaining a certificate of practicing a profession and after the field survey process on all professional electrical and mechanical, personal services sectors and others, it was clear that "everyone asks for specializations."

#### **Fifth: Do the training courses match the requirements of the labor market?**

Yes, the courses are not traditional at all, and there is a study to update vocational training programs in line with the needs of the labor market. The corporation is in constant contact with employers; in the event that employers require a specific major, the corporation will offer the program through the competent authorities in the corporation. At the present time, the Corporation will develop training on hybrid cars and the electric car system. These trainings were presented to the Director General of the Corporation, and semi-approval was taken, as the infrastructure is present and the workshops are available.

## **Sixth: Economic activities that provide job opportunities**

- Auto mechanic
- Auto electrician
- Blacksmithing of all kinds (metal and aluminum, electrician, household selections, female beautician, and male barber)
- Typist secretary, a program launched this year at a professional level.

## **Seventh: What are the basic and important needs that must be met in the labor market and contribute to the recovery of the labor market?**

Publicity and advertising are the basis in the corporation and the private sector, in addition to supply and demand in the market

## **Eighth: Professions closed to Syrians**

- Men's barber for males
- Female barber for females
- Mechanics and electricity.

## **Ninth: Do laws and regulations have a role in stimulating the labor market?**

Of course, this is when facilitating the employer's affairs and providing him with the necessary facilities in matters of manufacturing, exporting, etc., which will lead to providing a fertile structure for attracting graduates of the Vocational Training Corporation.

## **Tenth: Impact of the Covid-19 on the labor market**

The labor market in Mafraq Governorate is not isolated from the labor market in the Kingdom in general. The pandemic had a negative impact on all labor markets in the Kingdom. As a vocational training corporation, training must be present in the

corporation in a direct manner. The corporation, like other sectors, has resorted to remote training, like other institutions in the Kingdom. This aspect had many negative impacts on the practical side; if the student does not apply it in a practical way, there will be no great benefit from the training. However, the corporation tried to overcome this obstacle and succeeded in a very good rate. In addition to the fact that the labor market is a strategic partner of the institution; our training is called participatory training. At the end of the theoretical period, the students are distributed to the labor market according to their majors. If the student does not have the infrastructure to gain experience and skills in the labor market, the program will remain invalid.

### **Eleventh: Solutions and stimulus measures for the labor market to lead to economic recovery**

The issue needs to make facilities for investors and employers who have financial obligations and loans. If facilities are provided in these matters, it will serve as a positive incentive for them. There are many shops that closed due to their inability to comply with financial matters and repay loans.

### **Twelfth: How can students and youth chart their practical course and choose their future job?**

This particular topic has been discussed many times; from the very first grades, vocational courses should be prepared in schools; students join the corporation after the tenth grade within the principles and instructions of the Ministry of Education; those who obtain a high average go to the academic major, and those who obtain a low average go to the Vocational Training Corporation. If the Ministry runs courses related to vocational training, there will be a greater demand from students, as the vocational education specialization must be satisfied in a greater way. Most of the students who join the corporation are motivated by self or work; so why not recruit students from employers,

train them, qualify them, and join them in the labor market within a training program in which the corporation participates in establishing privileges and vocational training courses? In the end, the trainee will have a 100% sure job opportunity.

### **Thirteenth: Skills and training needed by the job seeker**

The corporation took this step a long time ago by giving life skills courses to the corporation's students. There are many life skills that the corporation trains students on, such as how to start my business, how to deal with customers, and all matters away from professional matters, equivalent to 200 hours, according to each major and its needs. Life and professional skills are intertwined with each other, as they are given by experts, trainers, and specialists in these domains.

### **Fourteen: Reasons for job instability**

This is due to many reasons. Sometimes the financial situation plays a major role in finding a better job opportunity. Some work pressures have a negative role, and what applies to males applies to females.

### **Fifteenth: Solutions to reduce job instability**

Job stability is enhanced through many things, including: providing the monthly income requirements, which is the main endeavor for work, providing community services for families and children; the most important problems facing women in the private sector is the lack of a fertile environment for the children of female workers, in addition to transportation. In the event that transportation is available, it will be an essential tributary for the employee's stability at work, and ultimately will be reflected in his production and job performance.

## **Sixteenth: What is your role in reducing unemployment and contributing to the employment of job seekers, especially women?**

Reducing unemployment is an essential process and one of the roles of the vocational training corporation, as it is a major part and tributary to the preparation of various majors; it is not possible to enter the labor market unless the job seeker is technically and vocationally trained; the main role of the corporation is to supply the labor market with people with expertise and skills, and with technically and professionally trained workers.

## **Seventeenth: Are graduates being followed up?**

There is a department in the training corporation which is present in all institutes. It is a department for following up graduates and securing many job opportunities for them. The corporation also has many success stories, some of whom have implemented self-businesses, and there is networking between them and private sector institutions.

## **Mafraq Municipality**

### **First: Top economic activities that provide job opportunities**

Craft professions in general, factories and development zones.

### **Second: Matching between education outputs and the requirements of the labor market**

It is low and there is no matching

### **Third: Role of laws and regulations in contributing to stimulating the labor market**

Medium. There is also a gap between laws and regulations and the reality of the labor market

#### **Fourth: The negative effects of COVID-19 on the labor market**

It caused unemployment greatly, because there are many entities and shops closed completely.

#### **Fifth: Solutions that helped recover from the COVID-19**

Networking with organizations that support financing projects, entities and shops, which leads to stimulating the labor market and employing more workers

#### **Sixth: Top stimulus movements for the labor market to reach economic recovery**

By training and qualifying the development of human resources to be able to produce and work, which leads to stimulating the labor market

#### **Seventh: How can students / youth chart their practical course and choose their future job?**

By training and qualifying them for the required professions

#### **Eighth: Essential skills and training that a job seeker needs to increase their skills**

All trainings that contribute to refining the worker's skills and abilities, because of their impact on increasing his chances of obtaining a profession in the labor market.

#### **Ninth: Top causes of instability among workers, especially women**

Societal customs and traditions and family ties are among the most important reasons that contribute to the instability of women in the labor market, in addition to that laws and legislation do not oblige employers to provide an environment that contributes to job stability for workers.

### **Tenth: Top solutions to reduce job instability**

Amending the instructions, laws, and legislations that oblige employers to provide a stable work environment

### **Eleventh: How can the work environment be stimulated to be more suitable for female workers?**

Through developing programs and plans that contribute to the empowerment, motivation, rehabilitation and stability of women in the work environment

### **Twelfth: The most important procedures and conditions for licensing home businesses**

They are easy and convenient procedures by the municipalities, represented in obtaining a home profession register from the Chamber of Commerce and a lease contract, and these businesses are exempt from fees for a period of 3 years.

### **Thirteenth: Economic impact of home businesses**

These businesses have contributed significantly to reducing unemployment by providing job opportunities

### **Fourteenth: Obstacles to licensing home businesses**

Laws and regulations pertaining to licensing, in addition to the long procedures

### **Fifteenth: What is your role in reducing unemployment and contributing to the employment of job seekers, especially women?**

Networking with organizations supporting municipalities in this regard, which contribute to creating job opportunities for women in particular.

### **Sixteenth: Does vocational training have a competitive advantage?**

Yes

**Seventeenth: Does vocational training have a role in increasing competition in the labor market?**

Yes

**Eighteen: Is vocational training more suitable for males or females?**

There is no difference and it is suitable for both sexes.

**Nineteenth: Do the training courses in vocational training meet the requirements of the labor market?**

Yes

**Twenty: What are the most important vocational trainings that create job opportunities for young people?**

All artistic crafts contribute to creating job opportunities for young people.

### **Governorate Ministry of the Interior**

**First: What are the most important economic activities that provide job opportunities?**

Education sector, wholesale and retail trade sector, and the transportation sector

**Second: What is the extent of compatibility between the educational outputs and the requirements of the labor market?**

The compatibility between educational outputs and the requirements of the labor market is very low, with limited specializations

### **Third: What is the role of laws and regulations in contributing to stimulating the labor market?**

Legislations, regulations and laws have a very limited and specific role in contributing to stimulating the labor market.

### **Fourth: What are the negative effects of COVID-19 on the labor market?**

The disruption and lockdown that took place led to the exit of many institutions from the labor market, which led to the layoffs of workers, and this led significantly to an increase in unemployment rates.

### **Fifth: What are the solutions that helped in recovering from Covid-19?**

To reach the phase of recovery from Covid-19, the number of working hours must be increased, funding and financial support for institutions, companies and projects must be stimulated to ensure their continued presence in the labor market.

### **Sixth: Top stimulus movements for the labor market to reach economic recovery**

The Government must take several measures that contribute to stimulating the labor market by expanding employment programs in addition to providing financing and support to the private sector.

### **Seventh: How can students/young people chart their practical course and choose their future job?**

By introducing them to the most important professional requirements that the labor market needs

### **Eighth: What are the top skills and training needed by a job seeker?**

Various technical skills in addition to English language skills

**Ninth: What are the most important causes of instability in workers, especially for women?**

Family and social ties and non-compliance with the minimum wage.

**Tenth: What are the most important solutions to reduce job instability?**

Commitment to the minimum wage, and full compliance with laws and legislations pertaining to work and workers.

**Eleventh: What is your role in reducing unemployment and contributing to the employment of job seekers, especially women?**

Activating the role of trade unions and activating the role of oversight and inspection agencies in the Ministry of Labor.

**Twelfth: Does vocational training have a role in increasing competition in the labor market?**

Yes

**Thirteenth: Does vocational training have a competitive advantage?**

Yes, and that is due to the type of craftsmanship

**Fourteenth: Is vocational training more suitable for males or females?**

The offered vocational training programs are more suitable for males than females

**Fifteenth: Do the training courses in vocational training meet the requirements of the labor market?**

No, they need updating and development

**Sixteenth: What are the most important vocational trainings that create job opportunities for young people?**

Modern technical professions such as: smart phone maintenance, electric car maintenance, and others

**Seventeenth: What is the unemployment rate in Jordan? What is the percentage of unemployment among males and females in Jordan and Mafrq?**

In Jordan: 22.6% and in Mafrq: 28.7%

**UNHCR**

**First: What are the most important economic activities that provide job opportunities in Mafrq Governorate?**

Tourism and industrial sectors

**Second: What are the basic needs for a labor market that suits everyone?**

Securing the basic needs of workers, which are housing and transportation, in addition to linking job seekers with employers.

**Third: What is the extent of compatibility between the educational outputs and the requirements of the labor market?**

Education outcomes are not suitable for the labor market in Mafrq Governorate, but they are currently better than before.

**Fourth: The most important stimulus movements for the labor market to reach economic recovery**

There are many measures such as providing the necessary financial support to employers, but if this support is stopped, workers are laid off; therefore, organizations

are currently signing with employers to ensure that the worker continues to work for a year; after this period, there are many workers who prove their worth to the employer and continue to work.

**Fifthly: Does vocational training have a competitive advantage?**

Before it was an advantage it became a necessity, in addition to that there has been a trend of young people to vocational training recently.

**Sixth: Is vocational training more suitable for males or females?**

Suitable for both sexes, and there are many trainings suitable for males and females, trainings suitable for females, and trainings suitable for males; There is a variety of programmes.

**Seventh: Are the training courses in vocational training appropriate to the requirements of the labor market?**

Development is essential and urgent, as technology, which has become an urgent necessity, must be kept up with; therefore, it has become necessary to follow the development in a way that is reflected in all training programs, in addition to the need to conduct proactive studies that contribute to the analysis of the labor market.

**Eighth: What are the most important skills and training needed by a job seeker?**

English language skills

Information technology skills training

**Ninth: Reasons of job instability**

- Duration of work and long working hours
- The distance from the place of work to the place of residence
- Difficulty in transportation

- Difficulty in some work environments, such as the factory work environment

### **Tenth: What is the negative impact of COVID-19 on the labor market?**

There are many negative effects on the labor market, but as well as there are some positive effects. As it was noted that there is a change in societal ideas about work; there has been a demand for work in factories, despite the lack of demand for them in the past, due to the continued payment of salaries in factories during the pandemic period and the subscription of workers to social security, which covered part of the salaries, so there became a clear awareness of the importance of social security.

### **Eleventh: What are the obstacles that hinder licensing home businesses?**

The procedures that the business goes through to obtain license are lengthy and require multiple approaches to the directorates of industry, trade and local administration. If the business is of food, it needs approval from the Food and Drug Administration. The legal framework is long, and business owners are unaware of licensing procedures, how to register their projects, and the benefits of licensing a home businesses. UNHCR is always educating business owners about the importance of licensing and benefits and its importance in achieving higher profits. It is also considered legal protection for the rights of business owners and their clients.

## **Jordan River Foundation**

### **First: What are the most important economic activities that provide job opportunities in Irbid and Mafraq governorates?**

In Irbid, the industrial and the service sectors, such as malls and amusement parks, are among the most important sectors that provide job opportunities. In Mafraq

Governorate, the industrial and service sectors and small shops are among the most important sectors that provide job opportunities.

### **Second: What are the basic needs for a labor market that suits everyone?**

This issue varies across sectors; the market always needs job seekers, as it is considered the biggest challenge within the employment is to find a job seeker who has the ability to continue working; some entities can contribute to the salaries of job seekers and workers, which leads to their stability in work

### **Third: The extent of compatibility between education outputs and the requirements of the labor market**

Academic education is never linked to the needs of the labor market, and there is no harmonization whatsoever between market needs and education outcomes. With regard to vocational and technical education, there are many institutions, such as the Vocational Training Corporation, which offer programs for vocational education, which is highly demanded in the labor market.

### **Fourth: What are the closed and open vacancies for Jordanian workers and workers of other nationalities?**

The professions that are mainly closed are craft and administrative professions, which are forbidden to non-Jordanians. In order to be opened, you need an exception from the Minister of Labor, which is very specific. The technical, medicine, pharmacy and engineering professions are completely closed professions and are only allowed for Jordanians. In the event that there is an exception, it will be for a profession that is not available in the local labor market at all, as a specialized permit is obtained for a value of 2000 dinars and more, and this permit is very rare because there are skilled Jordanian workers; there are some sectors in which a flexible work permit has become available, through which some sectors are opened.

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### **Fifth: What is the role of laws and regulations in contributing to stimulating the labor market?**

laws and regulations have a fundamental role in stimulating the labor market, through which the employer is obligated to employ a percentage of Jordanians. There is a project in the Ministry of Labor called the country of origin, as the Ministry of Labor gives multiple advantages to investors who own factories that export to Europe in return for employing Jordanians, which has led to stimulating factory owners to invest in Jordan and provide job opportunities.

### **Sixth: What is the negative impact of COVID-19 on the labor market?**

There are positive and negative effects of the pandemic. The positive effects were represented in the demand for new professions such as the professions of information technology, cyber security and e-marketing. There are also many companies that have hired employees to serve customers remotely; for the negative side, there are many traditional skills that the labor market previously required, which have completely changed. Now the labor market requires more precise and professional skills; also, there are many sectors that absorb large numbers of workers, which had to reduce employment as a result of the pandemic, and companies that kept workers were forced to reduce the minimum wage due to the decrease in sales, which led to a reduction in production, and all this led to a decrease in profits.

### **Seventh: What are the solutions that helped in recovering from Covid-19?**

There are many solutions that the government must follow, most notably: Providing incentives to employers that help them to continue and develop in their businesses, such as: exempting from taxes and fees, and raising awareness. There are many businesses and services launched by the government that neither the worker nor the employer is aware of, so the information must always be available; in addition, there

are many employers who do not respect labor rights, for example the owners of schools and kindergartens do not give the minimum wage, so the Ministry of Labor must launch an electronic application that limits all these distortions and abuses that exist, which leads to stimulating the labor market.

### **Eighth: How can students / youth chart their practical course and choose their future job?**

Determining the practical course is done according to many age groups. Beginning with the age group of school students, where the nature of addressing and targeting differs from other age groups; this group needs to love the profession in order to join it, and this can happen by enabling the student to go through the experience; involving in the training process will increase the chance of joining this profession later, or they may join by making school trips for school students to the vocational training institution and spending a full day in training workshops and observing the repair of cars, smart phones, and others.

### **Ninth: Basic life skills that a job seeker needs**

- Integration with the work team
- Accept the others in the workplace
- CV composing
- Precautionary measures for a job interview
- Law of work and workers
- Determine the goal and path

### **Tenth: Reasons for job instability**

The most prominent stage in which job instability is determined is the first three months of work; the most important things that contribute to employee instability are as follows:

- Useless salary
- The lack of transportation
- The lack of a nursery
- Ill-treatment by those in charge of work environments
- Unsuitable and long working hours

### **Eleventh: The most important solutions that help job stability**

- Ensuring the minimum wage and receiving salaries from banks to ensure that workers receive the minimum wage
- Monitoring and inspecting facilities to take into account the differences between males and females and providing facilities for women
- Providing legislation by the government that reduces the cost of transporting workers to and from the workplace.

### **Twelfth: How can the work environment be stimulated to be more suitable for female workers?**

- Working hours must be flexible to ensure that women continue to work
- Providing a nursery
- Providing transportation
- Providing facilities for women

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**Thirteenth: What are the reasons that support the job seeker to set up his own production business?**

Due to the lack of job opportunities, job seekers resort to establishing their own production business to obtain financial income. Therefore, the owners of these projects must be encouraged because the license protects the owner of the business, and enables him to display his products in institutions, companies and shops, which leads to an increase in the income of these businesses, in addition to that the license opens new marketing doors for the owners of these businesses.

**Fourteenth: What are the obstacles that hinder the licensing of home businesses?**

The financial costs of licensing the business are the biggest obstacle and challenge. For example, a woman who owns a production kitchen business must obtain the approval of the Food and Drug Administration for each of her products and each product whose examination cost is 160 dinars. The high financial costs are what prevent business owners from licensing, in addition to the instructions and regulating conditions that impede licensing, especially in Food sector.

**Fifteenth: Does vocational training have competitive advantage?**

Of course, the trainee undergoing technical training, when he joins the labor market, he joins a greater profession and is in greater demand because he is considered a skilled laborer, in addition to the opportunity for his development and continuation in the labor market to be greater.

**Sixteen: Is vocational training more suitable for males or females?**

Vocational training in Jordan is generally more popular with males than females, in addition to the fact that there are more available trainings for males.

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**Seventeenth: Do the training courses in vocational training meet the requirements of the labor market?**

They are somewhat appropriate, but everything needs constant review and development.

**Eighteenth: What are the most important vocational trainings that create job opportunities for young people?**

All technological disciplines and technical training related thereto; any company or institution that has a department specializing in information technology, it is necessary to direct young people to the specialty of network and server security, because they are considered a promising job opportunity in the upcoming job market, and young people need training in them.

**Nineteenth: What is your role in reducing unemployment and contributing to the employment of job seekers, especially women?**

The Jordan River Foundation always sends messages to the government about matters that need to be developed and reviewed, in addition to raising awareness, education, and capabilities to all beneficiaries at all stages, whether in childhood or beyond, until the person becomes able to work. At the same time, the Foundation has partners in all sectors through which job opportunities are provided, especially in the governorates of Irbid and Mafraq, in addition to providing support to beneficiaries and employers. The Foundation also has a major role in supporting home and small businesses, not only with financing, but also with post-financing follow-up through guidance, counseling, networking, training, awareness-raising, capacity-building and awareness-raising.

## **International Labor Organization**

### **First: The most important economic activities that provide job opportunities in the governorate**

The industrial and service sectors are among the most important sectors that provide job opportunities in Mafraq and Irbid governorates. The agricultural sector is also considered one of the promising sectors after it was included in the Jordanian Labor and Workers Law, as it became one of the attractive sectors after there were contracts and subject to social security for its workers.

### **Second: Basic needs of a labor market that suits everyone**

If there are vacancies in various sectors that follow the standards of decent work in terms of wages, work environment, vacations, and preserving rights according to the Jordanian Labor Law, then these conditions, especially after covid-19 crisis and the imbalance in job opportunities, are considered attractive job opportunities; wherever there is a decent work environment and adherence to the labor law, job seekers accept it; in addition, when production is supported and when productivity increases, job opportunities increase. There are large factories in the food industry that have requested support for the Human Resources Department and the Marketing Department in these departments. The more it is properly managed, the more job opportunities will increase, if they are worked on properly, whether in Irbid or Mafraq, job opportunities will increase.

### **Third: The extent of compatibility between education outputs and the requirements of the labor market**

Until now, with all the bulletins issued by the Higher Education Institution, the Human Resources Organization and other institutions, the bulletins indicate that there is a gap between the outputs of education and the labor market; and now there are steps

taken by the government, whether in vocational or technical training, with the help and support of partner organizations of the government, aimed at real change; for example, the Skills Development Authority, which is responsible for vocational and technical training and training programs, is currently working to change the mental image of young people with professions. There is also a big gap in the numbers of graduates and available vacancies in Irbid and Mafraq, as young people must be supported and directed to vocational and technical training because the labor market requires that; it must be taken into account that the vocational trainings are in accordance with the requirements of the employers. It should also focus on the subject of training, that the period of 3 months of vocational training is not enough to own a profession.

#### **Fourth: Does vocational training have a competitive advantage?**

In my opinion, in the last two years, there have been excellent changes in the training programs in the Vocational Training Corporation, and there is an update of these programs.

#### **Fifth: Is vocational training more suitable for males or females?**

There are centers for females, centers for men, and centers for both sexes. Thus, the spread and diversity of centers gives an excellent characteristic of vocational training institutions. For example, Hakama vocational training center is intended for males, and Dahiyat Al-Hussein Center is for females, but there are mixed programs for males and females. The spread and diversity of centers is important.

#### **Sixth: The most important skills and training needed by the job seeker to increase the chance of his competition**

This issue depends on studies with employers, not only about the current need, but for a year or two or more; accordingly, training programs are determined and specific training programs such as sweets, hairdressers, etc. will not be maintained without

knowing the real needs of the labor market. Unfortunately, the studies that are currently being worked on are momentary studies and are implemented after the end of the employer's need for these trainings; sometimes the business owner cannot determine his needs because of his inability to specify vocational training for work; accordingly, he must be assisted by the competent authorities in the organizations. Here comes the great role of the Vocational Training Corporation to assist employers by determining the specific job description that employers need. According to studies, at the present time, the trend has become to specialize in corporate security, cyber security, and agriculture through fish water, and in the previous and current year, there has been a great trend in the agricultural sector. New programs must be introduced for these promising disciplines.

### **Seventh: Closed and open vacancies for Jordanian workers and workers of other nationalities**

There are instructions and laws issued by the Ministry of Labor based on a tripartite committee. The decision of this committee is to determine the professions closed to expatriates. Currently, there are 22 professions closed to expatriates based on the fact that there is high unemployment among Jordanians in these professions. However, there are exceptions that are sometimes made through a specialized committee in the Ministry of Labor, and then they are sent to the Civil Service Bureau and sometimes to the Ministry of Higher Education if they are related to university majors. Then an exception is issued, and currently there is a permit called an expert permit, which is higher than the regular labor fees and reaches 2500 dinars and does not exceed 6 months. The exception is made in two cases, either an expert or through the committee, in addition to the so-called investment instructions. If there is a Syrian investor, an exception is given, expatriate labor according to the investment law and what professions they are allowed to do.

## **Eighth: The role of laws and regulations in contributing to stimulating the labor market**

All legislation issued by the Ministry of Labor aims to stimulate the labor market and the entry of Jordanians into it, including closed professions and high fees; when the Ministry of Labor raised the costs of expert fees, this was to preserve the entry of Jordanian labor into the Jordanian labor market.

## **Ninth: Negative effects of COVID-19 on the labor market**

Like the rest of the world, there is a closure of various facilities; among the most prominent positives is that the agricultural sector was very active during that period. The agricultural sector and the industrial sector did not stop working during the pandemic, which led to great interest in these sectors. There are many facilities negatively affected and closed completely. Many workers lost their jobs.

## **Tenth: Solutions that helped recover from COVID-19**

This matter requires unifying the efforts of all parties, the government, organizations and supporters, as the Irbid labor market currently contains a large number of organizations working in the same sector, “training and employment”. To reach the recovery stage, efforts must be unified and concentrated, and each party takes over an area or initiative.

## **Eleventh: How can students/young people chart their practical course and choose their future job?**

This matter has been handled specifically during covid-19, in cooperation with the Ministry of Education, to inform students on their choice of the right profession in their future career. You should start from school and focus on the eighth, ninth and tenth grades. When communicating with the Ministry of Education, we developed two guides for counselors and students to educate students about the labor market. After approval of the evidence, a decision was issued by the Education Council to circulate all the

evidence in all schools of the Kingdom. A game application was developed through which students are guided on the most important future career paths.

### **Twelfth: Essential life skills that a job seeker needs in the labor market:**

- 1- Communication skills
- 2- Negotiation
- 3- Integration into the job
- 4- Get acquainted with the job description
- 5- Develop a CV and interview the employer
- 6- Discover hidden job opportunities

### **Thirteenth: Reasons for job instability**

The most important reasons are the direct manager's dealings, especially with females, in addition to transportation, the distance of the workplace from home, family reasons, and others.

### **Fourteen: How can the work environment be stimulated?**

Implementing labor rights, securing transportation, nursery, and others.

### **Luminus Technical University College**

#### **First: What are the most important economic activities that provide job opportunities?**

The most important sectors that provide job opportunities in Mafraq Governorate are sales, air conditioning and refrigeration. The most important sectors that create job opportunities in Irbid are the industrial sector, sales staff and accountants.

## **Second: What are the basic needs for a labor market that suits everyone?**

One of the things that the College suffers most from with employers is the worker's subscription in social security, which is a huge gap between employers and employees. There are many projects, especially small ones, which are not forced by the government to subject their workers to the Social Security Corporation. In addition, they refuse to operate more numbers for fear of oversight so that the workers in the facility are not subject to social security.

## **Third: What is the extent of compatibility between the educational outputs and the requirements of the labor market?**

As for Luminus College, it is always updating and keeping pace with the labor market in any program that is offered; a course called labor market readiness is also offered. It is given to students in the graduation semester, and through it, the work environment is transferred to the student as it is, so that there is no gap between him and the labor market after graduation. We noticed the extent of positive impact of this course on students after graduation.

## **Fourth: Closed and open vacancies for Jordanian workers and workers of other nationalities**

The Jordanian Labor Law is clear and it indicates what exceptions are and when they are issued; there are many professions that the Jordanian graduate refuses to work in, which leads to the need for other nationalities covering these professions.

## **Fifth: Role of laws and regulations contribute to stimulating the labor market**

Recently, we have noticed the efforts of the Ministry of Labor and the efforts of its affiliated institutions, such as the Chamber of Industry and Commerce, in recent projects such as Watan Project and the National Employment and Lighting Project, which led to stimulating employment. Work is still ongoing to attract the largest number of employers

to reduce unemployment rates. But currently the global economy suffers from fluctuations. The economic problems are not limited to Mafrq and Irbid governorates; they affect Jordan as a whole. Everyone is now working through laws and legislation to reduce the unemployment rate. Even the Ministry of Interior now has an active role through the Chamber of Industry's job day, which was proposed by the Ministry of Interior, which provided nearly 900 real job opportunities. Through follow-up with the Employment Office in the Chamber of Industry, they are trying as much as possible to establish legislation to stimulate the labor market, which leads to finding job opportunities in cooperation with many organizations.

#### **Sixth: negative impact of COVID-19 on the labor market**

COVID-19 affected sectors. Although there are many sectors that are still suffering, there are positive effects of Covid-19, as many sectors arose as a result of the pandemic, especially the medical sectors that had a lot of demand, in addition to the industrial sectors that produce sterilizers, masks and pharmaceutical preparations. There are many sectors that were unable to carry out their commercial and industrial businesses due to the pandemic, and they are currently trying to recover from the pandemic.

#### **Seventh: Solutions that helped recover from COVID-19**

We can never forget the defense laws, which were constantly updated; they were not only in favor of the worker, but also in the interest of the employer. They also aimed at developing internal and external solutions such as reducing the burden on employer. Through Social Security and continuous communication with employers and graduates, we found that defense orders were beneficial to both parties.

## **Eighth: How can students / youth chart their practical course and choose their future job?**

Luminus College gives a course called Labor Market Readiness through which the actual reality of the labor market is conveyed to the student before graduation. Unfortunately, according to the current reality, when a student graduates, he finds a gap between the labor market and what he has planned for. Through this course and the courses that are offered to the student after graduation, he is able to master distinctive skills, but the students currently suffer from the culture of the parents in particular, which confines the student to certain majors such as engineering and medicine, which has led to many problems and excess work in many disciplines; so studies of education outputs and the study of the labor market must be intensified.

## **Ninth: What are the most important skills and training needed by a job seeker?**

Life exercises, in particular, do not come in a short period, as they are the result of the student's experience. Among the most important skills that a researcher needs in the labor market are: effective communication skills, financial skills, and general life skills; the most prominent job skills are the skill of creating a resume, the skill of interviewing the employer, and the skill of public safety.

## **Tenth: Does vocational training have a competitive advantage?**

Of course; recently, the topic of employment for professional majors has become equivalent to employment for academic majors. Now there is a clear growth in industrial companies that target vocationally trained students; a student who is not professionally trained takes more time, effort and cost from these companies than a professionally trained student who has experience in the labor market.

**Eleventh: Does vocational training have a role in increasing competition in the labor market?**

Yes, it plays a big role.

**Twelfth: Is vocational training more suitable for males or females?**

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

**Thirteenth: Are the training courses in vocational training appropriate to the requirements of the labor market?**

The training courses meet the requirements of the labor market by 70%. As for the remaining percentage, there are many sectors that depend on foreign labor due to the lack of some professions for Jordanian graduates.

**Fourteenth: What are the top vocational trainings that create job opportunities for young people?**

All vocational disciplines are important and create job opportunities for young people, but the current economic situation is the main reason for the weakness of the employment. These majors did not take their real role in the employment process, as the labor market in Irbid and Mafraq governorates is in need of manpower. If we reflect the issue of importance on the issue of employment, we find that the current economic situation does not have any important majors; so the college keeps pace with recent developments in the local market, such as Cyber Security, Artificial Intelligence, and others; and it also offers classic majors.

**Fifteenth: Reasons for job instability**

The most important causes of job instability are living conditions; the salaries of the`

clothing industry are still within the minimum wage of "JOD 220", in addition to that transportation is not provided.

### **4.3. Lending Institutions – Mafrq Governorate**

#### **Al-Namothajiah for Islamic Microfinance**

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

To increase the income of individuals who cannot obtain loans from banks (improve living standards of owners of licensed and unlicensed businesses by purchasing goods and equipment for business owners without handing them cash, so their businesses can be supported and developed.

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

The business has to exist, and there are collaterals such as personal guarantees, and the business has to generate income.

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

Site visits and financing officer's view on the business. Bazars are made and promoted free of charge. In addition, partnerships are made between customers who are combined together (for example, a supermarket owner is matched with a woman who makes pickles and dairy, especially that it is a Bedouin area that produces dairy.

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

The business is studied together with the debt burden percentage. As for license and official documents, we require a profession license, commercial register, customer's ID and family book.

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

It is made at once by purchasing all equipment with checks sent to more than one entity at the same time. For example, a sewing machine and yarns are bought altogether at the same time.

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

Required documents are the customer's ID card, family book, business license and commercial register.

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

By social media platforms, customers, loan officers, bazars, exhibitions and showing customers our company's success stories.

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

A lot of businesses were closed down due to productivity and sale reduction. The company supported them by postponement of loan installments then with financing programs at a lower interest rate and less collateral values so a business can be revived again subject to flexibility in case of repayment, and installments were significantly reduced.

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

Financial education, which is done by the company. They are taught how to run, finance and manage their businesses; how to calculate profits and costs; and how to market. The company hold bazars and promote them, and it teaches them how to package and present products.

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

Through social media, holding sessions through associations and by holding bazars.

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

They significantly contributed to employing workers and increasing productivity, which increased the incomes.

**XII. Top success stories of your company**

A woman's small production kitchen. Now, she has a large one at the city's level. Another example is a home-based nursery, which has become a large licensed nursery now.

**National Microfinance Bank**

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

All business are financed to keep in pace with production in the area, and small businesses are supported. Specifically, it is focused on women to improve their living standards and secure sustainable and direct and indirect incomes.

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

There are no conditions; however, the business has to exist. Business ideas are also financed but at a lower rate comparing to an existing business.

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

Customers' requests and business owner's expectations are considered. A feasibility study is conducted too by the company, and the market share is identified.

#### **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**

A small production kitchen business. It has become a number of production kitchens known across the Governorate.

#### **Tamweelcom Company**

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

The company finances individuals and businesses. Individuals are financed with small amounts, while businesses are financed depending on its type, and it is given between JOD 3000 and 30.000. All businesses are eligible, whether licensed or unlicensed, but the license affects the size of financing.

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

Licensed businesses: to see the type of business and conduct a feasibility study by the customer then the company conducts its own feasibility study again to ensure the business will succeed and whether it needs the requested financing.

Unlicensed businesses: there are no conditions, but the business has to actually exist.

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

A feasibility study is conducted by the company and customer, and his/her market share is identified. The geographic area and its economic effect are taken into consideration too.

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

The documents required to be provided by the customer are ID card, family book and a proof that the business is not indebted.

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

When the business financing is approved, it is financed in full.

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

The documents required to be provided by the customer are a commercial register, which makes the profession license unnecessary. A profession license is only required for food businesses. Customers are also required to provide ID card, family book, guarantors' ID cards and family books. For unlicensed home-based businesses, ID card, family book and guarantors' family book are required.

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

VIII. Murabaha rate is so small and women are relieved of the first payment for six months so their businesses are able to produce and generate income. The payments are so small too, and women's situations are considered. They are matched with bazars, **companies** and organizations to present and sell their products.

#### **IX. 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 could not repay. The company suspended grants during COVID-19, which affected financing. Many businesses were positively affected such food and production kitchens in the remote areas.

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

It is necessary for women to receive vocational trainings needed for their businesses to ensure they will succeed. In many cases, the company provides financial education courses for this purpose.

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

- How to establish and run a business.
- Feasibility study.
- Supply and demand study.
- Communication skills.
- Problem solving skills.

**XII. 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 media platforms, field promotions, customers themselves and the company's employees at various branches

**XIII. 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 inject cash in the local markets by supply and demand, which leads to local prosperity.

**XIV. Top success stories of your company**

There are many success stories. For example, there is a woman from an area to the east of Mafraq who received a financing of JOD 3000 to open a dairy and cheese plant. She bought livestock. The company kept following her up on a monthly basis. Now, she owns three branches and became a livestock merchant.

## 5. Findings

### 5.1. Focus Group Findings

#### Business owners – Mafrq

- Through the focus groups, it turns out that 90% of the small home-based business s include at least or equal to three workers who are family members, while 10% of the small home-based business s include five workers from family members.
- It turns out that the majority of workers in small home-based business s are family members, and the reason for the limited number of additional employees is due to the limited budget.
- It turned out that there are many factors that motivate the people of local communities to start their own business s, the most important of which are: economic motivation and family responsibilities, obtaining funding from supportive organizations that require a license to provide financial support, women’s lack of a job opportunity, which prompted them to incorporate and establish private business s, passion and love for work, displaying products in markets and shops, and self-reliance.
- It turns out to be one of the most prominent international donor institutions and organizations in Mafrq Governorate, namely: The Jordanian Hashemite Fund, Sanad Organization, Al-Birr and Al-Ihsan Association for Charitable Works, Al-Keram Association, Fawzia Shdeifat Association, Smart Desert Business , and Blumont Organization. There are also many national, local and lending institutions that finance small business s, such as loan funds represented by the Women’s Fund, Tamweelcom, and others.

- It turns out that there are many challenges and obstacles facing the owners of small business s from the point of view of women, the most prominent of which are the high price of raw materials, the interest rate by lending institutions, the obligation of women to use header tax invoices, as well as the high costs and licensing procedures, the economic factor, and the need for Jordan Food and Drug Administration stamps to enable women to display and sell their products in commercial markets, as well as the complexity of licensing procedures and their financial costs, and the scarcity of specialized training in various fields.
- It turns out that among the most important procedures that were followed by women owners of small home-based business s to reach a stable environment, including delivery of orders via bicycles, innovation and product development, focus on product quality, in addition to cleanliness, and attention to methods of marketing the product through digital marketing channels, and reducing costs by purchasing raw materials from outside Mafraq governorate and from websites, and making offers and discounts.
- It turns out that there are a set of effects on business s as a result of the Corona pandemic, which were divided into positive effects represented by the development of good products (bread, various masks for children), and the digital orientation to communicate with customers such as Zoom application and learning new electronic skills such as the skill of Photoshop, in addition to taking courses training, and marketing through social media pages, while the negative effects were represented by a decrease in the percentage of production compared to before Corona, in addition to the complete cessation of some professions, the high prices of raw materials and their unavailability, and the accumulation of economic burdens such as rent and installments, as well as the inability to deliver orders outside the neighborhoods due to the general closures.

- It turns out that there are many procedures that were followed by women entrepreneurs to recover from the Corona pandemic, the most important of which is the integration of cultures to reach an innovative product and creativity to overcome all crises, and the development of marketing skills through social media, in addition to focusing on quality, cleanliness, good reputation and a method Product packaging, in addition to focusing on quality, hygiene, a good reputation, and the method of product packaging, in addition to conducting a regular Corona examination and publishing it on social media, and the orientation.
- It turns out that the most important motivating factors that contribute to the support and stability of business s, the most important of which is networking with organizations and obtaining the necessary financial support, availability of raw materials in local markets at reasonable prices, relying on feedback from customers, participation in exhibitions and marketing bazaars, in addition to participation in courses and trainings that contribute to raising skills and competencies.
- It turns out that the most important vocational training that women need to employ people with the appropriate skills and competencies are: sewing and crochet courses, photography and Photoshop training, marketing methods training, business management training, packaging training, financial education training, as well as cooking and pastry making, fine arts and crafts.
- It turns out that there are many competitive advantages that make each business distinguished from others, the most prominent of which are innovative marketing methods, focus on product quality and cleanliness, as well as commitment to time, competitive prices, making comprehensive offers (price discounts), development and keeping up with everything new. It was found from what was previously mentioned that there is a direct relationship between each of the competitive advantage and the development and continuity of business s.

- It turns out that there is a direct relationship between the increase in the number of family members and both the passion and the material motivation to continue working. The greater the financial pressure, the greater the passion.
- It turns out that there are many conditions that shall be met in the business s for their licensing, the most important of which is the presence of a special place for the business , and a certificate from the Jordan Food and Drug Administration (productive kitchens, cosmetics business s, nurseries, etc.), as well as the approval of the people of the neighborhood on the business and the authorities responsible for licensing business s (the municipality, Ministry of Public Works & Housing, Chamber of Commerce, Jordan Food and Drug Administration, Chamber of Industry), while business s owned by Syrians need to review the Ministry of Interior and the General Intelligence Department to obtain approval.
- It turns out that the owners of productive business s started their business s with self-motivation and the presence of passion, as they were not targeted by any party, and they are the owners of continuing business s far from the people who started their business s only to obtain financing, which led to the non-continuation of their business s.
- It turns out that there is a set of basic life skills that women need in their own business s, including the most important communication skills, financial education, and creativity skills, in addition to leadership skills, flexibility, and self-development.
- It turns out that business owners have a clear vision in expanding and developing business s, especially business owners who started their business s with self-motivation and passion.
- It turns out that there are many needs that business owners need to develop their business s, the most important of which is the availability of equipment and tools (cosmetics, soap making, tools for productive kitchens, thermal packaging devices,

etc.), as well as the availability of raw materials, and holding training courses to develop the skills of business owners.

- It turns out that the most important factors that lead to the development of business s are the presence of financial support, effective marketing methods, the availability of equipment and raw materials at reasonable prices, in addition to the availability of skilled manpower, facilitating procedures related to licensing, innovation and product development and a focus on hygiene, In addition to integrating cultures in production to reach an innovative product, and to overcome negative opinions.
- It turns out that women who want to develop their business s do not have any knowledge of licensing procedures and related laws and regulations, so they did not license their business s, and this negatively affects their business s, as the lack of licensing leads to their inability to display their products in markets and shops due to the lack of the Jordan Food and Drug Administration's seal on products.

### **Focus group of workers – Mafrag**

- It turns out that there are many closed professions facing expatriate workers, including: the barber profession, all administrative jobs, work in banks, exchange shops, and information technology companies.
- It turns out that the workers were dissatisfied with the basic salary compared to the local market.
- It turns out that the majority of workers are satisfied with the basic salary compared to the size of the tasks and responsibilities.
- It turns out that the majority of the employees did not undergo training courses that contribute to developing their skills, while there are a small number of employees

who underwent many training courses such as the Excel accounting course and others.

- It turns out that the majority of employees always receive praise and appreciation from the direct manager, and this matter had a positive impact in completing the work with high efficiency and mastery.
- It turns that the majority of workers signed an employment contract and a clear and specific job description.
- It turns out that there is great importance to discussing job performance with the direct manager in order to obtain feedback and thus the performance will be developed continuously and negative gaps in the future will be avoided.
- It turns out that the majority of employees do not have confidence in what they are told or promised by the management.
- It turns that the majority of employees do not have the necessary powers to make decisions if their job position requires that.
- It turns out that the majority of workers do not feel job security, but only one person feels it because of his long service in the institution in which he works.
- It turns out that it is necessary to provide job security, justice, transparency and respect because of its impact on increasing productivity.
- It turns out that the majority of employees do not find the interest and preservation of the distinguished employee, while there are a small number of workers who receive attention from their organizations because of their excellence at work.
- It turns out that there are a good number of employees who feel fair and transparent in their direct manager's dealings.
- It turns out that the majority of workers do not undergo the necessary training to develop their skills at work, while there are a small number of workers who undergo training that contributes to the development of their job skills.

- It turns out that the majority of employees do not take their opinion into consideration by their line manager.
- It turns out that all employees are treated with respect by their direct manager.
- It turns out that all employees support their organizations with teamwork.
- Through the researcher's observation during the focus session, it turns out that when the question related to gender-based violence was asked, there was clear confusion and the unwillingness of women in particular to answer, and after simplifying the question and confirming the confidentiality of the session and the information presented by the researcher, it turns out that there are types of violence based on gender, namely: harassment, physical violence, bullying, verbal violence and deduction of wages.
- It turns out that the majority of workers are not subject to health insurance, while only one of the employees is subject to health insurance.
- It turns out that the majority of employees do not provide transportation to and from the workplace by the institutions in which they work, but only one employee provides transportation in his institution.
- It turns out that there are positive effects for each of the material and moral incentives, the most important of which is the increase in productivity and the stability of workers in the work environment.
- It turns out that there are many reasons that lead to job instability, including: lack of respect and appreciation, lack of psychological comfort, inappropriate salary, unavailability of nursery, lack of material and moral motivation, lack of justice and transparency, exposure to abuse and bullying, and family obligations.
- It turns out that there are many factors that help job stability, most notably psychological comfort and not being subjected to pressure, in addition to teamwork, moral incentives such as praise, appreciation and material incentives, as well as

commitment to the number of hours specified by the Labor and Workers Law, as well as engagement in social security and health insurance and transportation availability.

### **Community leaders focus group – Mafrag**

- It turns out that there are many incentive measures that contribute to encouraging the people of local communities to start their own business s, including: intensifying marketing efforts to ensure the success and continuity of business s, and providing the necessary funding and financial support to support business s financially. However, most financing methods are done through obtaining a loan from lending institutions, but the methods and procedures are complex and there is a failure to pay the payments due on these loans, and these business s are often not followed up by the competent authorities, so they often fail, in addition to the lack of coordination among donors such as the Jordan River Foundation, the Jordanian Hashemite Fund, and others, in addition to easing the complex procedures that are required of business owners, which ensures the survival and continuity of these business s. It is also important to give the necessary training courses that contribute to developing the skills and competencies of business owners.
- It turns out that the legislation and regulations are complex and long and do not contribute to the support and development of small business s, so there is a need to find facilities for the owners of small business s to be able to continue and develop, and the fees imposed on business s are large and not commensurate with the business s, there are also business owners who refuse to license their business s for fear of being cut off from the national aid salary, and there is no participatory decision-making by many competent authorities.

- It turns out that there are many obstacles that prevent business owners from licensing them, such as: the lack of facilities and the complexity of licensing procedures and the costs incurred therein, in addition to the costs incurred from taxes and fees, and the laws, legislation and regulations are not encouraging.
- It turns out that there are many procedures that shall be followed to reach existing productive business s, including: reducing the percentage of fee costs, facilitating licensing procedures to suit each business, exempting small business s from all fees and taxes, and that all small business s be under the umbrella of a specific official authority to be financially and marketing supported.
- It turns out that women are being targeted by community leaders through holding seminars in the municipality, associations, and schools, and through social media and field work, in addition to cooperation between the government and the Ministry of Planning to target women to be trained in marketing, production and management methods, in addition to providing the necessary financial support.
- It turns out that there are many business s that shall be focused on and provided with the necessary support to ensure its survival and continuity, the most important of which are: aquaculture business, productive kitchens and sweets industry, business related to wool and stalks due to the availability of raw materials in Mafraq Governorate, greenhouses and seedling cultivation, flower arrangement business s, and the manufacture of soap and others.
- It turns out that the most important vocational trainings needed by the labor market to employ people with skills are: cosmetic professions, aquaculture, marketing, productive kitchens and smartphone industry, maintenance of smart phones, and maintenance of hybrid cars (hybrid).
- It turns out that there are a group of positive and negative effects of the Corona pandemic, as the positive effects were represented in breaking the barrier of the

culture of scheme, and seeing the most important business s that can generate income, and some women established a home-based business during the pandemic such as business s of masks, sterilizers, etc., in addition to relying on the local market in the purchase of raw materials, which led to an increase in the employment of the manpower, and the digital orientation such as Zoom application, which led to saving time and effort in many cases, and electronic selling, as well as the emergence of many new businesses such as electronic commerce and delivery companies. Whereas, the negative effects were represented in stopping the holding of courses and workshops organized by associations to support business s and ensure their progress and continuity, in addition to stopping the process of repaying loans completely due to the lack of sources of material income, and completely stopping buying and selling operations, which led to the cessation of revenues.

- It turns out that there are many procedures followed by community leaders to reach the stage of economic recovery from the pandemic, including: networking with supporting institutions and organizations such as the Jordan River Foundation and others, networking job seekers with factories and private sector companies, educating women business owners remotely, in addition to marketing products through social media, giving business s a period to repay loans, as well as providing consultations and educating business owners about available opportunities, and delivering requests for business s during the pandemic period.
- It turns out that there are many reasons that lead to job instability, most notably the lack of engagement of workers in social security, the unavailability of nurseries, the lack of transportation, the lack of a suitable work environment, in addition to the unsuitable wages and others.
- It turns out that the most important factors that help women to have job stability in the private sector are the application of legislation and laws related to work, such as

the Labor and Workers Law, the Social Security Law, granting leave, especially to mothers, adherence to official working hours, and the existence of an appropriate work environment in terms of the availability of cafeterias and sanitary facilities. As well as the appropriate salary, transportation and nursery, in addition to the husband's cooperation.

- It turns out that there are many types of gender-based abuse that workers are exposed to in the work environment, including: verbal harassment, verbal abuse, and sexual assault.
- It turns out that there is a role for community leaders in reducing unemployment and contributing to the employment of job seekers, the most important of which are: networking the local community with private companies and factories, raising awareness and educating about overcoming the culture of scheme, conducting training and qualifying courses for job seekers, in addition to giving loans through their associations at rates of up to 0%.

### **Focus group of civil society organizations (associations) – Mafraq**

- It turns out that the most important problems facing the labor market in Mafraq Governorate are the lack of proportionality between the supply and demand for jobs, as the number of graduates is very high compared to the demand for jobs, in addition to the lack of compatibility between the outputs of education and the labor market in Mafraq, as well as the lack of real facilities for young people to start their own business s by providing loans and grants (the loan procedures are complex and do not give the business an opportunity to start production), financial support, easy access to licenses, and holding training courses that contribute to raising capabilities and competencies, taking into account that the labor market in Mafraq Governorate

is a tribal and non-open society, and women in the Governorate prefer to work in segregated work environment.

- It turns out that there is a need to facilitate regulations and legislation so that small business s can grow, develop and continue, but the procedures are complex.
- It turns out that there are many incentive measures that contribute to encouraging the members of the local community to start their own business s, most notably: networking with many organizations to obtain grants or loans, in addition to holding courses that contribute to developing competencies and skills such as soap making, sewing, beauty, and handicrafts, smart phones, in addition to marketing and business management, providing the necessary support and financing for them, as well as highlighting successful business s, and marketing for special business s through the work of bazaars and marketing for products.
- It turns out that women are being targeted by civil society organizations (associations) to start their own business s by holding courses, directing and guiding them on how to start business s and ensuring their continuity, in addition to working with international organizations such as the International Rescue Committee (IRC), through which women business owners are targeted to finance their own business s.
- It turns out that the most important business s that shall be focused thereon, supported, and secured funding for them to ensure their development and continuity in the market are: productive kitchen business s (making pomegranate molasses, honey, chocolate, and jams), in addition to embroideries and handicrafts, agricultural business s, fashion design business s, in addition to selling cosmetics, painting on glass, selling medicinal herbs, and selling dairy.
- It turns out that there are many challenges and obstacles facing the owners of small business s from the point of view of civil society organizations (associations), the most prominent of which are the rate of customs duties and their impact on raw

materials, the interest rate by lending institutions, the obligation of women to use the header tax invoices, as well as the high costs of licensing and the economic factor, and the need for Jordan Food and Drug Administration seals to enable women to display and sell their products in the commercial markets, as well as the complexity of licensing procedures, the scarcity of specialized training in various fields, the increase in the number of competitors, in addition to the business owners' lack of knowledge of the competing market and the randomness of performance.

- It turns out that the most important incentives used to encourage business owners to license their business is awareness of the importance of licensing, as licensing contributes to developing businesses and increasing customers' confidence in them. Also, financial support is provided by some civil society organizations (associations) to the following two categories (orphans and people with disabilities) by paying all fees incurred by licensing their businesses.
- It turns out that there are a group of positive and negative effects of the Corona pandemic, as the positive effects were represented in breaking the barrier of the culture of scheme, and seeing the most important businesses that can generate income, and some women established home-based businesses during the pandemic such as businesses of masks, sterilizers, etc., in addition to relying on the local market in purchase of raw materials, which led to an increase in the employment of the manpower, and the digital orientation such as Zoom application, which led to saving time and effort in many cases, and electronic selling, as well as the emergence of many new businesses such as electronic commerce and delivery companies. While the negative effects were represented by the cessation of holding conferences, courses and workshops organized by associations to support and advance businesses, in addition to the complete cessation of the process of repaying

loans due to the lack of sources of material income, and the complete cessation of buying and selling operations, which led to the cessation of revenues.

- It turns out that one of the most important procedures that were followed by civil society institutions to support home-based businesses in reaching the stage of economic recovery from the pandemic is: delivering requests for businesses, marketing them, networking business owners with organizations and supporting bodies, in addition to postponing the loans owed by them.
- It turns out that there is a role for civil society institutions in reducing unemployment and contributing to the employment of job seekers, especially women, through networking job seekers with many agencies such as factories and organizations.
- It turns out that there are many reasons that lead to job instability, most notably the lack of engagement of workers in social security, unavailability of nurseries, the lack of transportation, the lack of material and moral incentives, in addition to the low and unsuitable wages, the unsuitable work environment, and family obligations.
- It turns out that the most important factors that help women to have job stability in the private sector are the application of legislation and laws related to work, such as the Labor and Workers Law, the Social Security Law, vacations, especially for mothers, not forcing women to work overtime, and the existence of a suitable work environment in terms of the availability of a cafeteria and sanitary facilities, as well as an appropriate salary, transportation insurance and the availability of a nursery, in addition to the cooperation of the husband and parents.
- It turns out that there are many cases of gender-based abuse, which are verbal abuse, bullying, etc., in addition to the exposure of women, especially to job exploitation, by working overtime without getting paid.

- It turns out that the most important vocational trainings needed by the labor market in Mafrq governorate are: auto electricians, interior design, Photoshop and montage, smart phone maintenance, headscarf fringing, public safety, machinery and equipment maintenance, etc., electronic marketing, handicrafts, and hybrid car maintenance.

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### **Focus group of students and graduates of the Vocational Training Corporation – Mafrq**

- It turns out that there are many reasons that prompted young people to go to the Vocational Training Corporation, including the development of their skills and experiences, in addition to the fact that training in the institution opens up new horizons for them in the labor market, finding job opportunities, and obtaining a profession practice certificate.
- It turns out that there are many benefits gained from the benefits gained from vocational training, the most important of which is obtaining skills and experience in many fields and vocational training, in addition to assistance in starting and establishing their own businesses, as well as obtaining job opportunities in the local market and ease of engagement in the labor market.
- It turns out that vocational training contributes to achieving competitive advantage by increasing skills and experience through the period of practical training, which contributes to obtaining job opportunities upon completion of training, and there is great pressure on the academic direction and the lack of job opportunities in this direction. Also, vocational specializations have become highly demanded in the labor market.
- It turns out that the Vocational Training Corporation in Mafrq Governorate does not network the trainees with the private sector to find real job opportunities on the ground, but the Corporation trains students in private sector institutions and

whoever can get a job opportunity completes it, and the Corporation does not follow the most prominent success stories.

- It turns out that the Vocational Training Corporation contributes to raising the competencies and capabilities of the trainees because of its role in giving them knowledge, information and practical experience, and the institution focuses on the skills aspects, which leads to raising the skills and competencies of graduates.
- It turns out that the programs offered by the Vocational Training Corporation are not suitable for the labor market. There is much training required in the labor market for which there are no training programs in the Corporation, such as: marketing, photography, etc., and the programs offered such as sweets and pastries are offered in a limited manner.
- It turns out that there is much vocational training needed by the labor market, including: sweets and pastries industry, productive kitchens, beauty, in addition to marketing and photography.
- It turns out that vocational training is more suitable for males than for females, because most of the vocational trainings offered in the Corporation are related to the professions of carpentry, blacksmithing, air conditioning, and others, and they are more suitable for males than females. In addition, the culture of shame in Mafraq governorate still limits the work of girls in many professions.
- It turns out that the Vocational Training Corporation gives a certificate of practicing a profession to the trainees for many stages such as vocational, skilled, and semi-skilled.
- It turns out that the outputs of the vocational training courses were consistent with the aspirations and expectations of the previous trainees, and that many new horizons and aspirations were generated for the trainees in the vocational field after completing the vocational training courses.

## **5.2. Interview findings**

- \* Through a key informant interview, it turns out that the most important economic activities that provide job opportunities in Mafraq Governorate are:
- Construction activity
  - Agriculture activity
  - Industrial activity
  - Commercial activity such as malls and shops
  - Service activity and restaurants
  - Craft professions
  - Education activity
  - Transport activity
  - Air conditioning and refrigeration
  - Tourism activity
- \* It turns out there is no compatibility between education outputs and the reality of the labor market in Mafraq Governorate, because the labor market needs graduates trained in vocational training, and most of the current orientation is towards academic tracks. However, the stakeholders in Luminus Technical University College indicated that the college is doing a permanent and continuous update to keep pace with the labor market in any program that is offered, as it was also shown through some stakeholders that there are steps that the government is currently taking, whether in vocational or technical training and with the help of partner organizations aims to actually change the mental image of young people with professions.
- \* It turns out that one of the most basic needs for a labor market that suits everyone is the work of the first period at work, a period of acquaintance between the worker himself and the work environment, and not only a period of rehabilitation and training. On the other hand, this period should have low costs for employers, and the Mafraq

labor market needs many things, the most important of which are skilled workers. Therefore, training and rehabilitation must be provided for job seekers to increase their skills and competencies, and young people refuse to work in many economic activities such as: Poultry and factories for many reasons, the most important of which are: long working hours, low salaries, etc., in addition to the weakness of financing for small businesses and the difficulty of the procedures and guarantees required in the event that the owner of the business wants to obtain a loan. The worker, the employer, and the labor market, and it is also necessary to train job seekers on the vocational training needed by the labor market, and the stakeholders at Luminus Technical University College believe that one of the things that the college suffers most from with employers is the involvement of workers in social security, and the law does not oblige the owners of small businesses to include their workers in social security, and it also turns out that there are some bodies such as the Jordan River Foundation and the United Nations High Commissioner for Refugees, which contribute to paying the salaries of job seekers for their stability in the work environment.

\* It turns out through the stakeholders that the causes of instability are multiple, and each environment has its own reasons and each economic activity has different causes from other economic activities. The most important of these reasons are:

- Inappropriate pay
- Unsuitable work environment
- Live far from the workplace
- The lack of a nursery
- The lack of transportation
- The social status and family obligations of women
- The spread of a culture of shame
- Long working hours

- The employers themselves and the direct manager's dealings at work
  - Social and family ties
  - Ill-treatment by employers
  - The family's disapproval of the woman's work
  - The nature of the worker himself
  - Laws and legislation do not oblige employers to provide an appropriate work environment that contributes to job stability
  - Inconsistency of reality is expected
  - customs and traditions
  - Provides a nursery
  - Availability of transportation
  - Provide a suitable work environment
  - Increasing guidance and awareness of labor and workers law
  - Providing facilities for women
  - Consolidation of many efforts to lay the foundations and rules that contribute to regulating the labor market
  - Application of labor rights
  - Providing legislation by the government that reduces the cost of transportation for transporting workers to and from the workplace
  - Monitoring and inspecting establishments that take into account the differences between males and females
  - Obtaining sick leave and maternity leave
  - Eliminate the shame culture
- \* It turns out through the stakeholders that the husband, father, or guardian are responsible for the woman's work, and there is clear interference by the family or husband.

- \* 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, and one of the most important jobs that the government is currently seeking to close is the profession of a cleaner. The Jordanian worker now has the desire to work in many economic activities, due to the economic conditions and the disappearance of the culture of shame, in addition to guidance and awareness, which is a joint effort between many parties.
- \* It turns out that legislation and regulations have a major role in stimulating the labor market, but these legislations must be implemented with caution because they are harsh and do not contain flexibility, as legislation is considered a reference point when the parties differ on the issue of employment or investment, and legislation also protects investment to generate job opportunities, in addition to protecting labor rights and determining the percentage of expatriate workers. The stakeholders indicated that laws, legislation and regulations are all present; however, the implementation of these laws is not available. Legislations and laws regulate and employment contracts are good and protect the worker’s right and his future. However, implementation is very difficult.
- \* It turns out that the labor market in Mafraq Governorate was greatly affected by the Corona pandemic, as production and supply chains stopped, which led to an increase

in freight and raw materials prices, which increased costs and decreased profits, as there are many economic activities and establishments that have been completely closed, which led to the layoff of a lot of workers and the increase in the size of the unemployment widespread, in addition to that some stakeholders argue that there is a positive impact of the pandemic in some areas, and there are many new businesses that appeared after the pandemic, such as: the electronic commerce sector, the order delivery sector, electronic marketing, and others, and there are many economic activities that have grown and flourished During the pandemic period, such as food activities, factories for sterilizers, chemicals, medicines, and masks, in addition to turning to agricultural activity, it was also noted that there was a change in societal ideas about work, so that there was a demand for work in factories, unlike the former.

- \* It turns out that the most important solutions that helped in recovering from the Corona pandemic were that the government postponed loans, prevented the debtor from being imprisoned, changed the defense laws and updated them continuously in a manner commensurate with the interests of workers and owners of establishments, as it was found that it is necessary for there to be an incentive to start new businesses that contribute to Employing the workforce, in addition to providing the necessary financial support for business owners, facilitating loans granted by banks, reducing the interest rate, reducing tax burdens, and granting liquidity by the Central Bank. It is also necessary to establish businesses that contribute to the recovery of the market and the employment of more workers. It is also necessary to establish businesses that contribute to the recovery of the market and the employment of more manpower, by attracting investments and providing the necessary facilities for them, and the issue of recovery requires unifying efforts from all parties “government, organizations and supporters”, and it is also necessary to exempt business owners from fees and taxes as a kind of incentive for employers to help them continue and develop. There are many

agencies that worked under the umbrella of the Ministry of Labor, such as organizations, agencies and the Ministry of Youth to get rid of the effects of the pandemic.

- \* It turns out that there are many measures that are taken by stakeholders to help young people and students and chart their career path, the most important of which is the work of career guidance campaigns, which begins with educating students of teachers and universities and introducing them to professional paths and their importance in finding job opportunities instead of academic specializations that are witnessing stagnation in the labor market, and between some stakeholders that it is necessary to change the perception of society and youth about academic specialization, by directing them to vocational trainings, as they must choose their future path based on the current situation in the labor market, and it was also found that some stakeholders believe that it is necessary to carry out awareness campaigns starting from the parents and the family, in addition to the need to intensify studies between the outputs of education and the labor market. The International Labor Organization has developed an electronic game application through which students are guided on the most important future career paths.
- \* It turns out that the most important skills and vocational training needed by the job seeker to increase the chance of his competition in the labor market are:
  - Photography
  - Maintenance of mobile phone
  - Maintenance of hybrid and electric cars
  - Maintenance of computers and cameras and decoding cameras
  - All electronic services
  - Cyber secretary
  - Artificial intelligence

- Complete personal care services such as massage, spa, and beauty care
- Maintenance of electric bicycles and motorized scooters
- Maintenance of modern sewing machines
- Programming
- All classic professions such as carpentry, blacksmithing, and others
- Sales and marketing
- Store Management
- Public Safety
- Fish farming

\* It turns out that the most important skills and basic life training needed by the job seeker to increase the chance of his competition in the labor market are:

- Communication skills
- Integration skills in the work environment
- Making CV
- Leading businesses
- Acceptance and integration into the labor market
- Self-Reliance
- Know the job description
- Learn the profession
- Financial skills
- Negotiation
- Guidance
- Discover hidden job opportunities
- Precautionary measures for a job interview
- Determine the path and goal

- \* It turns out that there is a competitive advantage for vocational training and the person who possesses vocational training and a professional craft is considered a major role in increasing his competition in the labor market. It also turns out that the person who owns a professional craft is not a person who seeks to learn; in addition to that vocational training has an effective role in increasing competition in the labor market. Companies, institutions and businesses have become targeting vocationally trained persons because of their experience in the labor market, and it was found through the stakeholders in the Mafraq Vocational Training Corporation that a graduate of the Vocational Training Corporation graduates with a profession and experience of not less than a year and a half of training, which is equivalent to three semesters, so the graduate completes the vocational training with long professional experience with a training curriculum that is compatible with the requirements of the labor market, however, some stakeholders believe that at the present time when a CV from a vocational training institution graduate is presented to employers, it does not mean anything to them because the mental image of the institution's graduates is not at the required level.
- \* It turns out that vocational training is suitable for both genders through the various vocational programs offered by the Vocational Training Corporation. There are many programs that are suitable for males, such as blacksmithing, carpentry, etc., and many programs that are suitable for females, such as sewing and beauty, in addition to the presence of programs that are suitable for both genders, such as: health care, hotel management, restaurant management, etc. However, some stakeholders believe that vocational training is more suitable for males than females.
- \* It turns out that the vocational training courses are suitable for the requirements of the labor market in the governorate, but they need to be updated and developed in line with the developments in the labor market. However, there is a gap between the labor

market and the trainings offered in the corporation, but the Vocational Training Corporation is always trying to reduce this gap, the stakeholders in Mafrag Vocational Training Corporation added that there is a study to update vocational training programs in line with the needs of the labor market. The corporation is in constant contact with employers. In the event that employers require a specific specialization, the corporation will launch the program through the competent authorities in the corporation. At the present time, the corporation will develop training on hybrid cars and the electric car system, and it was found through the stakeholders at Luminus Technical University College that the training through it is suitable for the requirements of the labor market by 70%, as it was shown through some stakeholders that in the last two years there have been excellent changes in the Vocational Training Corporation and there is an update for these programs.

- \* It turns out that business licensing has a positive impact by helping business owners to display and sell their products in shops and markets, and business licensing works to expand the target market, as it is considered one of the important steps for the development, success and continuity of businesses.
- \* It turns out that there are many obstacles facing the licensing of businesses, which is the fear of business owners from being subject to income tax, despite the fact that the income law is clear and specific, and the licensing procedures are difficult, long and complex, and ignorance in licensing procedures and the lack of knowledge of business owners of its importance is considered one of the most important obstacles facing business owners.
- \* It turns out that the stakeholders have a major role in reducing unemployment and contributing to the employment of job seekers by encouraging young people to work on their own businesses, whether they are industrial, service, or productive, and others. These businesses are also followed up and taught basic skills for business work

and implementation, and the necessary financial support is provided and doing the laboratory tests that these businesses need for free, in addition to networking job seekers with various private sector institutions to find job opportunities for themselves, and among the stakeholders in the development zone that they are working to attract large industrial investments, which leads to job creation, and there is also participatory in the work between the Chamber of Commerce and the Labor Office intensively to reduce unemployment as much as possible, the Vocational Training Corporation is also working to reduce unemployment in the labor market in the Mafrq Governorate by supplying the labor market with people with expertise, skills and technically and professionally trained workers, and the Mafrq Municipality is networking job seekers with Municipal support organizations that contribute to creating job opportunities for women in particular, and the governorate activates the role of trade unions and oversight and inspection agencies in the Ministry of Labor to ensure the implementation of workers' rights in various institutions, which leads to the stability of workers in the work environment, and the Jordan River Foundation financially supports small home-based businesses and follows them up after the financing process by guidance, counseling, networking, awareness and capacity building.

- \* It turns out that the most important procedures and conditions that shall be met in businesses to be licensed are obtaining a home-based profession record from the Chamber of Commerce and a lease contract, and the system has legitimized 15 professions that are allowed to work within residential areas, provided that the business upper limit is 25 meters to ensure that there is no disturbance and that these professions are simple, such as: baked goods, pickles, electronic marketing, knitting, etc., and it was found that the law exempted these businesses from licensing fees for a period of 3 years as a form of support.

- \* It turns out that household businesses in Mafraq Governorate have a significant economic impact through the contribution of these businesses in a significant way in reducing unemployment by providing job opportunities.
- \* It turns out that the unemployment rate is high in Mafraq Governorate, especially in recent years in light of the Syrian refugee situation. Some stakeholders indicated that the unemployment rate in Mafraq Governorate is 28.7%.

### **Lending Institutions**

- \* It turns out that lending institutions have a major role in supporting licensed and unlicensed businesses by providing facilities and financial support that businesses need.
- \* It turns out that one of the most important conditions that must be met in businesses in order to obtain direct financing from lending institutions is that the business should be established, and this is confirmed through field visits and official papers that the company determines from the client, which is the personal identity of the client, the sponsors, and proof of monthly income. In the event that the business does not exist, a study of the business is carried out by the company, and if the conditions are met, 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 employes and job seekers' questionnaires**

#### **Job Seeker**

- The number of females was 624 and males 376, which indicates that the questionnaires included both males and females in percentages that reflect the reasons for the study. It also turns out that the highest percentage of respondents were females, at a rate of 62.4, while the lowest number of respondents were males at a rate 0.37.
- The number of respondents of Jordanian Nationality was 894, while the number of respondents of Syrian Nationality reached 102 at a rate of 10.2% of the total number of respondents of different nationalities. The percentage was lower than that of other nationalities was 0.4%, which is equal to 4 respondents out of 1000 respondents to the study.
- The number of respondents from the younger age group, which starts from the age of eighteen to the age of thirty-five, is 745 at a rate of 74.5%, which means that most of the respondents from the first age group were the highest in relation to the

respondents from the second age group (36-48), who numbered 255, i.e., at a rate of 25.5%.

- The number of respondents whose marital status was in the category of celibacy was 549, with a percentage of 54.9, and this means that the highest percentage was distributed among individuals (single –female and male-), while the percentage of married people was 38.3, which equals 383 out of 1000 respondents, and the number of divorced people reached 48, and the number of Widows 20 at a rate of 2%, and through these percentages, we find that the largest share of the respondents was from the first category (single) and the lowest percentage from the fourth category (widow).
- The percentage of individuals who do not have children (if they are unmarried) is 60.8%, i.e., the largest percentage, amounting to 608, and the number of respondents who have from one to 5 children was 328 at a rate of 32.8%, and the lowest percentage was for respondents who had more than 5 children 6.4% at a rate of 64.
- The number of individuals who did not obtain a general secondary certificate reached 257 at a rate of 25.7, while the number of those who obtained a general secondary certificate was 288, at a rate of 28.8, , and the number of diploma holders was 107, while the number of higher diploma holders was 21 at a rate of 2.1, and the largest percentage was from the category of individuals with a bachelor degree, meaning that the most job-seeking percentage among the questionnaires were holders of a bachelor degree with a percentage of 30.1, and their number is 301, and the number of individuals who hold a master degree is 24 respondents at a rate of 2.4, and the lowest percentage was 2.0% of the respondents who hold a doctoral degree and their number is 2.

- The individuals who prefer work are 680, at a rate of 68.0%, and the number of individuals who prefer training is 46 at a rate of 4.6%. Through these percentages, it is clear that most individuals prefer work over training, and the number of individuals who prefer both together (work-training) reached 274 at a rate of 27.4%.
- The number of individuals who prefer pre-employment training reached 802 at a rate of 80.2%, while the number of individuals who did not prefer pre-employment training was 198 at a rate of 19.8%. Based on these percentages, it is clear that the highest percentage was of those who prefer pre-employment training.
- The number of individuals who preferred to work in the sector of local and international humanitarian organizations was 273 at a rate of 27.3%, while the number of individuals who preferred to work in industrial activity was 152 at a rate of 15.2, and in commercial activity, a rate of 14.2% at a rate of 149 individuals. While the number of those who preferred to work in the agricultural activity was 49 at a rate of 4.9, and the number of individuals who preferred to work in the tourism activity was 17 at a rate of 1.7, and the number of individuals who preferred to work in the food activity was 58 at a rate of 5.8, and the number of individuals who preferred to work in the educational activity 123 at a rate of 12.3%, the number of individuals who prefer to work in the media activity was 7 at a rate of 0.7%, and the number of individuals who prefer to work in the technological and technical activity was 23 at a rate of 2.3%, while the percentage of individuals who prefer to work in the health activity was 3.5 meaning that their number reached 35. The number of individuals who prefer to work in construction activity reached 26 at a rate of 2.6%. The number of individuals who prefer to work in service activity reached 43 at a rate of 4.3%, and the number of individuals who prefer to work in self-employment is 45 at a rate of 4.5%, and through the percentages that have been mentioned, we

believe that the organizations were the most desired activity for the sample, while the media activity was the least preferred for the sample members.

- The individuals who have experience in the work of local and international organizations amounted to 255 at a rate of 25.5%, while the number of individuals who have experience in the work of industrial activity amounted to 134 at a rate of 13.4%, and the number of individuals who have experience in commercial activity reached 156 at a rate of 15.6, and the number of individuals who have experience in agricultural activity is 48, at a rate of 4.8, and the number of individuals who have experience in tourism activity is 14 at a rate of 1.4, and the number of individuals who have experience in food activity is 58, the number of individuals with experience in educational activity was 103 at a rate of 10.3%, the number of individuals with experience in technological and technical activity was 23 at a rate of 2.3%, and the percentage of individuals with experience in media activity is 0.4%, which is equivalent to 4 individuals out of 1000 individuals from the questionnaires, and the percentage of individuals who have experience in construction activity is 2.4%, which is equivalent to 24 individuals, and the percentage of individuals who have experience in health activity is 2.9%, which is equivalent to 29 individuals. The number of individuals who have experience in the service activity was 39 at a rate of 3.9%, and the number of individuals who had experience in self-employment reached 38 at a rate of 3.8%, while the number of individuals who answered no was 70 at a rate of 7.0%, and through the previous percentages, we find that the lowest percentage of experience was in the media activity.
- 127 individuals whose job title was worker, and the number of individuals whose job title was employee was 91 at a rate of 9.1%, and the number of individuals whose job title was in the field of teaching and research was 83 at a rate of 8.3%, and the number of individuals whose work was in the field of the media is 1 person at a rate

of 0.1, and the number of individuals whose work was in the field of self-employment was 36 at a rate of 3.6 %, and the percentage of the nature of work in the technological and technical field was 1.3%, which is equivalent to 13 individuals, and all of the individuals who answered production and food 8 individuals at a rate of 0.8%, and the number of those who volunteered was 12.

- The number of individuals who possess analytical and critical analysis skills was 230, the number of individuals who possessed permanent learning skills reached 228, the number of individuals who answered creativity and innovation skills reached 122, the number of individuals who answered emotional intelligence skills reached 36, and the number of individuals who answered life skills reached 28, the number of individuals who answered technological and technical skills reached 5, the number of individuals who answered personnel management skills reached 7, the number of individuals who answered technical skills reached 25, while the number of individuals who answered leadership skills 22, as well as the number of individuals who possess positive thinking skills 1 person, and one person possesses the skill of non-Arabic language, two individuals answered with the skill of quality control.
- The number of respondents who worked in the past was 638, while the number of those who did not work reached 362. Through these numbers, we find that more than half had worked in the past, as the percentage reached 63.8%.
- 64 of the individuals were the reason for leaving work was searching for new challenges that fit my abilities, and 74 individuals were searching for an opportunity for career development, while the number of those who answered searching for a higher salary was 155, and the number of those who answered there was no flexibility in organizing working hours was 13, not commitment to the job description for which I was appointed was 15, and the number of those who left the job due to a change in the professional path was 25, and the number of those who left the job

due to the end of the employment contract was 162, and the number of those who left the job due to lack of a sense of passion was 7, and the number of those who left the job because the institution was disintegrating and collapsing was 12, the fluctuations of the direct manager answered 11, the absence of transparency, justice and respect reached 10, and the number of those who answered permanent stress reached 23, while the number of those who answered problems in terms of job performance, there were 3 individuals, and the number of those who left work due to abuse in the workplace by the direct manager was 7. Non-participation in social security was answered by 8, and 12 individuals left work due to failure to preserve labor rights.

- The percentage of those who received their full salary was 84.9%, which is equivalent to 542 out of 638 individuals, and the percentage of those who answered no was 15.1%, and this percentage is low compared to those who received their full wages.
- The number of individuals who continued to work due to obtaining full rights at work was 670, the number of individuals who answered continuous training was 103, the number of individuals who answered the ability to build a network of positive social relations was 37, and the number of individuals who answered the ability to compete in a positive manner was 27, the number of individuals who answered the existence of job security reached 69, the number of those who answered clarity and transparency 12 individuals, the number of those who answered objectivity and non-discrimination between employees 9 individuals, and the number of those who answered the ability of the senior leadership to control work, and the involvement of all departments of the institution in setting future plans was 2 individuals, and 5 individuals answered the existence of a sound evaluation system based on outstanding performance. The number of individuals who answered the preservation of labor rights was 31, and the number of those who answered the availability of

transportation reached 16 individuals, and the number of those who answered the suitability of the work environment reached 4 individuals.

- The individuals who were earning the minimum wage were JOD 260 302 individuals, while those who answered from JOD 261 to 500 was 582 individuals, and the number of individuals who answered from JOD 501 to 999 was 114 individuals, and the number of those who answered more than JOD 1000 was 2, so it is the lowest percentage in relation to other percentages.
- The number of individuals who faced closed professions was 29, while 971 individuals did not encounter closed professions.
- It turns out that the individuals who encountered closed professions related to teaching were 4 individuals, while the number of individuals who answered a worker or factory worker was 8 individuals at a rate of 27.5 percent, and the number of those who answered volunteered 6 individuals, and the profession of a driver was answered by 3 individuals, the number of those who answered with an official employee was 8 individuals, and the private sector 9 individuals at a rate of 31.0 of the total percentages. Through these percentages, it was found that the most professions that individuals encountered are the private sector as well as the official employee.
- The number of individuals who possessed the same advantages of the Jordanian worker was 275 at a rate of 63.9, which is the highest, while the answer was no by 155 individuals who did not possess the same advantages of the Jordanian worker.
- The number of individuals who did not possess the advantages of the Jordanian worker with regard to the salary was 67 individuals at a rate of 43.2, which is the highest percentage among the benefits, which means that most individuals find that the Jordanian worker has a salary advantage that differs from other nationalities, and the number of those who answered to rewards and incentives reached 17

- individuals , while 23 individuals answered to all kinds of holidays, 16 individuals answered working hours, 5 individuals answered transportation, 3 individuals answered nursery for children, and the number of those who answered continuous training was one individual, and two individuals answered achievement and skills assessment, and 3 individuals answered work within the educational level reached.
- 151 of the people who were subjected to abuse at work, while 487 were not subjected to any kind of abuse during their previous work, meaning that the percentage of those who were subjected to abuse was small compared to individuals who were not subjected to any kind of abuse.
  - 19 individuals were subjected to physical abuse, and the number of individuals who were subjected to verbal abuse reached 22, while one person was subjected to emotional abuse, and the number of those who were subjected to bullying reached 55, and one person was subjected to harassment, as well as one person who was sexually assaulted, the number of those who were subjected to digital abuse was one, and the number of those who were subjected to institutional abuse was 16, while 34 were subjected to economic exploitation. Through the previous outcomes, it is clear that the highest percentage is bullying, as the percentage of individuals exposed to bullying reached 36.4, which is a high percentage compared to other percentages, and then comes economic exploitation.
  - The percentage of individuals whose family members were subjected to violence amounted to 17.7%, while the percentage of answered with No was 82.4%, which means that the largest percentage of individuals did not, or any of their family members, experience any kind of violence.
  - 11 individuals were subjected to sexual violence, while the number of individuals who were subjected to physical violence reached 33, the number of individuals who were subjected to psychological violence reached 34, the number of individuals who

were subjected to economic violence reached 27, the number of individuals who were subjected to neglect reached 45, and the number of individuals Those who were subjected to bullying were 25, and those who were subjected to harassment reached 2. From the above, we find that most types of violence centered around neglect with a percentage of 25.4, physical violence with a percentage of 18.6 and psychological violence with a percentage of 19.2.

- The number of individuals who themselves or a member of their family suffered from psychological stress was 294, while the number of individuals who answered no was 706, and therefore we find that the highest percentage was that they did not suffer from psychological stress.
- 76 of the individuals reduced their exposure to stress, while the number of individuals who dealt with psychological stress by expressing their feelings reached 52, and 42 individuals chose to try to create a balance between the different aspects of life, while the number of those who answered by coping with the pressures reached 45. The number of individuals who dealt with psychological tension by acceptance was 15, and the number of those who responded to practice was meditation and breathing exercises, and the number of individuals who dealt with psychological tension by exercising reached 2, and the number of individuals who dealt with psychological tension and social relations with friends and family reached 2. The number of individuals who dealt with psychological tension by allocating time for self-interest and relaxation was only two individuals, and the number of individuals who dealt with psychological tension reached the practice of hobbies only one person, and the number of individuals who dealt with psychological tension reached learning new skills one person, and the number of individuals who dealt with psychological tension by avoiding bad habits is one person, and the number of individuals who dealt with psychological stress, disclosing the causes of stress and

receiving psychological support, is 4 individuals. From the above, we find that the highest percentage of dealing with stress, it is the absence or limitation of exposure to stress, as it reached a rate equal to 25.8, and then the expression of feelings by 17.6, as individuals reduce stress by expressing their feelings and talking to others.

- The number of individuals who have children work is 60 at a rate of 0.6%, and the number of individuals who answered no is 940 with regard to individuals who have children.

## Employers

- Most of the establishments had one branch with a rate of 59.3, while the establishments that had more than one branch and less than 5 branches were 32.3, and the lowest percentage was for establishments with more than five branches of 8.3, which is equivalent to 25 establishments.
- 135 of the employers had the economic activity of their establishments being commercial activity, while the industrial activity was 8.7, and the percentage of agricultural activity was 2.7, which is equivalent to 5 establishments with an agricultural nature of work. As for the technological activity, its rate was 2.0, while the percentage of educational activity is 3.7, food activity is 17.3, and the percentage of health activity is 5.0. Through the previous outcomes, it was found that the lowest percentage is humanitarian organizations, meaning that it is the least activity that is used by the questionnaires establishments, in addition to tourism and media activity, while the most attractive economic activities for the questionnaires (employers), commercial, industrial and food activities.
- The number of establishments with fewer than 10 workers is 204, and the number of establishments with between 10 and 99 workers was 87, and 9 establishments had

more than 100 workers, which indicates that most of the questionnaire organizations had a number of less than 10 Workers.

- The percentage of industrial work required for establishments was 1.0, while the percentage of humanitarian work was 1.0, and the percentage of commercial work was 44.0, while the percentage of tourism and hotel work was 2.0, and the percentage of construction work was 1.3, and the percentage of service work was 6.0, and the lowest percentage was for media work and marketing, which indicates that it is the least attractive in relation to the required business, while trade, industry and food are the most demanded.
- The percentage of job opportunities required for marketing and sales was 11.3, the percentage of handicraft opportunities was 2.3, the percentage of job opportunities in cooking was 2.7, while the percentage of work in reception and customer service was 4.7, teachers and trainers 4.0, in addition to maintenance work, which amounted to 0.3, and opportunities for beauty 2.3, according to the outcomes, there were few job opportunities required by the establishments related to the study, such as design and photography works, theatrical works, administrative positions, driving instructors, etc., and the most requested percentage was marketing, as well as accounting.
- The percentage of opportunities for which it is difficult to find a worker was 5.0, the percentage of job opportunities for design and programming was 1.3, the percentage of secretarial and data entry was 1.0, while the percentage of rare opportunities from e-marketing was 0.3, and the percentage of electronic marketing and social media was 0.3, and the percentage of a professional chef profession was 3.3 the percentage of rare field work opportunities for women is 0.3, the model is 0.3, the content writer is 0.3, theatrical and musical performances are 0.3, and the percentage of maintenance is 1.7. Through this question, we believe that there are

many vacancies that are rare and varied in nature, due to the different nature of each of the sample establishments, through which this question was answered without making proposals or options.

- The percentage of available vacancies that may be suitable for the demand of the workers reached 92.3, which means that the majority actually find that the available vacancies are suitable for the demand of the workers, while the lowest percentage was 7.7 who do not find that there is any proportion between the offer of vacancies and the demand for them.
- The number of individuals who possessed analytical and critical analysis skills reached 19.0, and the continuous learning skills were close to critical analysis, which is 18.0, the percentage of basic life skills is 1.7, in addition to leadership skills reached 1.3, the technical skill is 2.7, the skills to adapt to the work environment are 2.3, and the non-Arabic language skill is 1.3. From the foregoing, we believe that the skills of analysis, continuous learning, creativity and innovation were the most demanded by the establishments, while the skills that had to be requested varied, including quality control skill and non-Arabic language skill.
- There were other skills enjoyed by individuals, the most important of which was cooking skills, reached 0.7, while the percentage of patience and dealing with children reached 0.3, persuasion and selling methods reached 0.7, while the percentage of beauty skills reached 0.3 and maintenance skill reached 0.7, and we find here that the number of few establishments answered with other skills, due to the fact that the previous question covered most of the skills that any establishment may need, depending on the nature of the work.
- The number of individuals who prefer pre-employment training was 79.3, while the percentage of individuals who did not prefer pre-employment training was 20.7,

which indicates that more than half of the establishments prefer pre-employment training.

- There is a discrepancy in the rates of employment of Jordanians, as the employment rate of 100% of Jordanians reached 38.7, and the employment rate of Jordanians (51-99%) reached 40.3, while 50% of Jordanians in establishments reached 21.0. From the foregoing, we find that the highest rate of employment of Jordanians in establishments was between 51%-99%, i.e., 121 establishments out of 300.
- The percentage of the desired age for Jordanian males to work from 18 years to 35 years was 70.0, while the second category from 36 to 48 years was 2.0, while 82 establishments did not have any bias for any category, since the desired work for males to work for them starts from 18-48 years, or a percentage of 27.3, which indicates that the age most desired to employ males is between 18-35 years. Here we find that there is a challenge for people over the age of 36 to get a job.
- The following is the percentage of women's employment in the establishment. The outcomes showed that 1-20% of the women's employment in the establishments reached 66.3%, which is equivalent to 199 establishments, while the percentage of women's employment ranged from 21%-50%, a rate of 18.3%, and the women's employment rate reached from 51% to 99% in the establishments related to the sample reached 12.3, and there were 10 establishments in which 100% of women worked, which equals 3.3, and from the foregoing, we find that the majority of the establishments had a female employment rate between 1% and 20%.
- The ratios of the desired age for Jordanian males to work from 18 years to 35 years reached 77.7, while the second category from 36 to 48 years reached 0.3, this percentage is considered very low in relation to the previous category in terms of employment preference for women, while 66 establishments did not have any bias for any category, since the desired work for women to work in them starts from 18-

48 years, or a rate of 22.0, which indicates that the age; this indicates that the most desirable age for hiring women is between 18-35 years.

- The number of establishments that employ 5% of people with disabilities is 282, while the number of establishments whose employment rate of people with disabilities is less than 5% is 15, and 3 establishments whose employment rate of people with disabilities is more than 5%. From the foregoing, we find that the highest percentage of employment of persons with disabilities in the establishments was 5%. While a small percentage used to employ more than 5% of people with disabilities.
- The percentage of required training related to the art of cooking and sweets was 6.0, and that the profession of nursing and health care was 1.0, while the percentage of agricultural training was 0.7, maintenance of mobiles and equipment was 1.7, decoration work 1.0, public safety 0.3, physiotherapy 0.3, social communication 9.0. While the percentage of required skills in the field of marketing and sales reached 3.0, in the field of industrial training 1.0, accounting training reached 3.0, and training related to leadership reached 0.7, and from the previous figures, we find that the most required training was labor training at a rate of 10.0, while social communication It reached 9.0, and the art of cooking and confectionery at a rate of 6.0, and the various trainings were distributed in different proportions according to the type of activity for each of the establishments.
- The percentage of having a salary scale for the employee in the establishment was 80.3, while the absence of a salary scale was the lowest percentage of 19.7. Through these percentages, it is clear that the majority have a salary scale.
- There is a difference in the salary scale based on the skills and experience that the individual possesses. The rate of answering yes was 80.7, and the rate of answering no was 19.3. Through these percentages, we can say that most establishments have a salary scale that differs from one employee to another according to the skills,

capabilities and experiences that the individual possesses and distinguishes him from other employees.

- The percentage of wages with a minimum wage of JOD 260 was 49.3, and that from JOD 260 to 500 the percentage was 25.0, while from JOD 500 to 1000 the percentage was 1.3, and the percentage of wages that included each of (the minimum wage was JOD 260, from JOD 260 to 500) 18.0, and that (the minimum wage is JOD 260, from JOD 500 to 1000) was 5.3, and the percentage (the minimum wage was JOD 260, from JOD 260 to 500, from JOD 500 to 1000, JOD 1000 or more) 0.3, and the percentage (from JOD 500 to 1000, JOD 1000 or more) 0.3, (the minimum wage is JOD 260, JOD 1000 or more) was 0.3, it is clear from the foregoing that most of the women's wages were concentrated around the minimum wage of JOD 260, then comes the second place from 260-500, and the other categories varied in proportions ranging from little to medium.
- 132 of the establishments answered yes, i.e. the existence of social security contributions, and 123 of the establishments indicated that there are no social security contributions, while 45 of the establishments refused or answered by not wanting to disclose what is related to social security, and from the foregoing, we find that the largest percentages It was divided between the presence of social security and the absence of social security, but the highest percentage was yes, there is a participation in social security.
- 55.3 of the establishments do not have health insurance, and that 19.0 of the establishments do have health insurance, but it is optional, while 7.0 of the establishments have compulsory health insurance, and the percentage of unwillingness to answer was 18.7, and through the previous outcomes, we find that the highest percentage is establishments that do not have health insurance.

- The percentage of establishments that have part-time work is 45.0, and the number of establishments that do not have part-time work is 48.7, and the percentage of unwillingness to answer is 6.3. From the foregoing, it is clear that the highest percentage is the establishments in which there is no part-time work.
- The percentage of establishments in which there is overtime is 68.7, i.e., more than half of the establishments have overtime, while 26.0 of the establishments did not have overtime, and the percentage of unwillingness to answer was 5.3, and from the foregoing, we find that 206 out of 300 establishments have overtime work, and that 78 establishments did not have overtime work, i.e. the lowest percentage, and 16 establishments did not want to answer for reasons of their own.
- The percentage of compulsory overtime work is 7.7, that there is no compulsory overtime work is 85.0, and the percentage of unwillingness to answer is 7.3. From the above, we find that the largest percentage was the establishments that do not force their employees to work overtime, that is, overtime is available, but optional for all employees, while 23 establishments force employees to work overtime.
- 17 establishments have a nursery, and that 269 of the establishments did not have a nursery and the number of establishments that did not want to answer is 14. From the foregoing, we find that the lowest percentage is the establishments that have a nursery, and the largest percentage was for the establishments that do not have a nursery, with a percentage of 89.7
- 44 establishments have transportation from and to them, which is a rate of 14.7, while 243 establishments do not have transportation from and to them, meaning there is difficulty in moving around through transportation, and 13 establishments did not want to answer, and through the previous numbers, we find that most establishments do not have from and to transportation, and the lowest percentage of establishments that have transportation. This question may be of importance with

regard to transportation and whether it may cause an obstacle to the ease of obtaining a job opportunity.

- The percentage of encouraging material incentives for women was 20.3, while the percentage of encouraging women with in-kind incentives was 14.3, and that both material and moral incentives combined reached the highest percentage, which is 65.3, meaning that when the material incentives associated with moral incentives meet, women will be encouraged to work in the establishment more than each type of incentive separately, and the lowest percentage that encourages women to work is the moral incentives.
- The most important challenges that may limit women's work in the establishment are refusal to work for women at 36.3, and this percentage is rather large and not insignificant compared to other challenges, and that customs and traditions that limit women's work reached a high percentage as well, which is 37.0, and the rate of harassment at work 2.0, the percentage of family challenges was 2.3, the percentage of distance from the place was 2.3, maternity was one of the challenges, which was 1.7, and the difficulty of transportation was 0.7. From the foregoing, we find that the challenges that work to prevent or reduce the percentage of women working in the establishments are varied and different depending on many factors, but the most prominent challenges revolved around the rejection of customs and traditions and the refusal to work. Here, the most important challenges that women may face at work or even trying to apply for work were highlighted.
- There is a difference in the times during which the various jobs are offered, as the times and circumstances varied, however, the answers were confined and compiled within a framework that fits all the answers. It was found that 6 establishments did not have a specific time to request vacancies, considering that it is possible at any time of the year to apply, while 28 establishments prefer that the vacancies be applied for every year. There was one facility that could request a vacancy every

month, i.e. monthly, and 3 facilities find that the appropriate time to request vacancies is every 3 months, and an enterprise every half year (6 months) finds that it is the right time to request vacancies, while 36 found the appropriate time for it according to the seasons, As there are many different seasons that are characterized by distinct circumstances or different from other times of the year, for example the season of back to school, holiday seasons, the blessed month of Ramadan, wedding seasons and other seasons, and 146 of the establishments did not have a specific time, that is, when it occurred There is a shortage of a vacancy or the circumstance of what is required, and there were 14 establishments that find that the appropriate time to request a vacancy is according to the seasons of the year, which center around the winter and summer seasons. From the foregoing, we find that there are differences between the establishments in the preferred time for requesting vacancies, and this thing is logical because of the different nature of the work or activity carried out by each establishment separately, and this diversity here indicates that the sample includes various economic activities and businesses.

- There are many means through which vacancies are requested, as the percentage of acquaintances reached 71.3 in requesting jobs in establishments, which is a very high percentage compared to other means. The percentage of requesting vacancies based on paper advertisements reached 9.7, while the means of contacting the Labor Directorate is It reached 3.7, and the method used to request jobs for establishments through the Princess Basma Center for Development office reached 2.7, and social networking sites (WhatsApp, Facebook, etc.) reached 10.3, and electronic employment sites (Akhtabout, LinkedIn, Bayt.com, etc.) 3. There were 1.0 of the other means, and from the foregoing, we find most of the means to request a job were through acquaintances, paper advertisements, and social media (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, handicrafts, beautification, recycling and waste management, maintenance of hybrid cars, photography, fashion design, information technology, packaging, healthcare, chocolate and dessert making, English language skills, smartphone and computer maintenance, e-commerce, renewable energy, HVAC, electrical installations, construction sector, cybersecurity, artificial intelligence, network security, planting with aquarium water and public safety.

12. To direct institutions concerned with employment to the sectors that offer the most job opportunities: service companies, restaurants and dessert shops, supermarkets and malls, industrial activity, beautification for women and men, mechanics, home and car electricity, HVAC, tourism activity, sales, information technology, technical activity and networks, construction, crafts, transportation activity, 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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## 8. References

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