Labour Market Study in Karak Governorate

This project is implemented by the Jordanian Hashemite Fund for Human Development (JOHUD), in coordination with the Social Promotion Foundation (FPS), and financed by the Spanish Agency for International Development Cooperation (AECID)

(August 2024 – February 2025)

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1. Introduction:

Karak Governorate is the historic stronghold of the ancient Kingdom of Moab, which flourished in the 1st century BC, with its capital then known as Kir of Moab. The region briefly came under Persian rule before the Nabataeans took control, who were later ousted by the Romans during their conquest of the Levant. The Byzantine Empire then governed the region, establishing the Ghassanid kingdom for a period until the Arab Muslims opened the region following the historic Battle of Mu'tah in 629 AD. During the Crusades, the Karak Castle was established, marking a strategic contact point between the Crusaders and the Umayyads for an extended period.

Karak later fell under Ottoman rule from the early 15th century until 1917 AD. It then became part of the Emirate of Transjordan and was designated as a principal governorate of the Hashemite Kingdom of Jordan in 1966 AD, a status it retains to date.

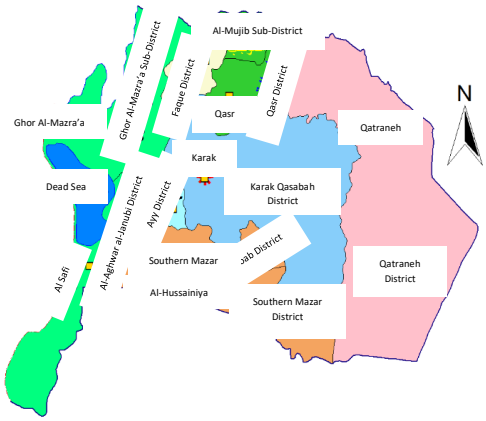
Karak Today:

Karak Governorate is located in the southern part of the Hashemite Kingdom of Jordan. It is bordered to the south by Tafilah Governorate, to the north by Madaba Governorate (Wadi Mujib), to the northeast by the Qatraneh District, to the southeast by Ma'an Governorate and the southern desert, and to the west by the international border. Karak Governorate comprises eight districts: Karak Qasabah District, Southern Mazar District, Al-Aghwar al-Janubi District, Qatraneh District, Qasr District, Faque District, Ayy District, and Moab District; and two sub-districts: Ghor Al-Mazra'a and Al-Mujib (Ministry of Interior, 2023).

The total area of the governorate is 3,495 km2, representing approximately 3.9% of Jordan's total land area. According to the Department of Statistics (2023), the population of Karak Governorate stands at 374,800, constituting about 4% of the total population of the Kingdom. The population density is 107.2 people per km2. There are

114 populated localities in the governorate. The poverty rate in Karak Governorate is estimated at 4.8% (Ministry of Interior, 2023).

Figure (1): Map of Karak Governorate (Ministry of Interior, 2023)



The relative and competitive advantage of Karak Governorate stems from its strategic location in the central region of the Hashemite Kingdom of Jordan, approximately 120 km south of the capital Amman, and situated along the international highway network. The governorate is characterized by a diverse topography, including mountainous highlands, plains, Shafa Ghouri and Ghouri regions, which results in a wide range of temperatures throughout the year. This climate diversity benefits both crop and livestock agricultural production, making the agricultural sector the main economic activity in the governorate. Karak also boasts numerous historical and tourism sites such as Karak Castle, the historical towers of the city, and various religious, environmental, and agricultural sites (including the shrines of the Prophet's companions, the site of the Battle of Mu'tah, the Cave of Prophet Lut, ancient churches, and adventure-filled valleys such as Wadi Mujib, Wadi Bin Hammad, Numeira, Naq'a, Karak, as well as the Mujib and Fifa nature reserves). The governorate is home to major national mining companies (including potash and bromine company in Al-Aghwar, as well as cement and phosphate factories in Qatraneh, and oil shale, which Karak is famous for). Karak ranks as the second largest industrial estate in Jordan. The population of Karak is almost equally employed in both the public and private sectors

across various developmental fields. A majority of the population is educated, benefiting from the widespread availability of schools and the presence of Mu'tah University, with its civilian and military divisions.

The governorate faces several challenges, most notably: the limited capital investment in the tourism sector; a shortage of restaurants, handicraft shops, and entertainment facilities, as well as an uneven geographic distribution of these amenities in comparison to the abundance of archaeological and tourism sites; as well as the high poverty rate, standing at 4.8% according to the 2023 report by the Department of Statistics. Some indicators highlight the depth of these challenges. For instance, the unemployment rate among individuals aged 20-24 has reached five out of every ten individuals in this age group. Among bachelor's degree holders, three out of every ten are unemployed. Among female bachelor's degree holders and above, nearly eight out of every ten are unemployed. According to statistics, the population of Karak aged 15 and above is distributed by economic activity status, urban and rural classification, governorates, and gender (relative distribution).

Table (1): Relative distribution of the unemployment rate in Karak (Department of Statistics, 2020)

Governorate/ Gender	Economically Active			Economically Inactive	Economic Activity Rate	Unemployment Rate
	Unemployed	Employed	Total			
Total	7.5	29	36.5	63.5	36.5	20.5
Male	9.4	41.9	51.3	48.7	51.3	18.3
Female	5.6	16.1	21.8	78.3	21.8	25.8

Poverty is a complex phenomenon with multiple economic and social dimensions. Its definition varies across countries, cultures, and historical periods. However, the widely accepted notion is that poverty, in its simplest form, is the inability to secure the minimum socially acceptable standard of living. It reflects a state of deprivation, manifested in various forms such as a somewhat limited food consumption, poor health conditions, low educational attainment, inadequate housing, lack of access to durable goods and other material assets, and the absence of financial reserves or social security

to withstand adverse conditions such as illness, disability, unemployment, natural disasters, and economic crises. In broader terms, poverty is the individual's inability to generate sufficient income to meet basic human needs that enable them to work in an acceptable manner. According to the Department of Statistics (2023), the poverty rate in Karak Governorate has reached 4.8%, as illustrated in the table below:

Table (2): Relative distribution of the poverty rate in Karak (Department of Statistics, 2022)

District	Sub-District	Poverty Rate in the District	Poverty Rate in the Sub-District
Karak	Karak	4.8	4.8
Southern Mazar	Southern Mazar	8.2	9.8
Southern Mazar	Moab	8.2	0.0
Qasr	Qasr	10.0	2.6
Qasr	Al-Mujib	10.0	28.6
Ghor Al-Safi	Ghor Al-Safi	45.4	61.9
Ghor Al-Safi	Ghor Al-Mazra'a	45.4	21.4
Ayy	Ayy	4.0	4.0
Faque	Faque	10.2	10.2

Karak Governorate faces several challenges, including the fragmentation of agricultural land ownership, urban expansion at the expense of arable land, limited competitiveness of agricultural products, and weak infrastructure for agricultural marketing. The governorate also suffers from insufficient tourism promotion and marketing programs, a shortage of supporting tourism facilities at affordable costs, and a lack of specialized training programs in the tourism sector. Furthermore, there is a significant development gap between the city center and outlying areas, with economic and commercial activity largely concentrated in the city center, while the rest of the areas experience high poverty and unemployment rates and limited incentives. As a result, unemployment rates have remained high over the past decade. The COVID-19 pandemic further exacerbated the problem, deepening its effects, especially due to the economic slowdown and the suspension of some economic activities. This has made labour market entry more difficult and led to layoffs due to the closure or cessation of operations in many establishments. The causes and characteristics of unemployment

have been well-documented over time. Some are structural, such as the mismatch between individuals' qualifications and the requirements of available jobs, while others stem from technological advancements. The workforce participation rate in the governorate stands at 38%. Although women represent only 15% of the workforce, this figure exceeds the national average of 12% across all governorates. However, the employment rate in Karak Governorate is only about 24%, signaling a concerning unemployment rate of 20.5%, broken down as 18.3% among males and 25.8% among females (Department of Statistics, 2023). The key factors contributing to this situation include:

- Low absorption capacity of productive sectors in the governorate.
- Excessive reliance on public sector and military employment, which cannot absorb the growing number of young job seekers.
- The presence of three of the Kingdom's 27 poverty pockets in Karak (as of 2010): Ghor Al-Safi, Qatraneh, and the Amro villages.

Main employment sectors in the governorate: Public sector institutions account for 27% of employment, while agriculture represents 8%. A significant number of workers are also employed in the mining sector, particularly at the Arab Potash Company. Notably, employment in the tourism sector remains very limited despite the governorate's strong tourism potential. This reflects the underdevelopment of the sector in its historical, heritage, and environmental dimensions, and consequently, its limited ability to generate employment opportunities for the local community. Cultural and social constraints also hinder the growth of the sector in various branches, especially for women (Ministry of Interior, 2023).

On the other hand, although Karak is predominantly an agricultural governorate, the contribution of the agricultural sector (at least from an official statistical perspective) to local employment remains limited. This can be attributed to several factors:

- The lack of accurate statistics on the number of local workers in agriculture due to the dominance of small private businesses in the sector.

- The large number of expatriate workers, especially in low-skilled roles.
- Severe deterioration in agricultural economics resulting from climate change and inconsistent government policies.

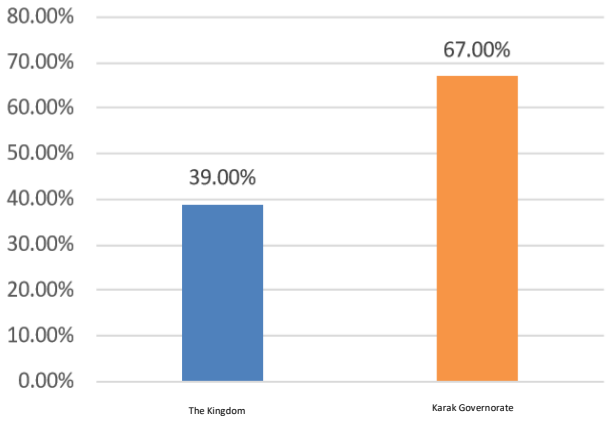
The governorate also hosts five vocational education and training centers that play an important developmental role at the local level. However, several key issues must be addressed to enhance their effectiveness and efficiency:

- Weak alignment between training specializations and labour market needs.
- Insufficient modern qualification for vocational center instructors.
- Limited use of information technology.
- Weak collaboration with the private sector in the governorate.
- Limited financial resources allocated to the centers.
- Outdated facilities and materials used in vocational training that are not aligned with current needs.

The Ministry of Planning and International Cooperation highlights the following additional challenges related to the income and employment sector in Karak:

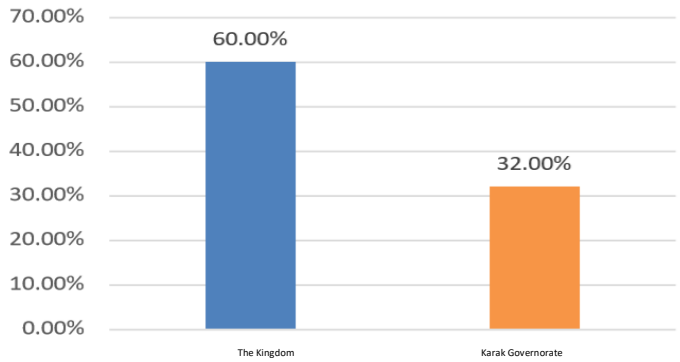
1. A high percentage of the workforce employed in the public sector compared to the national average, indicating a general preference among the population for public sector employment.

Figure (2): Percentage of workforce employed in the public sector (Ministry of Planning / Karak Governorate)



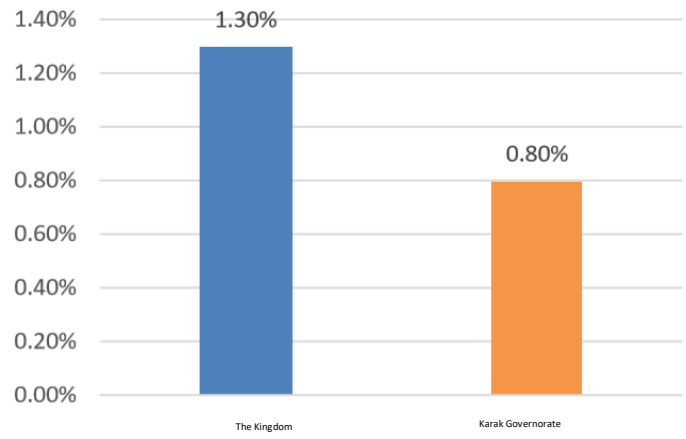
2. A low percentage of workforce employed in the private sector in the governorate compared to the national average, which hinders development. Therefore, it is essential to create incentives and employment opportunities in the private sector to encourage youth to work in this sector.

Figure (3): Percentage of workforce employed in the private sector (Ministry of Planning / Karak Governorate)



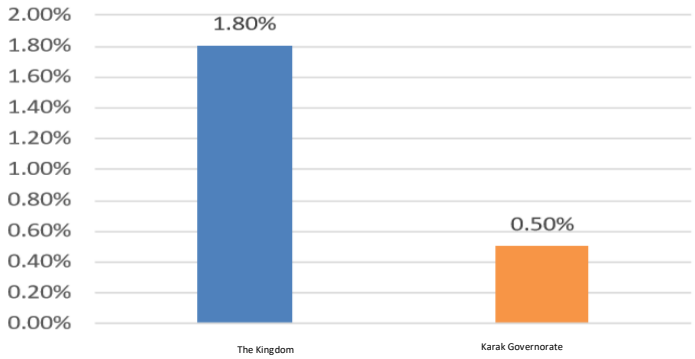
3. A low percentage of workforce in the tourism sector in the governorate compared to the national average. This may indicate a lack of active tourism or low public interest in tourism-related professions. Accordingly, it is necessary to rehabilitate tourism sites in the governorate and provide adequate services to revitalize the tourism sector and create employment opportunities.

Figure (4): Percentage of workforce employed in the tourism sector (Ministry of Planning / Karak Governorate)



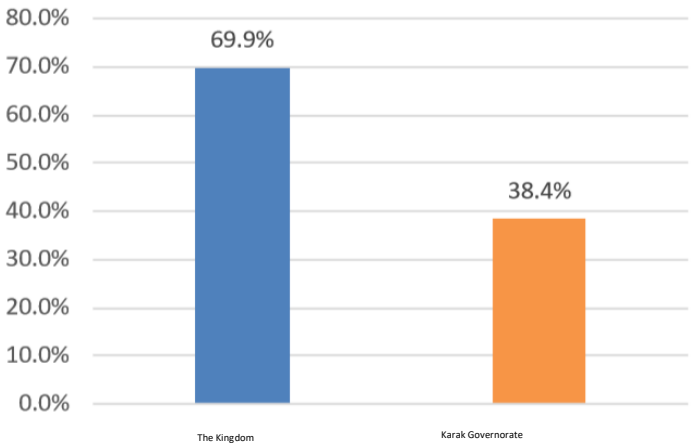
4. A low percentage of workforce employed in the banking and financial sector in the governorate, which is nearly half that of the national average. This could be attributed to the limited availability of banking institutions and banks in the governorate or the lack of relevant qualifications required to work in the banking sector.

Figure (5): Percentage of workforce employed in the banking and financial sector (Ministry of Planning / Karak Governorate)



5. A low percentage of male enrollees in vocational training centers in the governorate compared to the national average. Therefore, it is important to encourage youth to enroll in vocational training centers, adopt modern technology, and create a market for handicrafts.

Figure (6): Percentage of male enrollees in vocational training centers (Ministry of Planning / Karak Governorate)



2. Objective:

The objective is to understand the labour market in Karak and the extent to which its components affect employment, poverty, and unemployment, in order to better comprehend their effects on the labour market and mechanisms of action. This also includes identifying best practices that contribute to the stability of employees in their jobs.

3. Methodology:

To achieve the objective of conducting a field survey targeting job seekers and employers in Karak Governorate, and to produce relevant findings leading to valuable recommendations, the research team adopted the following:

Quantitative Approach: Through the design of two questionnaires (one for job seekers and one for employers) covering a range of variables, as follows:

First: Demographic variables of job seekers in Karak, such as age, gender, income, educational level, etc. The employer questionnaire includes the name of the establishment, the person in charge, number of branches and employees, address, the economic activities it falls under, year of foundation, etc. The sample was distributed across all districts and villages of Karak Governorate to obtain a comprehensive sample covering all age groups from 18 to 48 years old, these being the age groups actively seeking employment according to the Ministry of Labour and the Civil Service Bureau.

Second: Characteristics and skills of job seekers, as well as the work environment, including prior experience, nature of work, academic qualifications, reasons for leaving previous jobs, wages, job stability factors, laws concerning both employers and workers, etc.

Third: Identifying key elements that should be available in vacant jobs and in-demand professions in the labour market, using both questionnaires. The research team adopted the five-point Likert scale to measure the importance of the factors that vacant jobs

should have, including: authority, recognition and appreciation, material and moral incentives, salaries in comparison to the local labour market and current employees in the establishment, performance evaluation discussions, job security, etc. The scale ranges as follows:

1 = Strongly Agree,

2 = Agree,

3 = Neutral,

4 = Disagree,

5 = Strongly Disagree.

The questionnaires were reviewed by experts in statistical analysis and academic research writing, who recommended adding certain questions and making some amendments. The research team made the necessary amendments. A pilot study was conducted with a sample of 35 questionnaires. Some respondents noted that the questions and their categories were lengthy, while others pointed out repetitions. Accordingly, the team made the necessary amendments, including the addition of options such as "prefer not to answer" for questions respondents were hesitant to answer. The ideal sample size for the study population was then calculated using the following formula:

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

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

Karak

SS=	533.5
SAMPLE=	534

POPULATION=	388700
P=	0.5
M=	0.0424
Z=	1.96

Karak

SS=	301.8
SAMPLE=	302

POPULATION=	388700
P=	0.5
M=	0.0564
Z=	1.96

After contacting the Department of Statistics to determine the total size of the study population, it was found that the total number of individuals in the study population in Karak Governorate is 388,700. To determine the ideal sample size for this population, and since the calculated sample size (using the formula for calculating it statistically) would be large, potentially yielding an “infinite sample” result, it was decided to follow the Central Limit Theory. This theory states that as the sample size (N) increases, the distribution of the sample means of random variables tends to approximate a normal distribution.

The research team designed an electronic questionnaire using Google Drive, which was distributed in several phases.

The job seeker questionnaire was distributed through a team that was deployed across all districts and villages in Karak Governorate. The team targeted job seekers and

collected responses over four days, from 07/10/2024 to 10/10/2024, between 8:00 AM and 4:00 PM. Daily Zoom meetings were held with the researchers to monitor the distribution process, collect feedback, and implement any field-based recommendations. As a result, on the second day, the distribution time was adjusted to 10:00 AM to 6:00 PM to facilitate reaching more respondents. Facilitation letters were issued to volunteers to explain the purpose of the study when approaching employers, along with permissions to allow them to take photographs and ensure the legality of the process.

The research team in Karak Governorate distributed 325 questionnaires to employers, of which 23 were excluded due to uniform response patterns across all items. This left 302 valid employer questionnaires, achieving a response rate of 92.9%, which is statistically acceptable (Sekaran & Bougie, 2010). Similarly, 575 questionnaires were distributed to job seekers, of which 41 were excluded due to uniform response patterns across all items, resulting in 534 valid questionnaires with a response rate of 92.9%, which is also statistically acceptable (Sekaran & Bougie, 2010). SPSSk program was used, based on the number of variables involved.

Qualitative Approach: Through designing directed questions (focus groups & interviews) as follows:

First: Eight in-depth interviews with key stakeholders in Karak Governorate, including: Directorate of Labour, Development Unit at Karak Governorate, Chamber of Commerce, Vocational Training Corporation, Occupational Licensing Department of Greater Karak Municipality, Development and Women's Empowerment Unit of Greater Karak Municipality, Management of Al-Hussein Bin Abdullah II Industrial Estate, and United Nations High Commissioner for Refugees (UNHCR).

Second: Three interviews with lending institutions: Al-Namothajiah for Islamic Micro-Finance, National Microfinance Bank, and FINCA Microfinance.

Third: Six focus groups involving: women who own licensed business, women who own unlicensed business, women business owners seeking business development, women working in the private sector, civil society institutions (e.g. associations) and community leaders, and trainees and graduates of the Vocational Training Corporation.

Before conducting the interviews and focus groups, all questions were reviewed by experts. After incorporating their feedback, the questions were amended accordingly and interviews were conducted. Interviews were recorded by the research team using mobile phones and later manually transcribed and analyzed. After completion of analysis, the data were coded to organize and structure the findings.

It is worth noting that the study was conducted over seven months (August 2024 – February 2025) by a qualified and trained team of 30 researchers. Field researchers who distributed the questionnaires underwent specialized training sessions to become familiar with the mechanism of action and the questionnaire content to learn how to handle expected challenges.

Upon completion, the study was submitted to the Ministry of Labour for a comprehensive review by the Policy and Studies Directorate at the Department of Studies and Statistics. Minor amendments were requested and subsequently incorporated by the research team to improve the final quality of the study.

4. Data Collection Tools through Quantitative Approach:

Two questionnaires were designed (one for job seekers and one for employers) covering a range of variables, as follows:

First: Demographic variables of job seekers in Karak, such as age, gender, income, educational level, etc. The employer questionnaire includes the name of the establishment, the person in charge, number of branches and employees, address, the economic activities it falls under, year of foundation, etc. The sample was distributed across all districts and villages of Karak Governorate to obtain a comprehensive sample

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1 = Strongly Agree,
2 = Agree,
3 = Neutral,
4 = Disagree,
5 = Strongly Disagree.

4.1 Part One: Descriptive Analysis of Job Seeker Questionnaires

1. Governorate:

The survey findings showed that all the job seekers who participated in the study reside in Karak Governorate, accounting for (100%) of the respondents. This reflects that the entire targeted sample is concentrated within Karak.

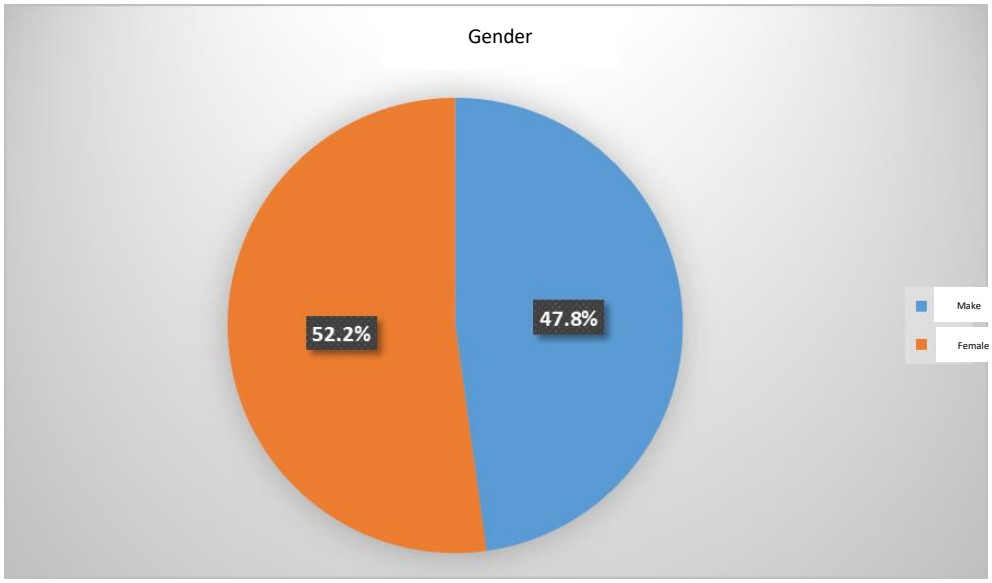
2. Gender:

Table (3): Distribution of job seekers by gender

Response	Frequency	Percentage
Male	255	47.8
Female	279	52.2
Total	534	100%

A relative balance was observed between male and female job seekers, with a slight predominance of females, who constituted (52.2%) of the total. In comparison, male job seekers accounted for (47.8%).

Figure (7): Distribution of job seekers by gender



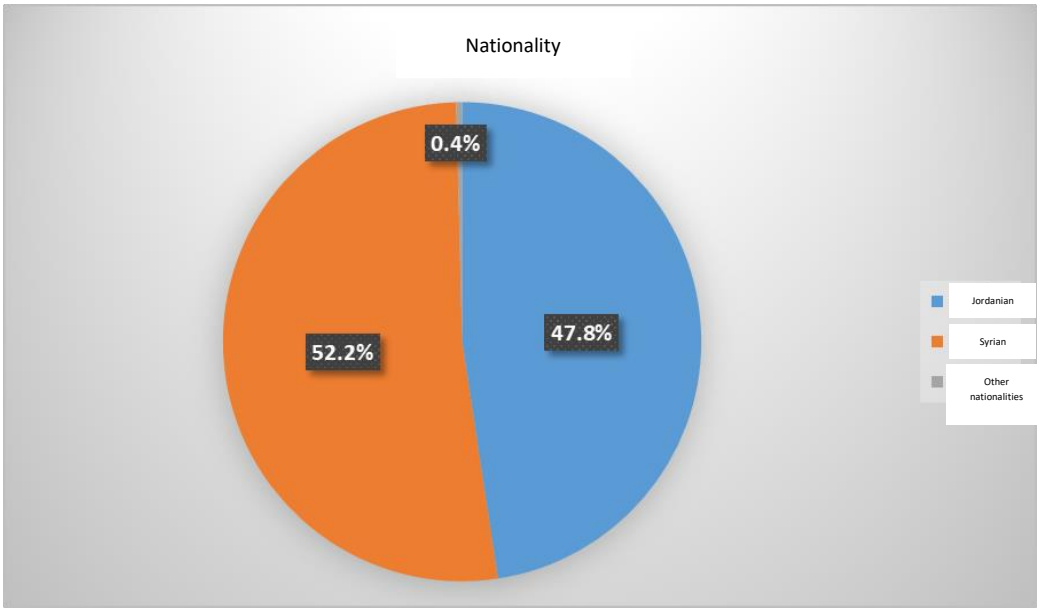
3. Nationality:

Table (4): Distribution of job seekers by nationality

Response	Frequency	Percentage
Jordanian	521	97.6
Syrian	11	2.0
Palestinian	2	0.4
Total	534	100%

It was observed that the majority of job seekers were Jordanians, accounting for (97.6%) of the total. Meanwhile, job seekers of other nationalities made up (2.4%), distributed between Syrians at (2.0%) and Palestinians at (0.4%).

Figure (8): Distribution of job seekers by nationality



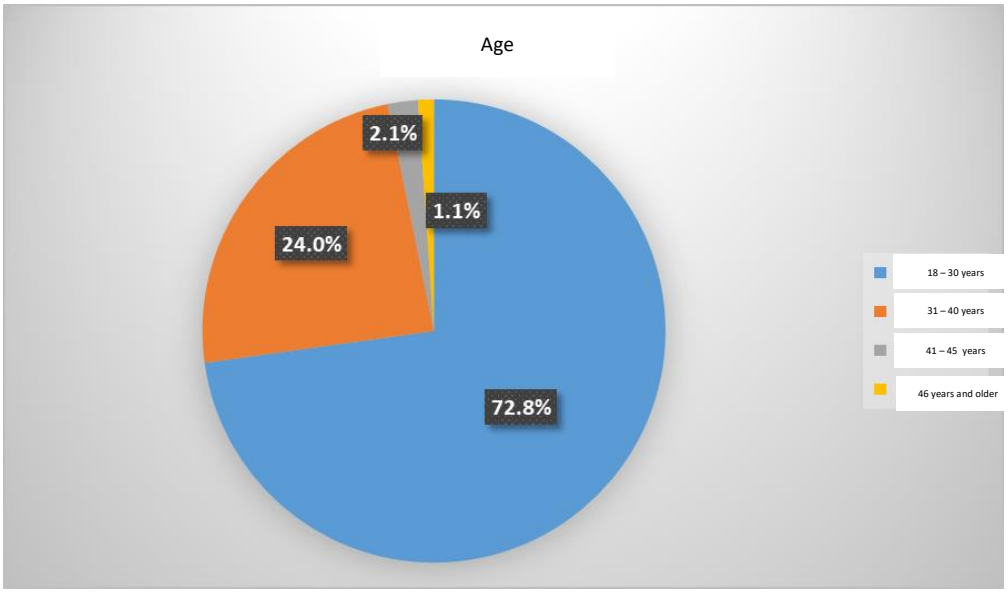
4. Age:

Table (5): Distribution of job seekers by age

Response	Frequency	Percentage
18 – 30 years	389	72.8
31 – 40 years	128	24.0
41 – 45 years	11	2.1
46 years and older	6	1.1
Total	534	100%

The majority of job seekers were between the ages of 18 and 30, accounting for (72.8%). This was followed by those aged 31 to 40, who made up (24.0%), then those aged 41 to 45 at (2.1%), and finally, those aged 46 and older, who represented (1.1%).

Figure (9): Distribution of job seekers by age



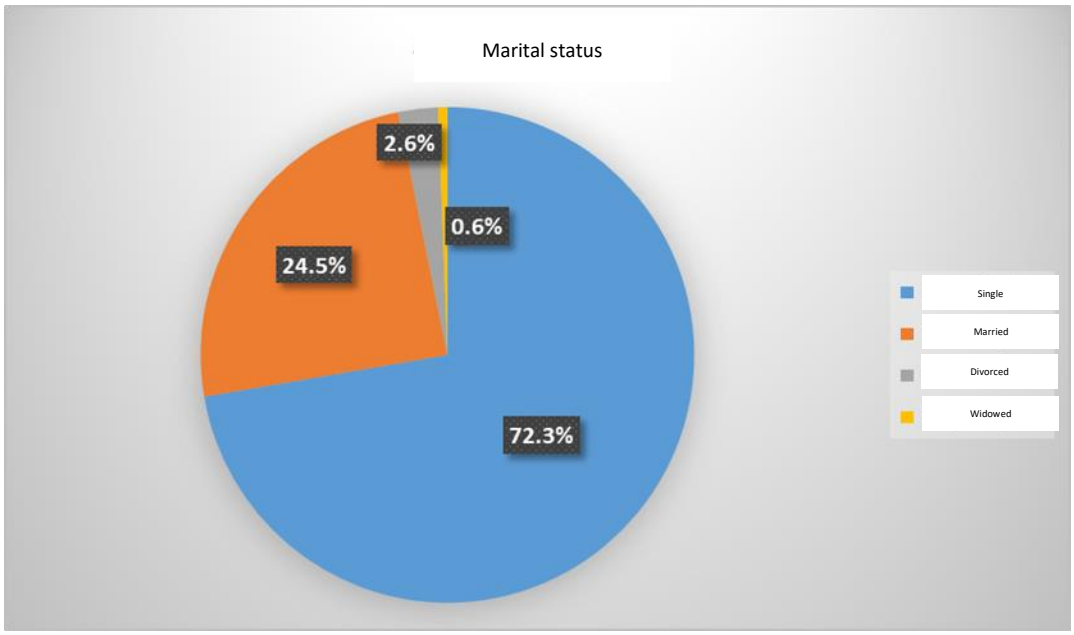
5. Marital status:

Table (6): Distribution of job seekers by marital status

Response	Frequency	Percentage
Single	386	72.3
Married	131	24.5
Divorced	14	2.6
Widowed	3	0.6
Total	534	100%

The findings indicated that the majority of job seekers were those who had never been married, representing (72.3%). This was followed by married individuals, who accounted for (24.5%), then divorced individuals at (2.6%), and finally widowed individuals, who represented (0.6%).

Figure (10): Distribution of job seekers by marital status



6. Number of children:

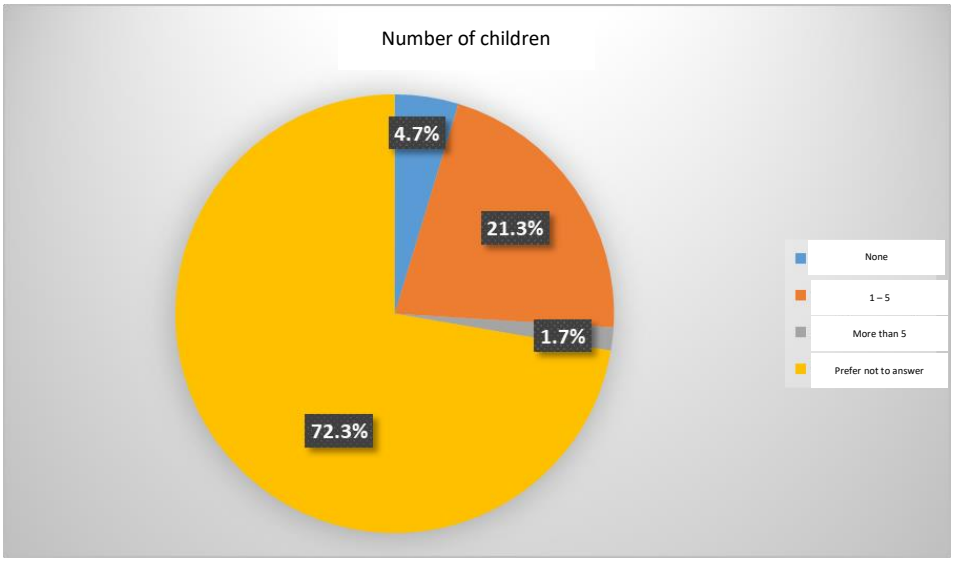
Table (7): Distribution of job seekers by number of children

Response	Frequency	Percentage
None	25	4.7
1 – 5	114	21.3
More than 5	9	1.7
Prefer not to answer	386	72.3
Total	534	100%

The findings indicated that (21.3%) of job seekers had between 1 to 5 children, while (1.7%) had more than 5 children. Additionally, (4.7%) reported having no children, whereas (72.3%) of job seekers chose not to answer the question.

The high rate of non-responses can be explained by several factors: the sensitive nature of personal information, a reluctance to disclose such details due to social or cultural concerns, not having children, or simply not giving the question sufficient attention.

Figure (11): Distribution of job seekers by number of children



7. Academic qualification:

Table (8): Distribution of job seekers by academic qualification

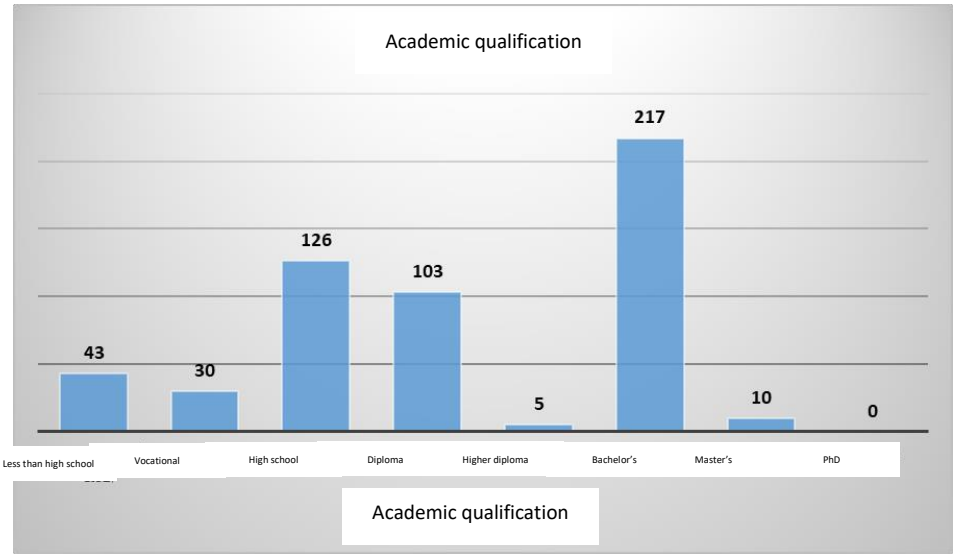
Response	Frequency	Percentage
Less than high school	43	8.1
Vocational	30	5.6
High school	126	23.6
Diploma	103	19.3
Higher diploma	5	0.9
Bachelor's	217	40.6
Master's	10	1.9
Total	534	100%

The findings indicated that the majority of job seekers held a Bachelor's degree (40.6%), followed by those with a high school certificate (23.6%), and those with a diploma (19.3%). This was followed by job seekers with basic education (less than high school) at (8.1%), and those with a vocational education certificate at (5.6%).

The findings also showed that only a small percentage (2.8%) of job seekers held postgraduate qualifications, distributed as follows: higher diploma (0.9%), master's degree (1.9%), and PhD (0.0%).

It is worth noting that the distribution of job seekers by educational qualification in the governorate is closely aligned with the national-level results.

Figure (12): Distribution of job seekers by academic qualification



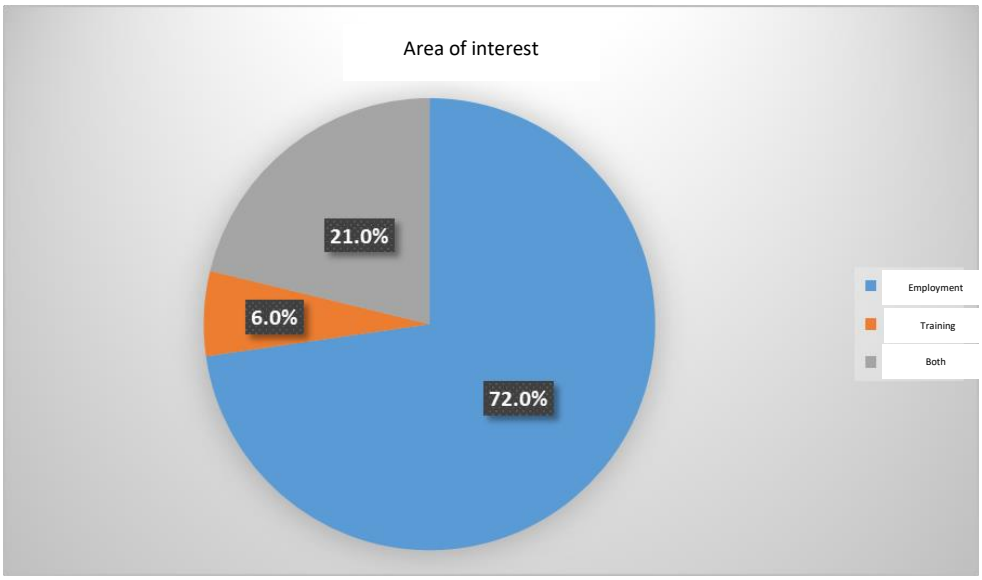
8. Area of interest:

Table (9): Distribution of job seekers by area of interest

Response	Frequency	Percentage
Employment	390	72.0
Training	32	6.0
Both	112	21.0
Total	534	100%

The findings indicated that the majority of respondents were seeking employment, accounting for (72.0%), while (6.0%) were looking for training opportunities, and (21.0%) were interested in both employment and training.

Figure (13): Distribution of job seekers by area of interest



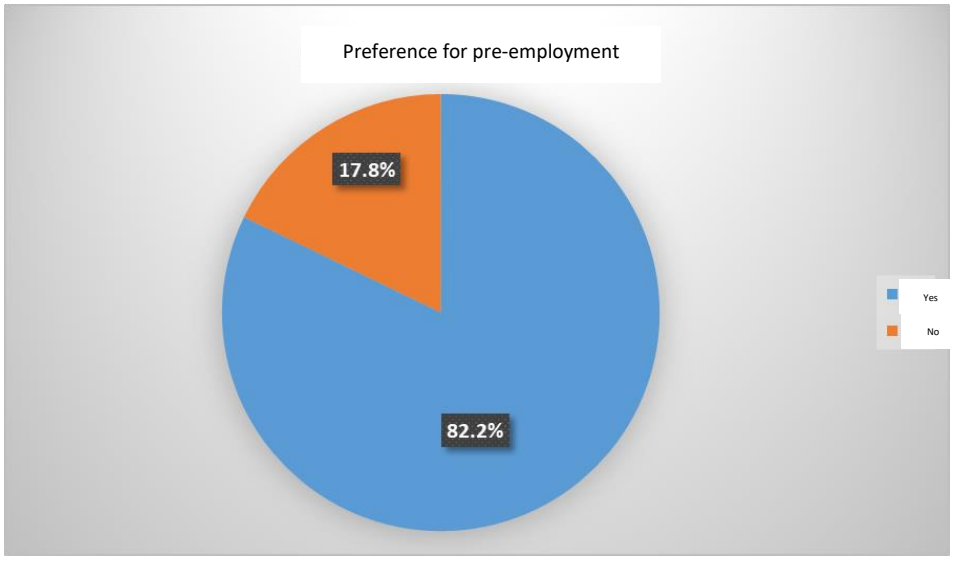
9. Preference for pre-employment training:

Table (10): Distribution of job seekers by preference for pre-employment training

Response	Frequency	Percentage
Yes	439	82.2
No	95	17.8
Total	534	100%

The findings indicated that the majority of job seekers prefer pre-employment training, with a percentage of (82.2%), while (17.8%) of them do not prefer pre-employment training.

Figure (14): Distribution of job seekers by preference for pre-employment training



10. Suitable Work Sector:

Table (11): Distribution of job seekers by suitable work sector

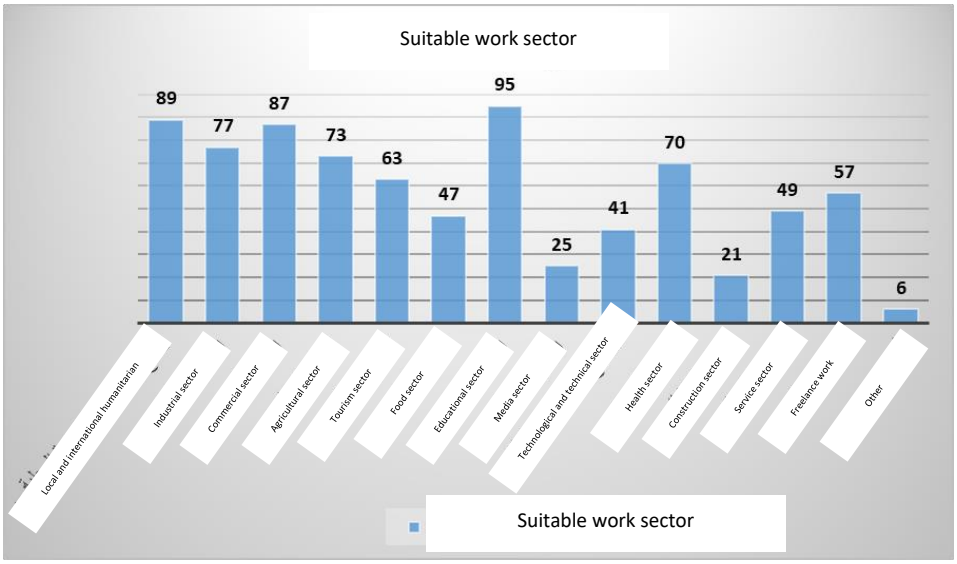
Response	Activity	Frequency	Percentage
Local and international humanitarian organizations sector	Activities of organizations and bodies outside the regional jurisdiction (non-regional)	89	16.7
Industrial sector	Manufacturing industries	77	14.4
Commercial sector	Wholesale and retail trade, repair of motor vehicles and motorcycles	87	16.3
Agricultural sector	Agriculture, forestry, and fishing	73	13.7
Tourism sector	Accommodation and food service activities	63	11.8
Food sector	Accommodation and food service activities	47	8.8
Educational sector	Education	95	17.8
Media sector	Other service activities	25	4.7
Technological and technical sector	Information and communications	41	7.7
Health sector	Human health activities and social work	70	13.1
Construction sector	Construction	21	3.9
Service sector	Administrative services and support services activities	49	9.2
Freelance work	Freelance work	57	10.7
Other	Other	6	1.1

Respondents indicated that the educational sector is considered the most suitable sector for them, accounting for (17.8%), followed by the local and international humanitarian organizations sector at (16.7%), then the commercial sector at (16.3%), followed by the industrial sector at (14.4%), the agricultural sector at (13.7%), the health sector at (13.1%), the tourism sector at (11.8%), and then freelance work at (10.7%).

The survey also pointed out that the service sector (9.2%), food sector (8.8%), technological and technical sector (7.7%), and construction sector (3.9%) are among the less suitable sectors for the job seekers.

Additionally, (1.1%) of job seekers mentioned other suitable sectors, which included government jobs, beauty services, and childcare.

Figure (15): Distribution of job seekers by suitable work sector



11. Most prominent experiences possessed by job seekers:

Table (12): Most prominent experiences possessed by job seekers

Response	Frequency	Percentage
Experience in local and international organizations	108	20.2
Experience in the industrial sector	84	15.7
Experience in the commercial sector	90	16.9
Experience in the agricultural sector	76	14.2
Experience in the tourism sector	62	11.6
Experience in the food sector	55	10.3
Experience in the educational sector	87	16.3
Experience in the technological and technical sector	40	7.5
Experience in the media sector	23	4.3
Experience in the construction sector	23	4.3
Experience in the health sector	53	9.9
Experience in the service sector	49	9.2
Experience in freelance work	57	10.7
Other experiences	6	1.1
None	37	6.9

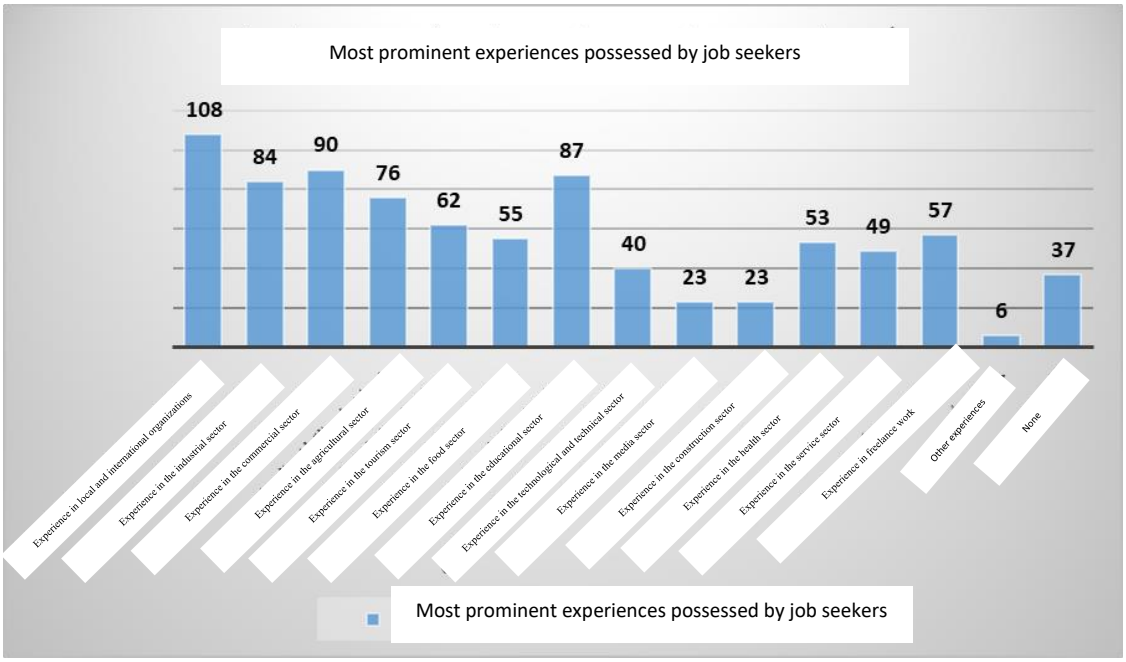
The most prominent experiences possessed by job seekers were concentrated in experience in local and international organizations (20.2%), experience in the commercial sector (16.9%), experience in the educational sector (16.3%), experience in the industrial sector (15.7%), experience in the agricultural sector (14.2%), experience in the tourism sector (11.6%), experience in freelance work (10.7%), and experience in the food sector (10.3%).

The least reported experiences among job seekers included the health sector (9.9%), service sector (9.2%), technological and technical sector (7.5%), media sector (4.3%), and construction sector (4.3%).

In addition, (1.1%) of the respondents indicated other valuable experiences possessed by job seekers, such as experience in childcare and nursery, accounting, and political science.

Also, (6.9%) of the respondents stated that they do not possess any relevant experience. This was attributed to lack or scarcity of employment opportunities, reliance solely on academic education, lack of awareness of the importance of experience, and the absence of previous career guidance.

Figure (16): Most prominent experiences possessed by job seekers



12. Job title / nature of work:

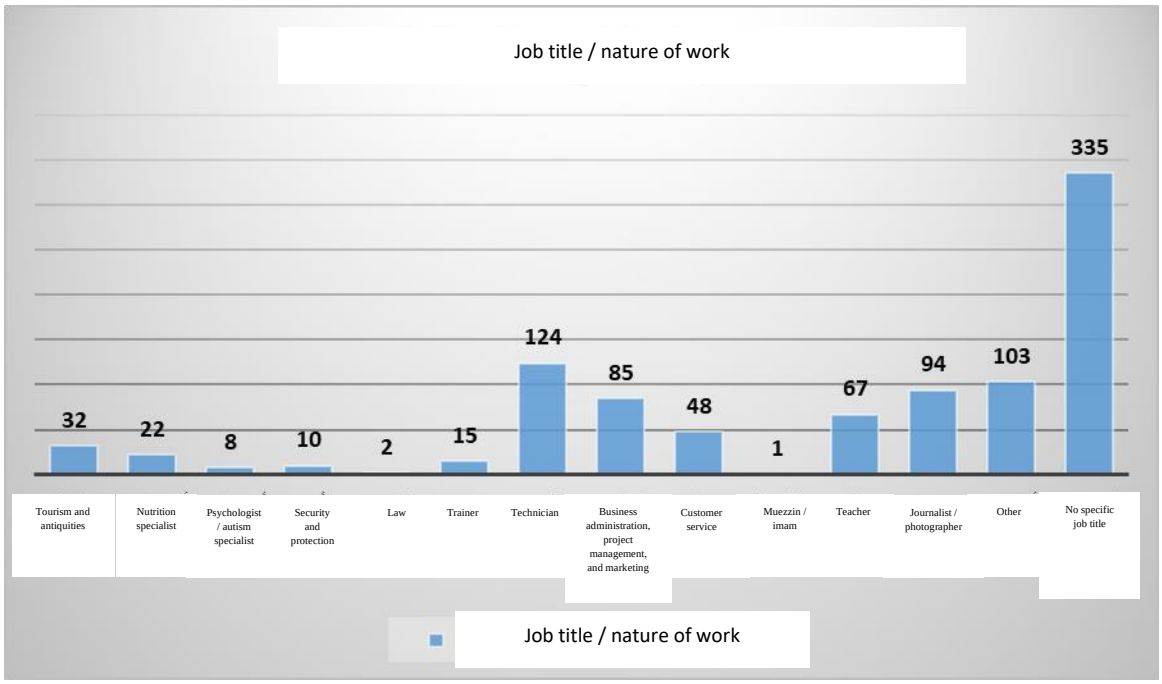
Table (13): Job title / nature of work

Response	Frequency	Percentage
Tourism and antiquities	32	6.0
Nutrition specialist	22	4.1
Psychologist / autism specialist	8	1.5
Security and protection	10	1.9
Law	2	0.4
Trainer	15	2.8
Technician	124	23.2
Business administration, project management, and marketing	85	15.9
Customer service	48	9.0
Muezzin / imam	1	0.2
Teacher	67	12.5
Journalist / photographer	94	17.6
Other	103	19.3
No specific job title	335	62.7

(62.7%) of the respondents indicated that they do not have a specific job title. Meanwhile, (19.3%) mentioned other job titles, primarily related to medical fields (such as nursing, laboratory testing, and radiology), media fields (such as journalism and photography), and office works (such as secretarial and registry tasks).

Additionally, (23.2%) of the respondents expressed interest in working as technicians (in roles such as repair, maintenance, mechanics, chef work, etc.).

Figure (17): Job title / nature of work



13. Skills possessed by job seekers that qualify them for competitiveness in the labour market:

Table (14): Skills possessed by job seekers that qualify them for competitiveness in the labour market

Response	Frequency	Percentage
Analytical and critical thinking skills	117	21.9
Lifelong learning skills	211	39.5
Creativity and innovation skills	231	43.3
Artificial intelligence skills	75	14.0
Cybersecurity skills	36	6.7
Emotional intelligence skills	108	20.2
Social communication skills	253	47.4
Basic life skills	171	32.0
Technological and technical skills / computer skills	92	17.2
Human resource management skills	78	14.6
Technical and language skills	99	18.5
Leadership skills	154	28.8
Flexibility skills	2	0.4
Adaptability to work environment	185	34.6
Work under pressure	209	39.1
Positive thinking skills	145	27.2

Foreign language skills	79	14.8
Quality control skills	59	11.0
Workplace skills	46	8.6
Other skills	18	3.4
None	10	1.9

According to the respondents, the most prominent skills that qualify them for competitiveness in the labour market include: social communication skills (47.4%), creativity and innovation skills (43.3%), lifelong learning skills (39.5%), work under pressure (39.1%), adaptability to work environment (34.6%), basic life skills (32.0%), technical and computer skills (17.2%), technical and language skills (18.5%), leadership skills (28.8%), positive thinking skills (27.2%), analytical and critical thinking skills (21.9%), and emotional intelligence skills (20.2%).

A smaller segment (3.4%) indicated having other skills, such as dealing with children, while (1.9%) reported that they do not possess any particular skills.

Figure (18): Skills possessed by job seekers that qualify them for competitiveness in the labour market



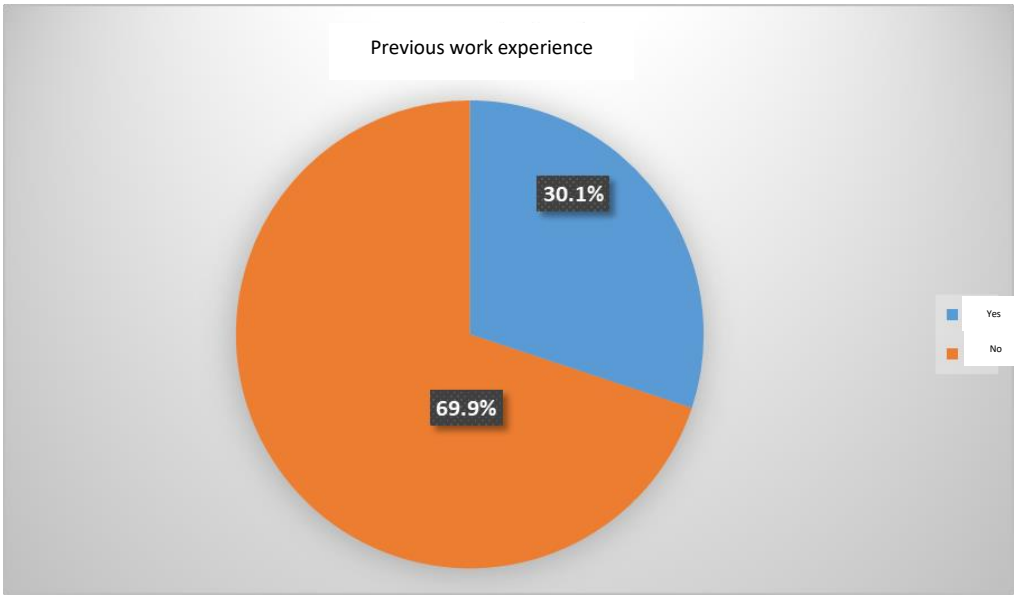
14. Previous work experience:

Table (15): Previous work experience

Response	Frequency	Percentage
Yes	161	30.1
No	373	69.9
Total	534	100%

A total of (30.1%) of the respondents indicated that they had previous work experience, while (69.9%) reported that they had not been employed in any previous job.

Figure (19): Previous work experience



15. Reason for leaving previous job:

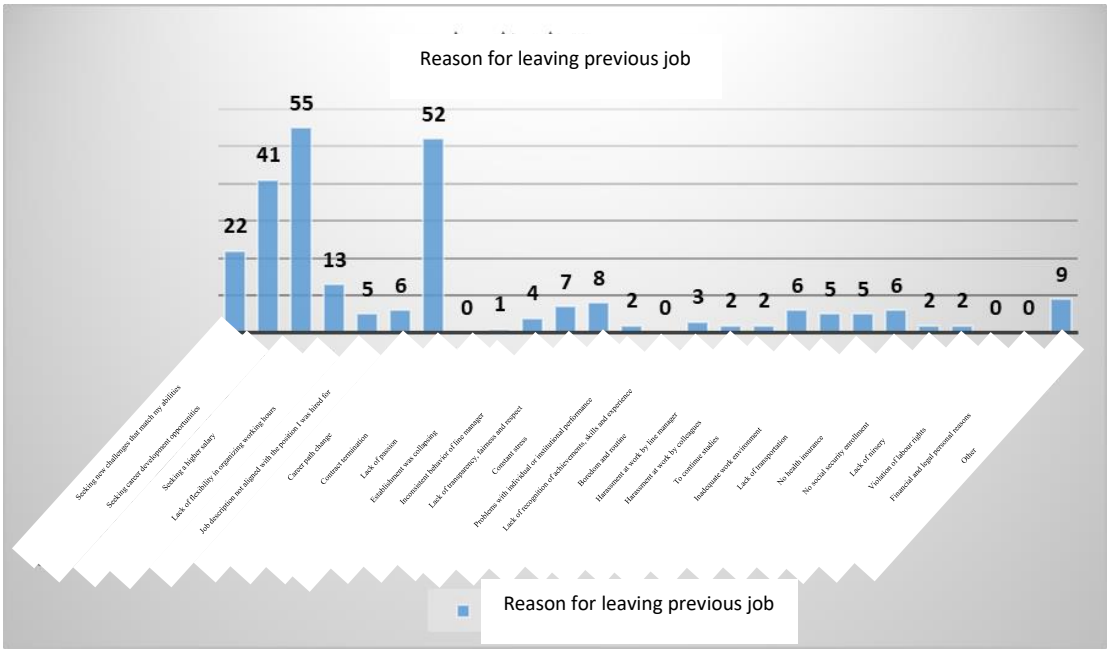
Table (16): Reason for leaving previous job

Response	Frequency	Percentage
Seeking new challenges that match my abilities	22	4.1
Seeking career development opportunities	41	7.7
Seeking a higher salary	55	10.3
Lack of flexibility in organizing working hours	13	2.4
Job description not aligned with the position I was hired for	5	0.9
Career path change	6	1.1
Contract termination	52	9.7
Lack of passion	0	0.0
Establishment was collapsing	1	0.2
Inconsistent behavior of line manager	4	0.7

Lack of transparency, fairness and respect	7	0.7
Constant stress	8	1.5
Problems with individual or institutional performance	2	0.4
Lack of recognition of achievements, skills and experience	0	0.0
Boredom and routine	3	0.6
Harassment at work by the line manager	2	0.4
Harassment at work by colleagues	2	0.4
To continue studies	6	1.1
Inadequate work environment	5	0.9
Lack of transportation	5	0.9
No health insurance	6	1.1
No social security enrollment	2	0.4
Lack of nursery	2	0.4
Violation of labour rights	0	0.0
Financial and legal personal reasons	0	0.0
Other	9	1.7

According to the respondents, the main reasons for leaving previous jobs were: seeking a higher salary (10.3%), contract termination (9.7%), and seeking career development opportunities (7.7%). In addition, (1.7%) of respondents indicated other reasons, which included social circumstances and job-related factors.

Figure (20): Reason for leaving previous job



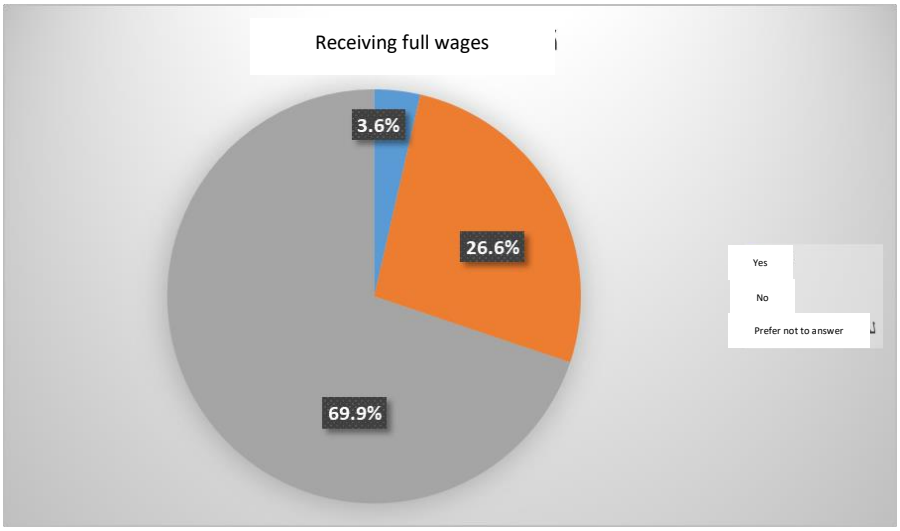
16. Receiving full wages:

Table (17): Receiving full wages

Response	Frequency	Percentage
Yes	19	3.6
No	142	26.6
Prefer not to answer	373	69.9
Total	302	100%

Only (3.6%) of the respondents indicated that they had received their wages in full, while (26.6%) reported not receiving full wages. Notably, (69.9%) of respondents chose not to answer the question. The high rate of non-response can be attributed to several potential factors: some respondents may be recent graduates or have no prior work experience, a general reluctance to disclose financial information, concerns that revealing incomplete wage payments might negatively affect their future job prospects, distrust in the confidentiality of the survey, unwillingness to talk about a negative experience, and lack of interest in the question.

Figure (21): Receiving full wages



17. Factors that contribute to job stability:

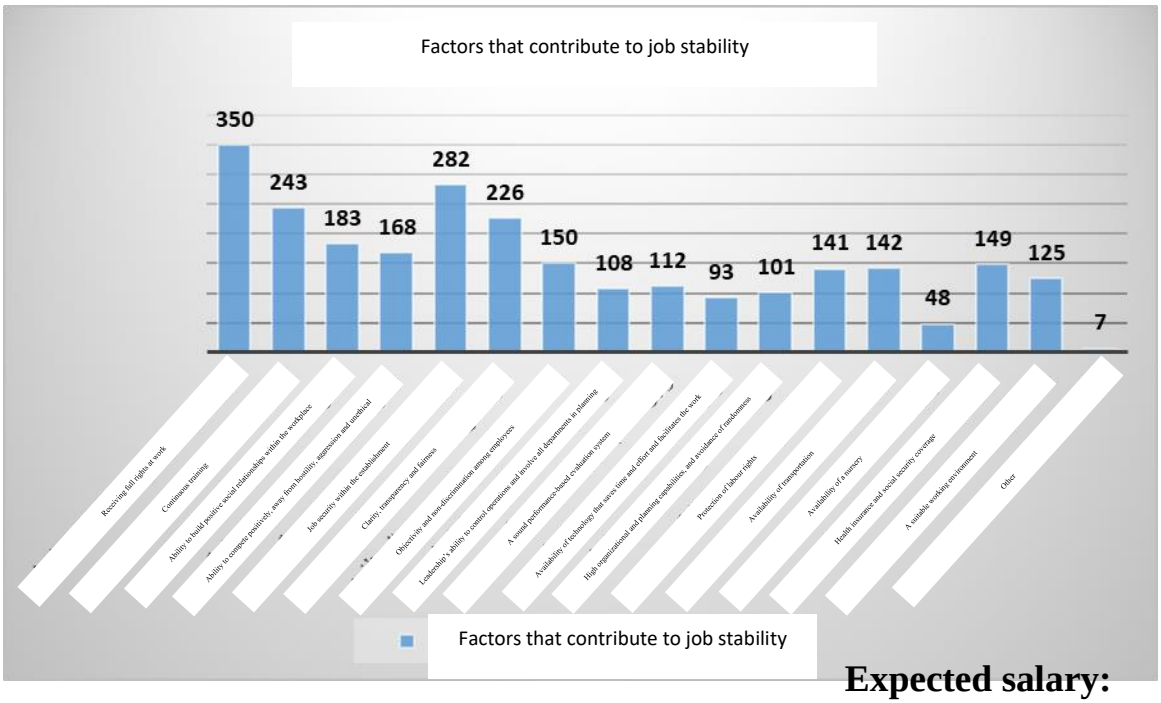
Table (18): Factors that contribute to job stability

Response	Frequency	Percentage
Receiving full rights at work	350	65.5
Continuous training	243	45.5
Ability to build positive social relationships within the workplace	183	34.3
Ability to compete positively, away from hostility, aggression and unethical behavior	168	31.5
Job security within the establishment	282	52.8
Clarity, transparency and fairness	226	42.3
Objectivity and non-discrimination among employees	150	28.1
Leadership's ability to control operations and involve all departments in planning	108	20.2
A sound performance-based evaluation system	112	21.0
Availability of technology that saves time and effort and facilitates the work	93	17.4
High organizational and planning capabilities, and avoidance of randomness	101	18.9
Protection of labour rights	141	26.4
Availability of transportation	142	26.6
Availability of a nursery	48	9.0
Health insurance and social security coverage	149	27.9
A suitable working environment	125	23.4
Other	7	1.3

Respondents identified several key factors that contribute to job stability, most notably: receiving full rights at work (65.5%), job security in the establishment (52.8%), continuous training (45.5%), clarity, transparency and fairness (42.3%), ability to build positive social relationships within the workplace (34.3%), ability to compete positively, away from hostility, aggression and unethical behavior (31.5%), objectivity and non-discrimination among employees (28.1%), health insurance and social security coverage (27.9%), availability of transportation (26.6%), protection of labour rights (26.4%), a suitable working environment (23.4%), a sound performance-based evaluation system (21.0%), leadership's ability to control operations and involve all departments in planning (20.2%).

A small percentage (1.3%) of respondents mentioned other factors, though no specific details were provided.

Figure (22): Factors that contribute to job stability



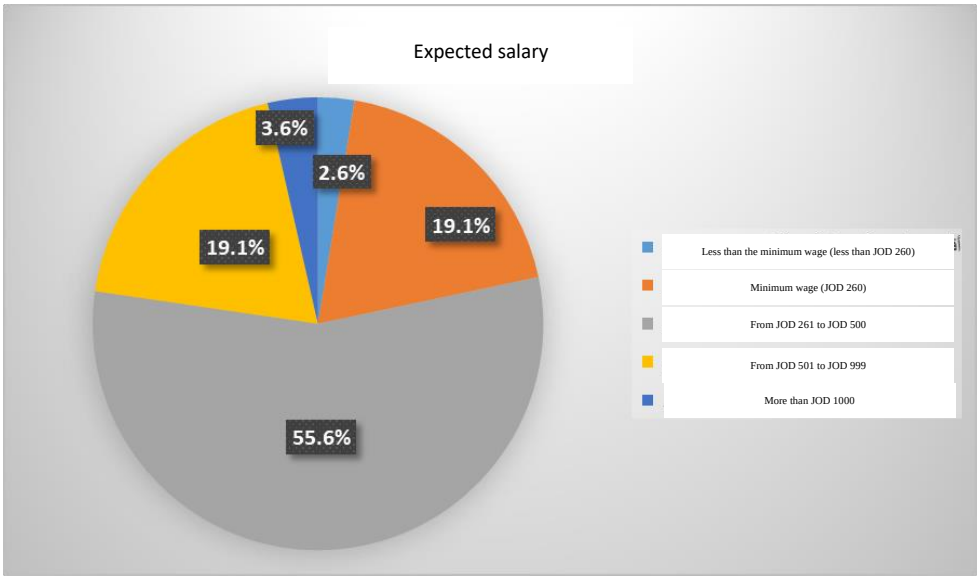
18. Expected salary:

Table (19): Expected salary

Response	Frequency	Percentage
Less than the minimum wage (less than JOD 260)	14	2.6
Minimum wage (JOD 260)	102	19.1
From JOD 261 to JOD 500	297	55.6
From JOD 501 to JOD 999	102	19.1
More than JOD 1000	19	3.6
Total	534	100%

The majority of respondents (55.6%) indicated that their expected salary falls within the range of JOD 261 to JOD 500, while the other expected salary categories were lower than that.

Figure (23): Expected salary



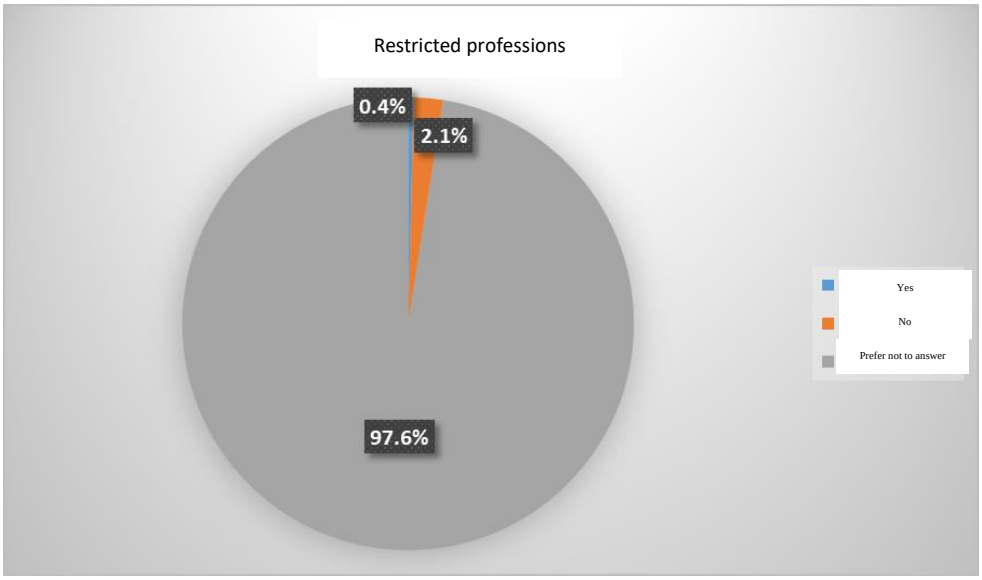
19. Professions restricted to non-Jordanians:

Table (20): Restricted professions

Response	Frequency	Percentage
Yes	2	0.4
No	11	2.1
Prefer not to answer	521	97.6
Total	534	100%

A total of (0.4%) of the respondents indicated that they had encountered restricted professions as non-Jordanians, specifically in sales, packaging, and working as a vendor. Meanwhile, (2.1%) stated that they had not faced any restricted professions. A significant majority (97.6%) of the job seekers chose not to answer this question. This high rate of non-response can be attributed to several factors, including: a lack of knowledge about restricted professions, not being affected by such restrictions, fear of legal or social consequences, and an unwillingness to discuss sensitive issues.

Figure (24): Restricted professions



20. Access to Jordanian worker benefits (for non-Jordanians):

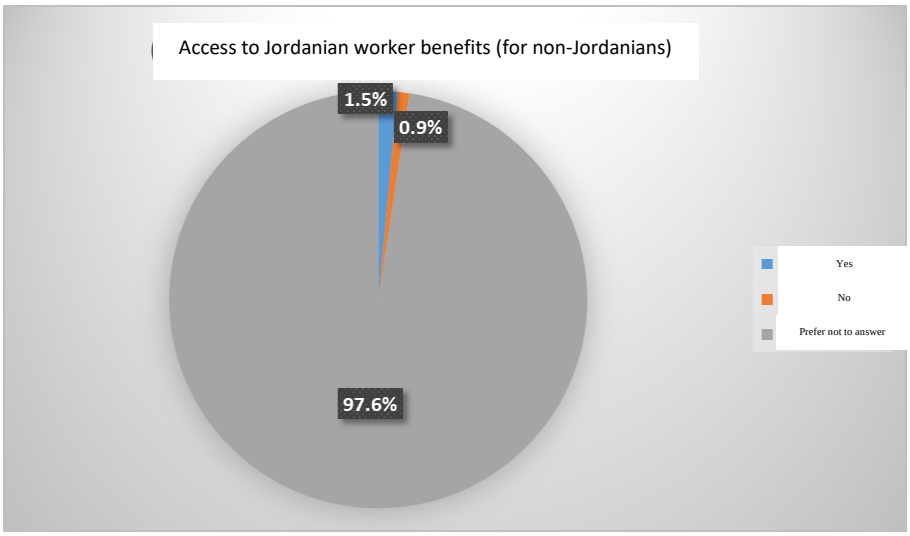
Table (21): Access to Jordanian worker benefits (for non-Jordanians)

Response	Frequency	Percentage
Yes	8	1.5
No	5	0.9
Prefer not to answer	521	97.6
Total	534	100%

A total of (1.5%) of the non-Jordanian respondents reported that they receive the same benefits as Jordanian workers, while (0.9%) stated that they do not. However, (97.6%) of the respondents chose not to answer the question.

This high rate of non-response (97.6%) can be attributed to several reasons: some respondents may not have accurate information regarding whether they are entitled to the benefits granted to Jordanian workers; others may fear legal consequences; and some non-Jordanian workers are employed in jobs that are not covered by benefit regulations, such as informal or unregistered employment, making it difficult for them to determine their status.

Figure (25): Access to Jordanian worker benefits (for non-Jordanians)



21. Key benefits received by workers:

Table (22): Key benefits received by workers

Response	Frequency	Percentage
Salary	1	0.2
Bonuses and incentives	0	0.0
Various types of leave	0	0.0
Working hours	0	0.0
Transportation	2	0.4
Nursery for children	1	0.2
Health insurance and social security coverage	2	0.4
Career development	1	0.2
Continuous training	0	0.0
Participation in planning	0	0.0
Recognition of achievements, skills, and experience	0	0.0
Working in positions aligned with the educational level	0	0.0

The findings indicated that benefits such as bonuses and incentives, various types of leave, working hours, continuous training, participation in planning, recognition of achievements, skills and experience, and working in positions aligned with the educational level were all reported as not received by the job seekers. On the other hand, the benefits most commonly reported among the respondents were transportation and health insurance and social security coverage, each cited by (0.4%) of the respondents. Meanwhile, salary, nursery and career development were each cited by (0.2%) of the respondents.

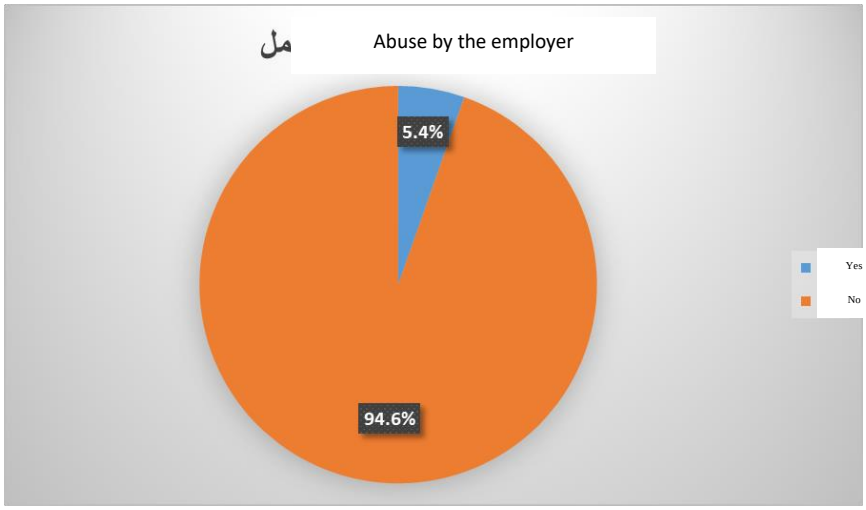
22. Abuse by the employer:

Table (23): Abuse by the employer

Response	Frequency	Percentage
Yes	29	5.4
No	505	94.6
Total	534	100%

A total of (5.4%) of the respondents reported being subjected to abuse by their employer, while (94.6%) stated that they had not experienced any abuse by their employer.

Figure (26): Abuse by the employer



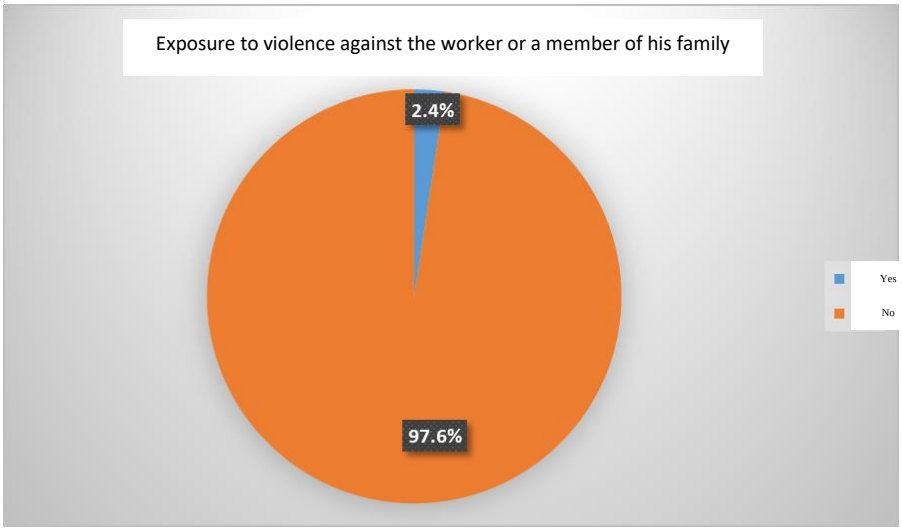
23. Exposure to violence against the worker or a member of his family:

Table (24): Exposure to violence against the worker or a member of his family

Response	Frequency	Percentage
Yes	13	2.4
No	521	97.6
Total	534	100%

(2.4%) of the respondents reported that they or a member of their family had been subjected to violence, while (97.6%) stated that neither they nor any member of their family had been exposed to any form of violence.

Figure (27): Exposure to violence against the worker or a member of his family



25. Type of violence:

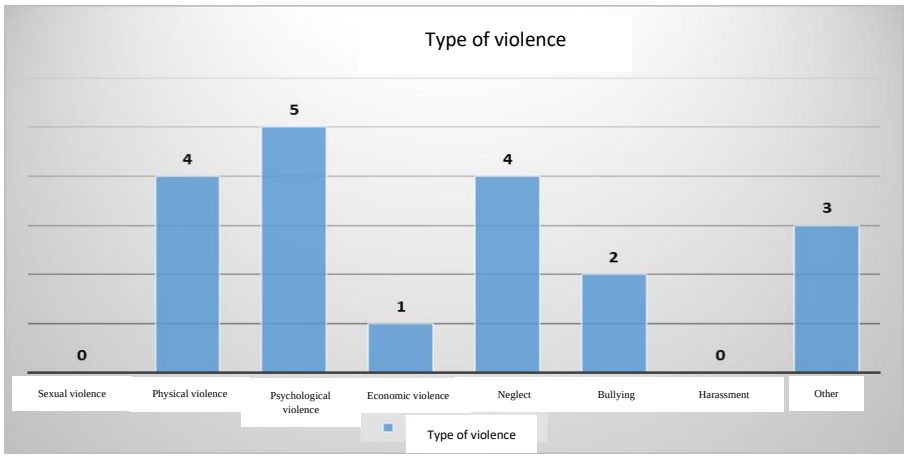
Table (25): Type of violence

Response	Frequency	Percentage
Sexual violence	0	0.0
Physical violence	4	0.7
Psychological violence	5	0.9
Economic violence	1	0.2
Neglect	4	0.7
Bullying	2	0.4
Harassment	0	0.0
Other	3	0.6
Total	534	100%

(0.9%) of the respondents who were subjected to violence reported exposure to psychological violence, while (0.7%) reported exposure to physical violence and neglect. (0.4%) reported exposure to bullying, and (0.2%) reported exposure to economic violence.

None of the respondents reported exposure to sexual violence or harassment. (0.6%) reported exposure to other types of violence classified as “other”.

Figure (28): Type of violence



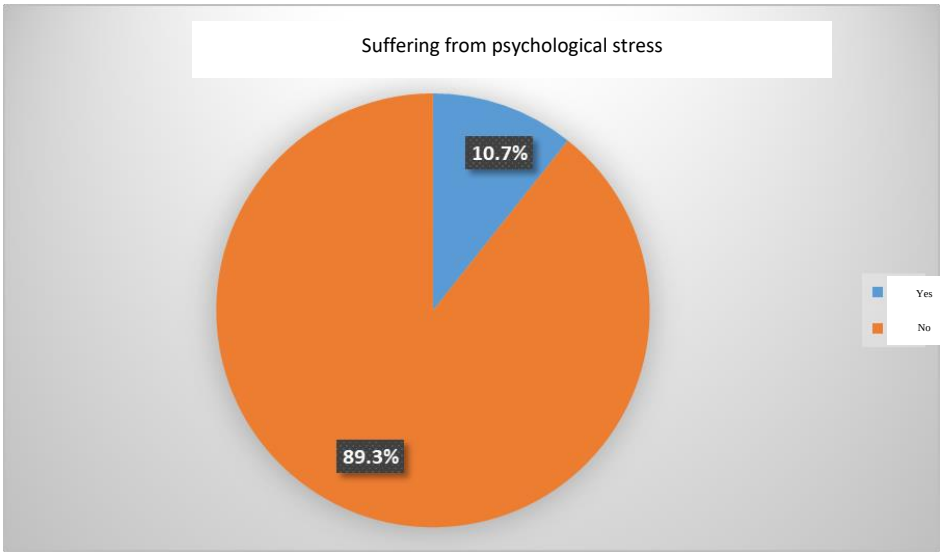
26. Suffering from psychological stress:

Table (26): Suffering from psychological stress

Response	Frequency	Percentage
Yes	57	10.7
No	477	89.3
Total	534	100%

A total of (10.7%) of the respondents reported that they or a member of their family suffered from psychological stress, while (89.3%) stated that neither they nor any of their family members had suffered from psychological stress.

Figure (29): Suffering from psychological stress



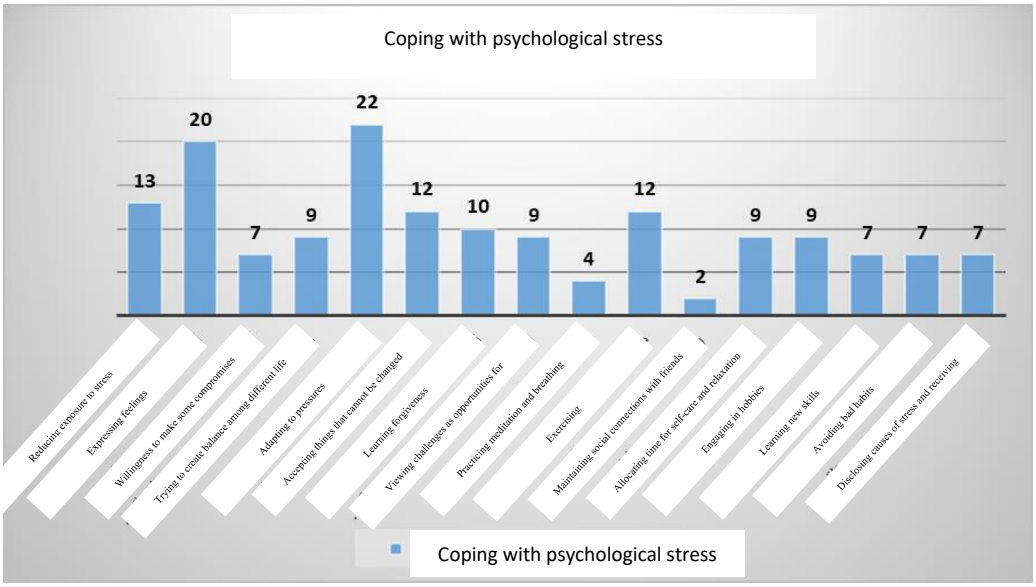
27. Coping with psychological stress:

Table (27): Coping with psychological stress

Response	Frequency	Percentage
Reducing exposure to stress	13	2.4
Expressing feelings	20	3.7
Willingness to make some compromises	7	1.3
Trying to create balance among different life aspects	9	1.7
Adapting to pressures	22	4.1
Accepting things that cannot be changed	12	2.2
Learning forgiveness	10	1.9
Viewing challenges as opportunities for maturity	9	1.7
Practicing meditation and breathing exercises	4	0.7
Exercising	12	2.2
Maintaining social connections with friends and family	2	0.4
Allocating time for self-care and relaxation	9	1.7
Engaging in hobbies	9	1.7
Learning new skills	7	1.3
Avoiding bad habits	7	1.3
Disclosing causes of stress and receiving psychological support	7	1.3

A total of (4.1%) of the respondents reported coping with psychological stress by adapting to pressures; (3.7%) by expressing their feelings; (2.4%) by reducing exposure to stress; (2.2%) by accepting things that cannot be changed and exercising; (1.9%) by learning forgiveness; (1.7%) by trying to create balance among different life aspects, viewing challenges as opportunities for maturity, allocating time for self-care and relaxation, and engaging in hobbies; (1.3%) by willingness to make some compromises, learning new skills, avoiding bad habits, and disclosing causes of stress and receiving psychological support; (0.7%) by practicing meditation and breathing exercises; and (0.4%) by maintaining social connections with friends and family.

Figure (30): Coping with Psychological Stress



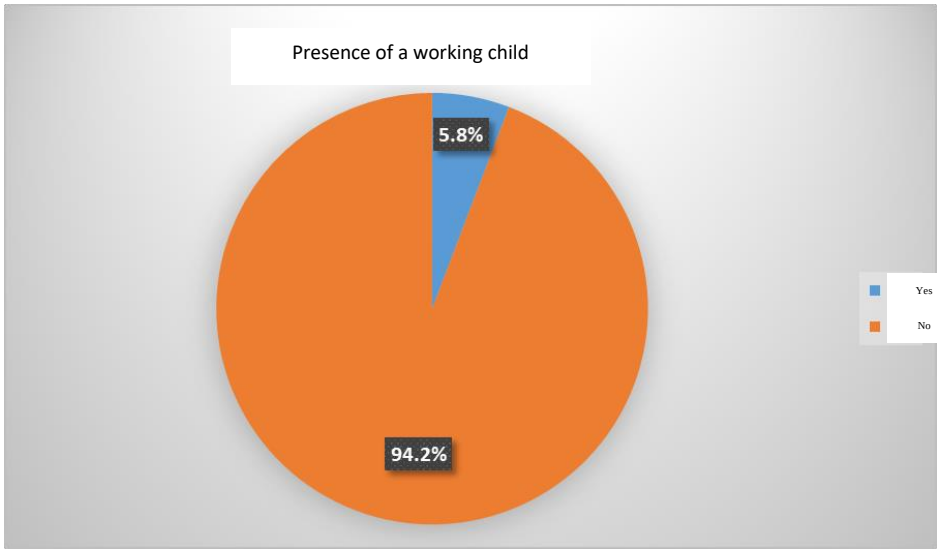
28. Presence of a working child:

Table (28): Presence of a working child

Response	Frequency	Percentage
Yes	31	5.8
No	503	94.2
Total	534	100%

A total of (5.8%) of the respondents reported the presence of a working child in their household, while (94.2%) reported no working child in the household.

Figure (31): Presence of a working child



29. Level of agreement with the following statements:

Table (29): Level of agreement with the questionnaire statements

Statement No.	Statement	Level of agreement / frequency (percentage)				
		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	It is important that your basic salary, compared to your colleagues, is satisfactory to you.	42.1%	48.9%	6.7%	1.7%	0.6%
2	It is important that your basic salary, compared to the local market, is satisfactory to you.	40.1%	53.6%	3.7%	2.4%	0.2%
3	It is important that your basic salary, compared to your job tasks and responsibilities, is satisfactory to you.	37.1%	53.7%	6.0%	2.8%	0.4%
4	Praise and recognition from your manager would serve as a moral incentive to increase your productivity.	35.2%	55.1%	7.1%	2.6%	0.0%
5	A financial incentive from your manager would increase your productivity.	38.0%	50.4%	10.1%	1.5%	0.0%
6	It is important to receive a financial incentive from your manager when you excel at work.	36.0%	50.2%	12.0%	1.3%	0.6%
7	It is important that your direct manager discusses your performance during the evaluation (clarifying weaknesses and potential for development).	31.3%	55.2%	11.2%	2.1%	0.2%
8	It is important that you have sufficient authority to make decisions if your job so requires.	33.9%	55.8%	9.0%	0.9%	0.4%
9	Granting authority increases productivity.	34.5%	54.3%	9.6%	1.1%	0.6%
10	It is important to feel job security.	48.9%	47.2%	3.2%	0.7%	0.0%
11	It is important that your line manager treats you with adequate transparency.	40.6%	52.8%	4.7%	1.5%	0.4%
12	It is important that your line manager treats you with adequate fairness.	43.8%	49.8%	5.4%	0.9%	0.0%

13	It is important that your line manager works to develop your performance and enhance your practical experience.	41.6%	50.2%	7.3%	0.6%	0.4%
14	It is important that your ideas and opinions are considered by your manager when making decisions.	36.0%	55.1%	7.5%	1.3%	0.2%
15	It is important that your line manager treats you with respect.	48.7%	46.4%	4.3%	0.6%	0.0%
16	It is important to receive the necessary training to meet your job requirements.	41.9%	48.9%	8.1%	1.1%	0.0%
17	It is important to work in an establishment that values team spirit.	43.6%	46.6%	6.4%	2.8%	0.6%
18	It is important to have a clear and written job description mutually agreed-upon with your line manager.	43.4%	51.5%	3.7%	1.3%	0.0%
19	You believe that outstanding companies retain outstanding employees.	38.0%	49.6%	10.1%	2.2%	0.0%
20	It is important that employees in the establishment are provided with health insurance coverage.	46.4%	44.9%	6.2%	2.1%	0.4%
21	An increase in family size serves as a motivator for women to work.	27.7%	47.9%	15.2%	7.5%	1.7%
22	The husband or father is responsible for the woman's employment.	25.7%	42.1%	17.8%	11.4%	3.0%

The findings indicate that job seekers expressed varying degrees of agreement, with responses ranging from strongly agree to agree across all statements in the questionnaire.

❖ The statements that received the highest levels of agreement were as follows:

1. It is important to feel job security (96.1%).
2. It is important that your line manager treats you with respect (95.1%).
3. It is important to have a clear and written job description mutually agreed-upon with your line manager (94.9%).

4. It is important that your basic salary, compared to the local market, is satisfactory to you (93.7%).
5. It is important that your line manager treats you with adequate fairness (93.6%).
6. It is important that your line manager treats you with adequate transparency (93.4%).
7. It is important that your line manager works to develop your performance and enhance your practical experience (91.8%).
8. It is important that employees in the establishment are provided with health insurance coverage (91.3%).
9. It is important that your ideas and opinions are considered by your manager when making decisions (91.1%).
10. It is important that your basic salary, compared to your colleagues, is satisfactory to you (91.0%).
11. It is important that your basic salary, compared to your job tasks and responsibilities, is satisfactory to you (90.8%).
12. It is important to receive the necessary training to meet your job requirements (90.8%).
13. Praise and recognition from your manager would serve as a moral incentive to increase your productivity (90.3%).
14. It is important to work in an organization that values team spirit (90.2%).

4.2 Part Two: Descriptive Analysis of Employer Questionnaires

1. Governorate:

The study findings showed that all owners of economic establishments included in the research reside in Karak Governorate, with a percentage of 100%. This reflects the

concentration of the economic activities covered by the study in this governorate, thereby contributing to providing a clear insight into the business landscape in Karak.

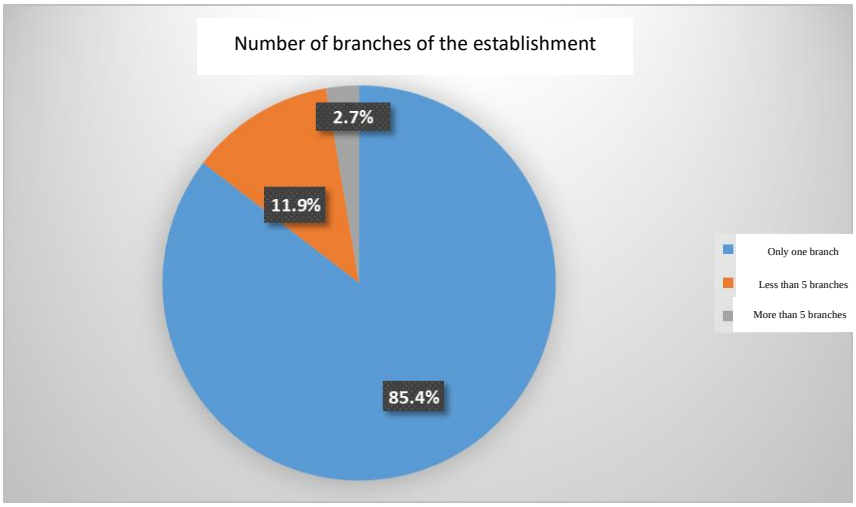
2. Number of branches of the establishment:

Table (30): Number of branches of the establishment

Response	Frequency	Percentage
Only one branch	258	85.4
Less than 5 branches	36	11.9
More than 5 branches	8	2.7
Total	302	100%

The majority of economic establishments in Karak Governorate have only one branch, with a percentage of (85.4%), while (11.9%) have less than 5 branches, and (2.7%) have more than 5 branches.

Figure (32): Number of branches of the establishment



2. Address of the establishment:

Table (31): Address of the establishment in Karak

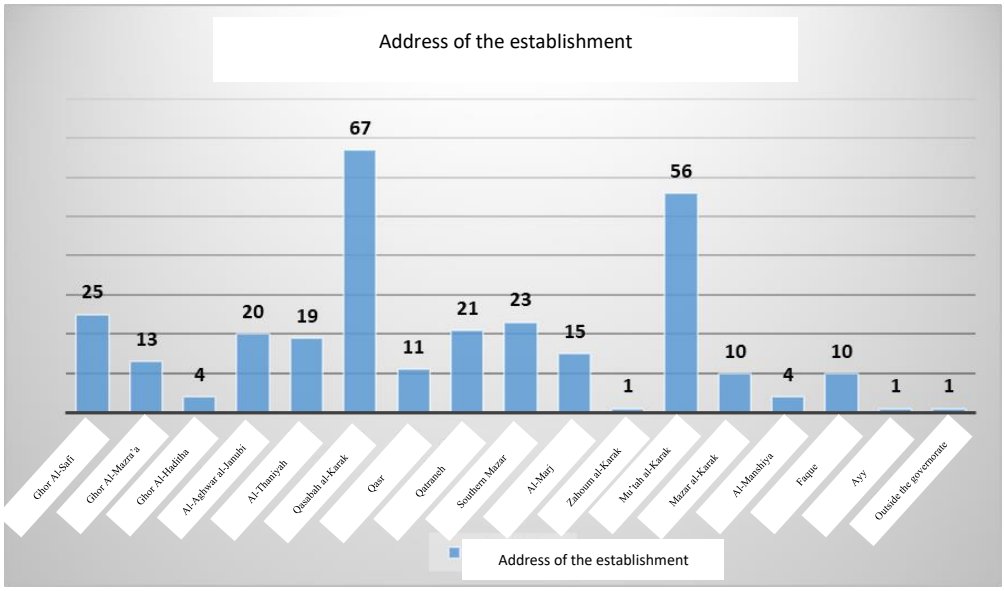
Response	Frequency	Percentage
Ghor Al-Safi	25	8.3
Ghor Al-Mazra'a	13	4.3
Ghor Al-Haditha	4	1.3
Al-Aghwar al-Janubi	20	6.6
Al-Thaniyah	19	6.3
Qasabah al-Karak	67	22.2
Qasr	11	3.6
Qatraneh	21	7.0
Southern Mazar	23	7.6
Al-Marj	15	5.0
Zahoum al-Karak	1	0.3
Mu'tah al-Karak	56	18.5
Mazar al-Karak	10	3.3
Al-Manshiya	4	1.3
Faque	10	3.3
Ayy	1	0.3
Outside the governorate	1	0.3
Total	302	100%

The findings indicated a widespread presence of economic establishments in Karak Governorate, with the highest concentration in Qasabah al-Karak, accounting for (22.2%), followed by Mu'tah al-Karak at (18.3%). Other areas – Ghor al-Safi, Al-Aghwar al-Janubi, Al-Thaniyah, Qatraneh, Southern Mazar, and Al-Marj – had relatively close percentages ranging between (5.0%) and (8.3%).

A smaller number of economic establishments were found in Ghor Al-Mazra'a, Ghor Al-Haditha, Qasr, Zahoum al-Karak, Mazar al-Karak, Al-Manshiya, Faque, and Ayy, with percentages ranging between (0.3%) and (4.3%).

The percentage of economic establishments operating outside Karak Governorate was (0.3%), all of which were concentrated in Khalda, the Capital Governorate (Amman).

Figure (33): Address of the establishment



3. Sector / economic activity of the establishment:

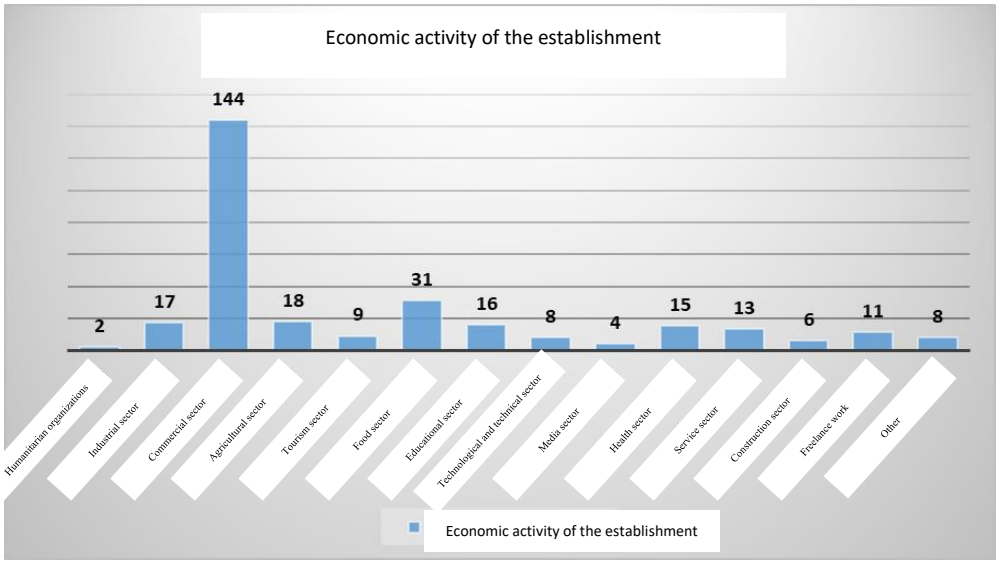
Table (32): Sector / economic activity of the establishment

Activity	Field	Frequency	Percentage
Humanitarian organizations	Activities of organizations and bodies outside the regional jurisdiction (non-regional)	2	0.7
Industrial sector	Manufacturing industries	17	5.6
Commercial sector	Wholesale and retail trade, repair of motor vehicles and motorcycles	144	47.7
Agricultural sector	Agriculture, forestry, and fishing	18	6.0
Tourism sector	Accommodation and food service activities	9	3.0
Food sector	Accommodation and food service activities	31	10.3
Educational sector	Education	16	5.3
Technological and technical sector	Information and communications	8	2.6
Media sector	Other service activities	4	1.3
Health sector	Human health activities and social work	15	5.0
Service sector	Administrative services and support services activities	13	4.3
Construction sector	Construction	6	2.0
Freelance work	Other	11	3.6
Other	Other	8	2.6
Total		302	100%

The findings indicated a diversity of economic activities among economic establishments in Karak Governorate. The commercial sector had the highest share, accounting for (47.7%) of the total economic establishments. This was followed by the food sector (10.3%), the agricultural sector (6.0%), the industrial sector (5.6%), the educational sector (5.3%), and the health sector (5.0%). Meanwhile, the proportions of economic establishments operating in the tourism, technological and technical, media, service, construction, and freelance sectors were all below (5.0%).

The findings also showed that (2.6%) of the economic establishments in Karak operate in other sectors, including renewable energy, handicrafts, social development, and banking sector.

Figure (34): Economic activity of the establishment



4. Year of foundation of the establishment:

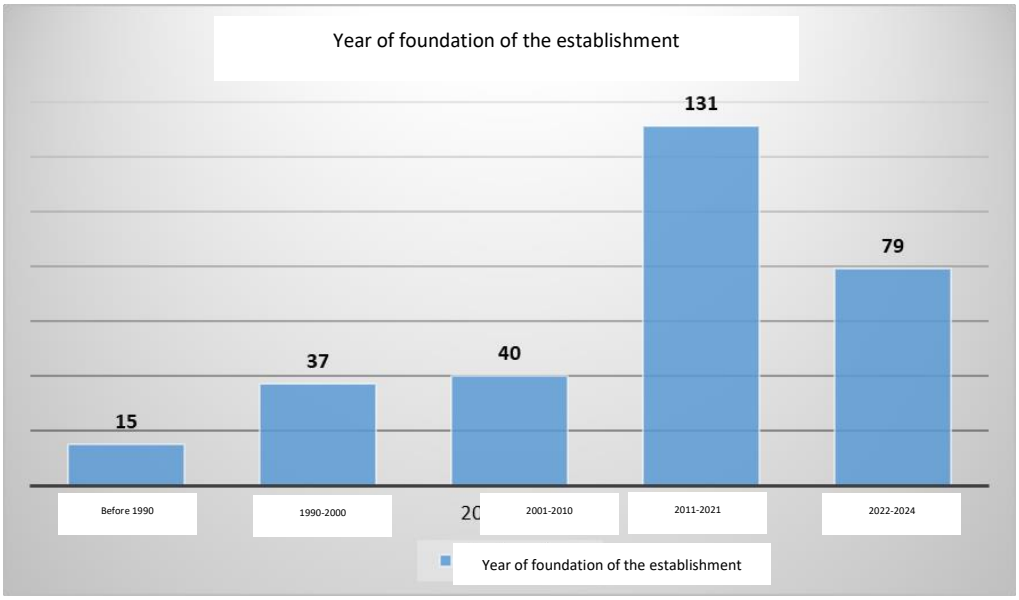
Table (33): Year of foundation of the establishment

Response	Frequency	Percentage
Before 1990	15	5.0
1990-2000	37	12.3
2001-2010	40	13.2
2011-2021	131	43.4
2022-2024	79	26.2
Total	302	100%

The findings indicated that the largest proportion of economic establishments in Karak Governorate were founded during the period 2011-2021, accounting for (43.4%). Additionally, (26.2%) of the establishments were founded during the period 2022-2024, while the percentage of establishments founded during the period 1990-2010 was (25.5%).

Meanwhile, (5.0%) of the establishments were founded before 1990, marking the initial phase of the spread of economic establishments in Karak Governorate.

Figure (35): Year of foundation of the establishment



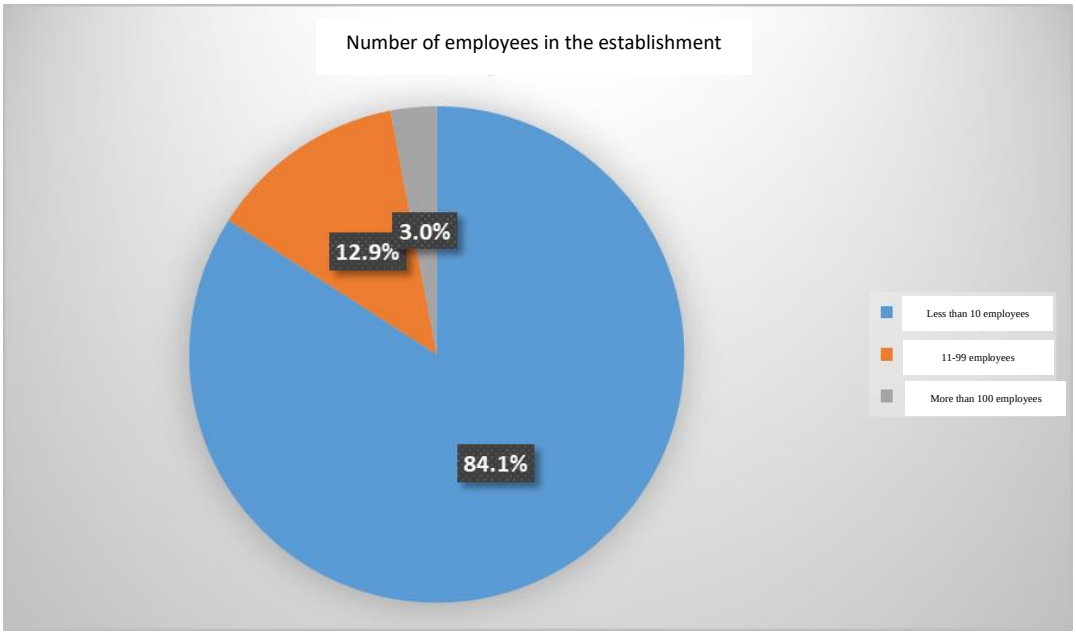
5. Number of employees in the establishment:

Table (34): Number of employees in the establishment

Response	Frequency	Percentage
Less than 10 employees	254	84.1
11-99 employees	39	12.9
More than 100 employees	9	3.0
Total	302	100%

The findings indicated that the majority of economic establishments in Karak Governorate employ less than 10 employees, accounting for (84.1%). Additionally, (12.9%) of the establishments have between 11 and 99 employees, while (3.0%) employ more than 100 employees.

Figure (36): Number of employees in the establishment



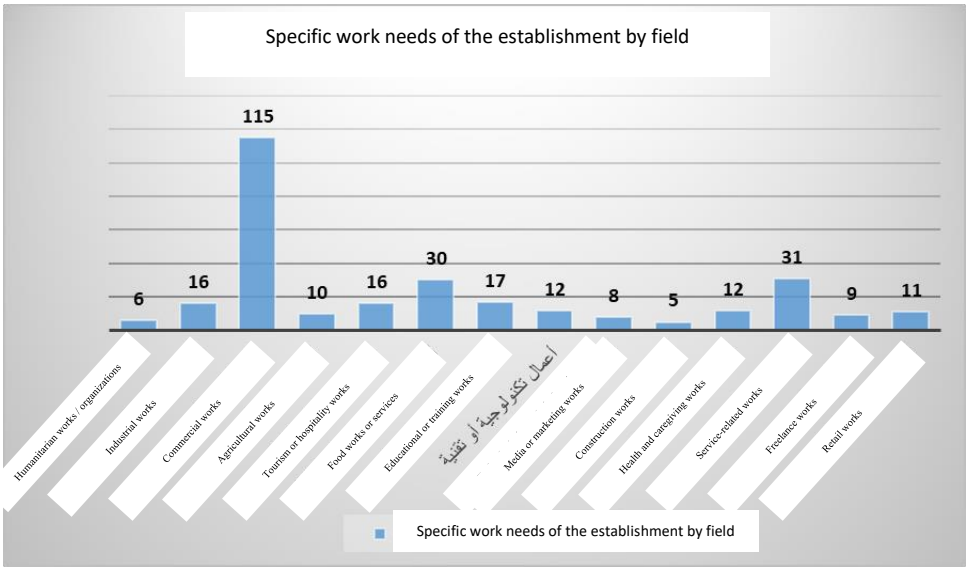
6. Specific work needs of the establishment by field:

Table (35): Specific work needs of the establishment by field

Response	Frequency	Percentage
Humanitarian works / organizations	6	2.0
Industrial works	16	5.3
Commercial works	115	38.1
Agricultural works	10	3.3
Tourism or hospitality works	16	5.3
Food works or services	30	9.9
Educational or training works	17	5.6
Technological or technical works	12	4.0
Media or marketing works	8	2.6
Construction works	5	1.7
Health and caregiving works	12	4.0
Service-related works	31	10.3
Freelance works	9	3.0
Retail works	11	3.6
Total	302	100%

The findings showed that the most in-demand works among economic establishments in Karak Governorate are the commercial works, representing (38.1%). This was followed by service-related works at (10.3%), and food works or services at (9.9%). Other works showed much lower demand, with construction works being the least demanded at only (1.7%).

Figure (37): Specific work needs of the establishment by field



7. In-demand employment opportunities for women:

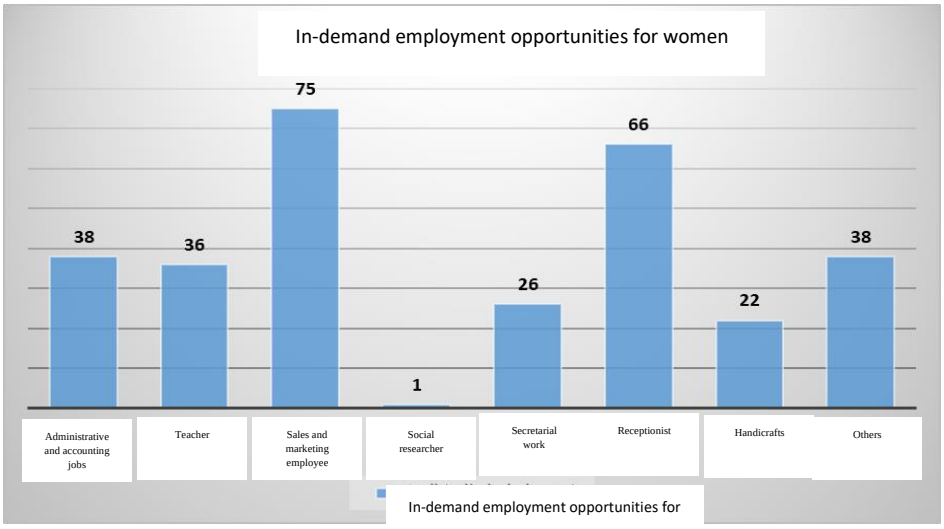
Table (36): In-demand employment opportunities for women

Response	Frequency	Percentage
Administrative and accounting jobs	38	12.6
Teacher	36	11.9
Sales and marketing employee	75	24.8
Social researcher	1	0.3
Secretarial work	26	8.6
Receptionist	66	21.9
Handicrafts	22	7.3
Others (large number)	38	12.6
Total	302	100%

The findings showed that the most in-demand employment opportunities for women in the economic establishments in Karak Governorate are sales and marketing, which accounted for (24.8%), followed by receptionist at (21.9%), administrative and accounting jobs at (12.6%), and teacher at (11.9%).

Additionally, (12.6%) of the jobs fall under the "Other" category, which includes cleaning and healthcare. Employment as social researcher represents the least demanded opportunity for women in the labour market in Karak, at (0.3%) only.

Figure (38): In-demand employment opportunities for women



8. Rare vacancies and available opportunities:

Table (37): Rare vacancies and available opportunities

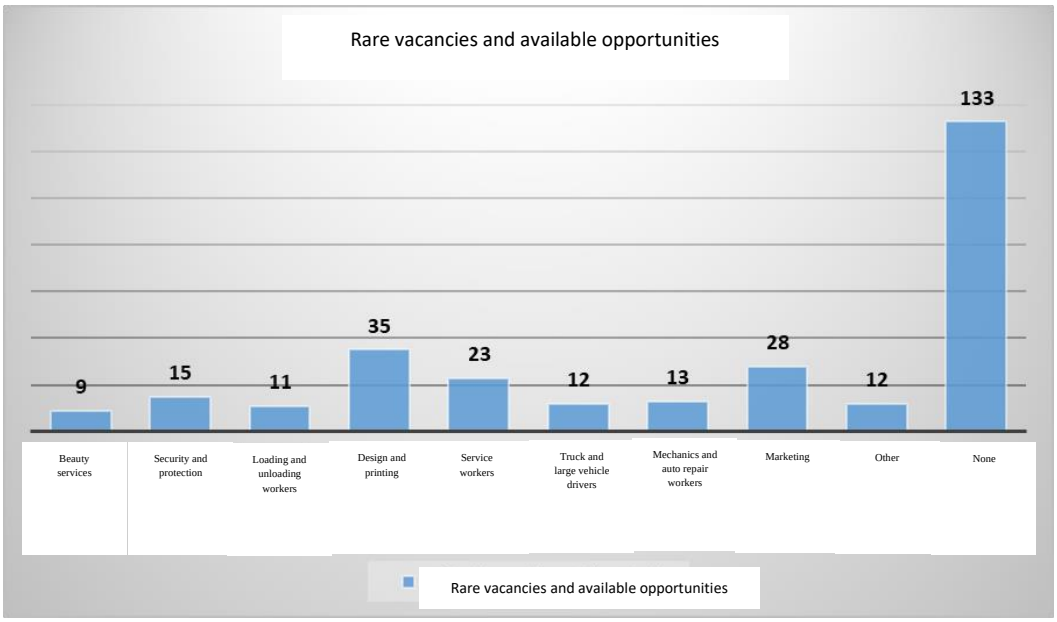
Response	Frequency	Percentage
Beauty services	9	3.0
Security and protection	15	5.0
Loading and unloading workers	11	7.3
Design and printing	35	11.6
Service workers	23	7.6
Truck and large vehicle drivers	12	4.0
Mechanics and auto repair workers	13	4.3
Marketing	28	9.3
Other	12	4.0
None	133	44.0
Total	302	100%

The findings indicated that (44.0%) of the economic establishments in Karak Governorate reported no rare vacancies or hard-to-fill employment opportunities.

However, design and printing were among the most notable rare vacancies and hard-to-fill employment opportunities, with a share of (11.6%), followed by marketing at (9.3%), service workers at (7.6%), and loading and unloading workers at (7.3%).

Additionally, (4.0%) of the responses mentioned other rare vacancies and hard-to-fill employment opportunities in the economic establishments in Karak Governorate, most notably in sales, data entry, programming, and tourism guidance.

Figure (39): Rare vacancies and available opportunities



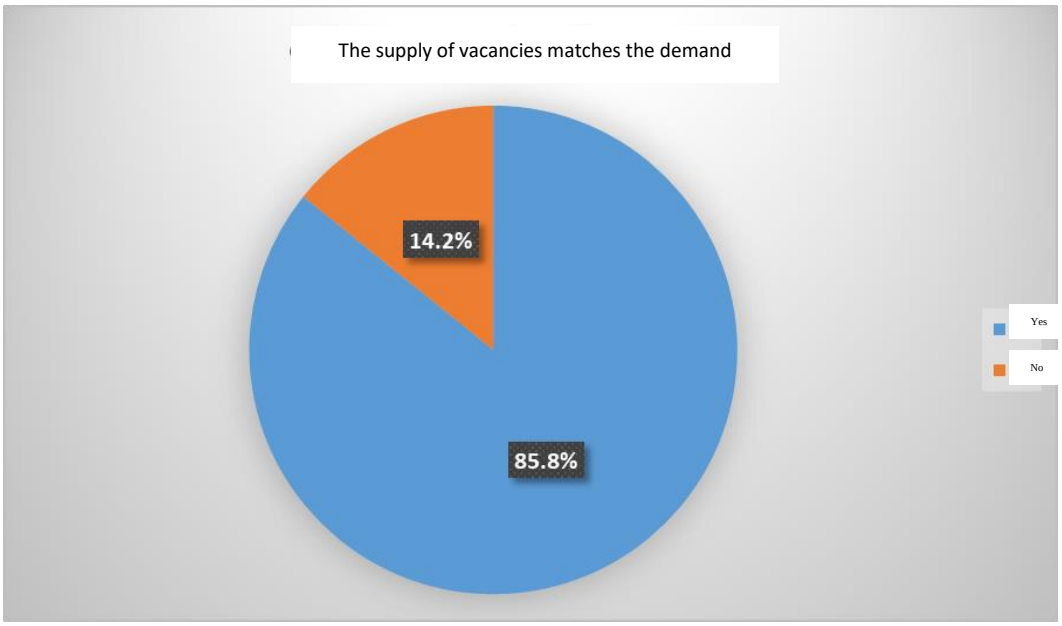
9. The supply of vacancies matches the demand:

Table (38): The supply of vacancies matches the demand

Response	Frequency	Percentage
Yes	259	85.8
No	43	14.2
Total	302	100%

A total of (85.8%) of the owners of economic establishments in Karak Governorate indicated that the available vacancies match the demand from job seekers. Conversely, (14.2%) stated that the available vacancies do not match the demand from job seekers.

Figure (40): The supply of vacancies matches the demand



10. In-demand and essential skills for working in the establishment:

Table (39): In-demand and essential skills for working in the establishment

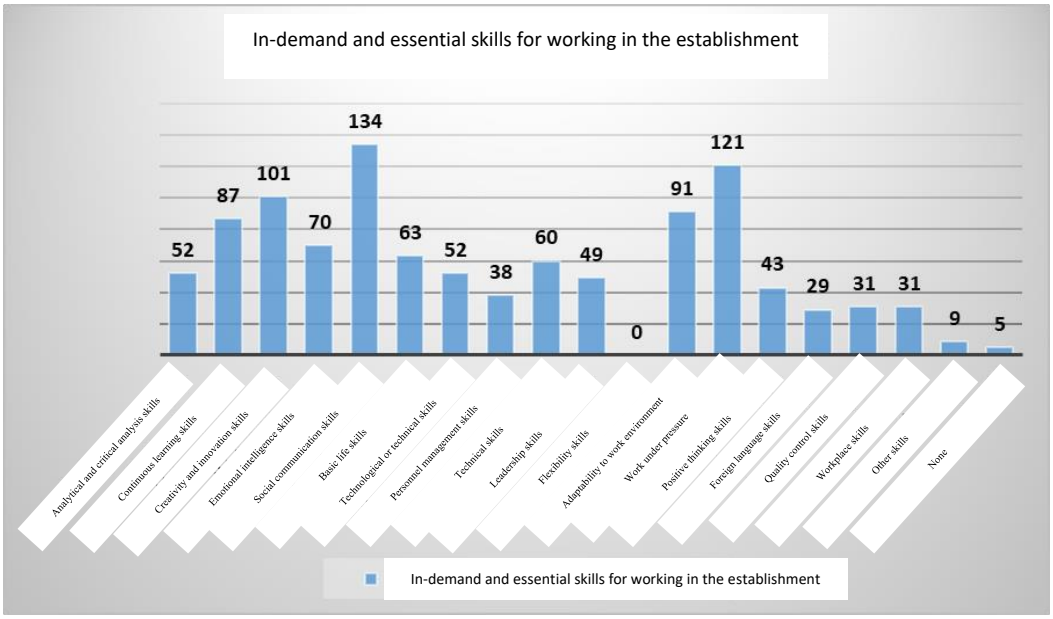
Response	Frequency	Percentage
Analytical and critical analysis skills	52	17.2
Continuous learning skills	87	28.8
Creativity and innovation skills	101	33.4
Emotional intelligence skills	70	23.2
Social communication skills	134	44.4
Basic life skills	63	20.9
Technological or technical skills	52	17.2
Personnel management skills	38	12.6
Technical skills	60	19.9
Leadership skills	49	16.2
Flexibility skills	0	0.0
Adaptability to work environment	91	30.1
Work under pressure	121	40.1
Positive thinking skills	43	14.2
Foreign language skills	29	9.6
Quality control skills	31	10.3
Workplace skills	31	10.3
Other skills	9	3.0
None	5	1.7
Total	302	100%

The most in-demand and essential skills for working in the economic establishments in Karak Governorate were: social communication skills (44.4%), work under pressure skills (40.1%), creativity and innovation skills (33.4%), adaptability to the work environment (30.1%), continuous learning skills (28.8%), emotional intelligence skills (23.2%), and basic life skills (20.9%).

In addition, (1.7%) of the respondents indicated no specific skills were required for working in the establishment.

(3.0%) mentioned other skills, including marketing and advertising skills, communication and interpersonal skills, and manual skills such as sewing and embroidery.

Figure (41): In-demand and essential skills for working in the establishment



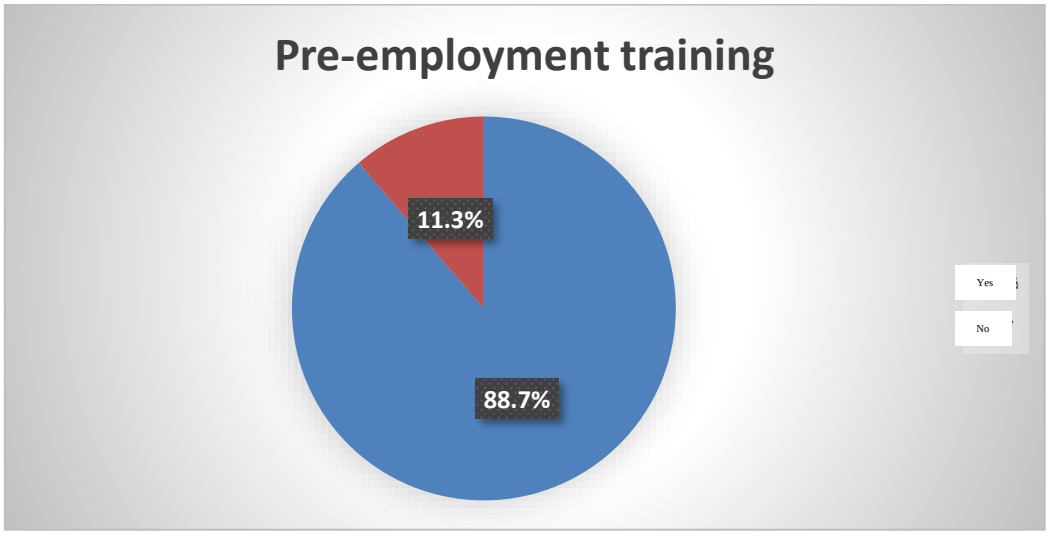
11. Pre-employment training:

Table (40): Pre-employment training

Response	Frequency	Percentage
Yes	268	88.7
No	34	11.3
Total	302	100%

A total of (88.7%) of the owners of economic establishment in Karak Governorate indicated the importance of pre-employment training, attributing this to the value of practical experience in real-life work settings. On the other hand, (11.3%) expressed that they do not prefer pre-employment training.

Figure (42): Pre-employment training



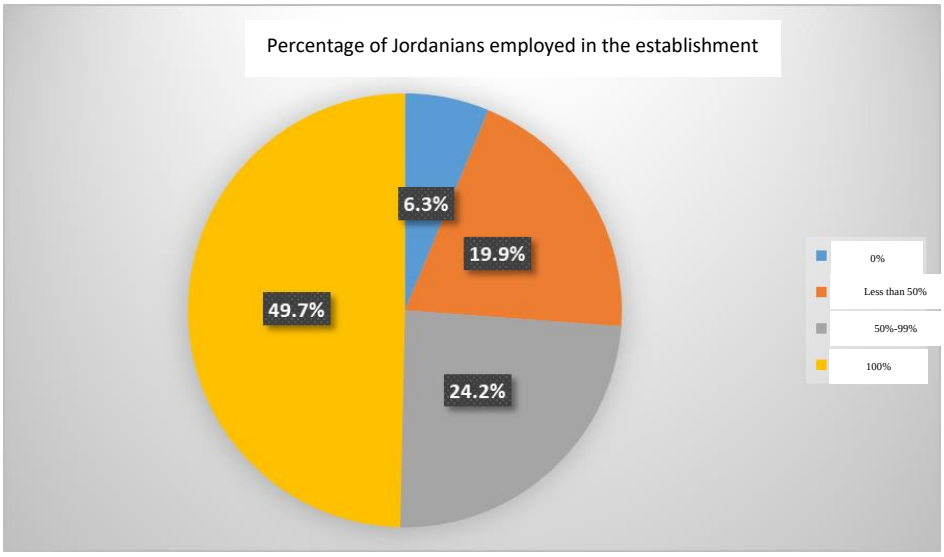
12. Percentage of Jordanians employed in the establishment:

Table (41): Percentage of Jordanians employed in the establishment

Response	Frequency	Percentage
0%	19	6.3
Less than 50%	60	19.9
50%-99%	73	24.2
100%	150	49.7
Total	302	100%

A total of (49.7%) of the owners of economic establishment in Karak Governorate indicated that (100%) of their workforce is Jordanian. Meanwhile, (24.2%) stated that (50%-99%) of their workforce is Jordanian, and (19.9%) stated that (19.9%) of their workforce is Jordanian. Only (6.3%) of the establishments reported no Jordanian workforce at all.

Figure (43): Percentage of Jordanians employed in the establishment



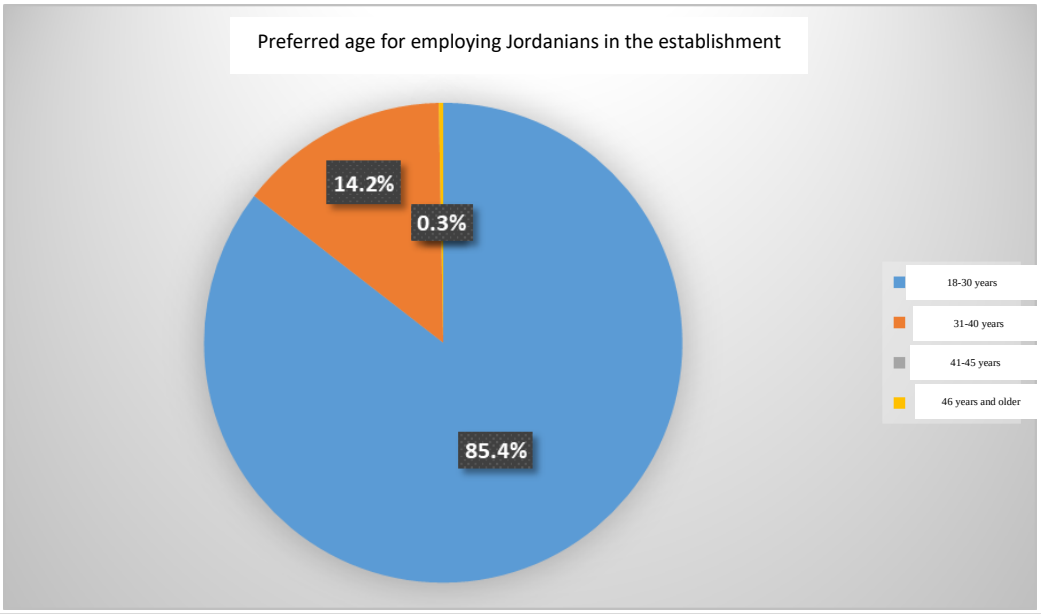
13. Preferred age for employing Jordanians in the establishment:

Table (42): Preferred age for employing Jordanians in the establishment

Response	Frequency	Percentage
18-30 years	258	85.4
31-40 years	43	14.2
41-45 years	0	0.0
46 years and older	1	0.3
Total	302	100%

A total of (85.4%) of the owners of economic establishments in Karak Governorate indicated that the preferred age range for employing Jordanians is 18-30 years. Meanwhile, (14.2%) indicated that the preferred age range for employing Jordanians is 31-40 years, and only (0.3%) indicated 46 years and older.

Figure (44): Preferred age for employing Jordanians in the establishment



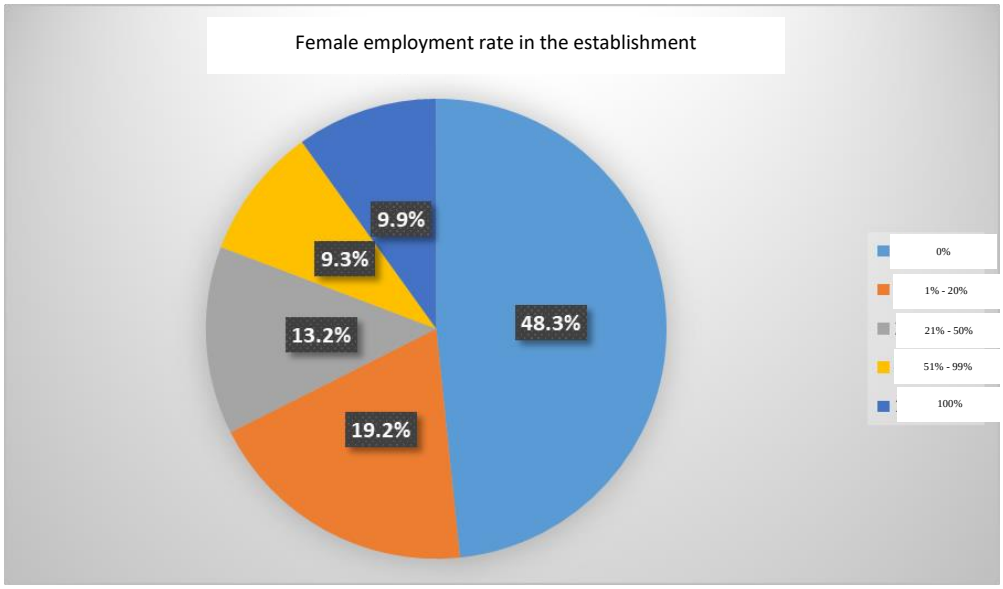
14. Female employment rate in the establishment:

Table (43): Female employment rate in the establishment

Response	Frequency	Percentage
0%	146	48.3
1% - 20%	58	19.2
21% - 50%	40	13.2
51% - 99%	28	9.3
100%	30	9.9
Total	302	100%

(48.3%) of the owners of economic establishments in Karak Governorate indicated that the female employment rate in the establishment was (0.0%), while (19.2%) indicated that the female employment rate was (1% - 20%), (13.2%) indicated that the female employment rate was (21% - 50%), and (9.9%) indicated that the female employment rate was (100%).

Figure (45): Female employment rate in the establishment



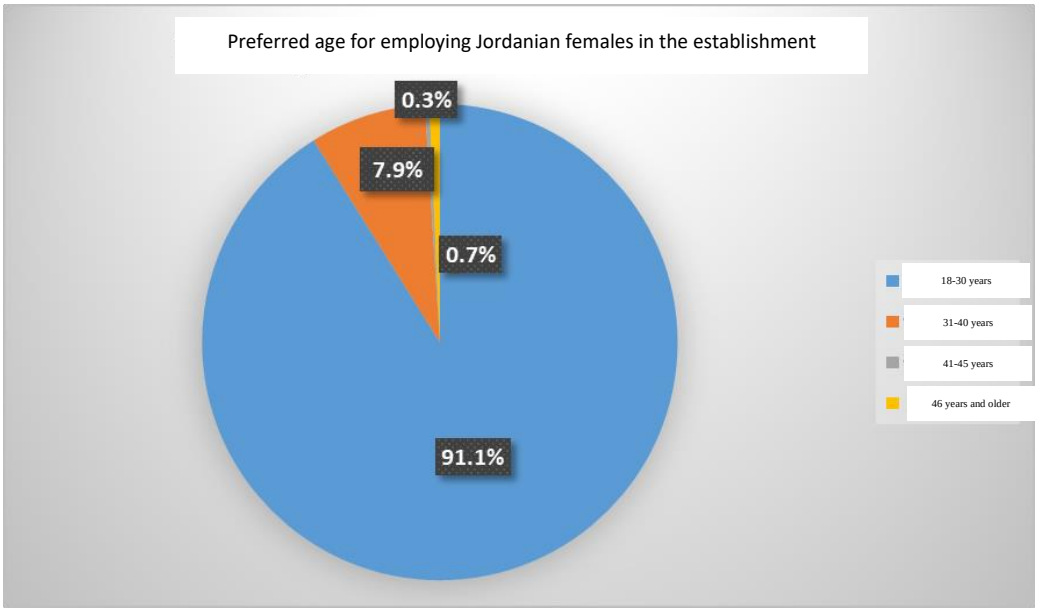
15. Preferred age for employing Jordanian females in the establishment:

Table (44): Preferred age for employing Jordanian females in the establishment

Response	Frequency	Percentage
18-30 years	275	91.1
31-40 years	24	7.9
41-45 years	1	0.3
46 years and older	2	0.7
Total	302	100%

A total of (91.1%) of the owners of economic establishments in Karak Governorate indicated that the preferred age range for employing Jordanian females in the establishment is 18-30 years. Meanwhile, (7.9%) indicated that the preferred age range is 31-40 years, while (1.0%) indicated 1-46 years and older.

Figure (46): Preferred age for employing Jordanian females in the establishment



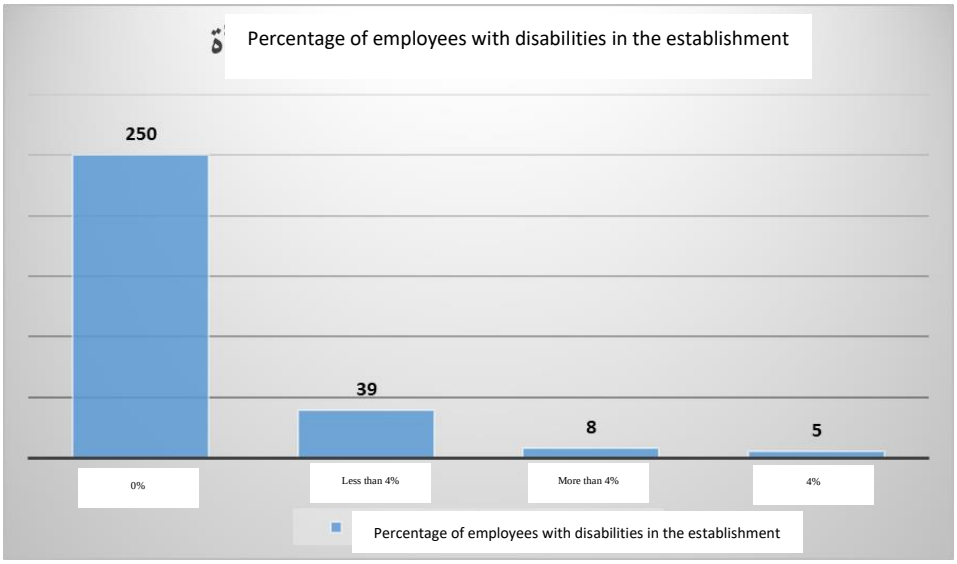
16. Percentage of employees with disabilities in the establishment:

Table (45): Percentage of employees with disabilities in the establishment

Response	Frequency	Percentage
0%	250	82.8
Less than 4%	39	12.9
More than 4%	8	2.6
4%	5	1.7
Total	302	100%

A total of (82.8%) of the owners of economic establishments in Karak Governorate indicated that the percentage of employees with disabilities in their establishments is 0%. Meanwhile, (12.9%) indicated that the percentage of employees with disabilities is less than 4%, (2.6%) indicated that the percentage of employees with disabilities is more than 4%, and (1.7%) indicated that the percentage of employees with disabilities is 4%.

Figure (47): Percentage of employees with disabilities in the establishment



17. Most important vocational trainings required in the establishment:

Table (46): Most important vocational trainings required in the establishment

Response	Frequency	Percentage
Artisanal and craft works	47	15.6
Maintenance and repair of devices and equipment	21	7.0
Marketing and business management	50	16.6
Communication and interpersonal skills	46	15.2
Software and artificial intelligence	39	12.9
None	66	21.9
Other	33	10.9
Total	302	100%

The owners of economic establishments in Karak Governorate indicated that the most important vocational trainings required in their establishments include: marketing and business management, artisanal and craft works, communication and interpersonal skills, software and artificial intelligence, and maintenance and repair of devices and equipment.

Additionally, (10.9%) of the owners of economic establishments in Karak Governorate indicated other vocational trainings related to the nature of their business, such as sewing, embroidery, construction, and building works, as well as training in handling work pressure and maintaining accuracy. Meanwhile, (21.9%) of the owners of

economic establishments in Karak Governorate reported no need for vocational training in their establishments.

Figure (48): Most important vocational trainings required in the establishment



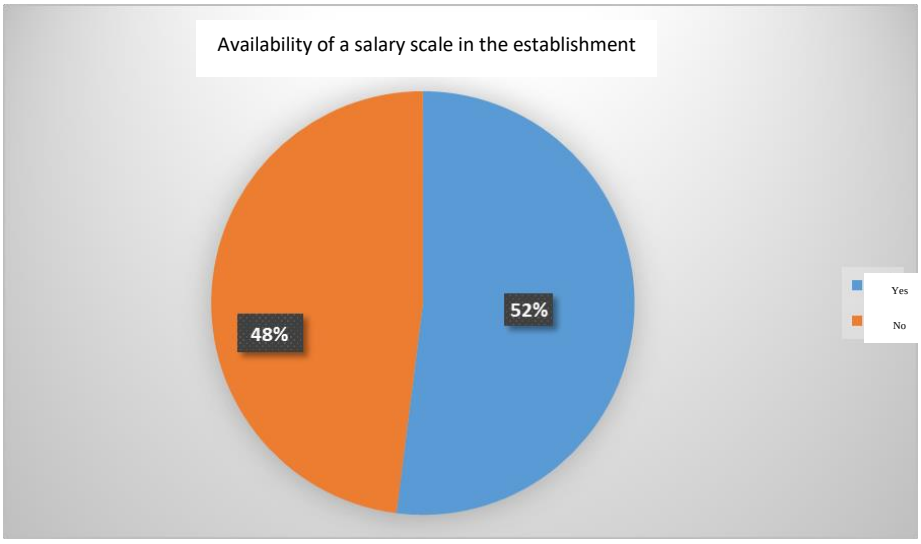
18. Availability of a salary scale in the establishment:

Table (47): Availability of a salary scale in the establishment

Response	Frequency	Percentage
Yes	157	52.0
No	145	48.0
Total	302	100%

A total of (52.0%) of the owners of economic establishments in Karak Governorate indicated that their establishments have a salary scale, while (48.0%) stated that their establishments do not have a salary scale.

Figure (49): Availability of a salary scale in the establishment



19. Variation in the salary scale in the establishment based on skills, experience, and abilities:

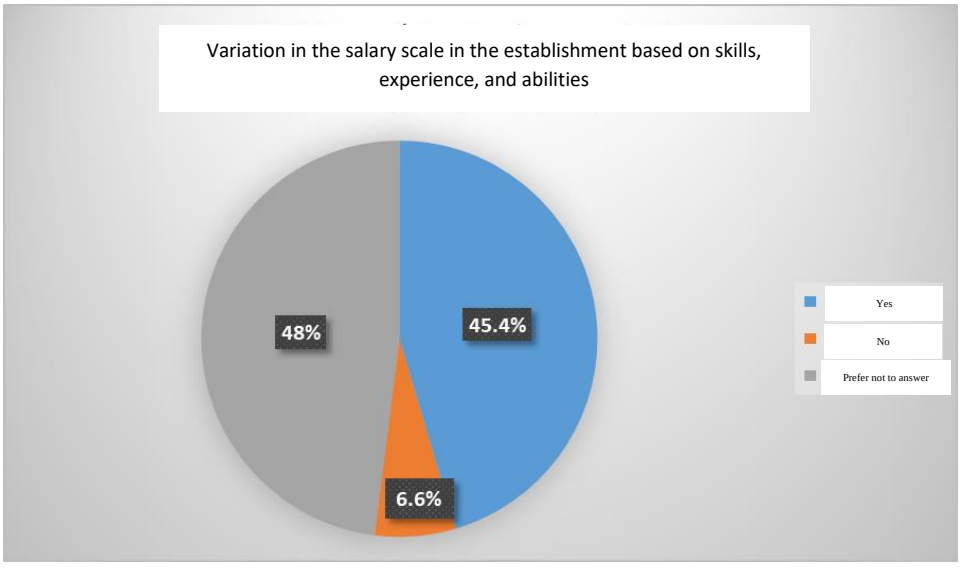
Table (48): Variation in the salary scale in the establishment based on skills, experience, and abilities

Response	Frequency	Percentage
Yes	137	45.4
No	20	6.6
Prefer not to answer	145	48.0
Total	302	100%

A total of (45.4%) of the owners of economic establishments in Karak Governorate indicated that salary scales in their establishments vary based on skills, experience, and abilities, while (6.6%) indicated that salary scales don't vary based on skills, experience, and abilities.

Meanwhile, (48.0%) of the owners of economic establishments in Karak Governorate chose not to answer this question. This non-response can be attributed to several possible reasons, including: sensitivity of financial information, fear that their answers might raise questions about salary fairness or draw the attention of regulatory authorities, lack of clear salary policies, or reluctance to acknowledge disparities in salaries.

Figure (50): Variation in the salary scale in the establishment based on skills, experience, and abilities



20. Wages of female employees in the establishment:

Table (49): Wages of female employees in the establishment

Response	Frequency	Percentage
Less than the minimum wage (less than JOD 260)	98	32.5
Minimum wage (JOD 260)	147	48.7
From JOD 261 to JOD 500	52	17.2
From JOD 501 to JOD 1000	5	1.7
JOD 1000 or more	0	0.0
Total	302	100%

The findings indicated that the majority of the owners of economic establishments (48.7%) pay female employees the minimum wage of JOD 260, while (32.5%) reported that female employees in their establishments receive less than JOD 260. (The study was conducted before amending the minimum wage to JOD 290, which was enacted in 2025).

A small percentage of the owners of economic establishments in Karak Governorate pay above the minimum wage of JOD 260, with (17.2%) paying female employees in their establishments wages in the range of JOD 261 to JOD 500, and (1.7%) paying female employees in their establishments wages in the range of JOD 501 to JOD 1000. No economic establishment in Karak Governorate reported paying female employees JOD 1000 or more.

Figure (51): Wages of female employees in the establishment



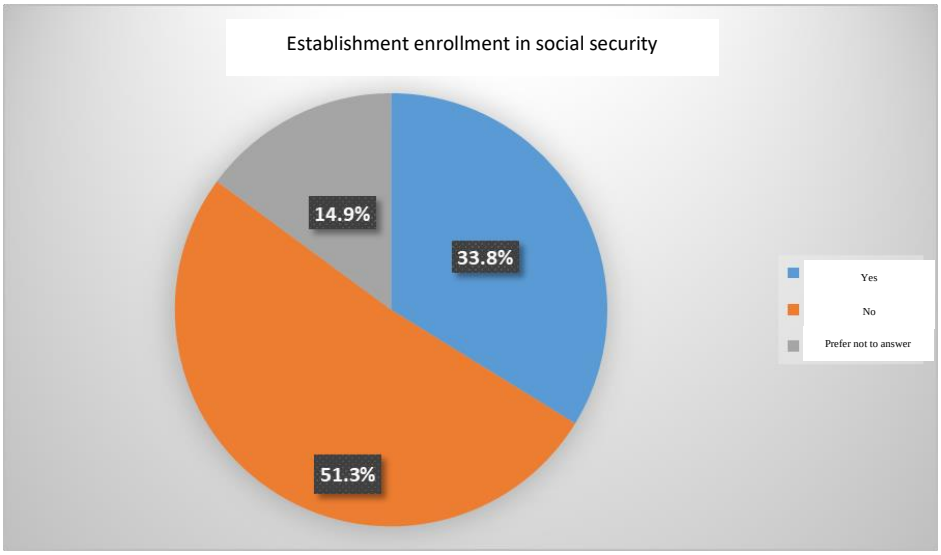
21. Establishment enrollment in social security:

Table (50): Establishment enrollment in social security

Response	Frequency	Percentage
Yes	102	33.8
No	155	51.3
Prefer not to answer	45	14.9
Total	302	100%

(33.8%) of the owners of economic establishments in Karak Governorate indicated that their establishments are enrolled in the social security system, while (51.3%) indicated that their establishments are not enrolled in the social security system. In addition, (14.9%) of the owners of economic establishments in Karak Governorate chose not to answer this question.

Figure (52): Establishment enrollment in social security



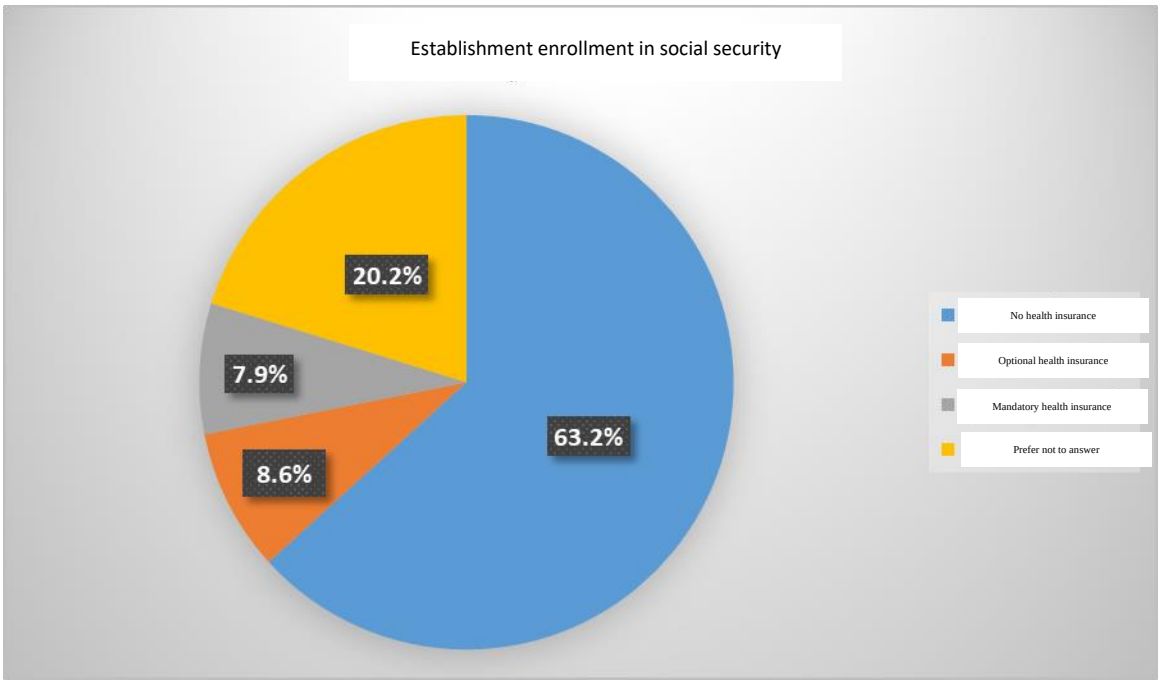
22. Availability of health insurance coverage in the establishment:

Table (51): Availability of health insurance coverage in the establishment

Response	Frequency	Percentage
No health insurance	191	63.2
Optional health insurance	26	8.6
Mandatory health insurance	24	7.9
Prefer not to answer	61	20.2
Total	302	100%

(63.2%) of the owners of economic establishments in Karak Governorate indicated that no health insurance coverage is available in their establishments, while (8.6%) reported having optional health insurance, and (7.9%) reported having mandatory health insurance. Additionally, (20.2%) of the owners of economic establishments in Karak Governorate chose not to answer this question.

Figure (53): Availability of health insurance coverage in the establishment



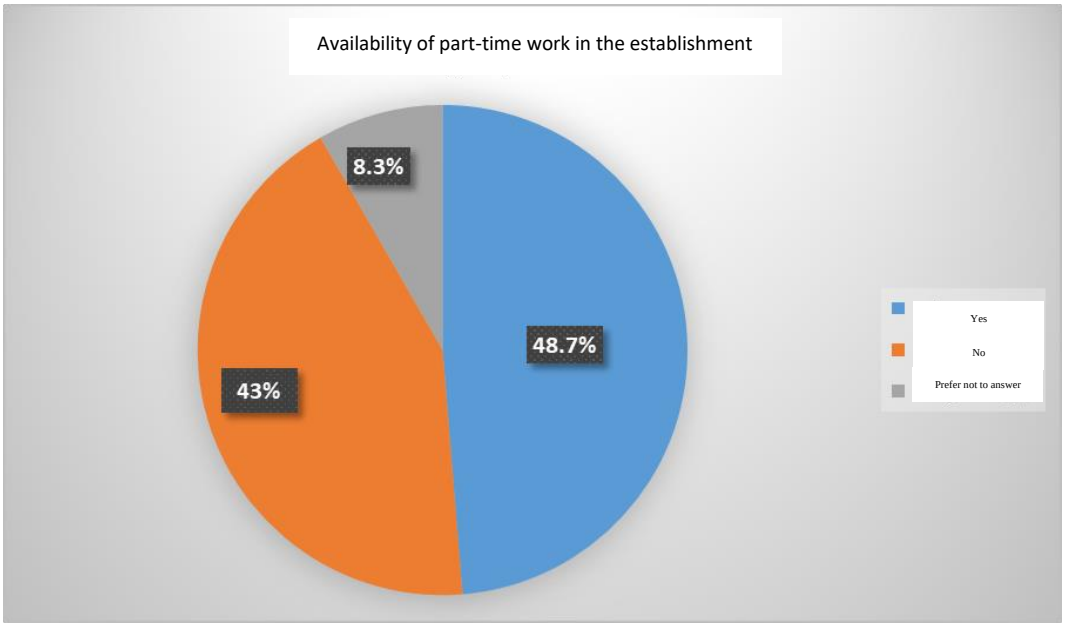
23. Availability of part-time work in the establishment:

Table (52): Availability of part-time work in the establishment

Response	Frequency	Percentage
Yes	147	48.7
No	130	43.0
Prefer not to answer	25	8.3
Total	302	100%

(48.7%) of the owners of economic establishments in Karak Governorate indicated that part-time work is available in their establishments, while (43.0%) indicated that no part-time work is available in their establishments, and (8.3%) chose not to answer this question.

Figure (54): Availability of part-time work in the establishment



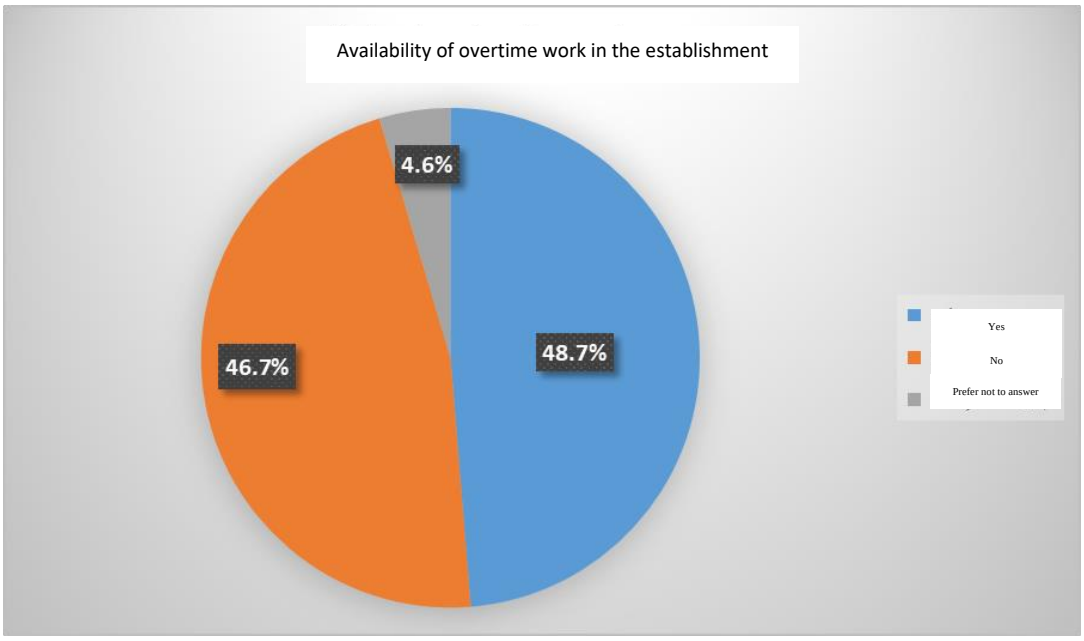
24. Availability of overtime work in the establishment:

Table (53): Availability of overtime work in the establishment

Response	Frequency	Percentage
Yes	147	48.7
No	141	46.7
Prefer not to answer	14	4.6
Total	302	100%

(48.7%) of the owners of economic establishments in Karak Governorate indicated that overtime work is available in their establishments, while (46.7%) indicated that no overtime work is available in their establishments, and (4.6%) chose not to answer this question.

Figure (55): Availability of overtime work in the establishment



25. Mandatory overtime work in the establishment:

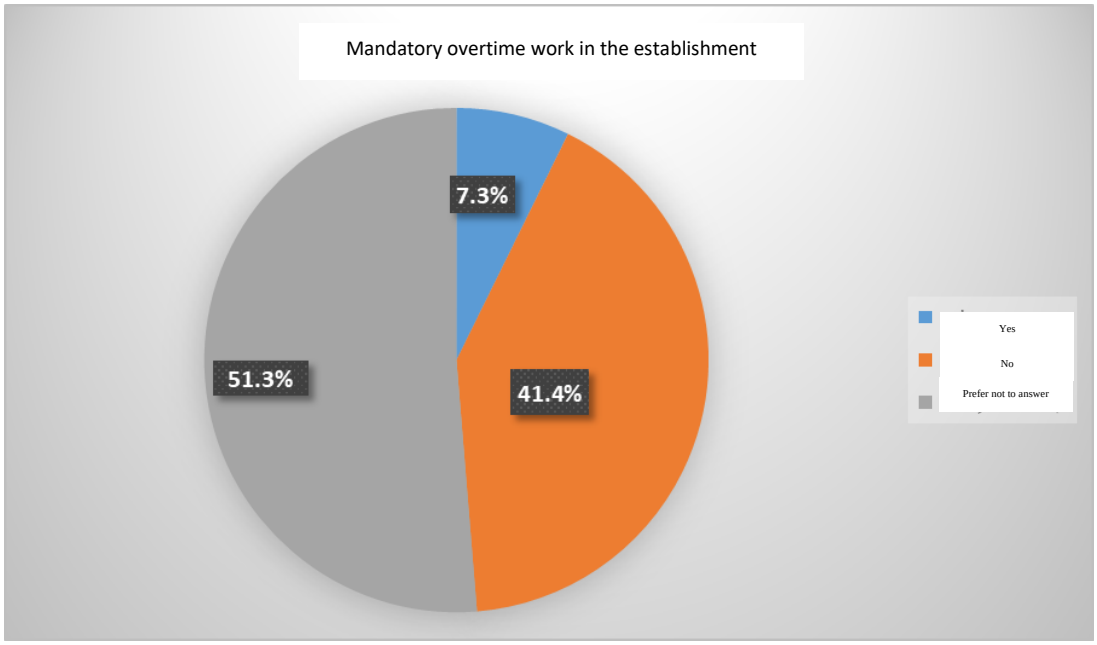
Table (54): Mandatory overtime work in the establishment

Response	Frequency	Percentage
Yes	22	7.3
No	125	41.4
Prefer not to answer	155	51.3
Total	302	100%

(7.3%) of the owners of economic establishments in Karak Governorate indicated that overtime work is mandatory in their establishments, while (41.4%) indicated that overtime work is not mandatory in their establishments.

Additionally, (51.3%) of the owners of economic establishments in Karak Governorate chose not to answer this question. This may be attributed to several factors, including: avoiding legal accountability (especially if overtime is imposed without proper compensation), lack of clear policies, reluctance to disclose internal working conditions, or inconsistency in how overtime is applied.

Figure (56): Mandatory overtime work in the establishment



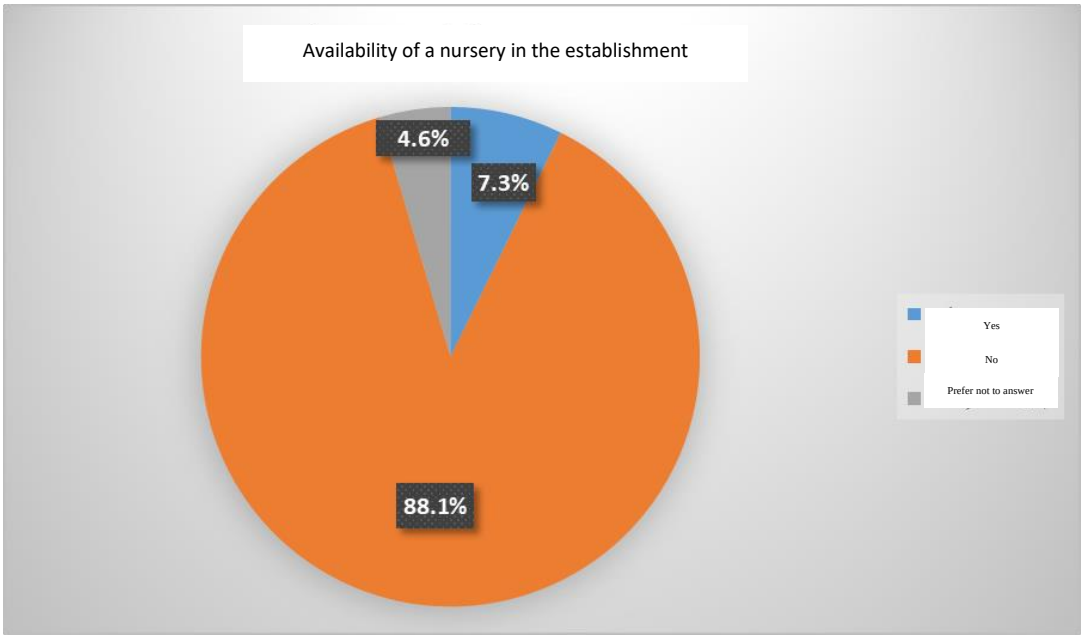
26. Availability of a nursery in the establishment:

Table (55): Availability of a nursery in the establishment

Response	Frequency	Percentage
Yes	22	7.3
No	266	88.1
Prefer not to answer	14	4.6
Total	302	100%

(7.3%) of the owners of economic establishments in Karak Governorate indicated that a nursery is available in their establishments, while (88.1%) indicated that no nursery is available in their establishments. Additionally, (4.6%) of the owners of economic establishments in Karak Governorate chose not to answer this question.

Figure (57): Availability of a nursery in the establishment



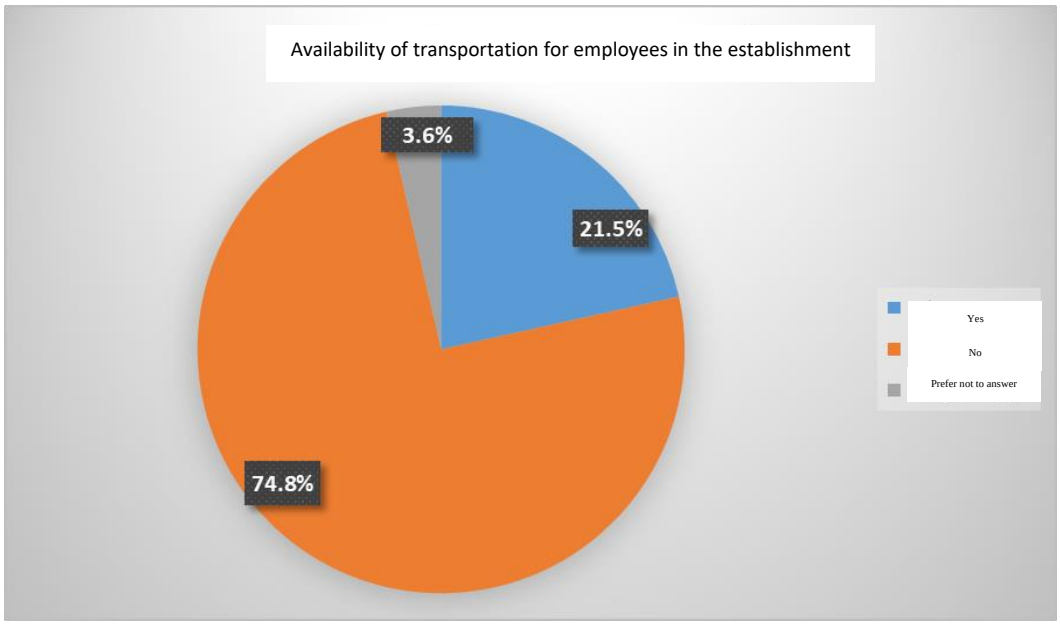
27. Availability of transportation for employees in the establishment:

Table (56): Availability of transportation for employees in the establishment

Response	Frequency	Percentage
Yes	65	21.5
No	226	74.8
Prefer not to answer	11	3.6
Total	302	100%

(21.5%) of the owners of economic establishments in Karak Governorate indicated that transportation is available for employees to and from the establishment, while (74.8%) indicated that no transportation is available for employees to and from the establishment. Additionally, (3.6%) of the owners of economic establishments in Karak Governorate preferred not to answer this question.

Figure (58): Availability of transportation for employees in the establishment



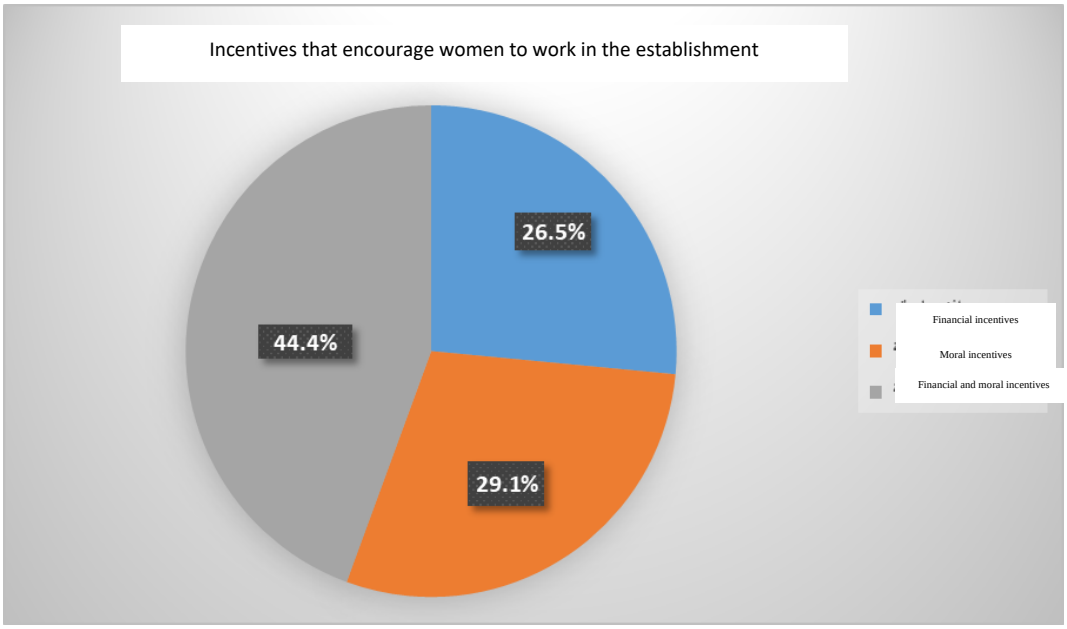
28. Incentives that encourage women to work in the establishment:

Table (57): Incentives that encourage women to work in the establishment

Response	Frequency	Percentage
Financial incentives	80	26.5
Moral incentives	88	29.1
Financial and moral incentives	134	44.4
Total	302	100%

(26.5%) of the owners of economic establishments in Karak Governorate indicated the importance of financial incentives in encouraging women to work in the establishment, while (29.1%) indicated the importance of moral incentives in encouraging women to work in the establishment. Additionally, (44.4%) indicated the importance of both financial and moral incentives in encouraging women to work in the establishment.

Figure (59): Incentives that encourage women to work in the establishment



29. Challenges that limit women's employment in the establishment:

Table (58): Challenges that limit women's employment in the establishment

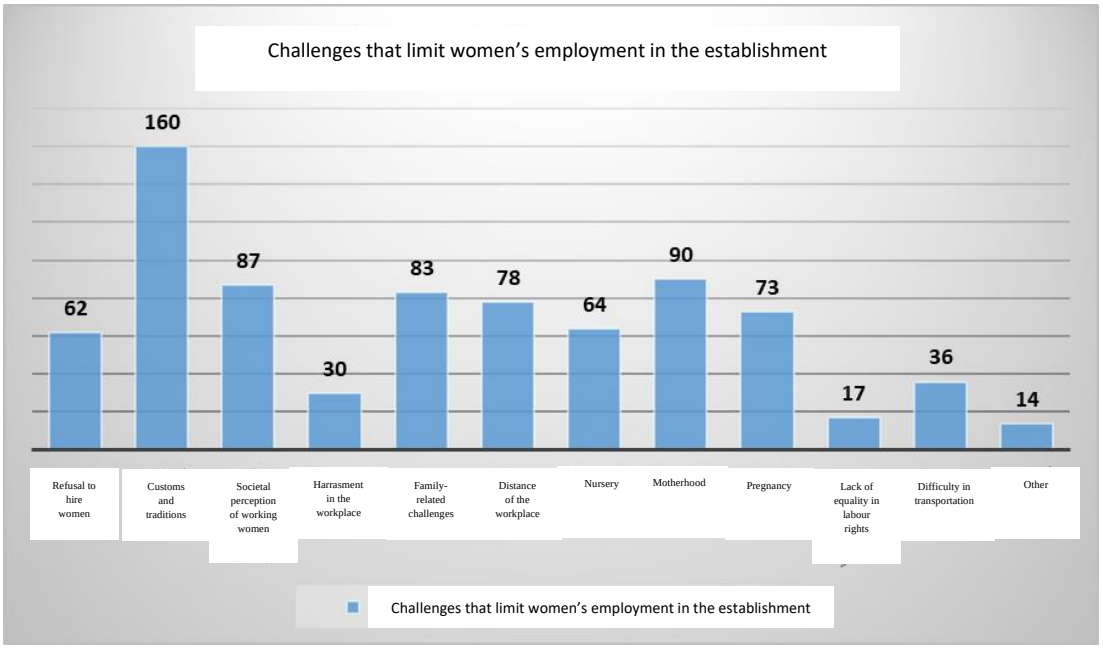
Response	Frequency	Percentage
Refusal to hire women	62	20.5
Customs and traditions	160	53.0
Societal perception of working women	87	28.8
Inappropriate workplace	30	9.9
Family-related challenges	83	27.5
Distance of the workplace	78	25.8
Nursery	64	21.2
Motherhood	90	29.8
Pregnancy	73	24.2
Lack of equality in labour rights	17	5.6
Difficulty in transportation	36	11.9
Other	14	4.6

The owners of economic establishments in Karak Governorate indicated the presence of several challenges that limit women's employment in the establishment. These include, in order of frequency: customs and traditions (53.0%), motherhood (29.8%), societal perception of working women (28.8%), family-related challenges (27.5%), distance of the workplace (25.8%), pregnancy, nursery (24.2%), Refusal to hire women

(20.5%), difficulty in transportation (11.9%), harassment in the workplace (9.9%), and lack of equality in labour rights (5.6%).

Additionally, (4.6%) of the owners of economic establishments in Karak Governorate referred to other challenges, such as limited employment opportunities and working hours.

Figure (60): Challenges that limit women's employment in the establishment



30. The appropriate time to request vacancies in the establishment:

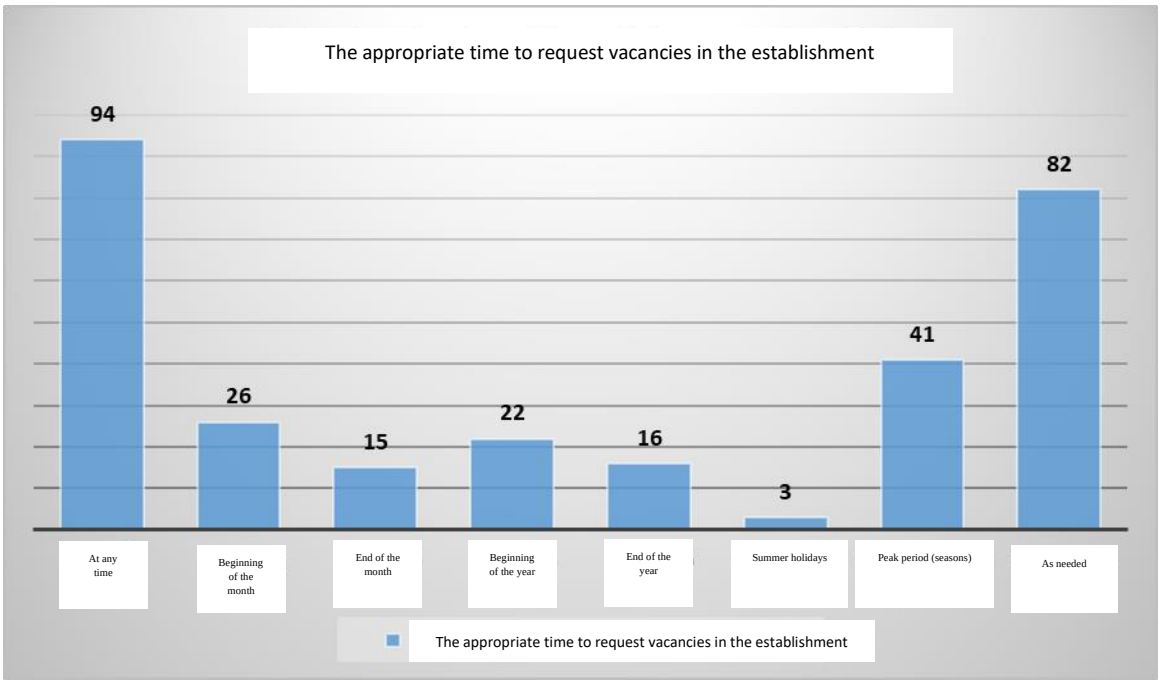
Table (59): The appropriate time to request vacancies in the establishment

Response	Frequency	Percentage
At any time	94	31.1
Beginning of the month	26	8.6
End of the month	15	5.0
Beginning of the year	22	7.3
End of the year	16	5.3
Summer holidays	3	2.0
Peak period (seasons)	41	13.6
As needed	82	27.2
Total	302	100%

A total of (31.1%) of the owners of economic establishments in Karak Governorate indicated that there is no specific time for requesting vacancies in their establishments. Additionally, (27.2%) of the owners of economic establishments in Karak Governorate stated that vacancies are requested as needed (based on demand).

Meanwhile, (13.6%) of the owners of economic establishments in Karak Governorate considered the peak period (i.e. seasons such as holidays, the beginning and end of the academic year, and winter season) as the appropriate time to request vacancies. Furthermore, (8.6%) reported the beginning of the month as the appropriate time to request vacancies, and (7.3%) reported the beginning of the year as the appropriate time to request vacancies.

Figure (61): The appropriate time to request vacancies in the establishment



31. Methods of requesting vacancies in the establishment:

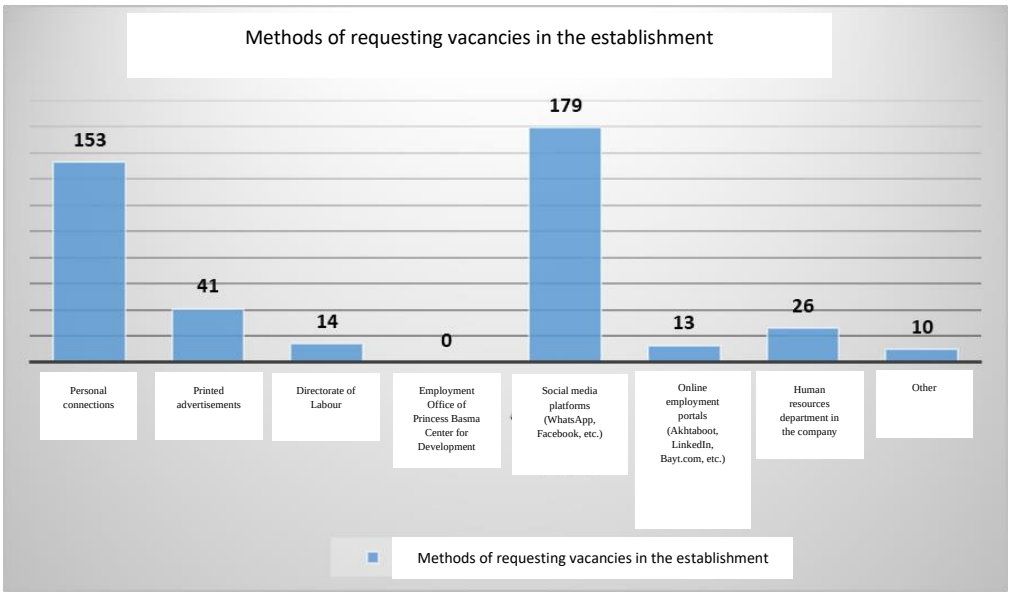
Table (60): Methods of requesting vacancies in the establishment

Response	Frequency	Percentage
Personal connections	153	50.7
Printed advertisements	41	13.6
Directorate of Labour	14	4.6
Employment Office of Princess Basma Center for Development	0	0.0
Social media platforms (WhatsApp, Facebook, etc.)	179	59.3
Online employment portals (Akhtaboot, LinkedIn, Bayt.com, etc.)	13	4.3
Human resources department in the company	26	8.6
Other	10	3.3

The findings indicated a diversity of methods used by economic establishments in Karak Governorate to request job vacancies. (59.3%) of the owners of economic establishments reported using social media platforms (WhatsApp, Facebook, etc.) to request job vacancies, while (50.7%) reported relying on personal connections to request job vacancies. In addition, (13.6%) reported using printed advertisements to request job vacancies, and (8.6%) reported submission of requests through the human resources department in the company.

The findings also showed that no establishment reported relying on the Employment Office of Princess Basma Center for Development to request job vacancies.

Figure (62): Methods of requesting vacancies in the establishment



32. Level of agreement with the following statements:

Table (61): Level of agreement with the questionnaire statements

Statement No.	Statement	Level of agreement / frequency (percentage)				
		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	There is a need for full, productive, decent, and carefully selected workforce as a means of crisis prevention, recovery, and building resilience.	43%	48.3%	7.6%	1.0%	0.0%
2	It is necessary to establish and enhance social protection measures as a means of crisis prevention, recovery, and building resilience.	32.5%	60.3%	6.6%	0.7%	0.0%
3	It is necessary to ensure compliance with labour standards, including fundamental principles and rights at work, other human rights, and the rule of law.	33.1%	54.3%	10.9%	1.3%	0.3%
4	It is important to re-establish a favorable and appropriate environment for sustainable establishments to stimulate economic recovery and development.	27.5%	61.6%	8.6%	1.7%	0.7%
5	It is important to promote the creation of sustainable employment, social protection systems, and decent work.	25.5%	60.9%	11.9%	1.3%	0.3%
6	It is important to review and refer to labour laws and legislation when necessary to protect workers' rights and duties.	28.8%	59.9%	9.9%	1.0%	0.3%
7	Special attention is given to female employees, particularly their labour rights.	27.2%	59.9%	10.9%	1.3%	0.7%

8	Women receive training and employment programs designed to promote recovery and resilience.	27.5%	56.0%	13.9%	2.3%	0.3%
9	Necessary measures are taken to ensure women who work and have extended responsibilities are not replaced when they are on long legitimate leaves.	21.9%	61.9%	13.2%	2.3%	0.7%
10	Necessary measures are taken to prevent rape, exploitation, harassment, and gender-based violence and to punish perpetrators.	44.4%	45.0%	9.3%	1.0%	0.3%
11	There is alignment between education outputs and labour market requirements.	32.1%	56.6%	10.6%	0.7%	0.0%
12	High employee turnover is common among women employees.	21.2%	55.0%	17.9%	3.6%	2.3%
13	Employment opportunities for females are equal to those for young males.	21.2%	46.4%	21.5%	8.6%	2.3%
14	It is preferred that female employees be single rather than married.	19.2%	48.0%	18.9%	12.3%	1.7%
15	It is preferred that female employees be residents of the same governorate rather than from outside it.	30.5%	51.7%	11.9%	5.0%	1.0%
16	It is preferred that the employee receive pre-employment training.	37.7%	47.0%	8.9%	5.6%	0.7%
17	The establishment pays attention to flexible work arrangements.	38.4%	47.7%	9.6%	2.3%	2.0%

The findings indicated that the owners of economic establishments in Karak Governorate expressed varying degrees of agreement, with responses ranging from strongly agree to agree across all statements in the questionnaire.

The statements that received the highest levels of agreement were as follows:

1. It is necessary to establish and enhance social protection measures as a means of crisis prevention, recovery, and building resilience (92.8%).
2. There is a need for full, productive, decent, and carefully selected workforce as a means of crisis prevention, recovery, and building resilience (91.3%).
3. Necessary measures are taken to prevent rape, exploitation, harassment, and gender-based violence and to punish perpetrators (89.4%).
4. It is important to re-establish a favorable and appropriate environment for sustainable establishments to stimulate economic recovery and development (89.1%).
5. It is important to review and refer to labour laws and legislation when necessary to protect workers' rights and duties (88.7%).
6. There is alignment between education outputs and labour market requirements (88.7%).
7. It is necessary to ensure compliance with labour standards, including fundamental principles and rights at work, other human rights, and the rule of law (87.4%).
8. Special attention is given to female employees, particularly their labour rights (87.1%).
9. It is important to promote the creation of sustainable employment, social protection systems, and decent work (86.4%).
10. The establishment pays attention to flexible work arrangements (84.1%).

5. Data Collection Tools through Qualitative Approach:

The Jordanian Hashemite Fund for Human Development (JOHUD), in collaboration with the Spanish Agency for International Development Cooperation (AECID), collected data through a qualitative approach and conducted structured interviews with stakeholders in the labour market, including the Vocational Training Corporation in Karak, the Business Licensing Department at Karak Municipality, the Women's Empowerment and Development Unit at Karak Municipality, the Karak Chamber of Commerce, the Karak Labour Directorate, the administration of Al-Hussein Bin Abdullah II Industrial Estate, and the Development Unit at the Governor's Office. Additionally, interviews were conducted with the UN High Commissioner for Refugees (UNHCR) and lending institutions such as Al-Namothajiah for Islamic Micro-Finance, FINCA Microfinance, and National Microfinance Bank.

Focus groups were also conducted with women who own unlicensed business, women who own licensed business, women business owners seeking business development, women working in the private sector, graduates of the Vocational Training Corporation, and community leaders and civil society institutions. These efforts aimed to understand the labour market in Karak Governorate, the influence of its components on employment, and its role in reducing poverty and unemployment. They also sought to identify key practices that contribute to job stability, all within the framework of the main objective of the project (Enhancing the Resilience of Jordanian Women and Girls in the Face of Poverty and Multi-Dimensional Crises). This project aims to empower women by enabling their access to a resilient social protection ecosystem in Jordan, ensuring their active and safe inclusion in the productive system so they can become independent and resilient in the face of crises. The project also seeks to improve access to inclusive financial systems for women and girls, support their businesses, and enhance their capacities and skills in life skills, psychosocial support, entrepreneurship, and labour market integration.

The study questions were directed by field researchers to:

- Interviews with stakeholders: 8 individuals
- Interviews with lending institutions: 3 institutions
- Focus groups: 6 groups

These efforts aimed to obtain essential and valuable information about the labour market and its various components in Karak Governorate.

5.1 Focus Group Discussions / Karak:

Focus Group: Women who own licensed business:

Interviews were conducted with women who own licensed business. A total of 10 respondents took part in the survey, all aged 18 and above and of Jordanian and Syrian nationalities. The session lasted between one to one and a half hours. The interview questions focused on the role of these businesses in creating employment opportunities and reducing poverty and unemployment. These businesses included sewing, kitchens, productive industries, and handicrafts (embroidery, accessories, and printing).

How many workers are involved in the business?

The findings indicated that the number of workers in licensed businesses ranged from 1 to 4 female workers. Three respondents reported having two female workers in their businesses, while two respondents reported having three female workers (..%). One respondent reported having four female workers (..%), and four respondents reported having only one female worker – the business owner herself. Respondents indicated that most workers were family members, and their number increases based on product demand.

Does the business budget limit the ability to employ additional workers?

Respondents indicated that the number of workers is affected by several factors:

(1) **Seasonality:** Six out of nine respondents (..%) indicated that demand for workers depends on the season, as demand for some products increases during specific times of the year.

(2) **Financial cost:** Respondent (D.B.) pointed out that greater financial capacity enhances production, increasing supply and demand. Respondent (Kh.Sh.) added that economic conditions and budget limitations help determine whether more workers can be employed for small businesses.

(3) **Availability of raw materials:** Respondent (M.J.) highlighted that access to raw materials allows for more employment opportunities and productivity.

(4) **Constant demand:** Respondents stated that the workforce could be expanded if demand remains constant.

(5) **Business development:** Three out of nine respondents emphasized the need to develop and expand business to employ more workers.

Respondents indicated that constant product demand and improved marketing skills motivate increased supply and demand. They also noted that specialized training programs help expand the workforce in productive businesses.

They supported the idea that business development contributes to greater demand for products and inspires creative ideas for showcasing products in the market, tailored to consumer needs according to the diversity of marketing methods in line with market trends.

Do family members working in small home-based businesses receive wages?

Respondents' answers varied regarding whether family members receive wages. Some specified fixed and clear wages as part of business expenses; others mentioned offering bonuses when family members offer help or share in the capital, or based on sales and net profit. Four respondents stated that they apply a fixed wage policy. Respondent

(M.J.) indicated that the workers are partners and receive a share of the net profit. Other respondents said that bonuses are provided when family members offer help as needed.

How is profit margin calculated in small productive businesses?

Respondents unanimously agreed that wages (including workers' wages, transportation, raw materials, electricity, and water) are calculated first, and the remainder is considered profit. Respondent (M.J.) indicated that all necessary expenses are deducted from the revenues, as well as the income from training courses provided, and the profit margin is then determined. Respondent (D.B.) indicated that all quantities of materials are managed precisely, and inventory and accounts are tracked regularly to clearly identify profits.

Do business owners prefer trained or untrained workers?

Six out of ten respondents preferred to employ trained workers, while four out of ten preferred to provide training within the productive business itself as needed.

What were the incentive factors and measures that encouraged members of local communities to launch their own businesses?

Respondents mentioned several factors that helped establish licensed productive businesses. The most prominent among these were: (1) financial incentives; (2) self-empowerment and skill development; (3) access to financial support and grants from relevant entities to develop their businesses; (4) uniqueness of the product, such as tourism-related products or high product quality; (5) financial independence; (6) issuance of work permits for other nationalities; (7) the COVID-19 pandemic and the resulting loss of jobs and household income sources; (8) passion and enjoyment in work; (9) providing services to members of the local community; (10) local and international participation to showcase their products. Respondent (M.S.) indicated that licensing businesses helps increase sales, ensures product testing in accordance with required standards, and provides legal protection for both the consumer and the

business owner. Her point was supported by both respondent (D.B.) and respondent (A.Z.). Respondent (Kh.Sh.) added that licensing businesses facilitates the process of obtaining work permits for non-Jordanians, while respondent (H.M.) emphasized the importance of licensing businesses in order to access grants and support to improve household income. Respondent (M.J.) further explained that licensed businesses enabled her to participate in local and international bazaars, stating: "I took part in bazaars in Paris and the UAE, where I had the opportunity to showcase my products."

What are the sources of funding for productive businesses?

The majority of respondents confirmed that their businesses received funding from donors, the most prominent of which were: (1) DRC; (2) USAID; (3) Jordan River Foundation; (4) Islamic Relief; (5) Azm Project; (6) UNHCR Livelihoods Program. These entities provided equipment to help develop and sustain existing productive businesses, and provided financial grants to establish new ones. All respondents agreed that grants was obtained from dedicated donors, either by applying via links shared on social media platforms, by enrolling in training programs that culminated in grant awards for developing and expanding businesses and providing them with the essential production materials, or by visiting donor offices and applying directly for grants targeting small businesses.

What are the eligibility requirements for obtaining grants?

Respondents stated that the key requirements for businesses to be eligible for grants include: (1) the business must be licensed; (2) the business must be operational or have a clear business idea; (3) a feasibility study must be conducted; (4) the business site must be visited to confirm the presence of products and workers.

Respondents (A.R.) and (F.Q.) stated that one of the main challenges preventing their businesses from receiving grants was simply attributed to "fate". Although they had

applied in accordance with the required guidelines, they did not receive any grants to support their businesses.

What role do legislation and regulations play in supporting and developing licensed businesses?

Respondents unanimously agreed that regulations do not support small businesses. Respondent (A.R.) stated that current regulations favor imports over local production and offer no support or facilitation for local businesses. Instead, they complicate legal procedures by requiring a commercial registration, tax payments, a professional license, etc. – factors that hinder business sustainability and expansion.

What are the main challenges facing licensed businesses?

Respondents identified several challenges, including the absence of a clear list of required documents for licensing, the business not receiving any support unless it is licensed, and the high cost of obtaining certificates from the Food and Drug Administration, where each product category requires a licensing fee of JOD 40. Respondent (M.J.) highlighted the high licensing fees and lengthy processing times, describing it as "procrastination". Respondent (Kh.Sh.) added that obtaining a home-based business license is a prerequisite for licensing, which becomes problematic if the business owner is a tenant. Respondent (H.M.) indicated that some professions are restricted for Syrians, that government procedures are highly complex, and that some products require an approval from the relevant authorities.

What solutions have been implemented to create a stable environment that supports the sustainability and success of these businesses?

Respondents emphasized the importance of technological advancement, which has introduced speed and convenience in many aspects that benefit small businesses and help sustain them in a stable environment. In this context, respondent (M.J.) stressed the need to establish an umbrella body or unit for business licensing. This was

supported by Ms. (L.S.), who proposed creating an electronic or governmental platform to facilitate access to all required licensing documents. Ms. (D.B.) emphasized the importance of having clear documentation to complete the licensing process easily and with minimal fees, a view supported by Ms. (M.S.), who highlighted the need for simplified legal procedures. She also stressed the importance of laws and legislation being supportive of businesses, especially for women.

What measures did businesses take to recover from the COVID-19 pandemic?

The COVID-19 pandemic had a more positive than negative impact on small businesses. Ms. (M.J.) indicated that her business expanded during the pandemic due to the use of digital marketing and the introduction of product delivery service. Ms. (M.S.) confirmed that the crisis contributed to product development, including the creation of new items such as jameed and butter, a view supported by Ms. (A.Z.). Ms. (L.S.) added that the pandemic gave her the opportunity to receive remote training and meet increased product demand caused by lockdowns.

What professional training do licensed businesses need to employ individuals with appropriate skills and competencies?

Employees seek to develop their skills in digital marketing and content management, including attractive product packaging, professional photography, label design, and effective social media engagement. They are also interested in enhancing their financial management skills through financial planning, cost and profit management, and setting pricing strategies that ensure financial sustainability. In addition, they aim to improve their communication and interpersonal skills, including building successful client relationships, negotiation and persuasion techniques, and delivering excellent customer service.

What is your business' competitive advantage?

The role of competitive advantage stands out in the success of craft-based businesses. Respondent (A.R.) stated that the secret to her business' distinction lies in offering retail products at wholesale prices while maintaining high quality, which led to increased demand for her products. Respondents (A.Z.), (M.J.), and (M.S.) also highlighted that product quality, innovative packaging methods, variety of sizes to meet community needs, fast delivery, and creative thinking (thinking outside the box) are all key factors that contributed to the success of their businesses. All 10 respondents confirmed that having a competitive advantage plays a crucial role in expanding and developing businesses.

Does marital status limit the success of the business?

Respondents affirmed that marital status does not affect the success of the business. Instead, other factors play a decisive role in its sustainability and success, such as the actual need for the business, its type, passion, and both financial and moral support. They also emphasized the importance of eliminating the stigma around certain jobs, noting that overcoming this barrier is a fundamental element in empowering business owners and ensuring the sustainability of their businesses.

What message would you like to share with women to encourage them to license their businesses?

Respondents unanimously agreed that licensing is a fundamental step to ensure the sustainability of businesses and avoid penalties. Ms. (M.S.) stressed that obtaining a license is a safe procedure to protect the business legally. Ms. (H.M.) indicated that overcoming challenges and obtaining licenses is the first step toward securing the business. Meanwhile, Ms. (D.R.) explained that licensing goes beyond the legal aspect, it is a starting point for development, accessing grants, and ensuring sustainability, emphasizing that the business owner is the key decision-maker and the one ultimately responsible for the business success.

Focus Group: Women working in the private sector:

Personal interviews were conducted with women working in the private sector, covering 10 establishments. The beauty sector accounted for 40%, while the commercial sector for shoe sales and clothing sales each included 2 establishments. Additionally, one respondent worked in the international organizations sector, and another in the commercial accessories sector.

What restricted professions do non-Jordanian workers face in the labour market?

Ms. (L.A.) explained that shop rental costs are extremely high and depend heavily on location, with prices varying from one area to another. She indicated that these high costs, along with the current economic conditions, have led to a decrease in the number of shops, with some closing or relocating to less expensive areas.

Ms. (R.T.) stated that the beauty sector has become self-sufficient, as many services have moved into homes, through either establishing home-based salons or offering services at customers' residences, resulting in a decline in traditional salon numbers.

To what extent are social protection standards applied in the work environment (employment contracts, health insurance, social security, and minimum wage)? What is the impact on workers?

Most respondents indicated that employers comply with some social protection standards, such as contracts, minimum wage, social security, and health insurance. However, many female workers do not claim their labour rights due to several reasons, including a comfortable work environment, proximity to home, urgent need for the job, or lack of a work permit.

Ms. (Y.J.) stated that high wages, imbalanced revenues and expenses, and intense competition drive female workers to accept their current conditions without claiming their rights. Ms. (R.T.) indicated that the minimum wage barely covers basic needs, a view supported by Ms. (R.J.).

As for the shoe sales sector, Ms. (S.F.) said she earns less than the minimum wage but continues working due to the comfortable work environment, a view supported by Ms. (A.S.).

Ms. (L.A.), who has been working at a salon for 11 years, mentioned that she has not received a written employment contract due to her lack of a work permit. She pointed out that most female workers are not covered by health insurance or social security.

What are the essential training required for the labour market?

Respondents emphasized the importance of obtaining a professional license to ensure legal protection for workers across sectors. They also stressed the need to employ graduates of the Vocational Training Corporation, as their practical experience equips them to perform their jobs efficiently, thereby enhancing service quality and business sustainability with greater professionalism.

What factors contribute to job stability?

Ms. (A.S.) indicated that the work environment is comfortable, the location is convenient due to its proximity to her residence, and that management provides appreciation, encouragement, and occasional incentives. This view was supported by many respondents, including Ms. (L.A.), (B.J.), (H.N.), and (R.J.).

Regarding continuity in employment, respondents affirmed they would remain in their jobs unless a change in residence or workplace relocation occurs. They added that employers only offer financial incentives for achieving specific tasks or on holidays and at the end of the year.

However, respondents expressed a lack of job security due to the absence of contracts that guarantee their rights.

As for work environment and gender interactions, respondents confirmed that there is no discrimination in the work environment, while noting that job roles differ between

men and women. Ms. (R.J.) explained that working hours are adjusted for both genders to suit their individual circumstances.

Do you have sufficient authority to make decisions required by your job? What is the extent of your granted authority?

Ms. (R.J.) explained that authority at work is limited, which may hinder certain aspects of performance. Meanwhile, Ms. (B.J.) said she assumes responsibility for managing operations in the employer's absence, reflecting her leadership role in ensuring business continuity.

Both Ms. (B.J.) and Ms. (R.J.) highlighted the importance of adhering to orders and instructions in the work environment, similar to what occurs in professional organizations, and emphasized that mutual respect and team spirit have a strong positive impact on motivating the employees, enhancing the work environment, and increasing the productivity.

Does the employer provide health insurance and social security for employees?

Respondents reported that most of them did not inquire about their enrollment in health insurance and social security, relying instead on their prior knowledge of how the private sector operates. Both Ms. (S.F.) and Ms. (R.J.) confirmed they had not asked their employers about their enrollment in health insurance and social security.

On the other hand, Ms. (L.A.) and Ms. (A.S.) indicated that they hold health certificates for refugees, reflecting particular employment conditions tied to their legal status.

Ms. (B.J.) explained that employers provide health insurance and social security only for male employees, due to the high cost of insuring female employees.

Have you or any of your colleagues been subjected to any form of violence? What type?

Respondents stated that they had heard of incidents of workplace violence and emphasized the need to reduce such cases through strict measures enforced by the Ministry of Labour. They also emphasized the importance of implementing employee-friendly policies that foster a safe environment and encourage employees to file complaints through the "Himaya" platform, which is dedicated to addressing such cases officially and effectively.

What procedures are followed if an employee is subjected to any form of violence in the workplace?

Respondents explained that complaints related to any issues in the workplace could be submitted through several channels, including directly at the labour office, via the "Himaya" platform on the Ministry of Labour's website, or through a lawyer in the governorate. These options allow employees to file their complaints officially and securely to safeguard their rights and ensure their protection.

What are the causes of job instability?

Respondents pointed out that the most prominent challenges in the work environment include low wages, work-related pressure, lack of transportation, and the absence of nurseries.

Ms. (R.J.) added that the lack of respect in the workplace is a major factor.

Ms. (L.A.) noted that psychological stress and physical fatigue are among the main factors that affect performance and job continuity. Ms. (S.F.) indicated that the long distance between home and workplace could also pose a significant challenge. Finally, Ms. (H.N.) highlighted that an uncomfortable attitude from the employer creates another challenge, affecting the relationship between employer and employee.

What should be provided in the private sector?

All respondents – without exception – agreed on the need for employment contracts to secure employees' rights. They also emphasized the importance of enrolling employees in health insurance and social security, considering them basic rights. They pointed out the necessity of complying with the minimum wage to ensure financial fairness.

They further stressed the importance of licensing home-based businesses to ensure the legality and protection of such work, along with the need for effective oversight to enforce these standards and create a safe and satisfactory work environment for all parties involved.

Do you have a job description? And how important is the job description to you?

Several respondents, including Ms. (A.S.), Ms. (L.A.), Ms. (B.J.), Ms. (R.J.), Ms. (H.A.), Ms. (H.N.), Ms. (R.T.), Ms. (A.S.), Ms. (A.N.), and Ms. (S.F.), stated that they do not have a job description, as no official document outlining their job descriptions was provided. Instead, they are expected to carry out any task requested by the employer or supervisors.

They unanimously agreed that having a job description is very important because it helps define the required duties precisely, contributes to better adherence thereto and execution thereof, improves performance, and ensures efficient workflow.

Have you been evaluated at work? Was your performance discussed during the evaluation? How important is performance discussion during the evaluation for you?

Respondents shared their experiences with job evaluations across different sectors:

- Ms. (A.S.) confirmed that no evaluation exists in her sector in general, noting that evaluations are mostly limited to large and well-known companies.
- Ms. (L.A.) and Ms. (B.J.) explained that the employer conducts no written evaluation, but customers evaluate performance. Based on such evaluation, the employer decides whether the employees continue or are dismissed.

- Ms. (R.J.) and Ms. (H.A.), both working in the commercial sector, confirmed that evaluations are not in place, but increased sales is considered a strong indicator of good performance.
- On the other hand, Ms. (A.S.), who works with international organizations, mentioned that regular evaluations are conducted every three or six months, which significantly influence annual raises. She added that the evaluation may be discussed with the line manager and that it is possible to raise objections if necessary.

Are transportation and nursery available in the workplace? Are they considered essential needs?

Most respondents indicated that transportation and nursery are not available in the majority of private sector establishments, with the exception of a very limited number of institutions, establishments, and factories that may offer such services. This reflects a lack of support directed toward employees in the private sector, which could affect their comfort and continuity in employment.

Focus Group: Women business owners seeking business development:

Respondents in the focus group run a wide variety of licensed businesses, including handicrafts, food production, cosmetics, and other sectors.

The number of workers involved in these businesses varies depending on the nature and needs of each business. Some women run their businesses independently or rely on part-time or full-time employment as needed. For example, small businesses such as woodburning or henna art do not require continuous labour, while other businesses – such as production kitchens and academies – offer part-time or full-time employment to multiple individuals.

Many of these workers are family members or from the local community and are paid fixed wages. The number of workers often increases based on growing demand for

products, whether due to increased sales of a specific product or the need to deliver products to different areas within and outside the governorate.

How is the business budget calculated?

Respondents explained that budgets are usually calculated flexibly based on monthly needs, such as purchasing raw materials or responding to increased product demand, and occasionally due to special occasions. The approach varies depending on the nature of each business: Ms. (A.J.) launched her business with a capital of JOD 200 and records expenses manually. Ms. (N.B.) launched her business with a capital of JOD 20 but will need essential equipment like an embroidery machine as the business grows. Ms. (A.Z.) launched her business with a capital of JOD 300 and determines the budget based on supply and demand. Ms. (A.M.) calculates her budget monthly, focusing on priorities and urgent needs for essential materials. Ms. (H.B.) launched her business with a capital of JOD 7,000, making budgeting more feasible after expansion and networking with specialized entities. Ms. (T.K.) launched her business with a capital of JOD 40, increasing her budget as demand grew. Ms. (A.Kh.) finds it difficult to define a precise budget and calculates it monthly due to the business' continuous development. Ms. (N.B.) also highlighted that fixed assets represent the most significant cost, while other material costs remain relatively modest…

Overall, flexibility and adaptability to changing demand and ongoing development are key factors that affects the calculation of budget in most small businesses.

What is the impact of budget on the sustainability and development of business and employing the necessary number of workers?

Respondents emphasized the importance of having contingency plans to ensure the sustainability of business during unexpected circumstances or crises. Ms. (A.M.) emphasized the need for a contingency plan such as savings to ensure the sustainability of business. Ms. (H.B.) explained that stigma around certain jobs prevalent in society

contributes to increased unemployment, which in turn affects the sustainability of business, highlighting the need for contingency plans. Ms. (N.B.) explained that some products, like embroidering on damaged or defective pieces and repurposing them, are considered non-essentials, making contingency plans necessary. Ms. (R.N.) pointed out that budgets fluctuate with changing prices, and advised capitalizing on low-price seasons to better control expenses. In the same context, Ms. (A.J.) emphasized that customers need products that are packaged in a certain or attractive way, which requires high amounts of money to cover packaging costs, necessitating contingency plans for designs and ideas that fit the budget while meeting customer expectations.

What are the essential needs for developing the businesses?

Respondents identified several challenges impeding business development and sustainability. Ms. (H.B.) emphasized the importance of offering diverse options to attract customers, such as new programs for different target groups (e.g. children). Ms. (N.B.) highlighted the need for networking with various entities and expanding operations to other governorates while offering affordable delivery services. Ms. (A.J.) noted issues like high raw material costs, lack of online marketing platforms, and expensive delivery fees that hinder expansion. Ms. (A.M.) reported a significant increase in raw material prices within the governorate, from JOD 4 to JOD 21, calling for establishing specific places where materials can be purchased at affordable prices. Ms. (R.N.) and Ms. (A.N.) emphasized that the high cost of delivery services, the loss of some orders due to long distances, and traders' exploitation through raising raw material prices collectively pose an additional burden on businesses. Ms. (A.J.) added that local communities often lack trust in local products due to their high prices, suggesting that offering gifts with products could help rebuild consumer trust. Ms. (H.B.) explained that buying raw materials online or accessing cheaper training programs weakens demand for local products. Finally, Ms. (A.M.) mentioned that poor distribution of resources and raw materials negatively affects business performance.

What solutions have been implemented to create a stable environment that supports the sustainability and success of these businesses?

Respondents emphasized the importance of building trust between business owners and customers as an essential solution for the development of businesses. Ms. (N.B.) emphasized the uniqueness of the product in each business and the need for a physical space to showcase all home-based craft products at an affordable cost. Ms. (A.M.) added that there is a need for a marketing incubator, networking opportunities for women, and the facilitation of purchasing and transportation by ensuring the regular provision of raw materials in each area. Ms. (R.N.) also emphasized the importance of developing the business through diverse and innovative products instead of repeating the same ones. Ms. (A.J.) pointed out the importance of distributing free samples to build consumer trust, either by conducting skin testing or asking questions to provide personalized advice based on customers' needs.

What role do legislation and regulations play in supporting and developing businesses?

Respondents highlighted the importance of having a reference authority that businesses can rely on, especially since they are part of the informal sector. They emphasized the need to follow the proper procedures for licensing businesses in order to protect all relevant parties. Respondents also pointed out certain practices used to circumvent laws and regulations. Ms. (S.Z.) stressed the need for a reference authority to inspect products and ensure their quality. Ms. (N.B.) noted that businesses carry inherent risks, which necessitates licensing to protect both business owners and customers. Ms. (A.M.) added that products should undergo health and public safety inspections to avoid legal liability.

What are the challenges hindering business development?

Ms. (A.Z.) pointed out that the licensing procedures are lengthy and time-consuming. She also noted that municipalities operate within limited hours, which often end before the required procedures can be completed. She emphasized the need for a single place to streamline the licensing process quickly and easily. In addition, she mentioned that licensing fees are high, a view supported by Ms. (A.M.).

What is your vision for expanding / developing your business?

Respondents indicated that licensing businesses provides legal protection and allows them to obtain support from lending institutions. Ms. (A.M.) stated that licensed businesses are eligible for support from organizations, which makes marketing efforts easier and enables obtaining grants from donors without the need for a commercial registration. However, respondents also acknowledged that licensing could sometimes have negative consequences, such as the suspension of monthly salary and a lack of understanding of how to complete the licensing process.

What the impact is of licensed vs. unlicensed businesses on business development?

Respondents noted that licensed businesses benefit from more facilitation, even without a commercial registration, which provides legal protection and assurance to supporting entities. They explained that the Women's Fund relies on commercial registration and a guarantor to provide financial support. Thus, licensing is considered a critical step in leading businesses toward recovery.

What are the most important vocational trainings women need to develop their businesses?

Respondents unanimously agreed on the importance of training in several areas, including legal awareness of all procedures, cybercrime law, and networking facilitation with organizations. Ms. (N.M.) added that training in financial management is especially important. Ms. (A.Z.) emphasized the need for courses to enhance marketing skills, both traditional and digital. Moreover, several respondents (H.B.,

S.Z., A.M., Kh.A., A.Kh., and A.Z.) emphasized the importance of offering fully funded courses for the local community. These should cover areas such as time management, professional product photography, artificial intelligence, and business management.

How competitive advantage is related to business development?

Ms. (A.M.) emphasized the importance of unique designs at the regional level, while Ms. (N.B.) emphasized the value of high quality recycling. Ms. (H.B.) highlighted the need to embrace trainees and provide them with everything they need to ensure their success. Ms. (T.K.) pointed to the importance of incorporating traditional elements into products.

Ms. (A.J.) emphasized the need for continuously introducing new product blends, along with attractive and distinctive packaging. Other respondents added that advertising and offering complete product packages make the products more appealing and enhance their marketability.

What message would you like to share with women to encourage them to start developing their businesses?

Ms. (A.Kh.): Consistency and talent are the foundation of success.

Ms. (Kh.A.): Self-sufficiency and the crucial role of women in supporting their families.

Ms. (T.K.): Obstacles are a motivation for development.

Ms. (A.M.): Passion and perseverance “Do what you love so you’ll love what you do.”

Other motivational messages included: “I can”, “I’m up to the task”, “I am strong”, “I deserve to grow, regardless of age”…

Focus Group: Graduates and trainees of the Vocational Training Corporation:

What are the main specializations that trainees have enrolled in at the Vocational Training Corporation?

Respondents have enrolled in several training programs in various fields. (N.M., A.Sh., S.H., R.M., and Q.Kh.) enrolled in childcare training, while (H.D., B.D., T.M., and S.D.) enrolled in a data entry course. (R.M., M.Q., and A.T.) enrolled in a robotics trainers' course, while (A.M., H.A., and N.A.) enrolled in a sewing course.

What motivated you, as young women, to enroll in the vocational training courses?

Respondents indicated that their motivations were diverse. Some sought to make use of their time, others aimed to enrich their fields of study and develop their skills, while some were driven by passion for specific areas, such as dealing with children. Some dedicated themselves to acquiring skills aligned with their specializations and businesses. (T.M.) stated that she could not complete her university studies, so she decided to make use of her time in something useful, which enabled her to gain field training through collaboration between the Vocational Training Corporation and Karak Municipality.

(R.M.), a graduate of network engineering, enhanced her specialization and developed her skills, which helped her obtain an international training certificate and qualify for various employment opportunities. (A.Sh.) indicated that her love and passion for working with children was the main reason she enrolled in the training and later established her own business.

(H.D.), a law graduate, indicated that the training helped her develop her skills to keep up with digital work in alignment with her specialization. (S.H.), a graduate of fine arts, explained that she benefited from the training by integrating art into nurseries, decorating them with suitable drawings.

(N.A.) confirmed that the training gave her the ability to repair and reuse items, and she found it a beneficial and enjoyable experience that she wants to continue. (A.M.) enrolled in the training to invest her time, develop her skills, and help her relatives. (Q.Kh.) stated that she enrolled in the training due to not completing her studies, the scarcity of nurseries in her area, her love for children, and her aspiration to launch her own business.

What are the benefits gained from vocational training courses?

Respondents pointed out that the Corporation's competitive advantage lies in targeting all segments of society while considering the specific needs of each group. It also enriches various specializations, builds capacities and skills within the local community, and keeps pace with labour market requirements. Regarding the impact of networking vocational training graduates with the private sector, respondents noted that this helps facilitate communication with institutions and organizations, opening doors to employment opportunities and specialized training courses.

It also supports launching businesses such as home-based nurseries by obtaining practice licenses and easing procedures. (A.M.) indicated that networking enabled her to work legally in workshops and sewing. (R.M.) emphasized that these opportunities allow access to multiple jobs.

(N.M.) indicated that networking with institutions such as the National Council for Family Affairs helps ease the process of establishing home-based nurseries.

What role does vocational training play in enhancing capabilities and skills?

(A.Sh.) indicated that she learned various methods and techniques for dealing with children by developing her communication skills. (H.A.) mentioned gaining knowledge in repairing and reusing items.

(S.D.) stated that the training helped break the stigma around certain jobs, and that the course fees were lower compared to other providers. (Q.Kh.) noted that she benefited

from the training by understanding children's behavior, how to deal with them, and how to manage time effectively.

What are the most important vocational trainings aligned with labour market needs?

Respondents emphasized that the most important trainings include life skills, artificial intelligence, computer skills, English language, cybersecurity, and the introduction of network and robotics operators. They also highlighted the importance of training in areas such as economic feasibility studies, financial management, and entrepreneurship. They recommended expanding training areas, such as progressing from assistant pastry chef to head pastry chef. These trainings are considered essential for competing in the labour market, where the Vocational Training Corporation graduates are given priority. Moreover, the Corporation's certification adds market value and enhances graduates' professional opportunities.

Is vocational training more suitable for males or females? Why?

Respondents indicated that training at the Vocational Training Corporation is available to both genders and is not limited to women. There are no distinctions or discrimination between them, providing equal opportunities for all to gain skills and qualify for the labour market.

Is a practicing certificate granted? What are the steps for obtaining the license? What is its impact on the labour market?

Ms. (M.Q.) stated that the procedures for obtaining a practicing certificate are very easy. The vocational training certificate issued by the Corporation is authenticated, and then a copy is made and smoothly replaced with the practicing certificate.

Do you find it important to establish private businesses that align with your vocational specializations? Why?

Ms. (T.Kh.) pointed out that launching a business requires licensing, a suitable location, financial liquidity, or networking with donor entities to support its establishment. She emphasized that grants should not be limited to existing businesses only. Respondents also highlighted a lack of knowledge regarding how to launch private businesses, prepare feasibility studies, and obtain commercial registrations.

Did the outputs or courses of the vocational training meet your prior expectations? To what extent?

All respondents mentioned that the training exceeded their expectations. Ms. (S.D.) added, "Whoever joins the Corporation will not leave until he has completed all the training courses," expressing her desire for a longer training duration.

Have new professional horizons and aspirations emerged for you after completing the vocational training courses?

Respondents indicated numerous benefits gained from the training, including:

- Ms. (A.Sh.): benefited from the training and follow-up, which helped her engage in other workshops.
- Ms. (S.H.): emphasized the importance of continuous training and joining further courses.
- Ms. (H.D.): reported self-development through other courses.
- Ms. (B.D.): personally benefited from the training courses.
- Ms. (N.M.): was able to develop her existing business and expand her social network.
- Ms. (Q.Kh.): gained family-level benefits and became qualified for the labour market.
- Ms. (R.M.): enhanced her skills, entered the labour market, and enrolled in new courses.

- Ms. (R.M.): overcame challenges, boosted self-confidence, benefited her community, and gained further experience.
- Ms. (M.Q.): developed and refined her training-related skills.
- Ms. (T.M.): highlighted the importance of continuous communication with trainers to improve skills, build confidence, and expand relationships.
- Ms. (A.T.): was able to discover herself.
- Ms. (A.M.): stressed the development of her passion and skills.
- Ms. (S.D.): benefited from deepening her specialization on a personal level.
- Ms. (H.A.): provided services to her local community and expanded her business through the training.
- Ms. (N.A.): specialized in sewing.
- Additionally, partnerships were established with telecommunications companies under the name of the Vocational Training Corporation.

Focus Group: community leaders and civil society institutions:

An interview was conducted with a group of leaders from local civil society institutions, represented by members of the Local Council of Karak Governorate, department heads within the Greater Karak Municipality, along with association presidents, staff from international organizations, and social activists. Among the respondents were: Mr. (A.D.), member of the Karak Governorate Council; Mr. (B.D.), from Karak Municipality; Ms. (S.T.), association president; Ms. (R.B.), volunteer; Ms. (A.M.), member of the Karak Municipal Council; Ms. (M.S.), social activist and member of the Karak Municipal Council; Ms. (H.Sh.), association president; Ms. (A.S.), association member and employee in organizations; Mr. (A.M.), association president; Mr. (A.B.), from Karak Municipality; Ms. (T.), social activist; and Mr. (Kh.F.), association president.

What do you know about the labour market in Karak Governorate?

Mr. (A.M.) indicated that the labour market suffers from a lack of opportunities due to the absence of investment and industry. However, women have accessed significant opportunities in the training and community work sector, representing 50% of the available opportunities. He added that women have proven their competence and excellence, often outperforming men due to their high commitment and sense of responsibility, whereas young men often seek permanent jobs. He emphasized the need to encourage investors and establish business relationships to provide more employment opportunities, ultimately benefiting families. Mr. (A.D.) noted that women represent half of society, and to ensure the success of any business, it is essential to diversify and customize businesses across the governorate's regions to avoid business closures and ensure sustainability, with the necessary support being provided. Ms. (S.T.) stressed the importance of providing spaces to showcase and market women's products, indicating the need to involve them in bazaars held within and outside the governorate. She added that some associations support such businesses and that the Municipality seeks to provide an incubator equipped with basic tools for showcasing products. Ms. (A.M.) supported allocating spaces for showcasing products and participating in bazaars, especially given the proximity of Karak Castle to the tourism area. Similarly, a respondent noted that the displacement of traders negatively affected the labour market and highlighted the importance of selecting a suitable location for showcasing products, such as the city market.

What role do legislation and regulations play in supporting, developing, and incentivizing licensed and unlicensed businesses?

Respondents indicated that licensed businesses enjoy more benefits compared to unlicensed ones, such as obtaining support from donors. In 2019, 150 businesses were licensed. Awareness and dialogue sessions were also held to explain licensing procedures and the benefits provided to licensed businesses, including a three-year tax

exemption, the option of voluntary social security enrollment, and additional support if the business proves sustainable.

Respondents also confirmed that some associations are active, establishing partnerships and organizing bazaars that are inaugurated by mayors, thus providing support for businesses hosted by the associations.

What mechanisms are used to target local women to encourage them to launch and license their own businesses?

Respondents pointed out that licensed businesses are provided with multiple benefits, most notably legal protection for both business owners and customers. Home-based businesses have lower costs compared to those outside the home, allowing for greater product innovation. Additionally, obtaining a license facilitates obtaining funding for the business and provides flexibility in operations and quicker entry into the labour market.

What are the key businesses that should be prioritized, supported, and provided with necessary funding to ensure their continuity and sustainability?

Respondents emphasized the importance of focusing on non-duplicated businesses in the region and striving for uniqueness in business ideas. They pointed out that home-based businesses offer greater flexibility, while also noting that the law specifies the types of home-based activities allowed when issuing licenses. They indicated that available business types include soap making, candle making, and production kitchens.

What role do civil society institutions and community leaders play in reducing unemployment and contributing to the employment of job seekers, particularly women?

Respondents highlighted the important role of civil society organizations in seeking support from donors by understanding the labour market and the community's needs, in addition to providing necessary training and empowering women. Mr. (A.M.) noted

that there is an overcrowding of associations in the governorate, with an estimated 252 associations, all of which lack specialization. He emphasized the need to focus on specialization in the training programs offered.

He added that all associations work to prepare job seekers and provide employment opportunities, stressing the importance of revisiting the licensing regulations to ensure the continuity of associations that have an active role in the community. Ms. (S.T.) highlighted the need to provide a suitable venue for associations to meet, exchange knowledge, and offer various services to women and the community at large. As for the role of the Governorate Council, a respondent mentioned that the law does not permit the Council to provide direct support to associations.

What vocational trainings are needed for licensed and unlicensed businesses to employ individuals with the appropriate skills and competences?

Mr. (A.D.) stressed the importance of digital marketing in business development. Mr. (Kh.F.) emphasized the need for specialized training based on market needs, such as training in professional clothing (uniforms). Mr. (A.M.) also pointed out the importance of capacity building in areas such as social communication, digital marketing, keeping up with new developments, refining personal skills, and social intelligence.

Ms. (T.) emphasized the necessity of legal literacy, especially for women owners of food-related businesses, in addition to digital marketing and savings skills. Respondents also noted the importance of awareness-raising sessions and the need to engage with the Vocational Training Corporation and the National Employment Program. They confirmed that vocational training is suitable for both males and females and should not be limited to one gender.

In your opinion, do vocational training courses align with the labour market?

Respondents affirmed that the courses offered are aligned with the labour market needs and help provide employment opportunities. Regarding the most essential training programs required for both males and females, Ms. (S.T.) emphasized the importance of vocational training, a view supported by Ms. (H.Sh.).

Ms. (A.M.) stressed the importance of digital marketing, while Ms. (T.) pointed to the need for training in fields such as mechanics and electrical works.

What are the incentive measures that encourage members of local communities to launch their own businesses?

Respondents emphasized the need for certain factors that support small businesses. Mr. (A.D.) pointed out the importance of suitable financing opportunities and long repayment periods. Mr. (B.D.) confirmed this point and highlighted the importance of donors to support businesses.

Ms. (S.T.) emphasized the importance of purchasing power as an influencing factor, while Ms. (R.B.) called for entities capable of building the capacities of entrepreneurs. Mr. (A.M.) emphasized the importance of stimulating investments that can revive the market and support small businesses.

What are the challenges or obstacles that prevent business owners from licensing their businesses?

Respondents identified some challenges facing local businesses. Ms. (M.S.) stated that complicated procedures are among the most prominent barriers, while Ms. (H.Sh.) mentioned the financial burden borne by business owners. Ms. (A.S.) highlighted the lack of electronic linkage between relevant entities, which complicates the process. Mr. (A.M.) noted that the suspension of payments by the Aid and Complementary Support Fund constitutes another dilemma. Mr. (A.B.) explained that the lack of awareness about the importance of licensing negatively affects workflow.

What factors help women maintain stability in private sector jobs?

Respondents referred to several essential requirements that should be met to support the work environment. Ms. (T.) emphasized the need to enforce the labour law to guarantee workers' rights. Mr. (Kh.F.) pointed out the importance of providing nurseries and transportation, which was agreed upon by all respondents. Mr. (B.D.) emphasized the need to provide a safe and appropriate work environment for everyone, as well as adequate sanitary facilities.

Mr. (A.M.) highlighted the importance of health insurance, social security, and maternity leave as part of the fundamental rights of workers.

In your opinion, is vocational training a competitive advantage in the labour market?

All respondents agreed that vocational training is an important competitive advantage in the labour market, as it enhances young people's ability to compete, especially those without intermediate academic qualifications.

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

All respondents agreed that vocational training is important and suitable for both genders, as the labour market accommodates both equally and offers opportunities for all.

In your opinion, what are the most important vocational training programs for males and females that the labour market needs?

Respondents unanimously agreed that the most important training programs include tourism marketing and hospitality, financial management, and technical training.

Focus Group: women who own unlicensed business:

How many workers are involved in the business?

A group of women who own local businesses that provide varying employment opportunities were mentioned. For instance, Ms. (D.Q.), who owns a dairy, ghee, and makdous production business, employs two individuals. Ms. (N.S.), who owns a business involving shemagh trimming and olive oil soap making, employs three individuals.

Ms. (N.S.), who owns an agricultural production project, employs three individuals. On the other hand, some businesses are individually managed without any employed workers, such as Ms. (L.H.), who owns a ceramics business, and Ms. (M.M.), who owns a decorative models business. The same applies to Ms. (D.M.), who owns a sculptural models business, and Ms. (S.S.), who owns a beauty business.

Ms. (A.Sh.), who owns a sewing and production kitchen business, employs two individuals. Ms. (H.M.), who owns a production kitchen business, manages it by herself without workers. Meanwhile, Ms. (Sh.T.), who owns customized event giveaways business, employs three individuals, with the potential to employ more based on demand. Ms. (F.S.), who owns a photography and garment-printing business, employs four individuals, also with the potential to employ more based on demand.

As for Ms. (R.A.), who owns a homemade pickles and olives business, she manages the business by herself. The same goes for Ms. (A.K.), who owns a home-based beauty business.

These businesses vary in size and the employment opportunities they offer, reflecting the diversity of the local sector and the women's motivation to be self-employed and create employment opportunities within their communities.

Does the business budget limit the employment of additional workers?

Ms. (M.M.), who owns a decorative models business, stated that work demand fluctuates depending on the season and product demand. She noted that having resources such as machinery facilitates production, thereby reducing the need for

additional workers. Ms. (A.Sh.), who owns a sewing and production kitchen business, explained that if capital were available, the business would require two workers; however, with limited capital, the number of workers depends on seasonal demand, which limits the number of workers. She also noted that businesses operating year-round typically require a larger workforce.

Ms. (L.H.), who owns a ceramics business, mentioned that if the business is based outside the home, it tends to attract more workers than home-based businesses. Furthermore, 9 out of 13 women stated that family members are considered part of the workforce and are accounted for in the business' budget to avoid awkwardness in handling compensation.

In conclusion, respondents pointed out that limited budgets present a significant obstacle to business development across all areas, restricting the ability to employ more workers and expand business operations.

What are the main objectives of establishing small businesses?

The main objectives of establishing small businesses include improving income sources, utilizing time effectively, serving the community, self-discovery and skill enhancement, achievement and productivity, reducing unemployment, expanding businesses and social networks, and attaining self-sufficiency.

Ms. (Sh.T.), who owns customized event giveaways business, stated that the objective of her business is to improve her income and serve the community by being a producer rather than just a consumer. Meanwhile, Ms. (H.M.), who owns a home-based production business, stated that the objective of her business is to empower women both financially and morally, fill spare time, improve social relationships, and break the monotony of daily life.

Ms. (A.Sh.), who owns a sewing and production kitchen business, emphasized that the objective of her business is to take on responsibility and work hard. Ms. (S.S.), who

owns a beauty business, mentioned that the business has granted her financial independence.

Ms. (R.A.), who owns a home-based production business, explained that establishing business helps in self-discovery, gaining experience, and developing creative thinking. Both Ms. (F.S.), who owns a photography and garment-printing business, and Ms. (N.S.), who owns a business involving shemagh trimming, emphasized that such businesses help in business expansion and building networks, while also boosting self-confidence and achieving success.

What motivating factors and measures encourage local community members to launch their own businesses?

Ms. (S.S.), who owns a beauty business, noted that financial support and the presence of donors in Karak Governorate are motivating factors for women to launch their own businesses. Ms. (Sh.T.), who owns customized event giveaways business, added that market demand for such products has made special occasions more distinctive than before.

Ms. (F.S.), who owns a photography and garment-printing business, emphasized that the presence of supportive entities like the Jordanian Women's Union provides assistance for businesses and creates opportunities for experience exchange among business owners. Ms. (N.S.), who owns a business involving shemagh trimming, pointed out that some of the products she offers have a unique value and appeal in Karak Governorate, such as traditional handicrafts and locally produced items like Karaki Jameed.

Ms. (R.A.), Ms. (H.M.), and Ms. (S.S.) all agreed with Ms. (N.S.), affirming that women have become more aware of their rights and responsibilities thanks to awareness sessions offered by civil society institutions such as the "Princess Basma Center". These efforts have helped reduce the stigma around certain jobs and

encouraged women to participate in the labour market by involving them in training and networking with organizations and associations that facilitate legal procedures, especially for women of Syrian nationality, contributing to cultural diversity and richness in these businesses.

What are the sources of funding?

Sources of funding varied among the women business owners, with methods ranging from grants offered by donors to partnerships among women and self-funding. Ms. (D.Q.) stated that her business is based on a partnership with another woman. Ms. (N.S.) received a grant from the Jordan River Foundation, while Ms. (N.S.) also obtained funding from the Karak Castle Center for Women's Empowerment in Home Farming. Ms. (S.S.) was funded by the Danish Council and Islamic Relief to develop her business.

The women emphasized the existence of multiple donors that fund businesses, such as JOHUD, the King Hussein Foundation, Plan International, and the DRC, all of which help enhance support opportunities for women-led small and medium businesses.

What are the reasons that prevented the licensing of businesses?

One of the major challenges faced by women business owners is the taxes imposed on such businesses. Ms. (L.H.), Ms. (N.S.), and Ms. (A.Sh.) pointed out that these businesses are often newly established and have limited income, in addition to being seasonal in nature.

Some businesses risk losing monthly salary or health insurance benefits if there is a commercial register and license for the business. This concern was echoed by Ms. (F.S.), Ms. (Sh.T.), and Ms. (N.S.).

On the other hand, Ms. (S.S.) highlighted her lack of knowledge regarding legal procedures related to individuals of Syrian nationality, indicating a lack of awareness of the laws and procedures for this group.

What are the conditions that must be met for businesses intended for licensing?

Ms. (F.S.) pointed out the necessity of having a lease contract and a house plan when establishing the business. Ms. (H.M.) added that the business must be operational, with payment of the due property taxes on the house, obtaining a health clearance certificate, and an approved certificate from the Food and Drug Administration, a view supported by Ms. (Sh.T.).

Regarding knowledge of the necessary conditions for business licensing, 2 out of 13 women indicated that they are aware of these conditions, while 11 women lacked knowledge of the required conditions.

Concerning the authorities involved in the licensing process, 5 out of 13 women showed awareness of the relevant authorities, including municipalities, the Chamber of Commerce and Industry, the Food and Drug Administration, and the Ministry of Environment. Meanwhile, 8 women were unaware of these authorities.

What role do legislation and regulations play in encouraging business owners to license their businesses?

Ms. (L.H.) indicated that the role of legislation is important to understand the rights and duties of the employer, the worker, as well as the customer, through awareness sessions. Ms. (S.S.) emphasized the necessity for the employer to be under a legal umbrella to guarantee the rights of workers in the informal sector, especially in case of occupational injuries.

In the same context, Ms. (R.A.) added that there must be a single facility to display and market products for the informal sector, which would contribute to improving the distribution and marketing of products.

What challenges do unlicensed businesses face?

Respondents agreed that licensing businesses could harm them due to several factors, such as cancellation of health insurance, suspension of monthly salary, and increased costs of some materials used in businesses, like the ceramic oven, adding a financial burden. They also pointed out that some customers might not have the ability to file complaints against business owners, reflecting the challenges they face if their businesses become licensed.

What effects did the COVID-19 pandemic have on unlicensed businesses?

Respondents indicated that the COVID-19 pandemic had a positive impact on some businesses, with increased activity and higher demand for production kitchens, online shopping, and delivery services.

Conversely, some businesses and establishments were negatively affected due to lockdowns resulting from the crisis, which directly affected workflow and led to the decline of some commercial activities.

What are the most important vocational trainings needed by licensed and unlicensed businesses to employ individuals with appropriate skills and competencies?

Civil society institutions target women business owners by providing a range of training courses that contribute to developing their skills and achieving success in their businesses. These training courses include: (1) psychological care training focusing on self-awareness, empowerment, and self-awareness management; (2) communication skills, essential for building strong relationships with customers and the community; (3) digital marketing, software design, and creating electronic portfolios; (4) financial management and business management to ensure the sustainability of small businesses.

These institutions also provide networking opportunities with organizations and donors such as Princess Basma Center for Development, affiliated with the Jordanian Hashemite Fund for Human Development, and the Jordanian Women's Union, which

offer financial support and moral guidance. Some electronic links published by civil society institutions on their websites are also available for accessing available resources.

What message would you like to share with women to encourage them to launch their businesses?

The messages from women small business owners include many values and positives that help motivate and support women in their professional journey. In her message, Ms. (F.S.) emphasized the importance of women asserting their identity by saying, "be yourself," highlighting the need for women to trust themselves and remain loyal to their identity.

Ms. (Sh.T.) emphasized "ambition and striving to achieve the goal," encouraging women to set their goals and work hard to achieve them. Ms. (H.M.) stressed "not to be discouraged and to continue," urging women to face challenges steadfastly and not give up.

Other messages converged around fundamental concepts such as self-reliance, financial independence, self-support, and fearlessness, with a focus on the importance of "self-confidence" to achieve success in businesses and move forward in life.

5.2 Interviews with Stakeholders / Karak:

Interview with the Professional Licenses Unit at Karak Municipality:

What are the main economic activities that provide employment opportunities in Karak Governorate?

An official at Karak Municipality indicated that traditional professions, such as supermarkets, restaurants, telecommunications shops, and mechanical professions, have not seen significant changes. However, there is a growing trend toward modern

professions such as electronic consulting and digital marketing, which in turn contribute to generating new and diverse employment opportunities.

What are the essential requirements for an inclusive labour market?

An official at Karak Municipality emphasized that current essential requirements include providing support from municipalities through the necessary infrastructure for shops, facilitating procedures in coordination with the Chamber of Commerce, and strengthening cooperation with the Labour Office to coordinate the status of expatriate workers. He also stressed the importance of coordination among government departments to simplify procedures and make matters easier for citizens.

To what extent do education outputs align with labour market requirements?

An official at Karak Municipality pointed to a clear gap between the labour market requirements and current educational outputs, stressing the need to shift towards technical and vocational education to bridge this gap and meet market demands more efficiently.

What job vacancies are restricted or open to non-Jordanian workers and those of other nationalities?

An official at Karak Municipality explained that the most in-demand sectors in the governorate include restaurants. He stressed the importance of overcoming the stigma around certain jobs, such as working as a shawarma chef or in preparing hummus and falafel. Among young people, there is a demand for mobile phone repair technicians.

He also noted that women are increasingly turning to home-based businesses, supported by specialized committees that determine the appropriate types of businesses, such as butter and ghee production, sewing and embroidery, and production kitchens. Licenses for these businesses are issued based on market needs, and licensing of individual businesses is supported to create additional employment opportunities.

What are the stagnant, oversaturated, and in-demand specializations or businesses in the labour market?

An official at Karak Municipality mentioned that organizations contribute to capacity building and training, as well as raising awareness about licensing procedures and associated benefits. He explained that some businesses, like butter and ghee production, have become oversaturated and do not require further expansion. This calls for focusing on new fields such as handicrafts, tax and accounting consultancy, and establishing nurseries. He stressed the need to develop the licensing system for home-based businesses and open the door for new ideas and businesses. He also added that Syrian women need security clearance and approval from the Chamber of Industry and Commerce to launch their own businesses.

To what extent do legislation and regulations help stimulate the labour market?

An official at Karak Municipality noted that the current law is outdated, dating back to 1988, and needs to be updated to keep pace with modern changes in the labour market. He emphasized the importance of including new professions within the licensing law and the need for continuous coordination with the Chamber of Industry and Commerce to meet the needs of various sectors and support emerging businesses.

What role do municipalities play in providing employment opportunities, reducing unemployment, and supporting job seekers – particularly women – in the labour market?

An official at Karak Municipality affirmed that the municipality's role is to facilitate procedures and help citizens obtain and complete the necessary licenses. He pointed out that home-based businesses are exempt from fees for the first three years and highlighted the importance of canceling the commercial registration when a business is closed. He also emphasized the municipality's role in networking with relevant entities and participating in bazaars to support business owners.

He clarified that the municipality is not responsible for business follow-up; this role is left to associations with which it networks, and which is responsible for monitoring and ensuring the continuity of the businesses.

What are the main reasons behind women's employee turnover?

An official at Karak Municipality indicated that some professions require fieldwork, which may not be suitable for most women, especially in areas such as field marketing, leading some women to withdraw from work. Additionally, low wages and the lack of social security enrollment are factors that negatively affect the continuity of women in these jobs.

What are the appropriate solutions to achieve economic recovery in the governorate?

An official at Karak Municipality responded that continuity is the key to achieving economic recovery, and that it is essential for a business to become known in the market and for the necessary effort to be exerted toward that goal.

What are the key incentive measures for the labour market?

An official at Karak Municipality highlighted the most important measures to focus on to achieve economic success, including: attracting investments, offering tax exemptions, providing facilitations, and coordinating with the Social Security Corporation.

What interventions are needed to shape career paths and help choose future jobs in the labour market?

An official at Karak Municipality stated that the Municipality plays no role in this area.

What are the most important training programs job seekers need to increase their competitiveness in the labour market?

An official at Karak Municipality responded that the most important training programs to focus on are skills development programs that help gain practical experience, in addition to learning time management, tactical thinking, and business management.

How do low wages, lack of nurseries, and lack of transportation affect women's employment?

Working on amending it to become non-compliance with the minimum…

An official at Karak Municipality pointed out that home-based professions save time and effort, reduce costs, allow greater room for innovation, and don't require additional expenses. In contrast, professions in the formal labour market require social security coverage, adherence to minimum wage laws, and formal written contracts.

What is the importance of home-based businesses for women?

An official at Karak Municipality stated that home-based businesses provide family care, legal protection, and income, without incurring substantial costs.

What are the requirements for licensing home-based businesses?

An official at Karak Municipality indicated that a professional license is required for the business, along with the submission of necessary documents and obtaining prior approvals, such as tax consultations and approval from the Food and Drug Administration for specialized businesses. He emphasized that the Municipality works to simplify procedures for citizens as much as possible.

He explained that the procedures vary depending on the situation. If the business is in a rented house, a lease contract certified by the homeowner must be provided. If the woman is married, she needs a Qoshan certificate, land registration certificate, site plan, and building permit for the owned house, as well as the homeowner's approval.

If the woman is single, she needs a land registration certificate and a photocopy of her guardian's ID to confirm the family's awareness of the business. He also emphasized

that these documents are verified through the electronic system, which enables cross-referencing data with other professions, confirming the house's license, and verifying land and property records. He added that home-based businesses are exempt from fees for the first three years. After that, an annual fee of JOD 35 applies, and a one-time commercial registration fee of JOD 15 is required.

Does the license allow for obtaining a bank loan?

An official at Karak Municipality indicated that the license does indeed allow for obtaining a bank loan, and that a social security number is required. He clarified that social security enrollment for home-based businesses is optional, as not all professions in the labour market require a commercial registration or social security enrollment. In the case of home-based businesses, the owner can choose whether or not to enroll in social security.

Is vocational institute training considered a competitive advantage in the labour market?

An official at Karak Municipality responded, "Yes."

Is vocational training more suitable for females or males? Why?

An official at Karak Municipality stated that it is equally suitable for both genders.

Do vocational training courses align with the labour market?

An official at Karak Municipality responded that the courses are indeed aligned with the labour market.

What are the proposed training programs needed to improve vocational training for both genders in line with labour market needs?

An official at Karak Municipality stated that continuous training and developmental courses are necessary in fields such as hybrid vehicle maintenance, carpentry, and air conditioning and refrigeration, in order to obtain a practicing certificate.

He also added that ongoing work and the provision of technical and logistical support by the Municipality are essential factors to ensure the success and development of these businesses.

Interview with the Karak Chamber of Commerce:

What are the main economic activities that offer employment opportunities in the governorate?

An official at the Karak Chamber of Commerce indicated the presence of public sectors operated by the State, alongside private sectors such as home-based businesses that offer opportunities for women. He emphasized the importance of women staying up to date with market developments and maintaining constant awareness of market dynamics. He explained that women should enhance their businesses by creating social media pages, joining active associations, and focusing on handicrafts such as pottery, which is among the most successful sectors in any governorate, as it showcases and produces local heritage.

He added that handicrafts attract tourists, especially local products like car bodywork. He also highlighted the role of companies operating in the governorate in reducing unemployment. For example, Al-Jamal Company used to employ 3,000 experienced women and plans to reintegrate them in the future. Additionally, he mentioned that just a week ago, interviews were held for 250 job vacancies at the Chamber, in cooperation with the Karak Labour Office, Al-Jadida Factory, Al-Hamayda, and Mu'ab.

What are the essential requirements for an inclusive labour market?

An official at the Karak Chamber of Commerce stressed the importance of keeping pace with the current digitalization. The market needs professional trades and skilled workforce. He also emphasized that restaurants and sweet shops should be owned and managed by local women, as this supports the local economy and creates employment

opportunities for women, empowering their role in society and encouraging innovation and development in this sector.

What are the restricted and open job vacancies for Jordanian workers and those of other nationalities?

An official at the Karak Chamber of Commerce explained that men's barber shops are a profession that Jordanians should benefit from, as it is one of the key income-generating fields in the labour market. He clarified that this profession is restricted to Jordanians only and that the employment of expatriate workers in this sector is prohibited, in an effort to provide employment opportunities for Jordanians and enhance local workforce participation.

To what extent do legislation and regulations contribute to stimulating the labour market?

An official at the Karak Chamber of Commerce stated that the commercial market was affected by 70% during the COVID-19 pandemic. He noted that support was provided to traders and professionals affected by the pandemic through media channels, and some entities in the capital were exempted from certain burdens. However, he pointed out that the support did not cover all areas, particularly the outskirts, despite communication with the relevant authorities. He emphasized that the support was targeted to specific entities in the capital and did not include everyone.

What are the appropriate solutions for achieving economic recovery?

An official at the Karak Chamber of Commerce pointed out that the Jordanian citizen is the foundation for stimulating commercial activity, and that the strength of the market is linked to income levels. He explained that consumer activity largely depends on increasing citizens' income, noting that loans with very high interest rates do not help traders stay afloat without incentives and facilitations.

He stressed that this issue is particularly relevant in southern governorates and outskirts, where people rely on end-of-month salaries and lack daily income. He added that Jordanian employees have not seen any income increase for nearly 15 years, which has led to market inflation and a decline in business activity. This commercial slowdown has severely affected retail shops, as traders now face financial challenges they were not accustomed to – challenges directly tied to overall commercial activity.

What is your role in reducing unemployment and employing job seekers, especially women?

An official at the Karak Chamber of Commerce affirmed that the Chamber of Commerce serves as an "umbrella" for the commercial sector and should play a role in stimulating and supporting it. He explained that the challenges facing the commercial sector exceed the Chamber's ability to solve, and perhaps even the State's ability to address.

He emphasized that the Chamber aims to be a collective voice for traders by advocating for their rights and preventing overreach, such as the imposition of new taxes. He added that the goal is to amplify the voice of traders and work alongside them to provide the necessary support in facing the challenges they encounter.

How can students / young people shape their career path and choose their future profession? What are the most effective ways to encourage students to pursue vocational education?

He stated that our children in schools and universities should move toward vocational fields, as the market requires vocational and technical skills. He explained that the academic field has become oversaturated, while there is a great need for vocational and technical training.

He added that parents, the Ministry of Education, and local community institutions must guide young people in this direction and motivate them to choose vocational

paths. He emphasized that after completing vocational training, employment opportunities should be made available, with the market being reserved for Jordanians.

What are the most important skills and trainings needed by job seekers to increase their competitiveness?

He stressed that "today, any young man or woman must stand out in any study or job and be equipped with a profession to be accepted in any job." Among the most important qualifications are training courses, practical experience, and proficiency in the English language.

To what extent is there alignment between education outputs and labour market requirements?

There is a clear gap between education outputs and labour market requirements, as most of our universities and educational institutes – except for a few – focus solely on theoretical study, with little emphasis on practical training and application. This leaves students insufficiently prepared to enter the labour market. Therefore, young people should be encouraged to work in the private sector instead of focusing only on administrative roles in the public sector, as the nature of work in the private sector differs significantly.

Private-sector employers focus on profit in exchange for the time, effort, and money they invest, which means success in this sector requires practical skills and the ability to adapt to market changes.

What are the proposed solutions to reduce employee turnover, especially among women?

The private sector differs significantly from the public sector in many aspects. A factory owner who invests capital expects profits by the end of the year, even at the expense of long working hours. In contrast, public sector jobs are more regulated in terms of working hours and social rights.

It is important that factories in the private sector show more flexibility and consideration for human aspects, especially for women. A woman working in a factory may find it difficult to work long hours, especially if she is a mother with family responsibilities. Therefore, a safe and comfortable work environment must be provided to meet women's needs, including flexible working hours and support for families to ensure both job continuity and productivity.

What are the main reasons behind employee turnover, especially among women?

Employee turnover has become a common phenomenon in some institutions, particularly in the private education sector. In many private educational institutions, women workers are surprised to find that although they signed a contract for a salary of JOD 260, they receive only JOD 120 or 130. This wage discrepancy results from a misunderstanding between the school and the employees, where the institution expects the employee to receive the full salary stated in the contract, while she actually receives much less.

Of course, the blame falls on those who accept this situation. Despite efforts by the Private Education Workers Union to pressure institutions to adhere to the contracts and the agreed salaries, this system is not enforced in some factories in the governorate, where greater transparency and fairness in applying regulations and salaries are expected.

How can the work environment be made more suitable, especially for women?

The overall work environment plays a major role in the success of an institution and achieving high productivity. Ultimately, it depends on the employer. The more comfortable and safe the professional environment is, the more motivating and suitable it becomes for employees, resulting in better productivity.

When the employees feel comfortable and safe at work, they would be more capable of giving their best. Conversely, if the employees feels pressured or exhausted, this would negatively affect their performance and productivity.

Therefore, it is essential that employers understand that providing a supportive and comfortable work environment has a positive impact on productivity and profits, as the employees who feel appreciated and comfortable will give their full energy to help the institution succeed.

What are the key incentive measures for the labour market? Working on amending it

Supporting the commercial and industrial sectors, and encouraging the establishment of productive entrepreneurial businesses in the governorate, especially for women.

How do low wages, lack of nurseries, and lack of transportation affect women's employment?

The reasons mentioned in the question, such as the gap between contractual and actual wages, non-motivating work conditions, and the lack of a comfortable and safe work environment, would inevitably lead to increased employee turnover and lack of employee retention in certain institutions. When the employees feel unappreciated or face unsuitable working conditions, such as long working hours or a non-supportive environment, they are more likely to seek better opportunities. This leads to high resignation or job-switching rates, which affects the stability of the institution and increases the employee turnover. Accordingly, if these issues are not addressed, institutions will continue to suffer from a lack of employee continuity and reduced productivity.

In your opinion, is vocational training considered a competitive advantage in the labour market?

He answered, "Yes," it is an advantage, especially trainings related to sales skills.

Conclusion:

In general, the labour and commercial markets need greater support and attention from the State. The government should take the initiative in encouraging the commercial and industrial sectors by offering facilitations and support to citizens and traders. This includes improving working conditions and providing soft loans that help increase income and productivity. Moreover, successful experiences in some industrial estates, such as the Karak Industrial Estate, can serve as good models. The incentives provided to Prince Hussein City, including reduced electricity and water fees, may help attract more investments. Therefore, we call on the government, specifically the Jordan Industrial Estates Company and the Ministry of Planning, to reconsider the cost per square meter in industrial estates and to offer further incentives to encourage investors to settle in the outskirts, especially in areas like Karak, which require government support to achieve sustainable economic growth.

Interview with the Director of Labour:

What are the main economic activities that provide employment opportunities in the governorate?

As for investments in Karak Governorate, they are concentrated in specific sectors, most notably the garment and sewing sector. Three production branches in Karak employ approximately 2,000 to 2,500 female workers, with women constituting 95% of the workforce in this sector. In addition, there are manufacturing industries in the industrial estate, such as chalk, chocolate, and cheese factories, which offer employment opportunities for both males and females.

There are also major companies in the potash and bromine sectors that provide employment opportunities through contractor agreements with large companies, creating opportunities for youth with technical and vocational skills.

Furthermore, there are jobs in loading and unloading in malls and commercial institutions, as well as in the jewelry-making sector, which is considered one of the important economic activities in the governorate. Through vocational training and counseling sessions, we aim to raise awareness among women and encourage them to explore future careers that align with their interests and preferences, such as jewelry making, hospitality, and handicrafts. We use virtual reality headsets to showcase key available activities and potential future professions which may be suitable for them, helping expand their career prospects and enabling them to make informed decisions based on a clearer understanding of available market opportunities.

What are the restricted and open job vacancies for Jordanian workers and those of other nationalities?

In the vocational sector, all professions in the Jordanian labour market, such as mechanics and electrical works, men's barbering, loading and unloading, trade, and bakeries, are in demand for Jordanian workers. Vocational training centers play a significant role in equipping youth with the necessary skills for the labour market, thus opening up employment opportunities in these fields.

However, a major challenge remains in the construction sector, where expatriate labour dominates due to the reluctance of Jordanian workers to engage in this type of work, despite the fact that the National Company for Training and Employment provides training in relevant skills such as painting, tiling, and decoration.

While the labour market still requires these skills, many young people prefer to pursue other paths after graduation, such as joining the military or seeking opportunities in different sectors.

However, if we can identify specific sectors capable of absorbing Jordanian youth and offering them opportunities to excel and innovate, we can restrict these sectors for expatriate workers. Examples include mechanics, electrical, and blacksmithing works,

fields in which vocational training centers provide intensive training. The Ministry of Labour has already restricted these professions to Jordanian workers to enable them to benefit from these opportunities and develop their skills.

What are the essential requirements for an inclusive labour market?

Today's labour market requires several basic requirements, including quality education that provides individuals with essential knowledge and skills, along with advanced vocational training through specialized programs that help develop necessary capabilities. Technical and vocational skills have become crucial, especially in the use of modern technologies and digital skills to enhance productivity. In addition, effective communication skills, creativity and innovation, time management, and knowledge of labour laws and policies are basic requirements in today's labour market.

Many formerly demanded professions have disappeared, while artificial intelligence now plays a significant role in shaping the future of various industries. Today's labour market is highly competitive, and employers seek the best candidates – those who combine academic specialization with practical skills to help build a more effective and sustainable labour market. This, in turn, contributes to the development of the overall economic and social environment.

To what extent is there alignment between education outputs and labour market requirements?

As part of the government's recent reform carried out in schools, which includes academic and vocational paths, we, as a directorate, have invested in this effort by organizing career guidance sessions for school students, particularly for 8th and 9th graders, to raise their awareness of future professions and labour market demands. The objective of these sessions is to help students make their own career decisions by understanding their interests and preferences, thereby guiding them toward academic or vocational paths that align with their capabilities and future aspirations.

Is there coordination between the Ministry of Labour and the Ministry of Education regarding vocational education?

Yes, there has been strong cooperation over the past two years through the BTEC system. We work on raising students' awareness in this field, clarifying the differences between vocational and academic paths and the opportunities available in each.

Through this awareness, we help students understand how to obtain better employment opportunities in the future based on their career or academic choices. After receiving such information and guidance, students make their own decisions based on what suits their interests and preferences.

What role do legislation and regulations play in stimulating the labour market? Are there any incentive policies to support it?

Certainly. With regard to policies at the Ministry of Labour, the work environment can be further enhanced to become more suitable for women and youth. Financial incentives, in particular, are among the most effective means of increasing productivity. In our workshops and meetings with employers, we emphasize the importance of providing financial rewards, bonuses, and performance-based incentives to employees who demonstrate outstanding achievements. Additionally, we advise employers to create safe and comfortable work environments and to establish clear policies for protecting women and ensuring their safety in the workplace.

The Ministry of Labour also provides psychological support programs for women working in factories and work sites, in addition to organizing skills development and lifelong learning workshops. We always encourage employees to develop their skills and pursue lifelong education to improve their chances of career advancement.

One of the most important policies recently launched by the Ministry of Labour is the requirement for employers to establish workplace nurseries. Institutions are required

to provide nurseries for children under the age of four years if the number of employees exceeds 15.

Moreover, the adoption of flexible working hours helps employees maintain a balance between their professional and personal lives. While this system is successfully applied in certain sectors, other sectors, especially those relying on handwork, still require fixed daily working hours.

What is your role in reducing unemployment and employing job seekers, especially women?

The role of the Labour Directorate is to connect job seekers with available employment opportunities in the private sector, regulate work permits, and attract the necessary workers while preserving local Jordanian workers. The Directorate also focuses on enforcing the Labour Law, including inspecting workplaces to ensure that nurseries are available. These efforts help reduce employee turnover. For instance, institutions that do not comply with nursery requirements are visited by inspection teams and advised to establish internal nurseries.

If internal nurseries are not feasible, institutions are required to establish and fund external nurseries, according to the established salary scale. Failure to comply results in penalties. Such policies help create a more supportive work environment, particularly for women, which enhances workforce stability and reduces employee turnover.

What are the key industries or investments that have helped reduce unemployment and provided jobs for the people of Karak, especially women?

The existing investments in Karak are highly significant, as they provide jobs for large numbers of unemployed individuals and help address the issue of unemployment in the governorate. Thus, we hope to attract new investments in the future. For example, a new factory will soon be established in the Qura Omar Industrial Estate, expected to

employ between 200 and 250 workers, thus providing additional employment opportunities for local residents.

We should also highlight the Ministry of Labour's role in supporting such businesses through the National Employment Program, which helps cover wage costs and reduce the financial burden on employers, thereby encouraging them to employ more local workers and ensuring the sustainability of these investments.

What are the main reasons behind employee turnover, especially among women?

Key factors affecting employee retention include long distance and lack of transportation, as distant workplaces increase travel costs and time, discouraging some individuals from accepting jobs or causing fatigue for those who do. Additionally, long working hours lead to employee exhaustion and lower productivity, negatively affecting both physical and mental health and reducing time for rest or family interaction. The absence of nurseries in the workplace poses a significant challenge for working women, making it difficult to balance work and childcare responsibilities, which often affects their ability to remain in work.

Finally, non-compliance with the Labour Law, which regulates the relationship between the employer and the employee, leads to issues such as delayed wages or poor working conditions. These factors collectively contribute to an unstable work environment and increase employee turnover, ultimately undermining productivity and sustainable success.

What are the proposed solutions to reduce employee turnover, especially among women?

Overcoming transportation challenges is of great importance for improving employment stability and increasing productivity. Therefore, the Ministry of Labour established production branches in specific locations targeting the largest possible

number of unemployed individuals. This contributes to reducing the distances that workers have to travel to reach their workplaces.

Additionally, implementing a flexible working hour system helps employees achieve a balance between their professional and personal lives. While this flexible system is successfully applied in certain sectors, other sectors, especially those relying on handwork, still require fixed daily working hours.

Regarding women workers, the Ministry of Labour supports them by establishing nurseries within workplaces. If internal nurseries are not feasible, institutions are required to establish and fund external nurseries, according to the established salary scale. Failure to comply results in penalties. This promotes employee stability and well-being and reduces employee turnover.

What are the appropriate solutions to achieve economic recovery?

The Director of Labour indicated that attracting more investments requires focusing on capital expenditures and providing incentives and tax facilities to attract investors. He also emphasized that the infrastructure in Karak needs improvement and development, as good and comfortable infrastructure plays a major role in attracting investments. When the infrastructure is adequate and efficient, investors would feel comfortable establishing new factories and establishments, contributing to the creation of more employment opportunities and helping to develop the local economy.

What is the importance of home-based businesses for women?

The topic of “The Future of Jobs and Business Management” was introduced as part of career guidance, as it is highly relevant for anyone seeking employment, whether a woman or a young man.

Through our meetings with many women, we discussed their businesses that they had launched, such as (handmade accessories, handicrafts, home-based kitchens, drawings, and thermal printing), all of which are businesses that require development and support.

We worked on connecting them with donors to support these businesses and transform them from unorganized to organized and licensed businesses, enabling them to obtain a commercial registration and benefit from support and grants.

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

He answered, "Yes," confirming that vocational training is suitable for both males and females, with no discrimination between them; everyone is capable of working in all fields.

He added that the Ministry of Labour offers inclusive programs that allow everyone to participate and benefit from them.

In your opinion, are vocational training courses aligned with labour market requirements?

He stated that during their visits to vocational training centers, they observed the professions being taught and found that the visited centers are completely aligned with the labour market.

A final message regarding the labour market situation in Karak Governorate:

The Director of Labour concluded by noting that the current labour market needs more investments, as existing investments are limited despite the presence of technical and academic competencies in various fields. Therefore, there is an urgent need for investments aimed at employing these competencies, in addition to the need to develop infrastructure to attract further investments.

He also stressed the importance of providing a free and easy environment for business owners who wish to launch their businesses. In another context, during our meetings with decentralized entities, we discussed businesses that could contribute to preparing, qualifying, and training more job seekers. We also continue our meetings with the

Local Council members to support training and skill development that can be offered to them.

Interview with the Director of Al-Hussein Bin Abdullah II Industrial Estate:

What are the main economic activities that provide employment opportunities in Karak Governorate?

Like other governorates, Karak has several key economic sectors that employ a large number of workers. These include the service sector, represented by universities, schools, and medical centers, as well as the agricultural sector, particularly in Al-Aghwar al-Janubi, which is considered the country's food basket. Most employment in this sector is seasonal, tied to specific periods of the year.

Meanwhile, the commercial and industrial sectors are among the most prominent sectors that employ the largest number of workers, especially garment factories that rely heavily on handwork throughout all production stages (cutting, sewing, and packaging), which requires a large number of workers.

What are the key needs of the labour market?

He emphasized the importance of aligning education outputs with labour market, highlighting the need to develop relevant skills. He also stressed the significance of establishing partnerships between educational and industrial institutions to meet market demands and enhance employment opportunities for citizens.

Is there a gap between educational outputs and labour market requirements?

An official answered, "Yes," stating that a clear gap exists. He pointed out that many students continue to pursue oversaturated specializations. He emphasized that this gap necessitates keeping pace with developments and employer requirements to ensure effective responses to market needs.

What are the oversaturated and restricted specializations?

An official mentioned that humanities specializations such as accounting, business administration, and administrative systems are oversaturated. On the other hand, mandatory training and education programs in fields like medicine, nursing, technology, and technical professions continue to be in high demand in the labour market.

What role do legislation and regulations play in stimulating investors?

He explained that there are incentives for investors aimed at reducing unemployment in the governorate. The public sector provides 7,000 to 10,000 employment opportunities in fields like education and healthcare. However, the private sector plays the larger role in creating employment opportunities and reducing poverty and unemployment. Laws offer incentives to investors, such as financial support for employing a certain number of employees.

He also pointed out that there are challenges, including the fact that remote work has not yet been adopted in industrial jobs, as most of them rely on direct, hands-on labour. In contrast, remote work has been introduced for administrative jobs, where it is more suitable, alongside the implementation of flexible work arrangements.

He also addressed bureaucratic complexities in company registration and related procedures, though the government has responded to investor concerns by issuing decisions that encourage investments in industrial estates, even though investment opportunities remain somewhat slow.

New incentives have been introduced, such as partial exemptions from electricity and water bills for ten years, and increased wage contributions for a period ranging between three to five years, as a form of facilitation to attract investments.

What role do the industrial estates play in reducing unemployment and employing job seekers?

He stated that industrial estates contribute to reducing unemployment thanks to the incentives provided to attract investors. Companies that employ local workers in the governorate receive government support, with the government covering part of the monthly salary and social security. Specifically, JOD 180 is paid per Jordanian worker for three years, with the possibility of extending this period to five years.

Additional incentives are also available for investors who want an exemption from electricity and water bills for ten years, provided that they employ 150 local workers, 70% of whom must be from the governorate. Energy cost subsidies are a major challenge for investors, and the government provides them, leading to boosting employment and productivity.

What are the reasons behind employee turnover in industrial estates?

An official noted that employee turnover is common across all sectors, but it is particularly high in industrial estates due to several factors: first: lack of career advancement opportunities; second: absence of a supportive work environment; third: low wages despite the availability of transportation; fourth: lack of nurseries within workplace, especially since most female workers are unmarried, and their numbers are insufficient to justify establishing a nursery.

He added that working hours are within legal limits, and when they exceed these limits, workers receive overtime compensation. He also confirmed that the work environment is safe for everyone, and an occupational health supervisor is available to ensure worker safety.

What are the measures being taken to achieve local economic recovery?

An official highlighted that the most important driver of economic recovery is strengthening local investment, as the private sector creates employment opportunities,

while the public sector suffers from disguised unemployment. To achieve this, it is essential to provide incentives to investors and support national industries to reduce reliance on imports, to improve the quality of human resources in technical and vocational fields, and to support specializations that are currently experiencing shortages or stagnation.

He also emphasized the importance of grants from relevant authorities to promote these specializations and the need to enhance international trade with most countries through the execution of signed agreements, contributing to economic growth and the creation of new employment opportunities.

Is there an overlap between career pathways and industrial estates?

An official stated that there is an overlap between vocational training and industrial estates, with the primary role being to guide parents via social media, focus on the most in-demand specializations, identify students' interests and guide them in collaboration with schools.

He mentioned the provision of training programs and volunteer opportunities in the vocational sector to help youth develop their personalities. He also highlighted a partnership between industrial estates, the Vocational Training Corporation, and the Ministry of Education to present the advantages of vocational opportunities to students and encourage them to pursue vocational education. He emphasized that academic certificates must be complemented with life skills to ensure comprehensive student development.

What are the most important vocational trainings for job seekers?

An official pointed out that the key trainings include: technical skills, language proficiency, digital skills and artificial intelligence, hands-on training, and soft skills.

He also mentioned that many companies prefer employing unmarried women due to fewer responsibilities, such as maternity leave, and the absence of nurseries within the

workplace, despite previous plans to establish one. The idea was ultimately shelved due to the insufficient number of female employees.

He further discussed the partnership between industrial estates and home-based businesses in the garment sector, where collaboration with a private company has supported flexible home-based work by offering financial support and flexible working hours – a practical and empowering step for women. He emphasized that while having work experience is ideal, on-the-job training is provided when the workers lack experience to ensure they are properly qualified.

Are the training programs provided by the Vocational Training Corporation more suitable for males or females?

An official explained that some training programs are more suitable for females – such as sewing – while others, like welding and HVAC maintenance, are better suited to males. He noted that appropriate specializations are determined based on the needs and skills of each group, taking into account the required orientations and skills.

Do the training programs provided by the Vocational Training Corporation align with labour market requirements?

An official confirmed that the training programs provided by the Vocational Training Corporation are well-aligned with labour market requirements. He indicated the Corporation's flexibility and collaboration with factories in industrial estates, stating that customized training programs are offered to factories upon request to match their needs and market requirements.

Interview with the Women's Empowerment Unit of Greater Karak Municipality:

What are the activities that provide employment opportunities for youth in Karak Governorate?

An official at Karak Municipality indicated that several activities in Karak Governorate provide employment opportunities, such as tourism, but they need support for development. He also mentioned that the agricultural sector, food industries, handicrafts, as well as education and health services all provide employment opportunities, although they are still relatively weak in the governorate.

What are the essential requirements for an inclusive labour market?

He pointed out that the most important current needs are enhancing digital technological skills to access a larger number of services in less time and at a lower cost. He added that it is necessary to provide training opportunities for youth to increase their competitiveness, improve transportation and facilitate mobility for workers, and emphasized the importance of supporting policies aimed at empowering women through training to enable them to participate in the labour market and society.

To what extent do educational outputs align with labour market requirements?

An official at Karak Municipality stated that there is a significant gap between educational outputs and labour market requirements, especially in the past ten years. He explained that there are large numbers of graduates in specializations that may not match market needs, in addition to the rapid developments in various sectors.

He pointed out that the traditional perspective encouraging the study of certain specializations contributes to widening this gap continuously.

What are the oversaturated and available job vacancies for Jordanian workers and those of other nationalities?

An official at Karak Municipality stated that employment opportunities in general – especially in Karak Governorate – are limited. Most available opportunities come from the public sector, such as education, health, and municipalities, which are the most common types of jobs. The private sector, on the other hand, is very limited in the governorate, with opportunities confined mostly to community-based organizations

and institutions. He added that for women of other nationalities, opportunities are increasing in the fields of handicrafts, mechanics, and industry.

What are the stagnant, oversaturated, and in-demand specializations in the labour market?

An official at Karak Municipality noted that most current specializations are stagnant, and there is a need to shift toward modern specializations such as programming and digital marketing, as well as toward modern vocational skills in specializations like electricity and carpentry, using advanced techniques that keep pace with labour market developments.

What role do legislation and regulations play in stimulating the labour market?

An official at Karak Municipality stated that he has limited knowledge of legislation but believes it plays a positive role in setting a legal framework for work and defining the rights of both workers and employers. He explained that some laws offer facilities for small businesses. However, he confirmed that while laws are generally positive, obstacles remain due to their failure to keep up with technological developments and new circumstances, and a lack of flexibility in some legislations.

What role do municipalities play in providing employment opportunities for youth, reducing unemployment, and employing job seekers, especially women?

He indicated that despite the lack of sufficient financial resources, the municipal units work on networking with various entities, such as partnerships with the Business Development Center, to provide training for women and support them in accessing funding for their businesses.

Training courses have also been offered to women to help them access electronic platforms such as the National Training Platform, learn how to update their CVs, and raise awareness about how to obtain business management and marketing funding, in addition to providing essential skills.

He added that there is ongoing follow-up for women's businesses, including facilitating licenses for home-based businesses through a grace period until the businesses become productively viable.

What are the proposed solutions to reduce employee turnover, especially among women?

He indicated that the main reasons for employee turnover include low wages, limited accessibility to workplaces due to high transportation costs – often leading to job abandonment – along with the lack of nurseries, insufficient family support, and poor work environments.

He stressed the importance of increasing the minimum wage, providing transportation either directly by employers or through affordable means, and promoting remote work through the use of technology. Additionally, establishing nurseries in workplaces was highlighted as a key factor in empowering women and encouraging them to remain in the workforce.

What are the appropriate solutions to achieve economic recovery in Karak Governorate?

He highlighted several key points, emphasizing the importance of encouraging entrepreneurship and digitalization, as well as investing in technology and digitizing infrastructure to save time and effort. He also noted the potential of properly investing in and promoting tourism to create employment opportunities and attract investments to the governorate.

Strengthening partnerships between the public and private sectors was also emphasized as essential for achieving sustainable development.

What are the incentive measures for the labour market?

He identified the following key measures: 1) Encouraging companies to employ women and youth by offering tax exemptions and wage subsidies. Networking and employment are provided for a period of one year, with wages paid for three months by the business center and the remainder paid by the employer. 2) Promoting both local and foreign investment through tax relief, improved working environment, and flexible working hours. 3) Launching training and qualification programs, along with reinforcing partnerships between the public and private sectors.

What types of interventions encourage young people to plan career paths and choose future jobs?

He pointed to several essential points, including the importance of consulting with specialists to help individuals identify career fields aligned with their interests.

He also emphasized visiting national platforms such as the National Employment Platform to broaden young people's understanding of available jobs and training opportunities. Additionally, he recommended exploring different fields through volunteering in summer clubs and continuously monitoring labour market trends. He also emphasized the importance of developing essential skills such as communication, time management, teamwork, and volunteerism.

What are the essential skills and training programs job seekers need to become more competitive in the labour market?

He identified the following as key training programs for job seekers: 1) technical skills such as digital marketing and business management; 2) soft skills including communication, negotiation, and presentation; 3) time management and teamwork; 4) life skills that help individuals adapt to different work environments.

How do low wages, lack of nurseries, and lack of transportation affect women's job retention?

He explained that major challenges facing women in the labour market include high costs – especially for nurseries – and the extended time spent outside the home during working hours. He added that wages are often not commensurate with the time and effort invested, contributing to increased challenges and prompting many women to leave their jobs.

How can the work environment be improved to be more suitable for employees, especially women?

He emphasized the importance of having nurseries in workplaces, offering flexible hours and remote work options, improving wages, and providing transportation.

What is the importance of home-based businesses for women?

He noted that home-based businesses offer an effective solution for women given the limited availability of jobs. These businesses enable women to become self-reliant and economically empowered. Moreover, such businesses help women support their families and achieve financial independence, thereby enhancing their social and economic status.

What are the necessary requirements for small businesses?

He stated that municipal collaboration with women business owners must operate within defined parameters. He outlined the key requirements as follows: 1) a suitable work environment appropriate for the nature of the business; and 2) obtaining municipal licenses for the business in accordance with the required specifications.

In your opinion, are training programs provided by the Vocational Training Corporation a competitive advantage in the labour market?

He answered, “Yes, absolutely.” He added that such programs equip individuals with skills and experience that translate into a competitive advantage in the labour market.

In your opinion, are the training programs provided by the Vocational Training Corporation more suitable for males or females?

He explained that both males and females need training and employment opportunities. He indicated that some training programs might be better suited to males because of their difficulty, while others are better suited to females.

Do vocational training courses align with labour market requirements?

He stated that there is a reasonable degree of alignment between training courses and specializations, but the Corporation must remain flexible and keep pace with new market trends. He stressed the importance of developing training and moving beyond traditional content to meet the labour market requirements.

What are the key training programs provided by the Vocational Training Corporation that males and females need in the labour market?

He pointed out that based on a survey conducted to identify the key training programs needed by the community, it was concluded that the top training needs are: 1) entrepreneurship and business management; 2) handicrafts. He also underscored the value of life skills and digital marketing for young people, and added three important points: 1) strengthening partnerships between public and private sectors; 2) empowering all segments of society; 3) continuous coordination to avoid duplication of activities and ensure complementarity across sectors.

Interview with the United Nations High Commissioner for Refugees (UNHCR) / Livelihoods Program:

What sectors provide employment opportunities for youth in Karak Governorate?

An official at the UNHCR Livelihoods noted that Karak Governorate offers limited employment opportunities across all nationalities – both for women and men – due to a lack of factories, restaurants, hotels, and cafes in the governorate.

Consequently, available opportunities are few, and most employers rely solely on their current employees. The official emphasized that the shortage of employment opportunities in Karak has led to a stronger focus on handwork and home-based work for women, rather than government employment, due to the limited presence of the private sector in the governorate.

What are the key labour market needs for both males and females?

An official at the UNHCR Livelihoods indicated that the key labour market needs in Karak governorate include: 1) attracting investments in tourism and heritage, organizing events and bazaars, and establishing hotels and restaurants to create employment opportunities – particularly given Karak's status as a tourist destination; 2) when the private sector exists in the governorate and provides employment opportunities, it is essential to ask the private sector about the most in-demand training programs and skills to obtain the available employment opportunities. The lack of a strong private sector has resulted in a focus on small and home-based businesses, including remote work.

Key required skills include product marketing, customer service, translation, and design. Women in particular have focused more on manual training such as embroidery.

Is there a gap between education outputs and labour market requirements?

An official indicated that there is a gap between education outputs and labour market requirements. This drives young people to enhance their skills through vocational training aligned with available employment opportunities. He indicated that there is an

authority that develops technical skills and collaborates with the private sector to define and develop sector-specific skill requirements.

As a result, training courses are tailored and redundant courses reduced to better meet actual labour market requirements.

What are the restricted and open specializations for Jordanian workers?

An official at the UNHCR Livelihoods acknowledged the existence of many specializations but emphasized the importance of ensuring that these are relevant to Karak's current context – especially given the absence of a strong private sector. Despite the area's touristic nature, hospitality-related specializations remain underutilized.

He added that women have been engaged and equipped with skills and handicrafts through capacity-building programs targeting approximately 30-50 women. This approach stems from the observation that women demonstrate motivation, passion, and creativity in the labour market. UNHCR is also working to expand the age groups targeted by its programs, no longer limiting support to those under 24 years of age but extending it to include women up to 45 years old.

What role do legislations play in encouraging women's engagement in the labour market?

An official at the UNHCR Livelihoods pointed out that the law does not discriminate between individuals, but rather serves as a key enabler, especially for women. It offers benefits such as maternity leave, social security enrollment, and various incentives. He added that inspection teams are in place to ensure employers comply with the provision of safe and women-friendly work environments, free from all forms of violence.

However, he noted that there are challenges in providing nurseries for working women due to an insufficient number of nurseries and the lack of suitable locations near workplaces.

What are the main negative impacts caused by the COVID-19 pandemic?

An official at the UNHCR Livelihoods indicated that a study was conducted on the impact of businesses on the labour market during the period from 2017 to 2022. The study found that most businesses came to a halt during the COVID-19 pandemic. However, some businesses, especially home-based and water-related businesses located near consumers, performed even better than before.

He added that many business owners were financially unable to sustain their activities and were further hindered by the absence of delivery services to nearby areas. The study is still ongoing to develop, expand and support businesses. New employment opportunities were created during the pandemic in hospitals for sterilization and cleaning roles.

What are the necessary measures to achieve economic recovery in the governorate?

An official at the UNHCR Livelihoods stressed the need for concerted efforts among various institutions and the formation of effective partnerships, in addition to attracting investments to the governorate. He emphasized the importance of having a strong private sector to drive the local economy, along with access to markets outside Jordan and the enhancement of remote work opportunities.

He also underscored the importance of providing training programs aligned with the labour market needs, with a focus on ensuring product quality. He noted that ensuring delivery services and professional marketing to markets outside the governorate is a key factor in supporting the local economy.

What are the necessary interventions to encourage youth to pursue academic paths?

An official at the UNHCR Livelihoods highlighted the importance of studying the labour market in each governorate separately, as each governorate has distinct needs.

He explained that in one region, a study revealed a market demand for translation skills. As a result, training was provided to a group of young women, who were later connected with international conferences to offer simultaneous interpretation.

In another region, there was a need for voice-over skills, prompting the provision of training in this field to enable service delivery within the community. He emphasized the importance of identifying local market needs and the required skills before linking individuals with appropriate opportunities.

What are the most important training programs needed for the labour market?

An official at the UNHCR Livelihoods listed the most essential training programs needed for the labour market as follows:

1. Maintenance of electric vehicles, due to their growing popularity.
2. Technological skills.
3. Translation skills.
4. Digital marketing and photography skills.
5. Design and quality control skills.

He affirmed that these trainings are fundamental to equipping individuals with the competencies required across various sectors.

What are the main reasons behind employee turnover among women?

An official at the UNHCR Livelihoods noted that, initially, women's continued employment faced several challenges, including difficulties in interacting effectively with colleagues and managers, the lack of training near their places of residence, low wages, varying work environments and conditions, and the absence of transportation.

Over time, training courses were introduced to enhance women's capacity to remain in employment and to teach them how to interact effectively with colleagues and

managers. He also emphasized the importance of delivering on-the-job training in locations close to where women live, in order to ensure retention and success in the workplace.

What are the main incentives that make the work environment safe and female-friendly?

An official at the UNHCR Livelihoods pointed out that women tend to prefer working in small or medium-sized factories, as this contributes to creating a work environment more suited to their needs.

Additionally, a convenient geographical location is considered a key factor, along with respectful behavior from managers and colleagues. He emphasized the importance of offering incentives and rewards to encourage women to stay in the work. He also stressed the need to secure transportation and provide a safe and comfortable work environment, as these factors contribute to women's continued working in the workplace.

Interview with the Vocational Training Corporation in Karak Governorate:

What are the main activities that provide employment opportunities in Karak Governorate?

He indicated that the governorate lacks large businesses such as companies and factories. As a result, most graduates turn to small businesses such as beauty salons, car repair garages, mobile phone maintenance shops, and sewing workshops.

He added that the opening of a new factory in the region has improved the economic situation and contributed to the development of several fields, such as sewing and fashion design, creating new employment opportunities.

What are the essential needs of the labour market?

He stated that some specializations have seen a decrease in demand, but cannot be completely eliminated, as certain groups still seek to learn them as basic skills. He explained that these specializations are being updated to keep up with current developments. For example, beauty training now includes various specializations such as makeup and hairstyling.

Embroidery has also been integrated into sewing to keep up with innovations in this field. He added that digitalization and information technology have become essential needs for skill-building, which helps qualify trainees for the labour market.

Do the outputs of the Vocational Training Corporation align with labour market requirements?

He pointed out that the Corporation studies the actual need for each training program before launching it, through surveys and worksheets to identify the labour market needs. He confirmed that trainees are trained based on these needs to ensure that training aligns with market requirements.

He added that the Corporation is open to all nationalities, accepting trainees regardless of gender or age, with training service fees being paid accordingly.

Are trainings for restricted professions offered at the Vocational Training Corporation?

He confirmed that all trainings are provided at the Corporation, whether the professions are considered restricted or not. The trainees determine the ideas they want to pursue and set a plan to establish a business that benefits the community in the long term. He also clarified that there are no permanently restricted professions; rather, they should be revitalized in innovative ways that match the changes and needs of the labour market.

Do Jordanian youth face any restricted job vacancies?

He indicated that all vacancies are available but rely heavily on personal effort. For example, there is high demand for workers in the construction sector, but this need is not being adequately met by Jordanian youth, leading to a reliance on expatriate workers. He emphasized that this demand is ongoing and requires further training and qualification to meet the needs of the local labour market.

Are there oversaturated specializations at the Vocational Training Corporation?

He explained that vocational training does not depend on the public sector's classification of stagnant specializations, based on the assumption that the public sector is responsible for creating employment opportunities in these specializations. Instead, the Vocational Training Corporation focuses on private businesses, where demand is continuous for specializations that trainees are interested in and able to pursue based on current conditions.

He added that work can be done from home and relies heavily on the personal effort of trainees. In some regions, certain trainings have led to successful businesses. While some may consider specific specializations stagnant, others see them as in demand based on the actual needs of the market.

What role do regulations play in stimulating the outputs of the Vocational Training Corporation to align with labour market requirements?

He noted that over the past four years, legislation has become more stimulating and encouraging. Partnerships have been formed between ministries and the public sector – for example, between the Vocational Training Corporation and the Ministry of Tourism, as well as between the Vocational Training Corporation and the Ministry of Agriculture.

These partnerships aim to connect with the public sector to establish joint businesses and provide necessary incentives and facilitations, contributing to the fight against unemployment and the enhancement of employment opportunities.

What were the negative and positive impacts that the labour market experienced during the COVID-19 pandemic?

He pointed out that one of the most significant negative impacts was that most sectors were unprepared for emergencies. This highlights the need for contingency plans to deal with crises and the importance of seriously studying risks. He also emphasized the need to reconsider product-marketing mechanisms to keep up with changing conditions.

As for the positive impacts, he confirmed that there was greater focus on individual health and safety, adherence to preventive measures, the strengthening of digital marketing, and the development of digital skills, all of which are expected to bring about a qualitative leap in the labour market. The Corporation's director added: "Although last year was difficult, it brought us benefits that will continue for years to come."

What are the proposed solutions for recovering from the COVID-19 pandemic and achieving economic recovery?

He stated that economic recovery in Karak Governorate lies in establishing real, on-the-ground businesses such as factories and companies, which contribute to providing employment opportunities for local youth, thereby strengthening the labour market and improving the economic situation in the governorate.

Are young people able to shape their own career paths?

He indicated that a young person's career path starts at home, then in school, and finally at university. This path should consider his skills and interests, whether technical or academic. He also added that it is necessary to dispel the misconception about vocational training and to encourage young people to pursue it based on their own desires and choices.

What are the most in-demand trainings in the labour market?

He explained that the most in-demand trainings for job seekers include self-marketing, how to start a business, identifying business support entities, conducting a feasibility study, financial management, business planning, and building self-confidence. These skills are essential for individuals to succeed in the labour market and launch their own businesses.

What are the main reasons behind employee turnover among women?

He pointed out that one of the problems is the failure to receive the minimum wage in proportion to long working hours, especially when compared to the wages of expatriate workers.

He added that the work environment is often uncomfortable, and the lack of transportation increases the financial burden, particularly in areas where long and costly commutes are necessary. He emphasized the importance of offering flexible working hours for women, with a focus on productivity rather than fixed working hours.

What are the features of a stimulating work environment for women?

He highlighted the need for a suitable structural environment that includes all necessary sanitary facilities for women, as well as nurseries. He also emphasized the importance of providing a safe work environment free from all forms of violence to ensure women's comfort and enable them to perform their work more effectively.

Interview with the Development Unit at Karak Governorate:

What are the main economic activities that provide employment opportunities in the governorate?

He clarified that most of the businesses in Karak Governorate are industrial. Women mainly work in industrial estates, particularly in sewing, clothing manufacturing, and

traditional fashion. As for other sectors, they are mostly limited to government sectors that depend on public employment appointments.

He added that employment opportunities in the private sector are mostly limited to areas distant from investments, with greater availability in the capital, Amman, and in Irbid. He also confirmed that there are currently no large investment sectors that attract women in Karak. However, the Minister of Interior recently inaugurated a new garment factory in a new region, which has employed several women.

What are the essential requirements for an inclusive labour market?

He pointed out that one of the most important needs in the region is to provide individuals with funded businesses that match their skills and experiences. He added that Karak society is tribal, which makes it difficult for women to work long or evening hours. Therefore, they can be supported by providing them with funding to launch their own businesses and by offering facilitations that help them achieve financial independence, contributing to reducing poverty and unemployment in the region.

To what extent do education outputs align with labour market requirements?

He stated that the education system generally aligns with the labour market. The government annually reviews academic specializations and discontinues oversaturated specializations. However, employment in private sector has started to decline due to changing conditions and a lack of vacancies. Therefore, education outputs face challenges in employment not only in Karak but at the national level as well.

What are the stagnant, oversaturated, and in-demand specializations in the labour market?

He explained that some specializations have become stagnant – such as medicine – where large numbers of doctors graduate but there are not enough jobs for them. Also, accounting is shifting towards electronic accounting, reflecting the impact of globalization and modern technologies on some specializations. He also mentioned that

the teaching profession is increasingly relying on online education, with about 20% of lectures currently delivered online, a number that could rise to 50% in the future.

Regarding training, he noted that each academic semester, students from Mutah University and Karak Community College are engaged in training focused on labour market-relevant specializations such as cybersecurity and artificial intelligence. This is part of the collaboration between the Ministry of Interior and educational institutions to provide practical training that connects academic content to real-world applications. He added that the Ministry places great importance on this matter and trains about 10 students each semester through a daily program managed by an assigned employee.

He also confirmed that, through his interactions with students, a significant gap was found between what is taught at universities and colleges and what the labour market requires. Students indicated that their studies are overly theoretical and not closely aligned with practical requirements. Meanwhile, the most in-demand specializations currently in the labour market include crisis management, cybersecurity, and artificial intelligence.

What role do legislation and regulations play in stimulating the labour market?

He noted that several donors support business funding, such as the Development and Employment Fund, which enables women to obtain soft loans. He emphasized that political empowerment of women is a priority, as women now hold leadership positions, and there is hope for increasing the women's quota in parliament, especially in areas requiring new laws and legislation.

He added that empowering women in decision-making positions would have a positive impact on supporting women in the community. He noted that unemployed youth – both graduates and non-graduates – visit almost daily in search of employment opportunities. He clarified that the Ministry of Interior is actively working through its special networks to link these individuals with relevant entities. For instance, they are

included in some seasonal businesses in cooperation with the Ministry of Public Works.

Additionally, a central projects committee issues tenders in areas such as construction and agriculture, where youth employment committees are included – contributing to reducing unemployment.

What are the main reasons behind employee turnover, especially among women?

He indicated that the work environment plays a significant role in employee turnover. Conflicts between men and women, low wages, and personal factors such as marriage and family circumstances all contribute to high turnover rates. Dr. Reem also confirmed that the large number of job applicants makes employee turnover easier for employers. The limited available opportunities, low wages, and lack of sufficient experience among workers exacerbate the issue.

She also explained that investors were seeking fast production, and when some workers failed to meet those expectations, they were dismissed. She noted that after gender integration, more issues arose due to poor performance and productivity levels, prompting investors to recruit expatriate workers to compensate for the lack of efficiency.

What are the appropriate solutions to achieve economic recovery?

He explained that government policy – aligned with the priorities of the Prime Minister and the Minister of Interior – focuses on supporting investment businesses. There are several new businesses in Karak Governorate, including the presence of Chinese investors who may contribute to creating new employment opportunities.

Karak also holds promising investment opportunities in the tourism sector, in addition to the Investment Promotion Authority, which offers significant incentives to investors in southern governorates, such as customs exemptions and land exemptions. Based on these facilitations, Karak is expected to witness the establishment of new factories and

investments in the coming year, contributing to strengthening the local economy and creating employment opportunities.

How can students / young people shape their career path and choose their future profession?

He clarified that society still tends to guide its youth toward traditional specializations such as medicine and engineering, despite the existence of modern and in-demand specializations like cybersecurity and artificial intelligence, which offer the possibility of working from home. He also pointed out that there are companies seeking remote workers, but the problem lies in the fact that graduates lack the necessary skills. This highlights the need for training courses and hands-on experience. He emphasized the importance of cooperation between the public and private sectors to achieve these goals.

He also noted that the Ministry of Education has implemented awareness programs to increase understanding of vocational pathways and confirmed that schools in Karak Governorate are equipped to support this vocational path and encourage students to pursue specializations aligned with market needs.

How can the work environment be improved to be more suitable for employees, especially women?

He highlighted the importance of creating opportunities for small businesses and supporting both local and foreign investors, in addition to encouraging the establishment of companies and factories that contribute to creating employment opportunities. Dr. Reem explained that each governorate has its own specific context. In Karak Governorate, employment opportunities are gradually being created, with ongoing efforts by women to work in new ways.

She also mentioned that the most benefited sector is the association-based sector, as it does not impose unrealistic conditions. These groups are encouraged and supported by

the Ministry of Social Development. Most of these businesses are training-oriented and include awareness sessions, in addition to linking beneficiaries with external organizations to support and empower them in various fields of work.

5.3 Interviews with Lending Institutions:

Interview with the National Microfinance Bank:

What role does the National Microfinance Bank play in supporting licensed and unlicensed women-led businesses?

An official at the National Microfinance Bank stated that the Bank's mission aligns with the national strategy for reducing poverty and unemployment by increasing the productivity of small business owners – especially women – and by providing financial services to low-income individuals who are underserved by the traditional banking sector, with the aim of improving their social and economic living standards.

He explained that Karak Governorate has four branches of the Bank, which helps cover all areas of the governorate and support businesses, particularly those that aim to improve the status of women or are managed by women.

What are the conditions women must meet to obtain support?

An official at the National Microfinance Bank indicated that the financial products offered are designed to meet customer needs while assessing the customer's credit status in accordance with the institution's conditions. He stressed that the business must have been operational for a period ranging between 3 to 6 months. Guarantees and securities requirements vary from an individual to another depending on the nature of the business and the customer's credit status. An internal economic feasibility study is also conducted for each business, and based on such study, it is determined whether the customer will receive funding or not.

What factors are taken into consideration to ensure business success?

An official at the National Microfinance Bank mentioned that the criteria for granting funding include the customer's credit status, the age of the business, the purpose of the funding, other sources of income, and whether the customer owns or rents a home. He added that, in some cases, people receive funding for purposes unrelated to launching a business, such as for educational or medical purposes.

What guarantees are required to obtain funding for businesses?

An official at the National Microfinance Bank explained that funding is provided based on personal guarantees or guarantees from family members or relatives. For higher amounts – ranging from JOD 5,000 to 50,000 – mortgage collateral is required as an additional guarantee to secure the funding.

Is the funding provided in installments?

An official at the National Microfinance Bank clarified that the funding amount is provided in a single installment, on the condition that the business is duly established and licensed.

What documents are required to obtain funding?

An official at the National Microfinance Bank stated that funding for home-based businesses could reach up to JOD 1,000, depending on the sector. For example, a production kitchen business requires a professional license, a health certificate, a practicing certificate, and a commercial registration. In contrast, handicraft businesses do not require any official documents to obtain funding. The finance manager emphasized that increasing the funding amount is linked to the establishment or development of an existing business, which must be either licensed or unlicensed depending on the nature of the product. A steady income and a feasibility study are necessary to enable accurate evaluation of the business.

What incentive measures does the National Microfinance Bank provide to women for launching their own businesses?

An official at the National Microfinance Bank stated that several customers had received the maximum funding amounts to support their businesses. He emphasized that the Bank's support was not limited to financial assistance but also included non-financial services such as networking with other institutions, involving women in bazaars, participating in conferences and the Arab Summit to showcase and promote products. Customers were also enrolled in training programs on e-commerce and financial savings to enhance their capabilities and increase the success of their businesses.

What were the impacts of the COVID-19 pandemic?

An official at the National Microfinance Bank noted that at the start of the COVID-19 pandemic, it was essential to respond to the labour market needs and design financial products suitable for emergencies. Therefore, funding amounts ranging from JOD 400 to 3,000 were offered under "Taafy" (Recovery) product, which features low interest rates and flexible long-term repayment plans. The goal was to help business owners overcome the economic crisis and ensure the sustainability of their businesses.

What measures were taken to achieve recovery after the COVID-19 pandemic?

An official at the National Microfinance Bank indicated that the Bank launched a product called "Nahoud" (Rise), which is a funding amount ranging from JOD 1,000 to 25,000 for small business owners, with a 9% interest rate, of which the customer pays 5% and the government covers the remaining 4% annually. The repayment system is flexible and extends up to 42 months. This funding is available for both licensed and unlicensed businesses, and more than 20 customers have benefited from it so far.

What are the key vocational training programs for building women's capacities to launch their own businesses?

An official at the National Microfinance Bank noted a lack of skills in business management, digital marketing, identifying vital locations, communication, and

financial savings among business owners. He added that regular field visits are conducted during the implementation of the business to provide advice and guidance for business development. A loan officer from the institution's staff also promotes the Bank's services via social media. The bank collaborates with civil society institutions that offer financial support to business owners, in addition to providing training and development guidance for businesses.

Do the funded businesses contribute to local economic recovery?

An official at the National Microfinance Bank confirmed that funded businesses have witnessed significant development. For example, one customer started by obtaining funding to open an equipment shop, which later expanded into a steel supply shop for local blacksmiths and eventually began supplying construction contractors with necessary iron. These businesses have created numerous employment opportunities, helping some home-based businesses to grow to the point of renting shops. He added that the funding is offered to all nationalities without exception, and businesses run by Syrians during the 2011 war were also funded.

Interview with Al-Namothajiah for Islamic Micro-Finance:

What role does Al-Namothajiah for Islamic Micro-Finance play in supporting licensed and unlicensed businesses?

An official at Al-Namothajiah for Islamic Micro-Finance indicated that some women have launched small businesses, with some even building homes through these businesses. He added that some of these businesses are licensed as home-based activities, but do not generate income, while others are unlicensed yet still form part of home-based activities. He clarified that as long as the business exists on the ground and is subject to visits and follow-up, it receives support in the local market, whether it is licensed or not.

What are the conditions that must be met for businesses to receive loans?

An official at Al-Namothajiah for Islamic Micro-Finance noted that there are two types of businesses the Institution supports. The first are productive businesses, which generate stable income for the customer and help them repay installments. These include both licensed and unlicensed businesses that generate income. The second type are consumption businesses, which are funded for specific purposes such as buying a phone or other needs.

He also clarified that individuals who have been running a business for one or two years and have a stable income are considered more financially reliable than those launching a new business, due to having background experience and a successful track record.

What is the loan ceiling for women who own home-based businesses?

An official at Al-Namothajiah for Islamic Micro-Finance mentioned that loans ranging from JOD 200 to 5,000, whether licensed or not, are offered under the same conditions and guarantees. However, licensed loans differ from unlicensed ones in their funding mechanism, as Murabaha is offered at a more favorable rate for licensed loans, allowing customers to access better offers and terms compared to unlicensed loans.

What are the incentive measures that encourage women to obtain funding for home-based businesses?

An official at Al-Namothajiah for Islamic Micro-Finance highlighted a variety of funding products tailored to different types and sizes of businesses. For example, home-based businesses that do not require official licensing can receive funding amounts ranging from JOD 200 to 3,000. Newly licensed businesses can also receive appropriate funding. In addition, there is a specific product called “Intilaqati” (My Launch) targeting individuals starting new businesses, and another called “A’mali”

(My Business) targeting businesses less than a year old. Each product's Murabaha rate is determined based on the type, size, and available capital of the business.

What guarantees are required from women to fund their businesses?

An official at Al-Namothajiah for Islamic Micro-Finance explained that funding is granted to individuals with stable monthly income generated from an active business. The business must already be operational and generating income. A guarantor does not necessarily need to be from the private or public sector. Moreover, the funding system is based on Islamic principles. Funding is provided for purchasing specific business needs rather than giving customers direct cash. Instead, payments are made directly to suppliers, and all transactions are monitored to ensure proper implementation.

What licenses or official documents are required to support and fund a business?

An official at Al-Namothajiah for Islamic Micro-Finance clarified that for licensed businesses, the following documents must be submitted:

1. Chamber of Commerce Registration: The customer must be registered with the Chamber of Commerce.
2. License: A valid commercial license for the business.
3. Lease Contract: If the business is separate from the home, a lease contract for the location must be provided.
4. Commercial Registration: The business's commercial registration.
5. Personal Documents: The customer must submit personal identification, such as a national ID or passport.

These documents are essential to ensure the legitimacy and legality of licensed businesses applying for funding.

If a woman is unable to repay an installment, are there any facilitation measures?

An official at Al-Namothajiah for Islamic Micro-Finance emphasized one of the Company's key benefits: there are no late payment penalties. This means if a customer misses an installment deadline, no penalty is imposed. In addition, customers are allowed to postpone one installment every six months, giving them greater flexibility if they experience temporary financial difficulties. This reflects a flexible policy aimed at supporting customers and easing financial burdens.

What were the impacts of the COVID-19 pandemic on supporting and funding home-based businesses?

An official at Al-Namothajiah for Islamic Micro-Finance explained that everyone was affected by the pandemic, especially traders and business owners, who suffered from a decline in sales activity and, in some cases, were unable to market their products sufficiently. However, challenges were overcome with some customers, particularly traders who had a steady income and were able to make repayments. These customers were supported by offering facilitations such as repayment deferrals, which helped maintain their relationship with the Institution and enabled them to overcome the financial difficulties they were facing.

In your opinion, is it important for women to undergo vocational trainings? What are the most prominent ones?

An official at Al-Namothajiah for Islamic Micro-Finance emphasized the importance of launching a business in a well-thought-out manner to minimize risks. No one should launch a business without having prior knowledge or background about it. Individuals who launch businesses are usually confident and assured in their steps, as they have a clear idea of what they want to achieve and often begin after conducting a strong feasibility study. Many financial planning entities assist women in developing their businesses, offering training courses and thorough studies on expected profit opportunities. He added that people's awareness has significantly improved, and many

institutions now provide comprehensive support to help individuals start from scratch and successfully implement their businesses.

What are the key methods your institution uses to reach women in order to fund home-based businesses?

An official at Al-Namothajiah for Islamic Micro-Finance stated that through promotional marketing campaigns, women are reached using various methods. Modern communication tools, such as WhatsApp status updates, are used, in addition to field visits to relevant areas and entities such as women's associations. Seminars are also organized for women through different channels like social media, aiming to raise awareness and inform them of the available opportunities. He affirmed that they have a large database in Karak, where their office is the only company offering Islamic funding in the region for the past three years.

In your opinion, have the funded businesses contributed to economic recovery and reducing unemployment, even if only slightly?

The funded businesses reflect individuals' commitment to specific businesses aimed at generating sustainable income. It is evident that many women have built homes and funded their children's university education, which reflects the success of the business that was funded for the customer.

Some indicators have been observed through regular visits conducted after funding is granted, during which new offers are presented to the customer. This reflects our ongoing interest in business development. Preferential profits are expected if clear progress is achieved in the supported businesses.

He added, "individuals who apply for funding specific businesses usually show clear commitment and a desire to generate sustainable income. The experiences of many women who built homes and funded their children's university education reflect the success of the businesses we supported through funding.

We are witnessing – on the ground – the development of their businesses and the strong demand for them, which is also evident from customers receiving funding for the first and second times. We conduct regular visits after funding to present new offers to customers, which reflects our continuous commitment to supporting their businesses. We anticipate preferential profits if their businesses show significant progress."

Based on the businesses you have funded, has unemployment been reduced and more employment opportunities created?

"Certainly. Some businesses are run by two or three women together, which has a noticeable impact on the local market. These businesses help employ local workers and provide new employment opportunities, thereby boosting economic activity and supporting sales in the local market."

Interview with FINCA Microfinance:

What is your institution's role in lending to licensed and unlicensed businesses and supporting them?

He answered, "We provide home-based business loans for women who have obtained a professional license or a commercial registration."

What are the conditions that businesses must meet to obtain loans?

Licensed businesses are those with external liabilities not exceeding three, provided these liabilities remain within certain limits. This makes it easier for the business to manage its debts and financial risks. After conducting the necessary due diligence by the competent authority, it is confirmed that there are no additional burdens that may negatively affect the business in the future.

As for unlicensed businesses, they are those with no external liabilities, making them safer in terms of financial risks. The absence of liabilities means the worker or business

owner will not face any debt or burden, allowing them to focus on developing and growing the business without financial pressure.

Thus, licensed and unlicensed businesses differ in the level of financial liabilities they bear, which directly affects their stability and continuity.

What guarantees are required from women to fund their businesses and ensure their success?

The key lies in having an actual, home-based business, even if it is a small shop. The business may be unlicensed, but it must have sufficient inventory to guarantee the ability to meet financial liabilities. In addition, the business owner must have an ID card and a family book, which indicates his legal and social stability.

If a business already exists, workers do not need a guarantor, as they can support each other in obtaining a group loan. However, if a woman wishes to take a loan individually, she must provide a guarantor who is either retired or employed with a salary above the minimum wage.

In general, the text emphasizes the importance of small businesses in providing employment and income opportunities, as well as the necessity of having legal documents to support their sustainability, which facilitates access to the required financial support.

What factors are taken into account to ensure business success?

Preparing an estimated feasibility study for sales at the head office is a vital step in evaluating the business success. This study must determine whether the product or service offered is marketable and whether the business is sustainable in the long term. It is important to consider aspects such as expected product demand, market competition, and operating costs to assess whether the business will continue or cease operations over time.

When considering the possibility of borrowing, an initial amount of JOD 1,000 is suggested, with the feasibility study needing to show that minimum sales should be at least JOD 300 to ensure sustainability. This amount can be repaid in cash, by cheque, or via e-wallet, providing flexible payment options.

A feasibility study can help make informed decisions about launching the business and its future continuity, which enhances its chances of success and reduces potential financial risks.

What licenses or official documents are required to support and fund the business?

In the case of licensed businesses, they must have a set of legal documents that prove their legitimacy and guarantee their rights. These documents include:

1. Commercial Registration: This proves that the business is officially registered and operates in accordance with local laws, granting it credibility and facilitating dealings with various entities.
2. Professional License: Serves as evidence that the business has obtained the necessary permits to practice the specified commercial activity, which is essential to avoid any legal issues.
3. Lease Contract: Defines the terms and conditions related to renting the premises where the commercial activity is carried out, providing legal protection for both parties (lessor and lessee).

As for unlicensed businesses, they rely on simpler documents, such as:

1. ID Card: Establishes the identity of the business owner and confirms his legal identity, assisting in verification.
2. Family Book: Used as an official document confirming the social and family status of the business owner, which supports personal stability.

He added that while licensed businesses provide greater legal protection and offer more opportunities for growth and expansion, unlicensed businesses may face legal challenges and difficulties in obtaining funding and support. Therefore, it is always recommended to seek the necessary licenses to ensure the business' sustainability and long-term success.

What are the incentive measures that encourage women to obtain funding for home-based businesses?

He indicated that the first two months are grace periods (i.e., the beneficiary is exempt from paying installments during that time). Additionally, repayment may be deferred in emergencies. The funding ceiling starts at JOD 1,000 for the first installment and can later reach up to JOD 3,000.

What are the impacts of the COVID-19 pandemic on supporting and financing home-based businesses?

All businesses were significantly affected by the COVID-19 pandemic, as the health and economic challenges led to the closure of many businesses and a decline in commercial activity. However, some businesses managed to recover and flourish after the peak of the pandemic.

At the end of 2021, we launched our business, which attracted attention despite the difficult prevailing conditions. Our first branch was opened in the south, where we observed a local market need for our services and products. This demand reinforced our confidence in the business, opened new horizons for growth and expansion, and confirmed the importance of innovation and the ability to adapt to market changes. These factors helped us overcome difficulties and achieve success in a changing business environment.

In your opinion, what are the most essential trainings that women should receive to ensure the success of their businesses?

He noted that most businesses fail and suffer losses due to poor financial management and the lack of planning and feasibility studies for marketing purchased products. Therefore, women should receive training in sound financial management, feasibility studies, and business marketing.

What are the main channels your institution uses to reach women in order to fund their home-based businesses?

He explained that outreach is done through social media, text messages, brochures, and billboards.

In your opinion, have the funded businesses contributed to economic recovery and reducing unemployment, even if only slightly?

He answered: Absolutely – they contributed and improved their conditions initially, and improvement is ongoing.

What are the most prominent success stories from your institution?

Huda Habashneh had an agricultural business, and then shifted to skincare. She was funded and supported, and participated in the Jordan River Foundation through our institution. She is still involved with them, and her business was funded starting at JOD 1,000 and later JOD 1,500.

6. Findings:

6.1 Findings of the Descriptive Analysis (Employer & Job Seeker Questionnaires):

Based on data analysis, the most prominent findings can be summarized as follows:

Part One: "Job Seekers":

- The findings showed that the majority of job seekers are between 18 and 30 years old, which reflects a high unemployment rate among the youth group. This may be due to several factors, such as limited employment opportunities for new graduates, the lack of experience required in the labour market, as well as the economic challenges that young people face when entering the labour market for the first time.
- The findings revealed that most job seekers hold a first university degree (Bachelor's), indicating that unemployment is not limited to those with limited education, but also includes university graduates. This may indicate the existence of a gap between higher education outputs and labour market requirements, as the offered specializations may not match the requirements of available jobs, which leads to difficulty in obtaining suitable employment opportunities.
- The findings showed that the majority of respondents in the survey are not only looking for employment opportunities, but prefer to receive pre-employment training. This indicates their awareness of the importance of acquiring practical skills and necessary experience to enhance their chances in the labour market, reflecting the labour market need for vocational training programs that prepare job seekers more effectively.
- The findings indicated that most of the respondents have previous work experience. However, the main reason for leaving their previous jobs was low salaries. This indicates that non-competitive wages represent a major challenge to individuals' retention in their jobs, which requires improving the salary scale and providing better incentives to enhance workforce stability.
- The findings showed that the most prominent factors contributing to individuals' stability in their jobs are obtaining full rights at work, which reflects the job seekers' awareness of the importance of a fair work environment that provides them with job security and appropriate benefits. It also indicates that improving working

conditions and committing to labour rights can have a positive impact in reducing employee turnover rates and increasing productivity.

- The findings showed that job seekers aspire to salaries ranging between JOD 261 and 500, which is an indicator of their expectations regarding appropriate income to meet living requirements. However, many of them refrained from answering some sensitive questions such as: “Do you receive a full wage?” and “Do you have the benefits of a Jordanian worker?”, which may indicate fears of disclosing their financial information or a lack of clarity about these rights.
- The findings showed that the respondents did not receive many important job benefits, such as bonuses and incentives, different types of leave, suitable working hours, continuous training, and participation in developing plans. In addition, job seekers did not receive adequate recognition for their achievements and practical skills, and they were not provided with employment opportunities matching their educational level. This reflects major challenges in the work environment, as the absence of these benefits may lead to low job satisfaction and an increase in the search for better employment opportunities.
- The findings indicated that the majority of job seekers had not been exposed to any type of abuse by employers, while a very small percentage faced abuse, including verbal and psychological abuse. Although these cases are few, their existence reflects the importance of promoting a safe work environment free from any kind of discrimination or mistreatment, which contributes to improving the relationship between employers and employees and increasing productivity and job stability.
- The findings showed that the majority of job seekers had not experienced psychological stress, either personally or through a family member, while a very small percentage reported experiencing stress. This indicates that the psychological pressures associated with job searching were not common among respondents, which may be related to their ability to cope with current conditions or the availability of social support that helps them face the challenges of unemployment.

- The findings revealed the importance of job seekers feeling job security, as this factor is one of the fundamental pillars that affect their future job stability. This indicates that providing a stable work environment and job guarantees, such as fair employment contracts and job benefits, can contribute to improving job satisfaction and reducing pressures related to career instability.

Additional findings by percentage:

- The findings showed that the most important reason for leaving work is the search for a higher salary, which is the most common reason for leaving work at a rate of (10.3%), followed by the employment contract termination (9.7%), then the search for an opportunity for career development (7.7%).
- The findings showed that only (3.6%) of respondents received their full wages, while (26.6%) reported not receiving their full wages, whereas (69.9%) refrained from answering, perhaps due to concerns about sharing financial information or its repercussions on their future employment opportunities.
- The findings indicated that the most prominent factors that help in job stability are obtaining full rights at work, which is the most important factor for stability at a rate of (65.5%), followed by job security (52.8%), and continuous training (45.5%). Clarity, transparency, and fairness are also important factors at a rate of (42.3%).
- The findings showed that (10.7%) of the respondents suffer from psychological stress, and the most prominent ways of dealing with it are coping with stress (4.1%) and expressing emotions (3.7%).
- The findings showed that (5.8%) of the respondent families have a working child, which is not a high percentage, but it reflects the existence of the phenomenon of child labour.
- The findings indicated that the vast majority of the respondents confirm the importance of fair salary, job security, and professional development as essential factors in their job satisfaction.

- The findings indicated that job seekers face major challenges such as low wages, absence of job benefits, and lack of job security, which drives them to search for better opportunities. Job stability also requires a fair work environment, clear job rights, and continuous training.

Part Two: "Employer":

- The findings showed that the vast majority of the owners of economic establishments who were included in the study are from Karak Governorate, and that the largest percentage has only one branch, with the most widespread presence in Karak Qasabah. The findings also showed diversity in the economic activities of economic establishments in Karak Governorate.
- The findings showed that the vast majority of these establishments are in Karak Qasabah, and that the largest percentage of them own only one branch, which indicates the limited geographical expansion of these economic activities. This may reflect challenges related to financial capabilities or the availability of investment opportunities in other areas within the governorate.
- The findings revealed a diversity in the economic activities of establishments in Karak Governorate, with a clear dominance of the commercial sector as the most widespread. The study also showed that a large percentage of these establishments were founded during the last decade (2011-2021), indicating an increasing trend towards entrepreneurship and investment in commercial activities during this period, possibly due to economic factors or support programs for small and medium businesses.
- The findings revealed that commercial businesses are the most in demand among economic establishments in Karak Governorate, making sales and marketing the most prominent employment opportunities available to women. This indicates a clear trend towards integrating women into the labour market through jobs that require communication and persuasion skills, and this may be supported by changes

in the economic and social environment that encourage women's participation in commercial activities, especially in roles suitable for the nature of these small and medium-sized establishments.

- The findings showed that the largest percentage of economic establishments in Karak Governorate employ less than (10) workers, indicating that the vast majority of these establishments are small or medium-sized. This reflects challenges related to growth and expansion, as these establishments may face constraints in access to funding or the ability to expand to accommodate more workers, which may affect their ability to create new employment opportunities and achieve long-term economic sustainability.
- The findings showed that there are no rare vacancies or hard-to-fill employment opportunities in the economic establishments in Karak Governorate. However, design and printing are considered rare vacancies and hard-to-fill employment opportunities. Therefore, the owners of economic establishments in Karak Governorate indicated that the available vacancies match the demand for workers.
- The findings showed that economic establishments in Karak Governorate do not face a severe labour shortage. There are no rare vacancies and hard-to-fill employment opportunities in most sectors. This indicates that the labour market in the governorate enjoys a relative balance between supply and demand, as the owners of establishments find workers suitable for their vacancies without significant difficulty, which may reflect the availability of local labour or the alignment of acquired skills with market needs.
- The owners of establishments indicated that the fields of design and printing are among the rare vacancies for which it is difficult to find qualified workers, despite the general balance between job supply and demand. This reflects the need to develop specialized skills in this field, whether through vocational education or continuous training, to fill the gap in the labour market and enable individuals to benefit from these available opportunities.

- The findings showed that social communication skills are among the most prominent necessary and required skills for working in economic establishments in Karak Governorate. The owners of establishments emphasized the importance of pre-employment training, assuming that practical experience plays a major role in qualifying individuals to work efficiently. This indicates that employers prefer candidates who possess the ability to communicate effectively with colleagues and customers, in addition to their readiness to learn and adapt to the work environment through prior training.
- The findings revealed that the employment rate of Jordanians in economic establishments in Karak Governorate was highest among the age group (18-30 years) for both genders, indicating that this age group is being targeted for employment. However, the findings showed that the percentage of workers with disabilities in the establishments was zero, highlighting the challenge of providing suitable employment opportunities for this group. This indicates the need for inclusive employment programs that enhance the employment opportunities for persons with disabilities in the labour market and contribute to improving diversity and inclusion in economic establishments.
- The owners of economic establishments in Karak Governorate indicated that the most in-demand vocational training programs vary across several fields, such as marketing and business management, artisanal and craft works, communication and interpersonal skills, software and artificial intelligence, and maintenance and repair of devices and equipment. This trend reflects the companies' need to qualify workers with specialized skills that contribute to improving performance and enhancing the competitiveness of the establishments. It also indicates a growing interest in modern technologies such as artificial intelligence, reflecting companies' trend towards adopting digitalization in their operations.
- The findings indicated that the percentage was nearly equal among establishments that have a salary scale. However, there is variation in the salary scale based on

skills, experience, and abilities. This means that establishments take individual factors into account when determining wages. On the other hand, the findings showed that most of the women working in these establishments receive the minimum wage of JOD 290, which points to a gender-based wage disparity and highlights the need to improve wage policies and ensure equal opportunities across different sectors.

- The findings showed that the majority of economic establishments in Karak Governorate do not enroll in social security and do not provide health insurance for their employees. This may be due to the fact that employers tend to employ workers on a part-time basis, which exempts them from financial liabilities related to social and health insurance. This indicates the need to revise employment policies in these establishments to ensure the provision of social and health protection for workers, which would enhance their job stability and satisfaction.
- The findings revealed the existence of overtime work in economic establishments, but it is not imposed on employees mandatorily. This may indicate flexibility in organizing working hours, allowing employees to take on additional tasks when needed, reflecting a flexible work environment that could contribute to increased productivity. However, this could also be a sign of increased workload on employees without corresponding compensation or additional rights, which requires clearer policies to regulate overtime work and safeguard workers' rights.
- The findings indicated that economic establishments in Karak Governorate do not provide nursery services for employees, nor do they offer transportation to the workplace. This may pose a barrier to women's employment, especially considering their family responsibilities. Furthermore, the absence of transportation services may hinder some employees from reaching their workplaces, potentially affecting their ability to maintain consistent employment. This highlights the importance of offering additional facilities, such as nurseries and transportation, to encourage

greater workforce participation, particularly among women, and contribute to economic growth.

- The findings suggested that the owners of economic establishments in Karak Governorate recognize the importance of offering both financial and non-financial incentives to encourage women to work in their establishments. However, they also pointed out the existence of cultural and social challenges – such as customs and traditions – that limit women's participation in the labour market. These challenges may create an unwelcoming environment for women in certain economic sectors, emphasizing the need to implement supportive policies, such as improving the work environment and offering incentives, to ensure equal opportunities and promote women's participation in economic activities.
- The findings showed that the owners of economic establishments in Karak Governorate do not follow a fixed timeline for requesting job vacancies. Instead, they primarily rely on social media platforms (e.g., WhatsApp, Facebook, and others) to advertise vacancies. This indicates a preference for fast and flexible methods of advertisement to reach the largest number of job seekers possible, reflecting a shift toward utilizing modern communication tools in the employment. However, some job seekers may face difficulties accessing or regularly following these platforms.
- The findings revealed that the owners of economic establishments in Karak Governorate do not rely on official employment offices – such as the Princess Basma Center for Development – to request vacancies. This may indicate their preference for more flexible employment practices using non-traditional means, as some believe that employment offices may not provide ideal candidates or that the employment process through such offices may be slow or cumbersome. This raises questions about the need to strengthen the role of official employment offices in effectively supporting the employment process within economic establishments.

6.2 Findings of the Qualitative Analysis (Focus Groups & Interviews):

Based on the data analysis, the findings can be summarized as follows:

- The findings indicated that the number of workers in licensed businesses ranged between 1-4 workers. Respondents noted that most of the workforce in these businesses consists of family members, and their numbers increase depending on the demand for the product.
- The findings indicated that the increased number of workers primarily depends on the season, financial cost, availability of raw materials, continuous demand, and the development of the business.
- The findings showed that profit margins in small productive businesses are calculated in stages. First, by calculating the due wages (including workers' wages, transportation, cost of raw materials, electricity, and water), and what remains is considered profit. Second, by deducting all necessary expenses from revenues, including income generated from training courses, to determine the profit percentage. Third, all quantities of production materials are monitored with high precision, and records are kept continuously to clearly track profits.
- The findings indicated several factors that contributed to the establishment of licensed productive businesses, including financial incentives; self-empowerment and skill development; access to financial support and grants from relevant entities to develop businesses; uniqueness of the product, such as tourism-related products or high product quality; financial independence; issuance of work permits for other nationalities; the COVID-19 pandemic and the resulting loss of jobs and household income sources; passion and enjoyment in work; providing services to members of the local community; local and international participation to showcase products. The findings also highlighted that licensing businesses helps increase sales, ensures product testing in accordance with required standards, and provides legal protection for both the consumer and the business owner.

- The findings confirmed that most businesses receive funding from donors, the most prominent of which were DRC, USAID, Jordan River Foundation, Islamic Relief, Azm Project, and UNHCR Livelihoods Program. The findings showed that the key conditions for businesses to be eligible for grants include: the business must be licensed, the business must be operational or have a clear business idea, a feasibility study must be conducted, and the business site must be visited to confirm the presence of products and workers.
- The findings revealed that regulations do not support small businesses and instead encourage importing from abroad, offering no facilitation or support to local businesses. Moreover, the legal procedures – such as obtaining a commercial registration, paying taxes, and acquiring a professional license – are complex and hinder the sustainability and expansion of these businesses.
- The findings showed that several key challenges were identified, including the absence of a clear list of required documents for licensing, the business not receiving any support unless it is licensed, and the high cost of obtaining certificates from the Food and Drug Administration, where each product category requires a licensing fee of JOD 40. Additionally, the findings indicated the high licensing fees and lengthy processing times, describing it as “procrastination”.
- The findings emphasized the importance of technological advancements, which have offered speed and ease in many aspects that support the continuity of small businesses. The use of digital marketing and home delivery services had a positive impact on small businesses, especially during the COVID-19 pandemic. The findings confirmed that technological development also enhanced individuals’ skills in digital marketing and digital content management, including attractive product packaging, professional photography, designing promotional materials, and effective use of social media platforms.
- The findings confirmed that marital status does not affect the success of a business. Instead, other factors play a decisive role in its sustainability and success, such as

the actual need for the business, its type, passion, and both financial and moral support. Licensing was also identified as an essential step for ensuring sustainability and avoiding penalties.

- The findings revealed that employers comply with some aspects of social protection, such as contracts, minimum wage, social security, and health insurance. However, many female workers do not claim their labour rights due to several reasons, including a comfortable work environment, proximity to home, urgent need for the job, or lack of a work permit. The findings also pointed out that high wages, imbalanced revenues and expenses, and intense competition drive female workers to accept their current conditions without claiming their rights. In addition, the minimum wage barely covers basic needs.
- The findings indicated that challenges in the work environment mainly stem from several factors, most notably low wages, high work pressure, limited access to transportation, the lack of nurseries to help employees balance work and family life, and an uncomfortable employer style – all of which negatively affect employee satisfaction and productivity.
- The findings showed that there is no formal verbal or written performance evaluation by employers. Instead, performance in this sector is generally evaluated by customers. Evaluations are typically conducted only by large and well-known companies, and employee retention or dismissal decisions are made solely by the business owner.
- The findings revealed that most private sector institutions do not provide transportation or nurseries, with only a very limited number of institutions, establishments, or factories offering such services. This reflects a lack of support for private sector employees and may negatively affect their comfort and continuity in work.
- The findings indicated that budgeting in most businesses is handled flexibly based on monthly needs – such as purchasing raw materials or responding to increased

product demand. In some cases, budgeting varies depending on certain occasions. The standards differ according to the nature of each business, with a focus on priorities and urgent needs for essential materials.

- The findings showed that licensed businesses receive more benefits when they have a commercial registration, providing legal protection and guarantees for supporting entities. The findings also showed that the Jordanian Women's Fund relies on the commercial registration and a guarantor to provide financial support, as obtaining licenses is a crucial step in helping businesses reach the recovery phase.
- The findings revealed diverse motivations for enrolling in vocational training programs. These include utilizing time effectively, enriching specializations and developing capabilities, personal passion (such as working with children), an inability to complete university education, and aspirations to launch a business. The findings showed that vocational trainings enhance skills, particularly in dealing with children, through improved communication skills. Other perspectives emphasized gaining knowledge in repairing and reusing items. Training also contributed to breaking the stigma around certain jobs, and course fees were relatively low compared to other providers.
- The findings showed that the most important trainings include life skills, artificial intelligence, computer skills, English language, cybersecurity, and the introduction of network and robotics operators. The findings showed also that training at the Vocational Training Corporation is available for both males and females without any gender-based discrimination. The process of obtaining a practicing certificate is very easy. The vocational training certificate issued by the Corporation is authenticated, and then a copy is made and smoothly replaced with the practicing certificate.
- The findings highlighted a shortage of employment opportunities in the labour market due to a lack of investment and industrial activity. However, women have been granted significant opportunities in the training and community work sector,

representing 50% of the available opportunities. They have proven their competence and excellence, often outperforming men due to their high commitment and sense of responsibility, whereas young men often seek permanent jobs.

- The findings emphasized that vocational training is an important competitive advantage in the labour market, as it enhances young people's ability to compete, especially those without intermediate academic qualifications. The labour market accommodates both genders equally and offers opportunities for all. Among the most important training programs are tourism marketing and hospitality, financial management, and technical training.
- The findings showed that women who own local businesses usually manage their work themselves. In other cases, they provide varying employment opportunities, typically employing 1-4 employees, with the number increasing depending on product demand. Job availability also fluctuates based on the season and product demand. Family members are considered part of the workforce and are accounted for in the business' budget to avoid awkwardness in handling compensation. The availability of machinery and equipment supports production and reduces the need for additional labour.
- The findings revealed that the main goals of launching small businesses include improving income sources, utilizing time effectively, serving the community, self-discovery and skill enhancement, achievement and productivity, reducing unemployment, expanding businesses and social networks, and attaining self-sufficiency.
- The findings indicated that financial support and the presence of donors in Karak Governorate are stimulating factors for women to launch their own businesses. Supportive entities such as the Jordanian Women's Union play a role in supporting businesses and creating opportunities to exchange experience among business owners. The findings also showed that women have become more aware of their rights and responsibilities thanks to awareness sessions provided by civil society

institutions like the Princess Basma Center. These efforts helped reduce the stigma around certain jobs and integrate women into the labour market by integrating them into training programs and networking with organizations and associations that facilitate legal procedures – particularly for Syrian women – enriching businesses through cultural diversity.

- The findings revealed multiple sources of funding, including partnerships between women, self-funding for business development, grants provided by the Jordan River Foundation, Karak Castle Center for Women's Empowerment in Home Farming, and support from the Danish Council and Islamic Relief to develop women's businesses.
- The findings showed that the main barriers to licensing businesses are the taxes imposed on them, limited income, being seasonal in nature, and losing monthly salary and health insurance upon registration and licensing. Additionally, some women lack awareness of the legal procedures, especially for those of Syrian nationality.
- The findings showed that the COVID-19 pandemic had a positive impact on some businesses, leading to increased demand for production kitchens, online shopping, and delivery services. However, other businesses and establishments were negatively affected due to lockdowns, which disrupted operations and led to a decline in some commercial activities.
- The findings indicated that some professions require fieldwork, which may not be suitable for most women, especially in areas such as field marketing, leading some women to withdraw from work. Additionally, low wages and the lack of social security enrollment are factors that negatively affect the continuity of women in these jobs.
- The findings showed that the license does indeed allow for obtaining a bank loan, and that a social security number is required. The findings clarified that social security enrollment for home-based businesses is optional, as not all professions in

the labour market require a commercial registration or social security enrollment. In the case of home-based businesses, the owner can choose whether to enroll in social security.

- The findings highlighted that men's barber shops are a profession that Jordanians should benefit from, as it is one of the key income-generating fields in the labour market. The findings indicated that this profession is restricted to Jordanians only and that the employment of foreign workers in this sector is prohibited, in an effort to provide employment opportunities for Jordanians and enhance local workforce participation.
- The findings revealed that the commercial market was affected by 70% during the COVID-19 pandemic. The findings noted that support was provided to traders and professionals affected by the pandemic through media channels, and some entities in the capital were exempted from certain burdens. However, the support did not cover all areas, particularly the outskirts, despite communication with the relevant authorities. The support was targeted to specific entities in the capital and did not include everyone.
- The findings emphasized that the Jordanian citizen is the foundation for stimulating commercial activity, and that the strength of the market is linked to income levels. The findings explained that consumer activity largely depends on increasing citizens' income, noting that loans with very high interest rates do not help traders stay afloat without incentives and facilitations.
- The findings emphasized that the Chamber of Commerce serves as an "umbrella" for the commercial sector and should play a role in stimulating and supporting it. The challenges facing the commercial sector exceed the Chamber's ability to solve, and perhaps even the State's ability to address.
- The Chamber aims to be a collective voice for traders by advocating for their rights and preventing overreach, such as the imposition of new taxes.

- The findings indicated a clear gap between education outputs and labour market requirements, as most of our universities and educational institutes – except for a few – focus solely on theoretical study, with little emphasis on practical training and application. This leaves students insufficiently prepared to enter the labour market.
- The findings indicated that the overall work environment plays a major role in the success of an establishment and achieving high productivity. Ultimately, it depends on the employer. The more comfortable and safe the professional environment is, the more motivating and suitable it becomes for employees, resulting in better productivity. Conversely, if the employees feels pressured or exhausted, this would negatively affect their performance and productivity. Therefore, it is essential that employers understand that providing a supportive and comfortable work environment has a positive impact on productivity and profits, as the employees who feel appreciated and comfortable will give their full energy to help the establishment succeed.

7. Recommendations:

Based on the findings, the study recommends the following:

1. Focus on developing targeted employment programs for youth in Karak Governorate, especially university graduates aged 18-30, while ensuring equal opportunities for both genders. It is also recommended to strengthen initiatives that align education outputs with labour market requirements and to provide incentives for companies and institutions to employ youth job seekers.
2. Relevant authorities should enhance transparency in the work environment by raising awareness among job seekers about their employment rights and ensuring they receive fair wages and benefits. Supportive policies should be developed to ensure job stability, such as setting a fair minimum wage and promoting awareness of restricted professions and the rights of Jordanian

workers, which would contribute to a more equitable and sustainable work environment.

3. Relevant authorities and employers must foster an attractive work environment by providing fair employment benefits, including bonuses, incentives, leaves, flexible working hours, continuous training, employee participation in planning, and proper recognition of achievements and skills according to educational levels and experience. It is also recommended to implement stricter oversight mechanisms to protect employees from any form of abuse and to raise awareness of their rights to ensure a safe and supportive work environment.

4. Increase employment opportunities for women in Karak Governorate, especially in emerging fields such as artificial intelligence, by offering specialized training programs, establishing partnerships with tech companies, and providing incentives to employers to encourage the employment of women in this sector – contributing to their economic empowerment and inclusion in the digital labour market.

5. Enhance the commitment of economic establishments in Karak to enroll their employees in the social security system and provide them with health insurance to ensure their rights and social protection. It is also recommended to develop clear policies for regulating overtime, ensuring it remains optional and fairly compensated, while ensuring that employees receive appropriate compensation for any overtime hours they work.

6. Provide nurseries within the establishments or support employees with access to nearby nurseries. This would contribute to a more supportive work environment, especially for female employees, and improve their stability and productivity.

7. Ensure appropriate transportation is available for employees or provide a transportation allowance to facilitate commuting and reduce barriers that may affect job retention.

8. Establish transparent and fair standards for salary scales in economic establishments, based on skills, experience, and abilities, to promote job equity, increase employee satisfaction, and motivate them to further develop their skills.

9. Implement regular employee performance evaluation systems linked to promotion opportunities and salary increases to ensure that competencies are recognized and employees are motivated to improve their performance to serve the establishment's goals.

10. Ensure appropriate transportation is available for employees or provide a transportation allowance to facilitate commuting and reduce barriers that may affect job retention.

11. Establish and enhance social protection measures as a means of crisis prevention, economic recovery, and resilience building.

12. Create a unit or platform for business licensing – such as a government or electronic portal – that facilitates access to all required documents for business licensing.

13. Ensure clear documents are available to easily complete the licensing process, with symbolic fees and streamlined legal procedures. Laws and legislation should support businesses, especially for women.

14. Regulations should support small businesses, especially local businesses, and simplify legal procedures (e.g., commercial registration, tax payments, and professional licensing). These measures will increase the sustainability and scalability of businesses.

15. Improve communication and interpersonal skills, including building strong customer relationships, negotiation and persuasion techniques, and providing excellent customer service through modern technologies and digitalization.

16. Eliminate the stigma around certain jobs, as overcoming this barrier is essential for empowering entrepreneurs and ensuring the sustainability of their businesses.

17. Business licensing is essential – not only from a legal standpoint but also as a launchpad for development, access to grants, and ensuring long-term sustainability.

18. Businesses should employ graduates of the Vocational Training Corporation, given their hands-on experience that qualifies them to perform tasks efficiently, leading to improved service quality and more professional business sustainability.

19. Relevant authorities should establish clear policies requiring employers to offer formal contracts that protect female employees' rights, enhancing their sense of job security and job stability.

20. It is advisable to reassess the scope of authority granted to employees – currently somewhat limited – to allow for more flexible and effective decision-making, thereby improving productivity and the overall work environment.

21. Institutions should provide comprehensive health insurance for employees to ensure proper medical care, improve job satisfaction, enhance productivity, and reduce absenteeism due to health issues. Compliance with minimum wage standards is also essential to promote financial fairness.

22. The Ministry of Labour must adopt strict measures to reduce violence in the workplace by introducing clear regulations criminalizing any form of abuse or

violence, reinforcing monitoring and reporting mechanisms, and imposing deterrent penalties to guarantee a safe and respectful work environment.

23. Clear job descriptions must be developed, as they help define duties precisely, contribute to adherence to and full implementation of duties, improve performance, and ensure efficient workflow.

24. Contingency plans are essential to ensure business continuity during crises or unforeseen events. This includes saving strategies, alternative plans for ideas and designs that fit the budget and meet customer needs, and offering a variety of options to attract customers. Building trust between business owners and customers is also key to business development.

25. Training programs should include economic feasibility studies, financial management, and entrepreneurship. Training areas should also expand, such as progressing from assistant pastry chef to head pastry chef. These trainings are considered essential for competing in the labour market.

26. Investors should be encouraged, and commercial partnerships should be established to create more employment opportunities, benefiting families. Businesses should be diverse and unique to each area of the governorate to avoid closures and ensure sustainability, and the necessary support should be provided.

27. A suitable meeting space should be provided for associations to exchange knowledge and offer various services to women and the broader community. Laws should allow the Council of Governorate to provide support to these associations.

28. Employers must operate under a legal framework to protect the rights of workers in informal businesses, especially in cases of work injuries.

29. Municipalities should provide infrastructure support for shops, streamline procedures in coordination with the Chamber of Commerce, and strengthen

cooperation with the labour office to regulate expatriate labour. Coordination among government departments is also essential to simplify procedures and facilitate citizen services.

30. There is a need to shift toward technical and vocational education to bridge the gap and better meet market demands.

31. Continuity is the key to economic recovery. Businesses must be well-known in the market, and dedicated effort must be invested to achieve this goal.

32. Emphasis should be placed on attracting investments, offering tax exemptions, providing facilitations, and coordinating with the Social Security Corporation.

33. Continuous training and developmental courses are necessary in fields such as hybrid vehicle maintenance, carpentry, and air conditioning and refrigeration, in order to obtain a practicing certificate. Ongoing work and the provision of technical and logistical support by the Municipality are essential factors to ensure the success and development of these businesses.

34. Women must remain up to date with market developments and maintaining constant awareness of market dynamics. Women should enhance their businesses by creating social media pages, joining active associations, and focusing on handicrafts such as pottery, which is among the most successful sectors in any governorate, as it showcases and produces local heritage.

35. Young people should be encouraged to work in the private sector instead of focusing only on administrative roles in the public sector, as the nature of work in the private sector differs significantly.

Additional Recommendations:

36. Simplifying legal and administrative procedures: It is important to simplify the procedures for licensing small businesses, such as reducing the required

documents and lowering high fees, to ease market entry for small business owners.

37. Encouraging cooperation between the private and public sectors: Partnerships between public and private sectors should be promoted to provide the necessary funding and technical support for small businesses. This may include offering soft loans or grants to small businesses focusing on innovation and sustainability.

38. Enhancing the use of technology in business management: Providing tools and software to help small business owners manage their resources more effectively, including accounting programs, digital marketing platforms, and tools to facilitate customer communication.

39. Developing additional incentives for entrepreneurial businesses: Extra incentives should be introduced for businesses that rely on innovation and technology, such as those using renewable energy or offering sustainable environmental solutions.

40. Promoting employment opportunities for persons with disabilities: Employment programs should be developed to support people with disabilities and help them integrate into the labour market through targeted training and employment opportunities within small businesses.

41. Promoting circular economy practices: Small businesses should be encouraged to adopt circular economy models (such as recycling materials and products) to reduce waste and promote sustainability, with the necessary technical and training support provided.

42. Increasing support for seasonal businesses: Special support should be allocated to seasonal businesses that may struggle to secure funding or assistance year-

round. Seasonal funding or cost coverage facilities could be provided for production-related periods.

43. Focusing on improving the quality of technical and vocational education: Vocational training programs should be modernized to align with current market needs, such as training in digital skills and digital marketing, and should be made more accessible to youth in remote areas.

44. Strengthening cooperation among local institutions: Cooperation should be enhanced among local institutions – including professional associations, schools, and universities – to offer targeted training programs that help develop the skills needed in the local labour market.

45. Prioritizing sustainable businesses: Businesses that follow environmental and social sustainability standards should be incentivized by providing facilitations in loans or allocated grants.

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