



# Identifying Barriers Preventing Youth, Especially Girls, From the Benefits of the Educational and Economic Opportunities Available in Their Community

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## INTRODUCTION

Barriers to education, employment, and entrepreneurship for women even in periods of high economic growth is a concern that requires critical understanding to better resolve. For example, Jordan's GDP growth between 2000 and 2009 averaged %6.5, yet the rate of women's economic participation during these years was nevertheless only modestly better, increasing from %12.7 in 2000 to %15.5 in 2009, before falling back to around %14 today. The unemployment rate among women reached as much as %30.7 in 2021.<sup>1</sup>

For better employment and entrepreneurial opportunities for women, education lays a solid foundation. It is particularly noteworthy that for Jordanians, school entry is universal. Jordan has the highest average in the MENA region for years of schooling among young people. Women now substantially outperform men in terms of years of educational attainment. Women's net enrolment rate at the secondary stage was 78 per cent in 20/2019 compared to 65 per cent for men. Yet globally, Jordanian students, regrettably, have some of the lowest test scores on international assessments. The country continues to be stuck in a "credentialism equilibrium." This means that, since the public sector relies primarily on credentials for hiring, and since labour demand from the private sector is weak, the actual requirement for proper skills for the work force is less than minimal. As a result, the response to demands from young people and their families, aims therefore at amassing credentials, and the education system continues to be primarily focused on supplying credentials, rather than practical job skills.

Jordan education disenfranchises women through a masculine-centred education with gender-biased content that are mostly reflected in textbooks and the educational curricula in general. This educational content and curriculum omit the purposeful construct on personal preferences, gifts, and talents of female job seekers. Furthermore, is the education of boys and girls differentiated by discipline practices and instructional techniques that emphasize the superiority of males<sup>2</sup>. This is also evident at the community level with governing laws and policies that encourage educational gaps between males and females.

The absence of women from the labour force is an economic problem that significantly impacts Jordan's overall economic prosperity. For example, economists have argued that Jordan could increase its GDP by a whopping 20 per cent if the labour force achieved gender parity.<sup>3</sup> Data on female unemployment indicate that there are many Jordanian women who want waged work but are unable to find it and feel frustrated by their unsuccessful searching for a job. Then their willingness to work should therefore be countered by creating more employment opportunities.<sup>4</sup> In 2021, the World Economic Forum's Global Gender Gap Report ranked Jordan among

1 Department of Statistics, Amman. 2021. *Statistics and Infographics*.

2 Abu Jaber, M. (2014). *Breaking through Glass Doors: A Gender Analysis of Womenomics in the Jordanian National Curriculum*. Centre for Universal Education.

3 JoWomenomics. 2021. *Perceptions and Lived Experiences in Jordanian Communities: Women and the World of Work*

4 European Training Foundation. 2005. *Unemployment in Jordan*.

the most gender unequal countries globally, placing it at 131 out of 156 countries<sup>5</sup> included in the evaluation. The report concludes the country's modest ranking is attributable to wide gender gaps in access to economic opportunity and political participation, as well as to inadequate leadership. Surprisingly, these sharply contrast with Jordan's educational attainment and health performance, categories where the country has achieved near gender parity.

Today, young women face exceptionally high barriers to entering the labour market, a situation aggravated by existing skills and job mismatches.<sup>6</sup> Paradoxically young women are much more likely to leave their jobs than older generations.

Overall, youth participation in Jordan's labour force is historically low, especially among young women. The country's youth participation rate has declined over recent years and was estimated to stand at merely 23.3 per cent in 2016, a low rate compared with the MENA region (31.7 per cent) and the world (45.8 per cent).

Barriers for young people especially women in the labour market include skills mismatches, skills shortages, and inaccessible financing for aspiring entrepreneurs. Numerous labour market entrants lack the combination of technical and soft skills demanded by the labour market, while the private sector does not provide sufficient training to address these constraints.<sup>7</sup>

Young women face very particular difficulties restricting their employment options to the public sector and therefore only have a narrow choice of other professions. The range of occupations perceived as culturally acceptable for women is minimal. They are encouraged to enroll in education, social sciences, humanities, arts, and various medical studies, being all majors and courses that are less in demand.<sup>8</sup> The shift away from public sector employment has impacted the labour market prospects of young women, particularly those in rural areas. Today, such women have few opportunities for formal employment outside the public sector.

Another barrier can be seen in entrepreneurship. Very few young people are self-employed, even though Jordan is widely viewed as a hub for start-ups. It is the lack of financing to support start-ups that may contribute to explaining this skewed perception with the apparent lack of enthusiasm from Jordanian youth to buy into the entrepreneurial culture.<sup>9</sup> This paradox is corroborated by global evidence, which indicates that most young entrepreneurs are confined to subsistence activities. This low level of apparent entrepreneurship is due to a general lack of basic business skills and competencies, thus hampering any businesses' performance.<sup>10</sup>

According to further research many investors in Jordan are reluctant to support female-led startups.<sup>11</sup> Given the additional familial obligations for women, investors

<sup>5</sup> The World Bank. 2021. *The Global Gender Gap Report 2021: Insight Report*.

<sup>6</sup> International Labour Organization. 2020. *Why Vulnerable Youth Leave Their Jobs in Jordan*.

<sup>7</sup> International Labour Organization. 2017. *Promoting Youth Employment and Empowerment of Young Women in Jordan*

<sup>8</sup> International Labour Organization. 2017. *Promoting Youth Employment and Empowerment of Young Women in Jordan*

<sup>9</sup> OECD Development Centre. 2018. *Youth Well-Being Policy Review of Jordan*

<sup>10</sup> OECD Development Centre. 2018. *Youth Well-Being Policy Review of Jordan*

<sup>11</sup> Wejdan Alakaleek & Sarah Y Cooper. 2018. *The female entrepreneurs' financial networks: accessing finance for the emergence of technology-based firms in Jordan*.



often presume that women cannot manage their businesses as efficiently and effectively as their male counterparts.<sup>12</sup> This negative view is exacerbated by the fact that women in Jordan also have fewer chances of access to capital as they do not possess the collateral needed for new projects.<sup>13</sup>

Furthermore, young women are severely restricted in their mobility owing to cultural constraints. Almost one-third of young Jordanian women cannot go to their local markets unaccompanied. In contrast, men can usually move around to such places on their own, merely needing to inform their families or even leaving the house without any. Young women's mobility is likely to be limited both by the perception and the reality of harassment.<sup>14</sup>

The project "Ibtikar," for which this report serves as a basis in future planning, will specifically support female adolescents and youth as well as promote the creation of Social Enterprise that have added value to the economic and/or social integration of females in the communities. To reduce any existing barriers to economic inclusion, particularly for girls/young women and other marginalized groups, (which means to improve access to education and to promote a supportive environment).

The project will operate in the four governorates where the focus group (termed "foc circles") surveys of this report were conducted. These targeted governorates were in the following four locations:

- 1. Karak:** Gawr Al-Mazraah is located 100 km from the capital city Amman. Gawr Al- Mazraah includes six villages and is considered to have fertile agricultural land. Gawr Al- Mazraah is 30 kilometers away from Karak City.
- 2. Ajloun:** Ishtafina is located at 70 km from the capital city Amman, is famous for its large forest area and is considered a tourist destination. The city is also characterized by agricultural activities.
- 3. Irbid:** The Al-Kourah Department is one of the nine departments that make up Irbid Governorate and is 25 km from Irbid. Also covered were the neighborhoods of Turkman, al Hay al-Shamali, Twal and al-Barha in Qsabah.
- 4. Amman:** Al Hashmi Al-Shamali is to the east of Amman and is considered a residential area. It also includes a wide range of markets and amenities, such as banks, malls, factories, and companies.

## METHODOLOGY

The objective of this research is to identify barriers preventing young women, from accessing better educational and economic opportunities including higher and competitive educational disciplines, competitive job employments and entrepreneurship.

This research applied the feminist research methodology which sets a precondition

<sup>12</sup> Endeavor Jordan. Reshaping the Entrepreneurial Journey of Females in Jordan

<sup>13</sup> The World Bank. 2018. *Women, Business, and the Law*.

<sup>14</sup> UNICEF. 2021. *Youth Transitions to Adulthood in Jordan: High Aspirations, Challenging Realities*

of no rigid boundary separating the researcher and the subject. Thus, by this methodology, the researcher connected with the lived experiences of the women in the governorates. This report is therefore shaped by real stories and experiences collected from young women and complimented with the thoughts of the elderly members of the community including parents and other important local elders.

This research depended primarily on data collected from several focus circles (focus group) discussions in Arabic with young women and elders which was analyzed descriptively. We ensured to speak with young women from different educational and economic backgrounds, with ages not exceeding 35 years. As for the elders' group, we interviewed a diversity of participants, both males and females, from different backgrounds and professions.

The questionnaires for the interview with focus group members was developed to include not only questions of structural barriers to young women's access to education and employment, but also questions to trigger information on beliefs, values, and culture. Hence, it was important to integrate into our findings some gender norms and stereotypes that help shape the role of young women in their communities. We asked participants not only about the direct barriers to accessing education and employment, but we also aimed to develop a deeper understanding of how young women's education and employment is perceived by young women themselves and their communities. The first series of questions checked on the current conditions and availability of education and employment opportunities and compared this with the dreams and aspirations of young women in education and employment. We then widened the discussion and investigated any gender norms that had helped shape the choice of young women in education and employment. Finally, and most importantly, barriers were summarized and agreed upon together as a group, and next solutions were discussed from the perspective of young women.

### ***See Focus Group Questions in Annex 1.***

Considering that the research included personal opinions and experiences from individuals, a great deal of attention was given to the ethical aspects during the planning of the project. Right from the start of our contact with a participant, confidentiality was stressed and adhered to throughout the research engagement. Since participants were encouraged to share with us their stories and experiences, we ensured that the discussion was held in a safe space and that their names or any indication to them would not be referenced. Where names are mentioned, it was done with the express permission of the participants. Participants were also invited to share as many details as possible that might help us in writing the report. Everyone was urged to respect the person's opinions, particularly when two or more people disagree with the other regarding a question and perspective.

In total, we conducted surveys with eight focus circles in April 2022 with 72 participants (29 young women, 43 elders) in four governorates. Data collected were descriptive. The selection of geographical areas of these focus circles (focus groups) was based on the Project "Ibtikar," in which JoWomenomics represents one of the four partners, together with Plan International, Durrat Almanal for Development and Training and the Royal Society for the Conservation of Nature (RSCN). For the specific focus group

areas, see the table below.

Table 1: Showing Specific Fict Circles Areas

Community	Location	Date
Karak	Durrat Almanal for Development and Training, Gawr Al -Mazraah	April 14, 2022
Ajloun	Ajloun Forest Reserve, Ishtafina	April 17, 2022
Irbid	Kofr Abeel Community Based Organization (CBO), Al-Kourah	April 21, 2022
Amman	Al- Hashmi Al- Shamali, Sanabel Al Khier Association	April 23, 2022

## ANALYSIS OF RESULTS

### Karak Governorate- Gawr Al- Mazraah

#### EDUCATION OPPORTUNITIES

Gawr Al-Mazraah offers very limited educational opportunities, such that young women must commute to other districts or to Karak city for any schooling or training. However, at 30 km away, Gawr Al-Safi has a Vocational Training Center (VTC), which was described several times during the discussions as being a renowned facility with an excellent reputation. The VTC offers only two courses, namely in sewing and the beauty industry. The barrier here is that the location of the VTC is a distance that requires long commute.

*"You need one transportation method from your house to the main street, then another one to get to Gwar Al- Safi, and either you walk to the VTC, or you take a third method of transportation to get there,"*

*said one of the participants.*



Educational alternatives to VTC, such as a university, are in Karak city. These are at an additional 30 km distance which poses again a major problem.

The participants of the elders focus group stressed that many young women, unlike young men, held degrees from universities and colleges. This was factually borne out by nationwide research and statistics.

*"We have an abundance of educated young women but not enough employment opportunities"*

*explained one male participating in the elders focus group.*

This was also reflected in the group, since out of the nine participants, one participant held a BA degree in Business Administration, and three participants held diplomas in Accounting, Professional Education, and Hospitality. An elder made a striking observation that many young women head toward studying at military medicine institutions, which allowed them immediate employment within the army as nurses.

Participants explained that specialized training deemed suitable by the community at large did exist and were offered to young women. However, such institutions merely offered training for stereotypical jobs, with, for example, the VTC offering only two courses that specialized in traditional female sectors.

*"There is discrimination to what is being offered to us versus what is being offered to young men at the VTC,"*

*said one of the participants,*

While referring to other courses on offer, such as carpentry mechanics, and Heating, Ventilation and Air Conditioning (HVAC). Interestingly, many of the group participants agreed that, if somehow the restrictions about stereotyping from the community could be removed, they would enroll in majors that were monopolized by and granted to young men.

*"Certain education opportunities are unique to young men only for the reason that the community mentality generally demands such labelling,"*

*said one of the participants,*

In principle, Gawr Al-Mazraah has the possibility to host trainings in some ready-to-use infrastructure. Some participants mentioned the spacious halls and fully equipped IT systems of an infrastructure built by the Jordanian Hashemite Fund for Human Development (JOHUD) that they would like to use and benefit from. However, this center had never been activated, and thus was out of reach for them.

### **Breaking Stereotypes, the Story of Ikram**

By coincidence and through a friend, Ikram heard about a training opportunity in film making at the Princess Basma Center in Karak. *"Any communication of educational and employment opportunities, including entrepreneurship projects remained within the circle of our family and close friends",* she said.

*The training consisted of one week of training and another week on film shooting. Ikram described her experience as enriching and fun as she trained with youth from Tafileh and Maan governorates. Nevertheless, the experience was also difficult when Ikram had to take -45minute transportation to the center in Karak.*

Ikram described the film as *"a clear and strong reflection of youth's reality"* as it compares the education opportunities between male and female youth. *"Male youths are expected to study and succeed in life, but female youth are expected to end up at their future husband's house",* said Ikram. This was therefore a clear reflection that male youth are encouraged to explore the public space, whereas female youth are doomed to stay in the private space. The film starts with a male youth studying and a female youth washing dishes, as described by Ikram, and ends up with the male hanging his graduation gown and the female hanging her wedding dress.

A further and major limitation to the dreams and aspirations of the participants came from traditional stereotyping, which entailed a strict gender division of labor, or in the words of one participant, "our culture allows us to work in certain sectors where there is minimum interaction with men." Most of them asked for sewing and beauty specializations because they were nearby and affordable, while some other participants requested training in teaching. Only three participants dared to think outside the box for their education or training options, mentioning three areas: (a) learning languages, given that some tourists pass through the area of the Gawr, (b) offering on-the-job training for young women who earned majors at universities and

colleges, and (c) skills training on day-to-day household maintenance.

As to trainings offered by CBOs in the area, not only were such trainings limited in number, but they were also hardly beneficial to young women because of a subsequent lack of job opportunities.

*"We are all trained on crafts and accessories but at the end of the day, we will end up at home,"*

*complained one of the participants.*

The concerns of shortage of childcare and care work were among the challenges reported by young mothers of children below the age of five.

*"There are no daycares in the area so that young women are prevented from pursuing a degree or a training course,"*

*said one of the participants.*

## EMPLOYMENT OPPORTUNITIES

All participants agreed that there should be equal rights in accessing any employment opportunities, but the reality was very different from this principle. Certain jobs were deemed by the general community to be unacceptable for women, while other jobs were clearly favored. Jobs in the public sector, particularly in schools and hospitals were highly popular. This underscored the common perception that certain sectors of the labour force were feminized and linked to the traditional gender roles of females that fell under the umbrella of care work.

*"Jobs in the Health and Education Sectors are the best for women, according to our community,"*

*indicated one of the participants.*

One example of taboo employment for women was the hotel sector. Noting that young men can work in hotels normally and without any objection, some young women admitted that they would also consider such a type of job if they were allowed to do so by parents and husbands.

*"Our parents have the idea that working in hotels is forbidden because such a job includes mixing with men and serving alcohol. It is thought that therefore women would internalize such ideas and practices, and we would, as a default, pass them along to our children,"*

*clarified one of the participants.*

The participants explained that, along with that, working at hotels was linked to stigmas and honor issues. They shared a story of their community forcing a father to stop his daughter from continuing to work in a hotel because it was considered shameful.

Two participants from the elders focus group withdrew from the discussion on discovering that the topic and discussion would revolve around young women's employment and entrepreneurship opportunities, using as a justification that:

*"young women in our area have everything they need."*

*One of the male participants,*

A municipality council member, went as far as maintaining that we ought to be discussing the needs of young men instead. It was obvious in the discussion that a gap existed between the barriers mentioned by young women and those perceived by the elders. It was also remarkable that most of the participants in the elders group became extremely stressed and uncomfortable when asked specifically why young women were not allowed to work in sectors dominated by the other gender.

Most participants had previous work experiences in the Health and Education sectors, while the remaining ones did not hold a degree and tended to work in the agricultural sector. This part of the labour market was considered highly feminized and characterized by low wages and long working hours. In contrast, young men, particularly those without a degree or a skill in a certain field, usually favored employment in the military sector.

Poor economic conditions played a role in forcing young women to accept any work, regardless of a mismatch with their dreams and motivation.

*"We would take any opportunity to enhance our economic conditions, even if we don't like it."*

*explained one of the participants.*

A surprising opinion became evident, i.e. that young women viewed themselves as more capable when they compared themselves to young men.

*"We endure any pressure at work to enhance our economic conditions, unlike young men who withdraw from their jobs for the slightest of reasons,"*

*explained one of the participants.*



Lack of childcare was a clear barrier to benefiting from economic opportunities, even though it was considered a service required by young women at the workplace.

*"There is no chance for a woman to work if she has children,"*

*explained one of the participants.*

It is worth mentioning that childcare was described as 'work,' when one of the participants argued that:

*"females have other work to do."*

In these circumstances, working mothers depended on relatives or home-based daycares when they went to work. It became obvious that women took full responsibility for their household,

*or in the words of one of the participants,*

*"we have particular needs when thinking about work as the responsibility of childcare and the household is a burden laid on us."*

This was a clear example of the care work necessitating taking care of children, household duties and in some cases looking after other members of the family. In such a care economy, unpaid care work prevented women from seeking paid work outside the household because of all the other responsibilities to attend to in their homes.

A major stumbling block for the participants was the fact that economic opportunities were located far from their residences. Two examples mentioned by the participants were the Arab Potash Company at 40 km from Gawr Al-Mazraah, and the Ready Wear Manufacturing Factory in Karak. In the latter case, employees usually left their homes at dawn to catch the factory's bus collecting workers from several areas before heading to the factory. Yet again, as with barriers to education, distance was a substantial challenge when accessing available economic opportunities.

## **ENTREPRENEURSHIP OPPORTUNITIES**

For many, the main challenge to establishing a project was capital. Although many of the participants had been trained, establishing their own business without finance often proved impossible.



*Participants complained that:*

*"Although young men had access to loans and could work a side job to cover for their loans, such as working in construction sites, such an option was never available to young women."*

Several participants mentioned training that fell within the allowed scope for women, such as crafts, beauty treatment and cosmetics, sewing, soap making, as well as food production and safety. While only one participant was trained in proposal writing, her skills and expertise remained useless without any funding. This case illustrated that young females were forced to operate in limited space. Female participants agreed that young men were able to open any business, such as carpentry, while for the women, the most typical business would be food production.

Other barriers to establishing a business of one's own were echoed and thus confirmed what has repeatedly been mentioned in other reports and research. Market capacity, for example shops and retail, at Gawr Al Mazraah remained limited to the residents, while in Gawr Al-Safi the participants were aware of a variety of work opportunities. There, many young women ran their own enterprises such as pickle making and bakeries.

*The participants pointed out that :*

*"everyone wants to work in Gawr Al-Safi, it is like a dream to us."*

A final suggestion from the participants was to establish a delivery system to enable selling their products to other areas.

Childcare was indicated as a challenge to young women who considered the possibility of running a business.

*"Some of our friends weren't able to be with us today because they have children,"*

*said one of the participants thus illustrating the burden of childcare.*

Even when women preferred to work in a home-based business, care work remained a burden as it still required from the woman enormous great effort and time.

A further, self-imposed barrier was the fact that young women tended to undervalue networking. Any communication of educational and employment opportunities, including entrepreneurship projects remained within the circle of their family and close friends, thus preventing any useful sharing of professional knowledge or information, and inhibiting the possibility of cross-fertilization.

## SUMMARY OF KARAK

In conclusion, Gawr Al-Mazraah district in the Karak Governorate offered its young women very limited possibilities economically and educationally. In the first place, education and training programmes were hardly available to them at all. Secondly, transportation to any distant educational and employment opportunities was cumbersome and expensive. Thirdly, lack of childcare and care facilities tied young women to the family home. Fourthly, a traditional mentality from family and the community often clipped the wings of any young woman with dreams and hopes. Fifthly, a lack of financial resources forced young women to accept any badly paid job and /or prevented them from following costly courses. And finally, an extremely restricted labour market did not provide them with enough jobs, except for a handful in agriculture. Some preliminary solutions in the Gawr Al-Mazraah district would entail; opening registration of exclusively male student courses to females; and encouraging individual – home-based – businesses in the food industry, followed up by a regional delivery structure.

Considering the positive factor of high motivation levels and ambitions of many young women in this area, addressing the above barriers of insufficient educational facilities, distant educational facilities, traditional gender role distribution, insufficient funding and a poor job market would be substantial first steps in improving the economic situation of young women in the Gawr Al-Mazraah district.

## Ajloun Governorate- Ishtafina

### EDUCATION OPPORTUNITIES

Four participants held B.A degrees, with majors in Geography, Translation and Special Education. In addition, four participants held Diplomas, with specializations in Physical Education, Home Economics, Child Education, and Chemical Industry.

Ishtafina itself did not offer many opportunities for education, but in nearby areas a couple of VTCs were located. The VTCs offered traditional trainings, such as cooking, beauty treatment and sewing. In addition, the Ajloun National University, and Al Balqa Applied University located in Ajloun City were two educational institutions close to Ishtafina. The distance to these training institutions required 3-2 transportation methods with a total cost of 1.5 JOD for one way. Hence, the key barriers to young women's access to available education opportunities were distance and transportation.

The education system did not discriminate against women as indicated by the elders' group, but young women were sometimes forced to study majors at university according to their grades at school. Those who chose to study majors requiring higher grades from high school were required to pay extra tuition. Many young women chose majors not necessarily matching their aspirations and dreams, but something that would open some doors for them into the workforce. Many young

women, for example, were applying to study at military colleges, since these would transfer them immediately into paid jobs after the completion of their studies.

All participants agreed that, unfortunately, education opportunities did not match market needs. Despite the number or types of training courses that a young woman had completed, job opportunities were highly limited, as mentioned by the elders' group. They agreed that, for example, VTCs training programs did not match market needs that were revolving around tourism. Apart from this mismatch,

*A further complication was that, as one elder put it*

*"Many young women would work in position that were not aligned with their previous studies. The reasons for this choice were the poor economic conditions and the need for a job to fulfill the financial needs of her family."*

The influence of culture and tradition had gradually diminished, so that following and finishing an education for young women was acceptable, even in a variety of majors and specializations. It was evident that those holding degrees were the younger generation.

*"I wasn't the only female studying Chemical Industry, and I know several girls who are studying HVAC,"*

*said one of the participants.*

### **Giving up Education, the Story of Abeer**

After Abeer completed her B.A degree in Special Education at Ajloun College, she was planning to continue with her M.A in Learning Difficulties. However, economic conditions did not permit her from following her plan and dream. Her younger brother was studying Medicine and the family couldn't afford to pay for the tuition of both. Abeer had to withdraw her application and sacrifice for her brother's education. She did not regret taking this decision, *"I took my chance when I completed my B.A., so that it was the right thing to sacrifice my M.S. for my brother in order to enable him to continue"*, she said. Abeer hoped she would one day be able to continue with her education plan.

As for the young women from the older generation, the discussion, however, was quite different when it came to education opportunities.

*"Girls studying at universities was not acceptable in my time,"  
explained a -33year-old participant without a degree.*

*Another responded said,*

*"15 years ago my brothers did not allow me to go to university".*

Economic conditions played a decisive role in allowing young women to pursue an education. A couple of participants said they were not able to study at any college or university because of lack of finances, while another participant was unable to continue with her original plans to pursue an education.

Participants indicated that childcare was also a huge barrier for those with children under the age of five.

*"I used to cry everyday not knowing what to do with my daughter when I was training on Arabic calligraphy in Amman,"*

*one participant said.*

## EMPLOYMENT OPPORTUNITIES

Half of the participants worked at the Ajloun Forest Reserve as employees, except for one, who rented a shop at the reserve and sold cookies.

Employment opportunities existed in the rest areas for tourists and visitors, in a couple of sewing factories (in other cities), and in agriculture.

### Labor Rights Violations, the Story of Yasmin

The key barrier to working at factories was the violation of labor rights and the harsh work conditions. Yasmin worked for two years at a sewing factory. She would rent a mode of transport that cost 20 JODs per month and the ride to the factory took 15 minutes. Yasmin described with agony the long working hours, where she was not allowed to take a break or even use the restroom. Yasmin explained that she was economically forced to work in such work conditions as she had debts and family obligations.

Female elders emphasized the importance of labour rights awareness. This was because several employers had been known to obstruct a young woman's right to work, to refuse any provision of social security, and even to suppress her right to economically empower herself. The elders went as far as quoting Article 72 from the labor law, stating the employer's responsibility to provide childcare services at the facility for working parents.



According to the elders' group, cultural barriers, although not as rigid as ten years ago, played a role in determining the work environment, not only for young women but also for older women. Community acceptance of young women working alongside men varied depending on the nature of work. In general, the community at large tended to look down on and disapprove of any employment with close contact between the two sexes.

All participants agreed that young women should have the same rights as young men to benefit from economic opportunities. In addition, all of them said that young women were capable to work at any profession or sector.

*"A young woman is capable to work exactly like young men, but our culture plays a role in limiting her options,"*

*complained one participant.*

*"I fix many things in my house that my husband does not how to,"*

*explained another participant.*

Other barriers were childcare and care work, especially since Ajloun lacked private daycares and most working mothers depended on family members for childcare while they were at work. Some participants explained that they thought of opening a daycare business in their areas to support themselves financially to support working mothers. However, the main obstacles were a lack of capital and complicated, long registration processes.

However, in real life, cultural restrictions still had a major effect on young women's choice of profession because of the responsibility of care work.

*"It is an exhausting job that we can't resign from, women were born to carry out care work,"*

*pointed out one participant.*

One participant described her sister-in-law, whose husband interrupted her at her work by nagging her and complaining that she should be at home taking care of her children instead of working. Another participant renting cookies shop at the Ajloun Forest Reserve explained her husband was always agitated and nervous if she had an evening shift while the children were at home with him that evening, rather than in school. She continued that, when her husband gave her the choice between her work and her house, she opted for the latter.

*"I was clear and firm from the beginning that my work was a red line, and step by step, I was able to change his attitude, but that doesn't mean that every now and then he doesn't call me to come back home again,"*

*she said.*



Most participants agreed that in times of limited employment the priority for an economic opportunity, in general, should go to a young woman rather than a young man. This opinion was because for women the options and chances were already quite limited, unlike for young men, who could choose to work anywhere any time. The preferences for young men seeking employment were in the public sector or in the army.

Interestingly, most of the elders' group also agreed that employment opportunities should prioritize young women for three reasons. Firstly, young women's chances in the workforce were already limited in the best of times. Secondly, priority for women would deal with the pressing need to break stereotypes, especially amongst employers who tended to prefer hiring male job applicants. Finally, a recent imbalance had to be re-addressed because women had faced disproportionately high levels of unemployment because of the COVID pandemic when they were considered redundant.

*On agency and soft skill, one elder who work at the Ajloun Forest Reserve said that: "young women nowadays are able to confidently present themselves and discuss their rights, I see this daily when young women come to the reserve and apply for jobs."*

## ENTREPRENEURSHIP OPPORTUNITIES

An important reason some young women preferred to run their own businesses rather than work in full-time jobs elsewhere related to care work at home.

*"Working on my own project means I can manage my own time in accordance with my other responsibilities at home."*  
*pointed out one participant.*

This was confirmed by one elder who maintained that a young woman running her own project would allow her to be creative and provide room for her to take her own decisions, unlike being employed somewhere else and working under the supervision of another person.

Most entrepreneurship projects involved small-scale food production and home-based agricultural farms. However, apart from these, some less traditional projects had been developed by young women. Examples were jobs at a couple of rest areas for visitors and tourists, and work as a tourist guide.

*"In the beginning when I was younger, I worked at a project to serve tourists with coffee and tea. Unfortunately, I then faced a lot of challenges from the community because I was communicating with foreigners. Nowadays women's employment in these projects is acceptable, mainly because it can alleviate poor economic conditions,"*  
*said one participant*

Access to finance and fundings was an issue mentioned by the elders in addition to unfair distribution of funds. The elders mention that a woman in the community who runs a rest area for tourism received more than one fund for her project, while others receive none.

Networking was utilized during bazaars, social media, and festivals. One elder explained the networking is a barrier to young women for establishing their own projects. This is due to the women not initiating engagement with other women.

## **SUMMARY OF AJLOUN**

In summary, the above findings from the participants in Ishtafina demonstrated the particular stumbling blocks for young women to advance their economic conditions – very similar to those in Karak but also showed room for general improvement. The main barrier was that Ishtafina provided no educational or training institutions. Any schooling for young women was far away, and therefore overly time-consuming and expensive to follow through. In the second place, the area offered no labour market, even for women with proper levels of training and education. In fact, the women's educational levels outstripped their reported employment levels. Thirdly, the lack of proper childcare forced women with children to stay at home or, in the case of jobs, to appeal to family for assistance. Fourthly, the lack of sufficient financial resources prevented young women from getting further education, often sacrificing for other (usually male) family members. Fifthly, cultural views and traditions about gender roles still restricted young women in realizing their hopes and dreams, despite some positive developments over the last few decades in this respect.

However, despite these obstacles above, Ishtafina had some potential for assisting young women economically, for instance, in the following areas: Campaign on labour rights concerning work and social security to raise awareness and motivation for them to find employment; Encourage entrepreneurship to help individual women or a group of women to set up new businesses and thus support themselves; Establish some daycare structure and simplify registration process; Change entry requirements for courses, so that young women can get priority rather than being shut out, would make education notably more accessible for them.

Since several participants had already achieved certain levels of education outside Ishtafina, and since many of them felt highly motivated to advance their economic conditions through employment, such solutions could spark the economic progress of Ishtafina significantly.

## Irbid Governorate- Turkman, al Hay al-Shamali, Twal and al-Barha

### EDUCATION OPPORTUNITIES

In Turkman, al Hay al-Shamali, Twal and al-Barha which are closely linked neighborhoods, the young women participants were all graduates and indicated that there is an easy access to education there.

*"Yes, we have the VTC in Badi'a. I did not take any training there, but my sister did. They train on sewing, make up, productive kitchens and other things."*

The community elders and parents also attested to the availability of schools. But added that

*"...there are no job opportunities."*

When the participants were asked if majors in the universities cover market-needs, the response was a unanimous "No."

*A participant said,  
"the majors are in one world and the market needs are in another...there are a lot of graduates who are jobless, even teachers started giving lessons at students' houses."*

These reflects a situation of obsolescence of educational disciplines with respect to contemporary market needs and the barrier of employability.

When asked what courses in the universities are obsolete, participants unanimously mentioned that all are obsolete. A participant further explained using her context, that they are not able to secure jobs with their current disciplines of study.

*"I am a graduate in archeology but will never work in it. There are limited opportunities. The nearest archeology site is far; you must go to work very early. It is hard for women. That is why I then studied French, that also did not have opportunities. Now, I am teaching English."*

## EMPLOYMENT OPPORTUNITIES

In Turkman, al Hay al-Shamali, Twal and al-Barha, a participant mentioned teaching when the young women were asked what employment opportunities exist for women. The average salary earned by participants was noted to JOD200.

*A participant stated that*

*"my friend studied "Child Education" and applied for a kindergarten, they told her we will give you JOD120 and you will sign saying you are getting paid JOD220".*

*Another participant reiterated this bias towards women stating that*

*"men's salaries are different from those of women. I do not know why, but it is related to gender issues. Men might be paid JOD500 for a job that a woman will be offered JOD200 to do."*

These young women were able to tell that there is a discrimination between gender based on salary.

Transportation was noted not to be much of a problem across the neighborhoods of Turkman, al Hay al-Shamali, Twal and al-Barha.

With respect to the question of parents posing a barrier to job opportunities in these neighborhoods,

*a participant mentioned that*

*"my parents will not let me work in a clothing store, because the employees of both genders are over friendly with each other..."*

*Another participant stated that*

*"working outside the house, my husband is against that. He tells me I can work in the house and sell whatever I want, but do not leave the house. Because I have my home to take care of."*

There remains the barrier of traditional gender stereotype as underscored in the above narratives.

Another participant reflected this traditional gender stereotype that poses a barrier to what job opportunities a woman considers suitable when asked what she looks for in a job.

*"A job that fits me as a woman. I would work in my field of studies, as a teacher, and if I didn't find a job, I would start my own project in my house. There are jobs that don't suit women, like cafés and restaurants."*

When asked why these jobs do not suit women,

// *she mentioned*

*"because our community considers it shameful for women to work there."*

*Another participant said*

*"It all comes down to how the community looks at you."* //

A compelling indication of the social pressure from the community that places a barrier on what kind of job women should take.

## ENTREPRENEURSHIP OPPORTUNITIES

When asked what kinds of entrepreneurial projects they are aware exist in Turkman, al Hay al-Shamali, Twal and al-Barha,

// *, a participant mentioned*

*"a restaurant, she produces homemade foods and sweets, and she sells them. Girls also work as Sheln middle people."*

*Another mentioned*

*"nursery."* //

Evidently home oriented projects including daycare are considered suitable enterprises for women and are mostly engaged by women who consider entrepreneurship.

When asked what the important skills for entrepreneurial projects are,

// *all participants indicated*

*"Leadership, experience, ideas, management, patience, innovativeness along with capital."* //

When asked if they think young people (males and females) in the neighborhoods, have these entrepreneurial skills, they unanimously said "No."

With regards to funding for entrepreneurial projects, a participant stated that

// *a participant stated that*

*"There are loans, but the interest rate is high."*

*Another participant added that*

*"there are loans, but it is not a solution. Because the income will not cover the installments."* //



High interest loans stand as a barrier to accessing capital needed to set up an enterprise in the neighborhoods.

### **Lania Haitham's tale of forward thinking and determination**

Lania's private business is interior design and graphic design. *"I started working when I was at the university with the students, helping them with their graduation projects. Then I started to go to Amman and attend paid courses. After that I started giving online courses for students on AutoCAD and 3D. In Irbid, whenever I see, a construction is starting to take place, I would visit it and ask for the owner's or the responsible architect's number, call them and offer my services. I built a good network that helped me access more clients. I didn't want to be limited to interior design, so I started studying architecture, all by myself. But then there was a drop in the business, so it is not what it used to be. I believe the problem was in marketing. In Irbid, there are more chances for graphic design than interior, so I shifted a bit towards it. I am planning to go online, and start an academy for interior design, the academies here are not that good. That is my dream, but I am not planning to do it by a loan, I am looking for a grant."*

The elders hold same views with regards to funding for women desiring entrepreneurship.

*An elder stated that*

*"The barriers are only limited to capital."*

When asked if there are funding entities in the area,

*another elder mentioned*

*"We have the woman fund, which should be strengthening women, but the interest rates are high. The agriculture fund gives loans with no interest, but they are limited in number."*

The community elders and parents in Turkman, al Hay al-Shamali, Twal and al-Barha areas indicated that they believe that if few of the trained women start their own projects, they will be able to employ others. But that the women do not market their skills. This is similar to the earlier stated concerns of poor networking and marketing by young women in Al Kourah.

## SUMMARY OF TURKMAN, AL HAY AL-SHAMALI, TWAL AND AL-BARHA

The Turkman, al Hay al-Shamali, Twal and al-Barha neighborhoods, has many educated young women, but in disciplines that do not have market value. Teaching is the only viable option for employment but with an unfair salary gradient that favors men. Starting up businesses is a plausibly viable but access to capital, and high interest rates from loan organizations stand as barriers. There is also the aspect of women keeping to themselves and not taking steps to network and market their competencies. This is a mindset paradigm that stands as a barrier to entrepreneurship and job opportunities.

### Amman- Al- Hashmi, Al- Shamali

#### EDUCATION OPPORTUNITIES

In general, the participants constituted an educated group where five out of the eight participants held B.A degrees in majors such as Banking and Finance, Special Education, Chemistry, Accounting, and Psychological Counselling. The remaining participants were in their last year of school, whereas only one participant did not finish high school.

Although the group reflected a diverse range of education degrees, the participants said that young women tended to study in fields related to education and health, whereas young men would head for majors in engineering.

*An elder participant said that*

*“young women look for specializations that match their female personalities, like a major in nursing, whereas, studying law, for instance, means going to court and dealing with many segments of society, which may be considered unacceptable to some families.”*

The principal hurdles were the lack of training in the English language and computer skills. The elders group stressed that, regardless of the degree a young woman had earned, English and computer skills were a prerequisite to any employment.

Students of Al-Hashmi Al-Shamli needed to commute to other governorates, such as Mafrqa, Balqaa and Zarqaa, to access a wide range of universities and colleges. This often meant taking two or three modes of transportation, and thus requiring a couple of exhausting hours to get to university costing around 1.5 to 2 JODs daily. Within the borders of Al-Hashmi Al- Shamali or a nearby area, young women could access local training opportunities. In most cases, these involved sewing and beauty treatment, in CBOs or Non-Government Organizations (NGOs), such as The Queen Zein Al Sharaf institute for Development, and the Jordan River Foundation. However, consistency and availability of trainings at CBOs and NGOs depended primarily on

donor funding. Furthermore, one VTC was in Marka, a city located 12 km from Al-Hashmi Al- Shamali, only offering the traditional trainings in beauty treatment and sewing, with an occasional course in typing.

One participant pointed out insufficient and incomplete training, when hundreds of women had been trained in beauty treatment. In fact, the curriculum lacked continuity by not linking the training to job opportunities in the field and by not providing financial and other support to students to open their own beauty salons.

## **EMPLOYMENT OPPORTUNITIES**

Although Al-Hashmi Al- Shamali had a wide range of economic opportunities in various sectors, employment for young women was unfortunately blocked by several barriers.

According to young women, previous work experience and English language mastery were the top requirements for them when applying for a job. Wasta was a further stumbling block faced by not only young women, but also by young men to enter any sector of the labour market. A third barrier was the pay that was lower than the minimum wage; and finally, the number of working hours and schedule frequently conflicted with what young women's families would accept, such as late-night shifts, when no transportation was available to and from the workplace.

### **Education Success versus Market Failure, the Story of Asma, Lana, Rania, and Zaina**

Al-Hashmia Al-Shamali was a clear illustration of the paradox of high education percentages among young women versus the striking drop in the percentage of women's economic participation in Jordan. Access to education was not viewed as the problem, however. What comes next in securing a job opportunity was the real challenge. Asma was a fresh graduate who earned a B.A degree in Banking and Finance. Lana completed her B.A in Accounting and had been a jobseeker for the past year. Rania had a B.A degree in Psychological Counselling and had also been job-hunting for the past year. Zaina earned her B.A degree in special education and have not found a job for the past four years.

According to the young women surveyed, it was not any explicit gender discrimination that determined whether an available job was offered to a male or a female candidate. In the final judgment, it was normally the job applicant with the strongest Wasta who would be granted the job. However, two suggestions to change this objectionable practice were presented as well. The elders expressed the opinion that, precisely due to lack of opportunities to young women, women should be offered the job to redress the gender inequalities.

*An elder participant said that*

*“young women look for specializations that match their female personalities, like a major in nursing, whereas, studying law, for instance, means going to court and dealing with many segments of society, which may be considered unacceptable to some families.”*

A divide was noted in the young women’s answers about who should be favored in times of a restricted labour market.

*Half of the group believed that a job should be offered to young females as they*

*“have limitations in the job market as they are not allowed to work in professions with direct contact with clients. This is in sharp contrast to young men for whom, in the eyes of society, it is perfectly acceptable and appropriate to communicate with female clients..”*

*In contrast, the other group of participants considered that*

*“young men have more responsibilities and expenses, especially when they are the breadwinners of the family, and therefore, a job opportunity should be granted to them.”*

When applying for a job, young women took certain requirements into account. Firstly, the job should be acceptable to their culture.

*“For example, working at malls entails night work hours which is not possible,”*

*said one of the participants.*

They also focused on labor rights at the workplace, since several employers, for instance, violated the right to a minimum wage and the right to annual leaves. Finally, women bore in mind the availability of suitable transportation. Moreover, the elders believed that a great many employers often lacked even a basic understanding of women’s needs at the workplace. As described by the elder, unfavorable working environments for women were characterized by the triangle of lack of childcare, insufficient suitable transportation, and low pay. In addition, employers preferred to hire single women to avoid maternity leaves.

Regrettably, highly feminized sectors were also stereotyped as low-status jobs. Working in private schools, daycares and factories would oblige young women to face several labor rights violations. First and foremost, these were seen in receiving less than the minimum wage, in being denied the provision of social security, and in being refused any annual leaves. Furthermore, working in factories was often the



very last resort for young women either without a degree or without the access to secure employment. A strong recommendation from young women was the need for an awareness-raising campaign about labor and social rights. This was particularly important since it was observed that young women were not sufficiently confident to submit a complaint to the Ministry of Labor. Their apprehension to do so could stem from a fear of their families or the employer, as suggested by one of the elders.

*One elder shared the story of her daughter, who had worked in a call center for seven months.*

*"My daughter did not sign a contract, she was not enrolled in social security, and the company delayed paying her salary every month... she eventually left her job and now we have raised a lawsuit against that company."*

The distribution of labour inside the house was invariably still dominated by traditional gender roles, which was perceived by many female participants as a barrier to a more active economic life.

## ENTREPRENEURSHIP OPPORTUNITIES

Entrepreneurship was described primarily in 'traditional' terms by the young women's group,

*as they invariably associated it with,*

*"anything related to the kitchen."*

*They further explained that*

*"young women tend to work with whatever she has available within her hands, and she will most likely operate within her comfort zone, meaning her work will not overstep the confines of her house."*

This perception of young women's preferences to operate within the private sphere was also confirmed by the elders group; or

*as one elder put it,*

*"projects within the borders of her Kingdom."*

Other participants viewed working from home as a solution to avoiding the hectic work conditions outside.

*"We prefer to work inside the house to avoid being a slave to the job outside,"*

*said one participant.*



*"When we work at home, I avoid using public transportation and a full-time exhausting job,"*

*she continued.*

Other participants, however, disagreed with this view and mentioned a friend who held a degree as a teacher but was unemployed for a long time because of the pandemic. She had started her own project as a fashion advisor for young women by shooting videos and posting them on social media.

### **Entrepreneurship and social media: the story of Randa**

My daughter is in school, and she has her own channel on several social media platforms as an influencer to other young women. Her work is serious and recently we bought special equipment (camera and lighting) for the shooting of her videos. We work together on reviewing the script and I continuously provide support and mentorship. Admittedly, I allowed my daughter to explore her potential, but at the same time, time, her work is restricted within a specific framework, such as discussing.

Freedom and choice of what project a young woman was permitted to lead was strictly controlled by 'patriarchal society.' An elder explained that it was not even acceptable to some families to post a video on social media to market a particular product.

The key challenges mentioned by young women to establishing their own projects were related to a vague conceptualization of the idea itself. This most likely stems from lack of knowledge on marketing which includes brand conceptualization, knowledge of the market and so on. This principal barrier was followed by the lack of capital and funding, insufficient and inadequate family encouragement and support, and finally, the absence of any marketing plan.

## SUMMARY OF EAST AMMAN

To sum up, the eight participants in the Amman Al- Hashmi Al-Shamali area were in slightly better circumstances than their counterparts in the areas of Gawr Al-Mazraah-Karak, Ishtafina-Ajloun and Al-Kourah-Irbid. However, they still encountered several obstacles and challenges in pursuing education and employment, despite the paradox of the existence of educational facilities. The first issue was education. Although some of the participants finished university degrees, the choice of their majors was restricted, and they therefore did not make use of the range of degree programmes available at universities and colleges. They were hampered in following courses for different reasons, i.e., the barriers being firstly, remote locations; secondly, time-consuming, and expensive transportation; and thirdly, traditional, and thus reduced focus areas, with insufficient training and with a lack of preparation for the actual labour market; fourthly, they had to deal with a considerable lack of financial resources and funding; fifthly, with a lack of family support and encouragement; and finally, with the absence of a clear marketing plan.

The second issue was the labour market. Even though the Al-Hashmi Al-Shamali area offered jobs in a variety of sectors, young women also had to deal with many impediments to employment, some of which differed slightly from those mentioned in the other three Jordanian areas. The main hurdles were the lack of previous experience, inconvenient schedules and shifts, inefficient transportation, insufficient pay and a stifling traditional culture and mentality, all of which were also mentioned elsewhere in Jordan. However, more prominent obstacles were young women's lack of English language mastery and their inadequate computer skills.

On the positive side, the young women had a high level of motivation to participate in the labour market. If the economic situation of young women in this area is to improve, steps should be taken in the following areas: 1) to establish affordable English language courses and computer skills training; 2) to organize instruction about labour rights awareness (including proper contracts with maternity and other leave, suitable pay and social security); 3) to improve transportation systems; 4) to set up proper entrepreneurship training (including marketing); 5) to implement laws and practices for equal rights for women; 6) and to support campaigns to encourage female participation in the work force in order to break down traditional stereotyping and to develop gender parity. For the implementation of these points above, the motivation of young women to be economically active may prove to be essential, or even the determining factor for success.

## BARRIERS MATRIX

### Karak

#### Education

- Limited and remote educational opportunities, long commutes to other districts or to Karak city
- Lack of available, adequate, and affordable transportation
- VTC training courses for traditional jobs

#### Employment

- Mismatch of education versus market needs and job opportunities
- Traditional gender stereotypes and division of labor
- Lack of childcare support
- Remote location of economic opportunities
- Lack of available, adequate, and affordable transportation
- Necessity of unpaid care work inside own household
- Involuntary acceptance of low-paid jobs to deal with poor economic conditions
- Highly feminized jobs with low pay and long hours inside the agricultural sector

#### Entrepreneurship

- Lack of access to finance and funding
- Limited scope of ideas
- Restricted market capacity
- Lack of childcare support
- Networking

### Ajloun

#### Education

- Limited educational opportunities, long commutes to Ajloun
- Lack of available, adequate, and affordable transportation system
- Mismatch of education opportunities versus market needs
- Poor economic conditions to pursue education

**Irbid**  
(Turkman, al Hay  
al-Shamali, Twal  
and al-Barha)

### Employment

- Lack of childcare support
- Community tended to disapprove of any employment with close contact between the two sexes
- Major care work responsibilities

### Entrepreneurship

- Traditional control of entrepreneurship projects
- Lack of access to finance and funding
- Unequal distribution of funds
- Inadequate networking and marketing skills

### Education

- Disciplines are not competitive and mostly obsolete
- Mismatch of degrees and job opportunities

### Employment

- Salary discrimination between genders
- Traditional roles and gender stereotypes limiting access to job opportunities
- Cultural stereotypes (community determining what jobs are ideal for women)

### Entrepreneurship

- Lack of knowledge of what entrepreneurship entails
- Lack of access to capital
- High interest rate loans
- Inadequate networking and marketing skills



## Amman

### Education

- Lack of training in English language mastery and computer skills
- Need to commute to governates of Mafraq, Balqaa and Zarqaa for further education
- Lack of available,adequate,and affordable transportation

### Employment

- Lack of previous experience
- insufficient English language skills
- Need to use Wasta to circumvent direct entry into labour market sectors
- Wasta to enter any sector of the labour market.
- Poor working conditions with below-minimum pay and long working hours
- Lack of available transportation, especially for inconvenient but frequent late shifts
- Low status of highly feminized jobs and sectors
- Traditional gender roles dictating household distribution of labour

### Entrepreneurship

- Outdated and conventional conceptualization of entrepreneurship
- Elementary notion of entrepreneurship
- Lack of finance and funding
- Insufficient and inadequate family support
- Absence of marketing plan

## RECOMMENDATIONS

Based on the findings from the lived experiences of the young women and elders through the focus circles, this section presents some recommendations and suggestions to overcome the barriers to young women's access to education, employment, and entrepreneurship opportunities for the four areas of investigation, namely Karak, Ajloun, Irbid, and Amman. The recommendations relate to five fundamental issues of young women in the governorates. viz. traditional gender stereotypes, poor labour laws and harsh working conditions, limited access to competitive education, distant workplaces and schooling (long commute and expensive transportation), lack of capital and entrepreneurship knowledge.

### These are elaborated below:

- **Transforming traditional gender stereotypes.** Current preconceptions about gender need to be transformed through consciousness-raising campaigns to validate, inspire, and guide young women into more varied educational programmes, and diversified employment opportunities.
- **Pushing for better labour laws.** Awareness programmes to push for favorable labour laws for women needs to be encouraged. Laws that ensure equitable salaries across gender, eliminate harsh working conditions for women, create access to low interest-rate loans.
- **Consolidate access to competitive educational disciplines for women.** Campaigns on the importance of competitive disciplines that match market needs should be activated. These campaigns should also target cultural stereotypes that limits the choices of women in pursuing competitive educational disciplines. The creation of scholarships for females interested in competitive educational disciplines should be central to the awareness campaign.
- **Centralize institutions and/or create affordable transportation system.** Due to few educational institutions and VTCs in some of the areas, young women commute far distances for education and training at an expensive cost. There should be campaigns for more centrally located Institutions and VTCs to ease the

burden of commute or the availability of affordable transportation to minimize the cost of commute. For example, subsidizing bus fares for remote areas such as Kourah to Irbid and Amman.

- **Financial and knowledge support for women-led Enterprises.** To encourage greater participation in entrepreneurship, young women need both financial support and entrepreneurial trainings to prepare them to be better entrepreneurs that think long-term sustainability of their enterprises. These trainings should include marketing and networking. A programme designed to train and ready these young women for the market along with capital will go a long way in facilitating more women-led enterprises in the areas.
- **Applying the IFREE model to drive employment and entrepreneurship.** The Integral Framework for a Regenerative Ecofeminist Economy (IFREE) implemented by JoWomenomics has thus far been a successful model for increasing gender parity in local communities in the Southern Shouneh governorate through carefully organized focus groups and diwan termed “ficr circles” which is a safe space for social engagement of females, males, elders, and judges in the communities to raise new consciousness and break gender stereotypes. It has enabled the creation of green jobs and sustainable women-led enterprises. Also, through the Feminist Integral Centre for Research Innovation (FICRI) of JoWomenomics, to push for better labour laws that promote sustainable women-led enterprises and entrepreneurship, the IFREE model enables the implementation of the new laws in the areas.

Participants in all the four areas of Jordan surveyed always analyzed their challenges with playing more positive roles in the economy in terms of the five major issues mentioned above. Considering that many of the young women clearly displayed hopes and ambitions to become more actively part of the labour force, follow-up on the recommendations above could give a significant boost to these young women’s motivations and talents, and therefore achieve dramatic progress in the development of the Jordanian economy.

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## ANNEX 1: FICR CIRCLE (FOCUS GROUPS) QUESTION

### FICRI CIRCLE (FOCUS GROUP) TOOL: COMMUNITY BARRIERS TO ACCESSING EDUCATION AND ECONOMIC OPPORTUNITIES JOWOMENOMICS

Thank you for your willingness to speak with us today. The purpose of this focus group is for JoWomenomics to learn about the barriers that prevent you from taking advantage of existing education and economic opportunities in your areas. Your input is important as it will help gear programing to help support you in accessing economic opportunities. This discussion is a safe place, and you will be anonymous, so your names will never be used. We need around an hour and a half to cover all the questions and your points. Please let us know if you have any questions before we start.

#### General Information

1. First name
2. Age
3. Sex
4. Educational background
5. Marital status
6. Children
7. Employment status

#### Education

1. Describe available education opportunities<sup>15</sup> in your area<sup>16</sup>?
2. Do you think that existing education opportunities in your area match market needs?
3. Do you think there is a suitable education for young men and a suitable education for young women?
4. What are the key <sup>17</sup>barriers to accessing specific education for young women?
5. Where you live, are there barriers to education that are specific to young women? If so, what are these barriers?

<sup>15</sup> Education means any degree, skill, or training

<sup>16</sup> Area means the physical neighborhood

6. In your opinion, what are the general solutions to the problems of accessing education opportunities in your area?
7. In your opinion, what are the general solutions to the problems of young women's access to education opportunities in your area?

## **Employment**

1. What job and other work opportunities exist in your area?
2. Describe the work conditions of existing jobs in your area?
3. Do you think young women look for specific services/requirements at the workplace? If yes, what are those requirements?
4. Do existing jobs consider the needs of young women?
5. In times of limited employment, do you think the priority is for young men or young women?
6. Do you think both young men and women have the right in principle to access the same economic opportunities?
7. In reality, who has more chances to accessing economic opportunities?
8. How do you see the difference between suitable job opportunities for men and women?
9. In general, what are the key barriers for accessing economic opportunities in your area?
10. Where you live, are there barriers to employment that are specific to young women? If so, what are these barriers?
11. In your opinion, what are the general solutions to the problems of accessing economic opportunities in your area?
12. In your opinion, what are the general solutions to the problems of young women's access to economic opportunities in your area?

## **Entrepreneurship**

1. What are some entrepreneurial projects that you know about in your area?
2. What knowledge and skill does an entrepreneur in your area require? Do male and female youth have the same level of knowledge and skills?
3. Is entrepreneurship and home-based business economically sufficient to female youth?
4. Is the entrepreneurial idea presented by female youth different from male youth?
5. How do family obligations play a role in establishing and sustaining entrepreneurship projects?
6. In general, what are the key barriers for accessing entrepreneurship opportunities?

ties in your area?

7. Where you live, are there barriers to entrepreneurship that are specific to young women? If so, what are these barriers?
8. In your opinion, what are the general solutions to the problems of accessing entrepreneurship opportunities in your area?
9. In your opinion, what are the general solutions to the problems of young women's access to entrepreneurship opportunities in your area?

## **FOCUS GROUP TOOL: YOUNG WOMEN**

### **BARRIERS TO ACCESSING ECONOMIC OPPORTUNITIES JOWOMENOMICS**

Thank you for your willingness to speak with us today. The purpose of this focus group is for JoWomenomics to learn about the barriers that prevent you from taking advantage of existing education and economic opportunities in your areas. Your input is important as it will help gear programing to help support you in accessing economic opportunities. This discussion is a safe place, and you will be anonymous, so your names will never be used. We need around an hour and a half to cover all the questions and your points. Please let us know if you have any questions before we start.

### **General Information**

1. First name
2. Age
3. Educational background
4. Marital status
5. Children
6. Employment status

### **Education**

1. Describe available education opportunities<sup>18</sup> in your area<sup>19</sup>?
2. What education being offered would you like to access? What education is not offered even though you would like to access it?

<sup>18</sup> Education means any degree, skill, or training

<sup>19</sup> Area means the physical neighborhood

3. Do you think that existing education opportunities in your area match market needs?
4. Do you think there is a suitable education for young men and a suitable education for young women?
5. What are the key barriers to accessing specific education?
6. Where you live, are there barriers to education that are specific to young women? If so, what are these barriers?
7. In your opinion, what are the general solutions to the problems of accessing education opportunities in your area?
8. In your opinion, what are the general solutions to the problems of young women's access to education opportunities in your area?

## Employment

1. What job and other work opportunities exist in your area?
2. Is there a specific job that you like that is available to you? Is there some work that you like but that is not available to you?
3. Who decides on the particular job path for you?
4. Describe the work conditions of existing jobs in your area?
5. Do you think young women look for specific services/requirements at the workplace? If yes, what are those requirements?
6. Do existing jobs consider the needs of young women?
7. In times of limited employment, do you think the priority is for young men or young women?
8. Do you think both young men and women have the right in principle to access the same economic opportunities?
9. In reality, who has more chances to accessing economic opportunities?
10. How do you see the difference between suitable job opportunities for men and women?
11. In general, what are the key barriers for accessing economic opportunities in your area?
12. Where you live, are there barriers to employment that are specific to young women? If so, what are these barriers?
13. In your opinion, what are the general solutions to the problems of accessing economic opportunities in your area?
14. In your opinion, what are the general solutions to the problems of young women's access to economic opportunities in your area?



## Entrepreneurship

1. What are some entrepreneurial projects that you know about in your area?
2. What knowledge and skill does an entrepreneur in your area require? Do male and female youth have the same level of knowledge and skills?
3. Are you an entrepreneur or have you tried to establish your own business?
4. Is entrepreneurship and home- based business economically sufficient to female youth?
5. Is the entrepreneurial idea presented by female youth different from male youth?
6. How do family obligations play a role in establishing and sustaining your own business?
7. Describe your knowledge/ experience about access to finance? Is it different when a male youth is seeking funding?
8. In general, what are the key barriers for accessing entrepreneurship opportunities in your area?
9. Where you live, are there barriers to entrepreneurship that are specific to young women? If so, what are these barriers?
10. In your opinion, what are the general solutions to the problems of accessing entrepreneurship opportunities in your area?
11. In your opinion, what are the general solutions to the problems of young women's access to entrepreneurship opportunities in your area?



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