

Study

Youth Participation and Employment Engagement in Jordan

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Phenix Center for Economic and Informatics Studies

The Phenix Center for Economic & Informatics Studies is a non-governmental organization dedicated to independent policy research and measuring public opinions on impactful current and emerging issues in areas of economics, society, and its legislative environment in Jordan. The Center was founded in Amman, Jordan in 2003 under the registration number 142203. It works to promote a sustainable developmental paradigm in Jordan, rooted in human rights and the principles of democratic governance by focusing on reforming the labor policies, lifting of restrictions on freedom of association, and strengthening of social protection policies. The Center specializes in promoting inclusivity in development processes. It compiles databases of relevant actors and stakeholders, develops research, studies, papers and reports, conducts conferences and advocacy campaigns, and empowers several actors to take part in steering development through capacity building.



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Phenix Center for Economic and Informatics Studies



**Danish-Arab
Partnership Programme**



**الدراسات الاقتصادية والمعلوماتية
ECONOMIC & INFORMATICS STUDIES**



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1. Introduction

The unexpected emergence of the COVID-19 global pandemic, and the consequent preventive measures implemented all over the world, had severe effects on the already floundering Jordanian economy. The pandemic created new severe challenges for the socio-economic context of Jordan. Indeed, the government expected a relevant GDP growth starting from 2020, thanks to the support of net exports and robust performance of the services sector, especially tourism. However, by the middle of March 2020, a rapid escalation of preventive measures against the corona pandemic began, shutting down the country in a span of a week, impacting many sectors such as tourism.

The government put in place considerable efforts to curb the most imminent consequences of the country's lockdown. It launched a JD500 million soft financing programme through the Central Bank of Jordan aimed at supporting small- and medium-sized enterprises (SMEs)^{1,2}.

However, notwithstanding the government's efforts, still huge challenges and obstacles persist. Jordan continues to suffer from an ongoing economic slowdown, characterised by low economic growth and increasing unemployment, especially among youth. While in 2017 Jordan's real GDP growth was 2.1%, during 2018 it decreased to 1.9%, maintaining the same rate during 2019³. By the end of the third quarter of 2020, Jordan's real GDP declined to a negative -2.2%⁴. On the other hand, the unemployment rate increased from 18.7% in the fourth quarter of 2018 to 24.7% in the fourth quarter of 2020⁵. Data also show that the unemployment rate was higher among university degree holders (Bachelor degree and higher, relative to labour force at the same level of education) compared to other educational levels, reaching 27.8%⁶. Jordan has one of the lowest labour force participation rates in the world, reaching just 39.2% in 2019⁷, where the women labour force participation rate is also the third lowest globally (14.2% compared with 63.7% for men in 2019)⁸. These indicators are linked to the decline in the capabilities of the Jordanian economy to generate new job opportunities. Indeed, while the number of Jordanian newcomers to the Jordan labour market has increased by one hundred thousand annually⁹, the last few years witnessed a significant decline in the number of job opportunities created in the Jordanian economy, where only 38 thousand new job opportunities were registered in 2018¹⁰. A main challenge is represented by the widespread phenomenon of the informal economy and informal workers - where the first represents 20-24%¹¹ of the Jordanian economy and the second include 48%¹² of the labour force in Jordan - lacking social security coverage and labour rights, hence, being excluded also from the government's initiatives mentioned above. Additionally, the country's shutdown will further increase the burden on the public finances, in addition to Jordan's debt of JD 26.4 billion registered in November 2020, which represents 84.4% of the country's GDP¹³. Tax revenues will be significantly lower, especially due to the fact that 68.5% of the annual tax revenues depend on sales taxes¹⁴. The tourism sector, which

1 Rana Hussein (April 2, 2020). Economic experts applaud CBJ soft financing programme for SMEs. Retrieved from: <http://jordantimes.com/news/local/economic-experts-applaud-cbj-soft-financing-programme-smes>

2 Jordan Times (April 8, 2020). PM issues Defence Order No. 6 stipulating labour rights under Defence Law. Retrieved from: <https://www.jordantimes.com/news/local/pm-issues-defence-order-no-6-stipulating-labour-rights-under-defence-law>

3 Department of Statistics Jordan (DoS): GDP growth in the third quarter of 2019, January 2020.

4 Department of Statistics Jordan (DoS) (January 2021): -2.2% GDP decrease rate at constant prices in the third quarter of 2020 Compared with the same period of 2019. Retrieved from: http://dos.gov.jo/dos_home_e/main/archive/GDP/2021/Q3_2020.pdf

5 Department of Statistics Jordan (DoS) (March 2021): 24.7% Unemployment Rate during the fourth Quarter of 2020. Retrieved from: http://dosweb.dos.gov.jo/unemp_q42020/

6 Ibid.

7 World Bank Data indicators: https://data.worldbank.org/indicator/SL.TLF.CACT.MA.ZS?locations=JO&most_recent_value_desc=true

8 Ibid.

9 Ministry of Higher Education and Scientific Research: Annual Statistical Report 2015-2016. <http://www.mohe.gov.jo/en/pages/Statistics.aspx>

10 Department of Statistics Jordan (DoS): Statistical Yearbook 2018.

11 Ministry of Planning and International Cooperation: The Informal Economy in Jordan, 2012.

12 Head of Economic statistics at Department of Statistics, FGD in the Phenix Center, January 2020.

2020 :نشرة مالية الحكومة العامة مديرية الدراسات والسياسات الاقتصادية لشهر كانون أول (Ministry of Finance (December 2020 13
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14 Laith Al-Ajlouni (March 30, 2020): Could COVID-19 push Jordan to the edge? Retrieved from: <https://www.mei.edu/publications/could-covid-19-push-jordan-edge>

alone accounted for 12.5% of GDP in 2018, will be severely affected by the coronavirus pandemic for a long time¹⁵. Furthermore, while the domestic economy saw some of its sectors shrink¹⁶, Jordan also faces challenges related to trade, where its supply chain is in a critical situation - since almost a third of its imports from countries initially most affected by the pandemic, including China, US, Germany and Italy -, reflected in a severe decrease of imports by 12.4% in the first eleven months of 2020 compared to 2019, while exports have declined by 5.2%. As a result of this, the Jordan Labor Watch forecasted in July 2020 that the kingdom's formal market will lose about 140,000 jobs, which would constitute 10.5 percent of the 1.35 million existing jobs in both the private and public sectors¹⁷. However, the true scope of job loss is unknown as it is not being monitored.

Objectives

The assessment's goal is to support post-COVID-19 economic policies and interventions aimed at increasing employment opportunities for young people in Jordan. In order to do so, all the findings from the desk review, FGDs and in-depth interviews, are analysed in the assessment, providing a clear picture of the socio-economic impact of the country's lockdown and the shutdown of economic activities on the labour market in Jordan. The assessment provides an analysis of the economic sectors that have been most affected by the crisis due to the COVID-19 pandemic, identifying promising sectors to target with initiatives aimed at increasing employment opportunities in Jordan.

The assessment's objectives are:

1. to analyse the socio-economic impact of the COVID-19 on the labour market in Jordan, and especially on vulnerable groups, including young people;
2. to identify which sectors should be invested in to increase employment opportunities for young people, especially in the target areas of Balqa, Madaba, Karak and Tafleeh;
3. to provide recommendations on economic policies and interventions aimed at increasing employment opportunities for young people in Jordan.

Target Group

The project target includes:

- decision-makers and representatives from the Jordanian government: Ministries of Labour, Health, Planning and International Cooperation, Social Development, Digital Economy and Entrepreneurship, etc.;
- representatives from trade unions, associations, non-government and civil society organizations (CSOs);
- representatives of international organizations - such as ILO -;
- business and private sectors;
- workers, both formal and informal;
- experts on labour rights and social protection;
- independent researchers and human rights defenders.

15 Roya News (April 2021): 10,000 tourism sector employees affected by government decisions: Jordan Hotels Association. Retrieved from: <https://en.royanews.tv/news/26623/2021-03-30>

16 Department of Statistics Jordan (DoS) (January 2021): -2.2% GDP decrease rate at constant prices in the third quarter of 2020 Compared with the same period of 2019. Retrieved from: http://dos.gov.jo/dos_home_e/main/archive/GDP/2021/Q3_2020.pdf

17 Mohammad Ersan (July 2020): 'Nightmare': Jordanians lose sleep over unemployment spike. Retrieved from: <https://www.middleeasteye.net/news/nightmare-jordanians-lose-sleep-over-unemployment-spike>

National Forum

After the development of the final paper, one national forum will be held in order to present and discuss the findings and recommendations of the assessment. The participants to the forum will include government's representatives - Ministries of Labour, Health, Planning and International Cooperation, Social Development, etc. -, representatives from trade unions and associations, representatives of international organizations - such as ILO - non-government and civil society organizations' representatives, experts on labour rights and social protection, business and private sectors, independent researchers and human rights defenders. The forum will be crucial to further discuss the impact of COVID-19 on the labour market and possible future investments to increase employment opportunities in Jordan.

2. Methodology and Data Collection

To achieve the assessment's objectives, a mixed approach was used; while quantitative data was collected through surveys and desk review, qualitative data stemmed from the interviews and FGDs, as well as from the desk review.

Data collection

The following steps for data collection were taken:

- a. **Desk review.** A comprehensive desk review was undertaken of the most recent assessments and data available on the labour market in the targeted areas (Balqa, Madaba, Karak and Tafileh) and in Jordan in general, along with relevant documents developed by national and international organisations. In addition, reports developed by Phenix Center on the socio-economic effects of the COVID-19 on the labour market in Jordan were included in the desk review, along with a number of recent news articles and statements concerning the impact of COVID-19 on the Jordanian economy.
- b. **National survey.** A survey was developed, aimed at determining the impact of the COVID-19 crisis on the labour market, investigating the percentage of people who lost their jobs due to the coronavirus emergency, people whose conditions of work declined and lost part of their wages, taking into consideration economic sectors, informality of work and economic vulnerabilities, helping in developing a better understanding of the impact of the crisis on Jordan's labour market.

Phenix Center developed an online questionnaire that was approved by the Oxfam team before the implementation of the survey. In order to receive good results, questions were not misleading, confusing, nor contained a double negative. The structured questionnaire was developed in English and then translated into Arabic to implement the survey online. The survey was spread in the form of Google survey through Phenix Center's social media (Facebook, email, newsletter, etc). In the implementation period of October to November 2020, the survey reached 170 respondents.

- c. **Beneficiary youth survey.** Between November and December, a second youth survey was conducted online, specifically targeting youth beneficiaries of DAPP-YPE internships and loans for business start-ups and scale-ups programmes.

The DAPP-YPE programmes include internships, fellowships, People with Disabilities employment programme and entrepreneurial support such as loans and product development skills. These initiatives target young men and women aged between 18 and 35 years old, while women from all ages are included under the entrepreneurship development component. The specific objective of the internship programme is to support youth employment through on the job learning and training that can open doors for them to be later enrolled in a permanent job. On the other hand, the entrepreneurship pathway to employment aims to support entrepreneurs through setting up revolving fund loans for business start-ups and scaleups.

This survey was based on the national youth survey, with additional questions around the impact of the DAPP-YPE youth programs' support. The survey reached 111 respondents through Google Survey.

- d. **Business sector survey.** A third survey was conducted on the business sector itself, to gather information on the impact of the COVID-19 crisis on this fundamental sector. The survey targeted managers/representatives of businesses in Balqa, Madaba, Karak and Tafleh (DAPP-YPE target areas in Jordan), as well as Amman, Zarqa and Irbid, because they house over 80% of domestic firms¹⁸. This survey was crucial in determining the economic sectors that have been mostly affected by the crisis, taking into consideration the sectors that lost more jobs and the size of the enterprises. Furthermore, this also helped in identifying future initiatives to prompt them to expand and employ more workers.

The survey was implemented through the stratified random sampling approach, which allows to select a population sample that is representative of the population composition. This approach allows for each unit of the population to have equal chance of being drawn in the sample. Based on the population size (number of businesses in target area), the sample size is 300, to reach a confidence level of 95% and a margin of error of $\pm 5\%$.

Eight field enumerators, coordinated by **one field supervisor**, implemented the survey during the span of **3 working days**. As with the youth surveys, Phenix Center developed a structured questionnaire in English that was translated, pilot-tested, revised and implemented. In the implementation period of February 2021, the survey reached 300 respondents.

- e. **Four FGDs with 5-7 participants:** 4 FGDs were implemented in February 2021 via Zoom, mainly with representatives of government institutions - especially from Ministry of labour and Ministry of Social Development - professional associations, trade unions, formal and informal workers (both Jordanian and non), CSOs and INGOs working in development and employment opportunities, employers and business sectors.

The FGDs gathered together people from similar backgrounds or experiences to discuss the above mentioned topics of interest, divided between youth leaders and activists; trade unions and workers; local CSOs and INGOs; and employers and business owners. The participants of the FGDs were selected in order to keep an equal balance of men and women. Vulnerabilities, such as gender, age, migration/refugee status and disabilities, were also taken into consideration as cross-cutting issues. The full list of participants for each FGD can be found in Annex 1.

The group of participants were guided through the process by a moderator, who introduced topics for discussion and helped the group to participate in a lively and natural discussion amongst themselves. The strength of FGD relies on allowing the participants to agree or disagree with each other so that it provides an insight into how a group thinks about an issue, about the range of opinions and ideas, and the inconsistencies and variation that exist in a particular group in terms of beliefs and their experiences and practices.

The FGDs were crucial in getting information about the effects of the COVID-19 pandemic and of the consequent lockdown of the country on the labour market. The discussions aimed at grasping the different points of view of the stakeholders, looking at the impact of the shutdown of economic activities and restrictions on mobility and gatherings on their lives. FGDs findings were then analysed and compared to the desk findings and the in-depth interviews' insights, in order to provide a clearer picture of the different socio-economic effects of the coronavirus on the labour market and to develop related recommendations.

- f. **16 in-depth interviews:** Sixteen interviews were implemented in February 2021 via phone calls in order to consult experts on the economy and labour market in Jordan. The interviews were held with key informants, including one representative of the Ministry of Labour, eight representatives of local CSOs, of which two focused on PwD and three on youth employment, one INGO, one activist working in youth training, two union representatives and three independent experts on policy and economy. The list of key experts interviewed can be found in Annex 2.

18 M. Ababsa (2013) Atlas of Jordan. p. 257-267 Retrieved from: <https://books.openedition.org/ifpo/5021?lang=en>

Interviewees were asked to share their expert opinion on the status of the economy and the labour market in Jordan, in terms of the effects of the country's lockdown and economic shutdown due to the spread of COVID-19, challenges for workers, especially the informal ones, economic sectors mostly affected by the crisis, sectors that should receive investments for increased employment opportunities, etc.

The in-depth interviews were semi-structured and allowed the research team to collect valuable qualitative data from the interviewees. The questions and focus varied according to the specific area of expertise of the interviewee, allowing them to express relevant experiences, feelings and perspectives regarding the main research topics. These interviews were conducted with a one-to-one approach and the information collected through this process complemented the data of the desk review and the findings of the FGDs.

Data analysis

The data entry process of the three surveys was digitized and automated, with the gathered data being directly entered into the software, using a CAPI (Computer Assisted Personal Interviewing) data collection system. This method of data collection using tablet-based technology is particularly valuable in terms of data validation and because it allows for real-time availability of results. The survey data was analysed with SPSS version 20 data processing system. The data was analysed using descriptive statistics tools such as frequency analysis as well as cross-tables for second-degree analysis. Procedures and codes for cleaning – detecting anomalies, diagnosing, and editing, for example, changing the value of the data demonstrably shown to be incorrect – in an efficient and ethical way were adopted.

For the qualitative data, research tools were developed tailored to the key expert or FGD target group. The FGDs audio recordings as well as notes of two moderators were used to complete the notes and opinions/views on each of the discussed topics. The same approach, of using audio recording as well as notes of the interviewer, was used to transcribe the semi-structured interviews. After completing the data collection, the interview and FGD data was analysed based on the subjects of the research.

Ethical considerations

All elements of the project methodology were reviewed by, and discussed with, the Oxfam team prior to implementation. Respondents to the surveys (both online and field work based) were informed that their responses were anonymised and confidential. The approach with digitized data collection through Google Survey ensured high quality data compared to manual (paper-based) data collection. Interviewees and attendees of FGDs were informed of the purpose of the research and in what way their answers would be used. The interviews were conducted in a confidential way in private. With consent of the respondents, the audio of all interviews and FGDs were recorded. The questionnaires were developed in collaboration with the Oxfam team, and care was taken that questions are not misleading, confusing, or contain a double negative.

Phenix Center was not affected by any conflict of interest and had no equivalent relation in that respect with other applicants or parties involved in the actions. Phenix Center and its staff comply with human rights and with the core labour standards as applicable and as defined in the relevant International Labour Organisation conventions. Phenix Center complies with all applicable laws and regulations and codes relating to anti-bribery and anti-corruption.

3. Covid-19 in Jordan

By mid-March 2020 a rapid escalation of preventive measures against the corona pandemic began, shutting down the country in a span of a week. On the 15th, all educational institutions were closed and prayers in mosques and churches were interrupted¹⁹. On the 17th, all flights to and from the Kingdom were suspended, and the same day the Jordanian government declared the state of emergency, stressing that people stayed at home²⁰. The gradual closure of any business and activity followed and from the 21st a complete lockdown was established for three days²¹. From the 25th of March, people were allowed to go out from 10 am to 6 pm to walk to corner shops, groceries, bakeries and pharmacies, with the exception of some short lockdown periods during the weekends²².

As of 3rd of May, most sectors were allowed to resume work gradually, but schools, universities, gyms, public gatherings, church and mosque sermons remained banned, and a curfew after 6 pm was left in place as well as a full lockdown on Fridays. The public sector and all the remaining economic sectors gradually reopened throughout May, in the following months the curfew was gradually eased until reaching a night curfew between 2 and 6 am from the 30th of July²³ and on the 8th of October the airports in Jordan were reopened²⁴. However, from September the number of cases started to rapidly increase reaching record rates on the 17th of March with 9,535 cases²⁵, prompting a tightening of measures, including a 24-hour curfew on Fridays.

3.1 Impact on the Economy

While Jordan has been suffering from an ongoing economic slowdown for years, characterised by low economic growth and increasing unemployment, especially among youth, the emergence of the COVID-19 in March 2020 further aggravated the socio-economic context in the country. In the third quarter of 2020, the GDP growth registered a decrease rate of -2.2%, compared with the 1.9% growth rate registered in the same quarter of 2019²⁶. Already in the first quarter of 2020 the unemployment reached a rate of 19.3%, while it increased steadily through the year, reaching 24.7% unemployment in the fourth quarter - 22.6% for males and 32.8% for females²⁷.

In order to strengthen the efforts to fight the COVID-19 pandemic and to curb the economic effects of the crisis, Jordan issued a \$1.75 bn Eurobond in July 2020²⁸ and the IMF agreed on a four year-\$1.3 bn loan program in March²⁹ and provided a \$396m emergency loan in May³⁰ of the same year. Due to these new loans, the debt-to-GDP ratio in Jordan was expected to increase from 96% in December 2019 to over 110%, according to Jordanian political economist Laith Al-Ajlouni³¹. The World Bank reported a debt-

19 Maram Kayed (March 2020): Schools suspended, borders closed, gatherings banned as gov't responds to continued coronavirus spread. Retrieved from: <https://www.jordantimes.com/news/local/schools-suspended-borders-closed-gatherings-banned-govt-responds-continued-coronavirus>

20 Ibid.

21 shorturl.at/awOP2

22 Roya News (March 2020): PM: Groceries, minimarkets will be open as of tomorrow and until further notice. Retrieved from: <https://en.royanews.tv/news/20413/PM--Groceries--minimarkets-will-be-open-as-of-tomorrow-and-until-further-notice>

23 WorldAware (July 2020): COVID-19 Alert: Jordan Gradually Eases Restrictions Nightly Curfew Shortened from July 30. Retrieved from: <https://www.worldaware.com/covid-19-alert-jordan-gradually-eases-restrictions-nightly-curfew-shortened-july-30>

24 Arab News (September 2020): Jordan reopens main airport after six-month shutdown to combat coronavirus. Retrieved from: <https://www.arabnews.com/node/1731611/middle-east>

25 <https://corona.moh.gov.jo/ar>

26 Department of Statistics Jordan (DoS) (January 2021): -2.2% GDP decrease rate at constant prices in the third quarter of 2020 Compared with the same period of 2019. Retrieved from: http://dos.gov.jo/dos_home_e/main/archive/GDP/2021/Q3_2020.pdf

27 Department of Statistics Jordan (DoS) (March 2021): 24.7% Unemployment Rate during the fourth Quarter of 2020. Retrieved from: http://dosweb.dos.gov.jo/unemp_q42020/

28 The National (July 2020): Jordan issues \$1.75bn double tranche eurobond to boost finances amid Covid-19 pandemic. Retrieved from: <https://www.thenationalnews.com/business/economy/jordan-issues-1-75bn-double-tranche-eurobond-to-boost-finances-amid-covid-19-pandemic-1.1042248>

29 IMF (March 2020): IMF Executive Board Approves US\$1.3 billion Extended Arrangement Under the Extended Fund Facility for Jordan. Retrieved from: <https://www.imf.org/en/News/Articles/2020/03/25/pr20107-jordan-imf-executive-board-approves-us-1-3-bn-extended-arrangement-under-the-eff>

30 Gulf News (May 2020): Coronavirus: IMF approves \$396m loan to Jordan. Retrieved from: <https://gulfnews.com/world/mena/coronavirus-imf-approves-396m-loan-to-jordan-1.1590026885786>

31 Alexander Werman (August 2020): Jordan's rising economic challenges in the time of COVID-19. Retrieved from: <https://www.mei.edu/publications/jordans-rising-economic-challenges-time-covid-19>

to-GDP ratio of 109%³² in 2020, up from 97.4% in 2019³³. However, the Ministry of Finance's reporting shows that Jordan's debt increased from 75.8% of the debt-to-GDP ratio in November 2019 to 84.4% in November 2020³⁴. The difference in 2019's figures between the 75.8% reported by the Ministry and the 96%/97% quoted by Al-Ajlouni and the World Bank indicates a difference in reporting, most likely whether the Social Security Investment's Fund's debt holdings are taken into account or not. The IMF expects Jordan's economy to grow by 2% in 2021³⁵.

These effects appeared mainly due to COVID-19³⁶. The 2017-2021 medium-term strategic plan of the Ministry of Finance states a target debt-to-GDP of 81.7% in 2021³⁷, 105.3% represents a 23.6% deviation from the desired debt-to-GDP ratio in the medium-term. Consequently, in the next years the government will need to allocate a wider part of its budget for debt service, instead of investing in the Jordanian economy, including public services, infrastructure projects, and the growing knowledge economy³⁸. This is in line with the recent advice of the United Nations on recovery from Jordan's macro-economic challenges that have been exacerbated by the COVID-19 crisis, which includes policy responses to support a resilience-oriented recovery, prioritizing public expenditure, economic stimulus, and social safety nets³⁹. However, while in the near future these loans will allow the government to provide unemployment benefits and subsidies for vulnerable people, Jordan's debt will force the government to implement austerity measures in the coming years, causing the population's discontent and further stress on the socio-economic conditions of the country⁴⁰. While the International Monetary Fund (IMF) estimated an economic contraction of around 3.7% in Jordan⁴¹, the effects of COVID-19 resulted in a negative GDP of -2.2%⁴², with a spike in the unemployment rate, where SMEs will be hit hard due to limited cash reserves and the exports to Arab countries (which represents more than 51%) are projected to decline due to disrupted trade flows and poor infrastructure⁴³. Indeed, these effects are already visible, as the national imports decreased by 12.4% and exports dropped by 5.2% during the first eleven months of 2020 compared with the same period in 2019⁴⁴, in addition to the devastating effect on the tourism sector in Jordan. An average loss of around USD 116 million per day is calculated as a result of the preventive measures of lockdown and suspension of economic activities, in addition to an estimated drop of USD 532.48 million per month in tax revenues, especially due to the fact that 68.5% of the annual tax revenues depend on sales taxes⁴⁵.

In this context, it is expected that Jordan will try to leverage international relationships to obtain further foreign aid and soft loan agreements over the coming years, in order to reduce the debt and avoid introducing more severe austerity measures⁴⁶. Indeed, in March 2021 the IMF increased the size of Jordan's

32 Including debt holdings of the Social Security Investment Fund.

33 The National (April 13, 2021): Jordan makes «strong progress» on economic reforms despite Covid-19 headwinds, IMF says. Retrieved from: <https://www.thenationalnews.com/business/economy/jordan-makes-strong-progress-on-economic-reforms-despite-covid-19-headwinds-imf-says-1.1202618>

34 نشرة مالية الحكومة العامة مديرية الدراسات والسياسات الاقتصادية لشهر كانون أول 2020
النشرات المالية الحكومية الشهرية / <https://mof.gov.jo/AR/List>

35 The National (April 13, 2021): Jordan makes «strong progress» on economic reforms despite Covid-19 headwinds, IMF says. Retrieved from: <https://www.thenationalnews.com/business/economy/jordan-makes-strong-progress-on-economic-reforms-despite-covid-19-headwinds-imf-says-1.1202618>

36 The World Bank in Jordan – Overview (October 2020): <https://www.worldbank.org/en/country/jordan/overview>
<https://mof.gov.jo/Ar/List> الدين العام متوسط المدى (2017 - 2021): الدين العام Ministry of Finance (2017) 37

38 Alexander Werman (August 2020): Jordan's rising economic challenges in the time of COVID-19. Retrieved from: <https://www.mei.edu/publications/jordans-rising-economic-challenges-time-covid-19>

39 United Nations (July 2020): Socio-economic Framework for COVID-19 Response Jordan.

40 Alexander Werman (August 2020): Jordan's rising economic challenges in the time of COVID-19. Retrieved from: <https://www.mei.edu/publications/jordans-rising-economic-challenges-time-covid-19>

41 Anan Zaitoun (July 2020): COVID-19 Pandemic Challenges and Opportunities: The Case of Jordan. Retrieved from: <https://www.euromesco.net/publication/covid-19-pandemic-challenges-and-opportunities-the-case-of-jordan/>

42 Department of Statistics Jordan (DoS) (January 2021): -2.2% GDP decrease rate at constant prices in the third quarter of 2020 Compared with the same period of 2019. Retrieved from: http://dos.gov.jo/dos_home_e/main/archive/GDP/2021/Q3_2020.pdf

43 Anan Zaitoun (July 2020): COVID-19 Pandemic Challenges and Opportunities: The Case of Jordan. Retrieved from: <https://www.euromesco.net/publication/covid-19-pandemic-challenges-and-opportunities-the-case-of-jordan/>

44 Department of Statistics Jordan (DoS): http://dosweb.dos.gov.jo/trade_112020/

45 Laith Al-Ajlouni (March 2020): Could COVID-19 push Jordan to the edge? Retrieved from: <https://www.mei.edu/publications/could-covid-19-push-jordan-edge>

46 Alexander Werman (August 2020): Jordan's rising economic challenges in the time of COVID-19. Retrieved from: <https://www.mei.edu/publications/jordans-rising-economic-challenges-time-covid-19>

existing loan facility by \$200 million in light of the COVID-19 situation⁴⁷. Nevertheless, the government will probably continue implementing economic policies that limit the welfare state, including reducing the public sector payroll and restrict new hires, and decreasing electricity subsidies for households⁴⁸ - government spending on fuel subsidies constituted approximately 4% of GDP in 2012, and only 0.2% in 2020 under the auspices of the IMF programme⁴⁹. Indeed, in April 2021 the IMF noted that only by accelerating their structural reforms can Jordan's economy recover faster, with a necessity for a tax reform and to maintain reforms that were introduced in order to "reduce the cost of energy, reduce the cost of labour and allow the economy to become more competitive"⁵⁰. Due to the pandemic, the labour market will be reshaped in different ways, where previous promising sectors will be in a state of deep crisis in the coming years, while new opportunities will rise in other sectors. Policy reform should meet the challenges presented by the COVID-19 crisis, allowing Jordan to benefit from different trades and labour sectors, while increasing the resilience of the country for future crises⁵¹.

Public sector

In Jordan the civil service, military, security and government bodies employ 55 per cent of the workforce⁵², with a great portion of Jordanian population (for which these jobs are reserved to), and especially women, employed in the public sector (40.1%, and 51.9% for women)⁵³. This reflects two main factors characterising the public sector in Jordan: the massive structure of government jobs, and women's preference for these jobs. The first one causes Jordan to have among the highest government spending relative to the size of its economy, where over the last two decades the public sector has rapidly expanded to content citizens with job opportunities and maintain the country's stability⁵⁴. The second one reflects women's will to secure jobs in the public sectors, which are seen as more stable and providing greater benefits, including maternity leave.

However, the COVID-19 crisis affected this sector as well, where the government decided to delay the pay increases for the teachers planned in the country's 2020 budget in order to ease the financial pressure due to the crisis. This change in the terms agreed the year before, after long demonstration carried on by the teachers' union, created deep tensions with the trade unions in Jordan culminating in the dissolution of the teachers union in July and extensive arrests⁵⁵.

Notwithstanding the fact that the public sector is fairly saturated and generally does not provide high salaries, people still retain the idea that jobs in this sector are the best option. Indeed, the Civil Service Bureau in Jordan, which is responsible for the applications for government jobs, has an employment waiting list that for many positions exceeds ten years⁵⁶. Furthermore, while these positions used to guarantee families with a decent life, in the face of rising living costs government's salaries do not provide enough for employees to survive, forcing many to find a second or even a third job to make ends meet⁵⁷. Accordingly, while it was previously considered shameful to work in the private sector, such as in services

47 The National (April 13, 2021): Jordan makes «strong progress» on economic reforms despite Covid-19 headwinds, IMF says. Retrieved from: <https://www.thenationalnews.com/business/economy/jordan-makes-strong-progress-on-economic-reforms-despite-covid-19-headwinds-imf-says-1.1202618>

48 Alexander Werman (August 2020): Jordan's rising economic challenges in the time of COVID-19. Retrieved from: <https://www.mei.edu/publications/jordans-rising-economic-challenges-time-covid-19>

49 Oxfam (2020). For a Decade of Hope Not Austerity in the Middle East and North Africa: Towards a Fair and Inclusive Recovery to Fight Inequality. August 2020

50 The National (April 13, 2021): Jordan makes «strong progress» on economic reforms despite Covid-19 headwinds, IMF says. Retrieved from: <https://www.thenationalnews.com/business/economy/jordan-makes-strong-progress-on-economic-reforms-despite-covid-19-headwinds-imf-says-1.1202618>

51 United Nations (July 2020): Socio-economic Framework for COVID-19 Response Jordan.

52 The National (May 2020): Jordan's youth want civil service jobs, despite 10-year waiting list. Retrieved from: <https://www.thenationalnews.com/world/jordan-s-youth-want-civil-service-jobs-despite-10-year-waiting-list-1.856185>

53 Department of Statistics Jordan (DoS): http://www.dos.gov.jo/owa-user/owa/emp_unemp.show_tables1?lang=E&year1=2020&round=2&t_no=30

54 Suleiman Al-Khalidi (April 2020): Jordan postpones public sector wage hikes to ease financial pressure. Retrieved from: <https://www.reuters.com/article/health-coronavirus-jordan-budget-idUSL8N2C70M5>

55 Lisa Schlein (August 2020): UN Denounces Muzzling of Teachers Union in Jordan. Retrieved from: <https://www.voanews.com/middle-east/un-denounces-muzzling-teachers-union-jordan>

56 The National (May 2020): Jordan's youth want civil service jobs, despite 10-year waiting list. Retrieved from: <https://www.thenationalnews.com/world/jordan-s-youth-want-civil-service-jobs-despite-10-year-waiting-list-1.856185>

57 Ibid.

for example, nowadays many people are taking jobs as petrol station staff, baristas or waiters in order to pay for university fees or weddings. Nevertheless, government jobs are still regarded with great interest as they provide stability for the employees and their families, assuring benefits such as health care and parental leave, that the private sector most times does not guarantee⁵⁸.

Private sector and SMEs

The private sector provides numerous and different job opportunities, nevertheless, it is characterized by structural problems, like the widespread informality of work, and consistent challenges, such as the lack of liquidity and the high levels of taxes and running expenses. These are at the base of the deep socio-economic consequences that the COVID-19 crisis is leaving on the private sector.

In recent years, the phenomenon of informal employment and informal economy⁵⁹ has grown in Jordan and has become the predominant feature of employment in the private sector. Informal work is defined as unrecognized work with no social security or legal protection, therefore lacking healthcare insurance coverage. The size of the informal economy represents about 20-24% of the total national economy of Jordan, according to the latest figures available from 2012⁶⁰, where about 48% of the labour force in Jordan works on an informal basis, with no social security⁶¹. Informal jobs particularly interest sectors and professions such as: construction, agriculture, transport, street vendors, housework, secretaries, beauty salons, shops, car maintenance workshops and other small workshops⁶².

The lockdown implemented to fight the spread of the COVID-19 in Jordan had severe and long-lasting effects on the private sector. Especially SMEs, which represent 95% of all registered companies in Jordan and provide employment to an estimated 60% of the Jordanian workforce⁶³, were hit in their weak financial and economic resilience. The slowdown in economic activities and the move to remote work in certain sectors led to job losses. The move to a work-from-home business model benefitted especially the professional services sector and big firms, enabling them to cut costs by potentially decreasing their physical office footprint⁶⁴. In a study conducted by ILO, Fafo and UNDP in April 2020, all the enterprises surveyed revealed challenges in terms of disruption in the value chains, reduced demand and supply, and cash flow, as a result of the preventive measures to tackle the spread of the pandemic⁶⁵. Only 7% of the enterprises that were involved in the survey stated that they managed to operate as usual at the time of the survey, while 42% of the businesses indicated that they would have been able to continue the salaries' payments for less than a month⁶⁶. In another study developed by Ipsos in May 2020⁶⁷, 94% declared that the impact of the lockdown on their business' operations resulted in the complete shutdown, while 91% declared that since the government imposed the lockdown their business has not registered any revenue.

Accordingly, the government implemented efforts to limit the devastating impact of the COVID-19 crisis on businesses. A contingency plan of around USD 700 million for SMES was instituted by the Central Bank of Jordan, providing soft loans and seed funds with a 3.5% interest rate, 85% loan guarantee and one-year grace period for businesses lacking liquid assets⁶⁸. This plan allows firms to reduce salaries by 40% while

58 Ibid.

59 The informal economy according to the International Labour Organization (ILO) means "all economic activities of workers and economic units not covered by all or some statutory arrangements in law or in practice".

60 Ministry of Planning and International Cooperation, the Informal Economy in Jordan, 2012.

61 Statistical indicators issued by the Social Security Corporation indicate that out of a total of 2.6 million individuals active in the labour market in Jordan, the registered number of workers is approximately 1.33 million, in addition to a few thousand workers in the public sector who are working according to the civil and military retirement systems. Therefore, this means that about 48% of the labour force in Jordan works on an informal basis, with no social security. (Social Security Corporation, press releases issued for 2020, Amman, Jordan.)

62 Ministry of Planning and International Cooperation, the Informal Economy in Jordan, 2012.

63 USAID (2017). Jordan Loan Guarantee Facility. Available at:

<https://www.usaid.gov/jordan/fact-sheets/jordan-loan-guarantee-facility#:~:text=SMEs%20represent%20roughly%2095%25%20of,percent%20of%20the%20Jordanian%20workforce>

64 Anan Zeitoun (2020): COVID-19 Pandemic Challenges and Opportunities: The Case of Jordan. Retrieved from: <https://www.euromesco.net/publication/covid-19-pandemic-challenges-and-opportunities-the-case-of-jordan/>

65 Kebede T. A., Stave S. E., Kattaa M., and Prokop M. (2020). Impact of the COVID-19 pandemic on enterprises in Jordan. ILO, Fafo, UNDP.

66 Ibid.

67 Ipsos (May 2020). COVID-19 Impact Series: Assessment of the impact of the COVID-19 crisis on SMEs - Identifying measures needed to ensure business continuity

68 Anan Zaitoun (July 2020): COVID-19 Pandemic Challenges and Opportunities: The Case of Jordan. Retrieved from: <https://www.euromesco.net/publication/covid-19-pandemic-challenges-and-opportunities-the-case-of-jordan/>

providing support through the unemployment social security funds⁶⁹. In addition, the Central Bank of Jordan deferred all payment of bank loan instalments for three months with no extra charge⁷⁰. While the initiatives created by the government aimed at helping the majority of SMEs within the private sector, the many informal firms and especially informal workers were left with no financial support throughout the crisis.

Furthermore, even before the COVID-19 crisis, SMEs have been facing structural challenges posed by the tax regime in Jordan and the high running costs for businesses. The Amman Chamber of Industry and the Jordan Chamber of Commerce already denounced in 2019 that the requirement from businesses to pay sales tax up front each year caused high restrictions on businesses' capital and liquidity, preventing SMEs from expanding⁷¹. The Chamber of Commerce also demanded the amendment of the import/export, where both traders and importers have to pay not only a custom fee based on the value and type of goods, but also an additional fixed 5% customs fee and 6% "customs declaration fee" on each shipment. The commercial sector in particular suffer from the austerity measures, where SMEs pay around 3 billion dinars each year in sales tax, 780 million dinars in income tax and 265 million dinars in customs tax⁷². Therefore, fundamental changes to the tax system should be implemented to contrast the economic downturn in Jordan, strengthening the domestic demand and lowering indirect taxes⁷³.

Sectors most affected

While the government has been tracking and regularly announcing the sectors that have been most affected by the COVID-19 crisis, the last update by the Minister of Labour, Maen Al-Qatamin, presented the sectors most affected for the month of October⁷⁴:

Private sectors most affected by the COVID-19 crisis			
1	Tourist establishments licensed under the Tourism Law, including Hajj and Umrah offices, and the Aqaba Special Economic Zone	17	Clearance offices and companies, except for the branches operating in the Aqaba Special Economic Zone
2	Employment establishments licensed under the Labour Law	18	Establishments operating in the field of flight training and aircraft maintenance training
3	Facilities for the recruitment and employment of domestic workers licensed under the Labour Law and the regulations issued thereunder	19	Establishments operating in the publishing and distribution sector
4	Air, land and sea transport facilities for individuals	20	.Popular restaurants and cafes
5	.Public transport facilities	21	.Shops in the popular markets
6	Facilities for organizing parties, festivals, conferences and exhibitions	22	.Wooden and furniture industries sector
7	Wedding hall facilities and wedding and event supplies rental facilities	23	Groceries, supply markets, and stores that sell meat, poultry, fish, vegetables, fruits, dairy products, origins and table eggs
8	.Tourist car rental facilities	24	Establishments for the trade of clothes, shoes and accessories

69 Ibid.

70 <https://www.cbj.gov.jo/EchoBusV3-0/SystemAssets/f7c8e534-3e6f-4ea2-a3da-bd0cc3293cda.pdf>

71 The National (2019): Jordan looks to grow its way out of economic hardship. Retrieved from: <https://www.thenationalnews.com/business/economy/jordan-looks-to-grow-its-way-out-of-economic-hardship-1.948480>

72 Ibid.

73 Ahmad Awad (2020). The only way out of the economic downturn. Available at: <https://alghad.com>

74 Roya News (October 2020): Labour Ministry updates list of sectors most affected by coronavirus. Retrieved from: <https://en.royanews.tv/news/22980/Labour-Ministry-updates-list-of-sectors-most-affected-by-coronavirus>

9	Academies and vocational and technical .training centres	25	.Bakeries and confectionery stores
10	.Recreational places and public parks	26	.Newspaper facilities
11	.Cinemas and theatres installations	27	Sports and recreational clubs facilities, swimming .pools and oriental baths
12	.Museums of the private sector	28	.Health club facilities
13	.Leather and knitting industries sector	29	.Smart transportation and yellow taxi companies
14	.The Dead Sea products sector	30	.Nursery and kindergarten facilities
15	.University services offices	31	.Establishments of driver education centres
16	Visa issuing offices	32	.Establishments of educational and cultural centres

In the same month, Standards and Poor estimated a 75% drop in tourist receipts in 2020 for the sector that provides 16% of Jordan’s GDP⁷⁵, illustrating the impact on the economy. In March 2021, the President of the Jordan Hotels Association noted that approximately 800 tourism agencies, including an estimated 10,000 employees, had been affected by the pandemic, while a total of 307 tourism agencies did not renew their licenses, according to the Ministry of Tourism⁷⁶. He felt the government did not establish any protection programs to protect tourism agencies in Jordan. Similarly, for the beauty salon sector, no official authority or union reported on the extent of the financial losses incurred, or the number of workers who lost their jobs⁷⁷.

In January 2021, the Department of Statistics published how the lower GDP in the third quarter of 2020 compared to a year earlier affected various sectors. Generally speaking, the top three sectors with the highest decrease rate were Restaurants & Hotels (-9.1%), Transport, Storage & Communications (-6.3%) and Social & Personal Services (-4.5%), followed by Construction (-4.1%), and Manufacturing (-3.2%)⁷⁸. Sectors that contributed most to the -2.2% decrease in GDP were the Manufacturing Sector (contributing -0.57 % points), the Transport, Storage & Communications Sector (-0.52 % points), the Wholesale, Retail Trade, Restaurants & Hotels Sector (-0.43 % points) and the Social & Personal Services Sector (-0.40 % points)⁷⁹. Thus, the sectors that contributed most to the decrease in GDP were also the hardest hit sectors.

3.2 Impact on Households

The preventive measures implemented to fight the spread of the virus, such as restrictions in mobility and curfews, severely affected the workers in Jordan, especially those informal workers with no contract or social security and mostly working on a daily basis, including large portions of migrants and refugees.⁸⁰ Phenix Center estimated that between mid-March and mid-May 2020, 40 per cent of people in Jordan lost their businesses or jobs completely, while 37 per cent of respondents did so partially.⁸¹ Moreover, many people suffered a massive decline in their living conditions and access to basic needs.⁸²

A survey conducted by UNDP during the lockdown period (from the last week of April to May the 3rd) highlighted the impact of the preventive measures on people’s livelihoods. Only 6.8 per cent of respondents were still employed, while 58.6 per cent lost their entire income, 17.1 per cent reported that their income was “much less”, 9.4 per cent stated it was “slightly less”, and only 11.3 per cent had their income

75 Dale Gavlak (October 2020): Coronavirus Pandemic Adds Challenges to Jordan’s Fragile Economy. Retrieved from: <https://www.voanews.com/middle-east/coronavirus-pandemic-adds-challenges-jordans-fragile-economy>

76 Roya News (April 2021): 10,000 tourism sector employees affected by government decisions: Jordan Hotels Association. Retrieved from: <https://en.royanews.tv/news/26623/2021-03-30>

77 Jordan Labor Watch (March 2021): The COVID-19 pandemic deeply affects tens of thousands of workers in beauty salons. Retrieved from: <http://labor-watch.net/en/read-news/152138>

78 Department of Statistics Jordan (DoS) (January 2021): -2.2% GDP decrease rate at constant prices in the third quarter of 2020 Compared with the same period of 2019. Retrieved from: http://dos.gov.jo/dos_home_e/main/archive/GDP/2021/Q3_2020.pdf

79 Ibid.

80 see UNDP (14 May, 2020): Jordan National Defense Law and COVID-19.

81 Phenix Center (June 2020): Coronavirus pandemic takes heavy toll on jobs, businesses — study. Retrieved from: <https://en.phenixcenter.net/coronavirus-pandemic-takes-heavy-toll-on-jobs-businesses-study/>

82 Ibid.

not affected by the crisis⁸³. This varied geographically, where Zarqa (69%), Irbid (65%) and Amman (62%) had most cases of people who lost all their income, followed by Tafileh (32%), Ma'an (39%) and Ajloun (40%)⁸⁴. Furthermore, 58.6 per cent of respondents strongly believe that the crisis will have a long-term impact on income levels and livelihoods, manifesting the general uncertainty in the population⁸⁵.

Furthermore, job losses, restrictions on mobility and lockdowns severely affected women, further amplifying gender disparities and women's vulnerabilities in Jordan. While women have been at the frontline in the fight against the spread of the pandemic, they have been affected the most by its socio-economic consequences. On the one hand, the heavy toll that the COVID-19 crisis took on the informal sector had a considerable impact on the large portion of female informal workers, on the other hand, men losing their jobs automatically increased the unpaid care that women provide at home⁸⁶, which was already the highest in the world before the COVID-19 emergency (women were providing such work 4.7 times more than men)⁸⁷. At the same time, the cases of gender-based violence (GBV) steeply increased as a result of survivors trapped at home with the perpetrators during lockdowns⁸⁸. Furthermore, the low rate of women's participation in the labour force and their widespread informality exclude most of them from social security schemes, leaving them in low-paid jobs with no social protection⁸⁹. Accordingly, female-headed households in Jordan earn 15% less than male-headed ones, and are therefore increasingly affected by austerity measures, such as reduction in subsidies and taxes on basic goods⁹⁰.

Household basic needs and savings

As a consequence of the COVID-19 crisis many households struggled to ensure their basic needs. According to the UNDP report mentioned above, 72.5 per cent of respondents stated having difficulties in getting basic necessities (such as food, rent and heating, medicine) during the lockdown⁹¹. Also access to clean drinking water and basic healthcare was indicated as a challenging matter by 38.3% and 69.3% of respondents respectively, and around 85% of respondents complained that food prices have increased⁹². Furthermore, many households in Jordan present severe financial vulnerability, where 66% of respondents stated that their resources would last less than one week in the lockdown conditions, only 6 % would resist over a month, and two-third of all respondents do not have any other source of support⁹³.

The inequalities in the access to the internet shaped the chances of many people in keeping up with their work, their education or the services received. At least 21.9% of respondents declared to not have internet access, while the availability of computers and tablets is extremely low, 17.7% and 4.2% respectively, and around 30% of respondents do not even have access to a smartphone⁹⁴. To this, it is worth mentioning that women are less likely to have internet access and often, as families do not have one device for each member, the priority is given to the technological needs of the children who have to follow classes online and the male members of the household who have to work online⁹⁵.

Vulnerable groups

Individuals who are not able to work and who are not afforded social protection are among the most

83 UNDP (2020). COVID-19 Impact on Households in Jordan Arabic. June 2020

84 Ibid.

85 Ibid.

86 Oxfam (2020). For a Decade of Hope Not Austerity in the Middle East and North Africa: Towards a Fair and Inclusive Recovery to Fight Inequality. August 2020

87 Ibid.

88 Ahmad Al-Tamimi. "Study: 76.4% of women confirm that they did not experience domestic violence during the Coronavirus pandemic." Al-Ghad. 7 Dec. 2020.

89 Oxfam (2020). For a Decade of Hope Not Austerity in the Middle East and North Africa: Towards a Fair and Inclusive Recovery to Fight Inequality. August 2020

90 Ibid.

91 UNDP (2020). COVID-19 Impact on Households in Jordan Arabic. June 2020

92 Ibid.

93 Ibid.

94 Ibid.

95 Ibid.

affected population group of the pandemic⁹⁶. However, besides the significant impact on workers and their livelihoods, the crisis also worsened the situation of vulnerable groups such as people with disabilities and the elderly who had no access to non-emergency medical assistance and/or psychological support. Lack of transportation has meant that many have not been able to access food and/or cash, further hindered by specific government restrictions banning people over 60 from going out to the store⁹⁷. Children with disabilities are particularly affected. The Al-Manaar Centres for children with disabilities were closed, causing the Higher Council for the Rights of Persons with Disabilities to urge the MoSD and MoE to continue face-to-face education, as the online learning programs were not designed to deal with students with learning difficulties, autism, hyperactivity, or other mental challenges. They warned that the lack of education caused significant damage to the children as it led to their loss of skills that were built up over a long time⁹⁸.

In addition, studies have shown an increase in the levels and intensity of GBV⁹⁹, especially in refugee camps¹⁰⁰ since the onset of COVID-19 pandemic. The 2020 CARE Jordan annual assessment summarises the impact of the COVID-19 pandemic vulnerable groups: “An increase in violence, and challenges in access to health, food, water, education and legal services for vulnerable and marginalised groups and deterioration in mental health”¹⁰¹.

Impact on youth

Youth suffer from the highest rates of unemployment in Jordan. During the fourth quarter of 2020, the highest unemployment was recorded in the age groups 15-19 (62.1%) and 20-24 years (47.9%)¹⁰². The highest rate of unemployment was recorded in Tafileh at 26.2%. Furthermore, data continue to show that the unemployment rate is higher among university degree holders by 27.8%, compared with the other educational levels. 51.1% of the unemployed hold a secondary certificate. In addition, about 58% of the total male labour force has less than secondary education compared to 70.9% of the total female labour force that has bachelor level or higher¹⁰³. However, about a quarter of the unemployed men holds a bachelor’s degree or higher, while the percentage of unemployed females with bachelor’s degree or higher reached 75.8%. This clearly indicates a discrepancy between the high level of education of women in Jordan compared to their extremely low economic participation in the labour market, suggesting that women face gender-related obstacles and challenges hampering their entrance in the labour market. In an assessment of community needs in Jerash governorate and areas of East Amman as a result of the COVID-19 crisis, the main needs for youth were identified as job opportunities in decent jobs, vocational trainings as well as human skills trainings, due to a perceived lack of sufficient training/development opportunities currently available for youth, be it paid or unpaid. Community members indicated that due to the high unemployment rate, most youths are relying on themselves by creating self-employment¹⁰⁴.

In addition to the high rates of unemployment, the move to online education due to the pandemic is also affecting youth. A higher rate of young people in the Arab region are suffering from mental health problems and higher levels of anxiety due to isolation and the move to online education. In one study across several Arab countries, 41% of students queried indicated that they needed psychosocial support due to the challenges of studying online at home while their families are impacted by the pandemic¹⁰⁵.

96 CARE (1 April 2020): Rapid Needs Assessment Impact of COVID-19 on Vulnerable Populations in Jordan. Urban Areas and Azraq Camp.

97 CARE (1 April 2020): Rapid Needs Assessment Impact of COVID-19 on Vulnerable Populations in Jordan. Urban Areas and Azraq Camp.

98 Maram Kayed (17 Sep 2020): HCD urges government to maintain face-to-face education for students with learning difficulties and those with disabilities. Retrieved from: <http://jordantimes.com/news/local/hcd-urges-government-maintain-face-face-education-students-learning-difficulties-and>

99 Rana Hussein (16 May, 2020): Gender-based violence in Jordan increased during COVID-19 pandemic — study. Retrieved from: <https://jordantimes.com/news/local/gender-based-violence-jordan-increased-during-covid-19-pandemic-%E2%80%94-study>

100 DRC (February 2021): Gender-based Violence Risk Assessment Azraq Camp

101 Jordan Times (25 January 2021): Report bares raging ‘shadow pandemic’ of gender-based violence, refugee woes. Retrieved from: <https://www.jordantimes.com/news/local/report-bares-raging-%E2%80%99shadow-pandemic%E2%80%99-gender-based-violence-refugee-woes>

102 Department of Statistics Jordan (DoS) (March 2021): 24.7% Unemployment Rate during the fourth Quarter of 2020. Retrieved from: http://dosweb.dos.gov.jo/unemp_q42020/

103 Ibid.

104 Phenix Center (November 2020): Local resource and needs assessment in Jerash governorate and Amman pilot area. Expertise France.

105 Benjamin Plackett (3 June 2020): Covid-19 Puts New Focus on Arab Youths’ Mental Health Needs. Retrieved from: <https://www.al->

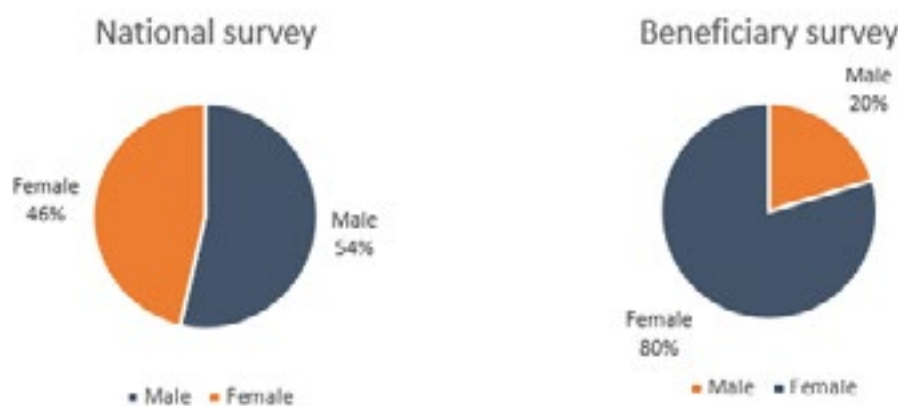
Government interventions for vulnerable households

Despite the increased population's needs and vulnerabilities, during the lockdown social protection services decreased, due to the restrictions established by the government and the impossibility of providing community-based services remotely by both the government and charities and CBOs. Three weeks after lockdown measures were implemented, the Jordanian government started supporting daily wage workers through emergency cash assistance from social security funds, distributed through e-wallets¹⁰⁶. However, according to the IMF, the social safety nets fail to target the most vulnerable people¹⁰⁷. For example, in Jordan only 1.3% of households headed by women are receiving assistance from the National Aid Fund, compared with 5.9% of male-headed households. Yet women are on the frontline of this crisis and are disproportionately affected by it¹⁰⁸. Nevertheless, Finance Minister Al Ississ, however, stated early on in the pandemic that the government was not considering a revision of the budget to accommodate for millions of dinars of extra social spending to cushion the country's poor whose income has suffered¹⁰⁹.

4. Key Findings

4.1 Socio-demography of survey respondents

The national survey reached 170 respondents, while an additional 111 beneficiaries of DAPP-YPE internships and loans programs were surveyed as well. The first survey reached an almost equal number of men and women, while the second one registered a higher number of female respondents, as these programmes specifically target a high proportion of women. The age range of the respondents to the beneficiary survey is lower than the one for the national survey, as the DAPP-YPE programmes specifically target youth between 18 and 35 years old – as well as women from all ages under the entrepreneurship development component. More beneficiaries indicated that they are single compared to the national survey, and fewer are married with children.



All respondents of the beneficiary survey are Jordanian, while in the national survey 95% Jordanian, 3% Syrian, 1% Palestinian and 1% Egyptian were reached. Respondents of the national survey are mostly located in Amman, while the beneficiaries are located more in the target areas of Balqa, Madaba, Karak and Tafleh, which represent the target areas of the DAPP-YPE programme.

fanarmedia.org/2020/06/covid-19-puts-new-focus-on-arab-youths-mental-health-needs/

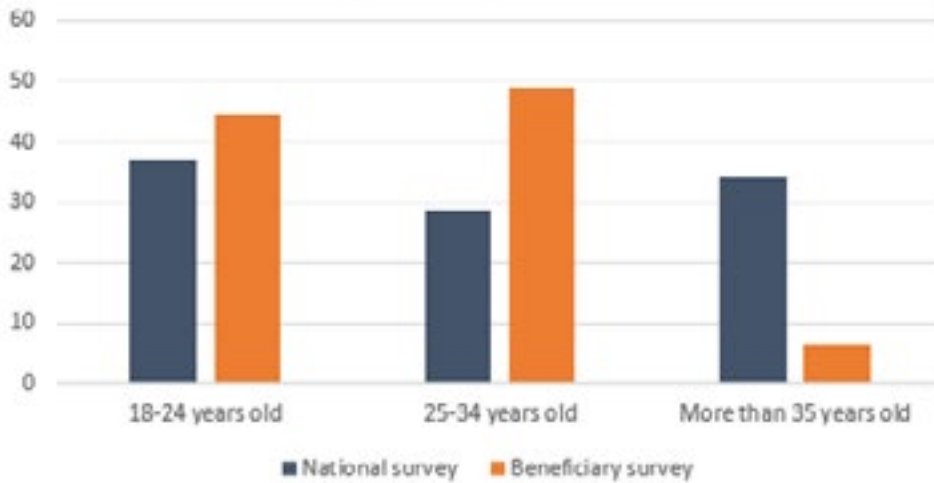
106 UNICEF (August 2020): Jordan's National Social Protection Response During COVID-19.

107 Oxfam (2020). For a Decade of Hope Not Austerity in the Middle East and North Africa: Towards a Fair and Inclusive Recovery to Fight Inequality. August 2020

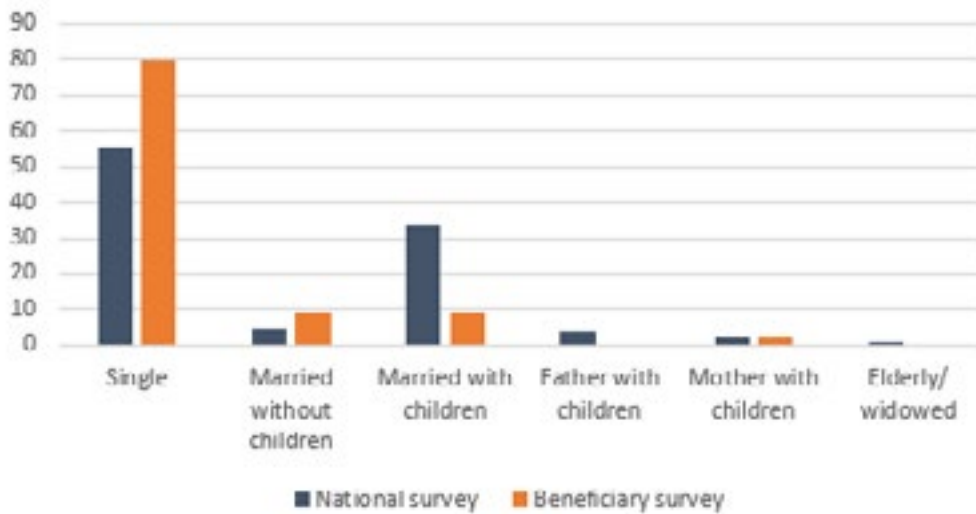
108 Ibid.

109 Suleiman Al-Khalidi (April 2020): Jordan postpones public sector wage hikes to ease financial pressure. Retrieved from: <https://www.reuters.com/article/health-coronavirus-jordan-budget-idUSL8N2C70M5>

Age of respondents

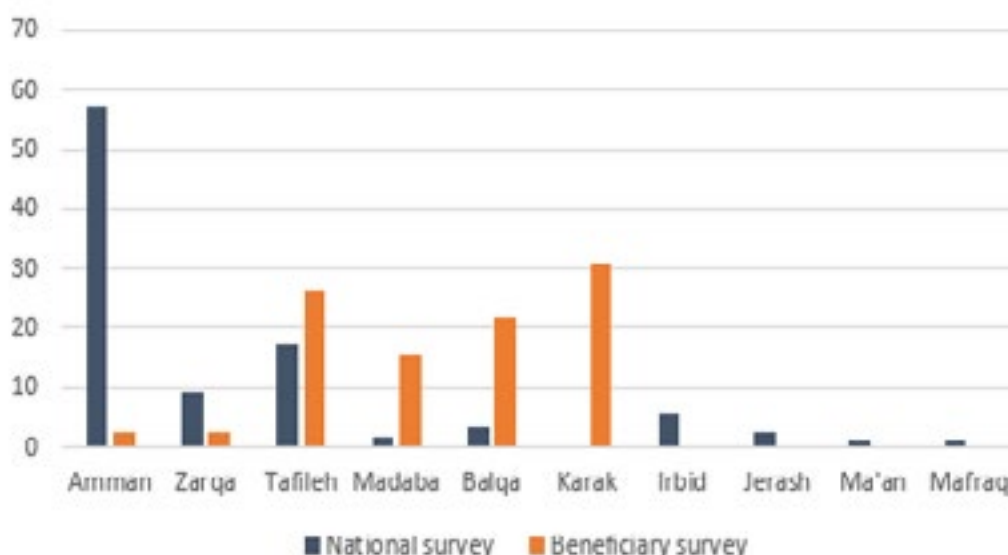


Social status



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Location of respondents

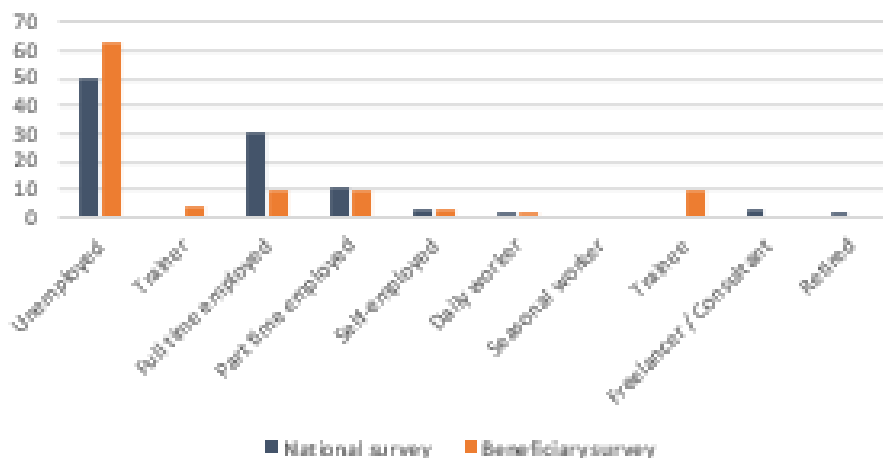


With regards to employment status and sector, beneficiaries are more likely to be unemployed or trainees compared to the respondents of the national survey, while respondents of the national survey are three times more likely to be full time employed. Nationally, 14% of respondents work in the public sector, while for the beneficiaries this is the case for one-third. There was no large difference between the genders on this point, in either survey – in the national survey 14% of men and 14% of women indicated that they work in the public sector, while amongst the beneficiaries, 38% of men and 28% of women indicate this. The higher rate of public sector employees amongst beneficiaries compared to the national survey is reflected in the overview of employment sectors, where beneficiaries are most likely to work in governmental institutions and in the health sector, much more so than the national average. Women are more likely to work in social and development work and governmental institutions in the national survey, registering 29% and 26% of women surveyed respectively. However, among the beneficiaries, women are more represented in the healthcare sector, with 31% of women respondents working there, while almost half of male respondents are working in governmental institutions. Social security coverage is similar across both surveys, with 44% and 43% of national respondents and beneficiaries indicating they have social security coverage. This is in line with reporting of the Social Security Corporation, stating that out of a total of 2.6 million individuals active in the labour market in Jordan, the registered number of workers was approximately 1.32 million in October 2019¹¹⁰. Therefore, this means that about 50% of the labour force in Jordan works on an unorganized basis, with no social security¹¹¹.

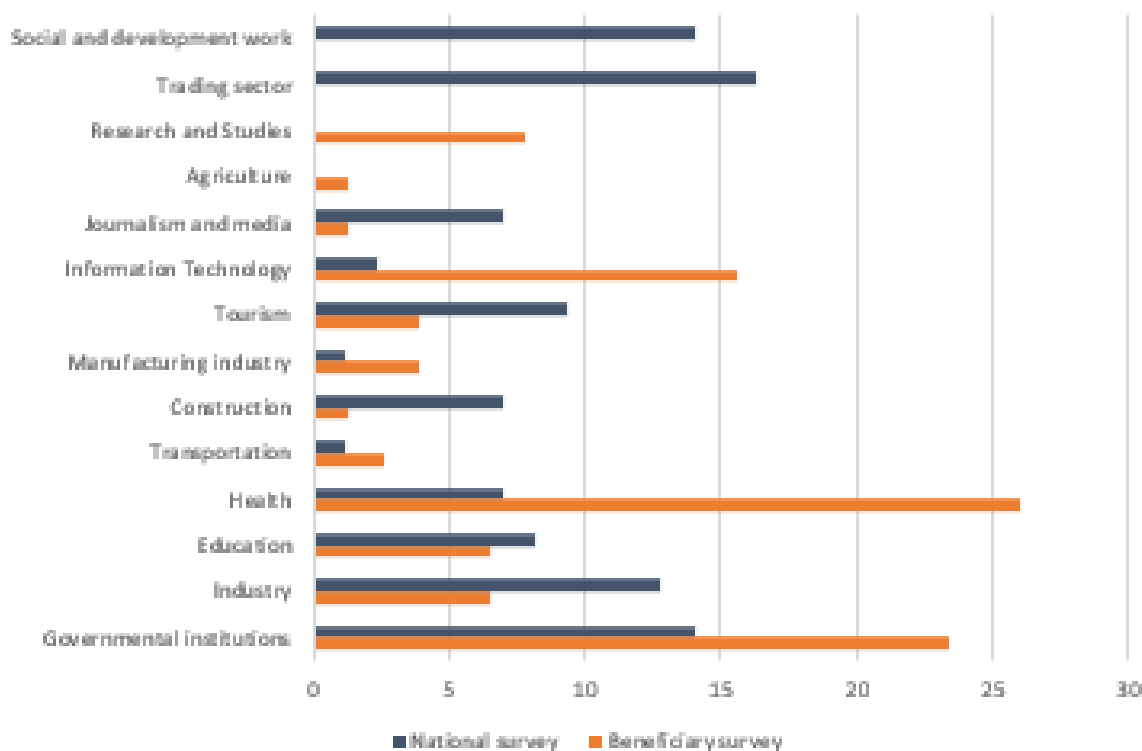
110 Jordan Times (5 November 2020). Social Security Corporation's revenues on the rise. Retrieved from: <https://jordantimes.com/news/local/social-security-corporations-revenues-rise>

111 Social Security Corporation, 2016 Annual Report, and press releases issued for 2017 indicators, Amman, Jordan

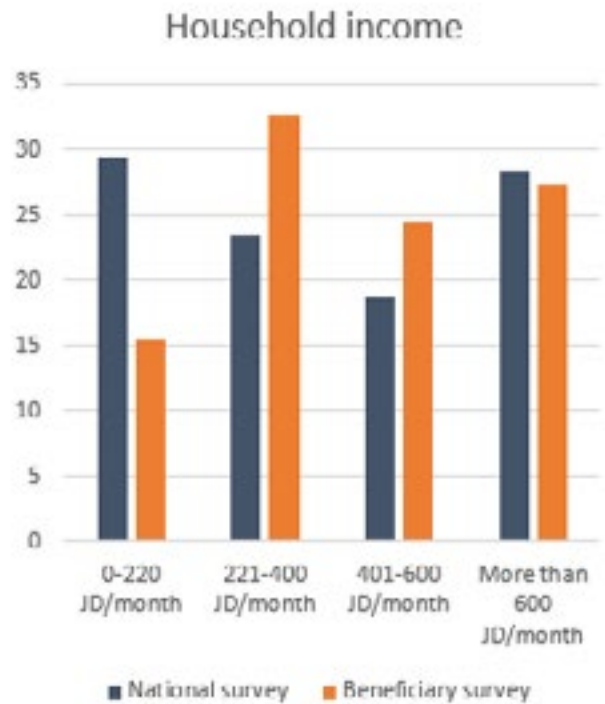
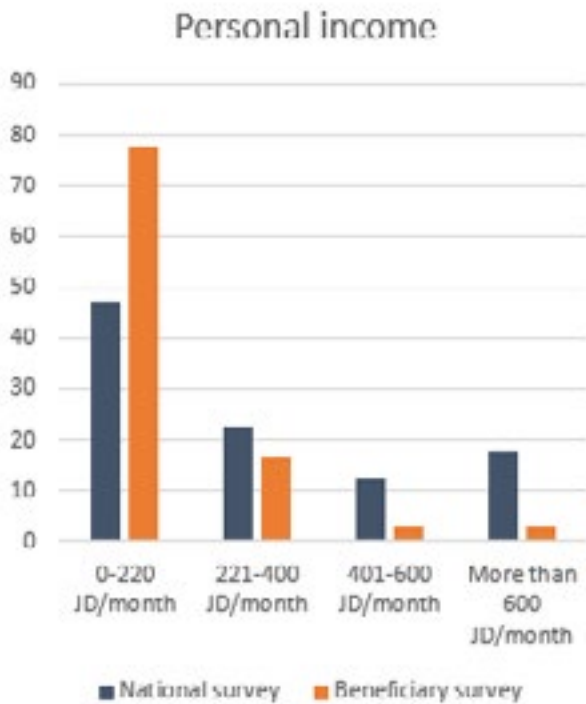
Employment status



Employment sector



Personal income for the beneficiaries is generally lower than that of the respondents in the national survey, while their total household income is generally higher. Nonetheless, there was no significant difference around the level of savings between national and beneficiary respondents, with 87% and 83% respectively indicating they have no savings. This reflects the vulnerability of the population in Jordan, where most people do not have the possibility to build savings.

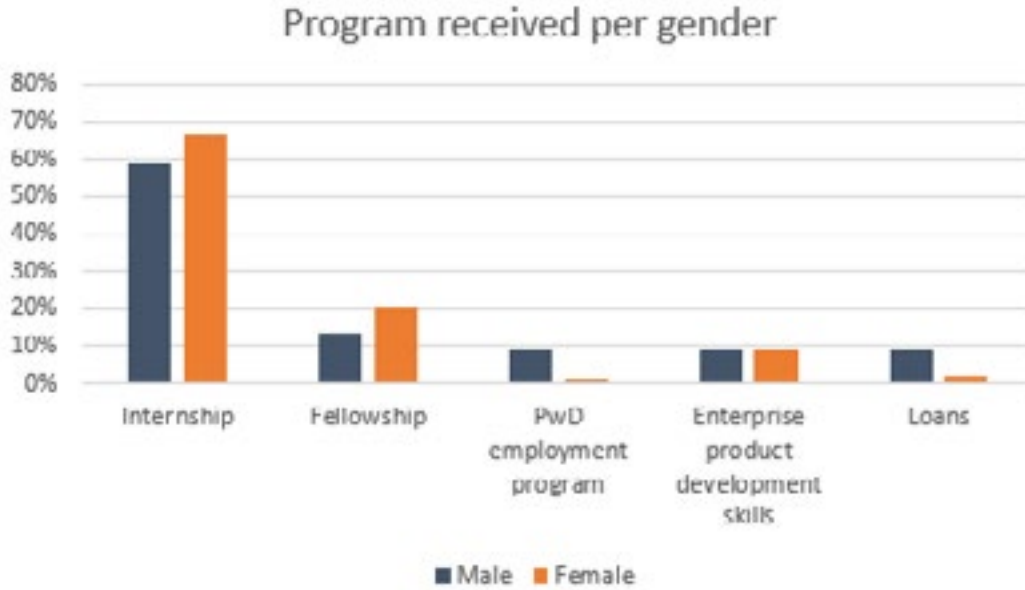


4.2 DAPP-YPE beneficiaries

Most of the DAPP-YPE beneficiaries were part of the youth employment pathway and took part in internships and fellowships. Broken down by age, younger people (18-24 years old) were most likely to have received internships, with 80% of young people receiving that specific support. People above 24 years old represent the female entrepreneurship development component under the YPE project, which is reflected by the 71% of beneficiaries in the above 35 year old age group that indicated to have received enterprise product development skills. With regards to gender, women of all ages were more likely to get internships/fellowships and less likely to get loans, compared to men.

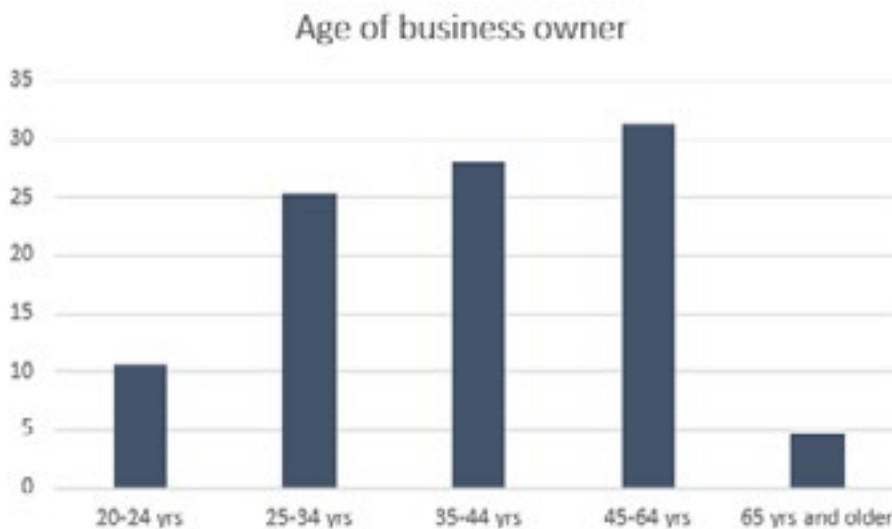
Which DAPP-YPE program did you receive?





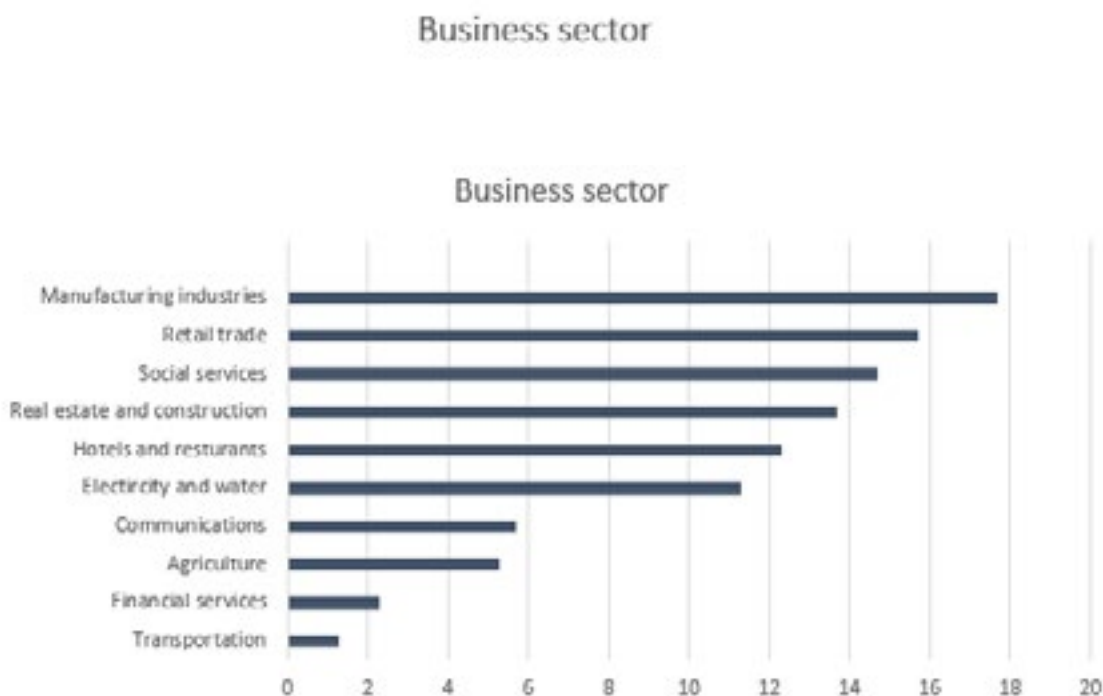
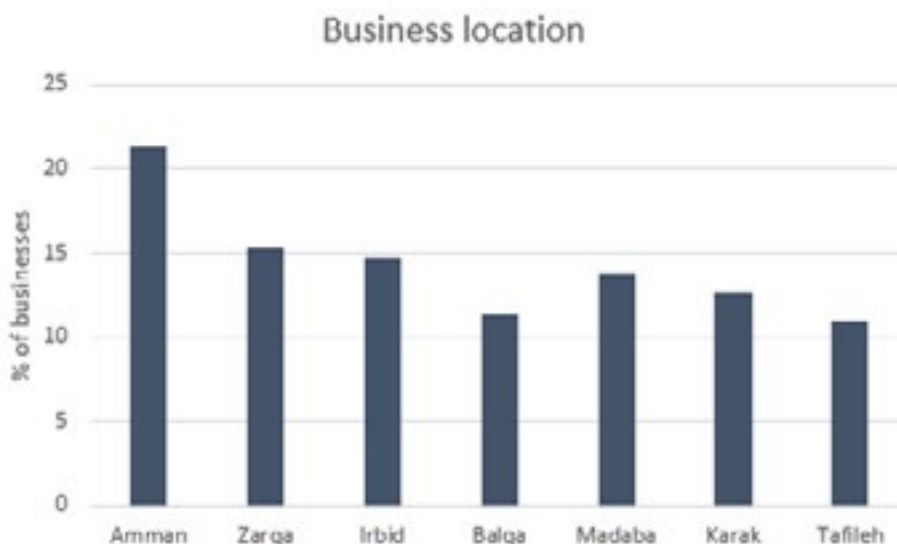
4.2 Characteristics of businesses surveyed

A total of 300 SMEs were surveyed to gather information on the impact of the COVID-19 crisis on the sector. The survey targeted businesses in Balqa, Madaba, Karak and Tafileh (DAPP-YPE target areas in Jordan), as well as Amman, Zarqa and Irbid. Of the businesses surveyed, 91% of business owners are male; 88% of them are Jordanian, 6% Egyptian, 3% Syrian, and the rest Palestinian and Yemeni. They are most likely to be between 45-64 years old.



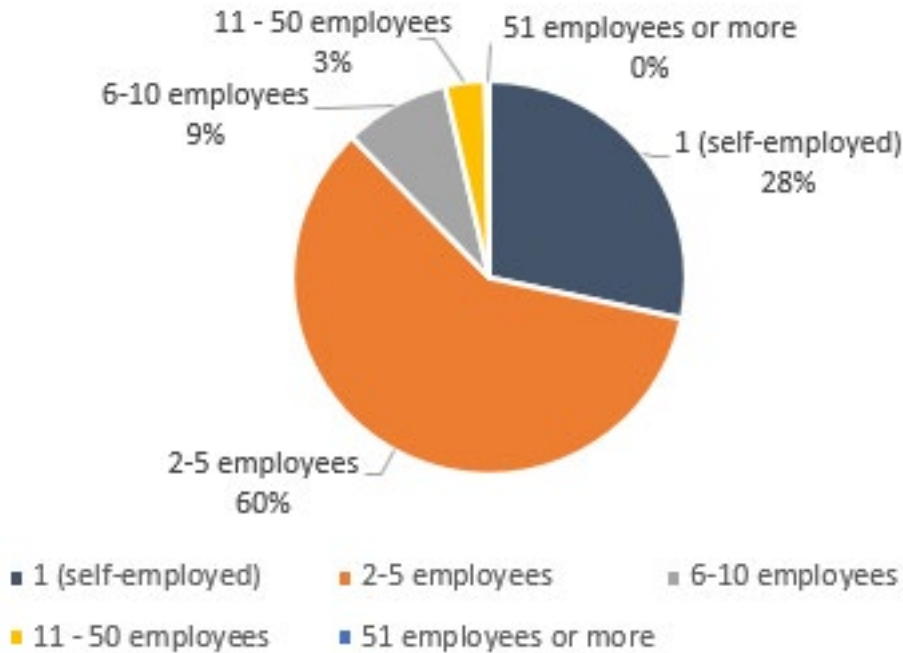
The businesses are mostly located in Amman, with good representation in other research areas including the target areas of Balqa, Madaba, Karak and Tafileh. The manufacturing and retail sectors are most represented among the businesses surveyed (about 18% and 16% of businesses respectively), followed by social services, real estate and construction, hotels and restaurants, electricity and water, communications,

agriculture, with financial services and transportation least represented.

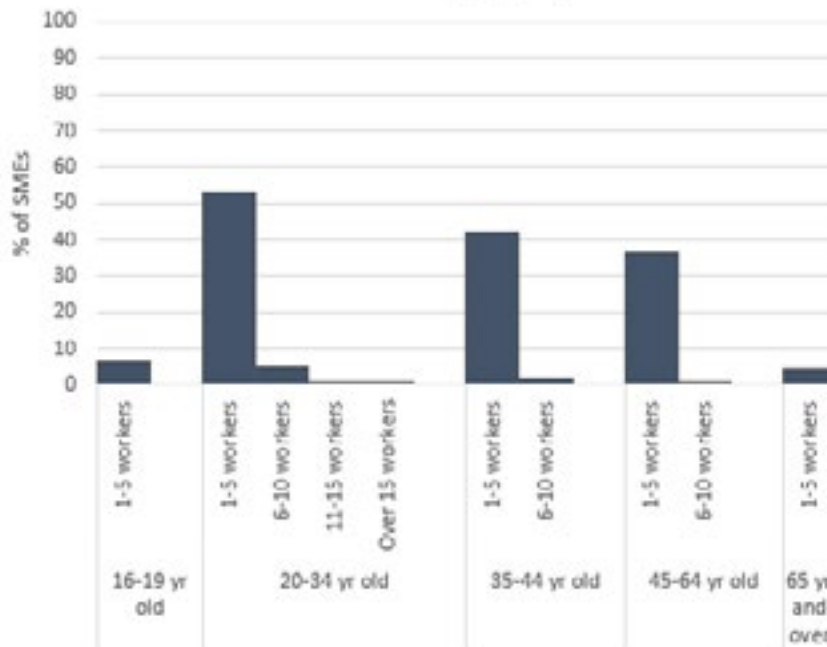


Most businesses surveyed are SMEs, with 60% of businesses employing between 2 to 5 people. With regards to opportunities for youth, businesses are unlikely to offer youth training positions, as 97% of businesses had no interns, while 85% have no paid apprentices, with only 5% and 6% of businesses having one or two apprentices respectively. However, businesses are most likely to have young workers in the age range of 20-24 years old, with only 7% employing workers aged 16 to 19 years. Concerning employment of women, 87% of businesses employ no female workers whatsoever and 95% of male-led SMEs have no female employees – this includes any one-man businesses. Conversely, 37% of female-led businesses had only female employees, including any one-woman businesses. This illustrates the non-inclusive environment for female employees in businesses. It can also indicate that business owners are not reporting on their female employees if they are employed informally.

Number of employees



Staff in each age group



4.3 Socio-economic impact of the COVID-19 on the labour market in Jordan

Vulnerable groups

As previously mentioned, due to the high percentage of informal workers – 48% of the labour force in Jordan – large proportions of the population do not benefit from formalised labour rights and face a vulnerable status on the labour market. In addition, due to the COVID-19 measures, sectors that were already struggling suffered further, exacerbating and exposing any gaps in labour law and social protection, such as lack of social security and worker’s protection, as mentioned by economist Sami Shraim. From the FGD of CSO representatives emerged that these issues play in the absence of effective unions that can protect workers, and the challenges that workers face in organising themselves.

Working women faced particular challenges due to the pandemic. In the FGD with CSO representatives, it was mentioned that women suffer more from issues with regards to participation in the labour market than men. For example, one respondent remarked: “The decision to close nurseries and kindergartens during the pandemic was an unfair policy for women working in this sector, and it was seen as a message from the government that they are not interested in the care work carried out by women.” In the FGD, the CSO representatives mentioned that these policies did not take into account the range of women’s conditions in the Jordanian society, for example women who are breadwinners for families whose conditions are very precarious, old women in need of help, women who live in remote areas, women who earn less than the minimum wage, and many women who are in debt. The representatives mentioned that government policies did not provide any kind of support or facilities for these vulnerable women.

Day labourers were especially affected by the impact of COVID-19 on the labour market as they are not covered by the Labour Law, a point mentioned by respondents across all FGDs as well as key experts. Key expert Ghadeer Khuffash mentioned: “Day labourers are the most affected by the pandemic, half of workers in Jordan work in informal work, that is, without contracts, social security, and health insurance.” For example, a high percentage of workers in the public transport sector applied for governmental support but did not receive anything, as they were considered day labourers. As emerged from the FGD of trade unions and workers, over 40% of workers in this sector are currently unemployed, and workers in this sector feel that they fall outside the social protection system. Participants of in the FGD with trade unions felt there is absence of strategic planning by the actors responsible for this sector, especially the Ministry of Labour and the Ministry of Transport, resulting in many workers being below the extreme poverty line. A similar situation was mentioned by the FGD participants for workers in the mechanical professions, where one of the respondents quoted: “- The mechanical professions sector is one of the most affected professional sectors, because we work day to day, whether the owner of an establishment or a worker in this establishment.”

People with disabilities (PwD) are on waiting lists for many years to obtain a vocational training opportunity, as there are few training centres designated PwD, and this low rate of education causes them to be among the groups with highest unemployment, as stated by Asia Yaghi, president of the ‘I am a Human’ Association for the Rights of Persons with Disabilities. She mentioned the policies that were applied during the crisis did not take into account young men and women with disabilities. There was distance education implemented for PwD, but only for a certain grade, and distance learning was not appropriate for all PwD such as those with learning difficulties, who require a special type of education in a suitable environment.

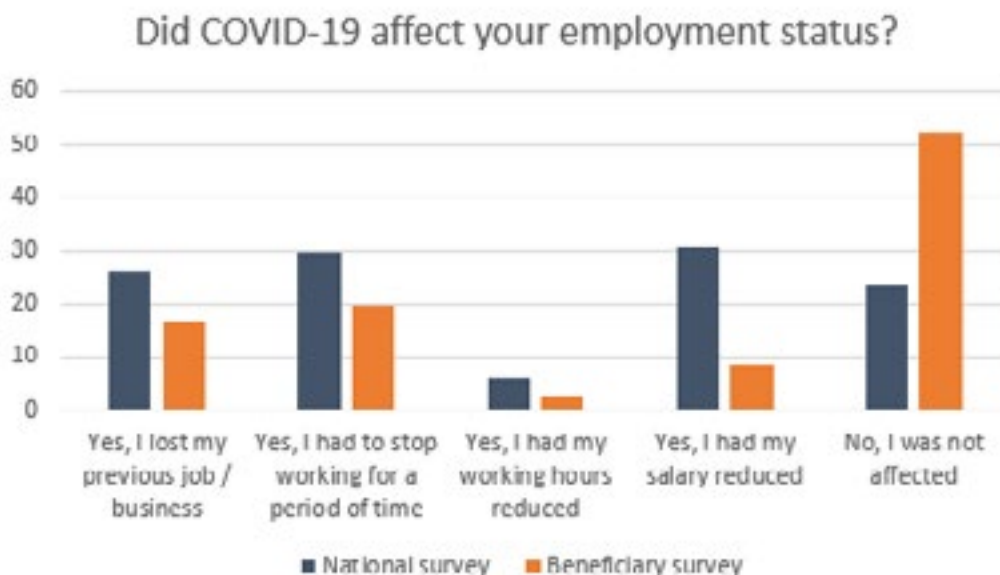
Governmental policies to protect workers and lessen the impact of the pandemic effects often only targeted Jordanian workers, excluding Syrian and other vulnerable groups. This was illustrated by the participants of the FGD of business owners, who mentioned that the sustainability programme of the government only applied to Jordanian workers, while for example the restaurant sector has 50 percent foreign workers and 50 percent Jordanian workers. The respondents felt that the state and its policies have not provided a reasonable solution.

The government set up support structures to support struggling business owners, workers and vulnerable groups, however there were often issues with accessing these. Participants in the FGD of trade unions and workers indicated that they found it difficult to register on the support platform launched by Social Security. One respondent mentioned: “I heard about people who were able to receive support from the

Provident Fund, but I did not hear about people who were able to receive support from Social Security with the exception of in-kind assistance.”. Organisations that used to carry out activities throughout the year for the most vulnerable groups, such as the needy and the poor, the elderly, and people with disabilities, had to stop their activities due to the crisis and to the governmental measures that limited mobility and public gatherings. In the FGD with business owners, it was mentioned that the support provided by the government was only limited to the capital Amman, while all governorates need support in order to be able to recover from the pandemic.

Youth

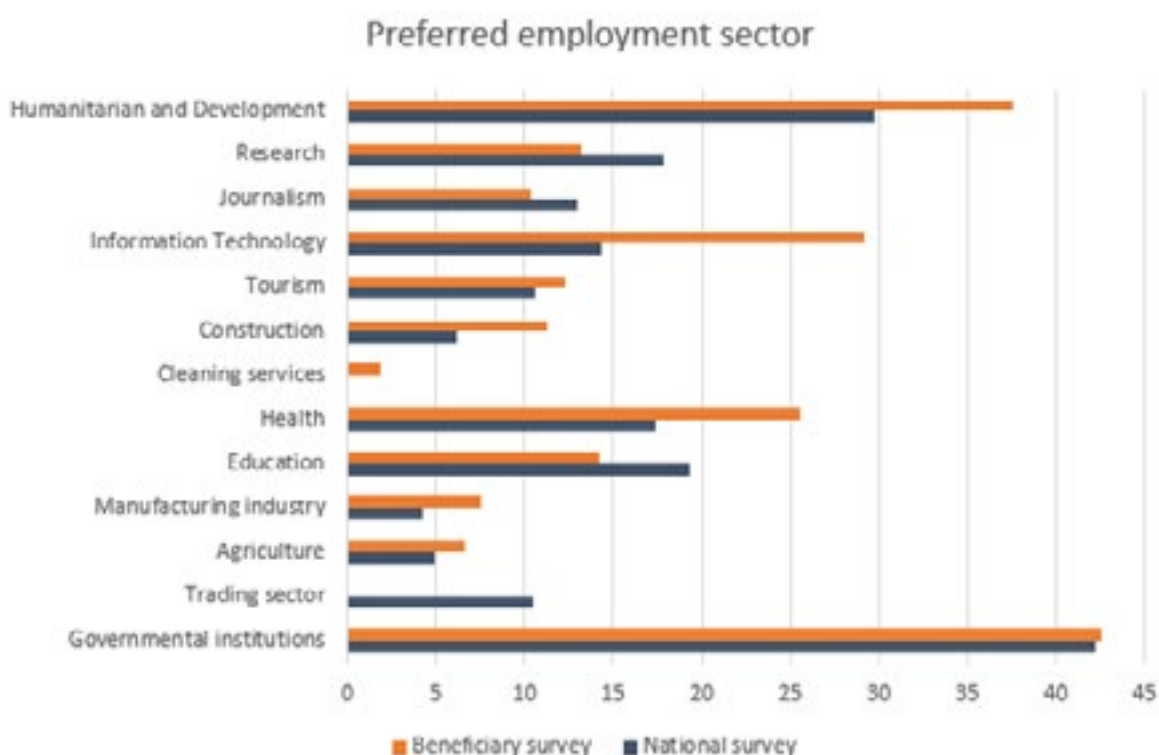
The pandemic affected youth in a variety of ways, both personally and professionally. In the FGD with young people, participants indicated that the crisis deeply affected young people’s mental health. One respondent mentioned: “Psychologically, it affected the youth very much. Before Corona, young people had hope, however small, for a job, but after Corona, they lost this hope as a result of the deterioration of the economic situation.” In the FGD of business owners, participants mentioned that many young people lost their jobs due to the inability of business owners to pay their salaries. At the same time, the findings of the national survey showed no difference between age groups for respondents that were most affected in their employment status, such as job loss or reduced hours. However, in general, women were less likely to indicate they were affected, for both the national and beneficiary surveys.



From the FGD of trade unions and workers emerged that sectors that employ mostly young people, such as tourism, transport and services sectors have laid off many of their workers due to the crisis, and all associated supply chains of food markets, restaurants, events and others have also been affected. Respondents in the FGD of business owners mentioned that private cultural centres are among the most affected, and that the government recognized that this sector was affected, but that recognition did not result in any support for the struggling sector. A business owner in the FGD mentioned: “A year ago from now, young people were getting our training in cultural centres, getting experience certificates, and a lot more. Some of them were hired after these courses, but now this has stopped completely.”

In the FGD of CBOs and INGOs, it was mentioned that the high youth unemployment rates in Jordan have in the past encouraged them to migrate outside the country in the hope of finding work opportunities. However, they felt that with the COVID-19 crisis and the resulting difficult economic situation, the desire of young people to emigrate has increased, including among young women.

However, young people are not only looking at the availability of job opportunities when considering a sector to work in. From the survey emerged that their preference for a certain sector was mostly due to their personal interests and passion, but higher salaries and job opportunities also played a role. Both the national and beneficiary survey showed no age differences in these preferences. However, men were more likely than women to choose better working conditions and prestigious job opportunities, while women preferred the availability of job opportunities, higher salaries and benefits for women. Survey respondents indicate that they prefer to work in governmental institutions as well as in the humanitarian and development sector. DAPP/YPE beneficiaries expressed higher interest to work in the humanitarian and development, IT and health sectors, compared to the national survey. Both national respondents as well as beneficiaries specifically mentioned jobs in administrative positions as their preference, followed by health and food jobs. However, national survey respondents were much more likely to prefer technical/engineering jobs than the beneficiaries were.



Why this sector?



In addition to the impact on jobs, youth also had to navigate the move to online education. In both the FGDs of trade unions and youth activists, it was mentioned that the e-learning has lower quality than conventional education, which will definitely affect the current cohort of student’s competition in the labour market. One youth respondent remarked: “The education sector has been very affected, we all have brothers and sisters at home, and we monitored the educational process that was not of the required level, and this will certainly be reflected later on the educational outcomes and their suitability to the needs of the labour market.” The move to online education increased the reach of education by removing the barrier of transportation time and cost to students located in remote areas. However, the lack of sufficient devices to access these education options affected many poorer families, where devices were shared between parents and children. The trade union FGD respondents mentioned a specific challenge that the cohort students who had to move to distance learning face, namely that they were not able to attain practical skills, thus putting them at a disadvantage compared to their peers who completed their education before the crisis.

However, this move to online education and work also opens up opportunities, especially for youth not based in the capital. One youth respondent located in the North remarked that his wage as journalist decreased and he faced issues travelling between governorates for work as transportation was affected, however at the same time, the use of technology opened up new opportunities for him to participate in useful events, whereas previously the distance involved and cost of transport would have been prohibitive.

SMEs

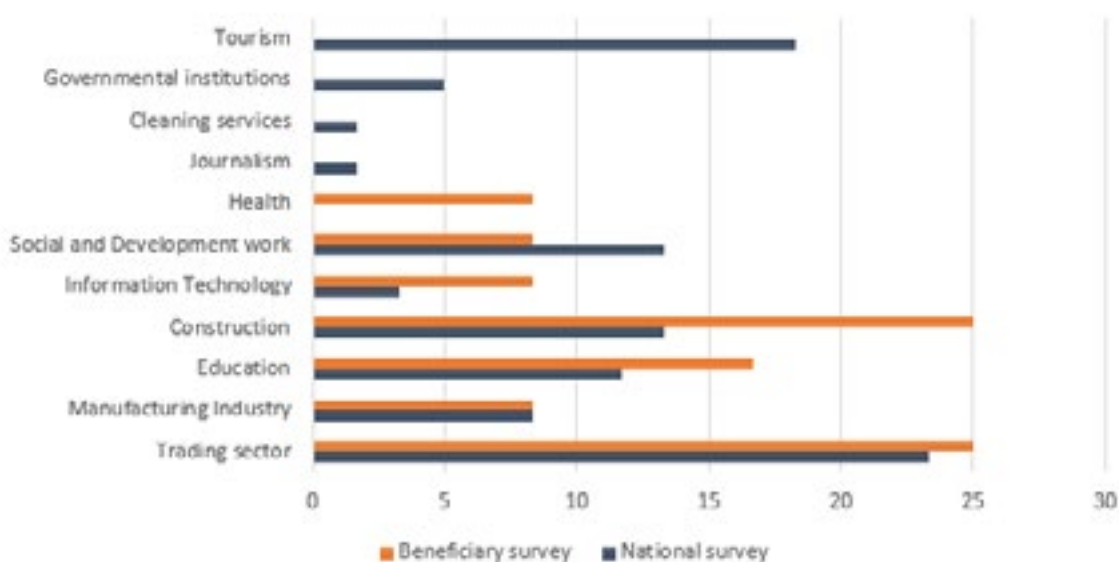
The extent to which businesses and sectors were affected by the COVID-19 crisis was illustrated by respondents in the survey carried out with SMEs. The reality of the national economy before the COVID-19 crisis was already challenging, characterised by high levels of debt and unemployment, a decline in the size of economic growth and high operating costs for business owners. The measures as response to the COVID crisis, such as lockdown and reduced working hours, exacerbated these issues, to an extent that business owners are currently unable to pay rent due to lack of income, leading to risk of closure. The FGDs of business owners, trade unions, INGOs as well as multiple experts all indicated that they expect it to take years until full recovery is reached across sectors. Dr. Oun Alnahar, the Ministry of Labour’s representative of the Central Employment Directorate, indicated that there are sectors that are more affected than others, such as the tourism and agricultural sectors, that will need more time to recover and definitely more than

a year. He feels that during this period, the Jordanian labour market will be characterized by instability.

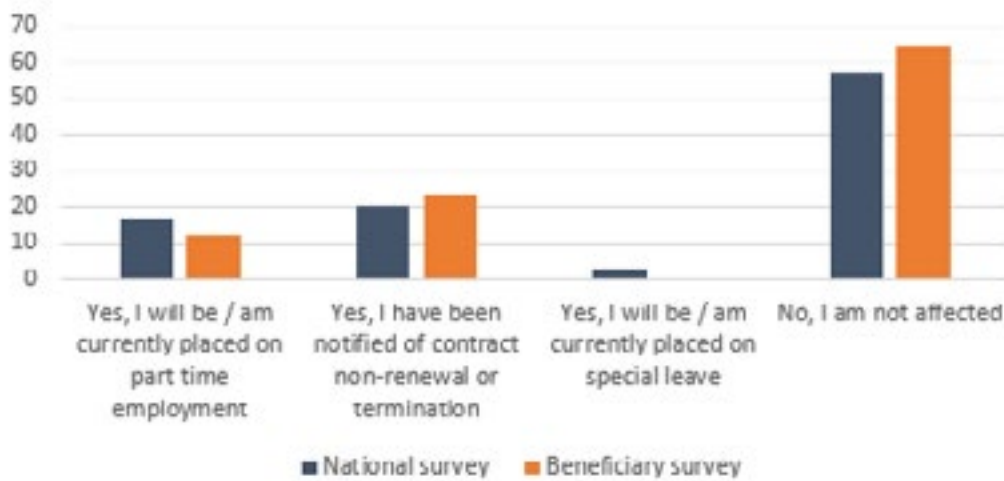
The youth activists in their FGD indicated that all sectors, without exceptions, were negatively affected, with the exception of the government and military sectors, because in those sectors salary payment was not affected. The main sectors most affected in Jordan were identified by the different FGDs as tourism, construction, transportation, agriculture, service sector such as wedding halls and restaurants, and commercial sector such as small businesses in general. From the FGDs of trade unions as well as business owners it emerged that strategic plans as well as partnerships between unions, civil society organizations and the government are needed to help the most affected sectors recover.

The responses from the surveys indicated that mostly workers in the trading, construction and tourism sectors were hardest hit with job losses. These are also identified by the Ministry of Labour as the most affected sectors in Jordan, with the exception of the construction sector – a sector consisting of a high ratio of workers not covered by the Labour Law and as such might not be in the scope of the Ministry’s statistics. Workers were also affected in other ways than just job losses. For example, only a third of respondents in both the national and the beneficiary surveys, who had their salary or hours reduced, stated that these had gone back to normal by now.

If you lost your job, in which sector did you work?



If employed, is your job affected by organizational restructuring/ adjustment because of COVID?



The tourism sector was among the worst hit, with an estimated 1.2 billion JD in tourism-related income lost in the second quarter of 2020 alone, representing around 2.5% of Jordan’s overall GDP for 2018¹¹². This was also reflected in the FGD of trade unions, where it emerged that many tourist offices permanently closed¹¹³, as the damage to the tourism sector was not managed effectively. In addition, the closure of airports contributed to an increase of detrimental effects on the tourism sector, as well as for workers in the air transport sector. In the FGD of trade unions and workers, it was mentioned that workers in passenger aviation are often on annual contracts, which were not renewed, while workers in the air freight sector received only 50 percent of their wages. In the FGD, trade union representatives mentioned that one of the main challenges is the lack of a partnership between the public sector and the private sector, which left the burden of the crisis on the latter. In addition, they mentioned that the defence orders created a schism between the employer and employees in the private sector, and there was hostility between the two parties as a result. They indicated that trade unions had no role in designing any of the defence orders that were issued. The sentiment in the trade union FGD was that if there was a partnership between them and the government, they would have been able to come to outcomes that satisfy all parties.

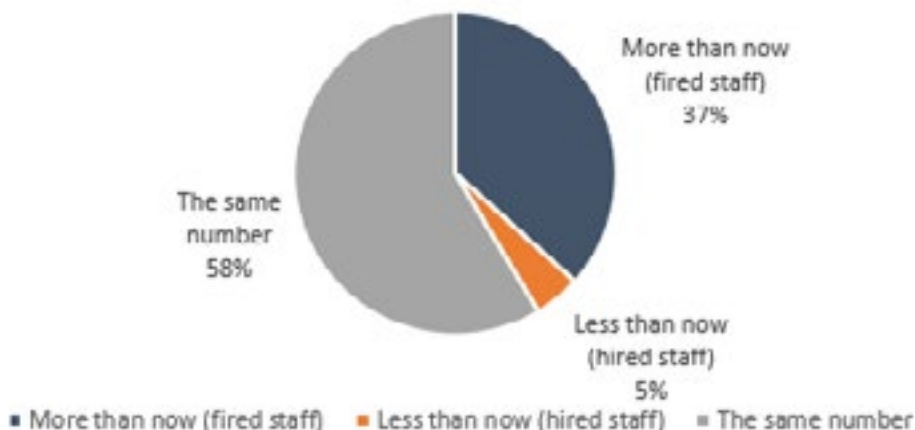
Notwithstanding the governments’ initiatives to support SMEs in Jordan during the COVID-19 crisis, these seems to have stayed on paper only, as most respondents recognised. As mentioned earlier, the Central Bank deferred all payment of bank loan instalments for three months. However, trade union FGD respondents indicate the banks did not abide by the government’s decisions with the grace period and the commission rate. The electricity and water companies also did not comply and were still shutting off connections if bills were not paid. The participants of the business owner FGD indicated that the government never supported business owners in the appropriate way. They felt what was published on the media was only media promotion, as none of the publicized 500 million support from the World Bank reached them. Many faced accumulations of debts, closure and bankruptcy. One restaurant owner mentioned, “I used to have 9 people working for me. I only have one working person. Among the people I have fired there are my children because I cannot pay their salaries.” This is reflected also in the outcomes of the business survey, with over one third of business owners indicated they had fired staff since the start of the crisis. Businesses in Tafleh and Zarqa were most likely to say that they had to lay off people. 91% of businesses

112 ACOR (2020): Jordan’s Tourism Sector in the Wake of COVID-19: Where Do We Go From Here? Retrieved from: <https://acorjordan.org/2020/07/15/jordans-tourism-sector-in-the-wake-of-covid-19-where-do-we-go-from-here/>

113 According to the Ministry of Tourism, 307 tourism agencies did not renew their licenses. Roya News (April 2021): 10,000 tourism sector employees affected by government decisions: Jordan Hotels Association. Retrieved from: <https://en.royanews.tv/news/26623/2021-03-30>

indicated they had seen a decrease in revenue and they can still see a decrease, while 7% said that they experienced a decrease but had recovered by now to the same revenue level as this month last year. Only 3% said their revenues had stayed the same.

How many employees do you have now compared to February 2020?



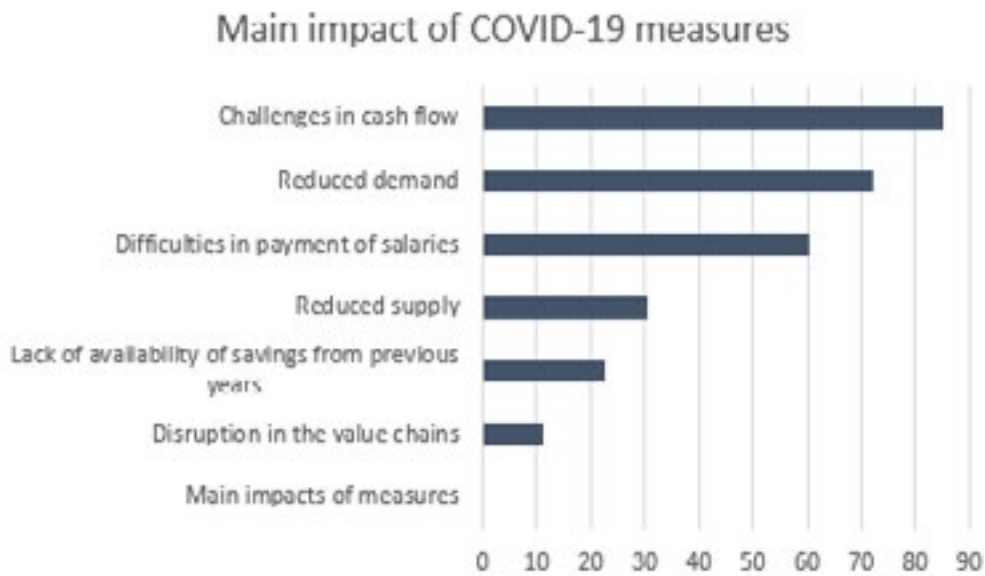
The government announced a raise of the minimum wage to 260 JD as per January 1, 2021¹¹⁴. However, trade union representatives indicated in their FGD that the raising of the minimum wage in circumstances where businesses are already not able to keep their staff due to the economic situation was unrealistic, however, they also recognise this wage is still insufficient as a living wage and will need to be raised further. They indicated that these decisions must be reviewed and the relevant sectors must be stimulated so that young people can be employed in these sectors. In the private sector, contracts often do not exceed a year, but due to the crisis, some companies moved to issue six-month contracts rather than annual, increasing precarious working conditions of employees.

Notwithstanding the availability of support programmes from the government, 90% of business owners surveyed did not apply for support programmes of the Ministry of Labour. Only 8% indicated that they applied for reduction of workers' wages per month¹¹⁵, and the remaining 2% applied for closure of businesses support¹¹⁶. The survey showed women business owners were slightly less likely to apply for these governmental support programmes than men were. This can be because they were less familiar with these options than men were, they faced issues applying for it, or their businesses were simply not struggling as much.

114 Jordan Times (February 2020): Minimum wage to go up to JD260 at onset of 2021. Retrieved from: <https://www.jordantimes.com/news/local/minimum-wage-go-jd260-onset-2021>

115 The Defense Order No. (6) granted establishments subject to the Lockdown Decision, or those establishments which are only partially authorised to work, the right to submit a request to the Minister of Labour, seeking to reduce the salaries of employees who are not required to work by 50%, provided the salaries thereof do not fall below the statutory minimum wage.

116 The Defense Order No. (6) granted establishments in the private sector which are unable to continue payment of employee salaries, even after the aforementioned reduction in salaries, the right to submit a request to cease the entire operations of the establishment, and to suspend the employment contracts of all employees therein. The suspension of the employment contracts does not cancel or terminate the employment relationship; the establishment continues to be liable towards employees in regards to all contractual and financial obligations, excluding the payment of wages.



The SME survey showed the main impacts on business owners as a result of the restrictions were challenges in cash flow and reduced demand. In line with this, the business owners that participated in the FGD indicated that they do not expect to be able to recover without state support, as increasing profits and thus increasing their employment capacity is linked to first recovering from their losses. One respondent in the business owners FGD stated: “First, we must develop a plan to compensate for our losses and not be bankrupt, and then after we make plans for employment.”

4.4 Opportunities

Respondents in each FGD were asked about their opinion on possible employment opportunities for young people, so that these identified opportunities could then be strengthened and supported through investments from government or partner organisations. In general, the key experts interviewed as well as the participants in the different focus group discussions agreed that – aside from lack of job opportunities in general – the main factors hindering the youth’s labour participation are lack of decent working conditions, such as a living wage and social and health insurance, as well as a shameful culture around certain occupations, especially vocational occupations such as mechanics. However, the sentiment is that the crisis has changed the mentality and the Jordanian youth is willing to work in industry, trade and construction, in agriculture, but there are no decent work conditions in these sectors, nor liveable wages. The absence of decent work such as living wages and social protection is the reason for the reluctance of young people to work in these sectors, as mentioned by all FGDs as well as multiple experts. One business owner mentioned: “As a result of the COVID-19 crisis, currently Jordanian youth are willing to work anywhere and would accept the lowest wages, but business owners, as a result of their losses in the crisis, are not currently able to employ a large number of workers.”

Sectors with opportunities

Overall, the respondents were pessimistic about job opportunities for young people in their sectors, due

to the repercussions of the crisis and the high unemployment rates. They felt it might take years of recovery before there will be job opportunities again. They indicated creating job opportunities is linked to the financial flow that takes place through projects and investments, which is now severely limited due to the crisis.

From the FGD with INGOs and CBOS it emerged that young people, especially university graduates, now tend to open their own businesses, due to the economic circumstances. They mostly establish small projects that do not require much capital. However, they often face difficulties with amongst others high rents for business premises or bureaucratic issues. Therefore, these youth initiatives must be encouraged through financial support and the easing of bureaucratic requirements and procedures.

Other sectors that respondents in the FGDs as well as key experts identified as having potential for job opportunities for young people in the next few years are:

Information technology and other sectors that are conducive to remote work. Members of the trade union, CBO and youth FGDs, as well as multiple key experts, indicated this sector was among the least disrupted during the crisis. They indicated that this sector and other sectors that are conducive to remote work, such as customer service, the technology sector, digital marketing, games, translation work, and electronic trade, were resilient to the various restrictions imposed as a result of the COVID-19 crisis. Asia Yaghi, President of the Association for the Rights of Persons with Disabilities, pointed out that technology provides an opportunity to create job opportunities for people with disabilities, on the premise that the appropriate environment and tools are provided.

Although the sector faces challenging tax structures, the advent of 4G - the penetration rate increased from 11% in 2016 to 70% in 2020¹¹⁷ - coupled with a fast-growing population of tech-savvy professionals, is set to drive the IT sector to new highs in the coming years. This is aided by the government's strategy REACH 2025, announced in 2015, aiming to transform Jordan into a digital economy and leading regional centre of ICT. In April 2016, for example, the government announced it had endorsed a series of incentives to boost the ICT sector, including a sales tax and customs duty exemption for all services related to software development, mobile applications, website portals, outsourcing, digital contents and electronic games, IT training and e-learning, while ICT income tax rates are being reduced from 20% to 14% until 2026. Over the past five years, the ICT sector has grown exponentially by 37%¹¹⁸.

This enabling environment, together with the resilience of the sector against the effects of the pandemic compared to other sectors¹¹⁹, provides opportunities for growth. To enable this growth, industry stakeholders stressed the need to improve access to finance, in addition to calling for investor incentives and tax exemptions for ICT companies, as well as intellectual property reforms. The need to increase Jordan's ICT exports was also a major concern¹²⁰.

Entrepreneurial projects, such as in IT and recycling. In the youth FGD it was mentioned that an individual with a recycling plant is earning an excellent income, and that there are multiple job opportunities there. However, start-ups face a number of challenges, such as legislative, as start-ups are considered equal to SMEs, and are thus subject to the same taxes and have to include their employees in social security, as if they were SMEs¹²¹. There are opportunities to support entrepreneurship through incubators and accelerators, to help develop existing projects into marketable products. Especially start-ups in the IT sector can be encouraged to expand internationally, to widen the customer base.

Domestic tourism, especially environmental tourism. More than two million Jordanians travelled abroad

117 Oxford Business Group (2020): Jordan's ICT sector to benefit from new government roadmap and expansion of 4G LTE. Retrieved from: <https://oxfordbusinessgroup.com/overview/building-success-new-sector-roadmap-drive-growth-near-future>

118 WANA Institute (2020): Unlocking the Potential of Entrepreneurship in Creating Jobs for Youth in Jordan. February 2020. http://wanainstitute.org/sites/default/files/publications/Entrepreneurship%20and%20ICT%20final%20paper_0.pdf

119 Laith Fakhri Alajlouni (April 2020): Jordan's Battle With Coronavirus Is yet to Start. Retrieved from: <https://www.ispionline.it/en/pubblicazione/jordans-battle-coronavirus-yet-start-25714>

120 Oxford Business Group (2020): Jordan's ICT sector to benefit from new government roadmap and expansion of 4G LTE. Retrieved from: <https://oxfordbusinessgroup.com/overview/building-success-new-sector-roadmap-drive-growth-near-future>

121 WANA Institute (2020): Unlocking the Potential of Entrepreneurship in Creating Jobs for Youth in Jordan. February 2020. http://wanainstitute.org/sites/default/files/publications/Entrepreneurship%20and%20ICT%20final%20paper_0.pdf

in 2019 and spent over JD750 million on outbound tourism, compared with JD61 million spent on local tourism¹²². The Royal Society for the Conservation of Nature (RSCN) pointed to pre-pandemic studies showing that Jordanians would spend more on local tourism if there would be proper tourist products¹²³. The COVID-19 crisis and its effect on international travel provides excellent opportunities to develop domestic tourism. A study from 2019 showed that possible opportunities in domestic tourism could be generated through involving private sector in promotional campaigns for the least known destinations, encouraging investment at small and medium accommodation enterprises with reasonable prices, and increasing the level of awareness for local community toward domestic tourism¹²⁴.

Investments in the agricultural sector and food security. Respondents of all FGDs agreed the agricultural sector is in need of regulation to increase protection of its workers and increase its attractiveness to youth, especially the low wages – wages are often only 5 to 8 dinar per day. Respondents in all FGD and multiple experts remarked that workers in the agricultural sector are among the most affected by the pandemic since they are not covered by the Labour Law and they face a general absence of decent work conditions in this sector. In the FGD with CBOS, a study was mentioned that showed that 92% of those who work in the agricultural sector earn less than 220 dinars per month, and this wage may also change because it is daily. In addition, there is often a lack of safe transportation access, which affects mainly women. In the FGD with CBOs, it was mentioned that Jordan is one of the foremost countries that export high quality agricultural products, such as citrus fruits and dates, from the Jordan Valley. The respondents in the youth FGD noted the government owns much land, and suggested this could be provided for young people to work on, to provide them with seedlings and a suitable work environment. Respondents in the youth, trade union and CBO FGDs indicated that reforms of the sector are needed to achieve the necessary improved working conditions, to increase the attractiveness of the sector to youth.

The Ministry of Labour’s representative of the Central Employment Directorate, indicated that Social Security requires that workers in the agricultural sector have an employer. However, employers lacks a commercial register in order get his employees involved. Therefore, the Ministry of Labour has resorted to partnering with companies to employ youth in the agricultural sector. For example, the Ministry signed an agreement with the Arab Labour Organization to employ 500 people in the agricultural sector with a formal contract. However, the COVID-19 pandemic affected the implementation as the funds allocated for these projects have been withdrawn.

Civil society organizations were also identified as possible provider of opportunities for youth employment in both the youth and CBO FGDs; however, to unleash the potential of this sector, adequate availability of funds and CSOs’ space of action must be provided, in order for them to stop facing challenges in getting foreign funding and in implementing their work freely, especially during period of crisis such as the COVID one.

The freight and clearance sector, such as air and water freight were mentioned in the trade union and workers FGD and by labour expert Ghada Salem. Even during closure of the airport air freight continued, thus providing a resilient opportunity as air cargo is always in demand. However, it was mentioned that the procedures to capitalise on this opportunity are very weak.

The pharmaceutical sector and medical supplies such as manufacturing masks was mentioned by the labour expert Ghada Salem. The sector contributes 2% of Jordan’s GDP, constitutes 9% of total national exports, employs over 10,000 people in 180 factories across the country¹²⁵. In addition, it is one of the sectors with the highest number of women, at 23% of the workforce. The pandemic posed an opportu-

122 RSCN (June 16, 2020): RSCN offers locals glimpse into Jordan’s natural marvels through tourism campaign. Retrieved from: <https://www.rscn.org.jo/rscn-offers-locals-glimpse-jordan%E2%80%99s-natural-marvels-through-tourism-campaign>

123 Ibid.

124 Nidal Alzboun (2019): Domestic Tourism in Jordan: Patterns, Challenges and Opportunities. Journal of Environmental Management and Tourism. DOI:[10.14505/jemt.v10.2\(34\).01](https://doi.org/10.14505/jemt.v10.2(34).01)

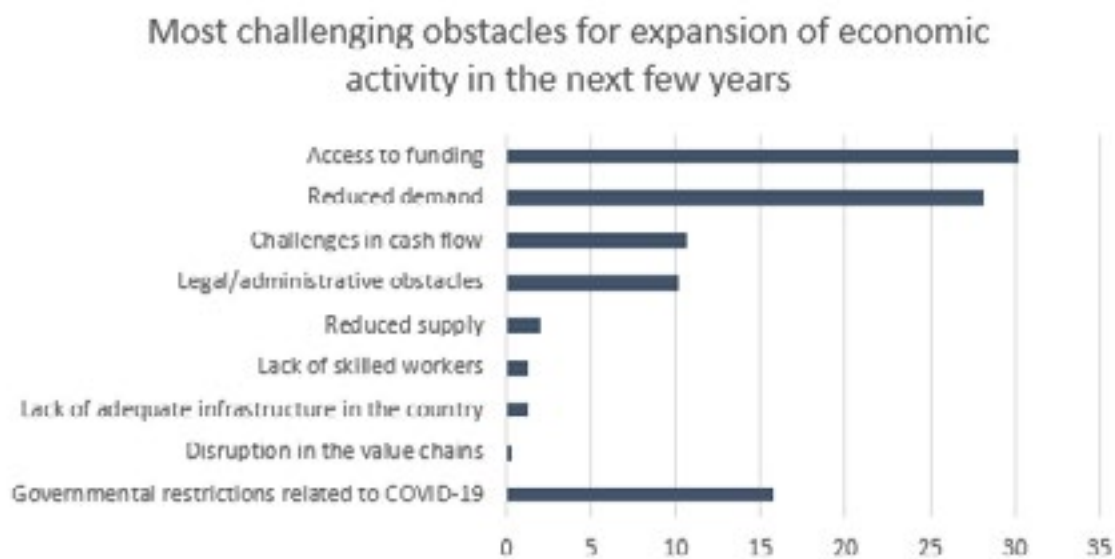
125 CCI France Jordanie (October 12, 2020): Jordanian pharmaceutical products and medical supplies invade the global markets. Retrieved from: <https://www.cafraj.com/news/n/news/jordanian-pharmaceutical-products-and-medical-supplies-invade-the-global-markets.html>

nity for the medical manufacturing industry both domestically and abroad¹²⁶. The pharmaceutical sector in Jordan grows at a rate of 25% per year and there is room for expansion, for example within medical tourism¹²⁷.

Business outlooks

In the business survey, business owners were asked on their expected economic outlook and any barriers they see. There were regional differences in expected economic outlook. Except for businesses in Tafileh, 40% to 60% of SMEs expect their economic activity to decrease. In Tafileh however, the expectation is economic expansion and most SMEs indicated they are planning to hire staff in the coming three years. SMEs in Zarqa and Balqa are least likely to expect expansion, with only 9% of SMEs saying so. In contrast, almost half of SMEs in Tafileh expect to expand. SMEs in Tafileh are most likely to hire staff the coming three years, with two-thirds of businesses indicating they would like to hire at least 1 person, followed by SMEs in Amman, where just over half of SMEs indicate the same. Conversely, 84% of SMEs in Karak do not expect to hire any staff in the coming 3 years, as are three quarters of SMEs in Balqa. Businesses in Madaba and Tafileh are most likely to indicate they are expecting to lay off people in the coming three years, with about a quarter of SMEs indicating so. Only in Balqa did none of the SMEs expect to fire any staff.

The main barriers to economic expansion as identified by business owners include (lack of) access to funding, reduced demand, governmental restrictions related to COVID-19, as well as challenges in cash flow and legal/administrative obstacles.

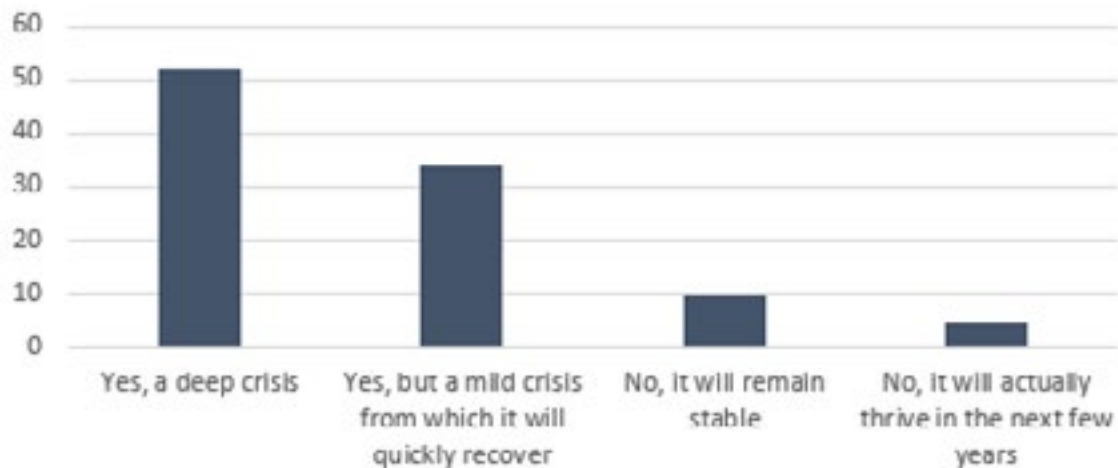


There were some regional as well as gender differences in what business owners perceived as main challenge to their expansion. SMEs in Zarqa and Balqa see reduced demand as the main obstacle for economic expansion of their business the coming year, with over 4 in 10 SMEs indicating such. In Balqa, a quarter of SMEs see governmental restrictions related to COVID-19 as a barrier, while in Zarqa, a quarter of SMEs mention access to funding. For SMEs located in Amman, access to funding and reduced demand are identified, with 38% of SMEs indicating each. Access to funding is also identified by 4 in 10 SMEs in Karak as the main obstacle. The main obstacles for SMEs in Madaba are challenges in cash flow, as well as access to funding, while in Tafileh access to funding, governmental restrictions, and legal/administrative obstacles

¹²⁶ Ibid.

¹²⁷ Jordan Investment Commission (2018). Healthcare Sector Profile. <https://www.jic.gov.jo/wp-content/uploads/2018/12/Healthcare-Sector-Profile.pdf>

Do you expect your business sector to undergo a period of crisis due to the COVID-19 effects in the coming three years?

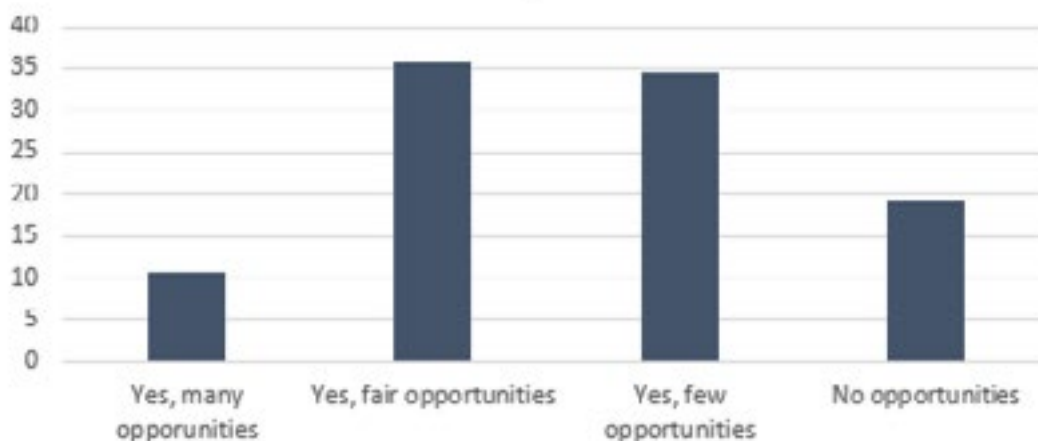


were mentioned. Female business owners see reduced demand, legal obstacles and challenges in cash flow as bigger issues compared to men, however they are less likely to see access to funding as an issue.

When asked about their expectations for a period of crisis due to the COVID-19 in their business sector in the coming three years, over half of SMEs surveyed in Madaba, Balqa, Amman and Tafleeh say that they expect a deep crisis. SMEs in Balqa are the most likely to say that their sector will remain stable. Those in Karak are the most optimistic, as while almost half say that they expect a deep crisis, one in ten says that their sector will thrive. SMEs in Zarqa and Irbid expect a mild crisis from which the sector will quickly recover.

Overall, most businesses are positive about the availability of job opportunities for young people in the coming few years in their sectors. Businesses in Tafleeh, Amman and Madaba were most likely to expect many or a fair amount of job opportunities for young people, while those in Karak were most pessimistic about job opportunities. As reasons for a perceived lack of opportunities in the near future, SMEs mentioned market sufficiency, economic recession, COVID-19, and low demand and income.

Will there be job opportunities available for young people in your business sector in the next few years?



When asked about their willingness to provide opportunities for young people themselves, two-thirds of businesses indicate they would not be open to hosting training programmes for young people. A quarter says that they are open to start doing it, while 6% say that they are already doing it. Women business owners are four times more likely than men to say that they are already hosting training programmes, and also slightly more willing to start doing so. Half of surveyed businesses in Tafleh and a quarter in Madaba indicate that they are open to start training, while those in Irbid are the least likely to say so (84% answering no).

Relevant skills

There was consensus among all four focus groups as well as labour expert Ghada Salem, that most of the skills required in the labour market are related to practical skills. However, as the trade union and youth FGDs mentioned, this is a challenge for students who had to take distance education due to the COVID-19 crisis. They mentioned that these students lacked the opportunity to gain practical experience, so their skills today are weaker than the skills of those who studied before the crisis, and this deepens their challenge to compete in the labour market. Labour expert Ghada Salem suggested that the social responsibility of large companies must be activated to provide job opportunities for young people, for example through fellowship programmes, to enable them to gain this experience.

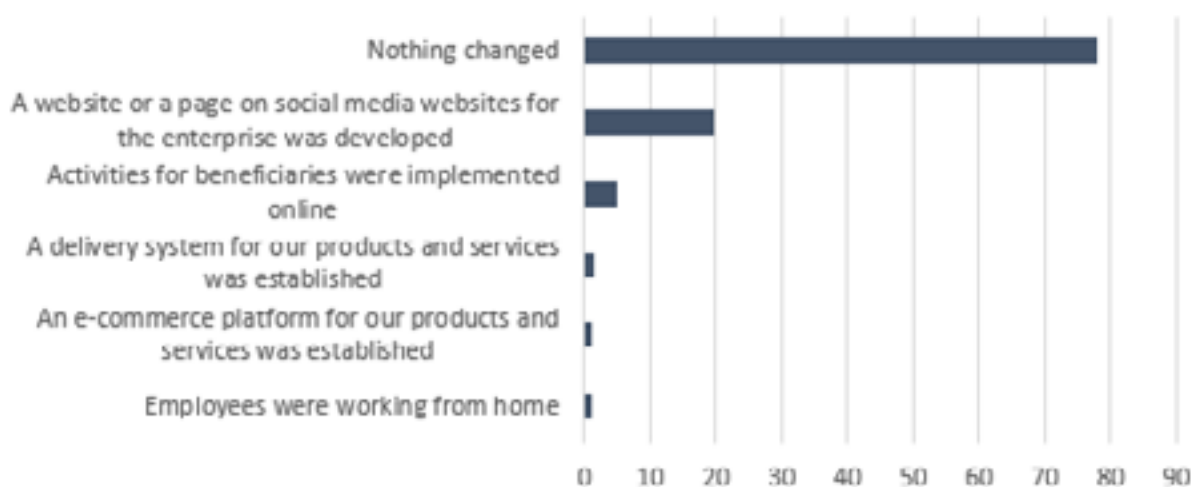
Technology and programming skills will become more relevant, as mentioned by economist Sami Shraim and all four FGDs. As emerged from the business owners FGD, with the advancement of technology it has become necessary for employees to know about digital transformation. One specific example mentioned in the trade union FGD was a vocational training academy that deals with mechanical professions, where they are moving towards newer technology, such as maintenance of electric cars and hybrids. In the business owner FGD, it was mentioned that the general trend is in the direction of using machines more than manpower, and this requires the workers to have knowledge of how to operate these modern machines. Another development is that more girls are choosing traditionally male professions such as machinery maintenance, as witnessed at the vocational training academy mentioned in the trade union FGD. However, respondents in the CBO FGD remarked that not all young people in the governorates can be reached as there are not enough education centres. From that FGD it emerged that in southern Jordan, vocational

training is very limited. A hybrid car maintenance course was given as example, which was theoretical and the language was English, which posed a challenge for youth in the south.

The pandemic has caused a shift to online and remote work as businesses develop their online presence such as social media channels and e-commerce more and in-person offices were closed due to governmental restrictions. Dr. Aoun Al-Nahar from the Central Employment Directorate at the Ministry of Labor mentioned that jobs have appeared during the pandemic that were not common before the crisis, such as digital jobs. In the trade union FGD it was discussed that young people have turned to remote work through the internet and technology, for example in telemarketing, which could change the structure of the business provided by the labour market in Jordan in the coming years. Labour expert Ghada Salem expects the recovery period from the repercussions of the crisis to take time and be slow, and also sees a shift towards more remote work and part-time work in the near future, which is also indicated by Linda Kalash, Executive Director of the Tamkeen Center for Legal Aid and Human Rights. Hadeel Abu Soufeh of the Higher Council for the Rights of PwD indicated that a clear plan for supporting remote digital work could enable youth to choose this path, especially since young people have greater knowledge than other groups about innovative methods and technology.

With regards to the changes to online and remote work within businesses, over three quarters of surveyed businesses said technology hasn't changed their work during the pandemic. Of those businesses that indicated something had changed, the most common changes were that they developed a website or a page on social media as a result of the crisis, or moved activities online, with 20% and 5% of businesses indicating so, respectively. Women-led businesses were more adoptive of these new ways of working. Businesses in Balqa and Madaba were least likely to indicate technology changed their work (94% and 89% indicating it hadn't, respectively), while businesses in Tafleh and Karak were most likely to embrace new ways of working (39% and 34% of businesses had implemented at least one of the below actions). Considering the high percentage of businesses indicating their work hasn't changed due to technology, only a quarter of businesses indicate that they think that the skills required from young people in their business sector will change in the next few years.

In which way did the use of technology change the work in your enterprise?



5. Conclusion

The COVID-19 pandemic and the consequent preventive measures had a devastating effect on the already floundering Jordanian economy. Notwithstanding the financing efforts and support of the government for businesses, in 2020, overall unemployment increased to 25% and GDP growth turned negative. The preventative measures severely affected sectors such as tourism, restaurants, hotels, public transport, agriculture, beauty salons, and other service sectors, the effects of which will take years to recover. Almost half of the Jordanian labour force is engaged in informal work, and these workers did not benefit from the governmental support for businesses. Instead, they relied on the National Aid Fund and other charities to survive during lockdown periods which made it impossible to work. Education moved online, posing challenges for PwD, women, poor families with regards to internet and sufficient devices, as well as for the students who lost the opportunity to gather practical experiences during their education.

Analysis of the outcomes of the three surveys reaching 281 respondents and 300 businesses, sixteen in-depth interviews and four focus group discussions of this research underpinned the findings of the literature review. Notwithstanding the governments' initiatives to support SMEs in Jordan during the COVID-19 crisis, business owners felt these seems to have stayed on paper only. They showed that many businesses struggled and had to shrink their workforce due to the losses they suffered, sometimes firing all but one employee – businesses in Tafleh and Zarqa were most likely to have let staff go. The SME survey showed the main impacts on business owners as a result of the restrictions were challenges in cash flow (85% of businesses suffered from this) and reduced demand (almost three quarters of businesses), while 60% also reported difficulties in paying salaries.

Overall, the respondents were pessimistic about job opportunities for young people in their sectors, due to the repercussions of the crisis and the high unemployment rates. The respondents agreed that – aside from lack of job opportunities in general – the main factor hindering the youth's labour participation in certain sectors is a lack of decent working conditions, such as a living wage and social and health insurance, more so than any shameful culture around certain occupations. However, some sectors were identified as having potential for job opportunities for young people in the next few years. The main growth sector identified is information technology and other sectors that are conducive to remote work, such as digital marketing and electronic trade. This is strengthened by the pandemic and the shift to remote and online work it has caused. The strength of this sector are the low start-up costs as well as the ease of expanding a business outside of the relatively small domestic market.

Entrepreneurship was also identified as a main employment pathway for young people. However, barriers exist, such as high tax and social security burdens. Specific sectors with growth potential are domestic tourism, especially environmental tourism, the pharmaceutical sector and medical supply production. Sectors that were seen as resilient as they were not majorly affected by the pandemic, were the freight and clearance sector, such as air freight, as well as civil society organisations. It was noted unanimously by respondents that the agricultural sector needs a major overhaul, increasing wages, social protection and safe transportation, in order to increase the attractiveness of this sector to youth.

To enable the access of young people to these sectors with opportunities, vocational training centres must be developed, to reach more students across the country. In addition, the revision of professional disciplines at university and other higher education should be considered. However, care needs to be taken to ensure the disciplines offered are not saturated and match the need of the labour market. Likewise, starting in school, choosing a major based on not only the student's passion and interest but also labour market needs has to be promoted. Entrepreneurship should be fostered through for example incubators and tax relief to enable youth to generate their own employment. These and other recommendations would increase access of youth to the labour market and provide businesses with the skills they will need in their path to recovery.

6. Recommendations

The following are recommendations on policies and interventions aimed at increasing employment opportunities for young people in Jordan, flowing from this research.

Labour market

Partnerships and consultations between the government and different sectors were mentioned as key by almost all experts as well as the trade union, CBO and business owner FGDs. The recommendations include the following:

- Establish strategic plans as well as partnerships such as dialogue tables between unions, civil society organizations, business owners and the government to develop a comprehensive plan to stimulate economic growth and to increase youth employment, and to help the most affected sectors such as tourism, service sector and commercial sector recover as quickly as possible rather than over multiple years. This can be done through forming specialized committees from all stakeholders, such as civil society, business owners, people with disabilities, and others. The government should invite trade unions to a dialogue about the challenges workers face due to the pandemic, so that policies and defence orders can be developed with their input, to ensure outcomes that satisfy all parties.
- Request all affected sectors to submit a report explaining the extent of the damage and recommendations to the government.

The following recommendations aim to address and improve those sectors that that are currently seen as less desirable, to encourage Jordanian young people to choose these sectors:

- Provide decent work standards by amending the Labour Law so that gaps in social protection for workers are addressed, such as to include day-labourers in the Labour Law as they currently are not covered, increasing their vulnerability.
- Provide legislative support by creating a system for agricultural workers and other sectors not covered by the Labour Law that complies with basic principles of social justice: living wages, social security, safe transportation.
- Activate the role of trade unions in order to improve working conditions, attracting more workers to sectors that are currently seen as less desirable.
- Ensure that contingency plans and initiatives also cover informal firms and informal workers, not only established SMEs, as is currently the case.

General recommendations to stimulate the labour market and tap into growth potential include:

- Stimulate the digital economy, such as digital marketing and digital platforms, to support new job opportunities that can also easily expand outside of Jordan. For example, make the investment environment more attractive by lowering costs such as taxes, even temporarily.
- Develop a strategic support plan for the private sector, for example targeting those businesses that need state support to recover from the effects of the COVID-19 related restrictions, to increase employment opportunities.
- Improve the business environment by addressing the structural challenges SMEs face posed by the tax regime and the high running costs for businesses, to encourage business creation.
- Reduce high electricity costs faced by businesses and ensure electricity and water companies abide by the grace measures announced by the government to avoid disruption of business operations.

- Ensure banks abide by the grace periods and measures announced by the government, such as loans with lower interest.
- The central bank and local banks should develop clear programs targeting the most affected sectors, to increase liquidity and financial flow in the markets by easing conditions for financing and injecting cash liquidity, which will allow greater opportunity for young people to work within these establishments.

Vulnerable groups

Specific recommendations to support vulnerable groups include:

- Improve the targeting and expanse of the social protection; create welfare programmes. Provide emergency cash assistance and in-kind support to vulnerable households, particularly to households headed by women, the elderly or PwDs.
- Ensure access to online opportunities and education for poorer families, by providing access to devices and sufficient internet connectivity.
- Disseminate information about available assistance, services such as mental health services, health information and support for remote learning via WhatsApp and social media.
- Establish a disaster fund to support youth, workers and employers.
- When designing policies, base them on social justice by taking into account the different groups in society, especially vulnerable groups such as PwD, women, youth and rural populations.
- Promote the implementation of occupational health and safety standards, and improve the inspection system of workplaces, especially in vulnerable sectors, to increase workers' conditions and consequently also the attractiveness of these sectors.

Youth

There are three main recommendations to strengthen the position of young people on the labour market: ensure education is appropriate to labour market needs, stimulate entrepreneurship for job creation, and increase the attractiveness of certain sectors. The following recommendations target these.

- Increase working conditions and wages in sectors traditionally seen as less desirable such as vocational work, as the crisis has caused changes in the mentality and willingness of young people to work in these sectors. See above for more recommendations.

Vocational education must be developed in an effective manner to accommodate new skills. With regards to education, the following recommendations are given:

- Conduct annual specialized and in-depth studies on what specializations are in-demand and which ones are saturated on the labour market, and adjust universities' and vocational training institutes' curriculums accordingly¹²⁸.
- Develop vocational training centres to equip youth with relevant skills in demand on the labour market, such as maintenance of electric cars and hybrids
- To ensure a match between vocational training and labour market skill needs, sensitise young people on considering market needs and choosing in-demand occupations starting in school, through professional and academic guidance from the family to the school and university.
- Focus on self-employment and new occupations (future work¹²⁹), to enhance skill set to meet future

¹²⁸ The Ministry of Labour has started efforts in this in partnership with Arab Labour Organization and GIZ, preparing a vocational guidance guide, explaining what professions and trades are appropriate to the requirements of the Jordanian labour market.

¹²⁹ The jobs and skills of the future, the expected outlook for technology adoption, jobs and skills in the coming years.

demands and improve productivity. Encourage young Jordanians to think digitally, starting in schools, and to come up with digitally-oriented solutions. Include entrepreneurship competencies into general and vocational education as a stimulus for entrepreneurial behaviour in the labour market.

- Consider the potential and value of distance learning for public education going forward to both cut costs and increase enrolment of students in remote areas; however, this has to go hand in hand with the provision of adequate internet connection and devices to access the online opportunities. In addition, online education should be coupled with opportunities to gain practical skills, to meet the experience demands of the market.

- Capitalise on the new possibilities to engage youth not based in the capital, through opportunities such as training and capacity building programmes that moved online – thus increasing their ability to participate, where previously the transportation costs and time would have been prohibitive.

The following recommendations aim at fostering entrepreneurship and to support youth in establishing their own businesses, to enable youth to generate their own jobs:

- Strengthen the involvement of and increase the support by the Ministry of Youth for young people in the crisis, by consulting youth and including youth aspects in the process of policy making.

- Introduce special tax relief and social security exemptions for start-ups, especially in the first years.

- Streamline bureaucratic processes in setting up new businesses.

- Involve incubators and entrepreneurship support programmes in the graduation projects of students, to enable students to tailor these projects into feasible and marketable start-ups. Provide support for mentoring and networking.

- Provide facilities such as shared co-working spaces, to remove barriers such as high rents.

- Support start-ups to tap into markets abroad, for example by providing support for market assessment, business case development, and connections with experts.

- Sectors that should be invested in to increase employment opportunities for young people:

- Tap into the growth potential of the information technology sector, already supported by the governmental REACH 2025 programme: improve access to finance, increase investor incentives and promote the Jordanian IT capabilities abroad, to increase Jordan's ICT exports.
- Combine demand for IT skills with job opportunities in agriculture by designing a strategy to reshape the agriculture value chain by adopting disruptive technologies¹³⁰.
- Encourage diversification of IT sector skills, such as moving towards cutting edge technologies like AR and VR.
- Encourage other disciplines conducive to remote work, such as digital marketing, translation, customer service, and others.
- Encourage domestic tourism and create programs to integrate youth in this sector.
- Tap into the growth potential of the pharmaceutical sector and medical supply production sector, for example encouraging medical tourism including Dead Sea-related tourism.
- Promote investments of a technological nature to tap into the new potential for digital and remote work.

130 Disruptive technology is an innovation that significantly alters the way that consumers, industries, or businesses operate. A disruptive technology sweeps away the systems or habits it replaces because it has attributes that are recognizably superior. Recent disruptive technology examples include e-commerce, online news sites, ride-sharing apps, and GPS systems.

Annex 1 List of Focus Group Discussion Attendees

Group 1: Business owners

.No	Name	Position	Phone Number
1	Nimr Walad Ali	Syndicate of Restaurant and Confectionery Owners	0777549258
2	Munir Mohammad Dia	Textile, clothing and shoes merchants Syndicate	0795333538
3	Murad Balwoud	Syndicate of Stationery and Library Dealers	0785300202
4	Hassan Al-Mashaqbeh	Syndicate of owners of private cultural centres	0790295585
5	Jalal Alyan	Barber shop owner	0795333504
6	Mahmoud Hijjawi	Syndicate of Textiles Owners	0799380190

Group 2: Representatives of trade unions

.No	Name	Position	Phone Number
1	Suleiman Alsaryani	President of the Independent Public Drivers Syndicate	0795442347
2	Khalil Wahhab	President of the Independent Union of Air Transport Workers	0777960920
3	Yasser Abu Alnour	Private sector worker	
4	Mohammed Ghanem	President of the General Syndicate of Health Services Workers	0795653396
5	Jamil Abu Rahma	Worker in a mechanic's workshop	0799664460

Group 3:

.No	Name	Organization	Phone Number
1	Randa Nafaa	Sadaqa	0795528589
2	Hanan Alnawaisa	Pioneer Women Charitable Association	0798310075
3	Haya Alshoubaki	WANA Institute	0790879347
4	Deema Almajali	Musawah Association for Human Rights - Karak	0797290926
5	Suleiman Albouaiza	Erwim Charitable Association - Tafleh	0772219710
6	Anas Balaye	Impact Association	0797169682
7	Shehab Alaqrabawi	Johud	0799540543

Group 4: Youth activists

.No	Name	Organization	Phone Number
1	Mohammad Khattar	Founder of Asamina Cafe	0776930511
2	Qasim Krishan	Centre for Strategic Studies	0775657703
3	Mohammad Alqaisi	President of the Jerash Trail Association for Development	0777853851
4	Akram Ruwashda	Almamlaka Channel	0772088045
5	Leith Almajali	The young leaders	0798151123
6	Razan Almomani	Writer and youth activist	0779770341

Annex 2 List of Key Experts Interviewed

.No	Name	Position	Phone Number
1	Ghada Salem	Expert in work policies	0799121062
2	Hadeel Abdel Aziz	Justice Center for Legal Aid	0796331193
3	Linda Alkalash	Tamkeen Center for Legal Aid and Human Rights	0796404406
4	Hatem Qutaish	Union monitor for Jordan workers	0796118108
5	Sami Shraim	Economic expert	0795521311
6	Suhaib Rababah	Intermediaries change centre	0779602294
7	Khalil Wahhab	Trainer, works with young people	0777960920
8	Dr. Oun Alnahr	Director of the Central Employment Directorate at the Ministry of Labour	0795564440
9	Asia Yhagi	Association I Am a Human, for rights of PWD	0795859211
10	Hadeel Abu Soufeh	The Higher Council for Persons with Disabilities	0795117908
11	Hamada Abu Nijmeh	Expert in work policies	0795625044
12	Tareq Al Faqih	Ruwwad Development Foundation - Amman	0796912670
13	Muath Akayleh	Ruwwad Development Foundation - Tafilah	0777380255
14	Ghadeer Al Khuffash	Education for Employment Foundation	0799777937
15	Anas Shtiwi	USAID Takamol	0790101533
16	Khloloud Almomni	Independent Trade Union of Health	0795223375



للدراستات الاقتصادية والمعلوماتية
ECONOMIC & INFORMATICS STUDIES

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