









ADDRESSING EMPLOYMENT OBSTACLES FOR YOUNG SYRIAN REFUGEE WOMEN

KEY MESSAGES

- Refugee communities face enormous challenges to work in host countries; while already overburdened host countries struggle to meet basic refugee needs.
- While many barriers to employment apply to all refugees, women—particularly young ones—face additional constraints.
- In addition to legal restrictions, language and travel barriers, and poor match between skills and labor market needs, women are more limited by lack of safe, reliable transportation; gender wage discrimination; sexual harassment; and cultural barriers, and they have more household and childcare responsibilities.
- Providing work opportunities clearly improves the lives of refugees, but evidence shows that it can also benefit host countries.

- Looking primarily at the Syrian refugee crisis in host countries Turkey, Jordan, and Lebanon, several programs are addressing refugee legal restrictions to work, providing training to meet labor market skills needs and matching refugees to jobs.
- Lessons learned from programs to date include that programs should: address more than one constraint, target host country vulnerable populations along with refugees, include business training for potential entrepreneurs, and address specific constraints women face by providing safe transportation and gender-based violence training.
- More evidence from evaluations of existing programs is needed to determine what works, particularly for promoting work opportunities for young refugee women, including potential for refugee work in second-tier cities and the post-COVID-19 context.

This Note builds on research covering the three countries with the highest concentration of Syrian refugees displaced since 2011: Turkey, Jordan, and Lebanon. It is intended to inform policymakers and practitioners on the barriers that Syrian refugees, especially women, face in securing work to earn a livelihood. This Note highlights initiatives designed to address those barriers, but does not enumerate all of them. While not specifically addressing internally-displaced persons [IDPs] within Syria, this Note could serve as a blueprint for examining and addressing many of the same barriers women face in Syria.

MOTIVATION: WHAT IS THE PROBLEM?

Refugees in general face enormous challenges to finding meaningful work in host countries. Constraints they face include: legal restrictions such as local and municipal regulations that act as barriers to working, transportation limitations, poor working conditions, low wages, and workplace exploitation.¹

Host countries also face enormous challenges to meet basic refugee needs, while contending with their own struggling economies and people. According to the World Bank, <u>displacement duration</u> varies depending on the refugee population, with the average across refugee populations at between 10 to 15 years.²³ Refugees have significant mental, physical, and emotional health needs as a result of the <u>traumatic experiences</u> they have endured—needs that the host countries are often unable to adequately address.⁴ This places stress on already burdened public infrastructure and weak public services.

Solutions are needed to support transition from humanitarian-based assistance to livelihood assistance. Programs need to support refugees to meet their needs and afford a decent quality of life in ways not reliant on indefinite international aid.

While several barriers to employment in host countries apply to all refugees, women—particularly young ones—face additional constraints (see Box 1). Legal restrictions to work, language, and travel barriers, and a poor match between training and labor market needs, among other barriers, limit both male and female refugees. On the other hand, household and childcare responsibilities, lack of safe and reliable transportation, gender wage discrimination, sexual harassment, and cultural barriers apply mainly to refugee and host country women.



Absence of family and social networks that existed in their home countries further limit refugee women from working because of lack of childcare support.

Barriers to employment correspond to a higher risk of poverty for female-headed refugee households. Female-headed households generally work and earn less than male-headed households. In Lebanon, 47 percent of female-headed households compared to 61 percent of male-headed households had members working. Female-headed households also have <u>lower incomes</u>—they earn US\$47 per month on average compared to US\$69 per month on average for male-headed households. 6

BOX 1. THE SYRIAN REFUGEE CRISIS AND ITS NEGATIVE EFFECTS ON REFUGEE WOMEN

The Syrian civil war, now in its ninth year, has displaced 60 percent (13 million) of Syria's population. Close to six million Syrians have sought refugee status in the neighboring countries of Turkey, Jordan, and Lebanon, placing an enormous economic burden on these host countries. A 2018 United Nations High Commissioner for Refugees (UNHCR) report called for the international community to support refugee self-reliance through creation of livelihood opportunities to prevent further increases in rates of child labor, early marriage, gender-based violence, and sexual exploitation, which jeopardize the future of young Syrians and increases the likelihood of unrest and tension with host communities.

Even prior to the Syrian civil war, it was uncommon for Syrian women, particularly young women, to participate in the labor force, and if they did, to find quality work. Prior to the war, the International Labour Organization (ILO) estimated that the labor force participation rate of working-age Syrian women was around 13 percent and the unemployment rate 22 percent. For young women (age 15–24), the labor force participation rate was even lower at 9 percent and the <u>unemployment rate</u> was as high as 43 percent.¹⁰

The prevalence of female-headed households among refugee communities adds pressure for refugee women to work and earn an income. The Syrian refugee crisis has forced women without prior labor market experience to work to support basic family needs. In recent research on mutually beneficial economic opportunities to refugees and host country communities among Syrian refugees age 18 and above in Turkey, Jordan, and Lebanon, 25 percent, 54 percent, and 30 percent, respectively, of female survey respondents reported working or being willing to work.¹¹

On the other hand, the refugee crisis has created opportunities for Syrian women that were not available to them in Syria. Declining <u>labor force participation</u> of women in Syria even before the war suggests they faced numerous obstacles to securing work—in 2010 women made up only 15 percent of the labor force. Participation may be attributed to poor working conditions in the <u>informal private sector</u>—a main source for new jobs—household and caregiving responsibilities, and lack of relevant skills for the formal private sector. Attitudes about women working may have evolved as circumstances have changed and households look to pursue new sources of income. In focus groups with Syrian refugee men, for example, many viewed women working outside the home as financially necessary and culturally acceptable. One Syrian man living in Jordan stated, Back in Syria the woman was mostly a housewife, but as soon as they came to Jordan some were forced to work. Personally, I do not have a problem with the women in my family working.

But Syrian refugees, especially women, face severe constraints in accessing labor market opportunities. Refugees are typically hired without work permits into low-wage and low-skill jobs. Employers may be reluctant to hire refugees because of the uncertainty around government policies and the process for obtaining work permits. Moreover, in some cases an employer is required to serve as a "guarantor" or assume financial liability for Syrian workers' debts, deterring hiring of Syrians. Another obstacle is that refugee education and training does not match labor market needs. Most refugee jobs are in the low-wage informal sector, paying lower wages than other host country workers. In 2017, Syrian male refugees in Lebanon earned an average monthly income of US\$206, while female refugees earned only US\$159, both significantly less than the Lebanese minimum wage of US\$450.21 Informal jobs fall outside the purview of government regulations, including labor laws, discouraging women from working because of low wages as well as poor and unsafe working conditions.

Social norms and family responsibilities continue to hinder Syrian women refugees. While cultural acceptability of women working in the region may be changing, cultural norms and practices can still hinder women's employment. According to a survey of over 600 Jordanian and Syrian refugee women in Jordan, 43 percent reported that they perceived cultural, societal, familial, and religious pressures as an obstacle to women working. Focus groups from a RAND study suggest that Jordanian perceptions of women working were mixed, and some preferred that women work in jobs at or near home to avoid long commutes. On the other hand, as illustrated above, these focus groups also suggest some refugee households may be more open to women working compared to back in Syria. This may be due to the need to earn a livelihood for their families. Community leaders, public announcements, and other trusted national and international organizations could communicate messaging that promotes the dignity of work and encourages both Syrian refugee and host country women to work. These organizations could also support preparation for, and transition into, work opportunities in host countries.

One of the biggest employment constraints both refugee and host country women face is balancing employment with household responsibilities. In the Middle East and North Africa (MENA) region generally, most caregiving and other household responsibilities fall upon women, making it difficult for them to work outside the home. The absence of family and social networks to provide child support, and lack of flexibility related to working arrangements, <u>limit women's work potential</u>, especially for refugee women.²⁴ Until this issue is addressed, lack of adequate, quality childcare options will continue to limit women's participation in the labor market.

WHAT ARE WE DOING?

Several initiatives support refugees to access work opportunities, and many programs endeavor to include women, including young women. Our enumeration of programs in this Note is intended to provide a broad overview as a foundation for future work and collaboration. Moving forward, further consultations with stakeholders on the ground could provide additional promising approaches. We look forward to examining how findings from these consultations could improve the design and operations of current and future programs.



Supporting economic growth in refugee host countries and creating more jobs

The World Bank's Development Policy Loan (DPL) of US\$500 million²⁵ aims to establish a foundation to increase economic growth in Jordan by promoting competitiveness, support business exports, and foster a more flexible and inclusive labor market and a more effective social safety net. The DPL also aims to improve government fiscal sustainability through revenue mobilization and more efficient spending. These measures will also benefit Syrian refugees in Jordan by waiving work permit fees (which includes creating a better enabling environment for home-based work, a woman-dominated segment), introducing municipal regulatory reforms to address work barriers, increasing economic opportunities through issuing work permits in select sectors, introducing a minimum wage, and strengthening social assistance institutions. The Mashreq Gender Facility (MGF) also supports gender activities of the DPL. MGF technical assistance promotes increased economic activity for Syrian refugees in Jordan, Lebanon, and Iraq under the recently launched "Regional displaced women's economic empowerment (R-DWEE)" program. Other indirect benefits may come from support for services and small and medium-size enterprise (SME) development, reduction in labor market barriers, and new secured transactions reforms to make borrowing easier for those without property.

Supporting the host country while addressing legal restrictions for refugees

The World Bank is helping Jordan shore up its swelling budget deficit, caused by the Syrian war and influx of huge numbers of refugees, through a US\$400 million Program-for-Results (P4R)²⁶ lending instrument. This World Bank loan allows the Government to move forward with six reforms crucial to boosting the Jordanian economy even as the refugee crisis persists:

- a. Granting Syrian refugees less rigid and more flexible work permits across sectors.
- b. Improving labor formality and working conditions by providing more Syrian refugees workers, particularly women, with access to social security protection and promoting compliance with the social security law.
- c. Improving entrepreneurship by eliminating identification and documentation requirements that impede Syrian refugee women from working in home-based businesses.
- d. Enhancing digital financial inclusion and women's access to finance by increasing "e-wallets" and Syrian refugee women bank accounts.
- e. Increasing women economic opportunities through providing childcare.
- f. Improving women's economic opportunities by supporting communications campaigns and outreach, particularly aimed at changing attitudes and social norms concerning women's work.

The Government aims to provide 185,000 work permits to Syrian refugees in Jordan through the program, mainly in agriculture, construction, manufacturing, retail, hospitality and food services. The Government has provided about 47,766 permits to date. One area of opportunity in Jordan (and Lebanon) is the potential for growth in agriculture through investment in climate-smart and water-saving technologies. A large number of Syrian refugees worked in agriculture as unpaid workers on family farms or conducted seasonal work prior to fleeing Syria. According to one study, climate-smart investment in agriculture could boost refugee employment in this sector. Moreover, agriculture traditionally depends on female workers, especially for seasonal work such as picking fruit and harvesting

crops.²⁷ Unlike the male-dominated construction sector, easing restrictions to formal work and increasing investment and more efficient use of scarce water resources could boost employment for both Syrian refugee and host country women living close to areas with potential for agricultural production expansion. By allowing formal work, work permits promote refugee self-reliance and ability to contribute to the Jordanian economy through increased productivity, income, and spending. The program aims to simplify and improve predictability of business regulations while reducing "red tape". It focuses on supporting SMEs and home-based businesses, key vehicles for female and youth employment.

The program also includes trade facilitation and investment promotion in several sectors with **export potential**—manufacturing, agribusiness, and construction—the latter being key to future reconstruction of Syria. Large investments will likely flow to Jordan's special economic zones (SEZs), which can benefit from preferential European Union (EU) export access. In Mafrag, home to large numbers of refugees, the program is facilitating job-creating investment in the construction, logistics, and garment sectors. The program also aims to foster compliance with labor and environmental standards in the SEZs. Work is ongoing to better address refugee concerns, including the effects of work permits on their asylum status, transportation to jobs in SEZs, childcare, and need for increased training. Similar to the DPL, the Mashreq Gender Facility (MGF) also supports technical assistance for the P4R's gender component.

Building flexibility in work permits can help refugee women access jobs in several sectors, including traditionally male-dominated sectors.

The International Labour Organization (ILO) worked with the Jordanian Government to approve more work permits through cooperatives (instead of employers who in the past failed to submit paperwork), thus allowing workers to work for multiple employers and follow seasonal agricultural demand. These work permits guarantee the right to work, though largely in traditionally male-dominated sectors such as agriculture and construction, thus limiting benefits for

refugee women. Of the approximately 57,000 work permits approved for refugees in the agriculture and construction sectors from January 2016 to October 2018, only four percent were distributed to Syrian refugee women.²⁸ In the Zaatari camp, with higher rates of female-held work permits, of the 10,592 total work permit-holders, 13 percent were Syrian refugee women. The ILO has also worked to develop mechanisms to certify credentials earned in Syria for recognition in Jordan.

Responding to labor market demand for skills

While significant attention and resources have

been focused on training Syrian refugees, it has usually not been linked to labor market demand. Employers cite a lack of "soft skills" such as problemsolving, collaboration, and communication, as a key barrier to employment for young job seekers.²⁹ This is particularly the case in technology-rich environments requiring employees to work together to develop solutions to complex problems.30 To address this, the ReBootKamp (RBK) program (see Box 2), for instance, encourages collaboration and teamwork by pairing participants while they write computer code. Students not only learn how to code faster but also develop collaborative problem-solving, critical thinking, and creativity skills. The World Bank also launched the Refugee Investment and Matchmaking Platform to bring private sector, foundation, and development community stakeholders together to develop a digital platform for skill development and matchmaking of refugee job seekers with job opportunities.31 Several training programs have included refugees along with host country nationals in job training programs that match training to labor market demand for technology (see Box 2) and other skills.

BOX 2. REBOOTKAMP (RBK) FOR VULNERABLE JORDANIANS AND REFUGEES

ReBootKamp (RBK) is an immersive code training program targeting vulnerable groups including refugees. RBK incorporates problem-based and collaborative learning along with coding and English-language training. RBK's immersive "bootcamp" training lasts for 12 to 16 hours per day for three months. To address refugee legal work barriers, RBK has worked closely with the Jordanian Government and private companies on agreements to allow refugees to meet demand for technology jobs. The RBK "career accelerator" service includes job search, mock interviewing, and resume preparation, in partnership with more than 100 local technology companies who can hire trainees through a special consultant agreement. Since 2016, RBK has enrolled 7 to 8 young Syrian refugee women out of 30 students in each cohort, for a total of 70 young Syrian refugee women. Around 15 percent of these young Syrian refugee women beneficiaries had never been to college or had previously dropped out of school. RBK reports a high job placement rate of 98 percent within six months, of which 80 percent went on to work for local technology companies; 15 percent worked remotely from Jordan for U.S. or EU companies; and five percent immigrated to other countries such as Canada.

The World Bank's National Volunteer Service Program (NVSP) in Lebanon used a unique approach to promote social cohesion between refugee and host country communities while also building crucial skills for young refugees. From 2011 to 2018, NVSP provided 20 hours of training in conflict-management, life and career planning, and business skills to both Syrian women refugees and Lebanese women. Through volunteer work activities, the program promoted greater socio-cultural understanding, knowledge of regions and beliefs, and social cohesion. According to NVSP, by 2017 more than 6,000 youth had registered, of which over 3,100 had volunteered and 1,900 received soft skills training.

The <u>Amaluna</u> Youth Economic Engagement and Education for Employment in Jordan provides jobs skills training for both men and women in the hospitality, food processing, call center, and other sectors. The first class of over 400 Syrian and Jordanian students, half of whom were female, completed Amaluna in May 2018 through Jordan-based Luminus Education, a technical and vocational education and training (<u>TVET</u>) provider. Between 70 to 80 refugee students found employment after completing training.³²

Education for Employment (EFE)-Jordan trains unemployed Syrian refugee and Jordanian youth in technical and soft skills in demand in the local private sector. Since 2017, the program has trained over 800 Syrian refugee youth, of which 67 percent were young women. EFE-Jordan has placed Syrian refugee graduates in full-time jobs as seamstresses, manicurists, cooks, and waiters, and 76 percent found employment within six months of graduation.³³

The Qudra program in Turkey, Jordan, and Lebanon trains both Syrian refugees and Jordanians for both skilled and semi-skilled positions including line cooks, kitchen helpers, and construction carpenters. Qudra has trained close to 5,000 people as of April 2019. In 2017, Qudra in Lebanon collaborated with the Human's Duty Foundation to organize basic nursing training for 40 Syrian refugee and Lebanese women.³⁴

The <u>Anera</u> program in Lebanon trained around 5,345 young Syrians, Palestinians, and Lebanese in subjects such as Arabic, math, construction, accounting, advertising, and embroidery. Among youth participating in Anera's non-formal job skills, 302 found internships or jobs in 2016.³⁵

Helping match refugees to jobs in host countries

Employment Service Centers (ESCs) facilitate Syrian refugee employment and help issue work permits. The ILO help established nine ESCs in Jordan and, in collaboration with the UNHCR and the Government of Jordan, established two additional ESCs in the Zaatari and Azraq refugee camps. As of September 2018, The ESCs have placed more than 3,300 Jordanians and Syrians in jobs, 43 percent of whom were women. In the Zaatari and Azraq camps, the ESCs have facilitated job placement for over 12,000 Syrian refugees, a large percentage of whom were women. Additionally, the Rizk job-matching NGO in Turkey placed a large number of refugees in jobs in Istanbul and Gaziantep. 37

WHAT WORKS?

Below, we highlight solutions from the literature on interventions designed for Syrian refugees, specifically women who struggle to gain a foothold in the labor market and earn a livelihood to support families. We provide an overview across the three main host countries. RAND's study of mutually beneficial opportunities for refugees and host country communities provides a more in depth country-by-country discussion of solutions and recommendations covering all Syrian refugees in the three main host countries. We do not cover all possible solutions, and it is important to note that the context differs in each country. We focus on some converging solutions representing a starting point for addressing refugee women's constraints.

Work opportunities create economic and social benefits for refugee men and women in host countries. Having better work opportunities reduces refugee reliance on risky humanitarian assistance, which can dry out. The dignity that comes from work and earning improves physical, mental, and emotional health and well-being, as noted among Rohingya refugees in Malaysia, 38 the Kakuma Refugee Camp in Kenya, 39 and other refugee situations. 40 Syrian women in focus groups across the three host countries reported that access to work opportunities made them feel "empowered." 41



While more research is needed, studies have also pointed to economic benefits for host countries while promoting work among Syrian **refugee women.** One recent paper estimates <u>large</u> gains in refugee host countries from closing income and employment gaps between refugee and host country women.⁴² Verme and Schuettler's recent meta-analysis finds positive, statistically significant improvement in economic well-being of host country local populations in the majority of empirical studies. Although the authors also found negative local effects in some cases for women, low-skill workers, and the informal sector: 43 44 displacement crises tend to attract higher consumer, government, and international aid spending in host countries, which can improve the overall host country economy but can also increase food and housing prices.

Countries hosting refugees provide a global public good, which calls for complementary developed country investment and support for much needed infrastructure and job creation to improve living conditions and services. Lebanon, for example, requires significant investment in infrastructure to boost services and job opportunities for both host country communities and refugees. Moreover, favorable trade agreements with Europe, the United States, and other developed countries could help boost economic conditions and growth in host countries, which can in turn increase demand that could be met by both refugees and host country workers. Trade assistance might include, for example, enhancing the current Customs Union between the European Union (EU) and Turkey and easing restrictions in the Jordan Compact to boost employment opportunities for women and men in both refugee and host country communities.

Several programs across Turkey, Jordan, and Lebanon address more than one constraint refugees—specifically Syrian refugee women—face. Most initiatives this Note reviews take a holistic approach addressing multiple barriers. For example, the World Bank's DPL and P4R-financed projects in Jordan support broad economic growth and investment in the host country while also creating job opportunities for refugees. The ILO has worked closely with the Government of Jordan to issue work permits while simultaneously including training and developing a mechanism for recognizing Syrian

qualifications in Jordan. In the case of <u>RBK</u>, which trains young Syrian refugees in both technical and soft skills, participants coordinate rideshare to secure safe and reliable transportation. The Livelihood Program Targeting Entrepreneurship Skills and Business Creation (<u>LP-ESBC</u>) in Turkey (see Box 3) supports female Syrian refugee entrepreneurs through technical training, development of socio-emotional skills, and financial access, recognizing that technical skills alone are not enough to help entrepreneurs start and grow businesses.

Most of the programs described here were designed to reach both Syrian refugees and disadvantaged host country populations. This approach recognizes that both refugees and disadvantaged host country populations are vulnerable and share many of the same struggles to meet basic needs. Targeting both vulnerable populations also eases tensions between the communities and acknowledges the public good host countries provide when affording safe refuge to displaced populations. Programs like the World Bank's NSVP in Lebanon, for example, explicitly promote better relations between

young Syrian refugees and Lebanese through shared volunteer work experiences.

Many <u>adolescent girls</u> are often left out of traditional economic empowerment programs.

For example, in Jordan few adolescents have access to job training, severely limiting their economic aspirations and potential. Several interventions targeting adolescents including financial education and vocational training led to positive outcomes, such as lower anxiety and increased economic and financial aspirations. ⁴⁵ A 2019 UNICEF and Gender and Adolescence: Global Evidence (GAGE) report recommends integrating vocational skills training into Jordan's UNICEF Makani program, which provides education and youth engagement services to children and adolescents. The report also recommends extending financial literacy courses and vocational training in Makani centers to working adolescents and others. ⁴⁶

Programs to help refugee women start and expand their own businesses and microenterprises offer a pathway to decent livelihoods (Box 3).

BOX 3. HELPING REFUGEE WOMEN AND YOUTH ENTREPRENEURS

Youth Business International, Habitat Association, Accenture, and UNHCR jointly launched the Livelihood Program Targeting Entrepreneurship Skills and Business Creation (LP-ESBC) in Turkey from 2016 to 2018. Through the program, young Syrian refugee women entrepreneurs gained access to finance to start and maintain their businesses, participated in a training program focused on developing business skills and technology use, and received legal advice and employment services support. The program conducted a market analysis to better understand the financial needs of Syrian refugees. By 2018, LP-ESBC helped create 300 new businesses and trained 6,720 individuals, of which 3,428 were refugees.

The Near East Foundation program provided entrepreneurship, business development, and vocational training, as well as counseling and unconditional grants to Syrian refugee and Lebanese and Jordanian women. In Jordan, the Foundation provided <u>business development training</u> in 2016 to over 2,000 mostly Syrian refugee and Jordanian women. The training helped them start and expand their businesses in various sectors, including cooking, sewing, handicrafts, carpentry, dairy production, and agriculture. As of 2017, 370 Syrian refugee and Lebanese (300 women and 70 men) received vocational training in food production, tailoring, hairdressing, aesthetics and cosmetology, bookkeeping, and handicrafts to equip them to start businesses. Additionally, the Foundation and its partners provided 43 business development trainings for over 1,000 Syrian and Lebanese men and women, of which 209 grant recipients have <u>started service or product businesses</u>.

The <u>EFE-Jordan</u> program has also delivered entrepreneurship training to Syrian refugee and Jordanian youth in under-developed areas to become self-employed or micro entrepreneurs, and connected alumni to mentors and business start-up financing. Syrian refugee alumni have launched micro-enterprises such as home salons, bakeries, restaurants, and sewing shops. Since 2017, the EFE-Jordan program has linked 81 percent of entrepreneurship program graduates to business start-up support.

Some training programs incorporate access to women-only, safe, reliable transportation as a key part of program design. Some organizations have attempted to address the challenges refugee women face related to safe and reliable transportation. For example, RBK has added ride-share aps for young Syrian refugee women that allow them to travel to the RBK campus or workplace together. ILO has also encouraged more Syrian refugee women in the Jordan Zaatari camp to take jobs at nearby factories. ILO arranged for transportation from inside the camp to the camp gates, where employees can then take special buses provided by the factories.⁴⁹

Making small, home-made handicrafts for a decent wage can help women balance home care responsibilities while earning an income. An IKEA initiative employs a small number of Syrian refugee women in Jordan to make handicrafts. Although helping only a small number of women, the project demonstrates the possibility of women having the flexibility to work from home. They earn a monthly salary of at least 220 dinars (about US\$310), the legal monthly Jordanian minimum wage, in addition to social security benefits and insurance. As of October 2017, the program planned to hire 400 Syrian artisans by the end of 2020.50 The ILO Employment-Intensive Investment Programme (EIIP) also provides decent employment, including reasonable wage rates, good working conditions, and social security payments.⁵¹ As of December 2017, EIIP has employed 3,176 Jordanians and Syrians (13 percent women, 54 percent Syrians) for a total of 192,000 worker days.

Gender-based violence and sexual harassment awareness training directed to both women and men can help overcome a major constraint to women's ability to access and remain in jobs. Syrian refugee women may be particularly susceptible to violence and harassment because of the lack of formal referral systems and fear of retaliation due to their vulnerable residency status. Eid-bi-Eid (Hand-in-Hand)—a Zonta International initiative in partnership with UN Women and the Jordanian Ministry of Social Development—supports Syrian refugee women's empowerment and gender equality. This initiative provided protection services, gender-based violence training, vocational training, job placement, and



childcare services to Syrian refugee women. The program also engaged men to address gender-based violence, sexual harassment, and gender inequalities in work. In 2012, UN Women also launched Oasis, its first center for refugee women and girls, to access specialized gender-based violence services at the Zaatari refugee camp in Jordan. Over time, Oasis has expanded to offer multi-sectoral services including job skills training, counseling, and protection that build women's resilience and empowerment. As of 2018, UN Women operates four Oasis centers in two Jordanian camps, Zaatari and Azrag. 52 These trainings can also help strengthen government efforts to combat sexual harassment in the workplace and public places. Programs can build on existing laws, as well as the World Bank's Code of Conduct on Sexual Harassment in Transportation and the Code of Conduct on Sexual Harassment in the Workplace, introduced through the Bank's DPL to Jordan. Formal legal channels, appropriate recourses for victims, repercussions for perpetrators, and other mechanisms to combat sexual harassment must complement these non-governmental and multi-lateral efforts to empower both refugee and host country women.

Table 1 summarizes refugee women's employment constraints, initiatives addressing these constraints, and remaining challenges.

Table 1 Summary of employment constraints and initiatives designed to address them

Constraint	How programs are addressing it	Persistent challenges
Legal restrictions to refugees working	 The World Bank projects have supported economic growth and integration of the host country while simultaneously supporting increase in work permits for refugees with increased flexibility across all sectors ILO has worked with cooperatives to allow work permits in specific sectors and occupations ILO has supported mechanisms to recognize Syrian credentials in Jordan RBK has developed special consultant agreements to allow companies to hire their graduates 	Work permits are restricted to specific sectors limiting women participation at first; however, tremendous progress is being made in opening up additional sectors and gradually expanding to all sectors.
Misalignment of training to labor market needs	 RBK, which has close contacts to industry, has been providing training needed in the fast-growing technology sector Amaluna, Anera, and Qudra are providing training in technical skills needed in the labor market; EFE-Jordan provides technical training and training in soft skills Employment Service Centers (ESCs) in Jordan and Rizk in Turkey have been working with refugees to place them in jobs ESCs established by the ILO facilitate easier access to refugees and disadvantaged host country workers EFE-Jordan, LP-ESBC, and Near East Foundation work with refugees to promote entrepreneurship and self-employment Refugee Investment and Matchmaking Platform leverages private sector, philanthropy, and technical expertise to develop a digital platform that addresses the misalignment of skills and matches refugees to job opportunities 	 Scale of efforts remains relatively small Restrictions to participation in the labor market narrows the number of sectors and occupations where qualified refugees could be placed Access to technology remains uneven among refugees in multiple displacement contexts⁵³
Lack of reliable, safe, and affordable transportation	 RBK facilitated use of a rideshare app for workers to coordinate and travel together ILO has arranged for transportation to facilitate getting to work from the Zaatari Refugee Camp 	 Women refugees who work in the informal sector may not have access to employer-provided or facilitated transportation Refugees may be dispersed over a large area and may still face difficulty accessing safe and affordable transportation

Constraint	How programs are addressing it	Persistent challenges
Low wages discourage employment	ILO's <u>EIIP</u> has provided opportunities for decent employment and benefits <u>IKEA</u> has facilitated self-employment for decent wages	Scale remains relatively small
Sexual harassment in the workplace	 Eid-bi-Eid has developed programs to empower women against sexual harassment and gender-based violence, as well as raise awareness among men about these issues UN Women launched <u>Oasis</u> in Zaatari and Azraq refugee camps to provide access to specialized services in response to gender-based violence Introduction of the Code of Conduct on Sexual Harassment in Transportation and the Code of Conduct on Sexual Harassment in the Workplace in Jordan through the World Bank DPL and supported by the Mashreq Gender Facility 	Scope of addressing this issue needs to be widened through more robust enforcement of anti-harassment laws and formal channels for referral, support, and protection to handle cases

WHAT'S NEXT?

This Note highlights promising examples of livelihood initiatives to help refugees, especially women and their families. The programs above are helping afford refugee families with a chance to support themselves and build and maintain their human capital.

However, evidence on the effectiveness of current initiatives is needed to evaluate potential for scale-up. Most projects collect information on the number of beneficiaries and basic information about them, and several have incorporated monitoring mechanisms to assess progress. Yet, more research to evaluate the longer-term effectiveness of initiatives is needed to identify successful approaches for scale-up. For instance, significant resources spent on training are often not driven by market needs; assessment of what works and what does not in training will contribute to more optimal allocation of scarce resources. Projects also need more in-depth data, including sex-disaggregated data, to help ensure gender inclusion.

Programs operating in environments where it is difficult and expensive to collect information need

low-cost, innovative data collection methods. Mobile phones and technology offer promise for "just-in-time," efficient ways to track progress and create iterative feedback loops.

The worldwide effects of COVID-19 create an urgent need to track health, income, and overall wellbeing, requiring gender disaggregated data. Negative COVID economic effects render the most vulnerable populations, including women, most susceptible to job loss and poverty. Moreover, long-term COVID implications on maternal and overall health are unclear. 54 55 Refugees may be particularly vulnerable. It is often impossible to maintain social distancing and protection given crowded housing conditions in camps and urban communities, especially since water, sanitation, and other services are shared, and in some cases are not readily available. Moreover, informal workspaces, where refugees tend to work, are unlikely to take social distancing, disinfection, and sterilization measures, nor to provide protective clothing and face coverings. These factors increase the risk of COVID infection and subsequent outbreaks. Rapid assessments suggest large and widespread negative economic effects from COVID, with low-income individuals and those working in the informal sector particularly hard hit. ⁵⁶ More thorough and detailed assessment will be needed to understand the health and economic consequences refugee households face due to the pandemic. It is also important to consider the long-term implications of COVID-19; for example, economic opportunities may arise out of pandemic responses, including increased home-based work, digital access and opportunities, and healthcare and education work.

Agile demand-side assessments of new work opportunities are critical to develop new markets and opportunities for youth and women. Even before COVID-19, digital jobs and increased technology use have opened new opportunities for women.

Online work allows women to earn incomes while also tending household responsibilities. Much more work is needed to scale online work opportunities for women, especially refugees. Refugees in countries such as Turkey have tended to migrate to bigger cities. However, many second-tier cities may offer work opportunities in textile manufacturing and other industries. Could refugees, specifically working-age women, provide the labor needed to fuel industrial growth and development in second-tier cities in host countries? Much more innovation and multistakeholder partnerships are needed to experiment and scale-up solutions in this area.

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