



Scale X Design

Scale X Design Accelerator Cohort 3

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Initiative and/or Program Name

"BADERI!" Unleashing the entrepreneurial potential of women and enhancing access to economic empowerment opportunities for vulnerable refugees and Jordanians

Technical Sector

- Water
- Food Security
- ✓ Humanitarian
- Health
- ✓ Gender
- Agriculture
- ✓ Economic Development
- Capacity Building/Governance
- Education
- ✓ Dignified Work
- Social Enterprise
- ✓ Youth and Adolescence

Check this box if your application should NOT be entered in the Accelerator as a finalist.

No response

Check this box if your application is a social enterprise or consulting practice that does NOT fit within the Cohort 3 theme: Women's Economic Empowerment. Hidden

No response

Are you submitting your application in English?

- ✓ Yes
- No

Problem Statement



In the first quarter of 2017, unemployment rates in Jordan spiked to 18.2%, eclipsing the previous record of 15.8% in 2016, with female unemployment increasing from 24.8% to 33%. The Department of Statistics in Jordan highlighted, the women accounted for almost the entirety of this increase. In Jordan, 13.2% of women are working or seeking work, compared to 58.7% of men. As of February 2018, 655,628 Syrian refugees reside in Jordan, 79% of whom live in urban areas. In Azraq camp, 51% of the population of 55,000 are women and children. Jordan also hosts 65,922 Iraqis, 10,000 Palestinian refugees from Syria, and over 13,000 persons from Sudan, Somalia, and Yemen. Increasingly, Syrian refugees indicate that they will stay in Jordan (rather than seek asylum elsewhere). In response to the influx of refugees, CARE participated in the drafting of a new Jordanian government (GoJ) Response Plan, prioritizing protection and self-reliance programs. In 2017, CARE's Annual Urban Assessment, Gender Analysis, Livelihoods Impact Assessment, Labor and Market Assessment, and other CARE monitoring data, highlighted the following: **Protection:** Humanitarian aid for Syrians comprises 40% of the average household budget, more than income from work. While the GoJ prioritized refugee employment in 2016, 80% still do not have work permits—particularly the undocumented. Over 80% of families are in debt and psychosocial needs are high, especially among female-headed households and children. Displacement has disrupted household gender relations. **Livelihoods:** With the increased competition for employment opportunities, resources and services, the prices of “finite goods, like housing,” have risen, resulting in depression of wages and worsened economic situations for the poorest Jordanians. Similarly, 82% of Syrian refugees live below poverty line. Since 2016, when Jordan Compact set a target of 200,000 jobs for Syrian refugees over a 3-year period, 87,000 permits were issued to Syrians, about one-fourth from camps, and only 4% to women. In Azraq camp, residents' life is marked by a sudden loss of social networks and community representation structures, and they remain highly dependent on basic assistance, which is considered insufficient. A lack of opportunities for income-generation and access to services further increases the risks among refugees, to resort to negative coping strategies, including child labour and early/ child and forced marriage, and it increases their risk of exploitation. Unable to open bank accounts, Syrian refugees are further excluded from access to financial opportunities, and women are often precluded from both work and financial decision-making at home. The World Bank reported, 75% of adults and 80% of youth in Jordan do not have bank accounts, due to high unemployment rates, cultural and gender norms.



a) Explain how your initiative solves the problem. What evidence exists to prove your initiative solves the problem?

This project seeks to initiate changes in community members' knowledge, attitude and behavior to address the issue of women's low economic participation in Jordan via the following: 1. Involvement of successful women entrepreneurs through a nationwide tour, including Azraq camp, and, once scaled up, across the region, who will share their struggles and successes as women entrepreneurs with other women, men and youth, to advocate for WEE and greater involvement in the workforce; 2. Increased number of community members, particularly women, participating at existing CARE's Satellite technical production units in Azraq camp, by encouraging women and enhancing their access to employment opportunities inside and outside Azraq camp, via training in technical and manufacturing processes and soft skills, building on the existing collaboration between CARE, ILO and UNHCR to establish the employment center in Azraq; 3. Utilization of E-Wallet, in cooperation with Central Bank, a banking tool that will ensure women's access to financial resources and will promote financial inclusion and independence for women participating in the above-mentioned components.

The first component builds on BADERI campaign, which started two years ago, whose emphasis on women's active participation and leadership in the labor market, has helped build capacity and raise awareness about WEE. This project will scale up its reach and impact by targeting the most vulnerable in poor and remote areas of Jordan, and will also involve men and youth, to further expand women's economic participation and awareness. This initiative seeks greater political involvement of the GoJ, the Ministry of Social Development, respective Municipality Councils and of individuals active in domains of economic development and women's rights.

As the only opportunity to work in Azraq camp is present through the Incentive Based Volunteering scheme, the second component will address a dearth of employment by enabling camp residents to hone old and learn new skills and gain employment at technical production units, supported by strategic private sector donors (H&M and GAP). The provision of jobs in the garment industry corresponds with the demand in this sector, the camp residents' interests and with the GoJ's Response Plan. This project will build on the training being offered to program workers and supervisors in the camp on technical aspects and soft skills. Selected role-models will discuss with refugee members the challenges and opportunities via several campaigns inside Azraq camp. CARE is addressing key work barriers through the existing childcare facilities inside the technical/Satellite training unit camp.

With the same utility as a credit or debit card, E-wallet is a type of pre-paid account, to which beneficiaries, particularly refugees with no bank account, can store money for future online transactions. The selected women entrepreneurs will initially pilot the use of E-Wallet and similar technologies, then will later inform others of its benefits. As women are inspired to take leadership roles in household finances, E-Wallet can help close the gender gap, enhance participants' access, resilience and control over finances and will specifically address the refugees' lack of access to a bank account.

b) How does the initiative apply the CARE approach? (Increased Resilience, Promoting Inclusive Governance and Gender Equality and Women's Voice – The initiative does not have to apply all four to qualify)

No response

b) b) How does the initiative apply the Women's Economic Impact Strategy?

In line with CARE 2020 WEE goals, this proposal focuses on cultivating women's own agency-based empowerment, their capacities for entrepreneurship, and on enhancing their financial inclusion through expanded visibility, networks and partnerships, advocacy and the use of technology. Championing of women entrepreneurs across Jordan, as per Component 1, is part of a long transformative process that promotes women's sense of self-awareness, helping them become agents of change, while tackling adverse norms and prevailing attitudes that often devalue women's work and diminish their financial inclusion. By investing in creating quality work space and dignified work for workers, through Component 2, Syrian refugees, primarily women in Azraq camp will have enhanced economic participation through active engagement in training, employment opportunities and job fairs.

Eliminating gender disparities also involves eliminating disparities in access to digital and financial assets, as such may either hinder or promote access to economic opportunities. During their tours, women role-models will be advocating for women's access to employment and financial literacy, using E-Wallet and such technologies to help address informal barriers that disempower women to plan independently and to enable women's voice to shape, and use to their advantage, digital and financial products, services and policies.

c) Why is your initiative better than what's been done before or by others?

While BADERI campaign, which serves as the foundation for Component 1, took place in urban areas, this initiative will include underserved urban and remote areas and Azraq camp in Jordan, reaching the most marginalized people. This initiative encourages women to take an active role in their economic participation through new linkages with women entrepreneurs, who will share their experiences with diverse audiences across Jordan, addressing cultural and gender norms and issues, including S/GBV, early/child marriage, child labor, etc., and will also articulate respective pathways to empowerment and benefits associated with financial inclusion and literacy, with help of the existing technologies. Also, buttressed by the political will of the local government representatives, this initiative will further strengthen women's equal position as economic actors.

This initiative includes men and youth as partners in advancing women's agency, opportunities and control over resources, and to encourage their own productive potential, as per demands of the market, together creating a route to a more equitable and just society.

In Azraq camp, the initiative will change the attitude and enhance women's participation in specialized technical production units, the first of its kind in Azraq. CARE's Impact Assessment (2017) indicated, 83 % of the participants in CARE's self-development, skills building and vocational trainings reported increased access to livelihood opportunities through IBV scheme and home business, restoring their sense of worth, empowering them to play more pro-active roles

a) Describe how this initiative could further impact 1million+ people by 2020? How can this be taken to scale, either at the national or international level?



Component 1: Through a holistic campaign that addresses women's low participation in the labor market, 12 women entrepreneurs, role models in WEE, will tour around Jordan to share their experiences of entering the labour market, their personal and professional development trajectories, and how they challenge the existing barriers present in their communities. By involving men and youth, as well as relevant actors in the government and private sector, in 2018, CARE Jordan will reach 100,000 individuals residing in urban and rural / remote areas, as well as in Azraq refugee camp in Jordan, and through 2019, the impact will increase to 300,000 people. This component will be further scaled up in Palestine (West Bank and Gaza) and Syria, through their respective country offices of CARE, reaching 1,000,000 by 2020.

Component 2: In 2018, CARE Jordan will engage 1,024 direct and 5,000 indirect beneficiaries in Azraq camp, or 10% of the total number of women residing in the camp (18-59 years old), based on the population breakdown and expressed interest of female residents. In 2019, the initiative will reach the total of 25%, or 2,048 direct and 10,000 indirect beneficiaries, and in 2020, it will be scaled up to reach 50% of the beneficiaries, or 5,121 direct and 25,000 indirect beneficiaries in Azraq.

Component 3 (tool): In 2018, 12 selected women participating in Component 1 will pilot E-Wallet and similar technologies in mobile banking to promote financial independence of women and the use of technology as a tool with which to strengthen their resilience and agency in the decision-making and management of finances on the household level. This tool will be particularly beneficial for Syrian refugees who face an additional barrier of being unable to open a bank account in Jordan, and overall, it will help promote the growth of the financial ecosystem that meets the needs of diverse populations. In 2019, CARE Jordan will reach 1,000 individuals and, once the initiative is scaled up, across the region in Palestine and Syria, they will reach 2,000 people by 2020.

By 2020, CARE Jordan will reach 1,027,000. people across Jordan and region.

b) Who will pay for taking this initiative to scale? (i.e. what is the funding model? Will government adopt the innovation? Will the initiative be scaled through market-based approaches? Will it be supported through traditional philanthropy or replicated by other NGOs?)

To help address the need for cash among refugees and Jordanians, and improve psychosocial conditions, CARE pioneered economic development programs (vocational training, access to finance, support to MSMEs, entrepreneurship, and training for employment) with innovative approaches that focus on Women's Economic Empowerment and sustainable livelihoods, encouraging business ideas and market-based solutions couched in labor market analysis to assess the needs and emerging demands of the market through its Sustainable Development and Azraq Camp programs, under various project donors, including (H&M and GAP), ADA, GAC, DIBP and PRM. 42% of CARE's 2017 livelihoods program participants reported having used their new skills to gain income, and 84% reported that it improved their lives.

As articulated by our fundraising strategy, by 2020, we will maintain the same number of key institutional and private donors (specifically H&M, GAP, UNHCR and ADA), and also anticipate to expand the portfolio on economic empowerment, whereby involving beneficiaries as consumers, producers and entrepreneurs to seek solutions that make markets more responsive, efficient and inclusive.

The attitude changing initiative complements the economic empowerment program and Sustainable development strategy, and CARE Jordan will strive to secure funds to scale up BADERI program aiming at increasing women's economic participation.

c) Based on your experience so far, what is the major obstacle or challenge you feel CARE faces in taking this initiative to scale?

Foreseen challenges are related to the deeply imbedded cultural and social norms, which may impact the participation level of men and boys, therefore, this will be a gradual process which requires time and holistic efforts. CARE will be mitigating this challenge through a snow-ball methodology or a "ripple effect," emphasizing the joint involvement of women, men and youth, and partnering with various government entities and the private sector. The challenging-economic situation in Jordan also may impact the motivation of the local and refugee community members to participate in the economic empowerment activities. Continuous changes in donor strategies, policies and priorities for MENA region may present an additional challenge for CARE Jordan's team.

Moreover, with respect to scaling up the initiative in Palestine (West Bank & Gaza) and Syria, CARE in Jordan may experience difficulties in terms of access, due to political insecurities, and in a range of activities, particularly vis-à-vis the use of E-Wallet and related technologies.

a) What is evidence or the analysis that proves there is demand or interest for this initiative? (i.e. is there interest from the government? Are stakeholders such as partners or communities interested in scaling? Have donors or investors shown interest?)

The most recent labor market assessment by CARE (2017), indicated the garment industry remains highly relevant and in demand by both Syrian refugees and host community members. It also noted that 41% of respondent businesses in sectors of agriculture, construction and manufacturing would hire Syrian refugee males over females; 60% reported they would rather hire men, as most jobs available involved hard physical labor. Regular assessments in Azraq camp confirm the interest of community members, particularly women, to improve old and learn new skills, and enter the labor market to provide for their families to cover their basic needs. Also, there has been a noted rise in percentage of women registering with CARE for IBV, from 10% in 2014 to 37% at present, and growing.

Further, given that the industry is one of the four sectors in which the Government of Jordan has allowed Syrian refugees to participate, and it is also one of the sectors in which women feel most comfortable working, Azraq camp, in cooperation with its international partners in the industry, with whom CARE in Jordan already has worked on several projects, is able to host technical production units to increase financial inclusion and resilience of the vulnerable people.

Finally, the program proposed activities align with Jordan Compact Plan and Jordan Response Plan. Different donors and the Jordanian Government have shown a tremendous interest in supporting CARE's economic empowerment programs such as satellite/technical training unit, E-wallet, and awareness-raising and attitude challenging activities.