July 2025

BASELINE REPORT

GROW ECONOMY - ECONOMIC EMPOWEREMENT OF SYRIAN REFUGEES AND VULNERABLE JORDANIANS IN THE AGRICULTURE SECTOR IN JORDAN

En partenariat avec

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ACTION AGAINST HUNGER

grow economy

Project Summary

The French Agency for Development (AFD)-funded **Grow Economy** project, led by a consortium of actors including Acted, Action Against Hunger (ACF), Terre des hommes (TDH), Phenix Centre for Sustainable Development (Phenix), ECO Consult, The Royal Society for the Conservation of Nature (RSCN), and National Agricultural Research Center (NARC) aims **to promote sustainable and inclusive economic opportunities for Syrian refugees and vulnerable Jordanians in the agriculture** in Jordan. The three-years project (May 2023- April 2026) will target vulnerable small farmers and agricultural laborers in four governorates of intervention: **Ajloun**, **Irbid**, **Madaba**, and **Balqa**, aiming to improve their livelihoods and working conditions while promoting gender inclusion and child protection. The project will contribute to the objective through working towards three immediate outcomes; **SO1** – Improve productivity and diversify income sources of vulnerable small farmers; **SO2** – Improve employability and access to year-round income of agricultural labourers, and; **SO3** – Promote decent working conditions and labour right in the agricultural sector.

This project is funded by the French Agency for Development (Agence Française de Développement- AFD)

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Abbreviations

ACF	Action Against Hunger
AFD	The French Agency for Development
CI	Confidence level
MoE	Margin of error
NARC	National Agricultural Research Center
RSCN	The Royal Society for the Conservation of Nature
SO	Specific Objective
TDH	Terre des hommes

Introduction

Context

After ten years of the Syrian crisis, almost **660,000 registered Syrian refugees** are still displaced in Jordan and face vulnerabilities as their savings, assets, and resources are long exhausted. The influx of refugees has also exacerbated the country's already slow economic growth with unemployment rates increasing sharply. The agricultural sector bears particular potential for employment of vulnerable populations, with an estimated **25% of the rural poor depending on agriculture as a source of income**; **and the majority of Syrian refugees' work permits issued for employment in the agricultural sector** (WANA, 2019). It is also a key sector for female employment, as approximately **52% of rural Jordanian women are employed in the agricultural sector** (UN Women/REACH, 2018). At the same time, the agricultural sector is known to have the highest proportion of informal workers compared to other economic sectors, disproportionally affecting women, with 16% informally employed, compared to 5% of men (UN Women/REACH, 2018).

Importance to support agricultural stakeholders' livelihood development is further driven by the growing need to adopt agro-ecological systems throughout the country in face of growing constraints, particularly water scarcity. Notably, Jordan is one of the most water scarce countries in the world and the agriculture sector is the largest user of water in Jordan, consuming over 50% of Jordan's water needs (USAID, 2020). The lack of mechanisation, limited access to markets and finance, and lack of knowledge of new and innovative agricultural practices hampers expansion opportunities, particularly for small and vulnerable farmers. Their dependence on low, seasonal and unpredictable revenues often impedes them to sustain their families' needs throughout the year.

The four targeted governorates of Ajloun, Irbid, Balqa, and Madaba are particularly relevant for making the agricultural sector more cost- and resource-efficient for small farmers. These areas present concrete opportunities for the enhancement of the horticulture sector and farming practices with their spread across the two main agro-ecological zones of Jordan, the highlands, and the Jordan Valley. The highlands are reputed for higher rainfall and hosting a large number of small farmers that depend on farming as a main source of income. The Jordan Valley with its early production seasons, and its international competitive advantage, is known to be the "food basket" of Jordan. It also employs the highest proportion of women engaged in home-based agriculture and paid agricultural labour (UN Women/REACH, 2018).

Project's Objectives

The French Agency for Development (AFD)-funded **Economy project**, led by a consortium of actors including Acted, Action Against Hunger (ACF), Terre des hommes (TDH), Phenix Centre for Sustainable Development, ECO Consult, The Royal Society for the Conservation of Nature (RSCN), and National Agricultural Research Center

Introduction

Project's Objectives

(NARC) aims to promote sustainable and inclusive economic opportunities for Syrian refugees and vulnerable Jordanians in the agriculture sector. Over a period of three years (May 2023 to April 2026), the project targets vulnerable small farmers and agricultural laborers in **Ajloun**, **Irbid**, **Madaba**, and **Balqa** Governorates, aiming to improve their livelihoods and working conditions while promoting gender inclusion and child protection. The project will contribute to the objective through working towards three immediate outcomes; **SO1** – Improve productivity and diversify income sources of vulnerable small farmers; **SO2** – Improve employability and access to year-round income of agricultural labourers, and; **SO3** – Promote decent working conditions and labour right in the agricultural sector.

Under SO1, the GrowEconomy will support **600 vulnerable small farming households,** including **Jordanians that own/rent small plots of land** (average of 30 dunum), as well as **Syrian who rent small plots**, and depend on agriculture as their main source of income. Selected small farmers will be provided with **agricultural inputs**, **trainings on climate-adaptative, regenerative and agro-ecological farming techniques**, as well as **business development trainings to improve post-harvest handling, cost efficiency, productivity and year-round income**, while ensuring sustainable use of natural resources. Additionally, 420 of those 600 target households will be supported with technical skills training, grants, and coaching to start micro-businesses and diversify their incomes.

The project builds on pre-selected agricultural **value chains** identified as having strong potential to promote stable, year-round income for both Jordanian and Syrian men and women. These include **grapes** in Ajloun, **strawberries** and **cucumbers** in Madaba, **bell peppers** in Balqa, and **eggplants** and **okra** in Irbid. Agricultural support and capacity building are tailored around these key crops to align with local strengths and market opportunities.

Under SO2, the project targets 1,500 agricultural labourers (at least 600 women) who work informally or formally employed on large or medium farms or cooperatives on a daily or seasonal basis, and who are often confronted with informal working conditions while accessing extremely low and unstable income. Agricultural labourers will be supported through **on-farm skills training and coaching**, along with **business development support to strengthen their technical and business capacities to access diversified sources of income throughout the year,** including outside of the agricultural season.

Similar to the small farmers, 710 (**at least 355 women**) will be provided with a business development training, which includes basic financial literacy, business registration and legal rights, stock management, pricing, marketing, in addition to grants, and coaching to start micro-businesses and diversify their incomes.

Methodology

Baseline assessment

This baseline report presents the initial assessment of two key target groups supported under the GrowEconomy Consortium project: **Small Farmers** and **Agricultural Labourers**. The baseline data captures key information on **household income**, **agricultural practices**, **access to resources**, and **vulnerability indicators,** and serves as a reference to measure the project's progress and impact.

Aligned with the **SO1** and **SO2**, this assessment helps evaluate the starting conditions of:

1. **Small farmers, under SO1**: These include Jordanian smallholders who own or rent a land, and Syrian farmers who rely on rented plots as their main source of livelihood. The baseline assessment examines their **economic profile**, including **household income levels, livelihood sources**, and **income vulnerability**. It also explores their current levels of **agricultural productivity**, **adoption of climate-adaptative practices**, **access to water sources** and **access to market**. This data will be instrumental in tailoring support packages, such as agricultural input provision, training on regenerative techniques, and business development support aimed at strengthening year-round income (*Check Table 1*).

Table 1: SO1 indicators framework: Small Farmers

Indicator code	Indicator
O1	# and % of beneficiaries who self-report increased household livelihood security at project end
1.1	# and % of farming households reporting increased agricultural yield compared with previous harvest cycles
1.2	# and % of farming households in conversion to agroecological systems by adopting at least two agro-ecological practices on their farms
1.3	# and % of farming households reporting increased number of income sources by pursuing an income generating activity as a result of the project
1.4	# and % of farming households reporting increased year-round income as a result of the project
1.6	# and % of farming households reporting improved water efficiency during agricultural production
1.1.2	# and % of farming households correctly adopting at least 1 smart farming practice (i.e. sustainable agro-ecological and post-harvest practices)
1.2.1	# and % of farming households reporting increased access to markets and agricultural value chain actors following market coaching and networking sessions
1.3.1	# and % of vulnerable farming households who have pursued an income generating activity as a result of the project through business development grant

Methodology

Baseline assessment

2. Agricultural labourers, under SO2: These include workers who are informally or formally employed on large or medium farms or cooperative on daily or seasonal basis, and who are often confronted with informal working conditions. The baseline examines their economic profile, access to income-generating activities, including **household income levels, livelihood sources**, and **income vulnerability**. It also captures labourers' own assessment of their employability prospect, as well as confidence levels among women agricultural workers. The findings will inform future activities designed to enhance employability through skills training, and to support income diversification via business development services, grants, and coaching.

Table 2: SO2 indicators framework: Agricultural Labourers

Indicator code	Indicator
O2	# of beneficiaries who self-report Improve employability and access to year-round income
2.1	# of vulnerable persons who have found paid employment, formal or informal, or pursuing an income-generating activity as a result of the project
2.2	# of agricultural workers self-reporting improved employability following the agricultural trainings.
2.3	# of agricultural labourers reporting increased year-round income following the sub-grants distribution
2.4	# and % of women agricultural workers who report increased self-confidence following their participation in the project

Ultimately, this baseline aims at supporting the Consortium to track improvements in economic resilience, livelihood stability, and access to decent work over the course of the project. It also sheds light on the specific needs and challenges facing small farmers and agricultural labourers, ensuing that project activities remain contextually relevant, inclusive, and impact-driven. In addition, the baseline includes a cross-cutting indicator, examining social cohesion among project participants and to which extent participants experience enhanced social cohesion and improved relations among different nationalities after taking part in the project activities.

Assessment Scope

Under **Specific Objective 1**, the GrowEconomy Consortium aims to improve climate-adaptive approaches, productivity, and diversify income sources for **600 vulnerable small farming households**. The baseline assessment covers the full selection process of small farmers across two rounds. In each round, Acted and ACF selected 300 farmers, resulting in a total of 600 small farmers for the project.

Methodology

Assessment Scope

Under **Specific Objective 2**, the project aim to contribute to improve employability and access to year-round income for **710 vulnerable agricultural labourers.** As of April 2025, the selection process had reached **595 labourers**. The baseline assessment covered the selection process across two rounds, with 174 labourers selected in the first round and 422 in the second. For both groups, the total targeted population was designed to include an equal split of 50% Jordanian and 50% Syrian participants.

Small farmers and agricultural labourers underwent a separate baseline assessment using tailored tools specific to the group's context and project objectives. However, the same methodology was applied across both assessments. The analysis for both target groups draws on **quantitative data** collected through a structured key informant tool, using a mixed approach of phone calls and field visits. Data collection was conducted in the four targeted governorates: Ajloun, Madaba, Irbid, and Balqa. The sample was selected randomly. The sampling process was based on a 95% confidence level (CI) and a 5% margin of error (MoE), resulting in a total sample size of **340 small farmers**, and **372 agricultural labourer.**

Table 3: Sample Overview of Small Farmers & Agricultural labourers

GroupQ	Rounds	Sampling frame	CI	MoE	Sample size overall	Sample size per round	Sample size per round by Acted	Sample size per round by ACF
Small Farmers	2	600	95%	5%	340	170	85	85
Labourers	2	710	95%	5%	372	186	93	93

Limitations

1. The baseline represents the situation at a single point in time and may not capture seasonal or rapidly changing conditions, particularly relevant in the agricultural sector in Jordan.
2. At the time of the baseline assessment, only 595 out of the targeted 710 labourers had been selected. As such, findings may not fully reflect the final composition of the project target.
3. Data collected are based on respondents' self-reporting, which may be subject to biases.
4. The question related to smart farming practices was only introduced in Round 2 of data collection for Acted. As a result, only 255 out of 340 small farmer respondents provided answers. Reported percentages for this indicator are based solely on this subset, not the entire sample.

Key Findings: Small Farmers

Demographic Profile

The baseline sample for small farmers consisted of 340 respondents, which included both Jordanians and Syrians, reflecting the target population for the GrowEconomy Project. **Syrians** represented **54%** of the sample, while **Jordanians** accounted for **46%**.

In terms of gender, the sample was **predominantly male**, with 58% of respondents being men and 42% women. Among Jordanian farmers, 53% were male and 47% were female, whereas Syrian farmers were 63% male and 37% female.

Geographically, the small farmers were spread across the four targeted governorates, Irbid, Ajloun, Balqa and Madaba. In the sample, 13% of respondents are from Ajloun, 11% are from Balqa, 27% from Madaba and 49% from Irbid. However, farmers' nationality was not equally distributed across these areas. In Madaba, the majority of respondents were Syrians, whereas in Balqa, all selected farmers were Jordanians. Irbid had a more balanced distribution, with 55% Syrian and 45% Jordanian farmers (*Check Figure 1*).

The geographical distribution of Syrian farmers is largely influenced by patterns of refugee settlement, with Syrians predominantly residing in Irbid and Madaba. Additionally, the presence of Syrians in specific governorates may be linked to the types of crops they are traditionally associated with cultivating, namely strawberries, cucumbers, and eggplants, which are more commonly grown in these regions.

Figure 1: Population distribution by Nationality and government

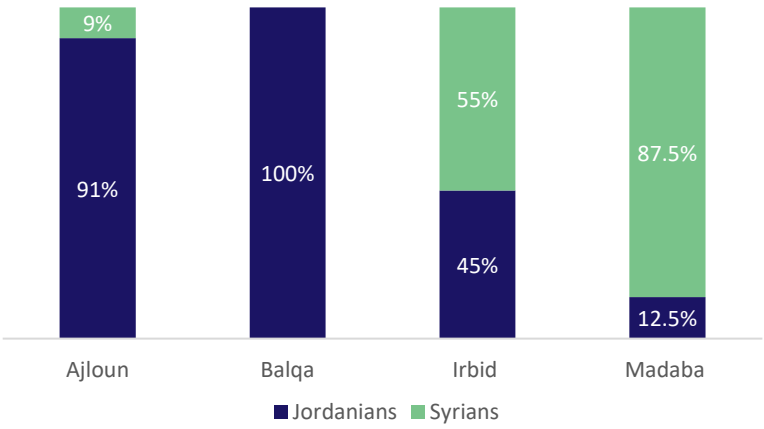


Figure 2: Population distribution by gender

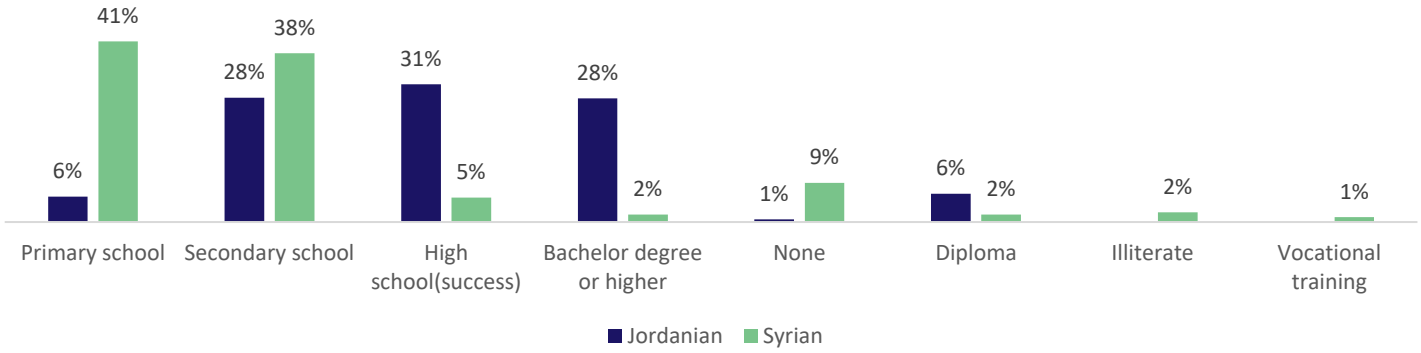
Key Findings: Small Farmers

Educational Background

Educational attainment among surveyed small farmers varied considerably, with a **notable distinction** observed across **both nationality and gender**. Overall, the most commonly reported level of education was **secondary education** (34%) of the total sample, followed by **primary education (**24%), **high school degree** (17%), and bachelors' degree (14%). A small proportion (5%) of the sample reported having **no formal education**.

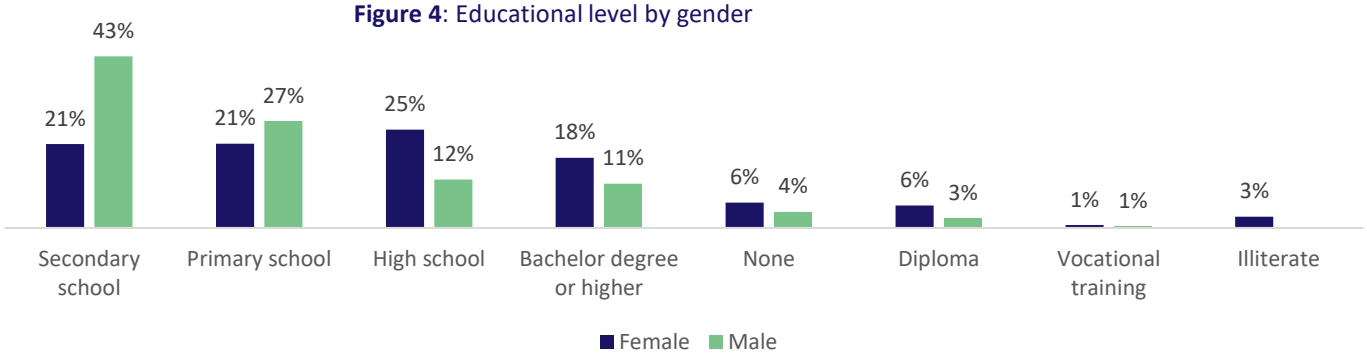
Syrian farmers reported significantly lower levels of education than their Jordanian counterparts. Among Syrians respondents, 41% has only primary education, compared to 6% of Jordanian farmers. Higher education levels were also less common among Syrians, with only 5% holding a high school degree and 2% a bachelor's degree, whereas 31% of Jordanian farmers held a high school diploma and 28% a bachelor's degree(*Check Figure 2*).

Figure 3: Educational level by nationality



This trend is similarly reflected at the gender level. **A higher proportion of female farmers (25%) held a high school degree compared to male farmers (12%),** and 18% had bachelors' degree, compared to 11% of men. Male farmers were more likely to report secondary education as their highest level, with 43% having completed secondary school, followed by 27% with a primary education. Among females, 21% reported having primary education, and similar proportion completed secondary education (*Check Figure 3*).

Figure 4: Educational level by gender



Key Findings: Small Farmers

Land status

All surveyed farmers reported that agriculture is their primary source of income, which is reflected in the fact that every farmer surveyed indicated **access to a plot of land**. However, **land tenure arrangements vary considerably between Jordanians and Syrians**. Overall, the majority of farmers (79%) rent a land. A closer look at the data reveals that **Syrian farmers make up the majority of renters**, accounting for 66% of those who lease land, while land ownership is concentrated among Jordanian farmers, with 96% of Jordanian respondents in the sample reported owning the land they farm. This distribution is not surprising given the legal restriction that Syrian refugees face regarding property ownership in their host country Jordan.

When it comes to tenure security among those who reported renting a land, most farmers (62%) reported having a formalized rental agreement**. Jordanians and Syrians reported similar levels of tenure security**, with 60% of Syrians and 66% of Jordanians stating they have formal contracts.

Figure 5: Formal land rental agreement among **Jordanian** farmers

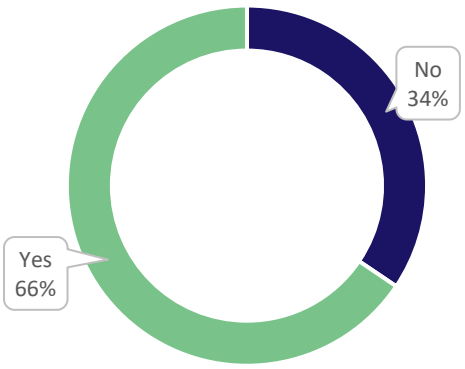
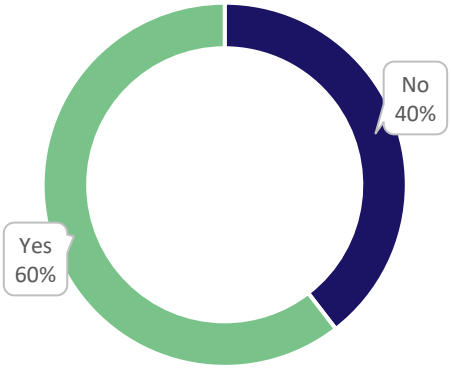


Figure 6: Formal land rental agreement among **Syrian** farmers



Similar patterns were observed across genders, with **female renters reporting formal agreements at rates comparable to male renters**. Despite this, a significant proportion of farmers remain without formalized agreement (*Check Figure 4 and 5*). This lack of formal documentation may leave farmers vulnerable to sudden evictions or inability to access legal or institutional support in the event of disputes or other land-related issues, exacerbating the preexisting vulnerabilities faced by Syrians farmers due to their legal and economic status.

It is worth pointing out that out of all landowners in the sample, **27 women reported owning land**, and all were **Jordanians**. Only three Syrian respondents reported owning land, and all were male.

As for land typology, the majority of the respondents (66%) reported farming on **traditional land plots**. For Jordanian farmers, the use of traditional land was more prevalent, with 78% engaged in farming on these plots. In contrast, Syrian farmers are more likely to use greenhouses, with 45% farming in them compared to 55% on traditional land. This distinction is linked to the type of crops being cultivated. The data shows that Syrian farmers predominantly work on farms producing strawberries and cucumbers, crops that are typically cultivated in greenhouses.

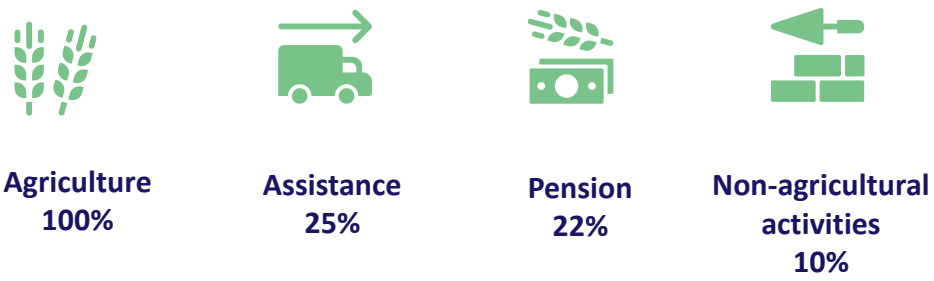
Key Findings: Small Farmers

Economic Profile

The average **household size** among small farmers **was five members**, with Jordanians averaging five members per household and Syrians averaging six members. In terms of household income, the **average monthly** income reported was **413 JOD**, **with a noticeable difference between nationalities**: Jordanians reported an average of **458 JOD** per household, while Syrians reported a lower average of **372 JOD**. This translates **to 85 JOD** per person, **100 JOD** for Jordanians and only **71 JOD** for Syrians.

Reflecting these income disparities, poverty rates also differ significantly: **64%** of Syrian households live **under the poverty line compared to 36% of Jordanian households**. The poverty line was determined at 68 JOD per person per month; households earning below this were considered to be living in poverty. This disparity reflects the **broader socioeconomic profile of Syrians in Jordan**, many of whom face structural barriers due to their refugee status, informal labor conditions, and limited livelihood opportunities.

Figure 7: Top four income sources reported by small farmers



The data suggests **limited diversification of income sources** beyond agricultural activities among the surveyed farmers. The economic profile of the farmers in this sample reflects a strong reliance on **agriculture**, with all respondents identifying it as their **primary source of income**. Notably, all those who reported receiving humanitarian assistance are Syrian farmers (25%). A small segment of the respondents (8%), all based in Irbid, reported running **microbusinesses**, mainly in **food processing**, with 17 out of the 27 business owners being women**.** Only 1% of the sample reported engaging in artisanal work. None of the surveyed farmers reported involvement in eco-tourism activities.

Financial vulnerability is a significant challenge among the surveyed farmers, **with 98%** reporting no savings and **91%** are burdened with debt. Among those with debt, 89% reported borrowing primarily to **cover essential living needs**, while 64% took on debt related to acquiring **assets**. The median total debt among farmers is **3,330 JOD**, with **4000 JOD** tied to assets and **500 JOD** related to essential needs.

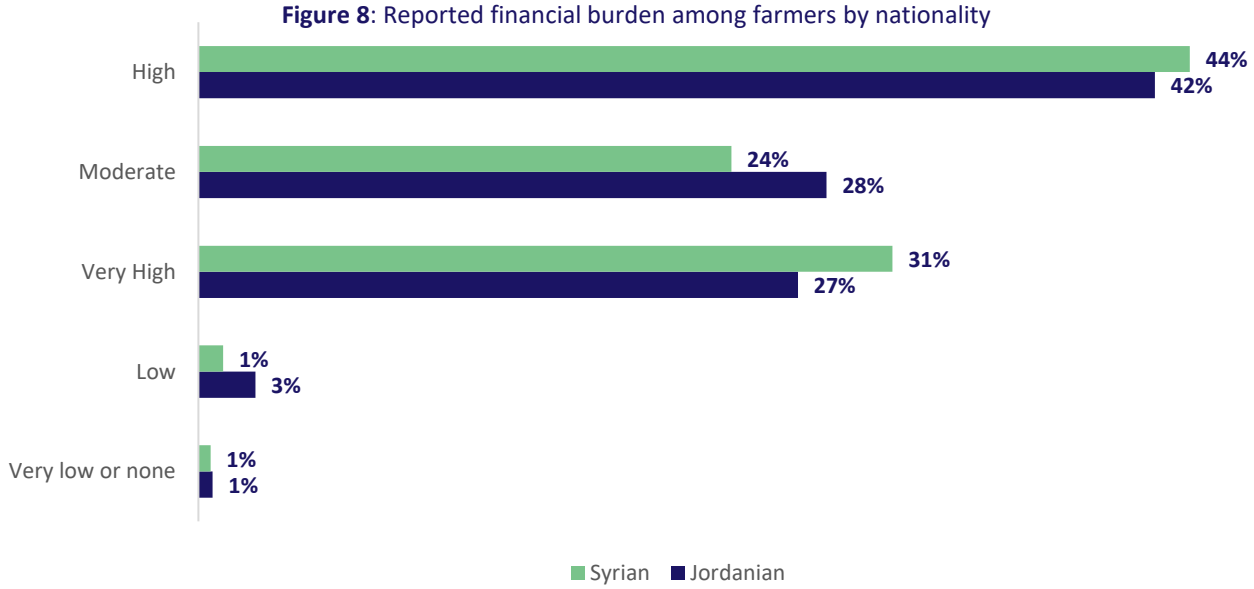
When asked how they manage to meet their household's essential needs with their **income**, the majority of respondents indicated that their income was either **moderately sufficient (39%) or too low (44%)** to meet their basic needs. This data is consistent with the fact that the majority of respondents have debts related to their essential needs, such as food, healthcare, transportation, and rental costs.

Key Findings: Small Farmers

Economic Profile

Moreover, both Syrian and Jordanian farmers exhibits similarly **high level of financial burden**. The majority (72%) of respondents reported experiencing ***high*** or ***very high*** financial burdens, indicating that economic hardship is a common challenge for both groups.

Figure 8: Reported financial burden among farmers by nationality



To cope with financial burden, both Syrian and Jordanian farmers reported relying on a various strategies to meet their basic needs. A large majority (70%) indicated they **buy food on credit or borrow money from relatives**, which aligns with the high level of debts reported for essential needs. Over half of respondents (58%) reported that they **reduced expenditures on non-food items (NFIs)**, with a higher proportion of Syrians (57%) adopting this approach compared to Jordanians (46%).

Notably, **some coping strategies were reported exclusively by Syrian respondents**: 7% (n=22) indicated they had withdrawn children from school, and 4% (n=11) reported that children under 18 were working to support the household[1]. Marrying children under 18 was reported by 2% of respondents, five Syrians and one Jordanian. Additionally, 10% of respondents noted that family members had engaged in **high-risk or informal work**, with 13% (n=25) of these cases reported by Syrians and 6% (n=10) by Jordanians. No respondents reported sending children to beg.

Figure 9: Most common coping mechanisms among farmers

Credits/debts 70%

Reducing expenditures 70%

Spend savings 22%

Sell goods 22%

2 Whenever possible, partners refer the cases to TDH who then refer to the relevant stakeholder as per the service mapping conducted quarterly

Key Findings: Small Farmers

Agricultural Profile

The agricultural profile of the respondents highlights **a diverse range of crop experience**, with the most common being Okra (28%), followed by eggplants (26%) a nd baby cucumber (22%). The least reported experience was with bell peppers, at just 7%.

The baseline data sample shows that the differences in agricultural experience among respondents are largely shaped by the specific farming locations and the nationality of the farmers working those areas. Since certain areas have a higher presence of one nationality over the other, crop experience varies accordingly. For instance, strawberries stand out as a crop where Syrians hold a clear edge, with 96% of strawberry-experienced farmers being Syrian, largely due to the concentration of strawberry farms in Madaba, where 88% of respondents are Syrians. Similarly, Syrians reported having more experienced with cucumbers (66%) compared to Jordanians (34%), while more Jordanian farmers reported an experience in grapes and in colored bell peppers.

Figure 10: Farmers' Reported Experience by Crop Type

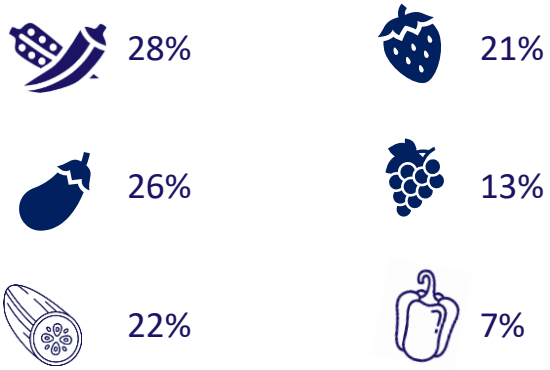


Figure 11: Average Crop yield

Smart farming practices[2]

At baseline, the adoption of smart farming and agroecological practices among small farmers **appears relatively widespread,** but remain limited when it comes to more advanced agroecological techniques targeted by the project. Among the 255 respondents who answered the question on smart farming practices, the most commonly adopted method include **packaging (52%)**, **grading (49%)**, and **irrigation technologies (38%)**, while more specialized methods like permaculture (13%) and hydroponics (1%) remain less utilized. Key areas such as hygiene and Global G.A.P. compliance (28%), integrated pest management (16%), and the use of climate-adaptive seed varieties (15%) show moderate adoption. Notably, **9% of respondents did not apply any smart farming practices**. By the end of the project, we aim to see increased adoption across all these practices.

In terms of agroecological systems, 40% of respondents reported using two or more methods in the past year. The most commonly reported were **irrigation technologies** (52%), followed by **integrated pest management** (29%) and **organic farming** (20%). As with smart farming practices, **hydroponics** was among the least used methods, and **19% of respondents stated they had not implemented any agroecological approaches**.

2 the question for this indicator was only introduced in Round 2 of data collection; therefore, only 255 out of 340 respondents provided answers. Percentages reflect responses from this subset and not the entire sample.

Key Findings: Small Farmers

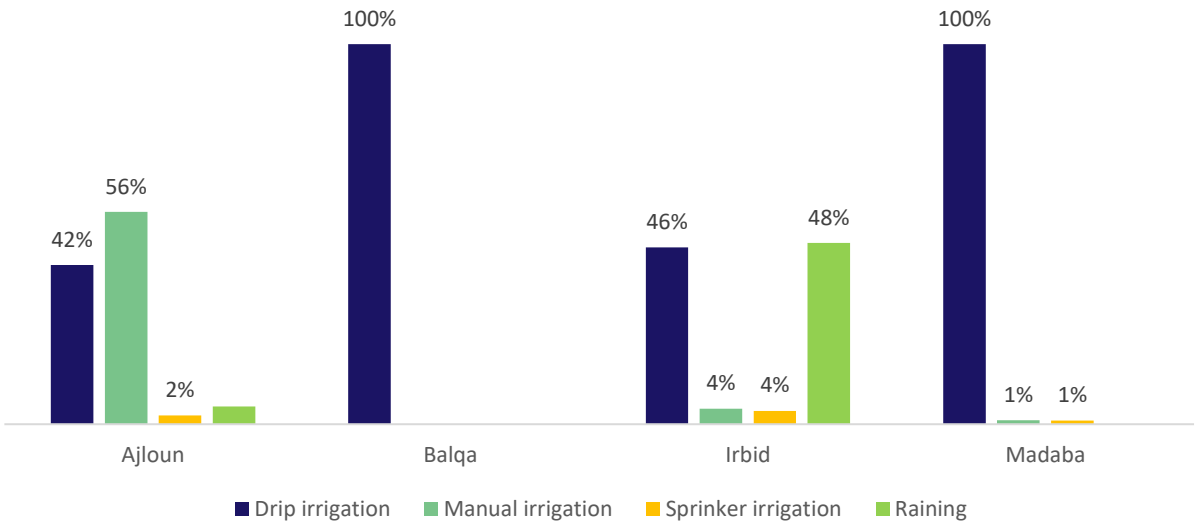
Water access & Challenges

Water accessibility is a significant concern for farmers in Jordan, which is the second most **water-scarce country in the world** (UNICEF Jordan, n.d.). With agriculture sector consuming over 50% of the country's water consumption (USAID, 2020), efficient irrigation practices are essential for ensuring long-term agricultural productivity.

Baseline data shows that **drip irrigation** is the most commonly used method, **adopted by 66% of small farmers**, followed by rainfed agriculture (23%), manual irrigation (9%), and sprinkler systems (2%).

Irrigation practices vary geographically, likely influenced by factors such as water access and infrastructure in each area. In **Irbid**, there is a noticeable diversification in irrigation methods, with reliance on rainfall and drip irrigation being the most used methods. Conversely, **Balqa** and **Madaba** appeared more dependent on structured irrigation system, as all farmers reporting using this method. Manual irrigation is most prevalent in Ajloun, while **sprinkler irrigation is used minimally** across all governorates.

Figure 12: Irrigation methods by governorate



In terms of water sources, **private water providers** are the most frequently reported **irrigation source**, used by 35% of interviewed small farmers, followed closely by rainwater at 33%. This heavy dependence on privately sourced water, combined with increasingly erratic rainfall patterns due to climate change, imposes significant constraints on the agricultural sector.

These challenges are reflected in the baseline data, **where 64% of respondents reported difficulties accessing water**. Of those facing challenges, **82% cited high water costs,** while 47% reported **limited water availability**. Additional obstacles included the high cost of irrigation systems (11%) and inadequate infrastructure (10%). Interestingly, only 6% reported lack of knowledge as a barrier, suggesting that while farmers are generally aware of water management techniques, the financial and infrastructural limitations remain an obstacles.

Key Findings: Small Farmers

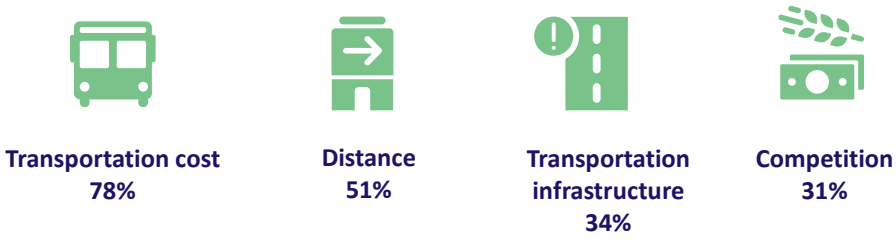
Market Accessibility

When small farmers were asked to self-assess their knowledge and ability to access markets, the majority of the farmers rated themselves as having a ***moderate*** **knowledge (35%)**, followed by ***good*** **(28%)**, and ***poor*** **(21%)**, and a smaller share reporting ***very good*** knowledge **(12%)**.

The data suggests that perception of market access challenges derive from structural or geographical factors. **There were no substantial differences between Syrian and Jordanian small farmers –** 27% of Jordanian farmers and 26% of Syrian farmers rated their market knowledge and accessibility as ***good***. Similarly, 22% of Jordanians and 23% of Syrians rated their knowledge on access as ***poor***.

At governorate level, however, the data shows significant variation. Farmers in **Irbid demonstrated the highest level of knowledge on market accessibility**, with 62% rating it as ***good*** or ***very good***. In contrast, **49% of farmers in Ajloun** rated their knowledge on access as ***poor*** or ***very poor***. In **Balqa**, the majority (58%) selected ***moderate***, with smaller shares spread across the other categories. **Madaba** had a slightly higher rate of ***good*** access (21%) compared to Balqa (19%), while still maintaining a significant number who perceived their access as ***poor*** (35%).

Figure 13: Four challenges in accessing market



Farmers identified several barriers to access market, with **transportation-related challenges** emerging as the most frequently reported, whether due to **high costs** or **poor infrastructure**. **Distance** to markets was also a frequently mentioned issue, further highlighting the logistical difficulties faced by many small farmers in the targeted areas (*See Figure 12*). These challenges were particularly pronounced in Irbid, where over half of the farmers reported both distance and poor infrastructure as barriers. Farmers in Ajloun and Madaba reported the highest burden of transportation costs (86% and 80% respectively). Other reported challenges included **seasonal fluctuations in market demand (25%)** and **limited funds for marketing activities (16%)**. Notably, only a small minority of farmers (6%) reported facing no challenges in accessing markets.

When asked to which markets they had sold their products in the past 12 months, most small farmers cited **retail markets (54%)**, followed by **neighbors or community members (44%)** and **local shops (28%)**. A minority of small farmers reported **hypermarkets (4%)**, and **agricultural cooperatives or Bazaars (2%)**. This data does not necessarily indicate a lack of awareness about more formal or large-scale markets but rather reflects the perceived inaccessibility of such channels for small-scale producers. Barriers such as limited production capacity, difficulty entry requirements, and the logistical constraints noted earlier, continue to restrict farmers' ability to diversify their market access beyond their immediate communities.

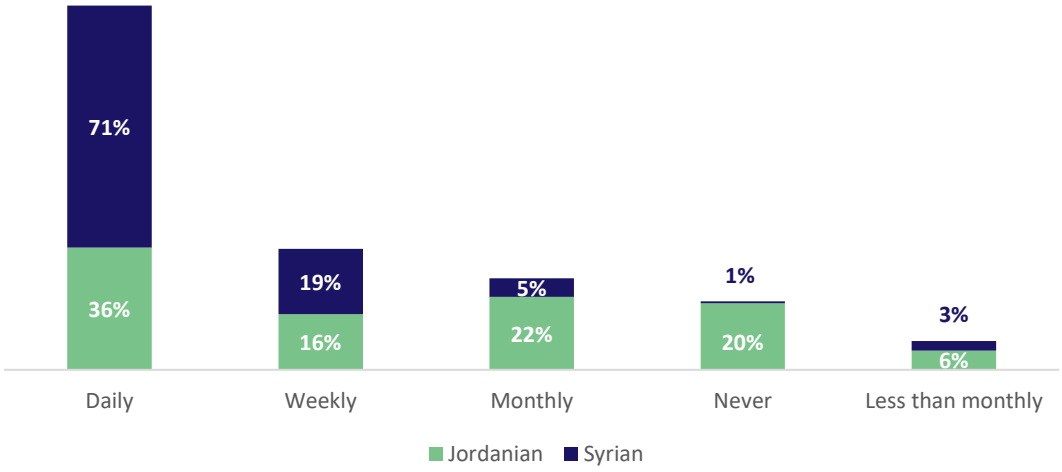
Key Findings: Small Farmers

Social Cohesion

When the selected farmers were asked about their relations with other nationalities, 71% of Syrian farmers reported **daily interaction** with Jordanians, with most of these respondents based in Irbid and Madaba. In contrast, only 36% of Jordanian farmers indicated daily interactions with Syrians, with most of these respondents based in Irbid as well. This difference can be partly explained by the sample and location effect: in Madaba, 87% of respondents were Syrian, and in Irbid, more than half (55%) were Syrian.

Notably, 20% of Jordanian farmers, with the majority of them being based in Ajloun (n=14) and Balqa (n=8) reported never engaging with Syrian farmers. This absence of interaction likely reflects the limited presence of Syrian farmers in that region, as illustrated in Graph 1.

Figure 14: Frequency of Interactions Between Jordanian and Syrian Farmers



The overall perceived interaction between the two nationalities is largely **positive**, with 86% of respondents describing their interactions as either ***positive*** or ***very positive***. Only 1% perceived these interactions as negative or very negative, while the other 11% viewed them as neutral.

Looking more closely, 96% of Syrian respondents perceived their interactions as positive or very positive. Among Jordanians, 75% also perceived the interactions positively, though 20% viewed them as neutral. A small minority of Jordanians (3%) perceived the interactions as negative or very negative.

Conclusion: Small Farmers

- **Educational disparities** exist between different nationalities: Syrian farmers reported lower educational attainment compared to Jordanian farmers, which might result in different baseline knowledge levels for training activities and could limit their ability to access non-agricultural livelihood opportunities in the future.
- **Land tenure insecurity** remains a concern despite the majority having formal rental agreements. A notable proportion of farmers (37%) lack formal documentation, leaving them vulnerable to eviction and limiting access to legal protection. Syrian farmers might face added risks due to their refugee status and related vulnerabilities, exacerbating their preexisting legal and economic insecurity.
- The baseline data shows that **economic vulnerability** is a defining challenge for small farmers across the assessed areas. The lack of savings and widespread reliance on debt, primarily to cover basic needs, reflects the fragile financial standing of most households. **Syrian farmers** face comparatively greater economic strain, reporting lower incomes and a higher incidence of negative coping strategies such as child labor or engagement in high-risk work.
- The baseline data reveals **minimal diversification into alternative livelihoods**, with all respondents reporting agriculture as their primary income source, and only a very limited proportion running their own businesses or engaging in livelihood activities beyond agriculture.
- At baseline level, the adoption of **agroecological practices** among small farmers shows some presence. While basic techniques like packaging, grading, and irrigation are relatively common, they are not universally practiced, and more advanced methods remain largely unadopted.
- **Water accessibility and availability** remain among the most critical challenges faced by small farmers in all targeted governorates, with high costs and limited supply significantly impacting their agricultural activities.
- Data suggest that farmers are aware of market opportunities; however, their perceived **market access challenges** stems from **structural and geographical factors**, such as transportation costs, poor infrastructure, and distance to markets.
- The data indicate a **high level of social cohesion** between Jordanian and Syrian farmers, with the majority reporting positive or very positive interaction.

Key Findings: Agricultural Labourers

Demographic Profile

The baseline sample for agricultural labourers consisted of **372 respondents**. The sample included both Jordanians and Syrians, reflecting the target population for the GrowEconomy Project. **Syrians** represented **68%** of the sample, while **Jordanians** accounted for **32%**.

In terms of **gender**, the sample is **nearly gender-balanced**, with 51% women and 49% men. Among Jordanian labourers, 55% were women and 45% were men, while Syrian labourers were 52% men and 48% women.

Geographically, agricultural labourers were spread across the four targeted governorates: **Ajloun**, **Balqa**, **Irbid** and **Madaba**. In the sample, 50% of respondents are from Irbid, 27% are from Madaba, 13% from Balqa, and 10% from Irbid.

Given that Syrians made up the majority of the overall sample, this was also reflected in the nationality distribution across governorates. However, Balqa stood out with a more balanced representation, with 55% of respondents were Jordanians and 45% Syrians (*Check graph 14*).

Agricultural labour is the primary source of livelihood for both Jordanian and Syrian respondents, with the majority **(59%)** working as **daily labourers,** and **40% engaging in seasonal agricultural work**. Labour with formal or informal agreements accounted for only 1% of reported livelihoods (*Check Graph 15*).

Figure 15: Population distribution by Nationality and government

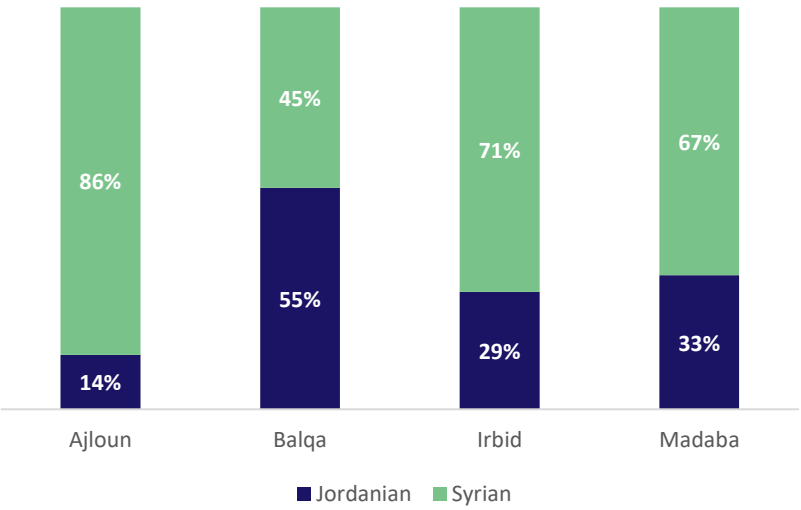
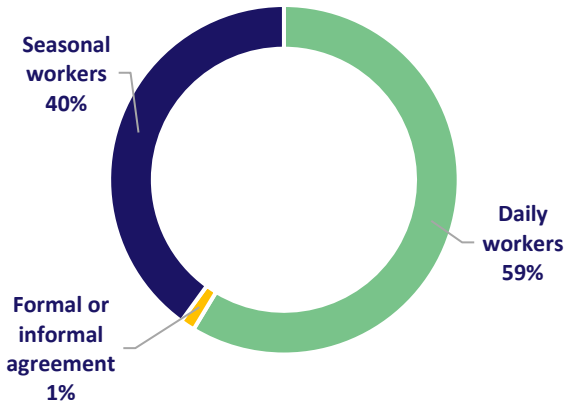


Figure 16: Type of agricultural labour among respondents



Key Findings: Agricultural Labourers

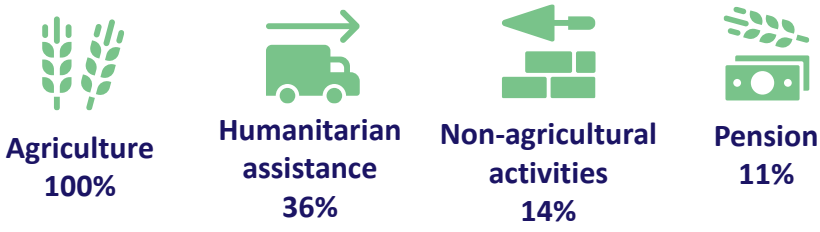
Economic Profile

The average household size among agricultural labourers was **seven members**, with Jordanians averaging six members per household and Syrians averaging seven members. The majority of respondents (62%) identified as heads of household. On average, labourer households reported a monthly income of **244 JOD. However, the data reveals a noticeable difference between nationalities**: Jordanians labourer household reported an average of **318 JOD**, while Syrian labourer household reported a lower average of **209 JOD**. This translates **to 43 JOD** per person, **58 JOD** for Jordanians and only **35 JOD** for Syrians.

This disparity reflects **the broader socioeconomic profile of Syrians in Jordan**, many of whom face structural barriers due to their refugee status, including limited access to formal employment, informal and precarious labour conditions, and fewer livelihood opportunities. Only 2% of Syrian respondents reported holding a **work permit** at the time of data collection. As a result, they are more likely to rely on low-paid, seasonal agricultural work and tend to receive lower wages overall. These conditions contribute to significantly **higher poverty rates among Syrians**. According to the baseline data, **94% of Syrian labourers are living below the poverty line compared to 71% of Jordanian labourers**.

In addition, the baseline data reveals a **clear difference in economic vulnerability between agricultural labourers and small farmers** (*Check page 12*). Labourers, who often engage in seasonal and informal work, exhibited greater financial instability and higher levels of poverty compared to small farmers. A key factor behind this vulnerability is the lack of consistent employment. **Over a third (37%) of labourers reported not having any formal or informal work in the six months** leading up to the data collection (October 2024 and January 2025), highlighting the irregularity of their income.

Figure 17: Top four income sources reported by labourers



Similar to the small farmers, findings indicated a limited diversification of income sources beyond agricultural activities among the surveyed labourers. Labourers rely on **agriculture** as a main source of livelihood, with all respondents identifying it as their **primary source of income**, either on a daily or seasonal basis. Moreover, 36% of respondents reported relying on humanitarian assistance, all of whom were Syrians respondents. A small proportion (9%) reported receiving government assistance, the majority of whom were Jordanians (n=32/34). Another 9% of respondents, mostly Syrians (n=28/34), reported earning income from **microbusinesses**, primarily in **food processing**. Notably, 29 of these 34 respondents were women. Only 1% reported engagement in artisanal work, and none of the labourers reported involvement in eco-tourism activities.

Financial vulnerability is a significant challenge among the surveyed labourers, with almost everyone (99%) of surveyed labourers reporting no savings and 98% are burdened with debt. Among those with debt, 85% reported borrowing primarily to **cover essential living needs**, while 36% took on debt related to acquiring **assets**.

Key Findings: Agricultural Labourers

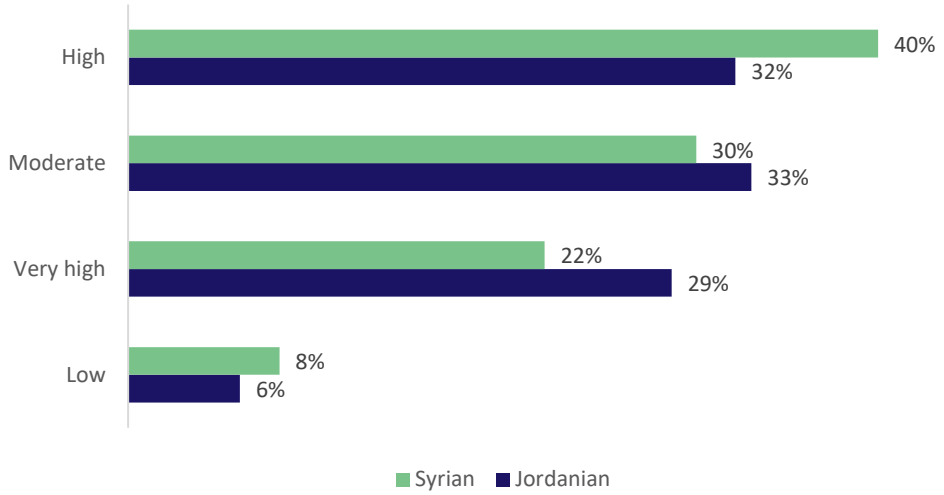
Economic Profile

The overall average debt among labourers is **3,068 JOD**, with around **4000 JOD** tied to assets and **1555 JOD** related to essential needs.

When asked to what extent they are able to cover their household's essential needs with their current income, the majority of respondents reported shortfalls. **Nearly half (48%)** indicated that **their income covers only about half of their essential needs**, while **43% stated it barely covers 10-25% of their needs.** None of the respondents reported being able to fully meet their essential needs. These findings align with the fact that the majority of respondents have debts related to their essential needs.

In addition, both Syrian and Jordanian farmers exhibits similarly high level of financial burden. The majority (62%) of respondents reported experiencing **high** or **very high** financial burdens.

Figure 18: Reported financial burden among labourers by nationality



To cope with financial burden, both Syrian and Jordanian agricultural labourers reported relying on a various strategies to meet their basic needs. The majority (93%) reported they **buy food on credit or borrow money from relatives**, which aligns with the high level of debts reported for essential needs. In addition, 73% of respondents reported **reducing expenditures on non-food items (NFIs).** Other commonly reported strategies included **selling household goods (48%)** and **drawing on personal savings (47%)**. Although none reported having savings, the use of personal savings as a coping mechanism suggests that many may have exhausted their savings over time due to ongoing financial pressures.

While less frequently reported, some labourers resort to **high-risk coping mechanism**. For instance, around 23% reported that they or a family member had engaged in high-risk or illegal work, with similar proportions among both nationalities. Notably, **several other coping strategies were reported almost exclusively by Syrian households**. Among those who reported sending children under 18 to work (17%), 56 out of 64 were Syrians[3] . Withdrawing children from school was reported by 13% of respondents, with 47 out of 49 of these cases also among Syrian households. Early marriage was cited by a small number of respondents, nearly all of whom were Syrians (12 out of 13).

3 Whenever possible, partners refer the cases to TDH who then refer to the relevant stakeholder as per the service mapping conducted quarterly

Key Findings: Agricultural Labourers

Employability Prospects

When labourers were asked to **self-assess their confidence in finding and maintaining employment within the agricultural sector,** and the extent to which they believed their current agricultural skills were appropriate for both informal and formal employment opportunities. Overall, 44%of respondents reported **high** or **very high** confidence in their ability to secure employment in agriculture, while 47% expressed **moderate** confidence. 8% of labourers expressed low confidence.

When asked whether their skills were suitable for **informal agricultural employment**, 62% responded positively: **fairly well** or **very well**. Similarly, perceptions remained closely the same when the same question was asked in relation to **formal employment**: the majority of respondents (60%) reported that their agricultural skills match **fairly well** or **very well** to find a formal employment in agricultural sector, whereas a smaller percentage (11%) felt their skills barely help them in doing so.

Notably, no significant difference was observed between nationalities in their assessment of their confidence to find or maintain a job or their skill appropriateness for informal employment opportunities.

Women labourers in agriculture

At baseline, women agricultural labourers self-reported high levels of confidence in performing key agricultural roles. **94%** of respondents agreed that they can **communicate effectively with male supervisors**, and an equal percentage reported feeling confident in their ability to **make decisions about agricultural practices**. Additionally, **93%** of women stated they can **successfully manage their own farming activities**. Only a small minority of respondents reported disagreement with these statements as shown in the graph below.

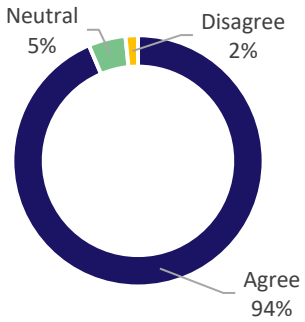


Figure 19: % of women reporting confidence in making agricultural decisions

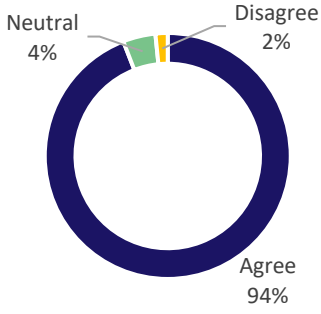


Figure 20: % of women reporting ability to communicate effectively with male supervisors

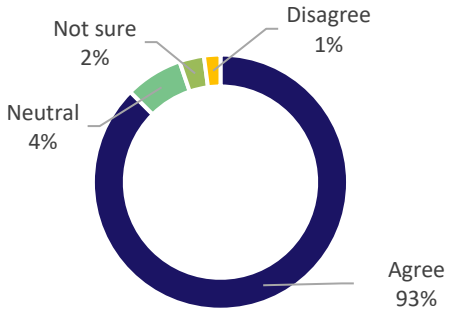


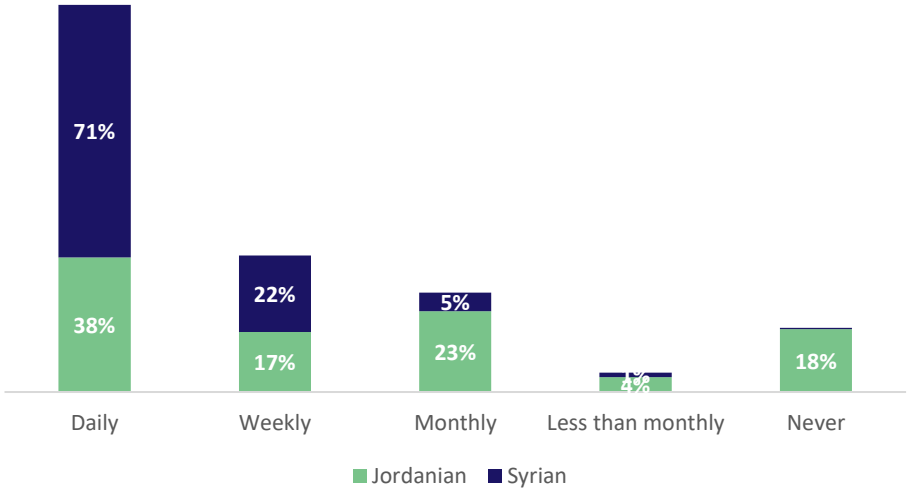
Figure 21: % of women reporting confidence in managing farming activities

Key Findings: Agricultural Labourers

Social Cohesion

When the agricultural labourers were asked about their relations with other nationalities, 71% of Syrian labourers reported **daily interaction** with Jordanians, with most of these respondents based in Irbid and Madaba. In contrast, only 38% of Jordanian labourers indicated daily interactions with Syrians, with most of these respondents based in Irbid as well. Notably, 18% of Jordanian labourers, with the majority of them being based in Balqa (n=10) and Madaba (n=8) reported never engaging with Syrian labourers.

Figure 22: Frequency of Interactions Between Jordanian and Syrian Farmers



The overall perceived interaction between the two nationalities is largely **positive**, with 90% of respondents describing their interactions as either ***positive*** or ***very positive***. Only 1% perceived these interactions as negative or very negative, while the other 9% viewed them as neutral.

Looking more closely, 96% of Syrian respondents perceived their interactions as positive or very positive. Among Jordanians, 79% also perceived the interactions positively, though 19% viewed them as neutral.

Conclusion – Agricultural Labourers

- The baseline data reflects the challenging conditions of informal, seasonal, and short-term employment common among agricultural labourers, with the majority experiencing **financial hardship**, a large proportion living below the poverty line, and most reporting lack of savings and debt incurred to cover their basic needs.
- **Syrian labourers** face comparatively greater economic strain, reporting lower incomes and a higher incidence of negative coping strategies such as child labor or engagement in high-risk work. **Income disparities** between Syrian and Jordanian agricultural labourers were evident in the baseline data, reflecting the broader socioeconomic situation of Syrians, including barriers to formal employment –evidenced by only 2% holding work permits- and consequently rely on informal, seasonal work, which contribute to lower wages and restricted livelihood opportunities.
- Similar to small farmers, baseline data reveals **minimal diversification into alternative livelihoods**, with agriculture being the primary income source for agricultural labourers, and only a very limited proportion running their own businesses or engaging in livelihood activities beyond agriculture.
- The baseline findings indicate that agricultural labourers hold a generally **positive perception of their employability**, with the majority expressing moderate to high confidence in securing and maintaining work in the sector. Most also considered their skills appropriate for both informal and formal agricultural employment, with no major difference observed between Syrian and Jordanian respondents.
- **Women agricultural labourers** expressed **strong confidence** in performing essential agricultural tasks, including decision-making, managing activities independently, and communicating with male supervisors.
- The data indicate a **high level of social cohesion** between Jordanian and Syrian labourers, with the majority reporting positive or very positive interaction.

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