



مؤسسة نهر الأردن  
Jordan River Foundation



## *Policy Brief*

# **Women at the Frontlines of Climate Change: Economic Roles and Resilience in Jordan**

November 2025

# 1. INTRODUCTION

---

Throughout JRF’s “Investigating the Impact of Climate Change on Household Dynamics in Jordan: A Special Focus on Women, Children, and Youth” study, climate change is recognized as a driver of social and economic transformation in Jordan, influencing how families earn, survive, and make decisions within their homes and communities. Beyond being an environmental challenge, it is a social and gendered challenge, and its impacts are not distributed equally. The impacts of rising temperatures, water scarcity, and declining agricultural productivity are reshaping household dynamics and placing new pressures on women who are already operating within fragile socio-economic systems. As livelihoods collapse and male breadwinners relocate and migrate in search of income, women are becoming responsible for economic survival and social stability in many Jordanian and refugee households.

Findings from the study reveal that these changes have profound gender dimensions; for instance, in 78% of surveyed households, women have taken on more hazardous or labor-intensive forms of work, and 70% have become the primary decision-makers in managing household resources,<sup>1</sup> these shifts mark as a transformation of traditional family roles; however, rather than emerging from empowerment alone, this change often stems from necessity. Women are taking economic and managerial roles to fill the gaps left by male relocation/migration, job losses, or the collapse of agricultural livelihoods, situations intensified by droughts, heatwaves, and water shortages, among other factors.

Furthermore, women’s responsibility under climate stress has created a double burden for them, they are leading in income generation and resource management, and face exposure to health and protection risks; this dual role has pushed many women into informal and insecure work, where they face poor working conditions, limited legal protection, and heightened vulnerability to exploitation. Additionally, economic strain within households has also been associated with higher levels of tension and violence; over one-third of surveyed households reported domestic violence or workplace exploitation, highlighting how economic and environmental pressures intersect with protection concerns.

This policy brief builds on national evidence to highlight how climate change is reshaping gender roles and responsibilities across 28 districts and sub-districts exposed to the impacts of climate change. Additionally, it aims to inform gender-responsive policy action through identifying priorities for government, civil society, and development partners to strengthen women’s resilience and enhance protection systems.

## Methodology Note

The research adopted a participatory and multi-stakeholder approach, involving key stakeholders across all stages of the research. The results in this policy brief are drawn from the findings of a mixed-method survey with a stratified sample of 1,000 respondents in 28 districts and sub-districts categorized as most, least, and other impacted areas by climate change, in addition to 22 key informant interviews (KIIs), and desk review of 77 resources.

*Table 1: Sample Number of Population Groups Targeted in the Survey*

Nationality	Females	Males	Total
Jordanians	467 (51%)	454 (49%)	921 (92%)
Syrian Refugees	38 (55%)	31 (45%)	69 (7%)
Other Nationalities	7 (70%)	3 (30%)	10 (1%)

---

<sup>1</sup> JRF (2025) Investigating the Impacts of Climate Change on Household Dynamics in Jordan: A Special Focus on Women, Children, and Youth.

## 2. KEY EVIDENCE & FINDINGS

---

### 2.1. Women's Economic Participation and Informality under Climate Pressure

Climate change is restructuring gender and labor dynamics; as livelihoods deteriorate under the pressures of heatwaves, water scarcity, and rising living costs, women are increasingly assuming economic and managerial responsibilities traditionally held by men. Therefore, this shift, rooted in necessity rather than opportunity, carries deep social and economic implications for women, families, and communities.

The study revealed that 78% of households reported women engaging in more hazardous or labor-intensive work, while 70% indicated that women had become the primary decision-makers in managing household resources.<sup>2</sup> As in many cases, these changes overlap with the migration of male breadwinners seeking work elsewhere, which leads to leave women as *de facto* heads of households responsible for income generation and family well-being. Thus, women are navigating multiple roles in parallel, such as being workers, caregivers, and decision-makers, and at the same time, they are managing limited resources amid growing uncertainty.

#### 2.1.1. Women in Climate-Sensitive and Informal Work

This growing responsibility is particularly visible in climate-sensitive sectors, especially agriculture, where 55% of all climate-related job losses were reported; reduced yields, prolonged droughts, and declining soil fertility have severely undermined rural livelihoods. Moreover, nearly half of rural Jordanian women work in agriculture, often unpaid and without legal or social protection, leaving them highly exposed to exploitation when climate shocks occur.<sup>3</sup> Also, experts revealed that small farmers and daily wage workers, especially women, are increasingly being pushed out of agriculture due to rising production costs, declining water availability, and the adoption of labor-saving technologies. In response, many women have turned to home-based businesses (HBB), vocational training, and small-scale industries as alternative sources of income. While these shifts provide short-term coping mechanisms, experts warn that they signal a structural transition away from agriculture, with long-term implications for rural poverty, employment, and food security.

Furthermore, persistent gender disparities characterize the labor market, according to the survey, of all employed respondents, 70% were men compared to 30% women. Men were more likely to hold full-time jobs (77% of men vs. 23% of women) and engage in self-employment (80% of men vs. 20% of women), whereas women were highly concentrated in HBBs (90% of women vs. 10% of men). Moreover, employment was concentrated in a few sectors, industry (22%), government (14%), and agriculture (11%), with women occupying unstable and lowest-paying positions. Additionally, respondents and experts highlighted gender-specific barriers that restrict women's mobility and access to better-paying opportunities, particularly the challenge of balancing childcare and household duties with economic participation.<sup>4</sup>

In rural and peri-urban areas, women's reliance on informal agricultural and service work exposes them to severe occupational risks, where experts described the working conditions as heartbreaking, marked by exploitative wages, as low as 1.5 JOD per day, lack of sanitation facilities, absence of health insurance, and no formal contracts.<sup>5</sup> For instance, women in agriculture face unsafe transport, lack of privacy in makeshift

---

<sup>2</sup> JRF (2025) Investigating the Impacts of Climate Change on Household Dynamics in Jordan: A Special Focus on Women, Children, and Youth.

<sup>3</sup> AWC and UN Women (2023) Gender, Climate Change, and Migration in Jordan and Sudan. Arab Water Council and UN Women. Available via: <https://bit.ly/4dUzth3>

<sup>4</sup> JRF (2025) Investigating the Impacts of Climate Change on Household Dynamics in Jordan: A Special Focus on Women, Children, and Youth.

<sup>5</sup> KII with AWO. Amman. 23 April 2025

workplaces, and no employer accountability for occupational safety, in addition, refugee and migrant women working in insecure urban sectors, such as cleaning, food services, and light manufacturing, face similar vulnerabilities. This was emphasized by the interviewed experts, who stressed that informality heightens exposure to both economic exploitation and GBV, as these jobs lack oversight, reporting mechanisms, and protection systems.

As formal employment opportunities shrink, the shift toward informal and home-based income generation has expanded women's economic roles and increased their exposure to risk, in which these activities, often seasonal, low-paying, and unregulated, lack occupational safety, income stability, or access to social protection. Furthermore, many women turn to home-based work to reconcile income generation with caregiving duties, their dual responsibility has intensified women's double burden, forcing them to balance unpaid care work with the need to secure household income, often at the cost of their physical and mental well-being.

Experts concluded that climate-induced changes are transforming the nature of work and household economies; women, refugees, and migrants constitute the primary labor force in low-skill, informal work, where job instability and exploitation are widespread. Informality, while serving as a short-term survival strategy, has blurred the boundaries between economic and protection risks, as weak regulatory oversight exposes women to wage discrimination, unsafe conditions, and limited recourse.

## **2.2. Protection Risks Under Climate Stress**

Climate change is also intensifying protection concerns, particularly for women and girls. When livelihoods weaken, poverty deepens, and household roles shift, women, already central to managing resources and caregiving, are facing growing risks of domestic conflict, violence, and exploitation. These risks are not caused by climate change in isolation; they are amplified by the socio-economic pressures and gender inequalities it intensifies.

### **2.2.1. Household Stress and GBV**

The study found a strong and consistent link between climate-induced economic stress and rising protection risks, particularly GBV. Among the households surveyed, 38% reported domestic violence, 39% workplace exploitation, and 88% increased household strain and tension, while 77% described serious conflicts between family members.<sup>6</sup> Also, experts repeatedly emphasized that climate stress feeds into household crises, calling GBV a silent killer that weakens communities from within.

As men's traditional income sources decline and 11% of households reported male migration for work, women are increasingly responsible for sustaining households. Furthermore, experts explained that this shift, while reflecting women's resilience, often increases exposure to violence; when women, responsible for managing scarce water, food, and income, cannot meet family needs, household tensions escalate. As one expert noted, climate stress does not create violence, but it magnifies existing inequalities and frustrations.

These findings reinforce that GBV (including early marriage) should not be viewed as unavoidable outcomes of climate change but rather as symptoms of compounded socio-economic strain. An expert elaborated that there is no direct causality in social issues. Poverty, drought, or heat do not automatically cause violence or early marriage, but they act as powerful stressors that heighten the probability of harm when combined with existing vulnerabilities.<sup>7</sup>

---

<sup>6</sup> JRF (2025) Investigating the Impacts of Climate Change on Household Dynamics in Jordan: A Special Focus on Women, Children, and Youth.

<sup>7</sup> KII with NCFA. Amman. 24 April 2025.

### **2.2.1.1. Early Marriage as a Coping Mechanism**

The survey revealed evidence of early marriage emerging as a negative coping mechanism in response to financial stress; for instance, nearly 49% of respondents reported that people in their communities had considered or practiced early marriage to reduce household burdens, compared to 52% who said no.<sup>8</sup>

Furthermore, social perceptions of acceptable marriage ages also reflect persistent cultural norms, for women, the average minimum acceptable age was 22.9 years, with some respondents mentioning ages as low as 14 – 17 years, which gave an indicator that early marriage remains normalized in certain communities.<sup>9</sup> Additionally, experts confirmed these patterns by describing how families under severe economic strain view marriage as a way to reduce expenses or transfer financial responsibility, and they also mentioned physiological and social factors in areas such as the Jordan Valley, where earlier puberty, combined with entrenched gender norms, may reinforce early marriage practices. Overall, these findings highlight that early marriage is a cultural issue and a cause of economic distress, which will sustain intergenerational cycles of poverty and vulnerability.

### **2.2.3. Unsafe Work and Economic Exploitation**

Women's participation in informal and unregulated labor exposes them to new forms of exploitation and unsafe working environments, for instance, in the agriculture sector, women endure long hours under extreme heat, pesticide exposure, and lack of sanitation or safe transport, often without contracts or health insurance. Moreover, experts described these conditions as visible signs of distress, but without employer accountability or enforcement mechanisms. Similar risks were observed among refugee and migrant women in urban sectors such as cleaning, food services, and light manufacturing, where informal arrangements and low wages increase susceptibility to harassment and abuse.

These experiences reveal how women's growing economic participation, though critical to household survival, often occurs under coercive and exploitative conditions rather than empowerment. The expansion of informal labor, intended as an adaptive strategy, has instead blurred the boundary between economic insecurity and protection risk, placing women at the intersection of both.

### **2.2.4. Mental Health and Psychosocial Impacts**

The psychological effects of climate-induced stress are emerging as an overlooked protection concern; experts reported increased cases of anxiety, depression, and exhaustion among women, especially in climate-stressed districts facing chronic water shortages and heat exposure. The burden of maintaining family stability, while balancing unpaid care and income generation, has led to growing emotional fatigue and isolation; however, access to psychosocial support services remains minimal, particularly in rural areas where health facilities are scarce.

---

<sup>8</sup> JRF (2025) Investigating the Impacts of Climate Change on Household Dynamics in Jordan: A Special Focus on Women, Children, and Youth.

<sup>9</sup> Ibid

### 3. POLICY IMPLICATIONS

---

The evidence from the study clearly demonstrates that climate change is redefining the social and gender order within households. As women take on expanded economic and decision-making roles to sustain family well-being amid droughts, water scarcity, and economic contraction, they face mounting exposure to exploitation, unpaid labor, and protection risks. Therefore, achieving climate resilience in Jordan requires an integrated approach that simultaneously advances gender equality, protection, and livelihoods, ensuring that women's expanded roles are matched with institutional support and equitable opportunities.

The study's findings revealed a gap between women's contributions to household survival and their limited access to safe, decent, and sustainable employment; many working women continue to operate in unsafe, unregulated environments with no access to occupational safety mechanisms or social insurance, this situation highlights the urgent need for climate policies that extend beyond environmental goals to address the social, economic, and protection risks that accompany women's growing participation in informal and climate-sensitive sectors.

Additionally, integrating gender into climate action also entails recognizing women's economic role and removing the structural barriers that limit their access to finance, land, and capacity-building. As it was highlighted, the feminization of informal labor has been accelerated by livelihood collapse and male migration, leaving women to absorb economic shocks without sufficient institutional or financial support. To close this gap, national frameworks must expand women's access to credit and entrepreneurship programs, promote women's cooperatives, and ensure that green transition initiatives are inclusive by design.

Moreover, protection systems must improve to reflect the complex intersection between climate and social stress. The study explained that climate-induced economic pressures are associated with higher risks of domestic violence, workplace exploitation, and early marriage, which weakens community resilience. To mitigate these risks, GBV prevention, case management, and psychosocial support must be embedded into climate adaptation programs, especially those targeting rural and poverty-affected areas, in addition to strengthening institutional coordination between the MoSD, NCFEA, and MoEnv, among others, to ensure that climate responses safeguard women.

Finally, progress in achieving gender-responsive climate resilience depends on accurate, gender-disaggregated data and continuous monitoring. Also, national and local authorities must improve data systems to capture indicators related to income loss, employment type, migration, and protection outcomes, and such information should directly inform policy adjustments, budget allocations, and donor funding decisions.

## 4. RECOMMENDATIONS

---

In conclusion, future resilience depends on recognizing that women are disproportionately affected by climate change as they are drivers of adaptation and community stability. Therefore, strengthening their economic participation, ensuring their safety, and integrating gender equality into climate and social protection frameworks are important for building inclusive resilience. The following recommendations outline practical actions for key stakeholders to advance gender-responsive climate adaptation.

### To the Government of Jordan:

#### **Education & Awareness:**

- The Ministry of Education (MoE) and the Ministry of Higher Education and Scientific Research (MoHESR) should integrate environmental education, and green economic concepts across school and university curricula to build students' adaptive capacities and promote sustainable thinking. Embedding practical lessons on water conservation, waste reduction, resource management, and sustainable business practices within existing subjects will foster environmentally responsible behavior from an early age. Both ministries should also invest in teacher and faculty development programs that equip educators with the knowledge and tools to deliver interactive, locally relevant environmental and sustainability content. Strengthening these competencies will help cultivate a generation of students prepared to engage in green entrepreneurship and climate adaptation at both community and professional levels.

#### **Climate-Resilient Livelihood and Green Economy**

- The MoTA should develop a seasonal tourism map that identifies key destinations throughout the year based on climatic suitability, regional strengths, and community capacities. This will help distribute tourism activity more evenly across seasons, optimizing resource use and sustaining income for local communities year-round. Also, the Ministry should promote community-based tourism platforms and initiatives that were recently developed, highlighting their environmental and social value. In parallel, MoTA should showcase green tourism initiatives under its programs to attract visitors, stimulate local economies, and encourage sustainable practices across the tourism sector.
- The Ministry of Agriculture (MoA) should enhance green coverage and afforestation in public and tourism areas to improve shading, reduce heat exposure, and mitigate local temperature rise. Integrating such efforts within national reforestation and urban greening programs would strengthen both climate resilience and environmental quality.
- MoEnv should establish awareness and technical support programs to guide individuals and entrepreneurs in developing green business proposals, accessing relevant classifications, and connecting with financing opportunities. In addition, MoEnv should lead efforts to develop a national framework for monitoring job losses linked to climate change, ensuring evidence-based policymaking and labor market adaptation strategies.

#### **Innovation and Private Sector Engagement**

- MoEnv, in partnership with JRF and other national stakeholders and partners should establish a National Innovation Hub for Climate Resilience and Livelihoods to serve as a collaborative platform to support innovative, community-driven solutions addressing climate and socio-economic challenges. Unlike traditional incubators, the hub should prioritize inclusion of vulnerable households and underserved populations, providing them with access to technical support, mentorship, and small sub-

grants to pilot adaptive livelihood ideas. Also, youth engagement should be central to the model, fostering innovation through local competitions, digital tools, and green entrepreneurship initiatives that contribute to sustainable and equitable adaptation pathways.

- The MoEnv and the Ministry of Investment should jointly design and implement a pilot green investment project that demonstrates measurable financial and environmental returns, serving as a national model for replication. In parallel, the Ministry of Investment should develop legal and financial incentives, such as tax exemptions or preferential treatment, to encourage the private sector to invest in green and sustainable projects.

#### **Health and Safety:**

- The MoH, in cooperation with the Civil Defense Department and the Ministry of Labor (MoL), should implement community-based health awareness and first aid campaigns focused on heat stress, dehydration, and other climate-induced health risks. Additionally, occupational safety protocols should be strengthened for workers in sectors exposed to extreme weather conditions.

#### **Social Protection and Child Well-Being:**

- The MoSD and the National Aid Fund (NAF) should strengthen social protection networks to reduce child labor in areas most affected by drought and climate change. In addition, expanding coverage of cash assistance and livelihood support programs would help vulnerable families maintain income stability and prevent negative coping mechanisms such as child labor, early marriage, or school dropout.
- The National Council for Family Affairs (NCF) should establish a sub-national coordination committee on climate change and child protection to institutionalize cross-sectoral collaboration on emerging climate-related risks to children. The committee should include representatives from key ministries (such as the MoEnv, MoSD, and MoE), alongside national and international organizations engaged in child protection and climate resilience to review and translate research findings into policy actions, design joint interventions that integrate protection within climate adaptation frameworks, and promote continued research and data sharing on the intersection between climate change and child well-being in Jordan.
- MoSD should establish and co-lead a Joint Committee on Climate Vulnerability and Social Protection, with JRF, with participation from the NCF, the National Aid Fund (NAF), and the MoEnv, with the aim to build on JRF's climate change research as an evidence base to deepen understanding of the climate-economy-protection nexus at the household level. It should also coordinate with the PRISM initiative to integrate climate hazard assessments into national social protection frameworks. Additionally, the committee would facilitate data sharing, policy dialogue, and the design of integrated interventions addressing how climate risks exacerbate household vulnerability and child protection concerns to ensure that future adaptation and protection programs are climate-informed and socially inclusive.

#### **Research, Governance, and Policy Integration:**

- The MoHESR in collaboration with the MoEnv, JRF, and key Jordanian universities should establish a national research consortium to strengthen academic engagement in applied research on the links between climate change, livelihoods, and social protection at the household level. It would promote interdisciplinary studies, student research grants, and policy-focused collaborations that translate

academic findings into practical solutions. The findings should also be a bridge between academia, policymakers, and practitioners to support evidence-based climate adaptation and integrate research outputs into national and local development strategies.

### *To Donor Agencies and Financing Bodies*

#### **Financing and Long-Term Commitment:**

- Donors and financing institutions should allocate predictable, multi-year funding for social protection and climate adaptation programs. Sustained financial commitments would enable partners to implement integrated, development-driven resilience approaches, providing stability for vulnerable communities and supporting national adaptation objectives.

#### **Climate-Resilient Infrastructure and Green Livelihoods:**

- Donor agencies and development banks should expand investments in climate-resilient community infrastructure and green livelihood opportunities, such as water management systems, renewable energy, and climate-smart agriculture. They should also support innovation, advocacy, and entrepreneurship programs that promote green jobs, especially for youth and women, thereby contributing to inclusive economic growth and Jordan's green transition agenda.

#### **Inclusive and Sustainable Green Market Systems:**

- Donors should promote the development of inclusive and sustainable green market systems, focusing on strengthening local supply chains, facilitating access to finance for MSMEs and green entrepreneurs, and encouraging environmentally friendly production models. This should be complemented by co-creation with government, civil society, and private sector partners to design programs that generate employment, reduce environmental degradation, and foster long-term community ownership.

#### **Evidence-Based and Protection-Focused Programming:**

- Donor agencies should prioritize protection-focused and resilience-oriented programs that address the intersection between climate change and household vulnerability. Aligning future interventions with the findings of this study will enhance evidence-based design, targeting, and coordination, ensuring that supported projects effectively reduce climate-related risks and strengthen community-level resilience.

### *To Implementing NGOs and CSOs*

#### **Awareness, Education, and Behavior Change:**

- NGOs and CBOs should conduct integrated awareness campaigns in climate-affected areas addressing child labor, early marriage, and broader climate-related risks. These campaigns should emphasize adaptation behaviors, preparedness, and family resilience, using community engagement, local media, and youth initiatives. Special focus should be placed on linking climate change education with protection and well-being concepts, encouraging collective community responsibility.
- NGOs and CSOs should expand non-formal education and awareness programs that strengthen communities' understanding of climate change, resilience, and environmental responsibility. Through workshops, youth initiatives, and community campaigns, NGOs can help translate complex environmental concepts into practical actions such as efficient water use, waste management, and sustainable local practices.

#### **Livelihoods and Economic Empowerment:**

- NGOs should strengthen economic empowerment and livelihood programs for vulnerable families, prioritizing sustainable income generation, micro-enterprise development, and savings schemes. Women, in particular, should receive legal literacy and empowerment training to enhance their participation in economic life and their ability to adapt to climate-induced socioeconomic changes.
- NGOs and CBOs should strengthen local green value chains and community enterprises by promoting environmentally sustainable production and consumption practices. Through training, technical support, and local partnerships, they can help small producers and entrepreneurs improve product quality, adopt eco-friendly technologies, and reach wider markets

#### **Institutional Capacity and Green Transition:**

- NGOs and CSOs should invest in building the institutional capacity of CBOs to address protection and climate-related challenges effectively through tailored training, mentoring, and coordination frameworks. In partnership with academic institutions, NGOs should also conduct awareness sessions and campaigns for university educators and youth groups on green economy and sustainability concepts, promoting future career paths and entrepreneurship opportunities aligned with the green transition.

#### **Protection and Case Management Systems:**

- Implementing NGOs and CSOs should strengthen and maintain clear, regularly updated referral pathways and case management procedures and mechanisms to ensure timely and coordinated responses for individuals and families affected by climate and protection risks. This includes improving response mechanisms for child labor, early marriage, and GBV, in collaboration with community and religious leaders. In addition, partners should continue to support the national helpline 110 through covering operational and other running costs to ensure its continued functionality, in addition to staff training on psychosocial support and first-line interventions to enhance service quality and coverage.
- Implementing partners should deliver mental health awareness and psychosocial support programs targeting both women and men in climate-impacted communities. Activities should address stress, anxiety, and other climate-related pressures while promoting community-based coping mechanisms and access to safe, confidential psychosocial services.

### *To Media and Communication*

#### **Protection, Social Services, and Communication:**

- Media institutions should design and implement awareness campaigns on the social and economic impacts of climate change, with a focus on its link to protection, livelihoods, and household resilience. Campaigns should highlight practical adaptation measures, promote positive behavioral change, and amplify the voices of affected communities.

#### **Awareness, Education, and Behavioral Change:**

- Media institutions should collaborate with experts, NGOs, and government bodies to ensure that messages are evidence-based and accessible to diverse audiences, including women, youth, and people in rural areas. Using storytelling, community reporting, and locally relevant content will help build public understanding and encourage collective action toward climate resilience.