



The Business Case for Investing in Women's Employment in Jordan

CASE STUDY

Umniah

Safe and respectful workplaces



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Telephone: 202-473-1000; Internet: www.worldbank.org

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FOREWORD BY WORLD BANK AND INTERNATIONAL FINANCE CORPORATION

The International Finance Corporation and the World Bank are partnering with int@j and the Jordanian National Commission for Women (JNCW) to remove barriers to women's participation in Jordanian workplaces and build a community of companies that are dedicated to hiring, retaining, and promoting women.

Even before the pandemic, there was an urgent need to level the playing field for working women in Jordan. Despite gains in recent years, only 14 percent of Jordanian women are in the labor market, compared to 64 percent of men. That is one of the widest gaps in the world – and it has deep social and economic implications. We at the World Bank Group recognize that access to economic opportunities is essential for both men and women to live dignified lives and become active social agents.

Attracting, retaining, and promoting women is also good for companies. It allows them to harness talent, making them more productive and competitive. In the bigger picture, raising female employment also contributes to economic growth and supports poverty reduction. Our recently published State of the Mashreq Women Flagship Report found that if Jordan raised its female labor force participation rate to 24 percent, from the current 14 percent, its annual economic growth rate would increase by 2.5 percentage points. Amid the ravages of COVID-19, boosting female employment would act as a catalyst for Jordan's economy, making it stronger and more inclusive.

As difficult as the pandemic has been in Jordan, it has allowed us to re-imagine workplaces and to reflect on what those mean for Jordan's women. We have been inspired to see the agility of some Jordanian companies, many shifting to more flexible, healthy, and thereby inclusive work models that are responsive to the needs of women.

Under a platform created with int@j and the JNCW, we have launched the series of case studies to showcase Jordanian companies that have created more gender responsive workplaces that support women and men. The case studies feature companies that are promoting greater inclusion of women in their workforce in three thematic areas:

- supporting women in non-traditional sectors, as Estarta Solutions is doing;
- promoting anti-harassment policies at the workplace, based on UMNIAH's experience; and
- fostering family-friendly policies in the workplace as exemplified by the Kawar Group.

We hope that these case studies will inspire other businesses in Jordan to develop and test similar solutions to more gender-aware environments, based on insights into the models that work.

Our utmost gratitude goes to int@j and the JNCW for championing this important agenda, to the three companies that participated in this project for generously sharing their data and good practices, and to the governments of Canada and Norway for supporting the Mashreq Gender Facility. This is a five-year initiative under which we are launching these case studies with the governments of Lebanon, Iraq, and Jordan to increase female labor force participation.



Saroj Kumar Jha

Regional Director, Middle East Department
Middle East and North Africa Region
The World Bank



Beatrice Maser

Regional Director
Middle East and North Africa
International Finance Corporation

FOREWORD BY THE PARTNERS:

The Information and Communications Technology Association of Jordan (int@j), and The Jordanian National Commission for Women (JNCW)

As we write this foreword, we cannot help but think about how exceptionally challenging this year has been for businesses, employees and particularly for women in Jordan. It is with a strong sense of urgency - but also with much optimism and hope - that int@j and the Jordanian National Commission for Women have come together to address challenges to women's participation in the workplace, while aiming to also reverse the recent set-backs that working women in Jordan have experienced as a result of the COVID19 pandemic.

Even before the pandemic, only fourteen percent of Jordan's working-age women were actively participating in the workforce, compared to 64 percent of Jordan's men. What holds women back in the workplace - here in Jordan as elsewhere in the world - is widely known. It is among many factors; the burden of domestic care, elderly and childcare, lack of inappropriate transportation, a lack of workplace security and socially constructed stereotypes about the types of jobs and sector women can work and advance in. The ongoing pandemic has exacerbated some of these challenges for women and is further holding them back or even forcing them out. It is with this understanding that int@j and the Jordanian National Commission for Women have come together to work hand in hand on raising the currently low labor force participation of women in Jordan. This is so very critical to Jordan's economic growth path. If Jordan raised its female labor force participation from currently 14 to 24 percent, as the government has committed itself to in 2019, Jordan's annual economic growth would be increased 2.5 points.

Despite our different mandates, we recognize that our organizations are bound together by a common strategic interest. We both know that harnessing the untapped talent pool of the many well-educated women in Jordan is a critical contributor to boosting the competitiveness and productivity of Jordanian companies and to Jordan's long-term economic growth. Equally, getting and keeping more women in jobs creates career and income opportunities for them and thereby enhances their agency and decision-making.

As such, we at int@j and the Jordanian National Commission for Women have joined forces with the International Finance Corporation to regularly convene, engage and thereby build a community of companies that is committed to hiring, retaining, and promoting women.

It is under that initiative that we have launched a series of case studies, that profile Jordanian companies who are committed to advancing women in their company's workforce. The case studies feature two int@j member companies, and one company from JNCW's network of companies, that are promoting greater inclusion of women in their workforce in three thematic areas: (1) Supporting women in non-traditional roles, as Estarta Solutions is doing; (2) Anti-Harassment Policies at the Workplace as UMNIAH and (3) Family Friendly Policies at the Workplace as Kawar Group is doing.

Our aim is that these case studies will reach many businesses in Jordan and help them better understand the business benefits of employing women, get insights into the approaches that work, and learn from each other's experiences while replicating solutions.

On behalf of JNCW and int@j, we would like to thank the three companies that participated in this project and generously shared their data and good practices. We at int@j and JNCW are committed to continuing our partnership to work with businesses in Jordan towards creating equal employment opportunities, decent working conditions, and lucrative career paths for women, and we will continue to do more.



Dr. Salma El Nims
Secretary General – Jordanian National
Commission for Women (JNCW)¹



Dr. Nidal Bitar
CEO, int@j²

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- ¹ The Jordanian National Commission for Women (JNCW) is a semi-governmental organization which advocates and promotes for gender equality and women's rights. It was established by a cabinet decision in 1992 and has since gained recognition as the authority on women's affairs in Jordan's public sector while it also represents the Hashemite Kingdom of Jordan at regional and international levels in matters pertaining to women. JNCW's mission is to support the mainstreaming of a gender-equality perspective in all policy areas and to narrow the gap between formal acknowledgement of women's rights as detailed by legislation and the actual societal attitudes towards women.
 - ² The Information and Communications Technology Association in Jordan (Int@j) is a membership-based information and communication technology (ICT) and IT Enabled Services industry advocacy, support and networking association whose purpose is to serve as the collective voice of the industry, advocating on behalf of stakeholders and seeks to maximize the contribution of the ICT sector towards the national economy. We aim to provide our members with the tools required to ensure continued growth and expansion.

The business case for investing in women's employment in Jordan

Umniah:

Safe and respectful workplaces

SAFETY AND SECURITY FOR WORKING WOMEN IN JORDAN

Safe and respectful workplaces – free from sexual harassment, as well as bullying and other inappropriate behavior – are essential for securing higher levels of women's economic participation in Jordan. However, the scale of the challenge is considerable: one in five respondents to a major survey of working women in Jordan reported that they had experienced violence or harassment in the workplace, rising to 40 percent on the way to or from work (ActionAid, 2019). The true prevalence may be even higher, due to chronic under-reporting: a 2018 study, for example, found that 75.3 percent of Jordanian women subjected to workplace sexual harassment did not consider legal action and were more likely to quit their jobs than report it (ARDD, 2018).

Sexual harassment has serious implications both for individuals who experience it – referred to as survivors – and businesses. It overwhelmingly affects women, for whom it creates an unsafe or hostile working environment, with potentially long-lasting psychological, physical, financial and sexual impacts, and can act as an important barrier to their increased participation in the workforce. There is a clear moral impetus for companies to address sexual harassment, but there is also a compelling business rationale. From a business perspective, sexual harassment in the workplace can lead to significantly reduced productivity, higher staff turnover, reduced attendance, damaged reputation and costly legal claims, all which can have severe financial implications (see, e.g. IFC, 2019; 2019b).

Umniah's employee profile 2020



Women comprise:

- 30% of all employees
- 14% of directors
- 10% of senior managers
- 13% of mid-level managers
- 24% of supervisors
- 27% of mid-level staff
- 44% of entry-level staff

Summary of key initiatives:

- Clear and comprehensive anti-harassment policy
- Robust complaints procedure
- Mandatory anti-harassment workshops for all staff
- Additional personal safety measures for women

Summary of business benefits related to anti-harassment measures and safe workplaces:

- Staff turnover rates less than half the industry average
- High productivity
- Excellent customer service and customer retention
- Access to wider talent pool

Employers in Jordan are increasingly expected to take proactive steps. In 2020, the Ministry of Labor issued a model policy, calling for companies to formulate their own policies on violence and harassment, including sexual harassment, in the workplace (WB, 2020c). This is consistent with wider international momentum on addressing sexual harassment in the world of work, notably the International Labour Organization's new Convention on Violence and Harassment, 2019 (No. 190). The Convention defines violence and harassment as "a range of unacceptable behaviors and practices" that "aim at, result in, or are likely to result in physical, psychological, sexual or economic harm".

Tackling sexual harassment can be a challenging and sensitive topic for employers to deal with, but companies cannot afford to overlook the risks to their workforce and operations. One of the most important hurdles to overcome is the culture of silence around sexual harassment; that is, the expectation that women will remain silent to "protect their honor", with survivors blamed and stigmatized for harassment, and a denial of the scale of the problem, often by those in positions of authority (ActionAid, 2019). A key first step is the introduction of stronger safeguards (in line with new legal requirements), and safe reporting pathways with guaranteed confidentiality. Companies can also actively work to dismantle social stigma and taboos, by raising awareness about what constitutes harassment and the legal rights and protections available for those subjected to it, as these are not always well understood (ARDD, 2018).

COMPANY BACKGROUND

Founded in Amman in 2005, Umniah has grown to be one of the three largest telecommunications (telecoms) companies in Jordan and offers its 3 million customers a range of internet and mobile services and products. In particular, Umniah aims to expand access to high-speed broadband and reach typically underserved and disadvantaged communities, including refugees. Since 2006, Umniah has been a subsidiary of Batelco, the Bahraini state-owned telecoms company.

As of December 2020, the company's workforce comprised 520 permanent and 250 temporary employees, with the latter group made up mostly of university students who appreciate the flexibility of working arrangements in Umniah's call centers. Since the onset of COVID-19, the call centers have moved to a fully

remote working model – a change which is expected to become permanent. The rest of the workforce is based in Amman.

This case study focuses on Umniah's pioneering efforts to create a safe workplace for all of its employees, and measures to address sexual harassment, including the early introduction of a clear and comprehensive policy and mandatory training for all employees.



THE BUSINESS CONTEXT FOR TACKLING HARASSMENT AND CREATING A SAFE WORKPLACE

The Jordanian government's ambition to digitize the economy and establish Jordan as a leading information and communications technology (ICT) hub in the region presents an opportunity for Umniah, one of the country's leading telecoms companies. Umniah's operations are based on a lean business model, whereby delivering on commitments to customers relies on efficiency, tight profit margins and keeping pace with digital innovation.

Though it represents around the same market share as its main competitors, Umniah operates with a workforce around one third of the size. Recruiting and retaining talented women and men who can deliver consistently high results and levels of productivity is therefore critical to the company's success. This means fostering a workplace environment where all employees can feel safe and focused, while reaching their full potential. The importance of retaining skilled and experienced staff is also highlighted by an overall shortage of candidates with the relevant skills, as reported by Umniah's Human Resources (HR)

team. This challenge is exacerbated by competition from other companies in the wider region.

As women make up more than 50 percent of Jordan's ICT graduates (MOHESR, 2020), hiring women is a straightforward business decision for Umniah's management. Chief Executive Officer (CEO) Ziad Shatara believes that nurturing safe and respectful workplaces has been key to the company's success in increasing the proportion of female staff across the entire workforce to 30 percent in 2020 (beating the target of 25 percent set by management in 2015). In 2012, the company introduced more stringent and formalized measures to prevent harassment and work towards creating a safer workplace – based on management's understanding that sexual harassment can have a profoundly negative impact on women's participation in public life, including in the workplace. These measures now underpin Umniah's diversity strategy, which in turn underlies the company's identity.



HOW UMNIAH SUPPORTS A SAFE AND SECURE WORKING ENVIRONMENT FOR WOMEN

Clear and comprehensive anti-harassment policy

In 2012, Umniah became one of the first companies in Jordan to put in place a dedicated policy (the "Diversity Policy") to recognize and combat sexual harassment (WB, 2020c).

Umniah makes clear in the policy that the company sees preventing and addressing harassment as the cornerstone of its commitment to diversity, which in turn is "an essential

component of the company's success". While the policy affirms Umniah's "zero-tolerance" approach to discrimination and harassment of any kind, it focuses on sexual harassment, setting out the process for reporting and responding to cases, including assurances of confidentiality. It also includes examples of behavior considered harassment, such as "unsolicited and unwelcomed sexual advances, favor requests, verbal or physical conduct of a sexual nature".

The policy applies to all employees, including those on temporary and casual contracts, a group that the HR team considers to be especially vulnerable. It is introduced and explained to all employees during the induction period and is made available on the company's intranet. It is reviewed and updated regularly to ensure it follows international best practice.

"I was really surprised that Umniah has this training ... but extremely impressed."

Wajeeha Al-Husseini

Robust complaints procedure, with support for survivors and clear consequences for perpetrators

According to the terms of the policy, survivors or witnesses of harassment can confidentially report instances to their chosen member of the specially trained HR Employee Relations Division, via email, over the phone, or in person. Staff receiving the report must document, file and investigate each report – speaking confidentially to other employees, as well as the alleged perpetrator, while maintaining the anonymity of the survivor or witness. Cases must be finalized within one month of the complaint (as required by the policy).

Employees who report a case – whether as survivors or witnesses – are offered support by the Employee Relations Division, with the immediate safety of the employee considered paramount. In cases where harassment cannot be proven, or the investigation is inconclusive, the employee alleging harassment has the option to cease working with the accused, by moving to another team or department at the same level, with assurance that this will not impact negatively on their career growth at Umniah.

The company takes strict disciplinary action against all employees found to violate the terms of its anti-harassment policy, with measures based on the findings of the investigation and ranging from a corrective action plan for the accused to immediate termination (in accordance with national employment law).

In addition, employees are required by the company's internal by-laws, and encouraged by managers, to report cases of harassment or abuse of staff by customers. Call center staff are issued with set guidance and protocols for ending calls with customers in such circumstances. In other contexts, a range of measures may be undertaken in response, including immediate removal of the customer from a store by security staff to involvement of the local authorities.

“The induction training was encouraging, supportive and exciting. It really shaped Umniah positively in our minds.”

Ayla Jabasini, Digital Marketing and Communications Officer

Training and awareness raising

During their induction, all new employees (permanent and temporary) are made aware of Umniah's Diversity Policy and zero-tolerance approach to harassment. New recruits are obliged to attend an hour-long training session led by members of the HR team, in mixed-gender groups of around ten to twelve. Where possible, the company aims for the trainers to be female to ensure women feel comfortable participating.

The training is designed to deepen understanding about what constitutes harassment, the rights and responsibilities of all employees, and the process for reporting incidents. Sessions are based on practical examples and supported by videos prepared by the company to help illustrate scenarios where harassment might occur. The videos are updated periodically and circulated to all staff along with presentations, to ensure staff are up to date with the basic principles of the training and informing them of policy changes as they occur.

In focus group discussions, male and female staff said that these training sessions helped to emphasize how seriously Umniah

takes the wellbeing of its staff and to encourage more open discussion of sensitive issues.



Additional safety measures

Umniah provides secure parking spaces for all employees and 24-hour security guards in its offices, as well as security cameras throughout all company buildings. Even before the onset of the COVID-19 pandemic, remote working was offered where feasible to ensure that concerns about safety at the workplace and on public transport do not prevent qualified candidates from working at Umniah. In addition, employees are permitted to start work between 07.30 and 09.30 and finish between 16.30 and 18.30, ensuring that staff can travel to and from work in daylight hours if they feel safer doing so.

There are further measures in place to ensure the personal safety of female employees specifically:

- There is no requirement to work after 8 pm for women working in teams that require night shifts, such as the call centers, which operate 24 hours a day (though they can choose to).
- When travelling for work (within Jordan and abroad), women always have the choice to be accompanied by a colleague.
- Female candidates are informed at interview stage about the company's commitment to the safety and security of its employees, with reassurance that safe transport options for work-related travel will always be provided.

“Managers always made sure we had safe transportation to get home safely at night and that the buildings were secure. They really looked out for us.”

Razan Abu Omar, Contact Center Representative



BUSINESS IMPACTS OF CREATING A SAFE WORKPLACE

Targets of harassment are 6.5 times more likely than non-targets to change jobs.

McLaughlin, Uggen and Blackstone, 2017

Ensuring workforce stability and reducing costs related to staff turnover

Umniah benefits from low staff turnover rates, at just 7.2 percent in 2020, compared with 24 percent across Jordan’s ICT industry as a whole (GIZ, 2018). Management and staff alike attribute this directly to the positive and respectful working environment at Umniah, which many employees say is very different to other places they have worked. The company’s firm stance on ensuring a safe, secure and supportive workplace for all – especially women – underpins this workplace culture. Since Umniah implemented formal policies and processes in relation to harassment in 2012, it has increased the number of women in its workforce and has seen a steady decline in staff turnover – from 10.5 percent in 2013 to 7.2 percent in 2020. This drop in overall staff turnover is linked to higher numbers of women in workforce: in 2020, the turnover rate for women was 5 percent, and in 2019, the proportion of men leaving the company was nearly twice as high as that of women (6.5 percent compared to 3.5 percent).

The relationship that Umniah has observed between low staff turnover and a strong anti-harassment stance is consistent with international research showing that sexual harassment in the workplace can significantly increase employee turnover (IWPR, 2018). One US-based study found that targets of

harassment were 6.5 times more likely than non-targets to change jobs (McLaughlin, Uggen and Blackstone, 2017), leading to substantial – but often unmeasured and underestimated – costs for employers. It is estimated that the average cost of staff turnover is 16 to 20 percent of an employee’s annual salary, or as much as 213 percent of the annual salary for experienced managerial and professional staff (Boushey and Glynn, 2012).

Aiming to deliver outstanding customer service

In a highly competitive sector, Umniah’s success relies on its ability to cultivate and grow a loyal customer base, by understanding and anticipating customers’ needs, fostering strong relationships with long-term clients, and providing expert advice and support. Management links the company’s ability to do this directly to its measures to create safe workplaces that support stability and productivity in the workforce – a view supported by international research showing a correlation between high levels of employee and customer satisfaction (HBR, 2019).

Moreover, Umniah’s measures to ensure safe workplaces and prevent harassment are a key contributor to the gender diversity of the workforce, which in turn enables the company to better serve the 42 percent³ of its customers who are women. Research in Jordan shows that a lack of trust in agents or operators is two times more likely to be a barrier to women’s cell phone ownership than men’s and women are more likely than men to feel uncomfortable interacting with agents and operators (GSMA, 2015). Jordanian women also report lower levels of confidence using technology than men (GSMA, 2015). In this context, Umniah’s diverse workforce – including a customer service department comprised of 44 percent women – supports its efforts to attract and retain female customers, both by allaying

³ Estimate as of July 2020, provided by company.

concerns about interacting with male agents and operators, and also by ensuring the design and development of products and services that appeal to women (see, for example HBR, 2013). This is borne out by company data on the overall satisfaction levels of female and male customers – 8.1 out of ten for women and 7.7 for men (as of December 2020).

“Umniah is a better reflection of its customers if it is gender-diverse, and to be gender-diverse, we need to provide a supportive workplace for women.”

Diana Saidi, Director of HR & Corporate Affairs

Recruiting high-quality candidates

Umniah’s reputation as a safe and inclusive place to work helps it to stand out as an “employer of choice” to both men and women – ensuring especially that the company does not miss out on talented female candidates. The company’s recruitment strategy relies on staff recommending Umniah to their networks – “which women wouldn’t do if they did not feel comfortable here”, says Director of HR & Corporate Affairs, Diana Saidi. In addition, making specific provisions to mitigate two key barriers to women’s employment – lack of access to safe transport and concerns about working in a mixed-gender environment – by introducing the option for remote working (before it became a necessity due to COVID-19) has enabled Umniah to draw from a wider pool of candidates, according to management. This observation is supported by recent research which found that 81 percent of women in Jordan think that women’s economic participation would be boosted by access to better and safer public transportation, with 47 percent saying they had refused to take a job because of lack of access to safe transportation (FES, 2018). The experience of other businesses in Jordan provides further evidence of the link between effective anti-harassment measures and recruitment outcomes: in a recent ILO study, several companies reported that it has become easier to recruit both men and women following the introduction of anti-harassment policies (ILO, 2020).

Stronger team performance and enhanced productivity

Creating a safe workplace with zero tolerance for harassment ensures employees can reach their full potential and strengthens team dynamics, enhancing productivity and creativity. There is substantial evidence to suggest that experience, or fear, of harassment or violence at work can negatively impact performance and productivity through, inter alia, increased absenteeism, or “presenteeism”, whereby staff are present but distracted and unable to concentrate, and lateness (IFC, EBRD & CDC, 2020).

Maximizing the productivity of teams and individuals is especially important for Umniah in the context of its lean business model. In the words of CEO, Ziad Shatara, “an employee who feels uncomfortable or unsafe at work is not a motivated employee”. Conversely, employees who come to work safe in the knowledge that they will be treated with respect by their colleagues and managers – and that the company will act if they do not – are able to give their best.



Mitigating reputational risk

Reports of harassment in the workplace represent a significant reputational risk for companies and can also result in direct costs in the form of compensation and litigation fees for companies who do not have adequate anti-harassment systems in place. On the other hand, there can be reputational benefits from taking firm steps to prevent and address harassment. A study in the US, for example, found that a single sexual harassment claim can dramatically reduce public perceptions of overall gender equality at an organization (HBR, 2018), which may be off-putting to potential employees, consumers and investors.

As Jordan's telecoms sector grows, and companies like Umniah need to compete even more for staff, customers and investment, management is clear that its reputation as a pioneer of anti-harassment measures and support for diversity in the workplace will strengthen its reputation.



LESSONS LEARNED

Given that Umniah's anti-harassment policy and complaints mechanism have been in place for several years, the company is well-positioned to share valuable advice to other companies planning to introduce similar measures:

- **Social taboos mean that it can be uncomfortable for employees to discuss sexual harassment openly, especially older staff.** However, Umniah has found that in general, employees are supportive of any measures to create a safe working environment for all. A strong policy framework is important as a springboard for creating an environment where sexual harassment can be discussed more openly, and ensuring staff are aware of their rights and responsibilities. But policies can only go so far and should be combined with regular training and awareness-raising activities.
- **Robust anti-sexual harassment measures support wider efforts on diversity.** Umniah's measures to tackle sexual harassment are central to its overall strategy to ensure it is a diverse and inclusive company that reflects its customer base and society more broadly. This commitment to diversity helps Umniah to position itself as an "employer-of-choice" for both women and men. At the same time, higher levels of gender diversity in an organization can reduce the risks of sexual harassment.

- **Training is most effective when it is practical and example-led.** Trainers and participants attest to the importance of practical examples or scenarios to illustrate exactly what constitutes harassment and encourage people to consider their own behavior, as well as recognize when inappropriate behaviour is being directed towards them.
- **Companies should not be afraid of receiving reports of harassment.** This indicates that the complaints mechanism is trusted and effective, and that people feel comfortable coming forward. Likewise, companies should be aware of the sensitivities around coming forward and acknowledge that formal channels are not always the best means of picking up all cases. Umniah's HR team is currently exploring options for additional, informal routes for employees to raise concerns.

CONCLUSION

For Umniah's management, mitigating concerns about women's safety – which is a major cause of women's low labor force participation in Jordan – is key to maintaining a satisfied, stable and productive workforce. Not only do measures to create a safe workplace and prevent harassment ensure employees are present and engaged and can reach their full potential, they also help the company to hire more women, which has positive implications for staff turnover, customer service and overall team performance. By adopting policies and procedures to prevent and combat harassment several years before most Jordanian companies, Umniah provides a leading example of good practice on how to create safe and respectful workplaces for women and men alike.



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Contact Information

1818 H Street NW, Washington, DC 20433,
USA
Fax: 202-522-2625
E-mail: pubrights@worldbank.org



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