

Report No: AUS0000935

Jordan

Improving Women Economic Opportunities

Select Entry Points for Policy Dialogue and Operational Interventions

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FCI



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Abbreviations

B2C	Business to Customer
CBJ	Central Bank of Jordan
CoC	Code of Conduct
GAM	Greater Amman Municipality
GDP	Gross Domestic Product
HBB	Home-Based Business
JCP	Jordan Competitiveness Project
JD	Jordanian Dinar
JIC	Jordan Investment Commission
KHCC	King Hussein Cancer Center
LMI	Lower Middle-Income
MENA	Middle East and North Africa
MOSD	Ministry of Social Development
MSE	Micro and Small Enterprises
MOSD	Ministry of Social Development
PforR	Program for Results
TVET	Technical and Vocational Education and Training
UNCTAD	The United Nations Conference on Trade and Development
VTC	Vocational Training Corporation
WBG	World Bank Group
WBL	Women, Business and the Law
WDI	World Development Indicators
WW	Working Women

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Report overview

Scope and motivation

The Government of Jordan has strengthened its commitment in recent years to gender equality and women's social and economic empowerment through Jordan's Renaissance Plan 2019-2020 and more recently through the preparation of the Women Economic Empowerment Action Plan under the Mashreq Gender Facility. Furthermore, the Jordan National Commission for Women is in the process of developing the National Women Strategy, encompassing the government's vision of women's empowerment and the national plans that address different pillars of gender equality. Such commitment could be harnessed and have tremendous impact if well informed and guided by diagnostics.

This report aims to offer concrete actions to improve women's access to economic opportunities in Jordan. Proposed policy interventions, and international best practices highlighted in this report aim to offer a comprehensive menu of interventions to inform Government policies and World Bank engagement with the Government of Jordan.

The report recommends policy interventions and measures to lift some obstacles to women's access to economic opportunities, with a focus on removing legal barriers, addressing constraints stemming from social norms, facilitating safe mobility and developing solutions to free up women's time spent on caring for family members and allow them to engage in paid work.

It also explores new areas with opportunities for women's employment and entrepreneurship such as developing the care economy, improving access to markets through e-commerce platforms and public procurement contracts, improving productivity and skills through trainings, networking and mentorship interventions, enhancing access to finance through guarantees and digital finance and promoting more and better jobs in agriculture. In doing so, the report focuses on public provision of essential services as well as public policies providing the enabling environment for private sector development and job creation. It builds on existing national priorities to identify areas of intervention and missing policy and legal actions with the potential to unleash new services and jobs.

Improving women's access to economic opportunities is key for development

Economic opportunities refer to access to productive employment and the capacity to generate income. Adequate access to economic opportunities is essential for both men and women to live dignified lives and become active social agents. Improving women's economic opportunities entails not only improving their access to the labor market and to entrepreneurship opportunities but also providing decent working conditions -including freedom from all forms of discrimination and harassment- and access to decent wages -including equal pay for work of equal value- and training and promotion opportunities.

Adequate access to economic opportunities is essential for both men and women to live dignified lives and become active social agents. Moreover, gender gaps in labor markets, in entrepreneurship and in access to finance entail substantial economic losses not only for the women affected and their families,

by means of foregone income, but also and in aggregate terms for the entire societies where they live due to the underutilization of the available human capital.¹

Enhancing women's economic activity makes sense from both a micro and macroeconomic point of view. By providing women with access to paid work in the form of wages or entrepreneurial income will reduce poverty and expand the middle class by enabling households to have more than one source of income.

In addition, there are macroeconomic gains. Excluding almost half of the MENA population from economic and social life can be very costly. It has been estimated that the region loses up to USD 575 billion in regional income due to the current levels of gender-based discrimination in laws, social norms and practices that constrain women's rights and opportunities. Women only generate 18 percent of GDP in the MENA region, compared to a world average of 37 percent. Increasing female labor-force participation to the levels of men could boost regional GDP by 47 percent.² In the case of Jordan, ILO estimates that by increasing women's labor force participation by just 25 percent, the GDP would grow by 10 percent.³

A weak participation of women in the economy due to well identified obstacles

The lack of access to economic opportunities for women in Jordan manifests itself in low labor force participation rate (14 percent), high unemployment (23 percent) and negligible entrepreneurship rate. Gender gaps in labor market, in entrepreneurship and in access to finance entail substantial economic losses not only for the women, but also households and the entire societies where they live due to the underutilization of the available human capital. Enabling women to access paid work in the form of wages or entrepreneurial income will reduce poverty and expand the middle class by enabling households to have more than one source of income.

In Jordan, limiting social norms, lack of transportation services and the burden of domestic and care responsibilities are some of the instrumental barriers to women's access to wage employment and entrepreneurship⁴. Working conditions, including wages and working hours, also affect the willingness of women to accept a job and/or stay in it. Legal restrictions to women's work, including laws around accessing institutions, are different for women and men and can affect women's ability to access economic opportunities.

This report provides entry points and recommendations to tackle these issues. Some sections deal with issues to be solved (legal barriers, social norms and transport) and other present opportunities for improving women economic opportunities through employment, in the care economy for instance, and entrepreneurship.

¹ World Bank: "Gender Equality and Development. World Development Report" (2012).

² McKinsey (2015), Goldman Sachs (2007), Aguirre, Hoteit, Rupp and Sabbagh (2012). These estimates reflect the gross impact on GDP of an increase in employment level and ignores dampening factors, such as a potential drop labor productivity and/or drop in average hours worked due to part-time employment.

³ILO estimates presented at their website: https://www.ilo.org/global/about-the-ilo/multimedia/maps-and-charts/enhanced/WCMS_556526/lang--en/index.htm

⁴ Felicio, Mariana T. and Varun Gauri "Jordan: Understanding How Social Norms Impact Gender Employment". (2018).

Several opportunities should be harnessed to improve access to economic opportunities

Creating opportunities for women in Jordan will also need to address the needs of women across all education levels:

- Educated women through the improvement of workplace and transport conditions, fostering entrepreneurship and the care economy.
- Women with low levels of education through fostering the care economy and home-based businesses and, in particular in rural areas, through increasing employment opportunities in agriculture, with a dividend in terms of poverty reduction.
- In both cases, improving the legal framework to level the playing field for women aspiring to work and working on social norms will be key.

Legal barriers

Since 2017, the Government of Jordan has enacted reforms related to flexible work arrangements, employer-provided child care and the removal of restrictions to women working in certain sectors and during certain hours. While these existing and planned legal amendments are likely to impact women's economic participation in Jordan, enforcement mechanisms are required to facilitate their implementation by relevant government agencies. This is particularly the case for the removal of work restrictions, the institution of a Code of Conduct in addressing sexual harassment in the workplace and public spaces and employer provision of child care. New policies should be explored, such as the extension of retirement age for women to improve their access to assets and the introduction of parental leave for men. New practices should be promoted, such as the digitization of wage payments to minimize gender-based pay gaps and the introductions of quotas for women in large companies' boards and reporting on gender indicators by companies.

Additionally, the private sector will need guidance, in the forms of manuals, advice and possibly capacity building, to comply with the new requirements and government agencies should develop compliance models and improve their inspection processes. There are also other legal amendments needed to address decent work conditions in general. Other legal barriers related to women mobility and limiting their abilities to be heads of households should be addressed through legal amendments and communication campaigns.

Social norms

It is critical to consider the complex system of social norms involving the household and extended family that contribute to low rates of women economic participation when identifying and implementing solutions to overcome these constraints. Individual beliefs of Jordanians, men and women, are more progressive than what they expect society to think, when it comes to women's employment, which provides an important entry point to build on to nudge more women into becoming economically active.⁵ For instance, over 95% believe it is acceptable for women to work, though slightly fewer believe it is acceptable to work outside the home, whereas the same respondents expect one third of society to find

⁵ Felicio, Mariana T. and Varun Gauri "Jordan: Understanding How Social Norms Impact Gender Employment". (2018).

it unacceptable for women to work, both in and outside the home ⁶. The study confirmed that 60% of non-working women actually want to work.⁷

For any intervention that aims to increase women's access to economic opportunities, taking the specific cultural context of Jordan is important and interventions need to be designed (and evaluated) bearing in mind the complex norms that may affect any desired behavioral change.

Interventions tackling social norms are centered around communication aiming at changing men's and women's perceptions and aspirations around women's roles in the household and in society and provide positive role models. Tailored soap operas, with proven results in Brazil, media campaigns and aspirational videos can play an important role. Engaging with men and removing stereotypes in school curricula will be important. Besides, women need to be made aware of flexible work arrangements available to them as well as supported to return to work after an interruption through community-based working mothers' mentorship programs.

The care economy

Expanding investment in the care economy and closing gaps in service provision are likely to increase job creation, especially for women, and freeing time for other women to work. Child and elderly care, in addition to domestic services, are underdeveloped in Jordan. Policy measures and regulatory reforms are required for these important sub-sectors of the care economy to flourish, create jobs and contribute to economic growth.

Child care. Access to childcare has proven to be effective in increasing mothers' likelihood of working across several countries⁸. For the child care sector to free women's time and recruit women, public sector provision of child care services should be expanded, fiscal space permitting. Such investments in child care was proven to yield economic benefits in terms of increased women labor force participation and better early childhood development outcomes, in several countries, in Europe, Latin America and Asia.

Private provision of child care should be stimulated by enforcing employer's obligation to provide child care services and granting them flexibility in terms of provision modalities, through needed regulations. The regulatory framework for licensing and operating a child care facility should be streamlined for all types of child care providers, from the large ones to the NGO or family-run and the micro ones. Private sector provision could also be further promoted through well designed stimulus packages involving, as in other countries, fiscal incentives for all types and sizes of child care providers. such forgone fiscal revenue would be more affordable than public provision of child care and a worthwhile investment. Foreign investors in child care services could be attracted and offered incentives to set up operations in Jordan and drive up quality standards.

⁶ Felicio, Mariana T. and Varun Gauri "Jordan: Understanding How Social Norms Impact Gender Employment". (2018).

⁷ More than 24% of these had in fact inquired about working within the last six months. Some 17% of non-working women had worked at some point in the past. Among all respondents, only 3% said they were opposed to women working; and only 15% were opposed to women working outside the home.

⁸ *Cashing in on Education: Women, Childcare, and Prosperity in Latin America and the Caribbean*. Mateo Díaz, Mercedes; Rodriguez-Chamussy, Lourdes. 2016. Latin American Development Forum. Washington, DC: World Bank and Inter-American Development Bank.

Given the importance of the quality of the delivery of child care services both in terms of women willingness to use them and human capital outcomes, it is important to set up and enforce good industry standards in dialog with the private sector.

Elderly care. Given the potential of the care economy and the elderly care sector in particular, the Government could conduct a market assessment is needed to capture the magnitude of investments needed and their potential returns, consider the supply and demand for formal care services. On the supply side, the assessment could look at types of services available, their accessibility, affordability and quality. The demand is likely to be driven by preferences of the households but also government plans to invest in service provision and to stimulate private provision.

The National Health strategy's recommending that government health insurance covers home healthcare should be implemented to pave the way for the development of care services. This will require a proper costing of such services and close coordination with nurses and medical doctors' syndicates for medical services. Industry standards should be put in place and carefully enforced.

Private provision of home care services should be supported through the improvement of the regulatory framework to cover a broader range of home care services and related professions. Time and cost of licensing care providers should be reduced to reduce barriers to entry of new players. Foreign investors in child care services could be attracted and offered incentives to set up operations in Jordan and drive up quality standards.

For the care economy to take off, the workforce should be properly trained. New trainings should be created and offered in nursing schools, vocational training centers and universities, especially for semi or non-medical care workers.

Domestic services. To create jobs for Jordanians, it will be important to encourage private sector-led provision of domestic services. For the enterprises using online platforms and shared economy models, the Government could assess their models, growth potential and work conditions to shed light on the viability of these businesses and the likelihood of increasing employment of Jordanians, especially women, in the sector. This could be followed by connecting enterprises, in the care economy, to business accelerators and improving their access to commercial and equity funding.

Entrepreneurship technology and finance

In Jordan, only 19% of businesses are co-owned by women and a mere 2% of firms have females in their top management teams.⁹ The findings of the labor force survey also confirm limited economic participation of women as businesses owners. In 2018, only 4% of working women were employers or own account workers compared with 12.9% of working men.¹⁰ In a nutshell, businesses owned by women tend to be rare, small, seasonal, informal and home-based, confined in low productivity activities and having limited access to markets.

Stimulating women entrepreneurship by enabling women to start and grow their own business will be key to women economic empowerment as an alternative to waged-employment. Boosting women-led

⁹ World Economic Forum "The Global Gender Gap Report" (2017)

¹⁰ Department of Statistics, Labor Force Survey, 2018.

businesses has to be a multi-pronged approach supporting them in improving their entrepreneurial potential, productivity and management, growth and access to finance and markets, while targeting both micro and small enterprises mostly home-based businesses and women-led SMEs.

A package of policies and support services should be provided to women entrepreneurs to foster their entrepreneurship spirit, improve their managerial practices and their business networks through a suite of trainings, including personal initiative trainings – a new type of psychology-based entrepreneurial training- mentoring and networking activities, delivered through public knowledge stations to be turned into incubators, private incubators, vocational training centers, and universities.

Micro-enterprises and home-based businesses with a potential to grow beyond subsistence should be supported to formalize and access larger formal markets. The regulatory framework for home-based businesses could be further streamlined.

Women entrepreneurs in all sectors should be provided incubation services, be it through quotas in the public knowledge stations to become incubators or private incubators. In addition to classic business incubation, kitchen incubators are a new and interesting service to offer to the many women in the food sector.

Technology, through e-commerce platforms, has the power to improve access to markets by enabling sales without having to travel. Women should be supported to access such platforms and the ecosystem for e-commerce should be improved through, notably, better logistics and expanded digital payment services. Another way to improve women-led businesses access to markets is through a reserved share in public procurement contracts.

Access to finance is essential for women-led business to start and grow. Special equity funds could be set up and supported for women-led businesses. Special guarantee funds could be put in place for lending to women, access to digital finance could be expanded in rural areas with women supported to act as payment agents. For women to build their credit history through microfinance, the Credit Bureau could be allowed to record smaller loans. Information about lending terms and conditions should be improved to remedy the observed default rate among women borrowing at microfinance institutions.

Transport

Lack of safe transport options can translate into girls missing schools, women not looking for jobs far away from homes, giving up their jobs or being unable to access health or childcare services. A significant share of women and youth report that they reject job offers due to lack of transportation. Improving public transportation by expanding coverage, quality and safety of services is critical to women's economic participation. Investments are underway, by the government of Jordan, to expand transportation services by introducing new modes of transport in response to large numbers of commuters for work and study.

Concerns of harassment in public transport, by women and their families, could be addressed through the implementation of the recently developed Code of Conduct for the transport sector. The sector can also benefit from the employment of more women especially by large operators and will likely enhance the responsiveness of the sector's policies and services to the needs of women.

Agriculture

Employment in the agricultural sector is a primary source for subsistence and food security for poor Jordanians living in rural areas. In rural areas, only 2.9%¹¹ of women engage in paid agricultural work, driven by the need to generate income and meet household expenses¹². Foreign workers dominate the sector, but Jordanians are open to working in agriculture under the right circumstances¹³. Over half of the women engaged in agricultural activities are below the age of 40, are likely to be married with children and with low levels of education¹⁴. They mostly work 22 days per month and 7 hours per day, earning, on average, between JD 105 and 142 per month.¹⁵

Enhancing employment condition in the agricultural will be key to attracting more Jordanians to fill in the labor shortages gap. This can start by Regulating employment in the agricultural sector through issuing implementation regulations to the Labor Law and enforcing decent working conditions through inspection and advisory service to the employers. Subsidizing the provision of mobile child care solutions is another way to attract women in agriculture and improve early childhood development in rural areas.

Enact sectoral policies to develop post-harvest logistics and supporting investments in agricultural technology will create good quality jobs for women in sorting, grading and packaging activities.

¹¹ Department of Statistics, Labor Force Survey, 2018.

¹² UN Women: *“Women’s Participation in the Agricultural Sector, Rural Institutions and Community Life”* (2018)

¹³ Susan Razzaz: *“A Challenging Market becomes More Challenging Jordanian Workers, Migrant Workers and Refugees in the Jordanian Labour Market”* (International Labour Organization, 2017). p8.

¹⁴ UN Women: *“Women’s Participation in the Agricultural Sector, Rural Institutions and Community Life”* (2018)

¹⁵ UN Women: *“Women’s Participation in the Agricultural Sector, Rural Institutions and Community Life”* (2018)

Scope and motivation

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This note aims to provide information and analysis as a basis for a better understanding of the situation of Jordanian women's access to economic opportunities and recommends policy measures to lift some obstacles to women access to economic opportunities, with a focus on removing legal barriers, addressing constraints stemming from social norms, facilitating safe mobility and developing solutions to free up women's time spent on caring for family members.

It also explores new areas with opportunities for women's employment and entrepreneurship such as developing the care economy, improving access to markets through e-commerce platforms and public procurement contracts, improving productivity and skills through trainings, networking and mentorship interventions, enhancing access to finance through guarantees and digital finance and promoting more and better jobs in agriculture. In doing so, the note focuses on public provision of essential services as well as public policies providing the enabling environment for private sector development and job creation. It builds on existing national priorities to identify areas of intervention and missing policy and legal actions with the potential to unleash new services and jobs.

The analysis and recommendations in this note are based on interviews of key informants and desk reviews of the latest available gender-disaggregated data and existing Jordanian legislations, existing country-specific diagnostics and international experience.

Based on this and considering that the note was prepared as an input to inform the World Bank Group's engagement in the country, the note focuses on a select series of issues in which the WBG may have a comparative advantage to engage with the government and contribute to the closing of specific gender gaps. Finally, it is important to point out that this document does not provide a comprehensive overview of policies and programs that are already in place to respond to challenges facing Jordanian women, and that – based on data availability – the predominant focus is on Jordanian nationals.

Improving women's access to economic opportunities is key for development

Adequate access to economic opportunities is essential for both men and women to live dignified lives and become active social agents. Moreover, gender gaps in labor markets, in entrepreneurship and in access to finance entail substantial economic losses not only for the women affected and their families, by means of foregone income, but also and in aggregate terms for the entire societies where they live due to the underutilization of the available human capital.¹⁶

Enhancing women's economic activity makes sense from both a micro and macroeconomic point of view. By providing women with access to paid work in the form of wages or entrepreneurial income will reduce poverty and expand the middle class by enabling households to have more than one source of income.

In addition, there are macroeconomic gains. Excluding almost half of the MENA population from economic and social life can be very costly. It has been estimated that the region loses up to USD 575 billion in regional income due to the current levels of gender-based discrimination in laws, social norms and practices that constrain women's rights and opportunities.¹⁷ Women only generate 18 percent of GDP in the MENA region, compared to a world average of 37 percent.¹⁸ Increasing female labor-force participation to the levels of men could boost regional GDP by 47 percent.¹⁹ In the case of Jordan, ILO estimates that by increasing women's labor force participation by just 25 percent, the GDP would grow by 10 percent.²⁰

Box 1: Economic opportunities vs economic empowerment

Economic opportunities refer to access to productive employment and the capacity to generate income. Adequate access to economic opportunities is essential for both men and women to live dignified lives and become active social agents. Improving women's economic opportunities entails not only improving their access to the labor market and to entrepreneurship opportunities but also providing decent working conditions - including freedom from all forms of discrimination and harassment- and access to decent wages -including equal pay for work of equal value- and training and promotion opportunities.

Economic empowerment is a broader concept, referring to "the capacity of women and men to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information."

OECD DAC Definition utilized also in World Bank Seminar on Measuring Women's Economic Empowerment, September 2018.

¹⁶ World Bank: "Gender Equality and Development. World Development Report" (2012).

¹⁷ OECD Development Center: "The economic cost of gender-based discrimination in social institutions" (2016)

¹⁸ McKinsey (2015), Goldman Sachs (2007), Aguirre, Hoteit, Rupp and Sabbagh (2012).

¹⁹ McKinsey (2015), Goldman Sachs (2007), Aguirre, Hoteit, Rupp and Sabbagh (2012). These estimates reflect the gross impact on GDP of an increase in employment level and ignores dampening factors, such as a potential drop labor productivity and/or drop in average hours worked due to part-time employment.

²⁰ ILO estimates presented at their website: https://www.ilo.org/global/about-the-ilo/multimedia/maps-and-charts/enhanced/WCMS_556526/lang--en/index.htm

A weak participation of Jordanian women in the economy due to well identified obstacles

Jordan's gender equality indicators are consistently low on economic opportunity. The Global Gender Gap Report 2018 places Jordan at the 138th rank over 149 countries. Jordan ranks 45th in educational attainment, 129th in political empowerment and 144th in economic participation and opportunity.²¹ Women also own a small share of businesses and are not usually part of the top management teams of enterprises. Voice and agency indicators provide mixed results on the status of gender equality in Jordan: in 2017, female representation in parliament was 15%, which is within a few percentage points of both Lower Middle-Income countries (LMI) and Middle East and North Africa (MENA) average rates.

Indicators of women's economic participation in Jordan are concerning. Very few women work. Since 2000, the labor force participation rate of females over 15 years of age has only increased by 2 percentage points²². At 14%, this rate is well below both averages for MENA at 20% as indicated in the table below. A similar trend can be identified in the ratio of female to male labor force participation rates: Jordan's 2018 ratio (22%) is lower than the MENA (30%) average.

Table 1: Key women economic opportunities indicators

	World	MENA	MENA **	Jordan
Female labor force participation rate (% of female population ages 15+) (modeled ILO estimate)	47.9	20.2	17.8	14.1
Ratio of female to male labor force participation rate (%) (modeled ILO estimate)	66.9	30.3	25.4	22.1
Unemployment, female (% of female labor force) (modeled ILO estimate)	5.8	17.7	19.9	28.9*
Ratio of female to male youth unemployment rate (% ages 15-24) (modeled ILO estimate)	119.7	177.7	165.1	164.3
Firms with female top manager (% of firms) (Jordan 2013; other 2017)	18.6	5.4	4.9	2.4
Account at a financial institution or mobile money service provider, female (% age 15+) (2017)	64.8	38.0	35.0	26.6
Account at a financial institution or mobile money service provider, male (% age 15+) (2017)	72.3	56.8	52.3	56.3

Source: World Development Indicators. Data retrieved June 2019. Unless other year noted, the year of reference is 2018

* Data from Department of Statistics, first quarter 2019. ** Excluding high income

In addition to the low labor force participation, among the women who are active in the labor market, unemployment is a major issue. Out of the 14 percent of women who are in the labor market, 28.9% are actually unemployed (compared to 16.4% among men)²³. The most recent female youth unemployment data indicates that only 3% of female youth (aged 15-24) are employed in Jordan compared with 24% of male youth; this is lower than the average rates in LMI (21% females; 44% males;) and MENA countries (9% females, 35% males).²⁴

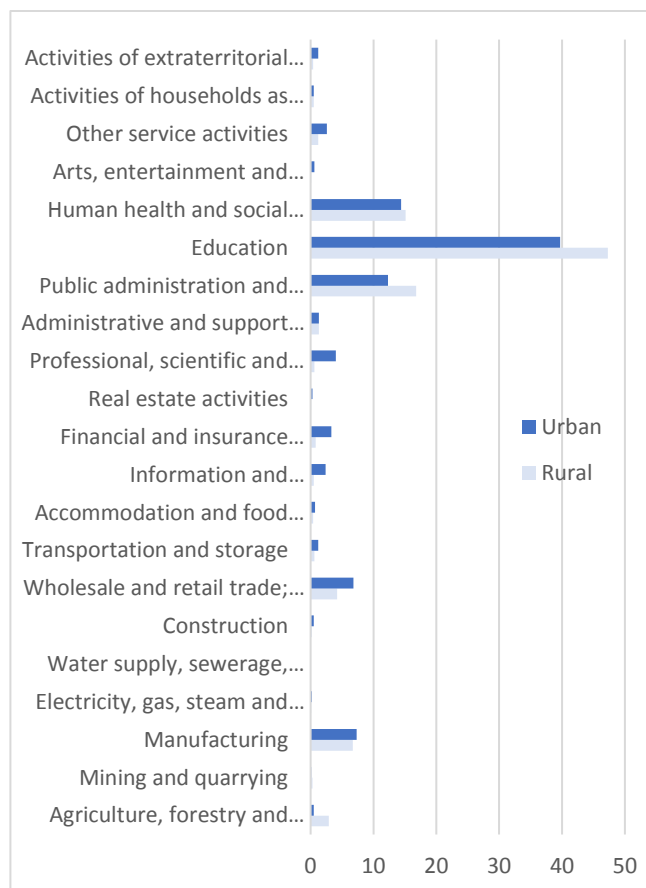
²¹ World Economic Forum: "The Global Gender Gap Report" (2017).

²² World Development Indicators. Data retrieved June 2019.

²³ Department of Statistics data. First Quarter 2019.

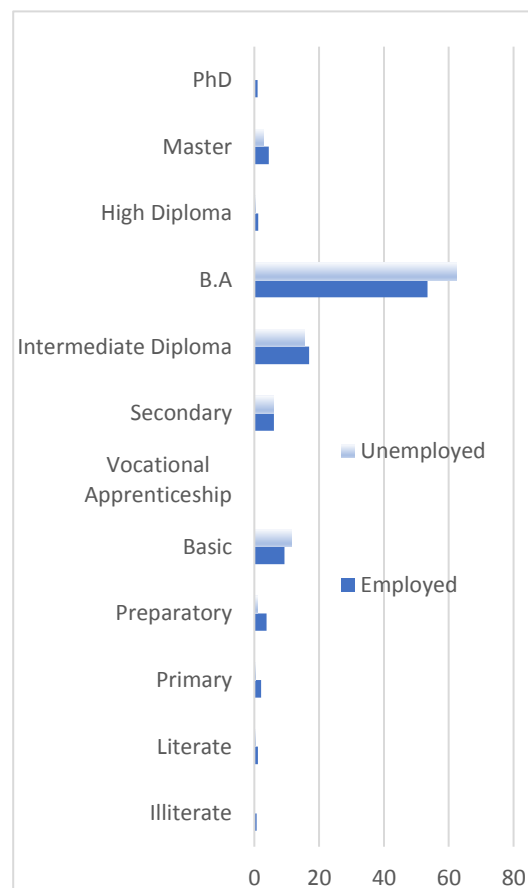
²⁴ All from World Development Indicators, accessed September 25, 2018.

Figure 2: Distribution of employed Jordanian women by Economic activity and urban versus rural (%)



Source: Department of Statistics, 2018

Figure 1: Distribution of employed and unemployed Jordanian women by education level (%)



Employed Jordanian women make up a small share of the working age population (265,400 women are working of 2.4 million women above the age of 15).²⁵ They are overwhelmingly present in the public sector, as shown in Figure 1: 68% of them education, health and social work and public administration. The rest works in manufacturing (7.3 %), retail trade (6.3%) and professional, scientific and technical professions (3.7%)²⁶. Women participating in the labor force (employed and unemployed) are mostly skilled. More than 60% of them have a bachelor's degree or more, as shown in Figure 2.

Jordan population is 55% urban and 45% rural ²⁷. In rural areas, women are even more present in the public sector (80%), they are slightly less present in manufacturing (7.3%), trade (4.2%) but more present in agriculture (2.9%) as indicated in Figure 1. The educational level of women in rural areas is much lower than in urban areas.

²⁵ Department of Statistics, Labor Force Survey (2018).

²⁶ Department of Statistics, Labor Force Survey (2018).

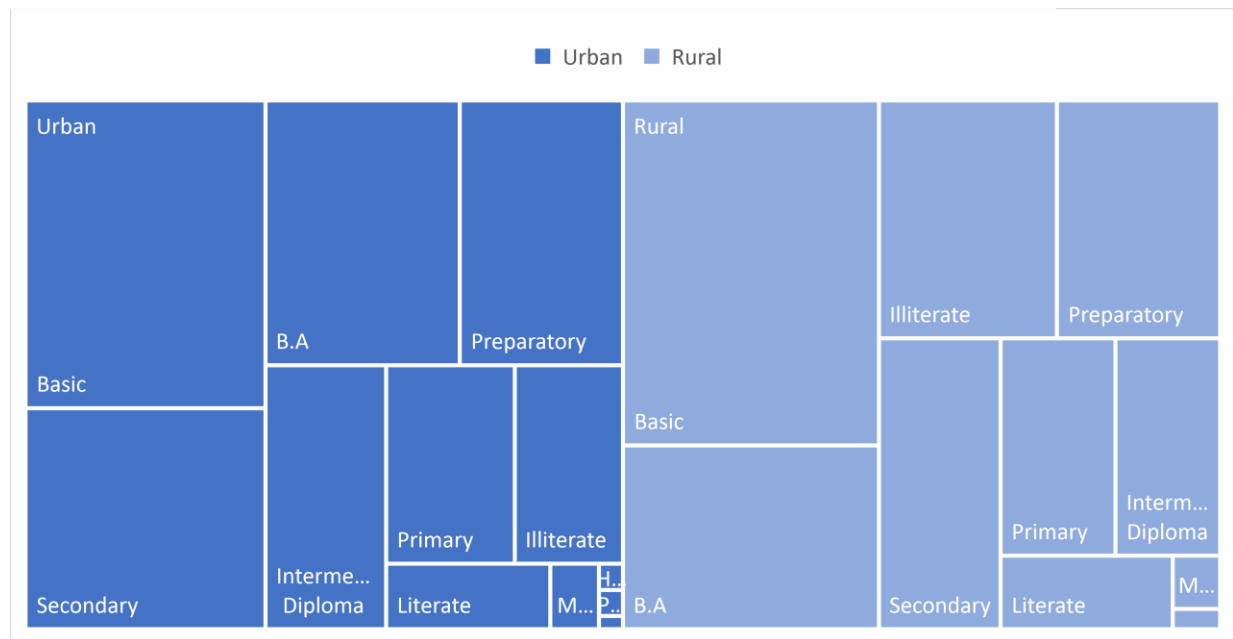
²⁷ Department of Statistics (2018).

Although in progress, women educational attainment in rural areas is lower than in urban areas. There are more women with less than secondary education (illiterate, literate, basic and preparatory education) in rural areas (65.6%) than in urban areas (55%), of which 13.4% of women in rural areas are illiterate versus 6.8% in urban areas (see Figure 3). Women with a post-secondary diploma are 37 and 27 percent more likely than women with primary education or less to participate in the labor market and being employed, respectively²⁸.

Creating opportunities for women in Jordan will also need to address the needs of women across all education levels:

- Educated women through the improvement of workplace and transport conditions, fostering entrepreneurship and the care economy.
- Women with low levels of education through fostering the care economy and home-based businesses and, in particular in rural areas, through increasing employment opportunities in agriculture, with a dividend in terms of poverty reduction.
- In both cases, improving the legal framework to level the playing field for women aspiring to work and working on social norms will be key.

Figure 3: Women by educational levels in urban and rural areas



Source: Department of Statistics, 2018

Data collected in the context of the Program for Results Operation {"PforR"} on Economic Opportunities for Jordanians and Syrian Refugees operation (project P159522) suggests a promising start in the realm of home-based businesses with about 70% of newly registered home-based businesses being women-

²⁸ The World Bank Group: 'Jordan Jobs Diagnostics' (upcoming)

owned, although none of these were registered by Syrians (as they operate mostly informally).²⁹ Syrian women also only hold 4% of work permits issued in Jordan³⁰, pointing to an especially acute need for improvement amongst Syrian women living in Jordan.

Indicators relating to access to finance underscore the existence of gender disparities in Jordan: in 2017, 27% of women and 56% of men reported having an account at a financial institution or with a mobile money service provider, which is lower than the MENA average (35% women, 52% men)³¹.

The share of women as firm owners or in top management positions in Jordan is negligible, according to the World Bank's Enterprise Surveys. Additionally, during the period 2009-2016, female entrepreneurial activity as a percent of total adult population actually decreased to 2.7% compared to 5.3% in 2009.³² Moreover, self-employment and business ownership for women decreased between 2005 and 2016.³³ The reasons for such low levels of entrepreneurship were cited by the female respondents as being due to their businesses being non-profitable (most are clustered in consumer-oriented businesses with limited export potential), family obligations, access to finance challenges (with lack of collateral as a significant issue) and government policies.³⁴

What to do about it in Jordan? Lifting obstacles and harnessing opportunities

Addressing social norms, overcoming legal barriers, improving transportation services and expanding the provision of care services would overcome some of the key barriers to women's economic participation in Jordan and will create jobs for women in new and expanding sectors of the economy. Moreover, several sectors of the economy, such as agriculture, present opportunities for women's employment when decent working conditions are addressed and women's access to land is improved.

This report provides a select set of entry points and recommendations to tackle these issues. Some sections deal with issues to be solved (legal barriers, social norms, child care and transport) and other present opportunities for improving women economic opportunities through employment and entrepreneurship (the care economy, entrepreneurship, technology and finance, transport and agriculture).

The sector selection of this report follows the following rationale: The care economy has been identified as a sector with a large potential to free women's time and allow them to work while creating jobs for women to care professionally for children, the elderly and provide a series of domestic services. Transport is another sector that represents both a constraint and an opportunity for women employment. In addition to waged jobs, it will be important to support women self-employment, especially that firms run

²⁹ Quarterly report ending June 30, 2018, Jordan P4R, Disbursement Linked Indicators.

³⁰ Project Management Unit, Ministry of Planning, Work Permits Monthly Report.

³¹ World Development Indicators. Data retrieved June 2019.

³² Global Entrepreneurship Monitor defines female total early-stage entrepreneurship of an economy as share of female population aged 18-64 who are either a nascent entrepreneur (actively planning a new business) or owner-manager of a new business (within the first 42 months of starting). www.gemconsortium.org.

³³ Jordan Enterprise Development Corporation: "Women Entrepreneurship in Jordan" (2017) (prepared in collaboration with Global Entrepreneurship Monitor).

³⁴ Ibid.

by women tend to recruit disproportionately more women³⁵. Therefore, a section of this report covers entrepreneurship, access to finance and access to technology. The latter being a good vehicle to circumvent women's issues with access to work outside the home, commute or travel and thereby markets. Fostering entrepreneurship will allow the services sector to develop given the high level of education of unemployed women and the need to develop the service sector in Jordan (tourism and ICT being the main ones). In addition to finding solutions to employ unemployed women, it is worth paying attention to women who are out of the labor force. A larger share of them have (above 55%) have basic education or less. For instance, 77% of women who are out of the labor force labeled by the Department of Statistics³⁶ as "family members consider as person who should stay at home" have basic education or less. This is particularly the case in rural areas where agriculture could be a sector with potential to create economic opportunities for women and reduce poverty, a major goal embraced by the Government of Jordan. Other sectors have not been included in this report and could be developed in subsequent work.

Based on this and considering that the note was prepared as an input to inform the World Bank Group's engagement in the country, the note focuses on a select series of issues in which the World Bank may have a comparative advantage to engage with the government and contribute to the closing of specific gender gaps. Finally, it is important to point out that this document does not provide a comprehensive overview of policies and programs that are already in place to respond to challenges facing Jordanian women, and that – based on data availability – the predominant focus is on Jordanian nationals.

Global experience and evaluation have identified several "proven" interventions for improving women's economic empowerment that are currently not fully deployed in Jordan, despite the country's significant need for effective interventions to improve outcomes for women.

The following entry points can be identified, as warranting further exploration. Some could be incorporated into existing operations while others may require new interventions.

³⁵ Supporting Growth-Oriented Women Entrepreneurs: A Review of the Evidence and Key Challenges. Innovation, Technology & Entrepreneurship Policy Note. N 5. Trade and Competitiveness. The World Bank. September 2014.

³⁶ Department of Statistics data 2017.

1. Legal barriers

Context and issues

The extent of gender based legal restrictions to women and work is mixed in Jordan when compared to the overall regional performance. Differences in laws based on gender and marital status can affect women’s ability to access opportunities and participate in the labor force. The laws that provide incentives for women to work exist much more so in Jordan than MENA on average. For example, women are guaranteed their position or an equivalent position upon returning from maternity leave, primary education is free and compulsory, and tax deductions and credits are not gender based. However, payments for childcare are not tax deductible. Further, laws around accessing institutions, getting a job or pursuing a trade or profession, traveling outside the home, being formally considered as head of household, or choosing where to live, is different for women and men. Furthermore, these restrictions are higher in Jordan than in MENA. In fact, Jordan scored 35 on the overall Women, Business and the Law index in 2019 compared with a global average 74.³⁷

Sexual harassment in the workplace is still an unaddressed issue. A recent study estimated that prevalence of sexual harassment in Jordan was 76% (inside and outside the workplace)³⁸. Another study showed that 52% of Jordanian women (and 73% of Syrian refugee women) who sought legal consultations for workplace issues informally reported that they had also experienced sexual harassment³⁹. It also highlighted that the legal framework for sexual harassment is weak⁴⁰. Currently, the laws related to sexual harassment in workplace is limited to Article (29/A/6) of the Jordanian labor

law (1996) stating that: “The Employee may quit work without notice and still retain his legal rights for the termination of service as well as the damage compensation accruing to him in any of the following cases: 6) If the employer or his representative assaults him during or because of his work by beating, degradation or any form of sexual assault punishable under the provisions of the legislation in force.” Some cases of sexual assault can then be pursued through the Penal Code Law (1996) no. (16), Cyber Crime Law (2015) no. (27) and the Telecommunication Law (1995) no. (13). However, the law does not prohibit all types of sexual harassment. The ILO notes that illegal behaviors under Jordanian law include “sexual assault, attempted sexual assault, physical molestation or touching involving intimate areas of the body, [and] behavior constituting a breach of public morality such as indecent exposure”. However,

Box 2: Ministry of Labor proposed legal reforms to tackle gender segmentation in the labor market

- Remove restrictions prohibiting women from certain sectors and work time.
- Institute Code of Conduct in Addressing Harassment in Workplace and Public Spaces.
- Amendments to the childcare law that provides greater flexibility to businesses while providing affordable and quality child care options to families.
- Promote digital payments across sectors to minimize gender-based gaps in payment of private wages across sectors.
- Study the impact of removing gender-based inequities in social security to enhance women’s ability to accumulate assets.
- Study the impact of protecting women against maternal discrimination at work and of expanding parental benefits for both women and men

Source: Ministry of Labor, Legal Review of the Labor Market Framework: Tackling Gender Segmentation to Promote Inclusive Growth in Jordan, 2018

³⁷ The World Bank, Women, Business and the Law 2019: A Decade of Reform.

³⁸ Sexual Harassment in Jordan. The Jordanian National Commission for Women. 2017

³⁹ Silent Women. ARDD’s Report on harassment problem in the workplace. Arab Renaissance for Democracy and Development. November 2019.

⁴⁰ Silent Women. ARDD’s Report on harassment problem in the workplace. Arab Renaissance for Democracy and Development. November 2019.

unwelcome advances, sexual innuendos, or pervasive and offensive gender-related language is not covered but the laws.⁴¹

Progress to date

A legal review conducted by the Ministry of Labor assessed the labor market framework to tackle gender segmentation in the labor market and identified a number of essential legal reforms as indicated in Table 2.

The Ministry of Labor developed a Code of Conduct to the harassment in the work place⁴² and is likely to request all businesses with more than 50 employees to address harassment in the workplace in their Articles of Association. However, compliance and complaints mechanisms are still needed. Communication of the new requirement to the private sector is required along with advice, guidance and capacity building. A Code of Conduct has also been developed for the transportation sector and recommendations are included in the respective section. A Code of Conduct has also been developed for the transportation sector and recommendations are included in the respective section.

The labor law has been amended, in May 2019, introducing greater flexibility for the provision of childcare at the workplace, nevertheless, instructions required to describe provision modalities are yet to be developed⁴³ (recommendations can be found in the relevant section)

Labor has through its decisions (a) No. 2/2018 dated December 30, 2018, amended the 2010 Decision for Article 69 of the Labor Code by removing all restrictions on the types of jobs and hours women are allowed to work. Recent amendments to the labor law also addressed the issue of wage gap, first by defining pay equity and then by penalizing gender-based pay gaps.⁴⁴ The Law defined pay discrimination as inequity of pay between workers for work of same value.⁴⁵ Employers discriminating in pay will be penalized by JD500 at least for each case of discrimination in addition to paying the difference to the worker.⁴⁶ Parental benefits were also added to the amended labor law, although minimally, in the form of 3-day paid parental leave.⁴⁷

⁴¹ Silent Women. ARDD's Report on harassment problem in the workplace. Arab Renaissance for Democracy and Development. November 2019.

⁴² Source: Ministry of Labor, Legal Review of the Labor Market Framework: Tackling Gender Segmentation to Promote Inclusive Growth in Jordan, 2018

⁴³ Article 72 B of the Labor Law Number 14 for the Year 2019 states that the Minister will issue instructions including alternatives to workplace-based childcare in case employers cannot offer the service on their premises.

⁴⁴ Labor Law Number 14 for the Year 2019.

⁴⁵ Labor Law Number 14 for the Year 2019, Article 2, Definitions.

⁴⁶ Labor Law Number 14 for the Year 2019, Article 53.

⁴⁷ Labor Law Number 14 for the Year 2019, Article 66.

Flexible work was enacted as a bylaw⁴⁸ in 2017 based on article 140 of the labor law, and applies to: 1. Any employee who has spent 3 continuous years at work; 2. Any employee with family responsibilities, including pregnant women and employees who provide care for a child or a family member or an elder person due to illness; 3. Employees who are studying at university; and 3. Employees with disabilities. The bylaw provides various forms of flexible work arrangements. In April 2018, the Minister of Labor issued specific instructions requiring all employers with 10 or more employees to amend their internal policies to reflect the forms of flexible work arrangements available for employees. Recent amendments to the labor law defined flexible work and the flexible work bylaw is likely to be revised accordingly.

Box 3: The benefits of flexible work arrangements in Jordan

A study conducted by USAID in cooperation with Higher Population Council HPC found that 95 per cent of the organizations that applied the flexible working model system have reported that it has positively impacted the workplace. Of those companies, 70% reported that flex work has increased productivity of male and female employees and 60% reported it has directly contributed to an increase of employment and retention of women in their companies. Overall, women comprise 45% of the flex work contracts implemented by employers in Jordan. This system mainly serves working women and help them remain in the workforce without any career interruption, it also increases the economic participation of various segments of society like workers with family responsibilities, university students and workers with disabilities are expected to benefit from it as well.

Source: Jordan Times. October 25, 2018.

Recommendations

In addition to legal reforms, based on the legal review conducted by the Ministry of Labor, new reforms and interventions are needed, such as the ones tackling sexual harassment.

While all of the existing and planned legal amendments are likely to impact positively women’s economic participation in Jordan, enforcement mechanisms are required to facilitate their implementation by relevant government agencies. Additionally, the private sector will need guidance, in the forms of manuals, advice and possibly capacity building, to comply with the new requirements. On the other hand, there are other legal amendments needed to address decent work conditions in general. One important example is regulating employment in the agricultural sector as indicated in the respective section.

Table 2: Interventions to address legal-barriers

Proposed intervention	Details
<p>Address sexual harassment in the workplace – and beyond through a suit of legal measures and enforcement mechanisms</p>	<p>Amendment of legislation to expand the definition of sexual harassment and protect employees against retaliation and dismissal if they report sexual harassment cases.</p> <p>The Ministry of Labor should request businesses to address sexual harassment in the workplace in their Articles of Association and include it their human resources manual of procedures. .</p>

⁴⁸ Flexible Work Bylaw 22 for the year 2017.

	<p>Dissemination of the new requirement to the private sector is required along with advice, guidance and capacity building.</p> <p>Strengthening the Ministry of Labor grievance and redress system and the complaint handling mechanism to cover sexual harassment issues.</p> <p>Using the media to raise awareness about the issue and stigmatize the behavior</p> <p>Conduct surveys and collect data to measure progress made.</p>
Implement the removal of restrictions prohibiting women from certain sectors and during non-traditional working hours*	This decision will require publication in the Gazette and informing the private sector to ensure its implementation.
Promote digital payments of wages across sectors to minimize gender-based gaps in payment of private wages across sectors*	<p>Promoting digital payments across sectors is a step towards reducing gender pay gaps.</p> <p>Conduct a comprehensive assessment to define gaps in legal, institutional and infrastructure frameworks that limit the use of digital payments across all sectors. Utilize the outcomes to devise a national plan to bridge these gaps and expand the use of digital payments.</p> <p>Additional details are included in the access to finance section of this note.</p>
Study the impact of removing gender-based inequities in social security to enhance women’s ability to accumulate assets*	Conduct a study on the impact of equalizing retirement age at 60 for both men and women with the ability to continue until age 65 to ensure equal opportunities for women to accumulate and access assets.
Study the impact of protecting women against maternal discrimination at work and expanding parental benefits for both women and men*	<p>Develop incentives through fiscal incentives and/or social recognition for employers that protect women from biases surrounding issues of marriage and family formation, which can facilitate women’s access to the labor force.</p> <p>Develop a gradual plan for the introduction of paternal benefits.</p>
Regulating the employment in the agricultural sector	Additional details are included in the women in agriculture section of this note.
Assist the private sector in complying with reforms	Develop compliance manuals explaining compliance requirements and modalities. These manuals could be published using an online platform to facilitate amendments and maintenance of content, allow the use of video and other digital forms of guides and possibly facilitate guidance and support through online service support.

	Assist employers through capacity building, guidance and advice. The online platform could also be used to provide support to the employers. Training modules in the forms of online sessions and/or videos could be used.
Establish compliance processes and mechanisms in relevant government agencies	All legal reforms proposed above will require that relevant government agencies develop processes and mechanisms to ensure compliance. These includes, among others, improving labor inspection processes, mechanisms to deal with complaints on harassment and processes to address wage discrimination. In this regard, the grievance and redress mechanism of the Ministry of Labor will need to be upgraded to handle this new type of complaints.
Introduce a quota for women on board of large companies and reporting on gender indicators by large companies	Introducing a quota to increase the share of women on the boards of large companies. This could be complemented by training and certifying a pool of women to become board members. Dialog with the private sector Introduce reporting requirements on gender indicators, as part of annual reports of companies, including disaggregation employment numbers across the job hierarchy by sex, and reporting on the gender pay gap.
Develop a plan to address other legal barriers indicated in Women, Business and the Law report	Addressing other legal barriers. Some of the proposed amendments above address gender barriers captured in the World Bank report: Women, Business and the Law, but are mostly associated with labor-related laws. Limitations stemming from other legislations, such as limitation on women’s travel and mobility and legal discrimination against women limiting their abilities to be heads of households will require working closely with relevant local actors, to advocate for and propose required reforms. By default, men are considered heads of household and women need to recourse to court to access the family book when she becomes head of household. Communication campaigns relevant to social norms, as discussed in the relevant section, can also support efforts to reform laws and procedural practices further limiting women’s access to opportunities.

2. Social norms

Context and issues

In the MENA region the prevalence of traditional gender norms regarding the role of women in the family and society, contribute to the low levels of participation in economic and political spheres.⁴⁹ The World Value Survey shows that a majority of respondents support attitudes that reinforce traditional roles for women and that restrict their access and participation in different spheres of life. In the case of Jordan, there is a strong case for women to work as 79 percent of Jordan women think work is important or very important in life, and over 60 percent of women believe that having a job is the best way for a woman to be an independent person. However, only 44 percent of men agree with the latter statement, and over 80 percent of both women and men agree that for women, being a housewife is just as fulfilling. In addition, the large majority of men and women agree that “when jobs are scarce, men should have more right to a job than women”, and around half of all men and women agree with the statement “If a woman

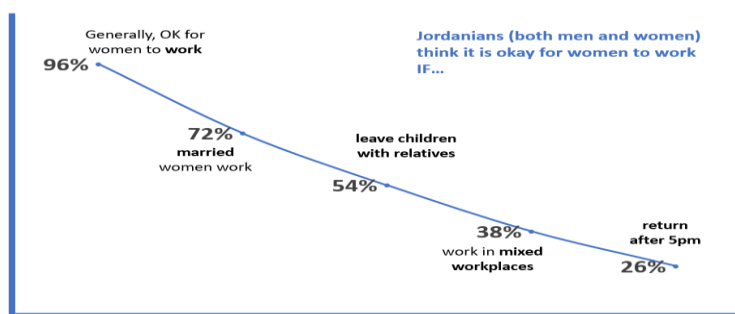
⁴⁹ World Bank: “Progress Towards Gender Equality in the Middle East and North Africa Region”. (2017).

earns more money than her husband, it's almost certain to cause problems" ⁵⁰. These findings are consistent with qualitative literature on how social and cultural norms impacting the multiple dimensions of women's lives. For example, in Jordan, families more often reserve their *wasta* (special connections) to help their educated sons, rather than their educated daughters, to secure good jobs.⁵¹

It is critical to consider the complex system of social norms involving the household and extended family that contribute to low rates of women economic participation when identifying and implementing solutions to overcome these constraints. Individual beliefs of Jordanians, men and women, are more progressive than what they expect society's beliefs to be, when it comes to women's employment.⁵²

Women want to work, society is favorable to women working but individual perceptions overstate society's pressure on women. A recent World Bank study⁵³ showed that over 95% believe it is acceptable for women to work, though slightly fewer believe it is acceptable to work outside the home, whereas the same respondents expect one third of society to find it unacceptable for women to work, both in and outside the home. **The study confirmed that 60% of non-working women actually want to work.**⁵⁴

Figure 4: Impact of social norms on women's economic participation in Jordan



Source: Felicio, Mariana T. and Varun Gauri "Jordan: Understanding How Social Norms Impact Gender Employment" (2018)

However, marriage lowers the acceptability of women working (72% believe it is acceptable), especially for male respondents, and work hours and younger children also pose barriers, as indicated in Figure 4. There are 54% of respondents who believe it is acceptable to leave a child with relatives, but they believe that the child needs to be at least 4.5 years old before his or her mother can work. Less than 26% of respondents believe it is acceptable for married working women to return home after 5 PM (see Annex 1 for the details findings of the social norms study) ⁵⁵.

Only 38% of respondents believe it is acceptable for women to work in mixed-gender workplaces, with men being more conservative than women. About 44% believe that working women are exposing themselves to harassment, and 35% believe that working women are risking their reputation by working. Half of respondents are expected to find it unacceptable for women to work in mixed gender environments. Perceptions about harassment and reputational risk are also not favorable: 40% are

⁵⁰ World Bank: "Jordan Country Gender Assessment Economic Participation, Agency and Access to Justice in Jordan". (2013).

⁵¹ World Bank: "Jordan Country Gender Assessment Economic Participation, Agency and Access to Justice in Jordan". (2013).

⁵² Felicio, Mariana T. and Varun Gauri "Jordan: Understanding How Social Norms Impact Gender Employment". (2018).

⁵³ Felicio, Mariana T. and Varun Gauri "Jordan: Understanding How Social Norms Impact Gender Employment". (2018).

⁵⁴ More than 24% of these had in fact inquired about working within the last six months. Some 17% of non-working women had worked at some point in the past. Among all respondents, only 3% said they were opposed to women working; and only 15% were opposed to women working outside the home.

⁵⁵ Felicio, Mariana T. and Varun Gauri "Jordan: Understanding How Social Norms Impact Gender Employment". (2018).

expected to think that working women are exposing themselves to harassment, and over a third are expected to think that women risk their reputation by working⁵⁶.

Aside from financial status, 70% percent of respondents believe families of working women have financial needs and 75% expect most other people to think that working women’s families have financial need. Around a quarter expect most people to think of working women’s families as less traditional and their husband’s to not be in charge or not be able to provide (32%). Women have slightly more conservative expectations of what others think, relative to counterparts⁵⁷.

The social norms survey⁵⁸ suggests that the binding constraints for women’s employment are related to stringent social norms, lack of child care, limited work flexibility and/or part-time work, hiring and wage discrimination, limited job growth, lack of adequate public transportation particularly in rural areas, and scarcity of attractive job opportunities in addition to lack of jobs in the public sector.⁵⁹ A previous survey especially highlighted lack of affordable child care and social views about suitable jobs for women as significant constraints.⁶⁰

Recommendations

As per the description above, women’s preferences and personal beliefs do not seem to be a major obstacle to economic participation, therefore they would likely respond favorably to policies that address some of their binding constraints. For any intervention that aims to increase women’s access to economic opportunities, taking the specific cultural context of Jordan is important and interventions need to be designed (and evaluated) bearing in mind the complex norms that may affect any desired behavioral change. In addition, a range of interventions directly aimed at changing limiting norms in the direction of women’s empowerment can be supported.⁶¹

Table 3: Interventions to address social norms issues

Proposed intervention	Details
Use a wide range of media-based campaigns to disseminate tailored messages	<p>Media campaigns, aspirational videos and soap operas can play an important role in changing men and women’s perceptions and aspirations around women’s roles in the household and in society and provide positive role models. There is evidence that media campaigns, entertainment education, and aspirational interventions can, under the right circumstances, change behavior.⁶²</p> <p>Such interventions have proven effective in Brazil for instance, where TV-Globo soap operas were found to be associated with rapid drop in fertility and an effect equal to 1.6 years of additional education⁶³.</p>

⁵⁶ Felicio, Mariana T. and Varun Gauri “Jordan: Understanding How Social Norms Impact Gender Employment”. (2018).

⁵⁷ Felicio, Mariana T. and Varun Gauri “Jordan: Understanding How Social Norms Impact Gender Employment”. (2018).

⁵⁸ Felicio, Mariana T. and Varun Gauri “Jordan: Understanding How Social Norms Impact Gender Employment”. (2018).

⁵⁹ Felicio, Mariana T. and Varun Gauri “Jordan: Understanding How Social Norms Impact Gender Employment”. (2018).

⁶⁰ Department of Statistics. Labor Force Survey (2015): http://www.dos.gov.jo/dos_home_e/main/linked-html/Emp&Un.htm.

⁶¹ Building on the Bank report “Understanding How Gender Norms in MNA Impact Female Employment Outcomes” of 2018 revealed the dynamics of social norms at play in Jordan.

⁶² World Bank Group: “Mind, Society, and Behavior: The World Development Report”. (2015)

⁶³ La Ferrara, Eliana, Alberto Chong, and Suzanne Duryea. 2012. “Soap Operas and Fertility: Evidence from Brazil.” American Economic Journal: Applied Economics 4.

<p>Engage with men, and create specific family-friendly and/or male targeted communication materials</p>	<p>The social norms study has found that more than 90% of women respondents said that, in the decision to work, the views of male household members (mostly husbands) are important or extremely important. Only 25% agreed that a woman has the right to work if it makes the men in the household uncomfortable.</p> <p>In Saudi Arabia, an intervention⁶⁴ aimed at making men aware of society's perception of women working by highlighting the men's overestimation of conservatism in society (see box 2)</p>
<p>Improving the gender roles and stereotypes that are propagated through the curricula and teaching methods in schools</p>	<p>Improving the gender roles and stereotypes that are propagated through the curricula and teaching methods in schools could have a powerful role in changing the mindset of the next generation. Working with the Ministry of Education and parent and teacher associations will be essential to change the narrative around women working and having access to better careers, resulting improved family status.</p>
<p>Improving communication about the Flexible Work System introduced in 2018 and jobs available to women</p>	<p>Improving communication about the Flexible Work System introduced in 2018 would be important to ensure that workers and prospective workers are aware of these options and minimum wage requirements, and that employers include clear and gender-sensitive guidelines about flexible arrangements in their employment policies.</p> <p>Improving communication about jobs available to women and current women labor force participation as the social norms study has showed that respondents overestimate women labor force participation.</p>
<p>Provide community-based peer to peer mentorship of working or prospective working mothers</p>	<p>Provide community-based peer to peer mentorship of working or prospective working mothers to learn from each other how to best manage the double burden, share resources and information about quality day care services, best commutes, provide support and create new role model especially for young women.</p>

⁶⁴ Leonardo Bursztyn, Alessandra L. González, and David Yanagizawa-Drott. "Misperceived Social Norms: Female Labor Force Participation in Saudi Arabia." NBER Working Paper No. 24736, June 2018.

Box 4: The effects of misperceptions of social norms in Saudi Arabia

In Saudi Arabia, as in Jordan, people overestimate social pressure on women and underestimate society's acceptance of women working. Researchers of the MIT Poverty Action Lab evaluated whether offering men in Saudi Arabia simple information on other men's perceptions of female labor force participation impacts their willingness to let their wives join the labor force. Researchers found that approximately 72 percent of participants in this study underestimated other participants' support for female labor force participation. They also found that there is evidence to show a persistent change in perceptions of men who received simple information in that they update their views of their neighbors' support for female labor force participation. Wives of men who received this information were significantly more likely to have applied and interviewed for a job outside of the home. These results show that providing information to update misperceptions about certain beliefs and social norms may help lift constraints on female labor force participation.

Source: Leonardo Bursztyn, Alessandra L. González, and David Yanagizawa-Drott. "Misperceived Social Norms: Female Labor Force Participation in Saudi Arabia." NBER Working Paper No. 24736, June 2018.

3. The potential of the care economy

The care economy, encompassing sectors such as child care, elderly care and domestic services, has the potential of employing a large number of women while freeing time for other women to work. The care sector is underdeveloped in Jordan and requires policy measures and regulatory reforms to allow it to flourish, create jobs and contribute to economic growth.

The Sustainable Development Goals (SDGs) promote investments to close gaps in care services including quality education, early childhood care and long-term care. Closing these gaps can become the main driver in the expansion of future employment in care services.⁶⁵ If the status quo of investments in these services remains the same, the number of workers in total care and care-related indirect employment is expected to reach 358 million in 2030 in 45 countries compared to 205 million jobs in 2015.⁶⁶ The same study estimated that 475 million jobs, of which 117 million will be additional new jobs, are likely to be created if investments were made to meet the SDGs' targets of 2030. These investments will increase the total care expenditure and will correspond to about 18.3 percent of total projected GDP of the 45 countries included in the analysis in 2030.⁶⁷ Consequently, investment in quality care services can be a strategic policy intervention to enhance women's economic empowerment through creating decent employment opportunities in care sectors and beyond.⁶⁸

⁶⁵ International Labor Organization: "Care Work and Care Jobs for the Future of Decent Work". (2018).

⁶⁶ International Labor Organization: "Care Work and Care Jobs for the Future of Decent Work". (2018).

⁶⁷ International Labor Organization: "Care Work and Care Jobs for the Future of Decent Work". (2018).

⁶⁸ International Labor Organization: "Care Work and Care Jobs for the Future of Decent Work". (2018).

Evidence for developing countries suggests that an investment in childcare equivalent to 2% of GDP would generate a substantial number of jobs directly in the sector.⁶⁹ Assuming that the same parameters apply to Jordan, these estimates would imply that an investment of 2% of GDP would increase the employment rate of 1.4 to 3.7 percentage points.⁷⁰

Child care

Context and issues

Women are considered as primary caregivers, which limits their opportunities to engage in economic activities. Besides, marital status and educational attainment are important determinants of women labor market outcomes in Jordan. When comparing women with similar characteristics, married women are 12.5 percentage points less likely to be in the labor force than single women and 9.6 points less likely to be employed than single women.⁷¹ Additionally, having children is also correlated with a lower likelihood of being in the labor force. Women whose youngest child is 5 years old or less are 6.6 and 4.6 percentage points less likely than women without children to be in the labor force or employed, respectively.⁷²

Box 5: Global context, child Care

In a global context, evaluations of childcare and early childhood education expansion have shown to have positive effects on female labor force participation as well as on early childhood development. Parental leave and childcare were identified as one of 25 key interventions essential for a child's growth, based on existing evidence⁷³

. Costs of investment in child care vary substantially by country and government-supported child care provision is associated with higher rates of women's labor force participation and lower gender equality.⁷⁴

Most countries have either direct public-sector provided childcare or subsidize private childcare services (2/3 out of 189 countries) and 33 out of 189 countries offer personal income tax deductions for childcare, most are upper-middle and high-income (exceptions: Bhutan, El Salvador)⁷⁵

Well-structured child care support policies can pay for themselves since without support, parents face obstacles to labor force participation which can lead to higher welfare expenditure, lost tax revenues, inhibited growth, and wasted human capital.⁷⁶ Evidence from a series of rigorous studies in Latin America show that preschool attendance or access to childcare increases mothers' likelihood of working by 1.8% to 19.1% across the studies, with magnitudes varying by country and program type.⁷⁷ Access to affordable childcare has led to 75 hours of

⁶⁹ De Henau, Jérôme, Susan Himmelweit, and Diane Perrons. "Investing in the Care Economy—Simulating employment effects by gender in countries in emerging economies." (2017).

⁷⁰ Team estimates based on the above-mentioned reference. Assuming that the population of Jordanians 15-64 years is about 4 million, as in the 2015 Census of Housing and Population.

⁷¹ The World Bank Group: 'Jordan Jobs Diagnostics' (upcoming)

⁷² The World Bank Group: 'Jordan Jobs Diagnostics' (upcoming)

⁷³ World Bank Group and The Children's Investment Fund Foundation: "Stepping up Early Childhood Development: Investing in Young Children for High Returns" (2014).

⁷⁴ World Bank Group and The Children's Investment Fund Foundation: "Stepping up Early Childhood Development: Investing in Young Children for High Returns" (2014).

⁷⁵ Women, Business and the Law. The World Bank. 2018

⁷⁶ Summarized in World Bank Group and The Children's Investment Fund Foundation: "Stepping up Early Childhood Development: Investing in Young Children for High Returns" (2014).

⁷⁷ *Cashing in on Education: Women, Childcare, and Prosperity in Latin America and the Caribbean*. Mateo Díaz, Mercedes; Rodríguez-Chamussy, Lourdes. 2016. Latin American Development Forum. Washington, DC: World Bank and Inter-American Development Bank.

work increase per month in Colombia and an increase of 16% of household income in Brazil⁷⁸. In Indonesia, it was also found that public preschool expansion increases women's employment by 13.3 percent and also increases the likelihood that mothers of children under 3 (even below the preschool eligibility cutoff) work.⁷⁹ Data from Indonesia has also shown that a lack of access to childcare can increase women's foregone earnings due to a prolonged absence from the labor market. Women without access to childcare are also more likely to switch into, and remain in, unpaid family work and for those women who do return to work, childcare constraints are associated with a switch into less lucrative occupations.⁸⁰ In addition, using a lifecycle approach, studies of birth-to-five programs have shown a financial return on investment (13%) with significant gains realized through better outcomes in education, health, social behaviors and employment.⁸¹ A 65 country global study of low and middle-income countries has also shown that children who had attended preschool scored, on average, significantly higher math and reading test scores.⁸²

The availability of affordable and good quality childcare services can free up time for women to be able to work and participate in the economy. Child care services can be provided in many forms, such as employer-provided childcare or privately provided child care through private facilities of individual home-based nannies. Primary education is free and compulsory and public preschool education has been expanded during the past fifteen years. The national strategy for human resources development estimated enrollment rates in nurseries at 3%, in Kindergarten 1 at 18%, and in Kindergarten 2 at 60%, in 2016.⁸³ The strategy suggests interventions to increase enrollment rates in nurseries to 20%, Kindergarten 1 to 35% and Kindergarten 2 to 100%, within 10 years.⁸⁴ Although data are not robust, the estimate of day care facilities in Jordan suggest that there are a total of 1,326 facilities in aggregate, divided amongst public schools (570), NGOs (31), private facilities (603) and workplace-based facilities (136).⁸⁵ Informal provision of childcare services has also been cited by a number of key informants, and an estimated 50,000 to 60,000 children are utilizing unlicensed home-based childcare facilities.⁸⁶

Progress to date

Recent amendments to the labor law⁸⁷ are likely to increase the demand for childcare services given employers whose employees, men and women, have 15 or more children below the age of five are required to provide childcare services either in the workplace or by utilizing services of childcare providers.

⁷⁸ Cashing in on Education: Women, Childcare, and Prosperity in Latin America and the Caribbean. Mercedes Mateo Díaz y Lourdes Rodríguez-Chamussy. Mateo Díaz, Mercedes ; Rodriguez-Chamussy, Lourdes. 2016.. Latin American Development Forum. Washington, DC: World Bank and Inter-American Development Bank.

⁷⁹ Daniel Halim, Hillary Johnson, and Elizaveta Perova, "Does Access to Preschool Increase Women's Employment?" (2018).

⁸⁰ Daniel Halim, Hillary Johnson and Elizaveta Perova "Could Childcare Services Improve Women's Labor Market Outcomes in Indonesia?". (2017).

⁸¹ García, Jorge Luis, James J. Heckman, Duncan Ermini Leaf, and María José Prados. "The Life-cycle Benefits of an Influential Early Childhood Program." (2016)

⁸² World Bank Group and The Early Learning Partnership: "Learning During the Early Years: What is It? Why Does it Matter? And How do we Promote it?" (2018).

⁸³ Government of Jordan: "Education for Prosperity: Delivering Results. A National Strategy for Human Resources Development 2016-2025" (2016).

⁸⁴ Government of Jordan: "Education for Prosperity: Delivering Results. A National Strategy for Human Resources Development 2016-2025" (2016).

⁸⁵ Interview with Family Protection Directorate at Ministry of Social Development, October 2018.

⁸⁶ Employment Promotion Program implemented by GIZ.

⁸⁷ Labor law number 14 for the year 2019.

The amendments -supported by the World Bank in the context of the second Development Policy Loan of June 2019- removed the gendered language putting a condition on the number of women, which should remove disincentives to hire women. Until recently, employers with at least 20 female employees who have 10 children under the age of four were required to provide child care services. Lower level regulations should be issued in the near future to clarify the modalities of employer-supported child care provision outside the workplace. Mandating businesses of a certain size to provide child care to employees imposes a cost but has also come with business benefits including: improved recruitment, retention, productivity, diversity, and access to markets⁸⁸.

Besides, via amendments to the Labor Law, the World Bank supported the streamlining of Ministry of Social Development bylaws regulating the licensing of child care facilities, with the exception of home-based micro day cares or nurseries.

Home-based businesses have the potential to provide child care services to a large portion of children through home-based nannies. For this, the businesses will require support and a proper regulatory framework to enforce good quality standards. Recently enacted regulatory frameworks allow the licensing of home-based businesses (HBBs) and the nurseries bylaw (number 77 for the year 2018) stated that regulations will be forthcoming on the operation of **home-based nurseries**, and these regulations will likely cover, inter alia, number of children allowed, their ages, characteristics of the home and number of children per care giver.

Box 6: Global experience on incentives to private child care provision

Several countries have put in place incentives for the private provision of child care services. Although none have been evaluated, it is worth mentioning some of them for the variety of approaches.

In **Malaysia**, the government offers package of grant and tax incentives to support a parent-friendly workplace and retain women in the workforce consisting of: double tax deduction for the provision and maintenance of childcare center in the workplace; childcare allowance for employees (employees receive a tax exemption up to RM2,400/year); tax exemption on income from childcare services for 5 years; industrial building allowance at 10% annually (faster depreciation). The package also includes: career Comeback Grants for women: programs and campaigns to recruit women “returnees” and to retain them more than 6 months; double tax deductions for costs up to RM40,000/woman/year for hiring and training women on career breaks; flexible work arrangements: Double tax deductions for consultancy and training costs (RM500,000/year)

The Regina Municipality in **Canada** offers property tax exemption for child-care facilities in designated (underserved) areas. The Federal Government of **Canada** offers employers an investment tax credit equal to 25% of eligible child care space expenditures up to \$10,000/child-care space created. Unused amounts can be carried back 3 years and forward 20 years to offset taxable income. Enacted in 2008, but now no longer in force as it did not have the expected stimulation effect.

In the **USA**, **Oregon** State offers tax credit certificates for individuals and corporations donating to a pooled fund that supports community-based child care initiatives. The tax credit counts as a charitable contribution for federal tax purposes, and at the state-level, is worth 75 cents for every dollar spent in the form of reduced tax liability. The State caps the amount for certificates available in aggregate (in the range of \$600, 000/year). **Louisiana** State- offers a refundable tax credit for child care providers that participate in the quality label “Quality Start”. Credit amount linked to quality ratings for care. Available to not-for-profits as well as for-profit providers.

⁸⁸ International Finance Corporation: “*Tackling Childcare, The Business Case for Employer-Supported Childcare*”, (2017).

Finally, the **Ukrainian** Government offers tax benefits to private preschools (2015).

Source: team research on several government websites.

Recommendations

Table 4: Interventions to promote child care provision

Evidence indicates that labor force participation of women increases when affordable and quality child care are available.⁸⁹ Consequently, government-can help via policies to increase child care options including provision of public access, subsidizing private provision and/or paying a family member to provide care.⁹⁰

Proposed intervention	Details
Expand the public sector provision of child care services	<p>Public sector provision of child care services could be explored depending on fiscal space. Although the Human Resources Development Strategy indicated that the expansion of child care and Kindergarten 1 services are likely to be through private sector provision, the government can still play a role through public provision where private provision is not possible or viable. Ensuring affordability, quality, geographical accessibility and convenience will be key to ensure uptake and for this investment to bear fruits.</p> <p>Assessment of fiscal space and institutional readiness is needed to inform the design and provision of child care services by the public sector. This assessment could consider funding through a number of governmental funds that were developed to support employment of women and the youth (e.g. E-TVET Fund under the purview of the Ministry of Labor and the Maternity Fund under the Social Security Corporation).</p>
Stimulate employer-supported child care through more flexibility in provision modalities	<p>Regulations clarifying the implementation modalities of the revised article 72 of the new Labor Law should give more flexibility to employers – employing parents with 15 children or more- to issue child care vouchers to working parents in lieu of providing workplace child care services and as part of employees’ remuneration for both men and women with children. The vouchers would replace the obligation to have a child care facility in the premises of a company as currently mandated by the labor law and will replace the related fixed cost with a variable cost.</p> <p>Such a measure will increase demand for child care services and will stimulate its private provision through vouchers cashable by all registered child care providers, of all types and sizes (privately run, NGO-run, family-run and micro home-based day cares).</p>
Streamlining regulations affecting child care service providers	<p>Simplifying requirements for registration, and operation of nurseries will lighten compliance time and cost for child care facilities of all sizes (privately run, NGOs run, family-run and micro home-based day cares). This could be achieved through streamlining and digitization of registration and licensing across key stakeholder ministries (e.g. MOSD, Industry and Trade). Licensing process reengineering and setting</p>

⁸⁹ Nivedhitha Subramanian, Eliana Carranza and Beth Zikronah Rosen: ‘Promoting Female Labor Force Participation’ (n.d.)

⁹⁰ Nivedhitha Subramanian, Eliana Carranza and Beth Zikronah Rosen: ‘Promoting Female Labor Force Participation’ (n.d.)

	<p>up service standards such as the maximum time to process a licensing application by MOSD are key steps to be taken.</p>
<p>Provide a stimulus package to support private sector-led provision of child care of all types.</p>	<p>Provision of start up support for businesses in the child care sector, including the provision of seed capital which could be partially funded by donors’ support. This would need analysis (expenditure versus quantitative benefits as compared with stimulus to other parts of the economy) and would need to be considered with regard to the country’s overall fiscal policy.</p> <p>Fiscal incentives can be granted to these micro facilities, such as a tax break for the first 5 years then a modicum tax rate the following years. Although fiscal incentives are considered as forgone revenue, subsidizing private provision of child care could be less fiscally constraining than its public provision.</p> <p>Improving access to finance by subsidizing lines of credit and/or guarantees covering lending by child care businesses. This could be put in place through a set of partnering banks and micro-finance institutions.</p> <p>Reducing the cost of social protection by lowering social security contributions for child care employees (after careful analysis of the impact on the sustainability of the social security fund).</p> <p>NB: only 5% of the Jordanian population pays personal income tax ⁹¹. Therefore, tax deductions for individuals acquiring private child care services would not be impactful in Jordan.</p>
<p>Attract international investors in child care provision</p>	<p>Investors in child care should be attracted and supported to expand the supply of services through large private sector facilities. Large international groups such as Learning Care group in the US and the French Sodexo group (to cite only two) are potential investors in this field or could operate by franchising local players. Jordan Investment Commission (JIC) could set goals in terms of attraction of foreign investors in child care with the provision of incentives. Incentives could be similar to these provided in the special economic zones (preferential access to public land or public facilities for rent, tax incentives, etc.), although a detailed cost-benefit assessment of such incentives should be conducted. Such international investors would bring the know-how and international industry standards that could lift the quality of child care provision in Jordan.</p>
<p>Set up and enforce good industry standards</p>	<p>In addition to setting up the requirement to license child care facilities, the Ministry of Social Development (MOSD) can hold dialog with child care providers (NGOs and private providers) to encourage industry-led quality standards for operation of child care facilities for all types and sizes (for children ages 0-5)</p> <p>MOSD should put in place quality standards for the training of care givers. MOSD should build the capacity of its inspectors to plan and perform the required quality control of child care facilities.</p>

⁹¹ 2017, IMF, Article IV consultations

Women in elderly care

Issue in Jordan

Women carry the responsibilities of caring for elderly family members and given that the share of the elderly population is expected to increase, these responsibilities could further reduce the ability of women to participate in the labor market. The Higher Population Council (HPC) expects that the percentage of elderly (65+) would range from 7.5% to 10.2% of the population in 2050, about 1,000,000 individuals.⁹²

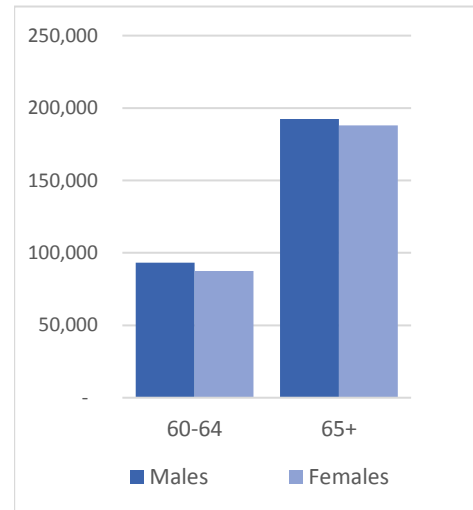
Progress to date

Recognizing the future increase in elderly population and potential additional costs to the health system, the National Strategy for Health is planning to make home care services accessible to all by developing and supporting home healthcare, organizing and monitoring care provision and including home care service in the government and private health insurance.⁹³ In fact, the National Health Strategy also indicated the business case for these services in reducing hospital visits and providing system-wide savings.⁹⁴ This vision could benefit from improvements in legislative frameworks, expansion of service provision through private sector investment, and developing frameworks for service costing and inclusion in government and private health insurance schemes.

Elderly care services range from medical to non-medical care: medical care and physical therapy care provided by certified nurses in gerontology and physical therapists; activities of daily living such as administration of basic medication, bathing and changing, performed by trained care providers; and domestic services such as shopping, cooking and feeding, performed by less skilled providers. All of these have a psychological support component. Ensuring the supply of trained and qualified care providers for each category will be important for the development of the elderly care sector.

The home healthcare market in Jordan is nascent with limited service offered. It suffers from a highly fragmented and under regulated landscape. The limited access to qualified trustworthy home care services, lack of professional home care training, and lack of home health care insurance coverage have added to the heavy in-patient bed demand and delayed hospital discharges especially for disabled or terminally ill patients⁹⁵. A 2015 study highlighted the obstacles to home health care development as faced by sector managers. The main challenges were: shortage of female staff, lack of governance and

Figure 5: Population above 60 Years of Age



Source: Department of Statistics, 2018

⁹² Higher Population Council, Demographic Dividend in Jordan, Policy Document, 2017.

⁹³ Ministry of Health, National Health Strategy.

⁹⁴ Ministry of Health, National Health Strategy.

⁹⁵ National Home Care Initiative in Jordan: A Demonstration Project. O. Shamieh, A. Mansour, R. Harding, M. Tarawneh, and S. Payne. Journal of Global Oncology 2018 4: Supplement 2, 242s-242s

regulation, poor management, unethical practices, lack of referral systems, and low accessibility of the poor and less privileged as home health care services are not included in health insurance schemes⁹⁶.

A bylaw regulating home care has been issued in 2016 but has fallen short on implementation. The bylaw governs a reasonable spectrum of professions covering medical and nursing services, mental health, physical therapy, feeding and speech therapy but not activities of daily living. Between 2016 and 2017, the King Hussein Cancer Center has led a home care pilot focusing on cancer palliative care with the support of USAID. The successful pilot (see Box 7 below) has also led to the development of a national strategy for home and palliative care, which has not been implemented beyond the King Hussein Cancer Center.

Box 7: USAID pilot on home palliative care with King Hussein Cancer Center

USAID Jordan Competitiveness Project (JCP), which provided a grant to King Hussein Cancer Center (KHCC) to expand its home and palliative care services and establish the business case for these services through tracking of costs, has put in place a set of domestic health services⁹⁷. The grant also assisted with the creation of a national team to introduce home-health care services and develop training programs for caregivers (medical and non-medical workers).⁹⁸ Training of non-medical workers care covered topics such as assisting with bathing, moving and personal care. The training faced resistance from key stakeholders over quality concerns.⁹⁹ The project was designed to respond to the limited provision of home health-care services, including health and palliative care that are likely to create job opportunities and respond to unmet market demand. The assessment of the intervention indicated cost savings and improvement of service quality.¹⁰⁰ It also resulted in the development of a national strategy for home and palliative care.¹⁰¹

Although women represent a large share of health care employees, they do not access managerial positions. A recent study found that 58.9% of female health professionals perceived that women are more likely to face barriers for career advancement, and 61.1% of male health professionals believed female managers are less capable in managing the organization¹⁰². As other sectors, the health sector should address social norms and biases preventing women from realizing their full potential in a sector where they participate in large number. This can be done through measures aligned with the sections on legal barriers and social norms of this report and recommended by the above-mentioned study: enhancing mentoring and networking opportunities, mainstreaming gender equity in policies and regulations, producing gender-disaggregated human resources data to monitor progress.

⁹⁶ Home Health Care (HHC) Managers Perceptions About Challenges and Obstacles that Hinder HHC Services in Jordan. Global Journal of Health Science. Ajlouni, Musa & Dawani, Hania & Diab, Salah. (2015).

⁹⁷ Meeting with USAID JCP.

⁹⁸ USAID JCP news: <https://www.jordancompetitiveness.org/stories/2018/8/13/king-hussein-cancer-center-br6bm>

⁹⁹ Meeting with USAID JCP.

¹⁰⁰ Meeting with USAID JCP.

¹⁰¹ USAID JCP: (<https://www.jordancompetitiveness.org/stories/2018/8/13/king-hussein-cancer-center-br6bm>)

¹⁰² The Barriers and Enablers of Women's Career Progression to Management Positions in Jordan's Health Sector. USAID 2018.

Recommendations

Table 5: Interventions to promote elderly care

Proposed intervention	Details
Conduct a market study on the potential of the care economy and elderly care in particular.	National plans, including the National Health Strategy and the National Human Resources Strategy, aim to expand the provision of care services for the children and the elderly. Little information is included on the magnitude of planned investments and their potential returns, especially in case of private sector provision. A market assessment is needed to capture this and to consider the supply and demand for formal care services. On the supply side, the assessment could look at types of services available, their accessibility, affordability and quality. The demand is likely to be driven by preferences of the households but also government plans to invest in service provision and to stimulate private provision.
Implement the National Health strategy's recommendation for insurance-covered home healthcare	Start including coverage for home care service in the government health insurance program and initiate dialog with private insurance providers to include coverage for home healthcare in private health insurance. This will require a proper costing of such services and close coordination with nurses and medical doctors' syndicates for medical services.
Improve the regulatory framework governing home health care services	Implement and address gaps in the bylaw of 2016 regulating home health care services. The bylaw is currently limited in scope and can cover non-medical healthcare services, their service standards and licensing requirements. Support the expansion of domestic-health care services. This will require working closely with national stakeholders to improve the legal framework for licensing domestic-care providers to reduce licensing time and streamline the licensing process and reduce barriers to entry of new players. Work closely with syndicates of health professionals to develop pricing frameworks for services. Following that, referral protocols could be devised to enable the inclusion of these services in insurance schemes.
Expand the provision of training to care givers, especially non-medical care workers	A review of existing and missing training programs should be performed. Curricula for elderly care should be developed, approved and certified by the Ministry of Health and relevant agencies. Nursing schools, universities and vocational training centers should include trainings for medical and non-medical elderly care in their offerings, in coordination with the Ministry of health and the private sector through the newly created National Skills Council.
Set up and enforce good industry standards for all types of elderly care	New professions should be created and included in the new regulatory framework, along with their respective training requirements.
Attract international investors in elderly care provision	Investors in elderly care should be attracted and supported to expand the supply of services through large private sector facilities . Large international groups such as the French Sodexo group (to cite only one) are potential investors in this field or could

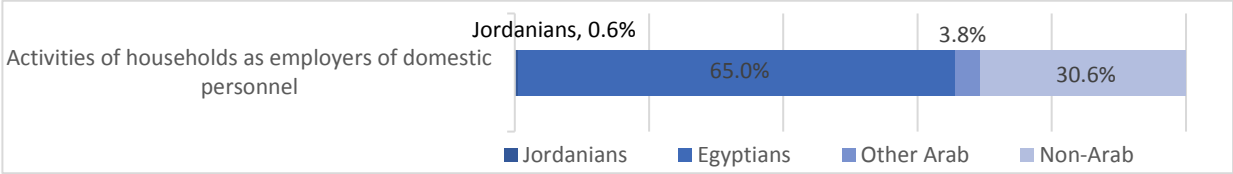
	operate by franchising local players. Jordan Investment Commission (JIC) could set goals in terms of attraction of foreign investors in elderly care with the provision of incentives. Incentives could be similar to these provided in the special economic zones (preferential access to public land or public facilities for rent, tax incentives, etc.), although a detailed cost-benefit assessment of such incentives should be conducted. Such international investors would bring the know-how and international industry standards that could lift the quality of child care provision in Jordan.
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Women in domestic services

Context and issues

ILO’s convention 189 defines domestic work as “work performed in or for a household or households”. Domestic workers provide a spectrum of services for households including cleaning, cooking, child and elderly care, and gardening, among others. Employment by households is captured in the labor force survey in Jordan, which indicates that the majority of employees hired by Jordanian households are foreigners, as indicated in Figure 6 below. The “predominant form” of domestic service provision in Jordan is “individual non-Jordanian workers who live in the household and provide the full range of services.”¹⁰³ Nevertheless, alternative mechanisms are emerging including the provision of part-time and live-out domestic workers and to a lesser extent, use of cleaning companies mostly by enterprises.¹⁰⁴ Recently, a number of companies started offering housekeeping services for hourly rates and there are a few mobile applications connecting care givers and service providers to those who need them using a sharing economy model. These examples indicate, as mentioned in the ILO study of 2017¹⁰⁵, that “Jordanians are open to all sectors and occupations under the right circumstances”. Although this would compete with live-in foreign workers in terms of salaries and skills, there are opportunities to include Jordanian women in the labor force for domestic services on a live-out, part-time basis for cooking and cleaning services¹⁰⁶.

Figure 6: Workers in domestic services



Source: Calculated by Authors based on Department of Statistics, Labor Force Survey (2018).

Working conditions in domestic services are governed by the Regulations for Home Workers, Cooks, Gardeners and the Like, Number 90 for 2009 which defines the relation between the employers and the workers and stipulates the work conditions. These regulations are applicable when the household

¹⁰³ Susan Razzaz: “A Challenging Market becomes More Challenging Jordanian Workers, Migrant Workers and Refugees in the Jordanian Labour Market” (International Labour Organization, 2017). p77.
¹⁰⁴ Susan Razzaz: “A Challenging Market becomes More Challenging Jordanian Workers, Migrant Workers and Refugees in the Jordanian Labour Market” (International Labour Organization, 2017). p77.
¹⁰⁵ Susan Razzaz: “A Challenging Market becomes More Challenging Jordanian Workers, Migrant Workers and Refugees in the Jordanian Labour Market” (International Labour Organization, 2017). p8.
¹⁰⁶ Susan Razzaz: “A Challenging Market becomes More Challenging Jordanian Workers, Migrant Workers and Refugees in the Jordanian Labour Market” (International Labour Organization, 2017). p77.

contracts the worker directly. Besides, the Labor law regulates the employment of workers by service providers such as cleaning companies used by households or businesses. This has been underscored by domestic services recruitment agencies during focus group discussions with the ILO in 2017.

Recommendations

Table 6: Interventions to promote domestic services

Proposed intervention	Details
Encourage private sector-led provision of domestic services	For the enterprises using online platforms and shared economy models, assessing their models, growth potential and work conditions can shed light on the viability of these businesses and the likelihood of increasing employment of Jordanians, especially women, in the sector. This could be followed by connecting enterprises, in the care economy, to business accelerators and improving their access to commercial and equity funding.

4. Entrepreneurship, technology and finance

Context and issues

In Jordan, only 19% of businesses are co-owned by women and a mere 2% of firms have females in their top management teams.¹⁰⁷ The findings of the labor force survey also confirm limited economic participation of women as businesses owners. In 2018, only 4% of working women were employers or own account workers compared with 12.9% of working men.¹⁰⁸ Additionally, during the period 2009-2016, female entrepreneurial activity as a percent of the total adult population actually decreased to 2.7% compared to 5.3% in 2009.¹⁰⁹ Moreover, self-employment and business ownership for women decreased between 2005 and 2016.¹¹⁰ The reasons for such low levels of entrepreneurship were cited by female survey respondents as being due to their businesses being non-profitable (most are clustered in consumer-oriented businesses with limited export potential), family

Box 8: Gender differences – Micro and Small Enterprises in Jordan

Women-owned businesses are:

- 11 times more likely to be home-based,
- 9.4 times more likely to hire women,
- Less likely to operate year-round,
- Less likely to use a vehicle for business,
- Less likely to be registered.

Source: USAID Jordan Local Enterprise Support Project, Survey of Jordanian Micro- and Small-Enterprises version 2.3.1(2015). <http://www.jordanlens.org>

¹⁰⁷ World Economic Forum “The Global Gender Gap Report” (2017)

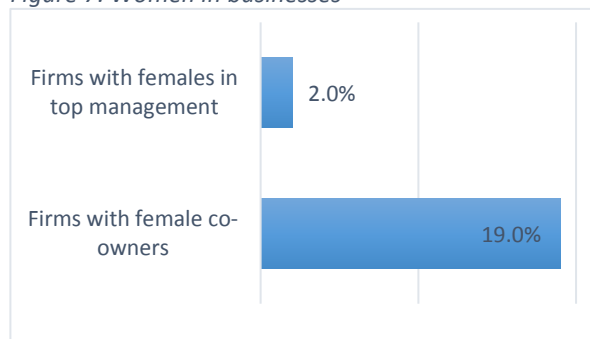
¹⁰⁸ Department of Statistics, Labor Force Survey, 2018.

¹⁰⁹ Global Entrepreneurship Monitor defines female total early-stage entrepreneurship of an economy as share of female population aged 18-64 who are either a nascent entrepreneur (actively planning a new business) or owner-manager of a new business (within the first 42 months of starting). www.gemconsortium.org.

¹¹⁰ Jordan Enterprise Development Corporation: “Women Entrepreneurship in Jordan” (2017) (prepared in collaboration with Global Entrepreneurship Monitor).

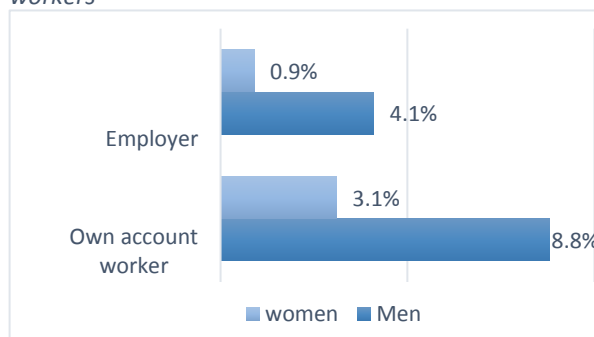
obligations, access to finance challenges (with lack of collateral as a significant issue) and government policies.¹¹¹

Figure 7: Women in businesses



Source: World Economic Forum, *The Global Gender Gap Report*, 2017

Figure 8: Women as employers and own account workers



Source: Department of Statistics, *Labor Force Survey*, 2018

Limited national data is available, through administrative records or the enterprise census by the Department of Statistics, on the total number of businesses operating in Jordan, their degree of formality and their ownership and management structures. Nevertheless, a survey conducted by the USAID Jordan Local Enterprise Support project (LENS), covering a number of governorates, indicates interesting differences between men- and women-owned Micro and Small Enterprises (MSEs).¹¹² The survey found that 9.1% of MSEs are owned by women where the largest share of women-owned business is in pre-primary and primary education at 80% and the smallest share in maintenance and repair of motor vehicles 1%.¹¹³ Women-owned businesses are more likely to be seasonal, operate from home, be un-registered and they earn half of the earnings of men-owned businesses.¹¹⁴ The women who own their businesses are less likely to be married and are more likely to hire other women than men-owned businesses.¹¹⁵ Women own half of the 5,000 home-based businesses surveyed by USAID LENS.¹¹⁶ The revenue of these businesses is the sole source of income for 75% of the owners who mainly sell their products or services, through word of mouth.¹¹⁷

In a nutshell, businesses owned by women tend to be rare, small, seasonal, informal and home-based, confined in low productivity activities and having limited access to markets. The small size, low

¹¹¹ Ibid.

¹¹² USAID LENS MSE Survey covers Amman (excluding Greater Amman Municipality), Aqaba (excluding the special economic zone), Irbid, Karak, Tafila and Zarqa. MSEs include all small businesses and income generating projects with fewer than 50 employees.

¹¹³ USAID Jordan Local Enterprise Support Project, Survey of Jordanian Micro- and Small-Enterprises version 2.3.1 (2015). <http://www.jordanlens.org>

¹¹⁴ USAID Jordan Local Enterprise Support Project, Survey of Jordanian Micro- and Small-Enterprises version 2.3.1 (2015). <http://www.jordanlens.org>

¹¹⁵ USAID Jordan Local Enterprise Support Project, Survey of Jordanian Micro- and Small-Enterprises. 2015. <http://www.jordanlens.org>.

¹¹⁶ USAID Jordan Local Enterprise Support Project, Survey of Jordanian Micro- and Small-Enterprises . 2015. <http://www.jordanlens.org>.

¹¹⁷ USAID Jordan Local Enterprise Support Project, Survey of Jordanian Micro- and Small-Enterprises . 2015. <http://www.jordanlens.org>.

productivity and seasonal nature of their activity make women-led businesses to stay informal. The lack of networks and access to markets- due mainly to social norms- often confine them into subsistence activities with no potential to formalize or grow.

Home-based businesses are a good way to enable micro or small size entrepreneurship for women and the youth through lower startup costs, while also allowing women to overcome or circumvent, child care, transportation and social norms constraints. The vast majority of home-based businesses outside Amman are held by women and operate in the food sector. Therefore, supporting home-based businesses has both women empowerment and poverty reduction goals.

Progress to date

Licensing home-based businesses was first introduced by Greater Amman Municipality (GAM) in 2010 through instructions¹¹⁸ including a list of mostly professional businesses and provisions to limit the negative impact of these businesses on residential areas.¹¹⁹ The instructions were amended in 2012 and in 2017, mainly to expand the list of professions allowed to operate from home within the geographical jurisdictions of GAM. The current instruction of GAM allows 59 professions to operate from homes including professional services, handicrafts, food production and domestic services.¹²⁰ Other municipalities adopted the idea in 2017¹²¹ and the most recent rough estimate (based on data collected from municipalities) indicate that over 800 home-based businesses have been licensed in Jordan.¹²² Nevertheless, the licensing of home-based businesses by municipalities remains cumbersome. Meetings with key informants confirmed that home-based businesses in municipalities, excluding GAM, pay the licensing fees in full, although GAM reduced the fees for licensing home-based businesses by half. The licensing application still goes through the longest processing track, implying a significant licensing burden for the applicant and GAM.¹²³ GAM is reforming its licensing regime, which should streamline licensing procedures for home-based businesses as well.

¹¹⁸ Instructions are legislations issued by Government of Jordan agencies. Approval of the Cabinet or the Parliament are not required since instructions are usually issued to clarify articles of higher-level legislations.

¹¹⁹ Home-based Business Licensing Instruction, 2010.

¹²⁰ Home-based Business Licensing Instructions, 2017. www.ammancity.gov.jo

¹²¹ Instructions for Home-based Businesses within Municipal Boundaries for the year 2017

¹²² Quarterly Report, Economic Opportunities for Jordanians and Syrian Refugees. Ministry of planning and International Cooperation. March 2019.

¹²³ Baseline of Vocational Licensing Complexity at Greater Amman Municipality. KPMG. 2018.

Beyond the traditional women-led sectors, interesting self-employment activities are emerging in Jordan. A recent GIZ project has trained women plumbers, an example of non-traditional activities where women could serve women (see box 9) that should pave the way for more women involvement in currently male-dominated sectors.

Box 9: Women Plumbers in Jordan, an example of women to women services

A visit by a male plumber to the home usually requires the presence of a male family member, which implies a delay before leaking taps and other defects are repaired and so water is lost. Estimates indicate that up to 40 % of the water transported by pipe is lost nationwide because pipelines are dilapidated. In an attempt to provide an innovative solution to this issue, the German Development Cooperation GIZ has trained 176 women in water and energy efficiency and professional plumbing techniques, since 2014. Some 215 additional women are scheduled to follow their lead. The program provides two-month courses, including a two-week field training, teaching women how to cut iron pipes, connect them, fix leakages behind a wall, and all the other necessary skills to become a professional plumber. Quotes from clients show how prejudice has been overcome. "When a man plumber is called to fix a leakage, he tends to leave a mess after him. But, with women, the work is done professionally and tidily". Some clients now specifically ask for female plumbers. The participants in the program expressed their hope that this initiative will help pave the way for more women in male-dominated sectors, slowly changing the patriarchal mentality prevailing in the labor market.

Source: GIZ website.

Jordanian Women-led businesses in industry are rare and require a specific attention. There were 438 business women registered with the Chamber of industry, running 9% of industries in Amman. Their numbers are negligible outside Amman (5 women in Zarqa and 7 in Irbid)¹²⁴ and they operate mainly in chemical industry and cosmetics, plastic industry and the food industry. Focus group discussion held by the Chamber of Industry underscored constraints for starting and running their business. The main ones relate to access to finance, the need for training, limited business network and difficulties in obtaining trust from clients and counterparts¹²⁵.

Women-led businesses face access to market issues due to the prevailing social norms, which prevent them from working or selling outside their homes, but also reduces their ability to establish trust and acquire clients in a male dominated domain. Other well-known constraints also stand on the way of stronger women entrepreneurship.

Technology has the potential to provide women with better access to markets through e-commerce platforms, which allow them to circumvent obstacles related to mobility and social norms. In Jordan, firms' access to markets through e-commerce platforms is still at an infant stage in Jordan, be it to sell goods or services. There are few e-commerce platforms in Jordan and most of them have very limited traffic and exposure. While the payment processing function is enabled in some of the websites, almost all of the transactions use cash on delivery. CGAP indicated that overall credit card transaction in the country only accounts for 6% of all transactions. For services, platforms such as Trajama.com enable

¹²⁴ Business Women in the Chamber of Industry, Amman, Zarqa and Irbid. Jordan Chamber of Industry. 2016.

¹²⁵ Business Women in the Chamber of Industry, Amman, Zarqa and Irbid. Jordan Chamber of Industry. 2016.

women to provide translation services online. The platforms Souqfann.com and Bilforon.com are the only Jordanian e-commerce platforms that allow vendors to showcase and offer their products online. Other enablers such as ShopGo allow businesses to create their own online store. Many challenges are faced by the above e-commerce platforms to scale up their operations locally or regionally. The lack of adequate logistics infrastructure is among the top constraints. Companies using e-commerce depend on alternative logistical providers to support their e-commerce activities.. These limitations with e-commerce can hamper digital avenues for business growth and market expansion.

Box 10: The role of e-commerce in women promoting women entrepreneurs

E-commerce can play an important role, allowing women to circumvent these obstacles and sell their products online, as shown by a recent study by Luohan Academy in 2019 "Digital Technology and Inclusive Growth". This study shows that inclusiveness is also enhanced by helping SMEs to grow, especially those in less developed regions. There are 10 million SMEs and startups on Taobao, China's largest e-commerce platform. More new SMEs are emerging from more remote and less developed regions. About half of online entrepreneurs are women, a larger share than their offline counterparts. E-commerce has enabled female entrepreneurs to start businesses at home and work flexible hours.

Financial inclusion of women in Jordan improved between 2014 and 2017, nevertheless account ownership of women at 27.2% is below that of men at 37.6%¹²⁶. The National Financial Inclusion Strategy by the Central Bank of Jordan (CBJ) recognized this gap and aims at increasing financial inclusion for all and reducing the gender gap from 53% to 35%¹²⁷.

Women tend to borrow to smooth consumption rather than to invest in or run their business. A recent study concluded that debt is one of the most pressing factors hindering women's economic empowerment.¹²⁸ The study found out that 65% of Syrian and Jordanian women surveyed in Mafraq and Amman reported currently being in debt.¹²⁹ The encouragement of women to take loans from microfinance institutions led to Jordan becoming the fourth largest microfinance market in the Arab region thus exacerbating the crisis of household debt in the country.¹³⁰ Such borrowing is made out of necessity to smooth household consumption and not for business needs.¹³¹ Sadly, a few cases of women facing imprisonment because they defaulted on their debt has raised concerns about women's financial literacy and knowledge about microfinance lending terms.

Women make up the largest share of the microfinance loan receipts, indicating that women have access to lending products, nevertheless their total borrowing value remains below that of men. In 2016, 78.9% of micro loans were given to women but the value of these loans made up 51.6% of the total MFI lending portfolio¹³². Microfinance Institutions (MFI) in Jordan are prohibited from deposit taking, and their loan sizes are restricted¹³³. Furthermore, MFIs tend to perform extensive due diligence when lending

¹²⁶ Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and Central Bank of Jordan: "Financial Inclusion Diagnostic Study in Jordan Synthesis Report." (2017)

¹²⁷ Central Bank of Jordan: The National Financial Inclusion Strategy, 2018-2020.

¹²⁸ Arab Renaissance for Democracy and Development: "Barriers to Balance" (2019)

¹²⁹ Arab Renaissance for Democracy and Development: "Barriers to Balance" (2019)

¹³⁰ Arab Renaissance for Democracy and Development: "Barriers to Balance" (2019)

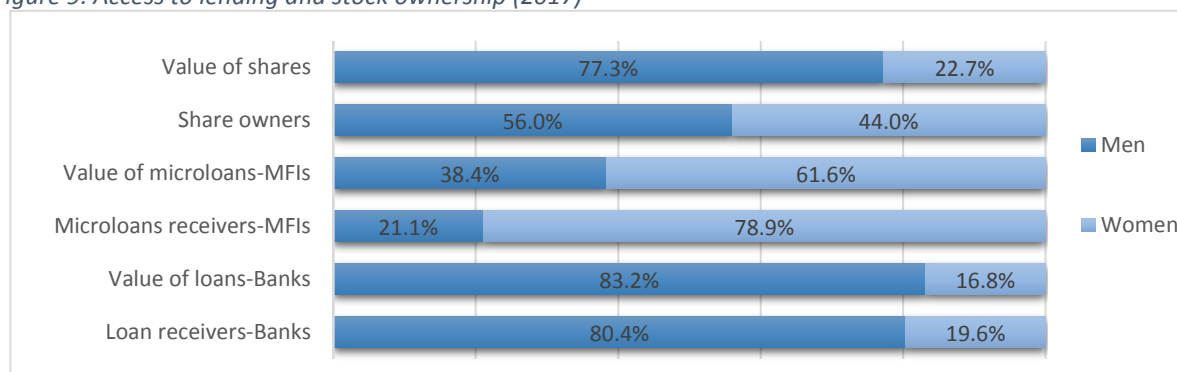
¹³¹ Arab Renaissance for Democracy and Development: "Barriers to Balance" (2019)

¹³² Department of Statistics, Gender Indicators (2017).

¹³³ Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and Central Bank of Jordan: "Financial Inclusion Diagnostic Study in Jordan Synthesis Report." (2017).

to microenterprises due to weak accounting and bookkeeping, which increases the cost of credit.¹³⁴ Women in Jordan also made up 44 % of stock owners in 2018 but the value of their shares accounts for only 22.7% of the total value.¹³⁵

Figure 9: Access to lending and stock ownership (2017)



Source: Department of Statistics, Gender Indicators (2017).

Credit registries and bureaus only record loans above a certain threshold, and might exclude small borrowers, many of whom are female entrepreneurs; where loans from microfinance institutions are not recorded, the repayment histories of microfinance clients cannot be leveraged; and where information from nonbank institutions, such as retailers and utilities, is not used to assess borrower creditworthiness, it excludes those who lack traditional banking relationships, many of whom are women¹³⁶.

Boosting women-led businesses has to be a multi-pronged approach supporting them in improving their entrepreneurial potential, productivity and management, growth and access to finance and markets, while targeting both micro and small enterprises mostly home-based businesses and women-led SMEs.

Recommendations

Table 7: Interventions to promote women entrepreneurship

Stimulating women entrepreneurship by enabling women to start and grow their own business will be key to women economic empowerment as an alternative to waged-employment. The following measures can support women entrepreneurship and help women-led businesses grow.

Proposed intervention	Details
Provide business managerial training	Business managerial training i.e. training on record-keeping, marketing, financial planning and/or other aspects of operating and expanding a business can lead to an improvement in business practices and ultimately, an improvement in revenues and firm survival ¹³⁷ . This type of training could be provided through vocational training

¹³⁴ GIZ and the Central Bank of Jordan: "Financial Inclusion Diagnostic Study in Jordan Synthesis Report." (2017).

¹³⁵ Department of Statistics, Gender Indicators (2017).

¹³⁶ World Bank: "Gender Diagnostic Middle East & North Africa" (2017).

¹³⁷ For instance, Calderón, Gabriela, Cunha, Jesse and De Giorgi, Giacomo, (2013), Business Literacy and Development: Evidence from a Randomized Controlled Trial in Rural Mexico, No 2013-24, Working Papers, Banco de México; and Valdivia, Martín, (2015), Business training plus for female entrepreneurship? Short and medium-term experimental evidence from Peru, *Journal of Development Economics*, 113, issue C, p. 33-51,

	centers, knowledge stations, incubators, universities and Chambers of Commerce and Industry.
Provide personal initiative training	Personal initiative training is a new and effective psychology-based entrepreneurship training that outperforms traditional business training and foster entrepreneurial mindset. This type of training could be provided through vocational training centers, knowledge stations, incubators, universities and Chambers of Commerce and Industry.
Facilitate the creation of networks and mentors.	Jordan Chambers of Industry and Commerce as well as incubators and business associations should put in place strong committees supporting business women and mentoring them. Male mentorship would be of great value to overcome women limited business networks and inability to create trust with business partners¹³⁸. There is value in good business connections ¹³⁹ as women do not have the same access as men to large and diverse social networks that can support the growth and competitiveness of their business. What can make networks effective is if their activities are targeted at some of women’s key constraints, like acquiring new skills, customers, suppliers and credit. Mentoring by men has proven to be an effective way to provide women with those networks ¹⁴⁰ . The entities above could be encouraged by the government to create the above-mentioned activities through public-private dialogs.
Boost growth and formalization of Home-based businesses	Further streamline licensing of home-based businesses and reduce the cost of formalization by reducing the processing burden of vocational licensing at municipalities and reducing the licensing fees. This could be supported by providing guidance on the processes of registering and licensing home-based businesses. Interactive online portals, mobile applications and service cards are all useful formats that could be used. Working closely with municipalities, in addition to GAM, will help build their capacity and sustain the proposed interventions. Formalization should concern only businesses with potential for growth and access to market as it is not a goal in itself for small and subsistence-based home-based businesses. Improve knowledge and learning on home-based businesses. Although there have been a number of interventions supported home-based businesses in the past few years, their programming cycles do not allow tracking of the effect of the support provided on business productivity, sustainability, growth and formality. Conducting an assessment of these businesses in a year or so, can shed light on how the support effected their performance. A regular, but simple, tracking survey of home-based businesses could also take place using the licensing details of the businesses from municipalities and administered by phone. These data collection exercises will

¹³⁸ Buvinic, Mayra and Megan O’Donnell. (2016). “Revisiting What Works: Women, Economic Empowerment and Smart Design.” Center for Global Development.

¹³⁹ Campos, Francisco Moraes Leitao; Coleman, Rachel Dawn; Conconi, Adriana; Donald, Aletheia Amalia; Gassier, Marine; Goldstein, Markus P.; Chavez, Zenaida L.; Mikulski, Joanna; Milazzo, Annamaria; Paryavi, Maliheh; Pierotti, Rachael Susan; O’Sullivan, Michael B.; Vaillant, Julia. 2019. *Profiting from Parity: Unlocking the Potential of Women’s Businesses in Africa : Main Report (English)*. Washington, D.C. : World Bank Group.
<http://documents.worldbank.org/curated/en/501971553025918098/Main-Report>

¹⁴⁰ Breaking the metal ceiling: female entrepreneurs who succeed in male-dominated sectors. Policy Research working paper; no. Campos, Francisco Moraes Leitao; Goldstein, Markus P.; McGorman, Laura; Munoz Boudet, Ana Maria; Pimhidzai, Obert. World Bank Group. 2015.

	<p>contribute to creating knowledge about home-based businesses and could identify differences associated with the gender of the owner.</p>
<p>Provide incubation services</p>	<p>Provide incubation services to women. In addition to private incubation services that can be encouraged through public-private dialog, public incubation could be provided through the knowledge stations to be converted into incubation centers. These can be outsourced by the Government to private providers who can be encouraged and incentivized to serve women entrepreneurs. Transport and child care could also be provided, thereby facilitating women’s access to these incubators.</p> <p>Support the creation of production kitchen incubators to enhance the productivity of home-based business in food production, a sector with a high concentration of women. These facilities, usually privately owned, provide businesses with commercial grade equipment to produce, store, process and package food and beverages on a large scale, in compliance with regulatory and hygiene standards. Furthermore, many shared kitchens also act as a food incubator –providing business support services to new entrepreneurs (branding, marketing, support with inspections, bulk purchasing, consulting on distribution, etc.) but also as overflow facilities for restaurants and bakeries, which supports their profitability. Such privately managed facilities can be supported by Donors.</p>
<p>Improve access to markets through public procurement policies and e-commerce platforms</p>	<p>Support access to public procurement contracts for women-led businesses on the model of opportunities offered by the US federal government, which has a 5 percent contracting goal for women-owned small businesses. Trainings, information sessions and matchmaking events are offered by the Small Business Administration to support women’s businesses to access federal procurement contracts. The Jordanian government could include similar provisions and goals in its procurement framework to support women-led businesses in applying for and winning public procurement contracts. Given that women-led businesses tend to hire more women than other businesses, such a policy will have a “double win” in terms of entrepreneurship and women’s employment.</p> <p>Support access to markets through e-commerce platforms to increase women-led businesses’ ability to reach customers and markets beyond family and friends. This can have a multi-pronged approach through: i) firm-level support though the provision of an e-commerce one stop shop and a set of e-commerce advisory services to firms; ii) ecosystem level interventions aiming at improving efficiency and affordability of e-commerce logistics for parcels, facilitating the use of digital payments and the regulatory framework governing e-commerce platforms. Building the e-commerce ecosystem will be key to allowing women entrepreneurs to access markets and grow their business, thereby employing more women, as data shows that firms run by women tend to employ more women. E-commerce can also help some of the constraints Jordanian women face with business travel, family expectations regarding working outside the house and face-to-face mixed gender business networking.</p>
<p>Improve access to finance</p>	<p>Create a special fund to guarantee lending to women-led businesses on the model of the Small Business Administration guarantees provided in the US and the Dutch-provided NASIRA guarantee program in Africa. Publicizing the availability and features</p>

of these facilities is also vital to increase utilization. When women are not aware of these schemes they consequently do not use them.¹⁴¹

Expanding Digital Financial Solutions. Especially for women in rural areas where bank branches are not available or are far, digital financial solutions can expand access of women to savings and finance. The Central Bank of Jordan (CBJ) is expanding digital financial solutions and supporting women-led SMEs to start their own e-wallets and assist them in receiving and making payments. Furthermore, technical assistance could be provided for women-led home-based businesses to become agents for digital finance providers. Microfinance institutions could also be allowed to become agents for clients beyond their client base thereby expanding the network of digital payment agents.

Allow the Credit Bureau to record smaller loans to enable women to build credit history when borrowing small amounts from micro-finance institutions. Such interventions will improve their credit worthiness and enable them to borrow for their businesses.

Improve information available on lending terms and conditions, including micro-lending. A poor information environment is contributing to the risk of default¹⁴². Consequently, women considering lending should be fully informed of lending terms. Simplifying and clarifying loan conditions, supported by providing training on financial literacy and access to legal services are interventions that could be implemented through local agencies and business associations.

Expand the access of women-led SMEs to equity finance. Anecdotal evidence indicate that women-led SMEs are less likely to access equity finance in Jordan. A number of countries have introduced venture capital funds, with targets for women, to increase the number of successful women-owned businesses. Equity finance can also reduce funding gaps when requirements for debt finance cannot be met. Jordan could set up or carve out a special equity fund for women-led businesses to overcome their lack of access to equity. Ideally such financing should come with a suit of advisory and coaching services to help these businesses develop.

Box 11: The importance of training, networks for women entrepreneurs, mentoring and role models

Training. Such interventions, when designed correctly and combined with other interventions such as access to finance, have proven to be effective in several contexts. Business managerial training refers to training on record-keeping, marketing, financial planning and/or other aspects of operating and expanding a business. The content, quality and duration of such training can vary greatly, but evaluations suggest that programs of high quality and reasonable duration can have positive economic outcomes for poor women micro-entrepreneurs, as they can lead to an improvement in business practices and ultimately, an improvement in revenues and firm survival. Shorter trainings, such as a five-day ILO training, led to small improved business practices for micro-enterprises but limited change to sales or empowerment.

¹⁴¹ Katherine S. Miles, Case Study: Advancing Women’s Financial Inclusion Through Gender-Sensitive Business Environment Reform (The Donor Committee for Enterprise Development, 2017)

¹⁴² Arab Renaissance for Democracy and Development: “Barriers to Balance”. (2019).

When it comes to business training for SMEs, there is large variation in the quality of programs, but some have proven results. For instance, the 10,000 Women program, run by Goldman Sachs around the world, evaluated its India program and half of the graduates saw revenues at least double in an 18-month period, the average number of employees increase from six to 10, and graduates successfully adopted or improved many of the skills taught in the program such as business planning, negotiation, accounting, marketing and the use of computers to advance their businesses.

Networking. In the early stages of a firm's development, business networks can influence the size of initial investments and the choice of activity.¹⁴³ Throughout a firm's life, the diversity of these networks can impact whether an entrepreneur has access to credit,¹⁴⁴ learns about new information and market opportunities,¹⁴⁵ and acquires the skills needed to successfully operate their businesses. Peer support can have a significant effect on female entrepreneurs' ability to learn and apply new business skills.¹⁴⁶ Networks can also provide important channels to customers and suppliers, (informal) credit,¹⁴⁷ and technology used in production,¹⁴⁸ which collectively allow small firms to enjoy economies of scale that would otherwise remain inaccessible. *Excerpt from "Profiting from Parity: Unlocking the Potential of Women's Businesses in Africa"*¹⁴⁹

Mentoring. *In combination with business skills training, there is also the importance of facilitating the creation of networks and mentors. Women do not have the same access as men to large and diverse social networks that can support the growth and competitiveness of their business. As elaborated in the context of a recent report studying female entrepreneurship in Africa, there is value in good business connections. There are several attempts to create networks to help women business owners, with Arab International Women's Forum, Association of Organizations of Mediterranean Businesswomen, and Jordan Forum for Business ND Professional Women being just a few examples. What can make networks effective is if their activities are targeted at some of women's key constraints, like acquiring new skills, customers, suppliers and credit.*

Male role models. A World Bank study in Uganda found that women who cross over into male-dominated sectors make as much income as men, and three times more than women who stay in female-dominated sectors. The

¹⁴³ Granovetter, Mark. (1983): "The Strength of Weak Ties: A Network Theory Revisited." in Randall Collins (ed.), *Sociological Theory*, San Francisco, CA: Jossey-Bass, pages 201–233.

Bertrand, Marianne, Erzo Luttmer, and Sendhil Mullainathan. (2000). "Network Effects and Welfare Cultures." *The Quarterly Journal of Economics*, 115 (3), pages 1019-105.

¹⁴⁴ Davidsson, Per and Benson Honig. (2003). "The role of social and human capital among nascent entrepreneurs." *Journal of Business Venturing*, 18, pages 301-331.

Audretsch, David and Maryann Feldman. (2004). "Knowledge Spillovers and the Geography of Innovation." in Henderson and Thisse eds., *Handbook of Urban and Regional Economics*, vol. 4.

Renzulli, Linda A., Howard Aldrich, and James Moody. (2000). "Family Matters: Gender, Networks, and Entrepreneurial Outcomes." *Social Forces* 79.2.

¹⁴⁵ Pierotti, Rachael. (2016). "Barriers for female entrepreneurs' access to finance: a qualitative assessment in Ethiopia." Presentation to World Bank Africa Gender Innovation Lab.

¹⁴⁶ Uzzi, Brian. (1997). "Social structure and competition in interfirm networks: The paradox of embeddedness." *Administrative Science Quarterly*, 42, pages 35–67.

McMillan, John and Christopher Woodruff. (1999). "Interfirm Relationships and Informal Credit In Vietnam." *The Quarterly Journal of Economics*, 114 (4), pages 1285-1320.

Fafchamps, Marcel. (2001). "Networks, Communities, and Markets in Sub-Saharan Africa: Implications for Firm Growth and Investment." *Journal of African Economies*, 10 (2), pages 109-142.

¹⁴⁷ Field, Erica, Seema Jayachandran, Rohini Pande, and Natalia Rigol. (2016a). "Friendship at Work: Can Peer Support Stimulate Female Entrepreneurship?" *American Economic Journal: Economic Policy*, 8(2), pages 125-53.

¹⁴⁸ Brüderl, Josef and Peter Preisendörfer. (1997). "Network Support and the Success of Newly Founded Business." *Small Business Economics*, 10, pages 213-225.

Uzzi, Brian. (1996). "The Sources and Consequences of Embeddedness for the Economic Performance of Organizations: The Network Effect." *American Sociological Review* 61, pages 674–698.

¹⁴⁹ World Bank Group. 2019. *Profiting from Parity: Unlocking the Potential of Women's Business in Africa*. World Bank, Washington, DC. © World Bank.

study examines a set of factors to explain the differences in sector choices and finds that there is a problem of information about opportunities in male-dominated industries. The analysis also concludes that psychosocial factors, particularly the influence of male role models and exposure to the sector from family and friends, are critical in helping women circumvent or overcome the norms that undergird occupational segregation. Excerpts from *“Breaking the metal ceiling: female entrepreneurs who succeed in male-dominated sectors”*¹⁵⁰

5. Transportation

Context and issues

Women’s and men’s experiences with transport differ, particularly when related to safety, personal security, accessibility and affordability of transport. Lack of safe transport options can translate into girls missing schools, women not looking for jobs far away from homes, giving up their jobs or being unable to access health or childcare services. According to a recent study undertaken by Sadaqa and Friedrich-Ebert-Stiftung in Jordan¹⁵¹, 47% of the surveyed women reported to have turned down job opportunities due to the current state of public transportation naming sexual harassment, affordability and service coverage as one of the key barriers. 80.5% of the women surveyed in the same study believe that public transportation is integral for their economic participation. In this context when only 14% of women are involved in the labor force in Jordan as compared to 64% for their male counterparts, it is of paramount importance to create more amendable mobility experience for all but especially for women and girls.

Mobility challenges have been identified as one of the most significant barriers to women and youth participation in the workforce in further studies. A 2018 study confirmed that lack of adequate public transportation, particularly in rural areas is a binding constraint for women’s economic participation.¹⁵² Youth surveyed in Mafraq, Ruseifeh, South Shouneh and Sahab highlighted four main transportation challenges: 1) High cost of public transportation; 2) Disorganized service; 3) Poor reliability; 4) Limited or no service at hours when youth need transport, or to locations where they live or work¹⁵³ prompting them to leave jobs within six months of being hired.¹⁵⁴ The majority of young working men and women go to work by bus (86%) and about 6% and 5% go to work by taxi and public cars, respectively.¹⁵⁵ About 40% of young workers must transfer at least once to get to work and they face unpredictable wait times which, combined with uncoordinated services, often prolong their commute even further.¹⁵⁶ The average daily door-to-door round trip for these youth is 145 minutes, and when they work a 9-hour shift, this brings the

¹⁵⁰ Breaking the metal ceiling: female entrepreneurs who succeed in male-dominated sectors. Policy Research working paper; no. Campos, Francisco Moraes Leitao; Goldstein, Markus P.; McGorman, Laura; Munoz Boudet, Ana Maria; Pimhidzai, Obert. World Bank Group. 2015.

¹⁵¹ Gender in Public Transportation: A perspective of women users of public transportation; Sadaqa and Friedrich-Ebert-Stiftung, October 2018

¹⁵² Felicio, Mariana T. and Varun Gauri “Jordan: Understanding How Social Norms Impact Gender Employment”. (2018).

¹⁵³ Youth for the Future: *“Transport Services and their Impact on Youth Employment and Development in Jordan”* (2014).

¹⁵⁴ Youth for the Future: *“Transport Services and their Impact on Youth Employment and Development in Jordan”* (2014).

¹⁵⁵ Youth for the Future: *“Transport Services and their Impact on Youth Employment and Development in Jordan”* (2014).

¹⁵⁶ Youth for the Future: *“Transport Services and their Impact on Youth Employment and Development in Jordan”* (2014).

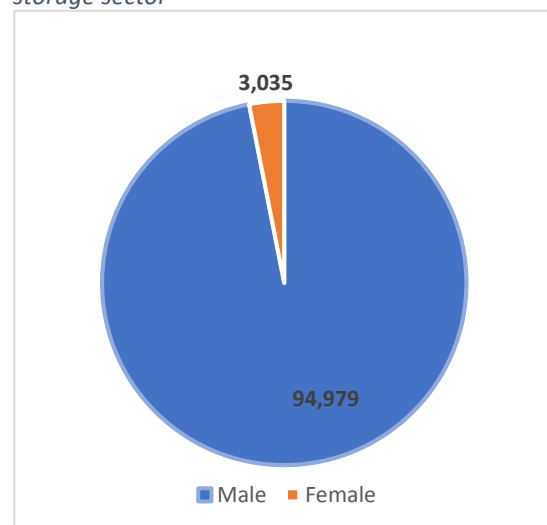
total time devoted to work to nearly 12 hours.¹⁵⁷ Affordability of transportation services is also an issue since working youth spend, on average, 23% of their salary on these long commutes.¹⁵⁸ Interestingly, in the same study, 30% of surveyed parents did not allow their children to use public transportation. They stated that public transportation will put them particularly girls, at risk of being harassed.

There is a significant gap between expectations of public transportation service quality and the reality, at least in relation to acceptable commute time, and whilst both women and men are affected by inadequate service, women are likely more so due to women’s travel patterns that require them to make shorter and more frequent journeys with multiple stops and lack of integrated ticketing systems. The majority of women are willing to use public transportation and they find 32 minutes as the longest acceptable commute.¹⁵⁹ But the commute to work is far longer than that. It usually starts with a walk of at least 15 minutes to the bus stop or station and involves one or more transfers.¹⁶⁰ Concerns of harassment also prohibit women from joining the labor force. A large share of survey respondents (44%) think that working women expose themselves to harassment either commuting to and from work or at work.¹⁶¹

Share of women in the sector as drivers, engineers or leaders remains low.

In 2018, only 3% of the sector’s workers were women.¹⁶² As a result, transport services remain heavily male-dominated, which contributes to women’s voices as transport users not being heard, with often little incentives for transport services to respond to different needs of female service users. Employing more women in the sector can lead to more inclusive transport service development by bringing women’s perspectives directly on a decision-making table. Moreover, a focus on women’s employment in the sector can help the government and transport operators project a more progressive image that is more representative of their customer base, which may affect riders’ perceptions of transport safety and actual incidence of sexual harassment in public transport as more and more women will start taking up public-facing roles in the sector as drivers, conductors, security personnel and traffic police. Not surprisingly, some women interviewed in the above-mentioned study¹⁶³ in Jordan suggested hiring female staff to address some of the challenges that they experience as users of transport.

Figure 10: Number of workers in transport and storage sector



Source: Department of Statistics, Labor Force Survey (2018).

¹⁵⁷ Youth for the Future: “Transport Services and their Impact on Youth Employment and Development in Jordan” (2014).

¹⁵⁸ Youth for the Future: “Transport Services and their Impact on Youth Employment and Development in Jordan” (2014).

¹⁵⁹ Felicio, Mariana T. and Varun Gauri “Jordan: Understanding How Social Norms Impact Gender Employment”. (2018).

¹⁶⁰ Felicio, Mariana T. and Varun Gauri “Jordan: Understanding How Social Norms Impact Gender Employment”. (2018).

¹⁶¹ Felicio, Mariana T. and Varun Gauri “Jordan: Understanding How Social Norms Impact Gender Employment”. (2018).

¹⁶² Department of Statistics, Labor Force Survey, 2018.

¹⁶³ SADAQA and Friedrich–Ebert–Stiftung: “Gender in Public Transportation: A Perspective of Women Users of Public Transport”. (2018)

Besides social norms that discourages women’s employment in this male-dominated sector, women likely find the driving roles unattractive and uncondusive to their family responsibilities. For example, drivers of public transport vehicles are deprived from social benefits given that contractual arrangements between operators and drivers are not formal. The vast majority of public transport vehicles are individually owned¹⁶⁴ and these vehicles are then rented to the drivers at a fixed daily rate.¹⁶⁵ Drivers consequently work long hours to pay the rent in addition to the wages of their assistants, fuel, traffic fines and in some cases maintenance.¹⁶⁶ Social security coverage is only provided for drivers of touristic transportation companies, who are usually contracted as employees.¹⁶⁷

Still, it is important to explore opportunities to promote women’s employment in the sector as and when relevant opportunities arise. For example, in school transportation. Some universities and schools own their fleets of buses; in other cases, parents use other public transportation or their private vehicles. In addition to providing women with direct income-generating opportunities, promoting women as drivers of school transportation may contribute, albeit partly, to addressing the concerns of many parents over safety of their children by putting females in driving roles of the school transportation. This can help women, who tend to be the ones accompanying their children, save some time that they spend on commuting to and from the schools and instead direct it to income-generating activities.

One of the critical aspects in attracting women to well-paid high skilled transport jobs is to raise the profile of sector professions among females and fostering cooperation between employers and education institutions to increase young women’s enrolment in Science, Technology, Engineering and Math (STEM) fields and establishing a school to employment transition routes. Women are more likely than men to pursue studies in the humanities or educational sciences, while men are more likely to study in engineering and construction. These outcomes are influenced by norms and stereotypes related to women’s role in society, and overall restrictive attitudes around gender roles in Jordan regarding women’s economic activities that influence education choices that women and men make. The efforts to create a ‘talent pipeline’ in the sector will need to be accompanied by the efforts to create amenable working environment in the sector. The most common issues that typically impede women’s access to employment in transport include perceptions and gender stereotypes, prevalence of a male-dominated working culture, inflexible terms and conditions of employment and workplace health and safety issues, e.g. sexual harassment and lack of adequate facilities, e.g. separate bathrooms or changing rooms.

Besides mass transit, ride-hailing industry can also provide opportunities to advance women’s access to work and enhance their mobility. To this end, barriers to entry in the industry for both female drivers and riders would need to be explored and existing and desirable practices to reach out and onboard women as drivers -identified, e.g. how to support women gain access to a vehicle, navigate the sign-up process and secure relevant insurance. The efforts will also need to be made to identify whether personal security concerns may be limiting women’s participation as drivers and/or riders and what safety

¹⁶⁴ Center of the Built Environment and Friedrich–Ebert–Stiftung: *“Public Transportation in Jordan: A Policy Study and review of the Draft Law for the Regulation of Transportation of Passengers of 2016”*. (2016)

¹⁶⁵ Phenix Center for Economics and Informatics Studies and Friedrich–Ebert–Stiftung: *“Workers in the Land Transport Sector “Drivers”: Poor Working Conditions and Flagrant Violations to their Rights”*. (2012)

¹⁶⁶ Phenix Center for Economics and Informatics Studies and Friedrich–Ebert–Stiftung: *“Workers in the Land Transport Sector “Drivers”: Poor Working Conditions and Flagrant Violations to their Rights”*. (2012)

¹⁶⁷ Phenix Center for Economics and Informatics Studies and Friedrich–Ebert–Stiftung: *“Workers in the Land Transport Sector “Drivers”: Poor Working Conditions and Flagrant Violations to their Rights”*. (2012)

assurances and best practices in security features are available across the industry that should be further enhanced.

Progress to date

Ambitious strategies and plans are in place aiming at improving the sector's governance and service provision such as Jordan's Long-Term National Transport Strategy and its execution plans.¹⁶⁸ A number of interesting projects are also in the pipeline offering opportunities for decent employment of women in the sector including two Bus Rapid Transit (BRT) projects. The first BRT project is in Amman¹⁶⁹ and infrastructure works are underway with planned operation in 2020. The second is still at earlier stages, planned to connect the cities of Amman and Zarqa.¹⁷⁰ These projects aim to improve the capacity and the quality of transportation services in two main urban centers in response to significantly large numbers of daily commuters across the proposed lines for work and study. Also, public transport strategies are being developed for Irbid, Madaba, Zarqa and Salt. These strategies aim to coordinate transport services that are currently limited to buses and taxis operated by small companies or individuals. These reforms are hoped to contribute to addressing long and expensive trips and unreliable and uncoordinated schedules for many underserved urban and peri-urban areas. Furthermore, Transportation of students offer additional opportunities for women's employment, as discussed earlier. The majority of private schools offer transportation services through bus fleets that they own while a pilot was examined by the ministries of education and transport to provide transportation for students of public schools. Currently, several unregistered service providers are providing student transportation services and the Ministry of Transport is planning to legislate the sector and expand service provision through large service providers.¹⁷¹

The Ministry of Transport developed a Code of Conduct (CoC) earlier this year, first ever of its nature for the sector in Jordan, which will regulate the passenger, the driver and the operator conduct in public transport, including ride hailing. The CoC makes explicit references to sexual harassment and gender-based discrimination as one of the infringements of the CoC; includes enforcement measures; mandates provision of public feedback mechanisms with reporting lines and sets indicators to monitor the progress. The Ministry of Transport has recently instructed for the CoC to be included in the service agreements between the Land Transport Regulatory Commission (LTRC) and public transport operators.

Recommendations

Recommendations that contribute to women's mobility and economic empowerment in Jordan are included in **Error! Reference source not found.** below. All of these interventions share two crosscutting themes. The first is addressing social gendered norms through public awareness and engaging the media. The second is expanding policy dialogue and networking among the sector's stakeholders to foster enabling environment for gender equality.

¹⁶⁸ Ministry of Transport. <http://www.mot.gov.jo>.

¹⁶⁹ Amman Bus Rapid Transit. <http://www.ammanbrt.jo>

¹⁷⁰ Amman-Zarqa BRT is a priority project on Executive Plan of 2018-2020 of Jordan's Long-Term National Transport Strategy. Ministry of Transport. <http://www.mot.gov.jo>.

¹⁷¹ Press Release, Ministry of Transport, <http://www.mot.gov.jo>.

Table 8: Interventions to lift transportation barriers

Proposed intervention	Details
<p>Implementation of the Code of Conduct (CoC) for Transport</p>	<p>Support relevant Government agencies and service providers in implementing the recently developed Code of Conduct. This is likely to include:</p> <ul style="list-style-type: none"> – Development and signing of a Memorandum of Understanding (MoU) between relevant government agencies on the implementation of the CoC. – Identification and training of gender focal points at relevant stakeholders, – Development of the CoC accountability and response protocols/revisions based on experience – Development of training material and training of stakeholders (including media, drivers, operators, security personnel) on CoC and its protocols. – Knowledge and learning activities including a survey on women's perceptions towards sexual harassment in public transport and Good practice note in implementing the CoC: what works and what does not. – Public awareness campaign to inform the public of the progress being made in implementing the CoC and to instill the public's trust in the system.
<p>Women as drivers of public transport companies (including school transportation)</p>	<p>Work closely with government agencies, and operators of school buses and Bus Rapid Transit projects to increase the employment of the women in the sector. This is likely to include:</p> <ul style="list-style-type: none"> – Incorporating women's employment targets in contracts with existing bus operators, – Review of Human Resources policies and practices of the existing transport operators and development of time-bound action plans, and work closely with government agencies to incorporate women's employment targets, policies and practices in bidding requirements of BRT and school transportation operators, – Establishing a 'female talent pipeline' with the universities – Training and onboarding of women as drivers of public transport operators (including school transportation) as a pilot, – Knowledge and learning activities including a guidance note 'Employing and retaining women in the transport sector: what works and what does not', – Organizing roundtables on women's employment in the sector that will bring together operators, relevant ministries, the donors, media, academia, transport associations to discuss their lessons and to showcase the good practices.
<p>Women as drivers of the ride hailing apps</p>	<p>Work closely with government agencies, and ride hailing apps to increase the employment of the women in the sector. This is likely to include:</p> <ul style="list-style-type: none"> – Assessment of barriers to entry in the ride hailing industry for female drivers and riders, – Implementing a pilot program to reach out and onboard women as drivers (recruitment, training and onboarding), – Teaming up with the private sector with the purpose of increasing the awareness of the gender-differentiated needs of their drivers and riders, and attracting much-needed private sector resources for this cause. Public awareness campaign to address social norms that limit the extent to which women participate in ride-hailing as drivers, – Knowledge and learning activities including a publication 'Good practices in making ride sharing safe for all.

6. Women in agriculture

Context and issues

In addition to finding solutions to employ unemployed women, it is worth paying attention to women who are out of the labor force. A larger share of them have (above 55%) have basic education or less¹⁷². For instance, 77% of women who are out of the labor force labeled by the Department of statistics as “family members consider as person who should stay at home” have basic education of less¹⁷³. This is particularly the case in rural areas where agriculture could be a sector with potential to create economic opportunities for women and reduce poverty, a major goal embraced by the Government of Jordan.

Less than 2% of employed Jordanians work in the agricultural sector, and only 2.9% of women engage in agricultural paid work¹⁷⁴.

Although the sector is dominated by migrant workers and likely to offer limited employment protection, it presents a comparative advantage in some low-water products that can be exported to the Gulf countries and eventually to Europe”. Employment in the agricultural sector is also a primary source for subsistence and food security for poor Jordanians living in rural areas.¹⁷⁵ Furthermore, studies have found that “Jordanians are open to all sectors and occupations under the right circumstances” demonstrating scope to increase the employment of Jordanians in several sectors, including agriculture.¹⁷⁶

A recent study by UN Women¹⁷⁷ provided a comprehensive assessment of women’s participation in the agricultural sector in Jordan. It captured, among other elements, the profile of women working in the sector, their motivation to work in agriculture, their working conditions, the effect of their work on household decisions and their priority needs.¹⁷⁸ The study found that women are motivated to work in agriculture for economic factors including income generation and producing food for the household, due to family and personal circumstances and having the background to work in the sector. In fact, economic factors were found to be especially important for women engaging in paid agricultural labor, who are driven by the need to generate income and meet household expenses, as well as for women who lack alternatives or who are not trained to engage in other types of income generating activities.¹⁷⁹ Over half of the women engaged in agricultural activities are below the age of 40, are likely to be married with children and with low levels of education¹⁸⁰ as indicated in Figure 12 below. Daily and hourly rates were most frequently reported by women working as paid agriculture labor, who mostly work 22 days per month and 7 hours per day, earning, on average, between JD 105 and 142 per month.¹⁸¹

¹⁷² Department of Statistics, Labor Force Survey, 2018.

¹⁷³ Department of Statistics, Labor Force Survey, 2018.

¹⁷⁴ Department of Statistics, Labor Force Survey, 2018.

¹⁷⁵ UN Women, *Women’s Participation in the Agricultural Sector, Rural Institutions and Community Life* (2018)

¹⁷⁶ Susan Razzaz: “*A Challenging Market becomes More Challenging Jordanian Workers, Migrant Workers and Refugees in the Jordanian Labour Market*” (International Labour Organization, 2017). p8.

¹⁷⁷ UN Women: “*Women’s Participation in the Agricultural Sector, Rural Institutions and Community Life*” (2018)

¹⁷⁸ The UN Women study utilized mixed methods including 1,145 household-level surveys providing statistically generalizable sample for women working in agriculture across the assessed areas.

¹⁷⁹ UN Women: “*Women’s Participation in the Agricultural Sector, Rural Institutions and Community Life*” (2018)

¹⁸⁰ UN Women: “*Women’s Participation in the Agricultural Sector, Rural Institutions and Community Life*” (2018)

¹⁸¹ UN Women: “*Women’s Participation in the Agricultural Sector, Rural Institutions and Community Life*” (2018)

Figure 11: Motivation of women to work in agriculture

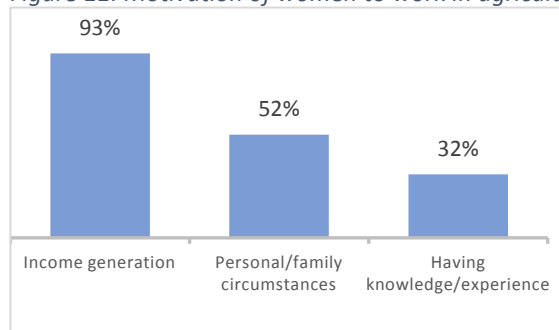
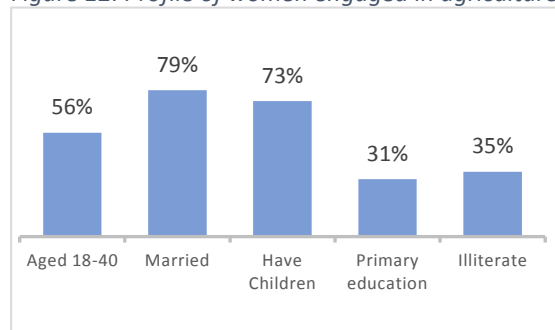


Figure 12: Profile of women engaged in agriculture



Source: UN Women, *Women’s Participation in the Agricultural Sector, Rural Institutions and Community Life* (2018)

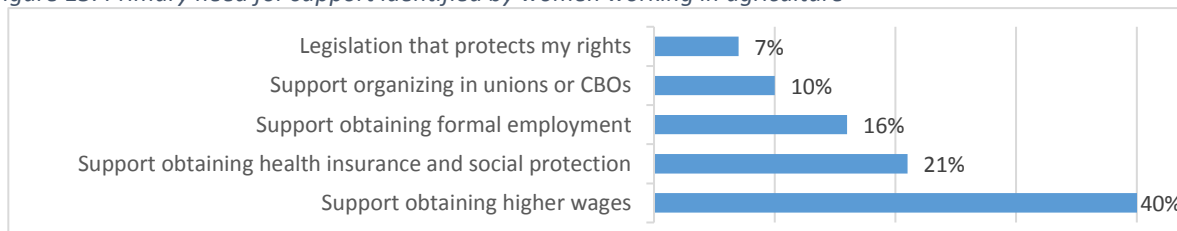
Decent working conditions in agriculture are not regulated by law nor any other legal instrument¹⁸².

This keeps agricultural workers unprotected from work injuries, increase the likelihood of exploitation and limit workers’ access to social security benefits such as old age pension. Labor inspection of farms is insufficient according a study that surveyed Syrian workers in the agricultural sector. More than three quarters of the Syrian workers in the sample indicated that their work place had never been inspected by a labor inspector and a similar share of the employers indicated the same.¹⁸³

Women working as paid agricultural workers cited five primary challenges they face¹⁸⁴.

First, is the need to carry out their domestic responsibilities in addition to their work (25%). Second, lack of access to health insurance and social security (17%). Another 14% named unfavorable working circumstances as primary challenge including long working hours and having to work in harsh climatic conditions. Informality and uncertainty of employment were cited by 12% of the paid agricultural workers. Finally, 11% found it challenging to deal with negative perceptions of their work by the society.

Figure 13: Primary need for support identified by women working in agriculture



Source: UN Women. 2018. *Women’s Participation in the Agricultural Sector, Rural Institutions and Community Life*.

Given that women are less likely to own land, their access to finance, including microloans and governmental loans¹⁸⁵, was cited as a limitation to start small agribusinesses since it requires proof of

¹⁸² Susan Razzaz: “A Challenging Market becomes More Challenging Jordanian Workers, Migrant Workers and Refugees in the Jordanian Labour Market” (International Labour Organization, 2017).

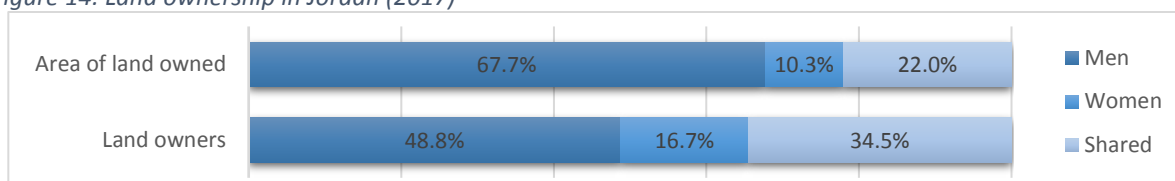
¹⁸³ International Labor Organization: “Decent Work and the Agriculture Sector in Jordan: Evidence from Workers’ and Employers’ Surveys” (2018).

¹⁸⁴ UN Women: “Women’s Participation in the Agricultural Sector, Rural Institutions and Community Life” (2018)

¹⁸⁵ Government loans to farmers are extended through the Agricultural Credit Corporation (ACC).

land ownership and/or salary as collaterals.¹⁸⁶ In fact, national gender statistics indicate that a small share of land owners are women who own less a than 10% of total land area¹⁸⁷ as indicated in Figure 14 below.

Figure 14: Land ownership in Jordan (2017)



Source: Department of Statistics, Gender Indicators (2017).

Recommendations

Table 9: Interventions to promote women in agriculture

Proposed intervention	Details
Regulating employment in the agricultural sector through issuing implementation regulations to the Labor Law	Regulating employment in the agricultural sector is fundamental to attracting women workers and ensuring that current workers are benefiting from decent work conditions. The labor law (number 8 for the year 1996) stated that this regulatory framework should be developed, but it has not been issued yet. ¹⁸⁸ This regulatory framework for agriculture shall specify working conditions including hours of work, remuneration, Occupational Safety and Health standards and enforcement mechanisms. ¹⁸⁹ Social security contributions and benefits for agriculture will also need to be specified for agricultural workers. ¹⁹⁰
Support employers in improving working conditions through guidelines and advisory services	Support employers in improving working conditions and complying with legal frameworks once enacted. Guidelines to improve working conditions in the farms could be developed, though easy to use guides. Advisors can provide technical assistance to the employers to improve working conditions and compliance with new legal frameworks. An approach similar to Better Work Jordan ¹⁹¹ that works closely with the employers through assessment visits and advisory services could be used.

¹⁸⁶ UN Women: "Women's Participation in the Agricultural Sector, Rural Institutions and Community Life" (2018).

¹⁸⁷ Department of Statistics, Gender Indicators (2017).

¹⁸⁸ Article 3-B of the Labor Law Number 8 for the year 1996 states that employment in agriculture will be regulated through a bylaw specifying workers' contractual arrangements, work hours and relevant labor inspection among others.

¹⁸⁹ Susan Razzaz: "A Challenging Market becomes More Challenging Jordanian Workers, Migrant Workers and Refugees in the Jordanian Labour Market" (International Labour Organization, 2017).

¹⁹⁰ Susan Razzaz: "A Challenging Market becomes More Challenging Jordanian Workers, Migrant Workers and Refugees in the Jordanian Labour Market" (International Labour Organization, 2017).

¹⁹¹ Better Work is a joint ILO-IFC organization supporting compliance with labor standards in the garment sector in several countries, including Jordan.

<p>Support and subsidize the provision of mobile child care solutions</p>	<p>Support and subsidize the provision of mobile child care solutions will also be a factor enabling women participation in the agricultural sector. As for other sectors, women face constraints related to domestic responsibilities. Providing decent mobile child care solutions will encourage women labor force participation while contributing to early childhood development and levelling the playing field for children in rural and poor areas. Box 13 shows that agricultural employers in the US do value child care provision to reduce recruitment costs, reduce labor shortage, retain skilled workers and improve workers moral.</p>
<p>Enacting sectoral policies to develop the agricultural sector</p>	
<p>Incentivizing investment in post-harvest logistics</p>	<p>Incentivizing investment in post-harvest logistics by mobilizing farmers, supporting clusters and attracting and de-risking investments in logistical activities such as: collection points and warehousing, sorting, grading and packaging centers, cold chain logistics and transport. Decent and good quality jobs could be created for women in these subsectors, especially in sorting and grading and packaging centers.</p>
<p>Supporting investments in agricultural technology</p>	<p>Supporting investments in agricultural technology through subsidies to reduce the need to harsh jobs and increase the demand for skilled workers making the sector more attractive to Jordanian women. Providing extension services to small farmers, in clusters, to improve their production methods and embrace technology in their farms will increase the demand for skilled workers. Investment in agricultural technologies can also reduce costs and increase the competitiveness of the sector. Devising special accelerators¹⁹² for agricultural businesses and technologies can also expand the support available for small farmers.</p> <p>The subsidy scheme has to be designed in light of fiscal space and expected returns for Jordanian employment and the economy as a whole.</p>
<p>Improve women’s access to finance will also allow home-based agricultural businesses to expand</p>	<p>Improve women’s access to finance will also allow home-based agricultural businesses to expand and possibly rent land. Details on this improving access to finance is included in the relevant section of this note.</p>

¹⁹² Recently, an acceleration program for agricultural technology was launched by a private investment company <http://www.hassad.io/>.

Box 12: Employers' perspective on child care services for hired farm workers in the US

Using descriptive survey research methodology, data were collected from a convenience sample of 102 agribusiness owners and Human Resource directors attending an agricultural conference regarding labor laws or personnel management. Results revealed significant differences for those companies employing more than 25 workers compared to their counterparts. Primary motivators for offering childcare as an employment benefit were improved employee morale, enhanced company reputation, and a more stable workforce. A major barrier was that half of large-scale enterprises lack guidance on how to provide childcare options for their workers. Survey results are being used to facilitate collaboration among employers, farm workers, and childcare providers to offer a safe, nurturing environment for children while their parents work in agriculture.

Source: Employers' Perspective on Childcare Services for Hired Farm Workers. Lee, Salzwedel, Chyou, Liebman. Journal of Agromedicine. 2017.

7. The way forward

This report aimed to offer concrete actions to improve women's access to economic opportunities in Jordan. Policy interventions and measures and best practices from international experience highlighted in this report aim to offer a comprehensive menu of interventions to inform Government policies and World Bank engagement with the Government of Jordan.

The report focused on constraints to be lifted such as legal barriers and social norms; sectors with a liberating potential such as transport; sectors with a double dividend freeing time for women and having the potential to employ a large number of women such as child care, elderly care and domestic services; sectors amenable to employing rural women; and the entrepreneurship ecosystem for women.

In doing so, the report tried to address issues faced by women with all levels of education and to provide concrete entry points to increase female labor force participation through both waged-employment, self-employment or entrepreneurship.

The sector and theme selection under this report is not comprehensive and other sectors and themes could be explored in future studies to complement an enrich what has been started under this report. For instance, bridging the gap in women participation in the scientific and technological field could be studied and concrete measures could be proposed, following international best practices. Women in tourism would also be an additional area of investigation given the importance of tourism for the Jordanian economy.

Improving women's access to economic opportunities will be key to ensure and inclusive growth and will require a multi-pronged approach and the mobilization of both the public sector – through several line Ministries and agencies- and the private sector.

Annex 1: Summary of the findings of the social norms study

Themes	Social Empirical Expectations - Estimations of what others do*	Personal Beliefs - What respondents believe people should do	Social Normative Expectations of what others think people should do**
Women working (should women work; should they work outside the home; male relatives not comfortable)	Both men and women highly overestimate the level of female labor force participation (within and outside the home), both within their communities and across Jordan, (estimates are close to 50% or 5/10).	Over 95% believe it is okay for women to work, though slightly fewer believe it okay to work outside the home-lowest for men with non-working (NW) counterparts (63%). Working is believed to be contingent on how comfortable husbands/fathers are with their wives/daughters working.	On average, respondents expect a third of other people to find it unacceptable for women to work, both in an outside the home. Very few people (2/10) are expected to find it acceptable for a woman to work if it makes her husband/father uncomfortable.
Publicness & mixing (mixed-gender work environments; harassment; reputation)	Working women (WW) are generally not estimated to work in male-dominated workplaces (3/10). They are estimated to experience some harassment (2.6/10), but their reputation is not estimated to be affected by their decision to work.	Only 38% believe it is okay for women to work in mixed-gender workplaces, with men being more conservative than women. 44% believe that working women are exposing themselves to harassment, and 35% believe that WW are risking their reputation by working.	5/10 people are expected to find it unacceptable for women to work in mixed gender environments. Perceptions about harassment and reputational risk are also not favorable: 4/10 are expected to think that WW are exposing themselves to harassment, and over a third are expected to think that women risk their reputation by working.
Gender roles (married women working; returning home after 5 PM; leaving children with relatives; appropriate age to leave child)	Estimations of married working women is lower (4/10). 8/10 are estimated to return home by 5 PM. Accordingly to estimations, working mothers do not leave their child and go to work until child is at least 2, with men having slightly higher estimates. A quarter of working mothers are estimated to leave child with relatives.	Marriage lowers acceptability of women working (72% believe it is okay), especially for male respondents. Work hours and younger children pose barriers. Less than 40% believe it is okay for married WW to return home after 5 PM. 54% believe it is okay to leave child with relative, but they believe that the child needs to be at least 4.5 years old before mother can work.	Marriage does not change expectations of the acceptability of women working, but 5/10 and 4/10 people are expected to find it unacceptable for married WW to return home after 5 PM and leave children with relatives, respectively. Appropriate age to leave child, according to others, is expected to be 3.5-4 years (for women) and around 4.5 years (for men).

<p>Status of family (financial need; husband not in charge; husband unable to provide; less traditional)</p>	<p>Families with working women are estimated to have lower financial status (84%). 52% estimate that some or most of these women have husbands who cannot provide for them and 31% estimate some or most to have husbands not in charge. Some third estimate households with WW to be less traditional.</p>	<p>Aside from financial status, women’s decision to work has little influence on what respondents believe about the status of their families and husbands. 70% percent believe families of WW have financial need.</p>	<p>75% expect most other people to think that WW’s families have financial need. Around a quarter expect most people to think of WW’s families as less traditional and their husband’s to not be in charge or not be able to provide (32%). Women have slightly more conservative expectations of what others think, relative to counterparts.</p>
<p>Who is most conservative?</p>	<p>Men with NW counterparts have the most conservative empirical expectations of working women in their communities. NW women have more conservative estimates when it comes to publicness & mixing.</p>	<p>Men, especially those with NW counterparts, have much more conservative and patriarchal beliefs on issues related to women’s labor force participation compared to women.</p>	<p>Relatively less variation observed between the four subgroups. Across most responses, NW women generally expect others in their reference groups to have the most conservative beliefs. Men with working counterparts expect the least conservative beliefs.</p>
<p>* Question asks how many women out of 10, where respondent lives, do these/fit this description (e.g. 2/10 means that on average, 2/10 women are expected to do this). For status, respondents (only women) were asked how many WW- some, most, few, none- fall into this category. ** Question asks how many women out of 10, where respondent lives, think or speak badly about women who do these/think it is okay for women to do these. For status questions, respondents were asked if most people think this about working women and their families.</p> <p><i>Source: Felicio, Mariana T. and Varun Gauri “Jordan: Understanding How Social Norms Impact Gender Employment Project Document P161633” (2018).</i></p>			