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# META-ANALYSIS ON WOMEN'S PARTICIPATION IN THE LABOUR FORCE IN JORDAN

2020



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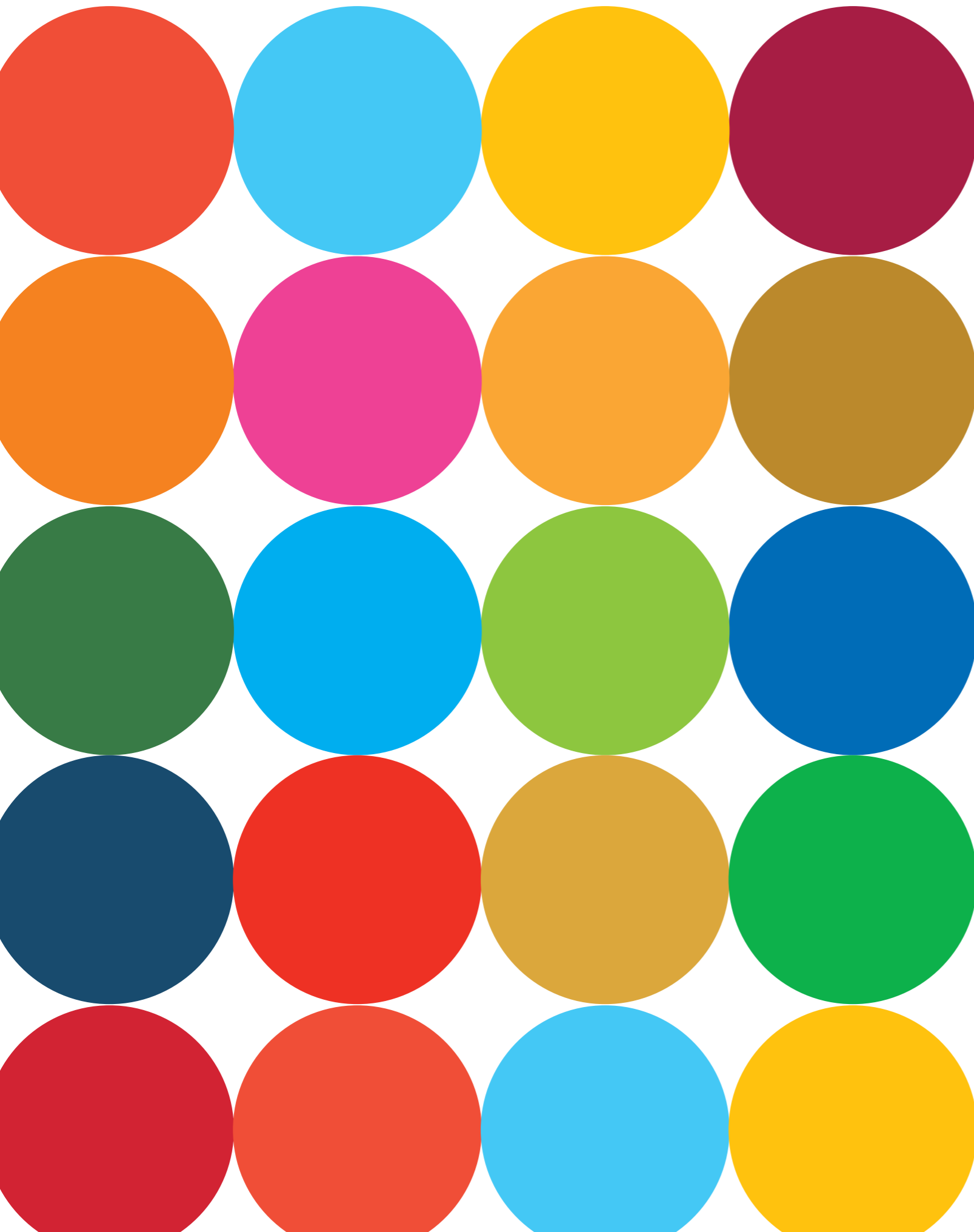
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This analysis was conducted in 2019 by the United Nations Country Team in Jordan Flagship initiative - the Women's Economic Empowerment Platform. Editors: Ms. Hazar Asfoura (Programme Analyst, UN Women Jordan) and Ms. Isadora De Moura (Project Officer, UN Women Jordan)

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# INTRODUCTION



The Government of Jordan and its international partners are clear on the importance of the country's longer-term stability, not only for Jordan but also for the region as a whole. Jordan's economic growth has remained stagnant over the past decade and has been characterized by a persistently low level of labour force participation coupled, especially among youth and women with a highly segmented labour market according to gender, nationality, formal/informal work and public/private sector employment. Macro-level indicators related to GDP growth rate, government debt to GDP, employment indicators and trade balance, as well as demographic growth all demonstrate that Jordan is a small economy vulnerable to external shocks.

Meanwhile, labour supply is alarmingly mismatched with current and anticipated labour demand. Number of factors prove this fact whether in terms of the increasing number of highly educated unemployed or underemployed Jordanian women and men, who suffer to find a job, or the increasing number of Jordanians, Syrian refugees and migrant workers who are pushed towards the informal economy as the available alternative. The Syrian crisis affected the labour supply by significantly increasing the number of unskilled workers, which further aggravated the polarized labour market in Jordan both among men and women, where there is an abundant supply of unskilled and highly skilled workers and shortage in semi-skilled workers. Women's high educational attainment contributed to this phenomenon. On the demand side, Job creation is slow, with small and medium enterprises play a vital role in the Jordanian economy despite their limited ability to create job, as they constitute 95% of businesses, create 70% of job opportunity and contribute to 40% of GDP<sup>1</sup>. In Jordan, small enterprises tend to stay small, and large enterprises tend to grow old and rigid, which the empirical research indicates that it adversely impacts economic growth and job creation. Additional factors that play a role in the demand side of the labour market are: the inconsistent regulations, high cost of recruitment and low retention in comparison to other countries in the region, and less appealing women's skills, due to its concentration in limited number of areas, which are closely linked to public sector employment. While foreign investment has been discouraged by a challenging environment for doing business, including the need for improved infrastructure such as transport, decreased energy cost, and concerns over regional insecurity.

The concerning state of labour supply and demand in Jordan is reaffirmed by recent statistics. The unemployment/employment data released for the 3rd quarter of 2019 by the Department of Statistics showed an increase in the already very high unemployment rate and a concurrent significant drop in the already low labour force participation rate<sup>2</sup>. Low women's labour force participation dropped even more, hovering around 13% per cent<sup>3</sup>. Women's labour force participation in Jordan is the lowest in the region for a country that is not in conflict and the 4th lowest in the world, only behind Iraq, Syria, and Yemen<sup>4</sup>. It has been consistently low and has not shown any significant change over the past decade, both relative to other Arab countries and globally. While young women have educational attainments equal to or higher than young men, they are not in position to realise their full contributions to Jordan's economic growth.

The impact of the Syria crisis on Jordan has further strained problems related to labour supply and demand, as well as overarching macroeconomic conditions. In 2017 Jordan has reclassified Jordan from Upper-income country to Lower income country based on the gross national income<sup>5</sup>. While international partners have supported Jordan to address the humanitarian crisis the response has not succeeded in addressing the underlying inequalities and economic challenges that have been exacerbated by the influx of refugees and the subsequent strain on basic service-delivery and infrastructure. In addition, the conflicts surrounding Jordan have served to close trade routes and undermine an already low investor confidence.

Women's economic participation is central to achieving economic resilience. On the one hand, women are a source of skills and knowledge that – if properly tapped – can greatly contribute to economic growth. On the other hand, empowering women economically has positive effects on both individuals and households. Women play a critical role in fragile and conflict-affected situations since they may be the only breadwinners left in an extended or displaced family. A recent ILO study indicate that closing gender workforce gap can increase the GDP of a country by an average of 25%. According to ILO, and in Jordan's case the GDP could be increased by \$12 billion, or 10% of the GDP per capita<sup>6</sup>.

1 Central Bank of Jordan (2017) Small and Medium Guide. According to CBJ, Micro Projects are projects that it's total assets or sales is less than JD 100,000.  
2 Department of Statistics (DOS), [http://dos.gov.jo/dos\\_home\\_a/main/archive/unemp/2019/Emp\\_Q2\\_2019.pdf](http://dos.gov.jo/dos_home_a/main/archive/unemp/2019/Emp_Q2_2019.pdf)  
3 14.5% in Q3 2019, DOS.  
4 CID, 2019b  
5 World Bank, 2019  
6 [https://www.ilo.org/global/about-the-ilo/multimedia/maps-and-charts/enhanced/WCMS\\_556526/lang-en/index.htm](https://www.ilo.org/global/about-the-ilo/multimedia/maps-and-charts/enhanced/WCMS_556526/lang-en/index.htm)

# EXECUTIVE SUMMARY AND KEY FINDINGS

Women's low labour force participation does not have a single cause, but it must be analysed in its entirety, considering all social, legislative, policy and structural levels. Over the past few years, reports have consistently posited that gendered social norms hinder women's economic participation. Meanwhile, laws and policies do not guarantee equal rights and access for women to engage in the workforce mainly due to lack of enforcement and predominant harmful social norms. Finally, a lack of structural support – such as safe transportation, childcare services and private sector investment – disproportionately affects women. However, there is still a huge gap between research and practice. Although the studies analysed consistently report findings on women's labour force participation, it seems that there has been no substantial improvement over the past years. Thus, evidence shows considerable gaps in policies' design and enforcement, on programmes' design and implementation, and data's sharing and dissemination, that must be addressed in holistic approach to improve and enhance women's participation in the labour market.

This meta-analysis combines the findings of 50 reports from international organizations, academic institutions, government and NGOs. The reports focus on different topics related to women's economic participation, presenting an analysis of the main issues' women face when enter, remain in, or re-enter to the labour force.

## KEY FINDINGS

- **Harmful social norms** are one of the main challenges that hinder women's participation in the labour force. **Twenty-six**<sup>7</sup> reports either focus on gender norms as one of the key issues or suggest that structural and policy issues are aggravated by traditional perceptions of gendered social roles.
- Aligned with the findings on social norms, **twenty-one** reports highlight the impacts of insufficient childcare assistance on women's participation in the labour force. **Childcare** is usually not offered by employers and women cannot afford the high costs of daycare with low wages.

<sup>7</sup> Identification criteria was defined according to the main report's subject, this does not mean necessarily that the excluded reports do not mention the subject aforementioned as a key challenge for women's labour force participation, but it means that they do not emphasize the subject in their analysis. The same methodology was applied to the other categories.

- Jordan faces what is known as the **MENA Paradox**. Although women are highly educated, they have one of the lowest labour force participation rates globally. **Nineteen** of the papers present comprehensive analysis on how education in Jordan is not leading to better working opportunities for women. Among the challenges, the reports highlight gendered social norms, which portray women as caregivers rather than breadwinners, and the gap between educational skills and market needs as the main factors underpinning the educational paradigm.
- A **persistent wage gap** is present throughout women's careers, as noted by **seventeen** of the reports analysed. In entry-level positions, the wage gap narrows, only to enlarge as women progress in their careers.
- **Transportation** is a general problem in Jordan but affects women disproportionately. The lack of safe and efficient transportation is raised by **seventeen** of the papers and thoroughly analysed by **four** reports. The high cost and unreliable nature of public transport, combined with the fear of sexual harassment, hinder women's participation in the labour force.
- **Discriminatory laws** and **gender-blind policies** are mentioned by **sixteen** reports and closely analysed by **five**, which focus on how **discriminatory laws** impact women's lives both directly and indirectly. For instance, the Labour Law does not specifically prohibit discrimination against women; however, according to Personal Status Law, women need to seek their husband's approval to work. Syrian women refugees face further issues because of their tenuous legal status in the country, and face challenges related to work permits requirements issuance, receiving less than legal minimum wages, verbal contracts, closed occupations, and effect from their high engagement in the informal sector.
- Additionally, **gender-blind policies** often do not tackle already existing gender inequalities – if anything, they strengthen them. **Two papers'** analysis offer insights as to how macroeconomic policies fail to take women's social roles into consideration and, in doing so, enhance the financial burden that women carry.
- Women are constantly exposed to **sexual harassment**. **Sixteen** reports pinpoint the fear of sexual harassment, either in the workplace or while commuting, as a key challenge. In addition, they highlight how the current labour legislation does not hold perpetrators accountable and places the burden of harassment mainly on business-owners. The **data** around **sexual harassment** is still inconclusive, which does not diminish the impact of its occurrence. The social stigma women face when reporting amplifies the widespread fear of sexual harassment among women in Jordan and its social ramifications which can have considerable effects on women's lives.
- Women in the **informal sector** are even more vulnerable.

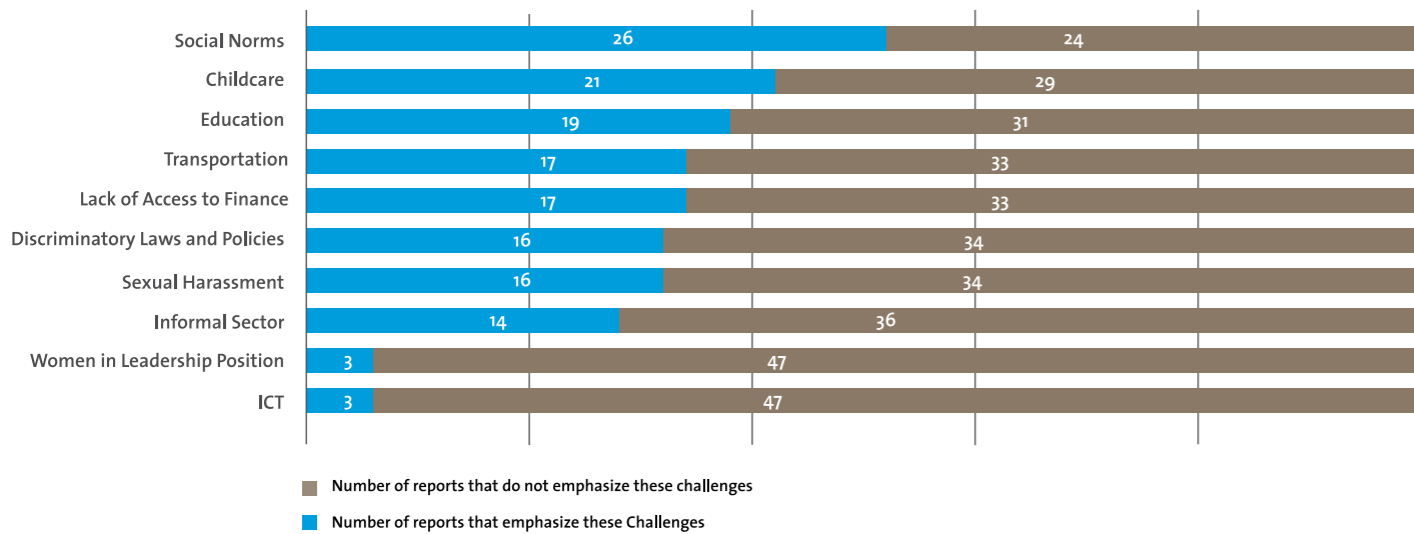
**Fourteen** of the reports argue that, due to traditional gender roles, women are not encouraged to pursue work outside of the home and often end up working in the informal sector. Consequently, their rights are not ensured by labour law regulations, and they are more exposed to exploitation.

- Similar concerns exist regarding **Syrian refugee women** in Jordan. **Nineteen** reports stress the similarities and particularities that these women face in the Jordanian labour force. **Five** of the reports conclude that Syrian women prefer to work in the informal sector, due to the challenges of getting a work permit and entering the formal sector. Their low education and closed occupations also affect their chances of finding a job in the **formal sector** or seeking a work permit. **Five** reports that interviewed both Jordanian and Syrian refugee women conclude that despite many challenges, women express satisfaction with their employment and want to stay employed.
- Additional to the wage gap, **three** studies also point out the challenges that women face in reaching **decision-making positions**. However, only **one** paper provided an in-depth analysis of the main challenges women face in this realm, and it concluded that companies in Jordan lack policies to encourage gender equality in senior positions, which leaves them vulnerable to discrimination against married women, gendered social norms and women's limited economic power.
- **No information** was available about **women with disabilities** in any of the reports.
- The majority of reports analyses only the supply side. Only **five** reports explore the demand and supply sides of the labour market in Jordan.
- Only **five** reports addressed the importance of engaging men and boys in interventions that address WEE.
- Only **one** report noted the potential positive impact of developing a national system to monitor and evaluate efforts on women's economic participation and try to implement lessons and knowledge gained over the years

## RESEARCH METHODOLOGY AND QUESTIONS

This meta-analysis combines findings from studies on women's economic empowerment (WEE) and women's labour force participation. It is worth noting that, by women's labour force participation, this paper analyses the challenges upon both employed women and unemployed women who are actively seeking employment face. In addition, the analysis tackles the challenges "discouraged women workers" face – women who are looking for jobs but have dropped out of the labour force due to the inability to find a job after a long period of unemployment. To address these issues, the report asks the following questions:

**TABLE 1 | CHALLENGES TO WOMEN'S ECONOMIC PARTICIPATION EMPHASIZED IN VARIOUS REPORTS**  
Number of reports emphasizing main challenges to women's economic empowerment

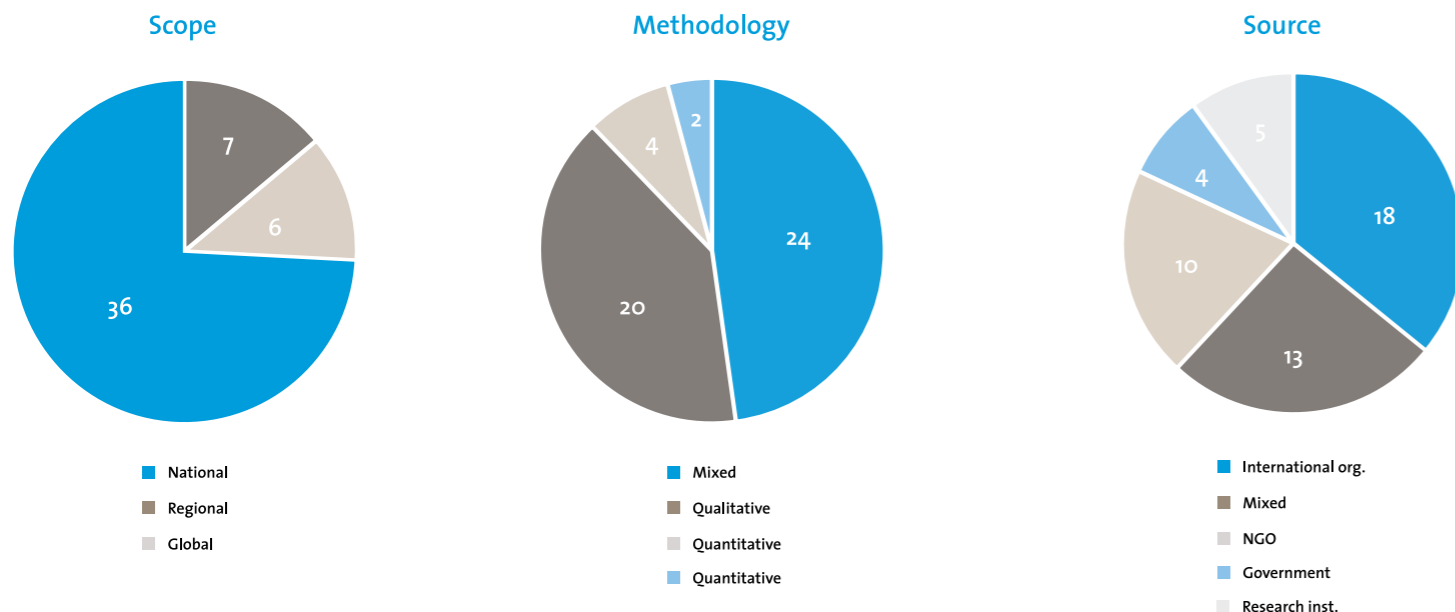


- Are there commonalities in the available evidence on underlying causes and symptoms?
- What evidence is there regarding realities for specific focus groups such as young women, older women, women from different nationalities, women with disabilities, migrant women?
- Is there an agreement on how success will be achieved and what success will look like?
- How has evidence and lessons learned been shared to date?
- What would a successful knowledge management strategy on WEE in Jordan look like?

economic empowerment and women's economic participation at all levels: national, regional and global. For the purpose of the analysis, the timeframe was limited from 2014 to 2020. In addition to including a gendered approach, the reports were selected according to their quality and relevance to the Jordanian context. The final selection also considered the heterogeneity of the topics addressed in order to get the most comprehensive selection. The final database includes 50 reports from 35 organizations – including UN agencies, international organizations, academia, government and non-government organizations. Finally, on the topics addressed, the meta-analysis encompasses reports on women's labour force participation but also more niched papers that bring specific perspectives on macro-economic policies, education, transportation, childcare, among others. The analysis also uses different research methodologies, including quantitative and qualitative approaches and other meta-analysis.

The review process scrutinized reports from the main international and national stakeholders on women's

**FIGURE 1 | DATABASE OVERVIEW BY SCOPE, METHODOLOGY AND SOURCE OF RESEARCH**



## ANALYSIS

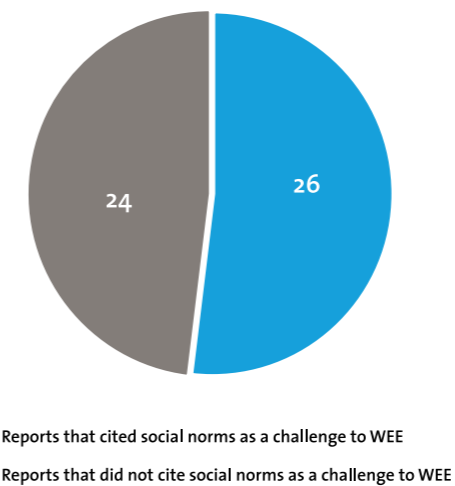
For the purpose of this analysis, the main findings are divided into challenges and proposed solutions and recommendation for success. It is important to note that the challenges do not occur in a vacuum but overlap in shaping women's lives in Jordan. Therefore, one analysis must take into consideration the ways in which different women are affected by multiple factors when entering and trying to remain in the labour force.

### AGREED UPON CHALLENGES THAT HINDER WOMEN'S PARTICIPATION IN THE LABOUR FORCE

The reports analysed different challenges that hinder women's participation in the labour force. For the purpose of this meta-analysis, the challenges are divided as follows:

#### SOCIAL NORMS

**FIGURE 2 | REPORTS CITING SOCIAL NORMS AS A CHALLENGE TO WEE**



The significant impact and power of social norms is one of the most cited drivers for women's poor participation in the labour force, both horizontally (among different occupations) and vertically (within the hierarchy).<sup>8</sup> Social conditioning of gender roles in all life's spheres has created pervasive stereotypes about women and men in Jordan. According to the prevalent social norms, women are expected to be the caregivers and men are expected to be the breadwinners and final decision-makers in households. Thus, women's sphere of decision-making is confined to the private space, such as taking care of children, preparing food, maintaining

the home, while men's sphere of decision-making typically falls outside of the private space, such as taking care of the finances, making strategic family decisions and keeping the family safe. In addition, social norms play a critical role in women's mobility, what are the socially acceptable means of transportation, working hours, type and sector of employment, and working environment.

The Center for International Development's (CID) analysis on how cultural perceptions impact women's labour force participation shows that work and family balance is perceived as the main challenge to labour market participation for women.<sup>9</sup> In 2017 ILO and Gallup conducted a survey in which 31% of female respondents and 42% of male respondents said that, in between work, take care of their family and home or do both, women should exclusively take care of their family and home.<sup>10</sup> Such cultural perception is consistent over time. The World Value Survey's wave of 2000-2004 asked participants if "[w]hen jobs are scarce, men should have more right to a job than women", and 80%

of Jordanian agreed with the statement. In 2010-2013 wave, the number jumped to 93%.<sup>11</sup> Likewise, JNCW and CSS study demonstrates how family pressure discourage women to enter the workforce.<sup>12</sup> Among interviewed women who were currently not working, 18% said they would not accept a job even if offered. The main reason for not accepting a job opportunity is the opposition of parents (52% of respondents) and opposition of their husbands (39%).<sup>13</sup>

The World Bank conducted a survey that shows differences between empirical expectations, personal beliefs and social norms in Jordan regarding women's participation in the workforce, which validated the general knowledge about this challenges and shed light on important facts.<sup>14</sup> The respondents overall had a misconception about women's participation in the labour force; where they estimated that 70% of women work in Jordan, whereas in reality it is only around 15%.<sup>15</sup> Male respondents who have their spouses working tend to be more liberal about women's participation in the labour force. The same study also observed that both male and female respondents feel that men's masculinity is "threatened" when their wives work.<sup>16</sup> One of the interesting findings in the reports is that social norms are so ingrained in society that when women are asked about their ambitions, they often replicate expected gender roles. REACH and UN Women's reports found that although no significant majority of women expressed that they would prefer to work from home, gender norms and high pressure to conform to these gender norms often drive women to work from home, especially in rural areas.<sup>17</sup>

8 ARDD, 2018; UN Women, 2019, 2018, 2016; World Bank, 2018, 2019; IFC, 2015, 2017; OECD, 2017; Sadaqa, 2019; MENA OECD, 2017; REACH and UN Women 2016, 2018, 2019 Resilience Refugee Women and IRCKHF, 2019; World Food Programme, 2019; European Training Foundation, 2018; ILO, 2017a; IRCKHF 2018; UNDP and UNICEF, 2015; UNIDO, 2017; Jordan Sector Forum, 2016, Institute of Labor Economics, 2018; USAID, 2016; CID, 2019b JNCW and CSS (to be published).

9 CID, 2019b.

10 Ibid.

11 Ibid.

12 JNCW and CSS (to be published).

13 Ibid.

14 World Bank, 2018.

15 Ibid.

16 Ibid.

17 REACH and UN Women, 2016, 2019.

In urban areas, women who preferred to work outside the home expressed that they wanted to escape the house, gain more agency and self-confidence, and get the chance to work a set number of working hours.<sup>18</sup>

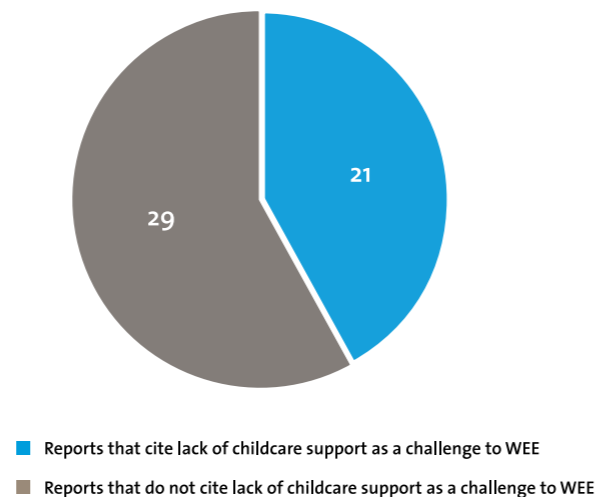
Additionally, the reports show how social norms particularly impact refugee women. Social norms are disrupted and rebuilt through displacement, as explored by the Donor Committee for Enterprise Development's report, which shows how new unfamiliar settings may encourage men and women to proactively preserve gendered social norms as part of an effort to preserve their identity<sup>19</sup>. Moreover, men often feel that their masculine identities are threatened if they have to rely on welfare or humanitarian assistance and therefore attempt to further enforce gender norms on the women in their lives. On the other hand, women may begin to contribute more actively as breadwinners. According to REACH and UN Women's report, 42% of Syrian women have a female household, compared to 13% of Jordanian women.<sup>20</sup>

Social norms also spill over into other spheres often hindering meaningful progress towards the inclusion of women in the labour force.<sup>21</sup> For instance, several reports depicted how gender-defined roles coupled with discriminatory laws and regulation have impeded women's participation and retention in the labour force. Even when laws are amended to encourage women's participation in the workforce, social norms prevail and hinder women's entry and disrupt the desired outcome. These reports recommend that legal reforms should be supplemented with campaigns to tackle these harmful social norms.

All the twenty-six reports examined for this analysis indicated that social norms have a considerable effect on hindering women's participation in the labour market. Additionally, reports observed that it is also important to note that social norms interlock and overlap with many other factors that aggravate women's low participation in the labour force in Jordan, such as the lack of an appropriate working environment, long working hours, limited mobility and lack of safe transportation, fear of sexual harassment, lack of childcare services, financial exclusion, vertical and horizontal gender segregation of the labour force, limited access to wealth and skills development opportunities, low social capital, the gender pay gap, among others. For the purpose of this analysis, social norms related specifically to these challenges are covered under relevant sections.

## LACK OF CHILDCARE SUPPORT

FIGURE 3 | REPORTS CITING THE LACK OF CHILDCARE SUPPORT AS A CHALLENGE TO WEE



Twenty-one studies identify the lack of childcare services as one of the main reasons why women are not employed or why they leave the labour force.<sup>22</sup> There are many sub-issues to examine when dissecting this challenge, such as gaps between legislation and practice, the double burden women carry and effect of social norms, differences in childcare services trends between Syrian and Jordanian women, possible options for providing childcare services, and business gains from establishing daycares.

According to the World Bank, laws and regulation are significant in facilitating or impeding women's economic participation and consequently their entry and/or continued participation in the labour force.<sup>23</sup> Women's need encompass pension credits for childcare, laws against dismissing pregnant women, 14 weeks of maternity leave, as well as paid parental leave. Evidence shows that countries can design and tailor policy reforms according to their context and that there is no one design that fits all; for example, some countries offer paid paternity and parental leave, while other countries attempt to extend maternal leave to 14 weeks and prohibit dismissing pregnant women.

In Jordan, the Labour Law Article 70 stipulates a ten-weeks maternity leave, during which the Social Security Corporation provides insured mothers with maternity insurance. Previously, the Article 72 of the Labour Law stipulated that employers who hire twenty or more married women who have a total of at least ten children under four years of age, must provide childcare. This created a loophole in which several companies would hire less than twenty married women to not be held accountable for not providing childcare support as established by law, as noted the report published by REACH and UN Women.<sup>24</sup>

18 REACH and UN Women, 2019

19 The Donor Committee for Enterprise Development, 2019.

20 REACH and UN Women, 2019

21 OECD, 2017; World Bank, 2018, 2019; UN Women 2016, 2018, 2019; UNDP, UNICEF and GoJ, 2015.

22 UN Women, 2016, 2019; World Bank, 2018, 2019; IFC, 2017, 2015; ILO, 2017a; Overseas Development Institute, 2017; REACH and UN Women, 2016, 2018, 2019; The Donor Committee for Enterprise Development, 2019; USAID, 2016; BDC, 2017; CID, 2019a, 2019b; ETF, 2018; JFS, 2016; UNDP and UNICEF, 2015; Jordan INGO Forum, 2019; JNCW and CSS (to be published)

23 World Bank, 2019.

In addition, the Article reinforced gender roles regarding childcare, implying that only the mothers are responsible to provide care work. In 2019, the Article 72 was amended to specify that employers with employees who work in one place (male or female) and collectively have fifteen children under the age of five, must provide childcare services. The amended Article challenges the notion that childcare is women's sole responsibility while addressing the loophole possibility of gender-based discrimination in recruitment processes by equally specifying male and female employees in the text. However, there are still no effective law enforcement procedures to ensure compliance with the legislation. As reported in UN Women's focus discussion group findings, 15% of women interviewed were not able to use maternity leave and 50% of women were not able to take any nursing leave at all.<sup>25</sup>

As explored above, social norms disproportionately place the burden of unpaid care on women. According to the survey conducted by REACH and UN Women, 74% of all female respondents are the sole individual in the family who is responsible for carrying out unpaid care work in the household, while only 5% of respondents reported that their husbands help.<sup>26</sup> These gender-assigned roles are closely attached to masculine attributes, roles and behaviours, and acting against them is socially discouraged. Although studies show that non-working women desire to work outside of their homes, rates range between 57% – 60%<sup>27</sup>, the number of women looking for jobs is still low.<sup>28</sup> As the Overseas Development Institute's (ODI) report noted that most Syrian refugee women in Jordan believe that working outside of home is culturally unacceptable or impractical because of childcare responsibilities.<sup>29</sup>

The high cost of childcare impacts disproportionately Syrian refugee women. According to a report by UN Women and REACH, 61% of working Syrian refugee women with children rely on low or free childcare support, often provided by other family members. While 25% of working Jordanian women respondents claim they use paid childcare services, only 1% of working Syrian refugee women responded the same.<sup>30</sup> When asked about the reasons why they do not use daycare services, Syrian refugee women argue that this is primarily because of the high costs of childcare, especially when compared with their low wages. According to UN Women and JNCW, an employed mother would spend on average 87.7% of her earnings on childcare per month.<sup>31</sup>

24 ETF, 2018 RACH and UN Women, 2019

25 UN Women and JNCW, 2019.

26 REACH and UN Women, 2019.

27 UN Women and REACH 2016.

28 Overseas Development Institute, 2017; UN Women, 2016, 2019; World Bank, 2018.

29 Overseas Development Institute, 2017.

30 UN Women and REACH, 2019.

31 UN Women and JNCW, 2019

32 <http://hdr.undp.org/en/content/education-index>

33 <http://hdr.undp.org/en/indicators/48706>

34 IRCKHF, 2018.

35 REACH and UN Women, 2016, 2018, 2019; UN Women, 2019; World Bank, 2018; IRCKHF, 2018; OECD, 2017; Overseas Development Institute, 2017; UN Women and JNCW 2019; UNDP and UNICEF, 2015; European Training Foundation, 2018; UNIDO, 2017; Jordan Sector Forum, 2016; Institute of Labour Economics, 2018; USAID and IREX 2016; ILO 2017; CID 2019a, 2019b; JNCW and CSS (forthcoming);

36 UN Women, 2019.

37 World Bank, 2019.

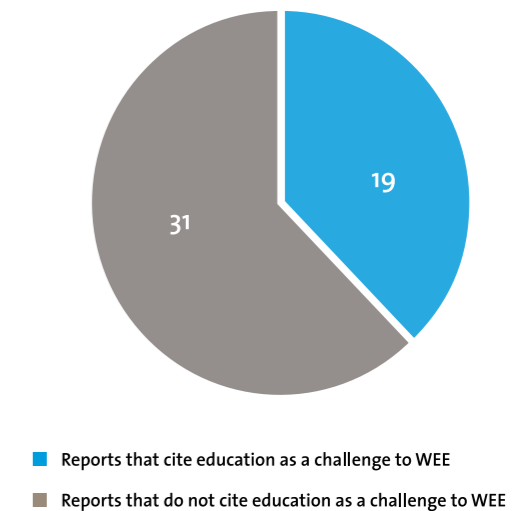
38 UN Women, 2019.

39 ICRKHF, 2018.

40 UN Women & REACH, 2019

## EDUCATION AND THE MENA PARADOX

FIGURE 4 | REPORTS THAT CITE THE MENA PARADOX AS CHALLENGE TO WEE



Although women are generally highly educated in Jordan, the education rate does not translate to employment rates. According to UNDP's Education Index, Jordan has one of the highest education rates, both worldwide and regionally, with respect to women and girls.<sup>32</sup> Meanwhile, Jordan places among the lowest countries globally in terms of female employment.<sup>33</sup> The disparity between education and employment rates, described as the "MENA Paradox,"<sup>34</sup> has a specific gendered impact on women's participation in the labour force.<sup>35</sup>

Jordan boasts a 99% female literacy rate and a 97% primary school enrolment rate.<sup>36</sup> In addition, 30% of Jordanians graduate with post-secondary degrees annually, with women comprising half of this cohort.<sup>37</sup> It is important to highlight that those rates are with reference to Jordanian women and the numbers are less clear regarding women Syrian refugees and other non-Jordanians living in the country. While most reports analysed focus on Jordanian women, UN Women has found that only 9% of Syrian refugee women in Jordan have completed secondary education.<sup>38</sup> At the same time, IRCKHF argues that many Syrian refugees have lost years of education due to the conflict in Syria and the Ministry of Education cannot always corroborate their degrees.<sup>39</sup> As such, UN Women and REACH report found that 54% of working women refugee respondents have only completed primary education.<sup>40</sup>

In addition, women's employment rate varies throughout the educational scale. CID's report presents interesting findings on women's labour force participation and employment rate according to their educational level. Jordanian women with high school diploma or less have dismal low labour force participation rates, around 4.2%, while the participation of men with similar educational level is 15 times higher.<sup>41</sup> Additionally, and despite one observes an increase in participation rates of women as one moves up in the educational scale, the unemployment rate also increases. Unemployment among women with university degree reaches 30%, while the rate among men with the same educational levels is around 19%.<sup>42</sup>

The reports analysed offered a few hypotheses for the "MENA Paradox." First, the way curriculum is presented in Jordan would not encourage women to pursue certain jobs.<sup>43</sup> Whether implicitly or explicitly, the educational curricula in primary and secondary schools reinforce a gender bias, emphasizing that women will be "worse mothers" if they work outside the home and implying that they lack entrepreneurial skills.<sup>44</sup> Such social biases, reflected in school textbooks, contribute to the societal influences that lead women to pursue certain fields of studies and prevent them from even considering working in non-traditional fields.<sup>45</sup>

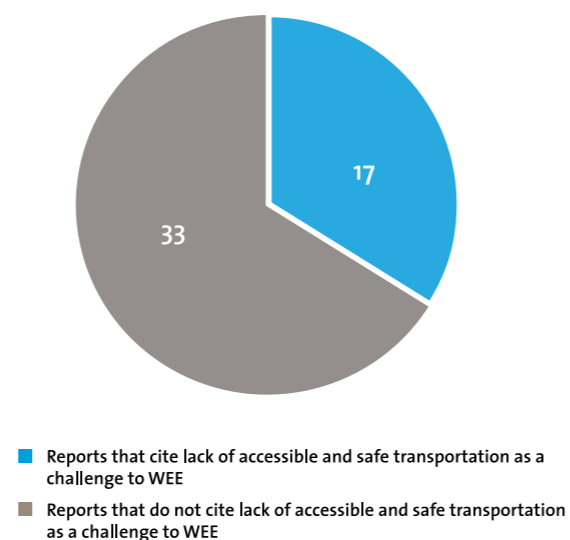
Often, the fields of study that women in Jordan pursue do not adequately prepare them to enter occupations that are in demand in the labour market and it does not either support the transitional process from school to work. According to UN Women and JNCW's assessment, women tend to pursue higher education in the humanities sector, which prepares them for jobs traditionally in the public sector, primarily education and social services, which as well contribute to the mismatch between the labour market needs and education outcomes.<sup>46</sup> The Jordan Strategy Forum (JSF) states that the only sectors where women make up the majority are education (at 63%) and human, health and social work (at 61%).<sup>47</sup> These fields are saturated in the Jordanian labour market and do not typically offer high wages to employees or equal pay, especially in the private sector,<sup>48</sup> nor do they present an equal chance for women to reach and maintain leadership positions, which could contribute to a lack of desire to enter the workforce.<sup>49</sup>

Finally, schools would not typically provide in their curriculum the "soft skills" that the market requires. As noted by the World Bank, traditional education does not give women

the soft skills to pursue employment in the private sector.<sup>50</sup> IRCKHF, in their assessment of the job market in Jordan, conclude that managers prefer employees with soft skills, such as communication skills and time management.<sup>51</sup> These qualities, according to IRCKHF, are not usually perceived as suitable for women, so even when not trained for it, men are perceived as naturally suitable to perform tasks that ask for those skills. Therefore, women have often cited the mismatch between their education and skills and available job opportunities, or it has been identified as one of the main reasons why women are not employed in the 19 reports indicated above.

## TRANSPORTATION

FIGURE 5 | REPORTS CITING TRANSPORTATION AS CHALLENGE TO WEE



The absence of an effective, reliable and safe transportation system in Jordan was pinpointed by seventeen of the reports analysed as a main challenge hindering women's employment.<sup>52</sup> The FES and SADAQA's report focused specifically on women's employment and provided a comprehensive depiction of how transportation is linked with women's lack of employment opportunities.<sup>53</sup> The report indicates that 47% of the study's respondents (all female) reported turning down a job opportunity due to the lack of decent public transportation. Affordability, safety and security, travel behaviour, and reliability are the main determinants that impact women's access to public transportation. Given the current transportation system in

Jordan, which does not consider women's needs, priorities, or financial capacities, women have their access limited which also hinder their opportunity to access the labour market.

In addition, the fear of harassment and violence in transportation is a significant reason why women avoid using public transport. For example, women tend to prefer the most immediate/closest form of transportation rather than the most effective, due to fears of harassment.<sup>54</sup> Also, women usually consider the length of the journey to work an indicator of safety.<sup>55</sup> Likewise, and according to women participants in a 2018 World Bank study, the longest tolerable time for transport is around 25 minutes on average.<sup>56</sup> In reality, according to REACH and UN Women, Jordanian working women spend 48 minutes on average commuting to and from their jobs.<sup>57</sup> In 2019, World Bank and Ministry of Transportation developed a code of conduct for employers, operators and professionals working in public transportation.

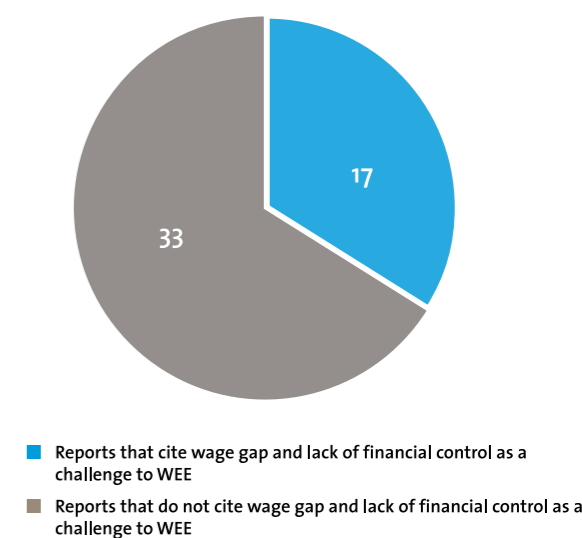
Another important factor in transportation challenges that was noted in several studies is the high cost of available means.<sup>58</sup> For example, FES and SADAQA found that on average women spend 2 JODs daily on public transportation.<sup>59</sup> REACH and UN Women reported that Syrian women refugees spend on average JOD 14 per month on commuting to and from work, while Jordanian women spend nearly four times more, on average JOD 57 per month, which is a noticeable share of their income.<sup>60</sup> Access to transportation has a more substantial impact on women from a lower socioeconomic status, who tend to live on the outskirts of urban areas. The report by REACH and UN Women shows that Jordanian women tend to spend four times more on transportation than Syrian refugee women because they have the opportunity to choose safer options, such as taxis and personal vehicles.<sup>61</sup> On the other hand, ILO found that time constraints related to transportation are more important than cost for women.<sup>62</sup> Moreover, the lack of accessible and reliable transportation worsens women's economic conditions as they face considerable difficulties in securing employment, which is usually concentrated in main cities.<sup>63</sup> Providing transportation allowances and support to workers plays a big part in Syrian women's decisions to accept job offers, mainly due to their low

wages, which make covering transport costs impossible if they want to make sufficient income. No clear reference was included about if Syrian women have the same standards for safe transportation as Jordanian women, due to their limited access to affordable transportation solutions or not.

Transportation has also a meaningful impact on youth employability. International Youth Foundation's report revealed that 78% of youth argued that public transportation in Jordan is one of the main obstacles to reaching their workplace.<sup>64</sup> While, 66% of those who took the survey said that they have left their jobs because of low financial returns that do not cover living and transportation costs.<sup>65</sup> Transportation is even a greater barrier for young women due to sociocultural limitations - as 30% of the parents interviewed said they would not allow their daughters to use public transportation due to poor service quality and the risk of sexual harassment.<sup>66</sup>

## WAGE GAP AND LACK OF FINANCIAL CONTROL

FIGURE 6 | REPORTS CITING WAGE GAP AND LACK OF FINANCIAL CONTROL AS CHALLENGE TO WEE



41 CID, 2019b  
 42 Ibid.  
 43 JSF, 2016; UN Women, 2019.  
 44 JSF, 2016.  
 45 World Bank 2019; UN Women 2016, 2019.  
 46 UN Women and JNCW, 2019  
 47 JSF, 2016.  
 48 For example, the gender pay gap between male and female teachers in the private sector is considerable. Employers explain that this is due to the limited supply of male teachers.  
 49 IFC 2017; JSF, 2016; UN Women 2016, 2019.  
 50 World Bank, 2019.  
 51 IRCKHF, 2018  
 52 UN Women and REACH, 2016, 2018, 2019; UN Women, 2019, 2018; World Bank 2018; FES & Sadaqa, 2019; ARDD, 2018; Business Development Center, 2017; ILO, 2017a, 2017b; IRCKHF, 2018; Overseas Development Institute, 2017; European Training Foundation, 2018; USAID, 2014, 2016; CID, 2019b  
 53 FES & Sadaqa, 2019

54 Ibid.  
 55 Ibid.  
 56 World Bank, 2018.  
 57 REACH and UN Women, 2019.  
 58 ILO, 2015, 2017a, 2017b, 2018; ETF, 2016; UN Women 2016, 2018, 2019; GIZ, 2017; IFC 2017; OECD, 2017; ERDP, 2018; ARDD, 2018; USAID, 2019; Sadaqa and FES 2019.  
 59 FES & Sadaqa, 2019.  
 60 REACH and UN Women, 2019.  
 61 REACH and UN Women, 2019.  
 62 ILO, 2015.  
 63 ILO, 2015; World Bank, 2018; UN Women 2019; FES & Sadaqa, 2019.  
 64 International Youth Foundation, USAID & the Ministry of Social Development of Jordan, 2014  
 65 Ibid. .  
 66 Ibid.  
 67 BDC, 2017; OECD, 2017; REACH and UN Women, 2018, 2019; UN Women and JNCW, 2019; World Bank, 2018a, 2018b; European Training Foundation, 2018; UNIDO, 2017; ILO 2015, 2017; JSF, 2016; USAID, 2016; UNDP and UNICEF, 2018; JNCW and CSS (forthcoming); CID, 2019a, 2019b.  
 68 World Bank, 2018.  
 69 REACH and UN Women, 2019.  
 70 DOS and UN Stats, 2014 see at [http://www.dos.gov.jo/owa-user/owa/employment.emp\\_show\\_t15](http://www.dos.gov.jo/owa-user/owa/employment.emp_show_t15)  
 71 Ibid.

Seventeen studies prove that even when employed in similar jobs, women in Jordan receive lower salaries than men.<sup>67</sup> A study conducted by the World Bank shows that a 12.3% gap in average wages between men and women in Jordan, rising to 17% in the private sector.<sup>68</sup> In a study by REACH and UN Women, 32% of women respondents perceived a gender difference in wages and multiple businesses disclosed that they paid women less than men. The Department of Statistics has reported that a working woman who holds a first level or higher university degree receives about 63.1% of the average monthly wage of a man with the same qualifications.<sup>70</sup>

Among entry-level positions, the wage gap narrows, but as women progress to higher positions, they may be denied appropriate maternity leave, and other benefits mainly because they simply do not know or feel it is their rights to ask for these benefits. As consequence, the gender pay gap increases as women progress in their career. Senior jobs that require highly skilled workers demonstrate the largest gender wage gaps. For example, male legislators, senior officials and managers make an average of JD 1503 per month, whereas women in the same jobs make JD 963.<sup>71</sup> {See Table 2.}

An ILO's study suggests that if men and women achieved equal distribution among occupations, were paid the same salaries, and if discrimination against women were to be eliminated, female wages would increase by 61%.<sup>72</sup> According to the World Bank, economies can increase their human capital (the present value of the future earnings of the labour force accounts for two-thirds of global wealth) and increase their total wealth substantially by combating gender inequality in earnings.<sup>73</sup> Globally, the human capital loss due to gender inequality is estimated to be USD 160.2 trillion, and gender inequality in earnings yields a loss close to USD 24,000 per capita.

In addition to the gender pay gap, women in Jordan rarely possess complete control over their finances. The Personal Status Law articles on guardianship restricts women's occupational choices, financial control, as well as their mobility.<sup>74</sup> In accordance with the Jordanian Personal Law, a married woman must be transferred to her husband's family book (daftar al-a'ilah), which is needed as a document for almost all official arrangements, including obtaining civil service jobs.<sup>75</sup> In other words, a married woman must ask her husband and/or his family for the book before working in the public sector, restricting her to his judgment. In addition, according to the Personal Status Law, an unmarried woman under the age of 40 needs a male guardian, who must supervise the woman's needs. In

practice, a woman under guardianship is considered to be economically dependent.<sup>76</sup>

According to JNCW's study, one of the main forms of economic violence women face is the inability to spend their wages or being deprived of inheritance rights. The household survey findings show that only 15% of Jordanian women have their own bank account.<sup>77</sup> Men also remain in control of economic assets, such as land, bank accounts and access to loans. Family-related benefits attached to salaries and pensions are often only available to men, and women can only access these benefits through complicated administrative procedures.<sup>78</sup> The World Bank highlighted the women's low financial inclusion, as 76% of them do not have a bank account under their name. When it comes to employed women, 44% of them do not have a bank account, which means that employment alone does not guarantee women's economic empowerment.<sup>79</sup> Equally, the International Finance Corporation (IFC) identifies lack of financial control as one of the main challenges hindering women's insertion and endurance in the work force, as well as their ability to be nominated to senior positions.<sup>80</sup> This adversely affect women's agency and decision-making power in the household, which in its turn affect women's voice and ability to make decisions about work.

In addition, refugees in Jordan cannot open a bank account, due to legal restrictions related to their nationality and refugee status, which leads women to keep their money hidden in their homes. Coupled with the irregularity in earnings, this reality leads refugee women in Jordan to be unable to save their earnings, limit their ability to open their businesses and scale them up and potentially opens them to security threats.<sup>81</sup>

TABLE 2 | AVERAGE WAGE OF ACTIVE INSURED PERSONS ACCORDING TO THEIR GENDER, NATIONALITY AND ECONOMIC ACTIVITY AS OF DECEMBER 2018 (IN JOD)

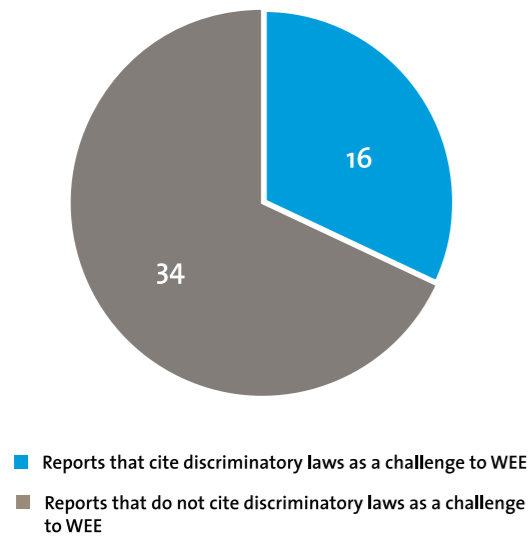
| Activity  | Jordanian  |            |            | Non-Jordanian |            |            | Overall average |            |            |
|---|------------|------------|------------|---------------|------------|------------|-----------------|------------|------------|
|   | Male       | Female     | Average    | Male          | Female     | Average    | Male            | Female     | Average    |
| Agriculture, forestry and fishing   | 567        | 413        | 545        | 260           | 637        | 262        | 426             | 418        | 425        |
| Mining and quarrying  | 1185       | 1257       | 1189       | 339           | 1050       | 342        | 1055            | 1254       | 1064       |
| Manufacturing   | 561        | 354        | 508        | 295           | 220        | 259        | 467             | 275        | 400        |
| Electricity, gas, and water supply  | 893        | 919        | 896        | 401           | 380        | 401        | 862             | 916        | 867        |
| Construction  | 624        | 558        | 616        | 281           | 429        | 283        | 493             | 552        | 498        |
| Wholesale and retail trade  | 536        | 505        | 531        | 284           | 458        | 289        | 484             | 503        | 487        |
| Tourism   | 442        | 422        | 440        | 258           | 389        | 264        | 381             | 416        | 383        |
| Transportation, storage and communication   | 733        | 658        | 719        | 499           | 725        | 522        | 718             | 660        | 708        |
| Financial and insurance activities  | 1085       | 862        | 1009       | 794           | 737        | 787        | 1077            | 861        | 1004       |
| Real estate activities  | 645        | 606        | 635        | 372           | 670        | 397        | 617             | 608        | 615        |
| Public administration and defense; compulsory social security   | 482        | 498        | 486        | 368           | 590        | 379        | 481             | 498        | 485        |
| Education   | 741        | 416        | 521        | 916           | 716        | 826        | 749             | 421        | 530        |
| Health and social work activities   | 689        | 507        | 587        | 547           | 470        | 518        | 677             | 505        | 583        |
| General community services and activities   | 428        | 478        | 442        | 295           | 333        | 300        | 411             | 469        | 426        |
| Activities for international bodies and organizations   | 1176       | 1252       | 1211       | 573           | 543        | 562        | 1115            | 1203       | 1155       |
| Activities of households as employers; undifferentiated goods and services-producing activities of households for own use | 387        | 327        | 362        | 274           | 248        | 271        | 362             | 324        | 348        |
| <b>TOTAL</b>  | <b>564</b> | <b>498</b> | <b>545</b> | <b>311</b>    | <b>259</b> | <b>297</b> | <b>531</b>      | <b>468</b> | <b>513</b> |

72 ILO, 2016.  
73 World Bank, 2018.  
74 UNDP and UNICEF, 2015.  
75 Ibid.  
76 Ibid.  
77 JNCW, 2019  
78 JNCW, 2019  
79 World Bank, 2018  
80 IFC, 2017  
81 Resilience Refugee Women, 2019; UN Women, 2019.



## DISCRIMINATORY LAWS AND GENDER-BLIND POLICIES

FIGURE 6 | REPORTS THAT CITE DISCRIMINATORY LAWS AND GENDER-BLIND POLICIES AS CHALLENGES TO WEE



Gender inequality is also reflected in discriminatory laws and gender-blind policies. In 2019, the World Bank published “Women, Business and Law 2020” a comprehensive study with an index structured around economic decisions that women make as they go through their working lives.<sup>82</sup> This global index analyses 190 economies based on points scored across eight indicators to measure how countries have adjusted their national policies to strengthen gender equality in the labour force. The indicators are Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension.<sup>83</sup> The results are then ranked from 0 to 100. The global average is of 74.71, which means that a typical economy gives women only three-quarters of the legal rights men enjoy. In comparison, the MENA region scores 50, which means that women possess a half of the legal rights of men. Jordan’s score of 40.5 demonstrates that gender equality in Jordan’s workforce is lower than other MENA countries, one of the 10 lowest ranking countries in the index and much lower, less than half the average global score of 74.71.<sup>84</sup>

While Jordan has ratified two core ILO conventions addressing discrimination in employment, namely the Equal Remuneration Convention No. 100 of 1951 (C100) and the Discrimination (Employment and Occupation) Convention No. 111 of 1958 (C111) – there are still discriminatory policies in place that deter women from entering the workplace. For

instance, the section 69 of the Labour Code, under which the Minister shall specify industries and occupations in which the employment of women is prohibited and times during which women are prohibited from working. One report details several labour laws that discriminate against women.<sup>85</sup> For example, Labour Code No. 8 of 1996 (Article 69) imposes legal restrictions on women’s employment in occupations considered arduous or occupations that pose health risks, such as mining, shipping and docking work, exposure to lead, etc.<sup>86</sup> Additionally, women are prohibited from working between 7 p.m. and 6 a.m., with exceptions specified by the Minister of Labour, such as employment in hotels, airports, coffee shops and hospitals. It is important to highlight recent efforts to combat gender pay discrimination, for instance recent Labour Law amendments have criminalized the gender pay gap between women and men.<sup>87</sup> It is worth mentioning that the amended Labour Law, which is at the time of writing this report is under discussion at the Parliament recommends the deletion of article 69.

Lack of enforcement of policies and regulations is another important factor to be considered. Despite the existence of some policies or laws that would protect women’s right to access services and benefits, such as the latest amendment to the Labour Law Article 72 on childcare, article 53 about equal pay for equal value of work, article 66 about paternity leave, and flexi-work arrangement bylaw, the lack of enforcement or operationalization mechanisms of these approved policies and regulations remain a considerable concern and priority for women to access their rights in different spheres – be they Jordanian, Syrian or other migrant women.<sup>88</sup>

Most significantly, the Labour Law does not specifically prohibit discrimination on the grounds of sex or gender in recruitment and hiring, as well as the terms and conditions of employment.<sup>89</sup> According to ILO it reiterates National Pay Equity Committee recommendation to explicitly prohibit direct and indirect discrimination in alignment with Discrimination (Employment and Occupation) Convention that Jordan has ratified in 1963.<sup>90</sup> The lack of policies that address discrimination against women in the workplace allows companies to treat women differently. For example, a report by the IFC found that several participants in focus groups believe that companies discriminate against married women because they perceive that single women are more devoted to their work.<sup>91</sup> These prevalent practices limit the opportunities of married women to rise in the ranks mainly due to the double burden women carry and being considered the sole responsible person for unpaid domestic care work.<sup>92</sup> The same study shows that 78% of

82 World Bank, 2019.  
 83 World Bank, 2018.  
 84 Ibid.  
 85 UNDP, UN Women, UNFPA and ESCWA. Jordan: Gender Justice and the Law.  
 86 In 2019, an Administrative circular was issued by the Minister of Labour to not close any occupations to women. Yet, Article 69 was not amended, therefore the change is not sustainable and relies on the discretion of the Minister of Labour.  
 87 In 2019, the Government of Jordan criminalized gender pay gap for equal value of work through Article 53 in the Labour Law.  
 88 IFC 2015, 2017; ETF, 2016; IRC, 2017; ILO, 2017a, 2017b; OECD, 2017; UNDP et al., 2018; FES and Sadaqa, 2019; DCED, 2019; World Bank, 2018, 2019a, 2019b.  
 89 UNDP, 2018.  
 90 ILO, [https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:13100:0::NO::P13100\\_COMMENT\\_ID:3953502](https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:13100:0::NO::P13100_COMMENT_ID:3953502)  
 91 IFC, 2015, as cited in UN Women, 2019.  
 92 IFC, 2017

large companies in Jordan have no women on their boards and very few women in senior management positions.<sup>93</sup>

Women domestic workers in Jordan also face additional challenges. Due to immigration laws that prohibit workers from entering the country without a sponsoring employer (kafala), domestic workers heavily rely on private recruitment companies, which charge high fees.<sup>94</sup> The unclear recruitment process exposes women domestic workers to exploitation. Although the Jordanian legislation includes domestic workers in its regulation under the Labour Code, abuses are still current. According to the UNDP’s report, women domestic workers often face non-payment of wages, confiscation of passport and documents, restricted freedom of movement, long hours without rest, and verbal and physical abuse.<sup>95</sup>

Other policies are not discriminatory, but the lack of gender sensitivity affects women’s labour force participation. In 2019 UN Women and Jordanian National Commission for Women (JNCW), developed a comprehensive report on macroeconomic and fiscal policy interventions in Jordan from a gender perspective.<sup>96</sup> In 2018, Jordan adopted Tax Law No. 38, which lowered the tax threshold and increased both personal income tax and business taxation. According to the report, Tax Law No. 38 is generally considered a step in the right direction, since it shifts the burden of adjustment away from consumption, which tends to harm lower-income households and benefit those with the ability to pay higher prices.<sup>97</sup> The new law also does not impose joint tax filling for married couples, but allows individual filling. This is desirable from a gender equality perspective since joint filing systems expose secondary earners (usually women) to a higher marginal tax rate and hence pose a disincentive to their labor market activation. Nevertheless, under the revised tax law, joint filing remains as an option for married couples and it is likely to be consented by married women given their lack of financial literacy.<sup>98</sup>

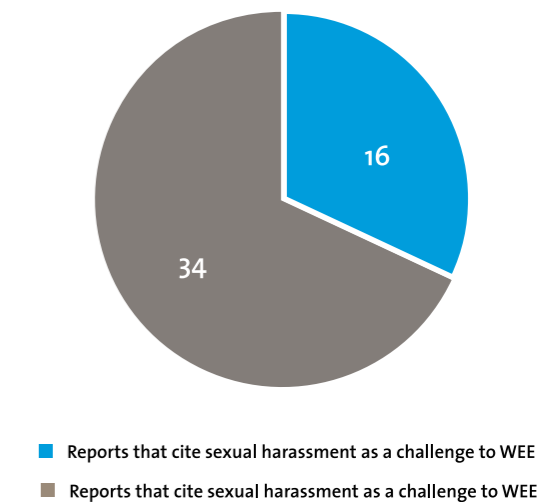
However, the tax reform is far from satisfactory. In Jordan, the primary sources of tax revenues are indirect taxes rather direct taxes, which affect women adversely and disproportionately. Therefore, rebalancing towards direct taxation, in a gender responsive manner, and away from indirect taxation is essential for women’s economic empowerment. According to the report, women in Jordan spend a higher share of their income on essential items such as food products, education and medical care, while men spend a higher share on luxury items, which highlights the gender gap in control over financial and productive resources men and women in the households.<sup>99</sup> However, the recent reform eliminated previous tax exemptions and

93 IFC, 2017.  
 94 ILO, 2015  
 95 UNDP, 2018  
 96 UN Women and JNCW, 2019  
 97 Ibid.  
 98 Ibid.  
 99 Ibid.  
 100 FES & Sadaqa, 2019; UN Women, 2019, 2018, 2016; World Bank, 2019, 2018, ARDD 2018; REACH and UN Women, 2016, 2018, 2019; BDC, 2017; European Training Center, 2018; ODI, 2017; Donor Committee for Enterprise Development, 2017; USAID, 2016; CID, 219b.  
 101 UN Women, 2018, 2019.  
 102 ARDD, 2018  
 103 For the full definition, see [https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_ILO\\_CODE:C190](https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C190)

food products, which had a disproportionate burden on women’s income. The tax incentives on household expenses would lighten the amount of resources dedicated to daily spending on household needs. It is worth mentioning that the report did not address the impact on savings’ trends in households among both men and women.

## SEXUAL HARASSMENT AND THE FEAR OF SEXUAL HARASSMENT

FIGURE 7 | REPORTS THAT CITE SEXUAL HARASSMENT AS CHALLENGE TO WEE



The occurrence and/or fear of sexual harassment in the workplace can affect disproportionately women’s career trajectories and employment, as emphasized in several different studies.<sup>100</sup> The potential risk of sexual harassment is a substantial factor when some woman decide on their career trajectories, including the working environment, the sector in which she may work and the transportation means she will use. UN Women reported that more than half of Jordanian women surveyed feel that harassment limits their employment opportunities.<sup>101</sup>

Verbal and non-verbal harassment are the most common types of sexual harassment experienced in the workplace, followed by “subtler” forms of harassment.<sup>102</sup> According to the ILO Convention 190, sexual harassment is a “range of unacceptable behaviours and practices, or threats thereof, ... that aim at, resulting in, or likely to result in physical, psychological, sexual or economic harm, and includes gender-based violence and harassment”.<sup>103</sup> The report by ARDD explains that some of these instances might not be sexual in nature but are interpreted as such due to traditional gender roles. Due to the lack of a legal binding

framework that would identify an employer's responsibility in sexual harassment cases, some private companies have adopted ad hoc approaches to address these issues.

Although the Labour Law condemns harassment in the work environment, the legislation is far from satisfactory. As REACH and UN Women (2019) paper notes, Article 29 of the Labour Law does not hold the perpetrator accountable and often places the burden of harassment on women. Likewise, ARDD's findings (2018) indicate that the current laws are not successful in preventing sexual harassment in the workplace and they do not provide women with the needed support or resources when reporting.<sup>104</sup>

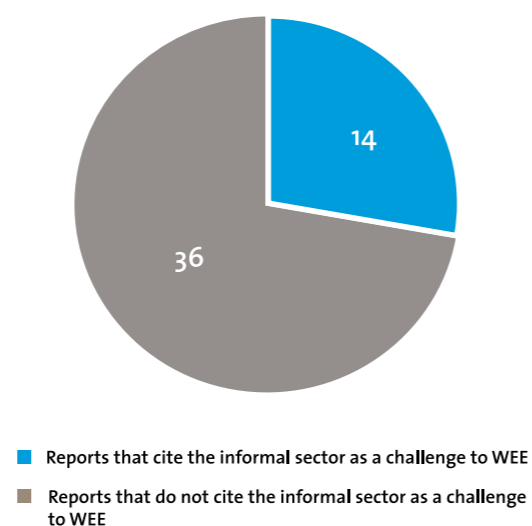
ARDD identifies that sexual harassment has been found particularly prominent in the manufacturing and global export-oriented industries, as well as the informal sector in general.<sup>105</sup> There is a lack of social or labour protection, contracts, security and decent working conditions in the informal sector, which can contribute to exploitation and further harassment. Syrian refugee women, in particular, are vulnerable to this phenomenon, due to their prominent informal working status. ARDD found that there is no significant difference between Syrian and Jordanian women's preferences regarding taking legal action on sexual harassment: 75.3% of Syrian women and 78.5% of Jordanian women reported that in instances of harassment, they did not consider taking legal action.<sup>106</sup>

While incidents of harassment may not be as prevalent in some sectors, women still typically fear the consequences of verbal and physical harassment. In a report by the World Bank, 44% of respondents (both men and women) believed that working women are exposing themselves to harassment, while 35% of respondents agreed that women risk their reputation by working.<sup>107</sup> Thus, women are primarily expected to work in women-only environments, as they imagine they will experience harassment if they work in a mixed-gender workplace.

Working women that rely on public transportation face additional risks of sexual harassment, keeping in mind that sexual harassment does not only occur during transportation. Women's responsibility of any sexual harassment experience they face was prevalent, being discussed in 14 reports.<sup>108</sup> The respondents of those reports indicated that women need to have a "strong personality" to protect themselves from sexual harassment, which aggravates women's fear of sexual harassment and its social ramifications, since the burden of prevention, mitigation and redress falls exclusively on them.

## INFORMAL SECTOR

FIGURE 8 | REPORTS THAT CITE INFORMAL SECTOR AS CHALLENGE TO WEE



Women are more vulnerable to specific risks when working in the informal sector. The number of women working informally, including in home-based businesses (HBBs) has yet to be better analyzed due to data scarcity, but the reports show that the lack of standardized regulations places women in more vulnerable positions.<sup>109</sup> ILO estimates that large numbers of non-Jordanians, both men and women, including Syrian refugees work in the informal sector.<sup>110</sup> While, the recent phone survey conducted by REACH and UN Women shows that 57% of working Syrian refugee women do not have secure employment contracts, which is considered informal labour according to ILO definition.<sup>111</sup> According to the Ministry of Labour Syrian Refugee Unit Monthly Progress Report from January 2016 – February 2020 only 4.72% (8,403 of 176,920) of permits were granted to women.<sup>112</sup> There is a lack of comprehensive legal protection within the informal sector, and women who engage in home-based businesses (HBBs) could encounter cultural attitudes that hinder their safety.<sup>113</sup> However, it is important to notice that one report notes an "overcrowding" of women who prefer to work in HBBs due to its flexibility and women's ability to accommodate the requirements of their roles as caregiver.<sup>114</sup>

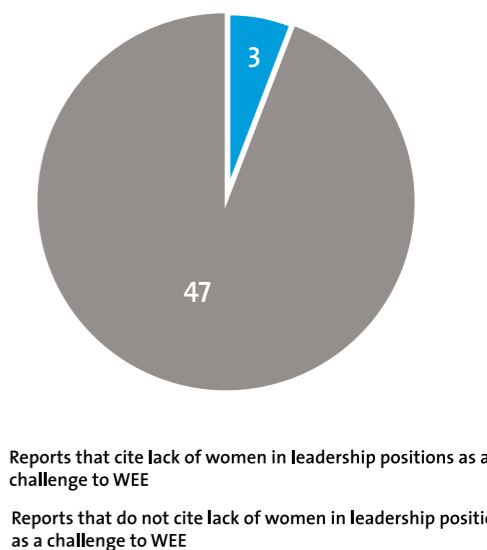
ARDD explains that two of the main reasons why women usually resort to informal work are due to the lack of paid formal job opportunities and housework responsibilities.<sup>115</sup> Moreover, traditional gender roles may encourage women to work closer to or at home, where they can still perform

their household duties. Most Syrian women work in the informal sector, as Jordanian law stipulates that Jordanian nationals and companies can only employ foreigners with a valid work permit.<sup>116</sup> Though high numbers of Syrian women refugees remain working without work permits, predominantly due to reasons related to lack of awareness, especially that informality is prevalent in most of open economic sectors and occupations for Syrian refugees. UN Women and Reach report explains that only 5% of Syrian women refugees respondents who work in the agriculture have work permits, main reasons for not obtaining one where the following: don't know that women are eligible (33%), work permit is not useful (31%), it is necessary for the type of work am doing (27%).<sup>117</sup> The Jordan Compact<sup>118</sup> aimed to issue 200,000 work permits to Syrian refugees, but most women still working their own income-generation projects run from home, where they knit, sell clothes or specialize in beauty.<sup>119</sup> REACH and UN Women research reveals that, while Syrian refugee women are eligible to obtain work permits, social norms prevent them from applying for them.<sup>120</sup> Syrian refugees find it difficult at times to understand the process to apply for permits and MOL directorates around the country sometimes have different understandings of the regulations, and therefore practice different procedures, leading to confusion, not only for workers, but for employers.<sup>121</sup>

Other refugee groups (Somali, Sudanese and Yemeni refugees) have not been granted the same concessions as Syrian workers, to access the formal labour market. These groups are treated as migrant workers, who must acquire a work permit, sponsored by a single employer and amounting to high annual fees. These challenges force most to work in the informal sector, as they cannot easily access work permits. Jordanian nationals are largely unwilling to sponsor these groups.<sup>122</sup> Instead, Somalis, Sudanese and Yemenis work in the informal sector, often doing manual labour or cleaning jobs, even if they are highly educated.<sup>123</sup>

## WOMEN IN LEADERSHIP POSITIONS

FIGURE 9 | REPORTS THAT CITE THE CHALLENGES THAT WOMEN FACE TO ACHIEVE LEADERSHIP POSITIONS AS CHALLENGE TO WEE



Although there are a good number of reports that address women's low participation in the labour force in MENA countries in general and in Jordan in particular, there are very few that address women's participation in boardrooms and in decision-making positions in Jordan thoroughly.<sup>124</sup> The International Finance Corporation (IFC) highlights that women have weak presence in boardrooms and senior positions, both in publicly listed companies and private shareholding companies in Jordan.<sup>125</sup>

IFC also demonstrates that, globally, companies with gender diversity in boardrooms have achieved improved results in corporate governance implementation than companies with lower to no-gender diversity.<sup>126</sup> The identified connection between gender diversity and financial performance is due to various reasons, primarily that: improved diversity ensures greater efforts across the board, diversity provides a mix of leadership skills, and diversity reflects a better understanding of stakeholders and targeted consumers.<sup>127</sup> These findings were ascertained through focus group discussions, where participants agreed that gender diversity in boardrooms lead to increased board effectiveness, mainly through more constructive discussions.

In Jordan, at publicly listed companies, women hold 21% of senior management positions. Only 3.45% of boards of publicly listed companies are led by women and 78% of those companies have no women on their boards. Meanwhile, for private shareholding companies, women members constitute only 9.1% of senior management, and only 2.56% of those companies have women chairs.

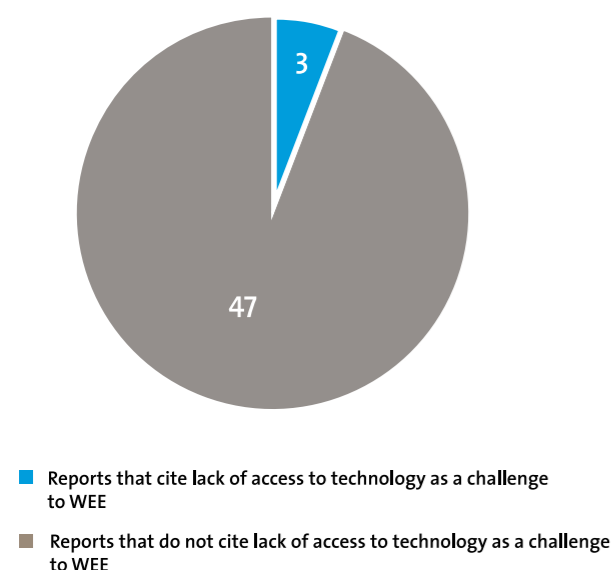
104 ARDD, 2018.  
 105 Ibid.  
 106 ARDD, 2018.  
 107 World Bank, 2018.  
 109 ARDD, 2018; Donor Committee for Enterprise, 2019; IRCKHF, 2018; Overseas Development Institute, 2017; REACH & UN Women, 2018, 2019; Resilience Refugee Women, 2019; The Donor Committee for Enterprises, 2019; World Bank 2018; UNDP & UNICEF, 2015; ILO, 2017, 2015; UN Women, 2018; USAID & IREX, 2016.  
 110 ILO, 2017b.  
 111 REACH and UN Women, 2019.  
 112 Ministry of Labour, 2020  
 113 ODI, 2017.  
 114 Business Development Center, 2017.  
 115 Business Development Center, 2017.

116 ODI, 2017.  
 117 UN Women and REACH (2018). Women's Participation in Agricultural Sector, Rural Institutions and Community Life  
 118 The Jordan Compact is the agreement between the European Union and Jordan signed in 2016 to improve access to education and legal employment to Syrian refugees in Jordan  
 119 Ibid.  
 120 REACH & UN Women, 2019.  
 121 Ibid.  
 122 Mixed Migration Platform, 2017.  
 123 Ibid.  
 124 IFC, 2015; USAID, 2016; Donor Committee for Enterprise Development, 2019.  
 125 IFC, 2015.  
 126 IFC, 2015.  
 127 IFC, 2015.

Jordan's numbers are among the lowest in the world, even in comparison with other countries in the Middle East.<sup>128</sup> While in comparison women constitute 16.9% of boards members according to ISS Quality Score data.<sup>129</sup>

## LACK OF ACCESS TO TECHNOLOGY

FIGURE 10 | REPORTS THAT CITE THE LACK OF ACCESS TO TECHNOLOGY AS CHALLENGE TO WEE



Digital literacy and access to technology can be an important enabler to overcome structural barriers that hinder women's economic participation, as stated by three of the reports analysed.<sup>130</sup> It can also open up access to new markets and opportunities for job-seekers, entrepreneurs and employers. UN Women recently conducted a mixed methods analysis on the digital gender gap in refugee camps in Jordan, which indicated that women respondents find the internet as important source for knowledge for acquiring new skills. In addition, Syrian women refugees expressed their desire to access more resources for digital skills training, which they felt confident would improve their employment prospect on the long run. However the women noted their online activities are often monitored and controlled by male family members.<sup>131</sup>

According to USAID, the use of technology allows women to work flexibly outside the formal work market, through on-demand jobs or home-based businesses.<sup>132</sup> Similarly, ODI argues that new technologies can provide access to on-demand job opportunities and empower marginalized groups that face further barriers in accessing the formal labour market, such as Syrian women in Jordan. The use

of new technologies to create gig-economy platforms, for example, would allow them to organize themselves depending on their skills and availability.<sup>133</sup>

Even though women represent half of ICT graduates, according to UN Women<sup>134</sup>, women in Jordan are underrepresented in the work force of digital and technology sectors. As an ICT assessment by UN Women notes, countries in the MENA region are still lagging regarding women's participation in the ICT sector.<sup>135</sup>

Additionally, ICT solutions do not exist in a vacuum but operate within pre-established social and cultural norms. For Syrian women refugees, digital access is still limited by different challenges. Some of these challenges are concerning infrastructure, cost of data, and harmful social norms especially in regard to their access to data and control over tools that help them access data. As noted by ODI, although Syrian women know how to use the Internet, a significant number of Syrian refugees who attended focus group discussions reported that they need permission from their family or husband in order to do so.<sup>136</sup> Less than 1% of the study's only-women respondents reported owning a laptop or a tablet, while only 43% can access internet through their phones.<sup>137</sup> As observed by USAID, ICT projects in other regions demonstrate that while mobile inclusion would allow women to access market opportunities and become financially independent, women are often prevented from using mobiles without permission of male family members.<sup>138</sup>

## WHAT DOES SUCCESS LOOK LIKE?

The evidence base does not provide a simple answer as to how to achieve success in increasing women's low labour force participation in Jordan. Given the complexities of the underlying root causes and the Jordanian economic system in general, this is not surprising. It is also important to note that successful interventions may be limited if one considers that despite all the investment in women's economic empowerment and economic participation over the years the female labour force participation rate has not changed in over a decade. The overall observations in the reports' analysis show that any effective intervention to increase women's participation in the labour force requires a holistic approach including addressing social norms as well as policy, at macro and micro economic levels. However, for the purpose of this meta-analysis, it is possible to highlight the main fields of intervention.

### HIGHLIGHTS:

- **Eleven** of the reports analyzed present solutions to transportation issues. **All eleven papers** agree that Jordan needs to implement a better public transportation system. **Ten** reports emphasized that transportation needs to be reliable and affordable, while **four reports** also raised the importance of tackling the issue around the fear of sexual harassment; **one** report recommends sex-segregated transportation as an immediate solution.
- Only **one** report presents strategies to promote women's participation in leadership positions, which include quotas and gender-sensitive career plans that enhance women's participation in leadership positions.
- **Eleven** reports highlight childcare among the solutions to achieve women's economic empowerment.
- **Eleven** reports argue that both traditional and non-traditional education must address the mismatch between education and marked needs. Women must be able and willing to pursue non-traditional fields of work and capacitated with all hard and soft skills to do so;
- From fifteen reports that raise the issue of sexual harassment, **eight** cite protection against sexual harassment as a component of their solutions to women's low labour force participation. Sexual harassment must be addressed holistically, in the work environment and also in transportation, as pointed out by **four** of the reports.
- **Eight** reports suggest policy reform solutions in different areas. **One** advocates for a stronger policy for women pursuing their first job. **Four** of them advocate for flexible working hours and regulatory policies that include home-based businesses in the labour market. **Two** of them

tackle macroeconomic policies, arguing that Jordan should implement gender-sensitive tax policies. **One** focuses specifically on the legislation around sexual harassment.

- **Eight** reports suggest that women can benefit from home-based businesses. Seven argue that the Jordanian Government should make labour laws more flexible, to include home-based businesses as regular businesses. **One** of them supports the idea of home-based business as a quick response but argues that home-based business still relies on traditional social norms that prevent women from working outside of their homes.
- Only **one** report addresses how donors can contribute to women's economic empowerment.

## SOCIAL NORMS

Nearly half of all reports analyzed (26), agree that success can be achieved by addressing interrelated and multilayered social norms. In their latest report, REACH and UN Women argue that the disruption of harmful social norms is key to achieve a transformative approach to women's economic empowerment.<sup>139</sup> Women must be encouraged to pursue nontraditional fields of work, men must feel equally responsible in sharing household responsibilities, and employers must challenge the idea that women, and mainly married women, would be less driven than men.

ARDD also emphasises that laws preventing sexual harassment are not enough if the social burden, placed on the victim to avoid harassment, is not addressed.<sup>140</sup> Equally, the provision of daycare will not address the needs of women if childcare is not perceived as a gender-neutral responsibility.<sup>141</sup>

Likewise, the World Bank proposed adopting a holistic approach leveraging entry points in all interventions (policies and programmes) to include awareness-raising campaigns that aim to address social norm constraints, to complement all efforts and interventions to increase women's labour force participation and become a cross-cutting feature in all plans with all partners (government, private sector and civil society).<sup>142</sup> It is equally important to engage men and boys in the process. Addressing social norms, in coordination with other barriers, is critical in creating opportunities for women entering and remaining in the work force.

## CHILDCARE

Providing childcare for working women is considered by 19 reports to be an essential part of necessary efforts to enhance women's economic empowerment.<sup>143</sup> In addition, all aforementioned reports have highlighted the importance of enforcing childcare regulations in one way or another.

128 Ibid.  
 129 Harvard Law School on Corporate Governance (2017) <https://corpgov.law.harvard.edu/2017/01/05/gender-parity-on-boards-around-the-world/>  
 130 UN Women, 2019b; USAID 2019; ODI, 2017  
 131 UN Women, 2019b.  
 132 USAID, 2019  
 133 ODI, 2017.  
 134 ODI, 2017.  
 135 UN Women, 2019b  
 136 ODI, 2017.  
 137 UN Women, 2019b  
 138 USAID, 2017.

139 REACH and UN Women, 2019  
 140 REACH and UN Women, 2019  
 141 See also IFC, 2017  
 142 World Bank, 2018.  
 143 UN Women, 2016, 2019; World Bank, 2018, 2019; IFC, 2015, 2017; ILO 2017a; Overseas Development Institute, 2017; REACH & UN Women, 2015, 2016, 2018; The Donor Committee for Enterprise Development, 2019; USAID, 2016; IFC, 2017; BDC, 2017; CID, 2019; ETF, 2016; JFS, 2016; UNDP and UNICEF, 2015; Jordan INGO Forum, 2019.

Additionally, reports agreed that companies would directly benefit from offering childcare in the work environment. For example, five reports indicated how providing childcare services improves the retention of women employees.<sup>144</sup> IFC analyzed how providing childcare allows businesses to improve: workforce diversity, recruitment, absenteeism, employee productivity, motivation and commitment, as well as employee retention throughout their life cycle.<sup>145</sup> In addition, investing in childcare services enhances companies' reputation and consequently their access to new markets that prize high corporate social responsibility.<sup>146</sup> Examples from other countries show that universal childcare and early education have a meaningful effect on women's economic empowerment. When both services are available, women's participation in the labour force tends to increase by 10 to 30 per cent.<sup>147</sup>

## TRANSPORTATION

There is agreement that transportation plays an important part in increasing women's economic participation. Fifteen reports argue that women's labour force participation could be increased through providing the public (especially women) with reliable, safe and accessible public transportation.<sup>148</sup> Three reports suggest specific solutions.

FES and Sadaqa suggest applying a gender lens in reforming public transportation to reinforce women's position as main breadwinners in households.<sup>149</sup> One of the solutions is to consider sex-segregated public transportation as a short-term solution. Sex-segregated transportation might offer women a safe way of commuting, where they can avoid experiencing unwanted attention, harassment or violence in vehicles. The practice is observed already in other countries, such as Bangladesh, Guatemala, India, Brazil, Japan, Egypt and Malaysia. However, it is important to highlight that this should be addressed as a short-term solution and while segregation might offer safety, it does not tackle the stigma women face on public transportation.<sup>150</sup>

The World Bank proposes educating drivers and staff that work in the public transportation system. The recommendation is based on a similar initiative in Mexico, "Hazme el Paro" (Have my Back), which empowered 46 male bus drivers to question "machista" attitudes around sexual harassment. Another solution for working women is to have employer-supported transport. USAID, in its report about SMEs, noted that companies located closely could coordinate transportation for their employees, such as car-pooling, or introduce new routes of public and/or private transportation, travel vouchers, among other measures.

## WOMEN IN LEADERSHIP POSITIONS

While the majority of the literature analysed raised the issue of women in decision-making positions, only one of the reports carried out a full analysis of the possible solutions for this issue.<sup>151</sup> The report identifies different approaches to successful interventions to improve women's labour participation in the labour force with more decent and productive opportunities, arguing for a well-defined and gender-inclusive process for appointing board members and senior decision-makers.<sup>152</sup> Gender-blind policies that are only based on talent, qualifications and skills are not enough to ensure that women are included in decision-making positions.

Among the suggested measures are quotas for women. The idea of quotas has generated much debate and there are many different approaches. Quotas can be imposed on either a compulsory or a voluntary basis and with sanctions (Italy) or without (Austria). Quotas can be applied to senior management positions and board membership; and they can be applied in absolute terms, as a percentage or fraction of the board (Belgium), or merely as a representative sample (Germany). Participants of the survey conducted by IFC have demonstrated resistance against quotas and explained that regulations with no fines are better. The report continues to discuss the argument that quotas are a good solution, but it is important to address the pipeline of women in institutions, making succession and skills-development trainings essential as well to ensure women's representation in boards is merit-based.

In addition, companies should be given incentives to achieve progress on voluntary standards, such as the Global Reporting Initiative and Good Company. Those standards enhance and promote gender diversity throughout organizations on all levels for the improvement of the work environment and company performance. The competent authorities should be lobbied to create friendlier working environments for women, including but not limited to increased enforcement of the labour law related to crèches, creating flexible working options, and so on.

## POLICY REFORMS AND ENFORCEMENT OF LEGAL REFORMS

Several reports indicate the need for policy reform. One of the main findings of the UN Women & JNCW report on gender equality and tax policy is that gendered-sensitive tax reforms can be used to improve women's economic empowerment.<sup>153</sup> The findings show that women and men

have different consumption behaviours. While men are more likely to spend their income on 'luxury' items such as alcohol, tobacco and cars, women tend to spend it on food, education and health. Therefore, reducing taxes on items that women tend to consume more would promote regressive taxation and promote gender equality.<sup>154</sup>

As mentioned in the challenges section, the lack of strong policies around the informal working sector also leaves women more vulnerable to exploitation. To this end, 14 reports suggest strengthening the policies on informal labour to ensure they are coherent with formal labour laws. For example, an ODI analysis of the gig economy in Jordan advocates for a clear regulatory framework, especially regarding refugees' working permits to formalize their employment.<sup>155</sup> Meanwhile, UN Women highlights the need to raise women's awareness about their rights ensured in labour laws, as well as the procedures for (and benefits of) obtaining work permits and written contracts.<sup>156</sup>

Other recommended policies relate to education and women in the rural sector. For example, the European Training Foundation recommends implementing policies targeting women who are leaving the educational system and entering the labour force.<sup>157</sup> In addition, three assessments of rural women emphasize the need for policies to incorporate gender equality in existing legislation and in policies targeting women in rural areas.<sup>158</sup>

As Jordan has made important regulatory reforms, enforcement remains a long-lasting challenge that hinder progress. 16 reports have tackled discriminatory laws and gender-blind policies and lack of enforcement were a prevalent observation in those reports that commented that despite achieving progress in legal reform that does not necessary means that women will be able to benefit from those rights guaranteed by law. Therefore, developing a monitoring mechanism for laws and regulations with standardized procedures are important condition to utilize these reforms.

## THE INFORMAL ECONOMY AND HOME-BASED BUSINESSES

Due to the array of challenges in accessing the formal work sector, reports pinpoint home-based business as one of the solutions to women's unemployability. In general, 13 of the reports argue that women could benefit from working at

home since it provides them with the flexibility to reconcile family and work responsibilities.<sup>159</sup>

In general, reports conclude that Jordan should address the barriers that women face in implementing home-based business.<sup>160</sup> The World Bank suggests that partnership with the private sector should include job opportunities that can be done from home.<sup>161</sup> Moreover, the ILO argues that any reform to encourage home-based business should be followed by the promotion of decent working conditions for small- and medium-sized enterprises.<sup>162</sup> The current complex regulatory system hinders entrepreneurship initiatives and places SMEs at higher vulnerability.

Syrian refugee women represent a large portion of the informal sector due to the extra challenges they face, including documentation issues. As noted, in several cases, even when eligible to obtain a work permit, Syrian refugee women do not apply for permits due to a lack of knowledge on how to do so.<sup>163</sup> Thus, one solution proposed by the report is to conduct awareness-raising sessions and legal training to instruct refugee women on their work rights. In addition, the Overseas Development Department, in its analysis of the gig economy, states that Syrian refugee women would especially benefit from home-based business opportunities.<sup>164</sup> As the gig economy provides sustainable livelihood opportunities, Syrian women refugees could match on-demand jobs to their availability and skills, such as beauty services, catering and even domestic work. In fact, the majority of Syrian women refugees who participated in focus group discussions for the report argued that they would prefer to work from home.<sup>165</sup> Considering further challenges that Syrian refugee women face, including the need for working permits, lack of childcare and transportation, home-based business represents a flexible and solution to bring them into the labour market.<sup>166</sup>

Home-based business also was seen in a significantly positive light among rural women. Within the agriculture sector, women usually prefer to undertake agricultural activities within their homes.<sup>167</sup> It is important to note that women indeed still face barriers in home-based agriculture; however, the activity plays a significant role in their economic empowerment.<sup>168</sup>

The informal sector would also benefit from further access to technology. Some of the barriers to women's economic inclusion could be addressed by creating opportunities for

144 ETF, 2016; IFC, 2017; ILO, 2017; UN Women, 2016, 2019.

145 IFC, 2017.

146 Ibid.

147 Ibid.

148 UN Women & REACH, 2016, 2018, 2019; World Bank 2018; Sadaqa, 2019; ARDD, 2018; Business Development Center, 2017; ILO, 2017a, 2017b; IRCKHF, 2018; Overseas Development Institute, 2017; European Training Foundation, 2018; USAID, 2016.

149 FES & Sadaqa, 2019.

150 Sadaqa, 2018.

151 IFC, 2014

152 Ibid.

153 UN Women, 2019b

154 Ibid.

155 ODI, 2017.

156 UN Women, 2018, 2019.

157 European Training Foundation, 2018.

158 FES (2017); ILO (2017); UN Women and REACH (2018).

159 MENA OECD, 2018; World Bank, 2018; Overseas Development Institute, 2018; UN Women 2018, 2019a, 2019b; Resilience and Refugee Center, 2019; Business Development Center, 2019; ILO 2017, 2019; USAID, 2019; GIZ, 2017.

160 UN Women, 2018; Business Development Center, 2019; World Bank, 2017, 2018.

161 World Bank, 2018.

162 ILO, 2017.

163 REACH & UN Women, 2019.

164 Overseas Development Department, 2018.

165 Ibid.

166 See also RRC, 2019.

167 REACH & UN Women, 2018.

168 Ibid.

women to work in a flexible manner with the support of ICT.<sup>169</sup> ICTs provide more flexibility for women to work from home or with flexible hours and to start their own business, thus increasing their economic independence and leading to stronger bargaining power within the household, as well as greater access to market information.<sup>170</sup>

Yet UN Women and JNCW (2019) report recognizes that labour market flexibilization further adversely affect women's labour market attachment. First, it facilitates lower wages, affects women's chances at reaching senior and decision-making positions, and affects mainly women social security benefits. Second, it reiterates that unpaid care work is sole responsibility of women and promotes horizontal and vertical gender segregation of jobs and gender pay gap.<sup>171</sup>

## DONOR INVESTMENTS AND FUNDS

The investment of the private sector in women's economic empowerment (WEE) and women's economic participation has become more and more significant over the past few years, as observed in one of the reports analysed.<sup>172</sup> While most of the reports tackle the main challenges and policies on WEE, only one tackles the funding gap and the importance of further investment in the WEE sector.<sup>173</sup> Working in the informal sector can lead to gaps in employment history and expose women to greater vulnerabilities. Investing in WEE has the potential to reduce these risks, and to support longer-term protective factors against exploitation and abuse. Women without legal status are more likely to work in informal sectors where they have limited or no rights and are more likely to be exposed to exploitative and abusive practices, including violence, trafficking and forced labour. The relevance of interventions dramatically depends on the enabling environment and is specific to the unique and sometimes highly dynamic legal situation of refugees/IDPs or migrants.

To be effective, decisions need to be coordinated and informed. As a solution, the Donor Committee for Enterprise Development suggests that donors map investments and business opportunities not only for women, but for those in the most vulnerable positions, such as rural women, migrants and refugees.<sup>174</sup> As also noted by the International Finance Corporation, mapping and information sharing can ensure that informed engagement from the private sector are put in place.<sup>175</sup>

## KNOWLEDGE MANAGEMENT

The investment of the private sector in women's economic empowerment and women's labour force participation in Jordan, and the limited information about how this evidence and lessons learned are being shared, the extent of its accessibility of available knowledge is unknown. How has it been shared thus far? How would effective knowledge management look like in the future?

The complexity of women's labour force participation demands a systematic approach. For that, knowledge management is fundamental, both in order to plan and implement meaningful interventions, as well as for concerned individuals to have access to the knowledge created. Information is multi-sectoral and multi-disciplinary and keeping a systematic inventory of what has been researched and analysed is not an easy task. For any institutions or organizations that need to drive complex and transformative change, knowledge management must be seen as a core activity to access and utilize the available knowledge of all stakeholders.

### SUCCESSFUL KNOWLEDGE MANAGEMENT (KM):

#### A SUCCESSFUL KNOWLEDGE MANAGEMENT CYCLE:

- Covers the **entire project cycle**. Knowledge management starts internally. It is important for each stakeholder to be responsible for developing their own systematic knowledge management mechanism, including regular monitoring and evaluation plans, throughout the entire project cycle – before, during and after project implementation;
- Fosters **data collection** initiatives and systems within an evidence-based approach. To this end, it is important to strengthen the organization's ability and internal systems to capture, storage and disseminate data in order to allow for the collection, organization and summarizing of the information to provide a basis for Knowledge Management;
- **Analyses** information and categorises data in a systematic manner, through a gender-mainstreaming framework. Data must be sex-disaggregated, and whenever possible disaggregated by age, nationality, religion, ethnicity among other indicators.
- Aims at **sharing knowledge**, experiences, good practices and lessons learned. Both internally and cross-stakeholders, knowledge-sharing should be done in

a regular and transparent way. **Dissemination** events, platforms, and online dissemination meetings are key to engaging different stakeholders and developing a common knowledge culture among all stakeholders;

- Focuses primarily on **communicating** research results by targeting and tailoring the findings and the message to a particular target audience. This would require identifying the overarching goal to identify the most suitable advocacy plan, expertise and resources that are most likely to achieve the goals;

#### ENABLERS FOR A SUCCESSFUL KNOWLEDGE MANAGEMENT:

- **Knowledge guidelines** for all stakeholders to endorse and adopt. The guidelines must outline how knowledge is produced, shared, and managed. Guidelines can include measures to embed knowledge management in communication plans, action plans, workplans, etc;
- **Training programmes** on knowledge management to ensure proper knowledge production, usage, sharing and management with an organization. Trainings can include workshop meetings and webinars;
- **Monitoring mechanism** for the developed knowledge management strategy. It is important to be able to monitor and evaluate knowledge management activities through a well-designed M&E framework is key in order to enable an organization to generate, systematize and share cutting-edge knowledge internally and externally;
- **Open and transparent public engagement** approach. Knowledge-sharing must be a continuous and transparent effort. Public consultations and public debates are good opportunities to develop transformative initiatives that are meaningful to those being targeted.;
- National and regional **coordination**. Stakeholders must encourage the establishment of knowledge-sharing initiatives, social collaboration and networking models;
- Accessible and widespread **knowledge visualisation**. It is important to improve the transfer of knowledge by both digital and non-digital visualisation methods, focusing on user-ending analysis and experiences. Knowledge visualisation can include infographics, flow charts, maps, diagrams, word clouds, among other tools.

169 USAID, 2019.

170 Ibid.

171 UN Women and the Jordanian National Commission for Women, 2019.

172 International Finance Corporation, 2019.

173 Donor Committee for enterprise Development, 2019.

174 Ibid.

175 International Finance Corporation, 2019.

# CONCLUSION

Addressing the chronically low participation of women in the Jordanian labour force requires a holistic approach. It is well noted by the reports analyzed that Jordan's low female labour force participation rate is a complex issue that cannot be addressed through stand-alone interventions. Indeed, the reports address a significant number of areas and successfully reflect the complexity of the barriers to women's workforce participation in Jordan. However, the lack of improvement over the past years also reveals the need for a more coordinated and strategic approach to address and monitor this. Although the extensive work on women's economic empowerment including women's economic participation have certainly improved the quality of women's employment, her social and economic engagement, control over resources, increased voice, agency, and overall quality of life in Jordan, there is room for improvement if one aims to achieve progress. Based on the evidence base the meta-analysis identifies a number of areas for consideration to enhance women's labour force participation:

## HARMFUL SOCIAL NORMS

It might be the most well documented determining factor that hinder and shape women's labour force participation in Jordan. It is clear from both the sheer quantity and content of reports analyzed that any effective intervention needs to address traditional social norms by adopting a gender holistic transformative economic intervention approach. The aim here is to support social and economic change that would advance gender equality and agency for women in Jordan, where they are not limited to gender assigned roles and limited traditional income generating activities. Not only do women need better opportunities and supportive structures, but men and boys need to be engaged in the process to be partners for gender equality and women's economic empowerment. As noted by the meta-analysis, the low participation of women in the labour force is underpinned by traditional social norms at every possible level directly and indirectly. From what kind of work and what working hours are considered socially acceptable, to social norms related to mobility and transportation, to gender assigned roles that limit women's role to child rearing and housekeeping which place them outside of the labour force. It is advised that all interventions regardless on nature, whether on the policy, programmatic, coordination, or advocacy levels, adopt a strategy on addressing harmful social norms and identifying gender transformative economic intervention entry points.

## COMMONALITIES IN THE AVAILABLE EVIDENCE ON UNDERLYING CAUSES AND SYMPTOMS

As demonstrated in the Analysis section there is wide commonalities in the available evidence on underlying causes and symptoms, where some causes like harmful social norms and lack of child-care were more prevalently analysed in the reports than others because of the depth

of analysis and main theme tackled. That said, reports have overlooked number of issues that impact achieving progress towards increasing women's economic participation.

## REALITIES FOR SPECIFIC FOCUS GROUPS SUCH AS YOUNG WOMEN, OLDER WOMEN, WOMEN FROM DIFFERENT NATIONALITIES, WOMEN WITH DISABILITIES, MIGRANT WOMEN

Apart from Syrian women refugees, reports almost did not address women's economic participation for specific focus groups such as young women, older women, women from different nationalities, nor women with disabilities. That said, few reports had very minor focus on migrant women from different nationalities, or young women. This highlight the need to undertake research studies about women's economic participation for those vulnerable groups who were overlooked before, which their results should be reflected to the national plans, including Women's National Strategy.

## SUPPLY AND DEMAND ECO-SYSTEM

The holistic approach in addressing women's low labour force participation in Jordan requires studying this phenomenon from both sides of the labour market - supply and demand. The meta-analysis findings show that the existing research overwhelmingly focuses on labour supply issues and with very little focus on labour demand side policies from a gender perspective. The mismatch between supply and demand in the labour market in Jordan increases gender-based discrimination and segmentation, slowing down job growth, and limits access to productive assets for entrepreneurs and business owners.

The demand side of female labour market participation should not be addressed in a vacuum. Adopted active or passive labour market policies should be analyzed and reviewed, public private partnerships, the Jordanian economic and social contexts and target population should all be taken into consideration. Studying and analyzing labour supply and demand for the female labour force is the first step to design and develop evidence based holistic interventions that have better chances at achieving success.

## HOW TO ACHIEVE SUCCESS

Too many reports focus on "what" is the problem and challenges, but few look at "how" stakeholders can address those challenges or "how" to achieve success or the recommendations of the study. The lack of available knowledge for the government and private sector on how to achieve an increase in labour force participation of women limits the effectiveness of the available knowledge on challenges and barriers. There are clear discrepancies in how deeply the phenomenon is analyzed compared to the level of detail provided for proposed interventions. The causes for women's low labour force participation are widely and thoroughly mapped and reports agree on the main issues hindering women's employment. However,

there is a lack of available knowledge about mechanisms to achieve success that clarify all stakeholders' roles in the process. For example, several reports point out the benefits of partnership with the private sector, but there is a lack of analysis as to how those partnerships would be established and what they should aim to achieve in reality. Equally, there is no common understanding of the priority areas for donors to invest in a meaningful and transformative way.

## NEED FOR DISAGGREGATION

There is an urgent need for more intersectional analysis of women's economic participation. Jordan has a diverse society and women face different issues depending on their nationality, race, age, disability and geographic location. While the meta-analysis found several papers on Syrian refugee women, few addressed young women, only one paper tackled the situation of non-Syrian refugees and only two reports mentioned migrant women in Jordan. No reports focus on the issue of labour force participation of women with disabilities or women in different geographic regions of the country. Moreover, the lack of in-depth analysis and data of women's participation in the informal economy, especially among Jordanian women is widely recognized. There is no meaningful approach to women's economic empowerment including women's economic participation without an inclusive framework that reflects and responds to the diversity of women's social conditions, employment, needs and experiences.

## PRIVATE SECTOR

Given that the private sector is the engine behind economic growth, it must play an essential role in discussions around women's economic participation and women's economic empowerment interventions in general. Therefore, it is essential to have an analysis of specific engagement by the private sector in increasing women's labour force participation in Jordan. To date little focus and analysis has targeted the private sector in Jordan. The private sector plays a primary role in achieving, supporting, and maintaining female inclusion horizontally and vertically in the labour market.

## KNOWLEDGE MANAGEMENT

As the meta-analysis demonstrates there is a large body of evidence on WEE in Jordan, however this knowledge is not organized or structured in a way that facilitates learning or design. A clear knowledge management strategy is a critical component of improving collectively the approach in order to move the indicator on women's labour force participation in Jordan. A detachment between research and practice raises the risk of repeating the same mistakes and not learning from previous experiences.

More attention needs to be directed to the development of a national system of monitoring and evaluation. While several stakeholders address women's economic participation and women's economic empowerment at some levels, there is a low level of coordination among efforts. A strong monitoring

monitoring and evaluation system that could map initiatives and would also improve stakeholder's capacity-development.

All the available knowledge will not fulfil its purpose without clear and holistic knowledge management, which should be developed through a participatory approach that ensures the engagement of all stakeholders. One of the main objectives behind knowledge production is to build knowledge, inform concerned individual and entities, and facilitate learning, which cannot be effectively achieved without a clear knowledge management strategy. During the analysis for this report, little information was available regarding how the knowledge and lessons learned have been shared. Any knowledge management strategy should be undertaken in a coordinated and systematic way that would address the current gaps and discrepancies.

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