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Jordan's Social Security Reforms and Women's Employment in the Private Sector

Information and Research Center – King Hussein Foundation

Authors

- Dr. Aida A. Essaid, Director of IRCKHF
- Jude Sajdi, Head of Research, IRCKHF
- Shereen Al Abbadi, Consultant
- Rawan Rbehat, Researcher, IRCKHF

Research team

- Jude Sajdi
- Rawan Rbehat
- Hala Abu Taleb
- Rand Abu Taleb
- Lina Shannak
- Heba Nsour
- Hadeel Amayreh
- Ayed Tayyem
- Majed Abu Azzam
- Wafa Ebdah
- Maesara Al Dammagh

Information and Research Center – King Hussein Foundation

The Information and Research Center – King Hussein Foundation (IRCKHF) was initially launched in 1996 as part of the National Task Force for Children. Today, the IRCKHF mobilizes knowledge for positive social change. IRCKHF's mission is to serve as a catalyst for socio-economic development by conducting inclusive research, evidence-based advocacy, and knowledge sharing with practitioners, policymakers, and civil society on issues of human rights, gender, and social justice. For more information, see: www.irckhf.org.

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Women Empowered for Leadership (WE4L) program

Women Empowered for Leadership (WE4L) uses a combination of advocacy, skills training, knowledge tools and coalition-building. The program works directly with potential women leaders, as well as with political parties, trade unions, civil society organizations, the media and the creative sector. In WE4L, Hivos and the local partners provide strategic, media and communication expertise. The focus is at the sub-national level where most practical issues that concern women are usually prioritized. The expectation is that a woman who starts her leadership journey at the sub-national level is likely to gather experience to enable her to lead at the national level.

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1. Overview

In 2010, a new social security law was introduced by the Jordanian government with the aim of enhancing social justice and gender equality and expanding social protection. Some of the policy changes were made to specifically improve women's economic participation. The law was introduced as a temporary law in 2010 until it was officially issued on January 29, 2014, as Social Security Law No. (1) for 2014.¹

In 2014, with the support of the World Bank, the Information and Research Center – King Hussein Foundation (IRCKHF) contributed to a study that was designed to understand the knowledge and awareness of the new law amongst Jordanian men and women, employers, and opinion leaders when it came to how the law was meant to increase women's employment.

This research was conducted by IRCKHF in 2020 as part of the Women Empowered for Leadership (WE4L) program, implemented by Hivos and funded by the Dutch Ministry of Foreign Affairs. It explores the ways in which the Social Security Law reforms changed the practices of hiring and retaining women in the private sector and how they impacted women's willingness to enter and continue working in this sector.

It is important to note that during the course of the research, the COVID-19 pandemic and subsequent lockdown affected the way in which enterprises in the private sector operate and the livelihood of employees. As a result, it was important to reflect this in the research and accordingly the research questions were amended to capture these effects. **This research uses a mixed method approach to generate an in-depth understanding of the impact of SS law reforms and the COVID-19 pandemic on women's employment in the private sector.**

2. Methodology

2.1 Research design

During the initial stages of the research, between December 2019 and February 2020, the COVID-19 pandemic had not reached Jordan yet. At that point, the research design was qualitative, comprising of in-depth interviews (IDIs) with employers and focus-group discussions (FGDs) with employed and unemployed women (in line with the methodology adopted in the 2010 study). The COVID-19 outbreak and lockdown affected the research in two ways, first expanding the scope to capture the effect of COVID-19 on private sector enterprises and employees. Second, because of the COVID-19 situation, modifying the research tools by replacing FGDs with phone surveys.

This research uses a mixed method approach to generate an in-depth understanding of the impact of social security law reforms and the COVID-19 pandemic on women's employment in the private sector in Jordan. The research answers the following questions:

- In what ways did the social security reforms change hiring practices in the private sector?
- In what ways did the social security reforms impact women's willingness to enter and continue working in the private sector?
- In what ways did the COVID-19 pandemic impact women's employment in the private sector?
- What policies and reforms can encourage employers to hire women and women to join and stay in the workforce?

2.2 Sample

Data was collected through two methods. First, qualitative interviews with 20 employers (private sector enterprises) using semi-structured in-depth interviews. Second, a quantitative survey with employed and unemployed women. Employers and women from Amman and Irbid were interviewed, as these are the two governorates with the greatest number of women employed in the private sector.²

The survey with women was administered through phone interviews for a sample of 233 employed women and 224 unemployed women. The sample was representative of employed women in the private sector enrolled in the Social Security Corporation (SSC) and unemployed women in both governorates with a level of confidence of 95% and a margin of error of 6.5%. A random sample of employed women (covered under the SSC umbrella) was provided by the SSC. As for unemployed women, a random sample of unemployed women was selected from lists of unemployed women provided through a network of community-based organizations.

At the time of the survey, 70.9% and 29.1% of respondents resided in Amman and Irbid respectively. Nearly half of the respondents (48.4%) were aged 23-34 and 53.4% were married. About one third of the respondents contributed to the household income where 15.1% of were the main breadwinner in their families and 17.9% shared the income generation responsibility with their husbands. About half of the respondents (51.3%) reported earning an average monthly income of less than 350 JDs (see annex 1 for sample demographics).

As for IDIs, the employers were selected from different firm sizes including small (employing 5-19), medium (employing 20-99) and large (employing over 100) as well as different industries including manufacturing, wholesale and retail, banking and financial intermediation, hospitality and food industry and engineering and contracting (see annex 2 for full breakdown of participants).

2.3 Research process

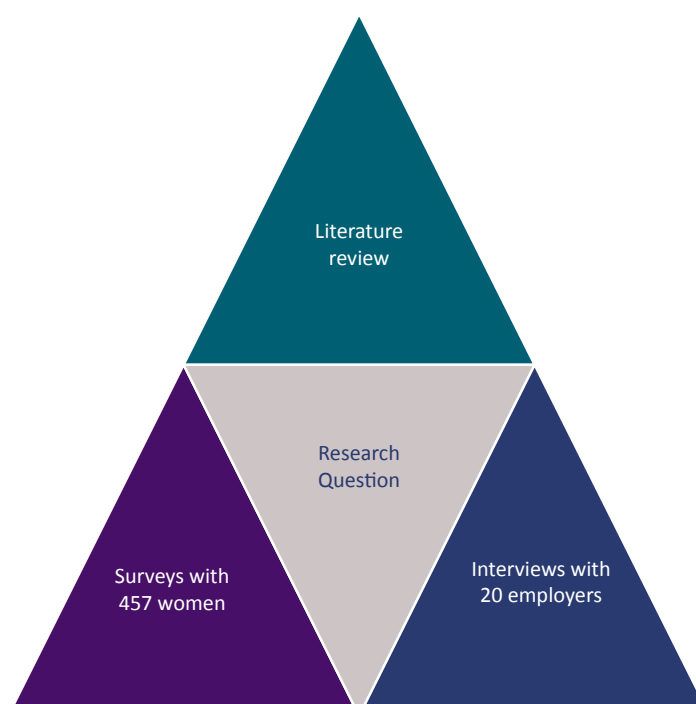
The research team took all the ethical considerations needed to protect the privacy and confidentiality of research participants. Informed consent was obtained from participants and interviews were only recorded with their permission. 19 employer IDIs were conducted in person and 1 was conducted over Zoom. Due to COVID-19 restrictions, the survey of women was conducted via phone.

The qualitative and quantitative data collection took place in parallel between June and August 2020. Employer IDIs that were recorded, were transcribed verbatim, coded and thematically analyzed. The analysis was conducted under the guidance of Dr. Amal Sabbagh.

2.4 Trustworthiness

In order to ensure that the research yields findings that are useful for civil society and policy makers, IRCKHF conducted a roundtable discussion with relevant stakeholders, including the SSC and Ministry of Labor, to present and discuss the research questions. Based on this discussion, the research questions were amended.

Triangulation ensured the research team framed the context of the research by providing insights into the labor market and relevant COVID-19 considerations and captured the different experiences of both employers and women.



2.5 Limitations

The research team would have liked to conduct more interviews with employers, to cover a wider range of industries and firm sizes, but this was not possible due to time and mobility restrictions that resulted from COVID-19. While the interviews are not representative of the entire private sector, they do shed some light on the experiences of some private sector firms.

Had time and resources permitted, the research team would have included participants and respondents from one governorate in the South, particularly Aqaba, to explore women's participation in the tourism sector.

3. Background

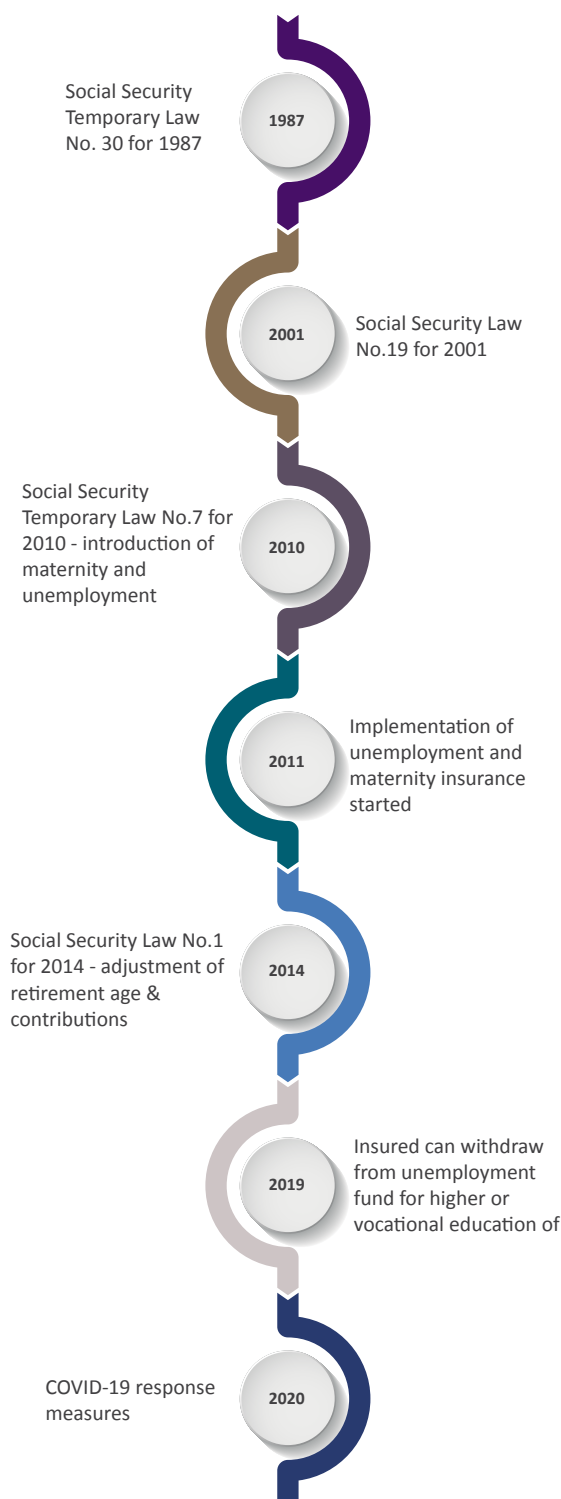
3.1 Social security reforms in Jordan

Overview of social security reforms in Jordan

The first Social Security Law in Jordan was introduced in 1978, and complied with some forms listed under the International Labor Organization's ILO Social Security Convention of 1952 (No.102), namely: employment injury benefits, old-age benefits, survivor's benefits and disability benefits.³ Over time, and particularly in 2001, several reforms were introduced to the social security law.

However, social security coverage was still inadequate for many Jordanians and the social security system was projected to be financially unsustainable, as the majority of Jordanians did not have access to social security and two thirds of the workforce was not contributing to the social security system.⁴

To address this issue, the SSC initiated a participatory discussion process in 2007 with the aim of understanding the needed reform. Through this process, the SSC ensured that in addition to government, employers and unions, the voices of youth, women and small enterprise workers were heard and documented. The final reform was designed to 'achieve financial sustainability, enhance social justice and gender equality, and expand social protection.'⁵ The amended law, reflecting the reform, was introduced as a temporary law in 2010 until it was officially issued on January 29, 2014, as Social Security Law No. (1) for 2014. One of the reform's primary objectives was to increase women's economic participation and protection, mainly through the introduction of the maternity and unemployment insurance.⁶



Background

Following that, in 2019, additional amendments were made including allowing the insured to withdraw from the unemployment fund.⁷ In 2020, several measures were introduced in response to COVID-19 to financially relieve the private sector and protect its employees. Table 2 demonstrates the main changes in 2010, 2014 and 2019.⁸

Table 1 - Amendments made to the social security law (2010/2014/2019)

Law	2001	2010/2014	2019
Age of Early Retirement	45	Adjusted to 50 in 2010 and then back to 45 in 2014.	Adjusted to 55 for men and 52 for women.
Minimum Contributions (Early Retirement)	<p>Men: 216 (18 years)</p> <p>Women: 180 (15 years)</p>	<p>In 2010</p> <p>Men: 300 (25 years)</p> <p>Women: 264 (22 years)</p> <p>In 2014</p> <p>300 (25 years) if age is between 45 & 49</p> <p>Men: 252 (21 years) if age is above 50</p> <p>Women: 228 (19 years) if age is above 50</p>	<p>Men: 252 if age is above 55</p> <p>Women: 228 if age is above 52</p>
Maternity Insurance	No maternity leave insurance	<p>Maternity insurance collected from:</p> <p>Monthly contributions paid by the firm at the rate of (0.75%) of the insured's wages (regardless of sex).</p> <p>The firm shall pay the contributions for Old-age, Disability and Death, and Unemployment insurances during the maternity leave.</p>	<p>SSC can use 25% of maternity fund resources to social protection programs related to maternity.</p> <p>Old-age, Disability and Death, and Unemployment insurances to be deducted from maternity pay.</p>
Old Age, Disability, and Death Insurance			<p>Excluding workers who do not exceed 28 years of age from old-age insurance in firms with 25 workers or less for a period not exceeding 5 years from date of firm's registration. Firm committed to pay (1%) disability and death contributions.</p>

Law	2001	2010/2014	2019
Unemployment Insurance	No unemployment insurance	<p>Unemployment insurance collected from:</p> <ul style="list-style-type: none"> Monthly contributions paid by the firm (0.5% of insured's payroll). Monthly contribution paid by employee (1% of insured's payroll) <p>If the number of contributions of insured is not less than 36 contributions prior to date of entitlement to unemployment insurance, he/she shall be paid an unemployment allowance:</p> <ul style="list-style-type: none"> Three months if number of contributions is less than 180. Six months if number of contributions is more than 180. 	Insured can withdraw from their unemployment fund to fund the higher or vocational education of their children, or for health care expenses.

Perceptions on the social security reforms

The 2014 research 'Social Insurance Reform in Jordan: Awareness and Perceptions of Employment Opportunities for Women' aimed to capture the awareness, knowledge and perceptions of employers and employees regarding the SS law amendments. As the amendments were relatively new at the time of the research, findings showed that while most employers were aware of the new law, many employees had not heard about it. However very few employers and employees had specific knowledge about its provisions.⁹

Most participants who took part in that research, irrespective of gender, valued social security as an old-age pension. They expressed that a retirement salary after years of work, is rewarding and sustainable. Similarly, almost all highlighted the importance of maternity insurance, as a source of income. Women added that maternity insurance is necessary for a mother's physical and psychological health.¹⁰

Furthermore, just over half of employers believed that the law will not improve women's employment opportunities. This is because they felt that there are other factors that impact women's economic participation, including absence from work for marriage and childbearing, hiring based on qualifications rather than maternity, customs and traditions, nature and conditions of work, etc. When asked whether the law will impact their decision to hire women, only 6 out of 40 employers believed that it could, as the change in the payment scheme makes it less costly for them to hire women. The remaining 32 employers said that the new law would not have any impact on their decisions to hire women as other factors come into play including the nature of the job and the qualifications required. Five out of the 32, explained that when female employees get married and or have children, their productivity gets affected.¹¹

Background

The majority of participants in female focus group discussions of this former study believed that the law could positively benefit women's employment opportunities in general. Most believed that since SSC will be paying for maternity benefits, the burden will be lifted from the employer and hence employers will be encouraged to hire women. In contrast, the majority of male focus group participants believed that the law would not improve women's employment opportunities given that employers hiring for the most part relates to the type of work for which they are recruiting employees.¹²

Women's opinions were divided as to whether the law will push more women to seek work. Some believed that social security is not the main driving force for women's decision to seek employment. Others expressed that women's decision to seek employment is often based on economic need and family circumstances, and social norms like getting the husband's approval continue to be barriers. In the male focus groups on the other hand, most men at the time believed that the new law would encourage women to seek employment as it offers job security and guaranteed rights.¹³

Finally, half of the female participants stated that the presence of these benefits would encourage women to work after getting married, especially access to pension. The majority of women stated that returning to work after maternity depended on a variety of reasons including the availability of a supportive environment, including family support and childcare. Some believed that 70 days maternity was insufficient for them to care for their child.¹⁴

3.2 The role of the SSC during the COVID-19 pandemic

As the COVID-19 outbreak started in Jordan, the government took several measures to contain and mitigate the effects of the pandemic including: introducing a nationwide curfew that allows citizens aged 16-59 to purchase food and medicine during a set timeframe, the suspension of the public sector, and the suspension of the private sector (with the exception of the health and other vital sectors). The suspension was initially set for a two-week period, starting on the 17 of March 2020, but was extended until 30 April 2020.¹⁵

Under Defense Order No.1, some articles of the Social Security Law were suspended. First, private sector entities were given the option by the SSC to suspend payment of old-age insurance for a period of 3 months and apply a reduced social security subscription (from 21.75% to 5.25%). Second, no interest or penalties were imposed on the amounts of Social Security liability due to the SSC (for the period March 1 to May 31, 2020).¹⁶ Third, 50% of the maternity reserve funds for 2020 used to support vulnerable individuals including the elderly and the sick.¹⁷

Responding to the impact of the pandemic and lockdown on the livelihood of citizens, the government announced Defense Order No.9 and later Defense Order No.14, which included programs by the SSC protecting workers, daily wage workers and enterprises (see annex 3 for more detail).^{18 19}

Under these social protection programs, it is estimated that the SSC provided benefits to almost 1 million workers in the formal and informal sectors as summarized in this table:

Table 2 - Estimated benefits provided from the SSC

	Estimated JD 141 million in assistance	Estimated 963,000 workers	Estimated 39,189 enterprises
Measures	Budget/finances	Number of benefiting/ affected workers	Number of benefiting enterprises
Reduction of SSC contributions through Defence Order No. 1	Created JD 120 million in liquidity	474,000	17,000
Tadamon 1 &2	35 million in assistance	106,000	11,000
Musaned 1, 2, 3	53 million in assistance	306,000	Not applicable
Hemayah	3 million in assistance	8500	846
Tamkeen 1	50 million in assistance	179,000	9173
Tamkeen 2		364,000	Not available
Exemptions through Defence Order No. 15	Not available	Not available	170

Source: UNICEF and Jordan Strategy Forum (2020), *Jordan's National Social Protection Response During COVID19* (p.40)

3.3 Labor force participation and unemployment of women in Jordan

Overview of labor force participation and unemployment

Labor force participation has been persistently low in Jordan especially among women. Less than half of the working age population in Jordan are economically active. Between 2010 and 2019, the labor force participation rate declined from 44% to 39%. This decline is observed for both men and women, yet women’s labor force participation rate is significantly lower than that of men for both years (Figure 1). In fact, women in Jordan hardly participate in the labor market since a mere 13% of women were employed or actively seeking employment in 2019.

Women also face a higher unemployment rate compared to men. Since 2010, women’s unemployment rate is in the double digits and a third of the economically active were unemployed in 2016 (Figure 2). Although the unemployment rate of women declined in 2019 to 24%, it remains significantly higher than men at 16%. Consequently, among women who are economically active, a quarter were unemployed in 2019 while the rest were employed.

Figure 1- Labor force participation

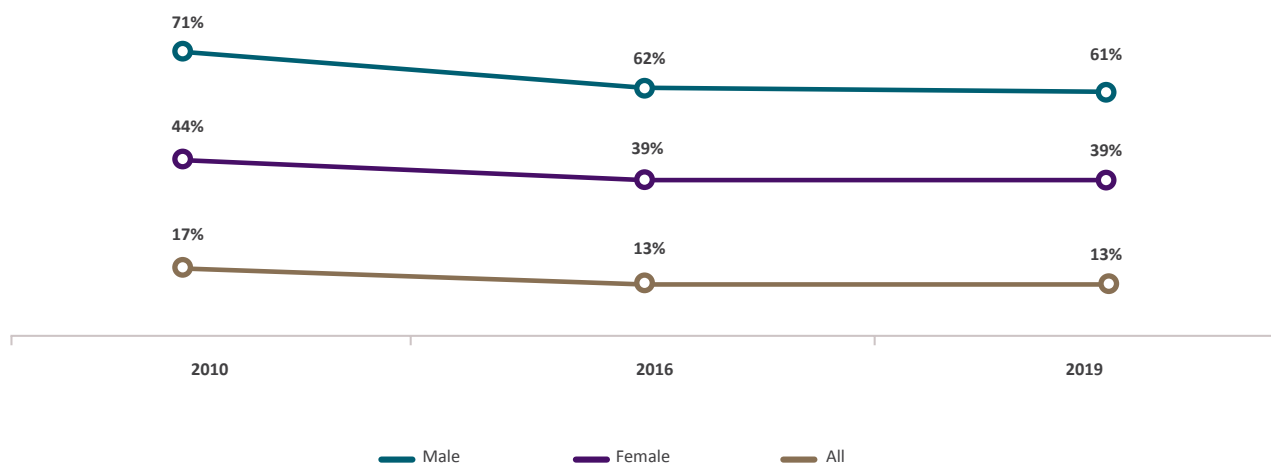
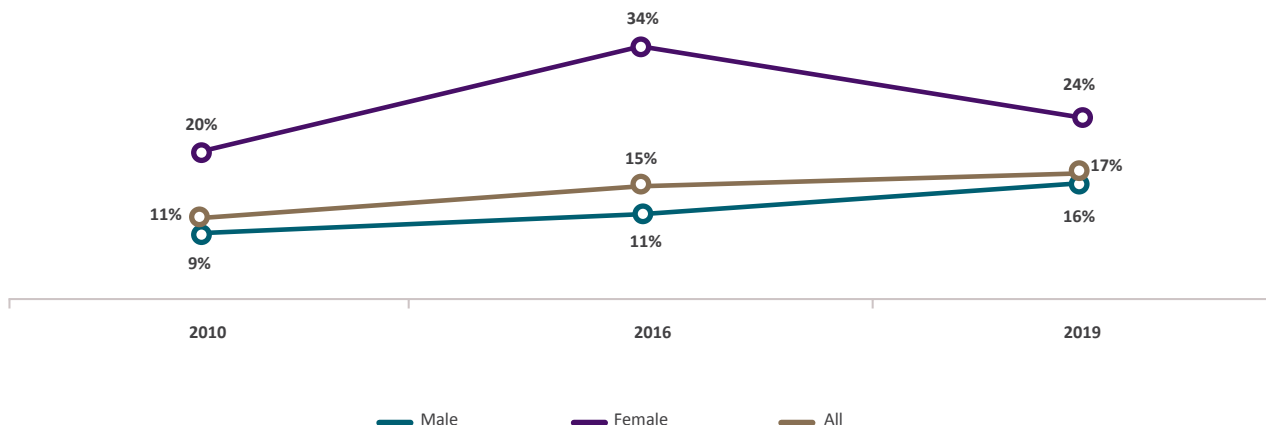


Figure 2- Unemployment rate



Figures 1 & 2 sources:

For the years 2010 and 2016: Krafft, C., Assaad, R., & Keo, C. (2018). *The Composition of Labor Supply and its Evolution from 2010 to 2016 in Jordan*. Working Papers 1183, Economic Research Forum. Based on JLMPS for 2010 and 2016.

For the year 2019: Department of Statistics, *Employment and Unemployment Survey*.

Note: unemployment rate using standard market rate.

Educated and single women are more likely to participate in the labor market. Almost half of women with Bachelor and above degrees were economically active in 2019 (Figure 3) compared with a mere 5 percent among women with secondary or less. For the same year, 19.4 percent of single women were economically active compared with 10.5 percent of married women (Figure 4). In fact, Jordan Job Diagnostics found that married women are 12.5 percent less likely to participate in the labor market while women with post-secondary education are 37 percent more likely to be in the labor force.²⁰ Married women are also 9.6 percent less likely to be employed.²¹ Having children also affects the likelihood of participation in the labor market and employment status since women with youngest child aged 5 years or less are 6.6 and 4.6 percent less likely to participate in the labor market or employed, respectively.²²

Figure 3: Labor force participation rate for women by educational attainment - 2019

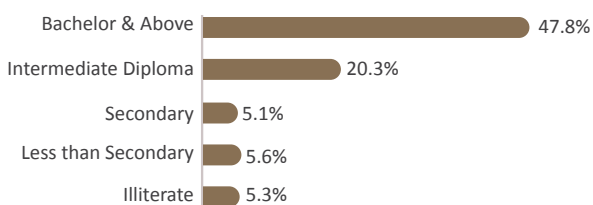


Figure 4: Labor force participation rate for women by marital status - 2019



Source: Department of Statistics, *Employment and Unemployment Survey, 2019*.

Background

Employed Jordanians are mostly waged employees and half of them are employed by the public sector. In 2019, 87.6% of employed persons of all nationalities were employees and about one third of them were working for the public sector (Figure 5). A large majority of employed Jordanians at 85 percent were waged workers in 2019 and about half of them were working for the public sector (Figure 6). The distribution of employed Jordanians between the public and private sectors did not change much between 2000 and 2019.²³

Figure 5: Employees per sector - 2019

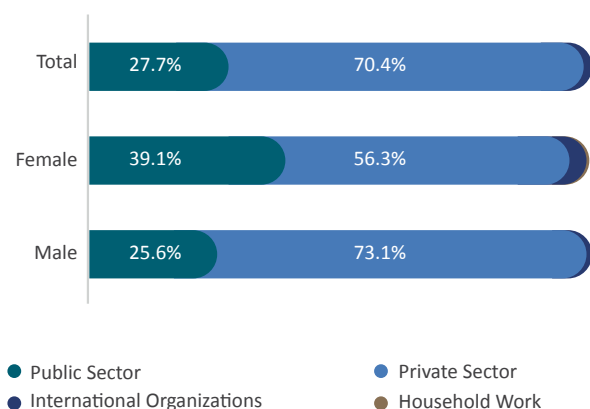
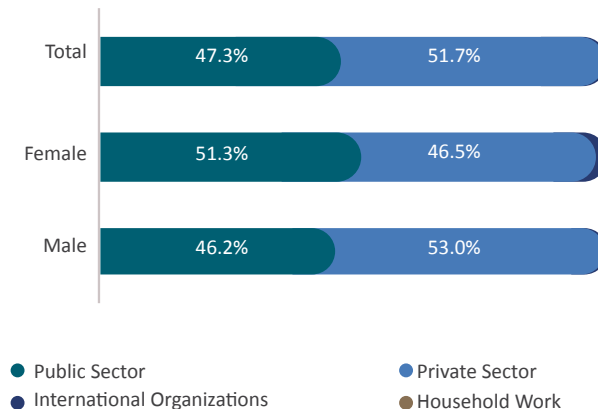


Figure 6: Jordanian employees per sector - 2019



Source: Department of Statistics, Employment and Unemployment Survey, 2019.

The number of insured private sector workers have been increasing since 2011, exceeding the number of insured public sector workers. In 2019, close to 690,000 private sector workers were insured by SSC by their employer compared to 570,000 public sector workers as indicated in Figure 7 and Figure 8 below. Women also made up a third of the insured private sector workers in 2019, a share that increased gradually since 2011. On the other hand, the share of women among insured public sector workers was 26% in 2019 and remained constant since 2011.

Figure 7: Number of insured private sector workers by sex

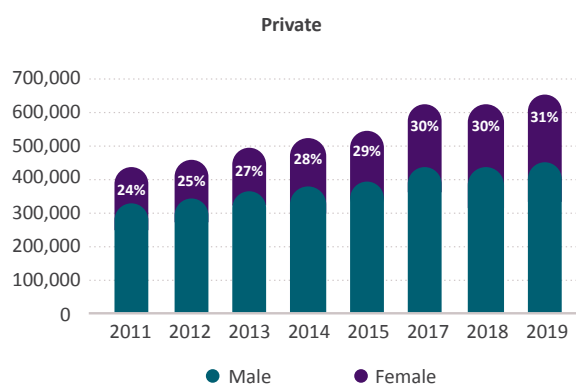
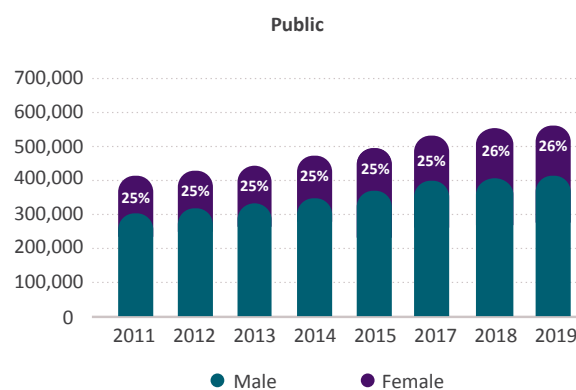


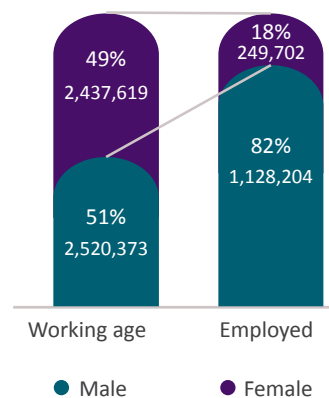
Figure 8: Number of insured public sector workers by sex



Source: SSC Annual Reports

Very few Jordanian women are working. Several studies have pointed that the Jordanian economy did not create sufficient job opportunities in the past decade, limiting the demand for labor and thus affecting the chances of employment for both men and women²⁴. However, given the extremely low labor force participation rate among Jordanian women and the high unemployment rate they face, only one out of 10 working age Jordanian women was working in 2019.²⁵ Men apparently have better chances in the labor market. Although men and women make up equal shares of the working age population, a significant share of employed Jordanians are men (Figure 7).

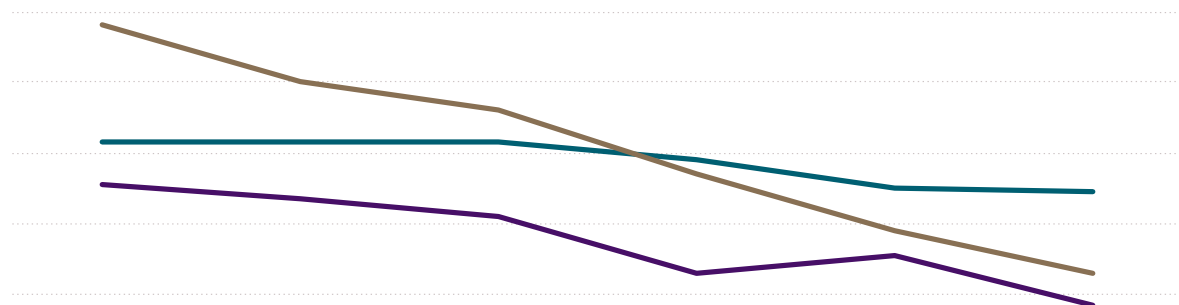
Figure 9: Working age and employed Jordanians -2019



Source: Department of Statistics, *Employment and Unemployment Survey, 2019*.

Social norms and binding constraints are critical to women's labor market participation and outcomes. Almost two thirds of non-working women would like to work and their preferences and personal beliefs are not a major obstacle to participation²⁶. Yet, women's labor force participation is limited by binding constraints and intra-household expectations such as expectations of husbands and fathers.²⁷ These constraints include i) lack of supporting services such as childcare and adequate public transportation, ii) scarcity of attractive job opportunities, jobs in the public sector and lack of flexible and part-time jobs, in addition to iii) discrimination in hiring and wage and limited job growth.²⁸ Furthermore, women's actions in relation to participation in the labor market are more aligned with men's preferences. Men and women agree that men are the ultimate decision makers in the household; including deciding for women on whether to accept a job offer or not.²⁹ The support to women's labor force participation declines steadily from over 90 percent to 26 percent if the job is outside the home, if the woman is married, if the job is in a mixed-gender environment, and if the working woman would return home after 5 pm (Figure 8).

Figure 10: Is it ok for women to work? - Personal Belief, Social Empirical Expectation and Social Normative Expectations



	Work	Work outside	Work if married	Leave child w/ relative	Work w/men	Return after 5 pm
● PB	96%	80%	72%	54%	38%	26%
● SE	51%	47%	42%	26%	31%	17%
● SN	63%	63%	63%	58%	50%	49%

Source: Gauri, Varun; Rahman, Tasmia; Sen, Iman Kalyan. 2019. *Measuring Social Norms About Female Labor Force Participation in Jordan (English)*. Policy Research working paper; no. WPS 8916 Washington, D.C.: World Bank Group. (p.11)

Note: PB: Personal Belief, SE: Social Empirical Expectation, SN: Social Normative Expectations

Addressing these counterstains by lifting obstacles and harnessing opportunities could enhance women’s access to economic opportunities in Jordan.³⁰ Addressing social norms, overcoming legal barriers, improving transportation services and expanding the provision of care services would overcome some of the key barriers to women’s economic participation in Jordan and will create jobs for women in new and expanding sectors of the economy. Moreover, several sectors of the economy, such as agriculture, present opportunities for women’s employment when decent working conditions are addressed and women’s access to land is improved.

The unemployment and maternity funds benefited about 125,000 workers between 2011 and 2018. Since the introduction of the maternity and unemployment funds, number of beneficiaries have been on the rise as indicated in the figures below. Furthermore, the maternity fund benefits value exceeded JD 11 million in 2018, and a cumulative of JD56 million since introduction. Although employers contribute to the maternity fund as part of the social security subscription, this amount indicates a reduction of the financial burden of wages during maternity and the positive move towards sharing the maternity responsibility through the social security system.

Figure 11: Number of beneficiaries – unemployment fund

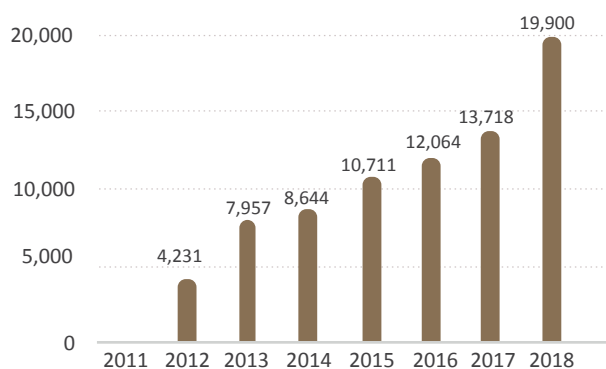


Figure 12: Number of beneficiaries – maternity fund

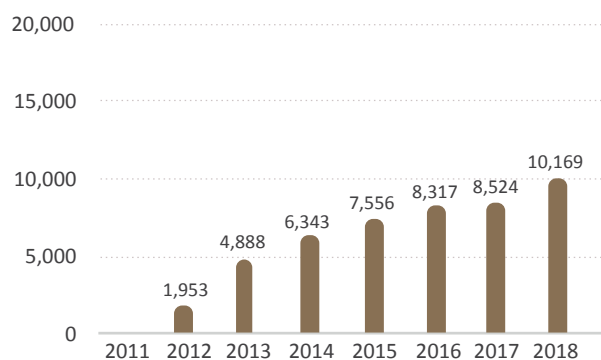
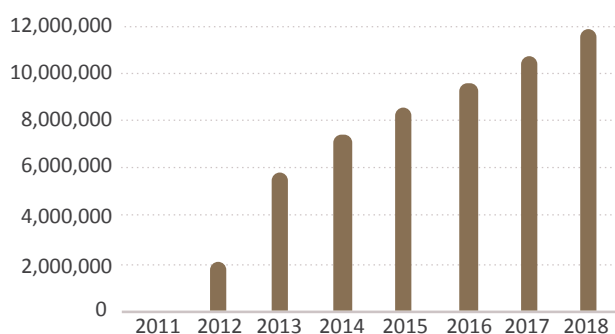


Figure 13: Maternity fund benefits value in JD



Source: Number of beneficiaries available in SSC 40th Year Report.

Employed women are concentrated in traditional sectors. In fact, seven out of each ten employed Jordanian women work in education, public administration and defense, and human health and social work.³¹ Considering all women in Jordan, about 56 percent of employed women work in these three economic activities.³²

Challenges faced by employed women during COVID-19

Women are most likely to bear a disproportionate burden of health, social and economic risks of COVID-19. In the Arab world, 1.7 million jobs are expected to be lost including 700,000 jobs held by women. More women are expected to fall into poverty during the pandemic, and especially female-headed households, one of the reasons being the high impact that the pandemic will have on female-intensive sectors including the manufacturing and services industries as well as the informal economy.³³

Employed women ended up with a 'double burden' and their ability to return to work is compromised. As household responsibilities increased during the first 2020 lockdown, a survey with 3,555 men and women in Jordan showed that the responsibility of unpaid work disproportionately fell on women. 64% of employed women who took part in the survey felt that household work was not equally shared with their spouses. Research shows that women who are engaged in paid work often end up with the 'double burden' as they are not relieved of any of their responsibilities at home.³⁴ Furthermore, women in the private sector are not only at risk of losing their jobs, but their ability to return to work is also compromised as a result of this increased load of responsibilities as well as the shrinking job market.³⁵

Civil society pressured government to re-open nurseries to support working mothers and nursery workers. When the government lifted the lockdown and employees went back to work, certain sectors were still closed, including nurseries, schools and universities. This created a real struggle for families who had young children and working parents. It pushed many parents to quit their jobs or to take leave to look after their young children.³⁶ As a result, civil society organizations started putting pressure on the government to re-open nurseries, not only to support working mothers, but to support the owners and employees in this predominantly feminized sector. Among their requests was to use the 25% of maternity monthly subscriptions which the SSC started allocating to the social protection program in 2019, as well as adding nursery workers and owners to the beneficiaries of the funds withdrawn from the maternity insurance fund to support vulnerable groups under Defense Order No. 1.³⁷

4. Findings

4.1 Impact of social security reforms on employers' practices

Impact of social security reforms on hiring practices

Higher contributions to social security, introduced in 2011, negatively affected some employers.

10 employers from different sectors and firm sizes stated that they felt that the SS reforms impacted them negatively mainly because of the higher financial burden.

'The percentage increased a lot, it's up to 21.75% and this amount is disastrous. We pay more than 100,000 JDs to the social security and this impacts the profitability and cash flow of the firm. This is in addition to the ever-rising taxes.' (Medium firm, manufacturing)

'When you enforce 22% on me, you make me run away from social security. If it was 5% I would subscribe all my employees.' (Small firm, wholesale and retail)

Maternity, unemployment and work injury insurances were regarded as positive reforms. Overall, 8 employers from different sizes and sectors stated that the reforms had a positive impact on employers mainly due to the introduction of maternity insurance but also mentioned work injury and unemployment insurances. Some explained that the way the maternity fund is set up is decreasing the risk of employers firing pregnant employees. Interestingly, 2 of these 8 employers were among those who stated their preference to hire men or unmarried women, but not because of maternity, rather the responsibilities and obligations that come after maternity leave.

'Very good decisions. Instead of me paying maternity, the social security pays it; this is very good. When factories saw a pregnant woman, they used to let her go... they terminated her contract.' (Medium firm, manufacturing)

Social security reforms changed the hiring practices of two employers. Two employers (from medium and large firms) stated that the amendments impacted their hiring practices and encouraged them to hire women since maternity leave is covered by the SSC. Most of the remaining employers stated that the amendment had no impact on their hiring, as it is either based on the needs of the firm or the qualifications of the candidate.

'Of course, to the better... now when you have a pregnant employee, you don't have to worry, because the social security covers her maternity.' (Large firm, manufacturing)

'Employers greatly benefited because they don't have to pay maternity. They can get a replacement during maternity.' (Large firm, manufacturing)

'There's no way you can hire a pregnant woman, because you know that after 3 months, she would take leave, so what's the use? No one will hire a pregnant woman, not even rarely, it is impossible.'

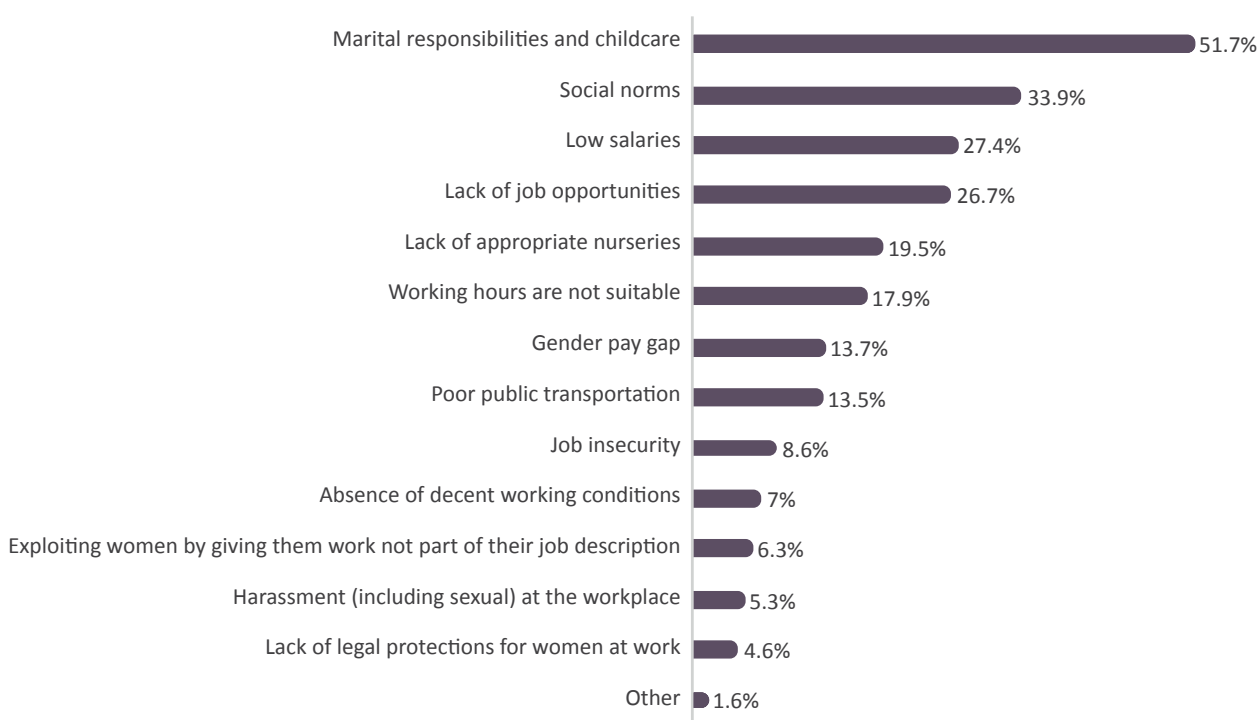
Findings

Employer from a large firm stated that the amendments did not have an impact on them because they still pay their female employees their salaries while on maternity leave – as a result they are paid their salaries twice, by the SSC and by the firm. This firm is known to have gender-sensitive policies and to encourage women’s economic participation through various programs as part of their corporate social responsibility.

Barriers to women’s hiring

Most employers and women believed that marriage and childcare responsibilities are the main barriers to women’s participation in the labor market. While most employers agreed that women’s participation in the labor market became easier in the last decade, 10 of the 20 employers stated that marriage and childcare responsibilities remain the main barriers. Similarly, 51.7% of female respondents also cited these as the top barriers, in addition to social norms, low salaries and lack of job opportunities.

Figure 14 - Barriers to women’s work (share)



Many employers stated that merit is the most critical element for hiring decisions, yet some indicated a preference to hire men and unmarried women. 7 out of 20 employers stated their preference to hire men or unmarried women. Some explained that the type of work and nature of the job requires that, and others mentioned that marriage and childcare responsibilities require women to take more leaves and make them less productive at work.

‘When she is married and has children, she takes leaves... she has an appointment, a problem.. to be honest, as a sector that relies on productivity, we need someone who is more available.’ (Small firm, engineering and contracting)

‘For example, he [employee] need to go to the site, 3-4 hours away by driving and on a desert road, to factories. It’s not very suitable for a woman; with marital commitments and responsibilities.’ (Medium firm, manufacturing)

Patriarchal and discriminatory hiring practices were more evident among smaller enterprises and firms with informal hiring policies. For example, one employer stated that in order to ensure that a female candidate is serious about her work and will not cause ‘trouble’, he calls her father to check that he has given her the permission to work and knows her whereabouts. This employer stated that an owner of a nearby shop was once subjected to violence by the family of a female employee when they found out that she was working there without informing them, highlighting another layer of patriarchal practices used by the employer to avoid social repercussions. Another employer stated that they ask for the family book when hiring to see if the candidate is married and the number of children he/she has.

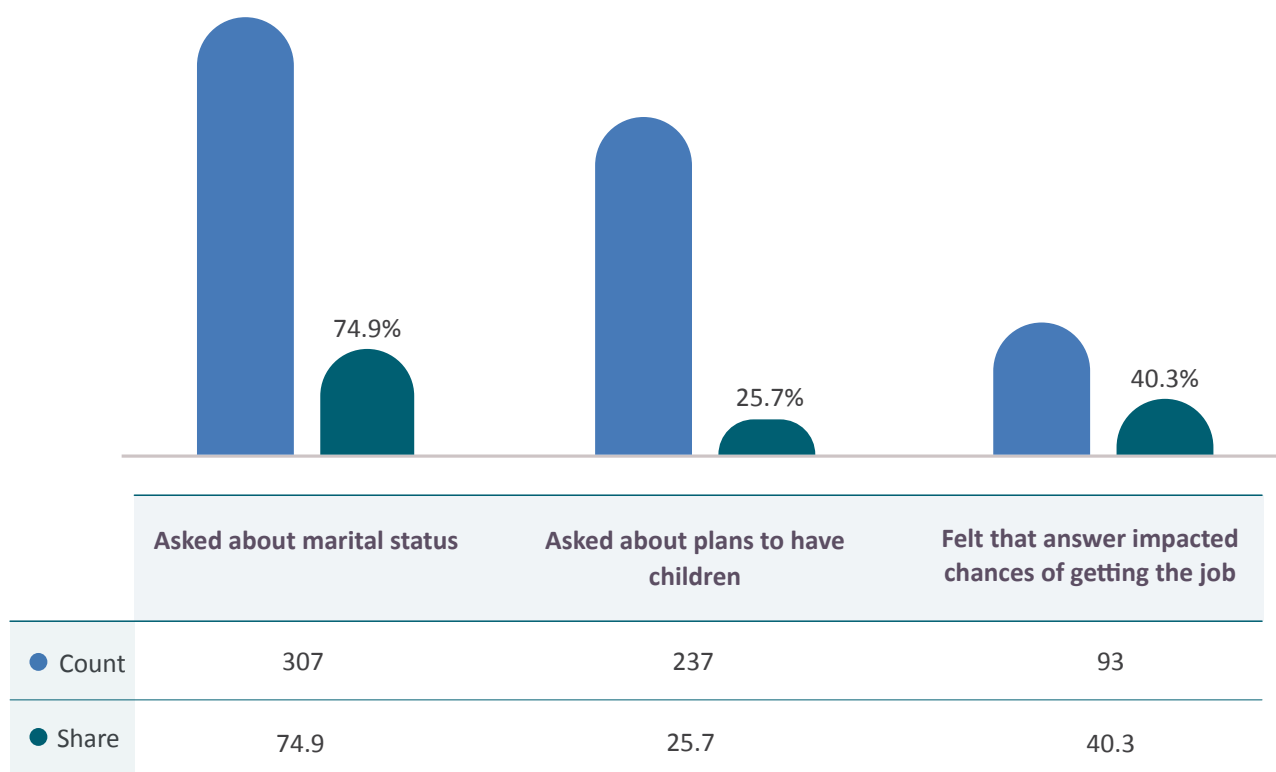
‘For example, a female applies.. I would ask, who’s your father? Where do you live?.. I call the father ‘hello, your daughter applied here’.. If I find that he knows, this is comforting, it means she wants to work, and her father knows that she works.’ (Small firm, manufacturing)

‘As an employer, you have a choice to hire a male or female... at the same time, the first thing we ask about is the family book.’ (Large firm, manufacturing)

During job interviews, women are still asked about their marital status and children, indicating potential discrimination in hiring practices. About 75% of surveyed women indicated that they were asked about their marital status. Furthermore, 25% were also asked about their plans to have children. About 40% of the women who were asked about their marital status and plans for having children, felt that their answers affected their chances of getting a job.

Findings

Figure 15 - Share of women asked about marital status and children during job interview



Maternity leave

Although the SSC covers the salaries of employed women during maternity, some employers still perceive the maternity leave as a burden. Some employers from small firms (4) and one employer from a large firm indicated that they refrain from hiring women to avoid challenges associated with maternity. One employer from a small retail shop explained that this is precisely the reason why he does not hire women. This employer was the only one among the participants who does not offer social security to his employees.

‘This is why I prefer not to have women in the firm.. I won’t pay her maternity, but if she is a full time employee, I would give her the option of coming back after her leave.’ (Small firm)

Most employers, regardless of size or sector, scramble to ensure workflow remains uninterrupted during maternity leave. Most indicated that recruiting and training a replacement is time-consuming. As a result, they tend to distribute the workload upon the rest of the team. One employer said that they do not face any challenges because the employee’s salary is covered by the SSC, which allows them to hire a replacement if needed. This firm, in addition to another medium sized firm, have a system that allows them to assign internal replacements.

‘We have a replacement system. For example, each employee has a replacement who can conduct his/her task if they are on leave. This is part of our quality assurance system and to ensure that the work keep flowing and the company as a whole is not impacted.’ (Medium firm, engineering and contracting)

Firms with flexible working models overcame challenges associated with maternity and increased leaves after maternity. Employers from two large firms stated that naturally, upon returning from maternity, a new mother takes more annual and sick leaves to attend to her newborn’s needs. One solution to this is to allow for flexibility in the work and focus on deliverables rather than number of hours.

‘We give her flexibility and ask her to become task oriented; give me this deliverable and leave early or come in a bit later in the morning no problem. One option that we are thinking of for one of our employees is, instead of asking her to come in for 9 hours, I will remove the break and breastfeeding hours and only ask her to come in for 7 hours, or she can add them up and take one day off a week.’ (Large firm, hospitality)

Some employers were open to extend the maternity leave as long as it is unpaid. To assess the employers’ perception around the importance of the maternity leave, they were asked whether female employees can take unpaid leave after their maternity. Most employers who responded to this question said that they could as long as it was unpaid. 4 employers (2 medium, 1 small and 1 large) said that they could not. Some indicated that 70 days of maternity should be more than enough, and others stated that this should not even be an option.

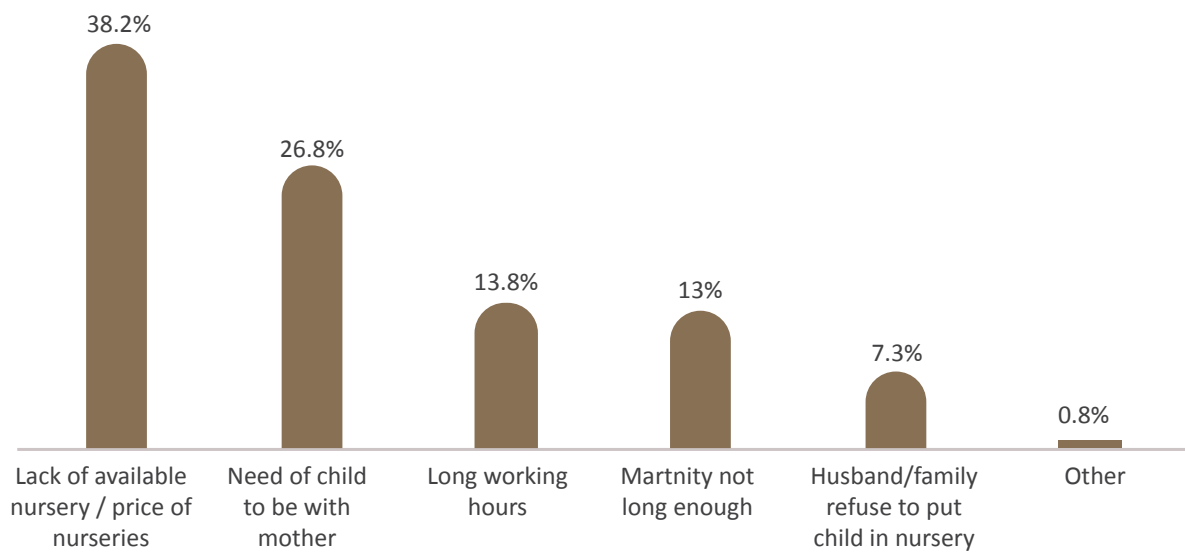
‘If her health is good but she just feels like staying at home, that doesn’t work.’ (Large firm, manufacturing)

‘We provide annual leaves in accordance to the Labor Law. So if she has an annual leave balance and would like to take it, it is up to her. But the nature of our work makes it difficult for someone to take long leaves. If it is longer than three months, this will create a big gap, it’s difficult.’ (Small firm, engineering and contracting)

4.2 Impact of social security reforms on women’s willingness to enter and continue working in the private sector

Lack of childcare services and associated costs were perceived as key reasons behind women’s drop from labor force after giving birth. Around 38.2% of surveyed women cited lack of available childcare and associated prices as main barriers to women’s retention in the workforce. Other reasons included the need of a child for his mother during the early stages, long hours of work, and the short duration of maternity leave.

Figure 16 - Why do women leave the labor market after maternity? (share)



Social security is an important factor in women’s decision to accept a job. The survey found that 87% of women perceive social security coverage as an important factor in their decision to work and 66.7% indicated that they would not accept a job in the private sector if it lacks social security coverage. Furthermore, women value health, maternity and unemployment insurances the most among the five insurance benefits usually offered to workers. It is important to mention that the health insurance scheme under SSC is not operational yet.

Figure 17 – Social security as a condition to accept a job (share)

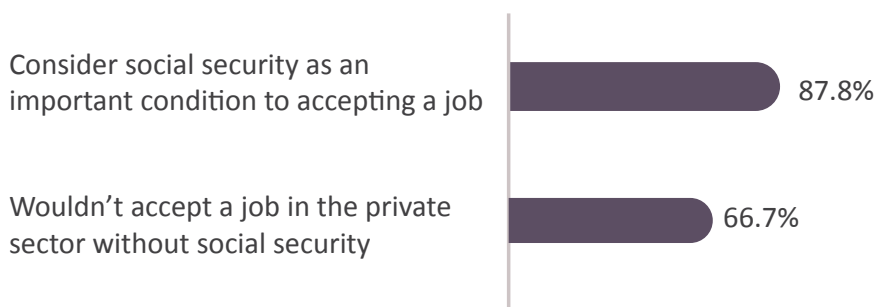
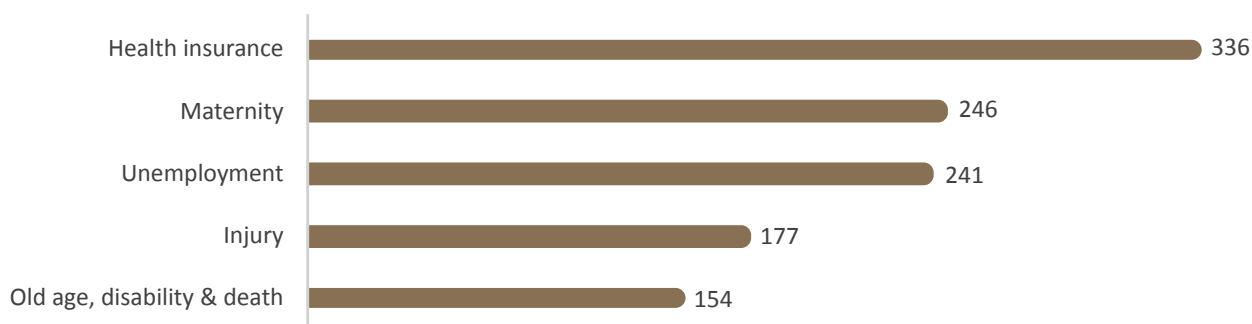
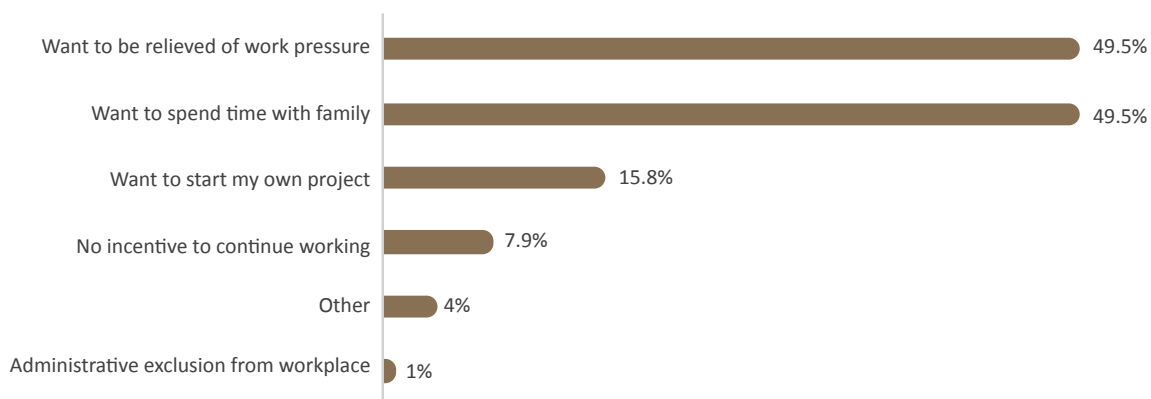


Figure 18 - Top rated insurances according to female respondents (number)



Half of the employed women are not considering early retirement. Unlike the general perception that the majority of women seek early retirement, 49% of the respondents are not considering early retirement. In fact, younger women are less likely to consider early retirement where 19.7% and 28.9% of employed women aged 23 to 34 and 35 to 45 respectively are considering early retirement. Furthermore, career ambition is a key driver for this decision where 56.3% indicated wanting to reach a senior position in their career and 38% to keep their current salary running. On the other hand, less than a quarter of the surveyed employed women (23.4%) consider early retirement, mostly to spend time with family or to be relieved of work pressure.

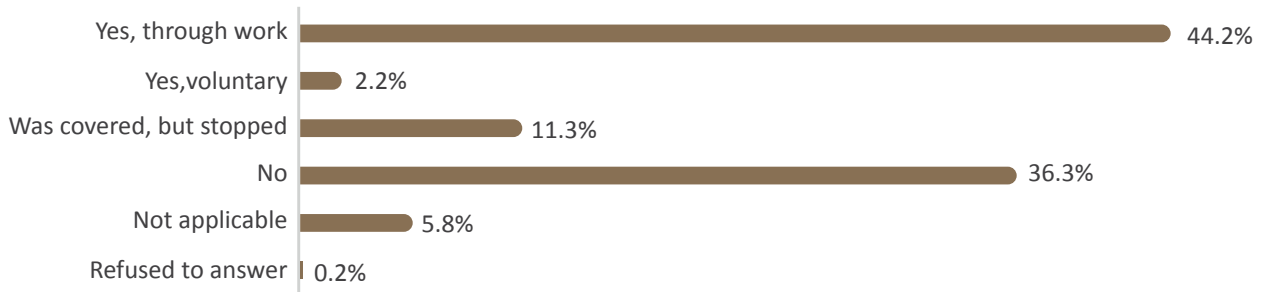
Figure 19 - Reasons for early retirement (share)



Employed women that are enrolled in SSC would seek council from the SSC if they face problems at work. Although 57.7% of employed women in the sample ever enrolled in social security, 46.5% were covered by SS at the time of the research (44.2% by their employer, 2.2% voluntary). About 11% of those who ever enrolled in SSC were not covered during the time of the survey due to loss of employment due to the COVID-19 pandemic and for other reasons. Half of the respondents who even enrolled in social security started during the past five years. Yet, the vast majority (94.6% of 261 employed female respondents) would seek council from the SSC if they faced any problems at work.

Findings

Figure 20 - Do you have social security? (share)



Employed women benefited from maternity insurance and many returned after their maternity leave. About three quarters of employed women who had children in the past five years benefited from the maternity insurance. Yet, these findings need to be interpreted with care given the number of observations. Among the 233 employed respondents, 71 cited ever having a child or becoming pregnant while working. Of those, 53 benefited from maternity insurance (21 benefiting from maternity twice) and 47 returned to work after their maternity. Half of the women who benefited from maternity insurance reported that their employer hired a replacement during their maternity leave. Two women took unpaid leave after their maternity, one resigned and one was let go. Only five women were adversely impacted when their employer found out about their pregnancy where two had their contracts terminated, two lost their salary increases and one was pressured to resign. Of those only one woman took legal action.

Figure 21 – Women’s experience with maternity (number)



Half of the employed women withdrew from their unemployment fund in 2019 and the majority used the withdrawal to support family consumption. In 2019, SSC allowed workers to withdraw from their unemployment fund savings for children’s education or healthcare expenses and 49% of the respondents utilized this benefit. Nonetheless, two thirds used the withdrawal amounts to support household consumption. When asked about their knowledge of the conditions to receive unemployment benefits in the case of job loss, 42.5% of the respondents indicated that they did know the qualifying conditions.

Figure 22 - % of respondents benefiting from social security

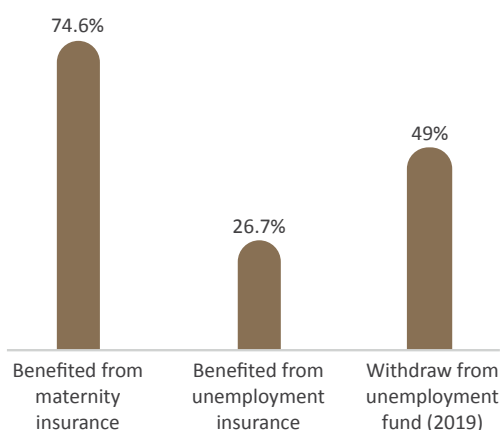
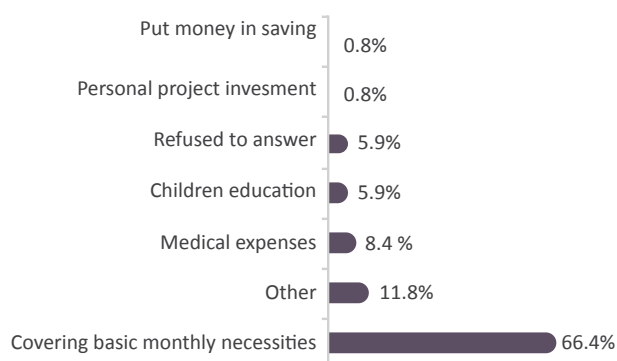


Figure 23 - Reasons for withdrawal (2019)



4.3 Impact of COVID-19 on employers and women

Impact on employers

Some firms were more disadvantaged than others as a result of the imposed COVID-19 closures.

This included businesses which were not considered essential, whose work could not be performed remotely, had employees living in different governorates or who relied on imports and exports. Only 4 employers (from medium and large firms) stated that they did not impose any pay cuts. Most firms followed the defense orders and reduced employee pay by a certain percentage and for one or more months. One small firm in the retail and wholesale industry did not pay employees at all.

The lockdown impacted most firms negatively, as most employers stated that it hit their productivity, cash flow and profitability.

In order to cope, some firms issued permits for some or all of their employees to allow them to commute during lockdown, and others transitioned to a work-from-home model. Firms who could not issue permits and whose work cannot be done remotely were the most impacted, for example a stationary shop, a contracting company, and a clothing shop.

‘For us, remote working didn’t really suit our type of work, because we are project based and have to work from site. We also couldn’t do shifts because our work requires all employees to be present on the same day and at the same time.’ (Small firm, engineering and contracting)

‘It’s difficult. We sell stationary and this is something tangible and should be done in person. Even printing.’ (Small firm, wholesale and retail)

Firms with flexible working models were at an advantage. 3 firms were at an advantage because they had already introduced flexible working into their corporate culture and were able to work remotely. Those firms were in the banking, technology and consulting sectors. One of the three firms (large) stated that this lockdown gave them the push to really work on this transition, which they intend to maintain even after the pandemic is over.

Findings

‘The business development and design departments were working online, so their work did not stop at all.’ (Medium firm, engineering and contracting)

Some firms will change hiring practices as a result of COVID-19. Only one large firm admitted to suspending 250 employees. 7 firms stated that as a result of the economic impact of COVID-19, they will change their hiring practices. 4 firms (3 small, 1 large) will reduce the number of staff, 1 small firm will remove part time posts, 1 medium firm will convert employee contracts from open-ended to yearly contracts, and 1 large firm will stop any new hiring.

‘We are now at 30-40% capacity and the work is flowing like it was when we were at 100%. This is an indication that you could be as effective with a lower number of employees.’ (Large firm, manufacturing)

‘It’s only natural that the market became much weaker. The purchasing power is also weaker. If things stay like this, we may have to cut down on the number of employees, reduce the production lines in order to cut cost. We pay for social security, for health, and for a number of things. Income is going down while expenses are going up.’ (Small firm, hospitality)

Impact on women

As a result of COVID-19, some surveyed women became unemployed and are now looking for work. As discussed in the previous sections, research shows that impact of COVID-19 is expected to be compounded for women, especially those working in the private sector. Female respondents were asked about their employment status before and after COVID-19. The following charts demonstrate that after COVID-19, 10.7% of women who were previously employed or self-employed became unemployed and are now looking for work. 18.6% of the 220 women who answered this question said that they became unemployed due to the pandemic. Additionally, 32.2% of women said that they felt no job security at all, and 24.9% said that they felt somewhat insecure.

Figure 24 - Employment status before and after COVID-19 (share)

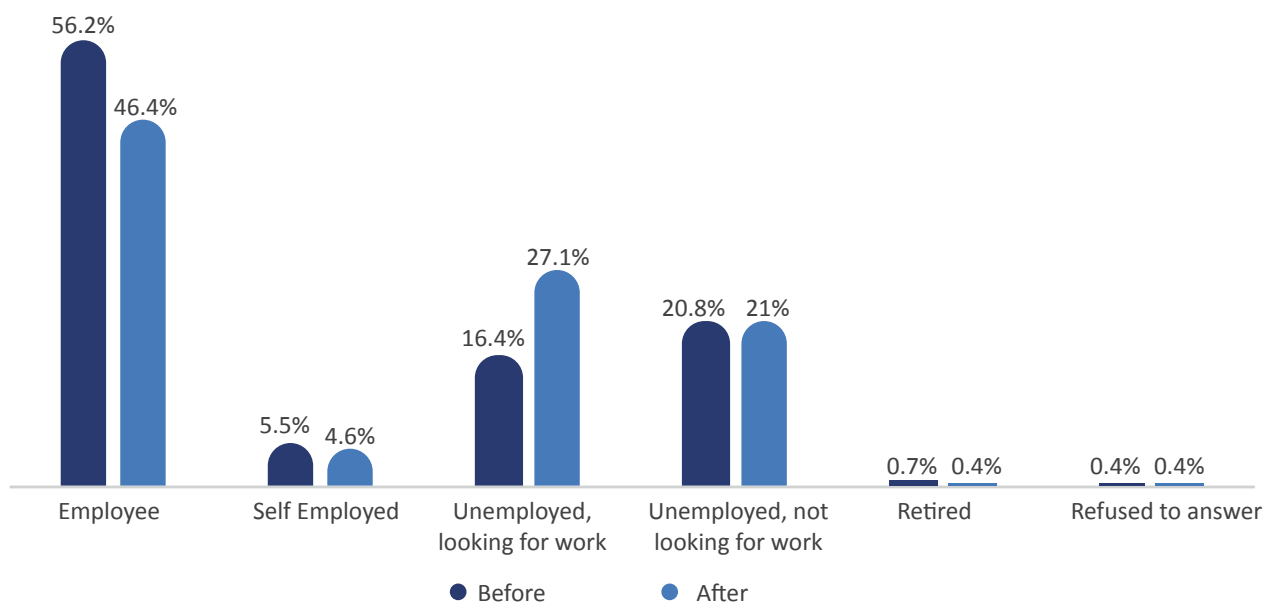


Figure 25 - Did you become unemployed due to COVID-19? (share)

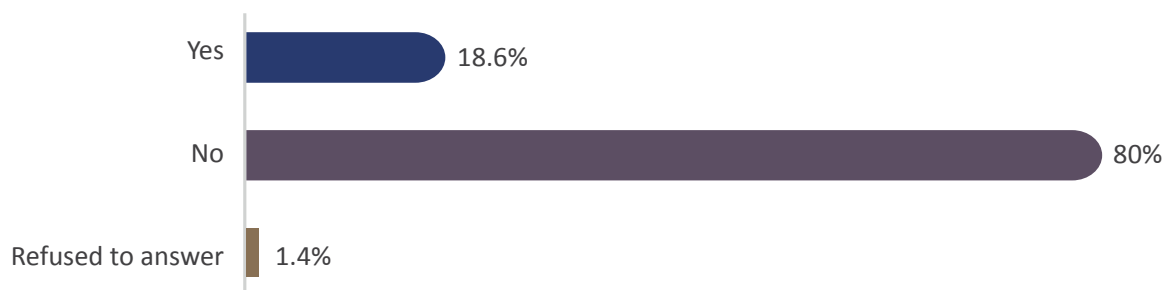
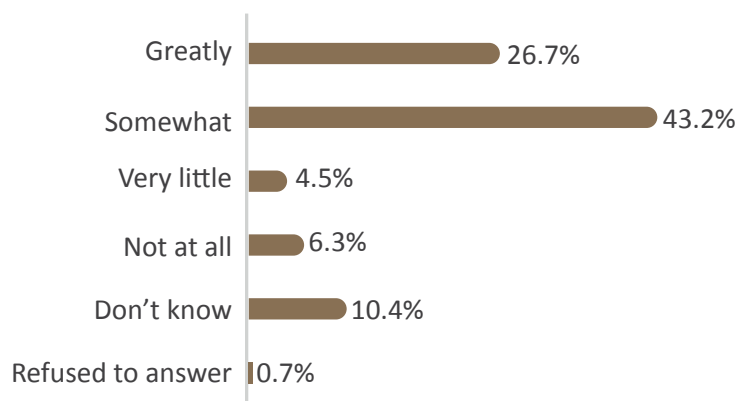


Figure 26 - To what degree did the SSC do its part to alleviate the effects of the crisis? (share)



Findings

Social protection measures taken by the SSC helped limit the adverse effects of the crisis. The majority of surveyed women believed that the SSC played a role in alleviating the effects of the crisis. Additionally, 63.3% of employed women did not receive a pay cut during the lockdown. Most women were on paid leave or working from home during the lockdown.

Figure 27 - Work status during the lockdown (18 March - 1 May)

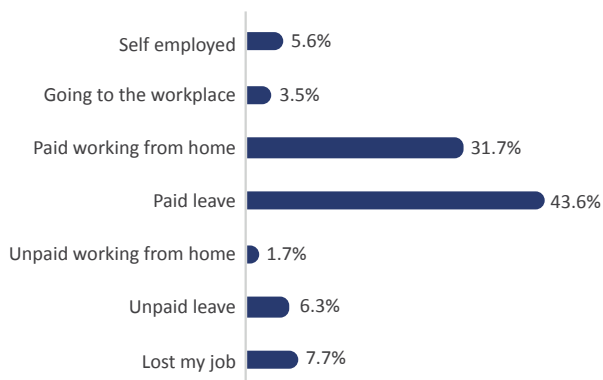
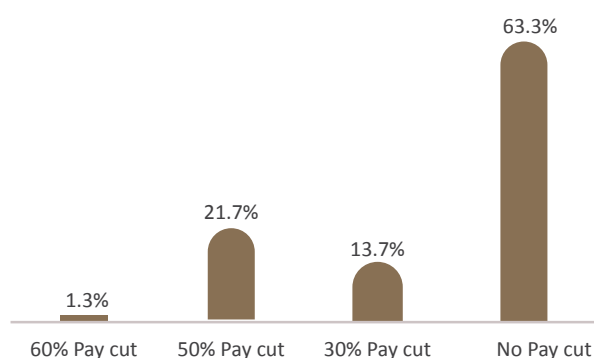
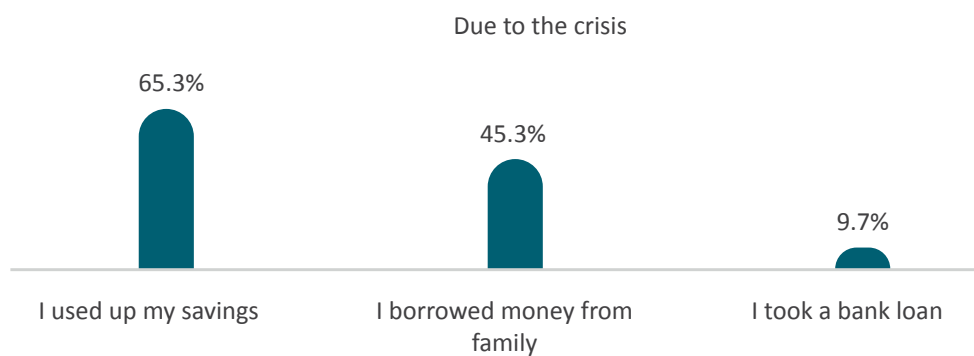


Figure 28 – As a result of COVID-19, I received..



Despite this, the majority of women still had to rely on coping mechanisms such as using up savings and borrowing money to alleviate the effects of the crisis. 65.3% of women had used up their savings, 45.3% had to borrow money from family and 9.7% took a bank loan.

Figure 29 - Impact of the crisis (share)



5. Discussion

Women's labor force participation in Jordan has been persistently low over the years, dropping from 17% in 2010 to 13% in 2019. Research shows that social norms and binding constraints are critical to women's labor force participation, and while women would like to work, intra-household expectations such as those of fathers and husbands are limiting factors. Furthermore, married women and those with children are less likely to participate in the labor market and to be employed.

In line with this data, this research found that marital status and childcare responsibilities still constitute major barriers to women's participation and employment. From an employment perspective, informal hiring practices, which were observed among some smaller firms, not only increase the risk of discrimination in hiring, but also the risk of patriarchal practices that reinforce discriminatory social norms.

While social security reforms have removed one persistent obstacle to hiring women - through the introduction of maternity insurance - it did not resolve many issues that follow maternity, such as childcare responsibilities and the lack of childcare facilities. While few employers deploy measures to negate the effects on workflow, including internal hiring and hiring of temporary staff, most lack the capacity to handle disruption of work due to maternity leaves.

Flexible working models including remote working, hybrid models, flexible hours, deliverable-based work and part time jobs are some solutions to ensuring the effectiveness and retention of new working mothers. Interestingly, when looking at the impact of COVID-19 on employers, firms which have introduced flexible working models were at an advantage and were able to cope despite the imposed lockdown.

Maternity and unemployment insurances were perceived positively by most employers. These two insurances in addition to health insurance were the top three rated insurances among women. Long term insurance namely old age, disability and death insurance was the least rated, indicating lack of awareness on the importance of this insurance given the current economic situation, and longer-term economic effects of the pandemic.

Unlike the general perception that women tend to leave the labor market after having children, some employed women surveyed in this research benefited from maternity insurance and returned after their leave. Five women were adversely impacted when their employer found out about their pregnancy. In general, social security was found to be an important factor in women's decision to accept a job as most indicated that they would not accept a job in the private sector if it lacks social security coverage.

While firms did not state that the COVID-19 pandemic will impact their hiring of women directly, this is expected in the long run. Employers stated that among the measures they would deploy to cope with COVID-19 are the reduction of part time jobs and the reduction of number of staff. As many employers will think about strategies to increase efficiency and lower costs, this will disproportionately impact the hiring of women in general, and married women in particular.

6. Recommendations

To increase the hiring of women in the private sector:

- Prohibit gender-based discrimination in hiring in the Jordanian Labor Law.
- Introduce gender-inclusive workplace policies and practices through legislative reforms and support to businesses.
- Provide gender sensitization training to top management in sectors that are (or likely to) employing women.

To retain women in the private sector after maternity leave:

- Provide guidance to employers on workflow management including hiring and training of temporary or replacement staff during maternity leave.
- Amend the Flexible Work Regulation (FWR) No. 22 of 2017 to facilitate the entry to the job market for young women and working mothers and enable parents to maintain a work-life balance. These improvements could include allowing part-time or remote employment options for workers returning to the job market or getting their first job.ⁱ
- Expand access to childcare services by expanding service provision and extending incentives. Expansion services is needed given lack of childcare is considered as a key barrier to women's employment. Incentives either to parents or to service providers are needed to ensure services are affordable to working families.
- Improve compliance with Article 72-B of the Labor Law to support working parents. Although the government mandates employer-provided childcare, the degree of compliance is unlikely to be high.ⁱⁱ
- Improve labor market formality, by ensuring employers are offering social security will increase the attractiveness of the available jobs to women.
- Raise the awareness of younger working women on the importance of remaining in the labor market and old-age insurance. Insured women can be targeted by the SSC and other relevant stakeholders using behavioral change campaigns, career development mentoring, and social media campaigns.

i The Flexible Work Regulation (FWR) No. 22 of 2017 allows three groups of workers to benefit from flexible work arrangement: workers with family responsibilities, workers who are studying and workers with disability and only if the worker have been employed for the same employer for a minimum of three years.

ii The number of work-place nurseries in 2018 was 136 as indicated in Ait Ali Slimane, Meriem; Kurshitashvili, Nato; Al Abbadi, Shereen; Hisou, Ola; Lundvall, Jonna Maria; Mohindra, Komal.2019. Jordan - Improving Women Economic Opportunities: Select Entry Points for Policy Dialogue and Operational Interventions.

- Activate the health insurance scheme by SSC without increasing monthly contributions paid by firms or employees.

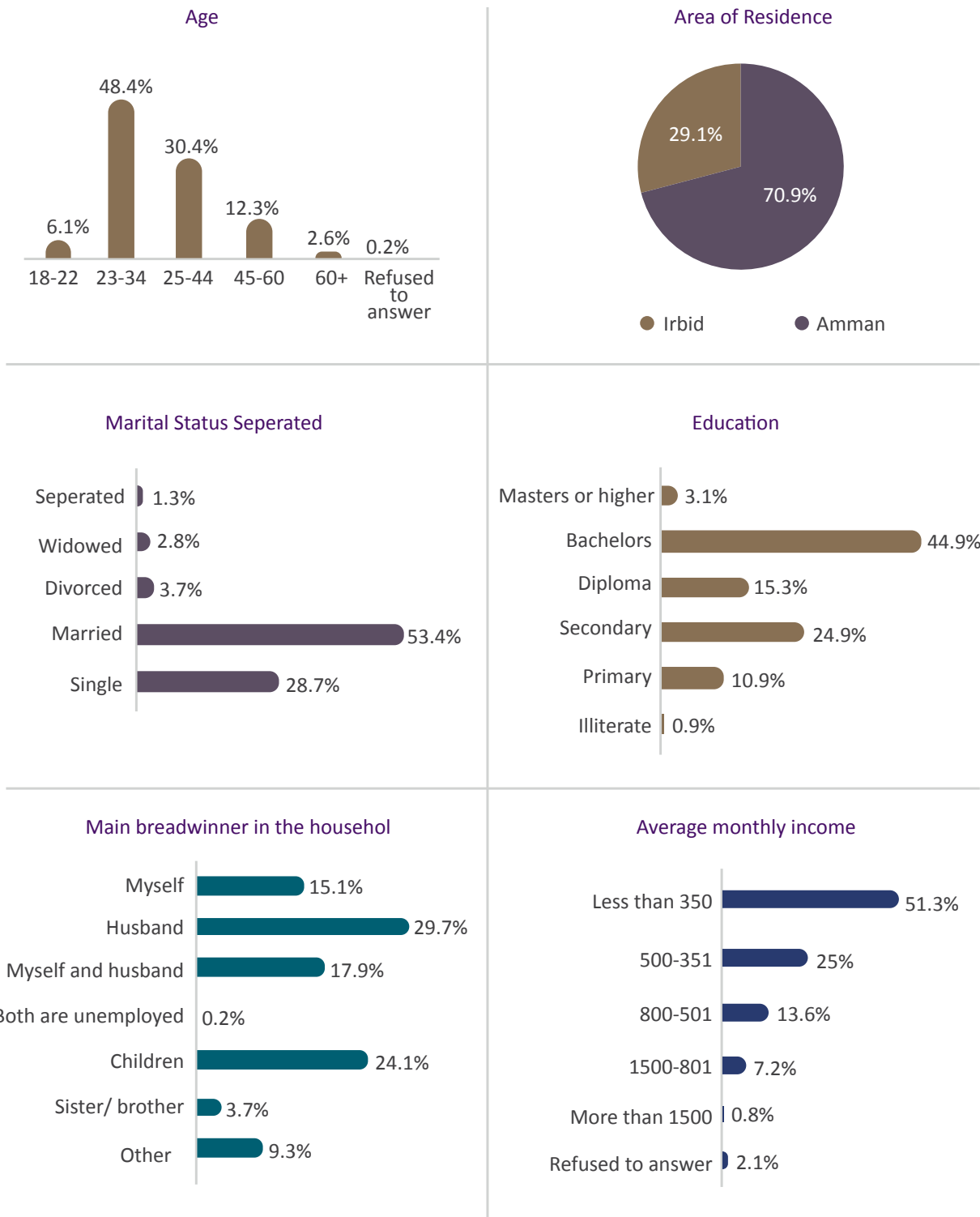
To alleviate the impact of COVID-19 on women:

- Expand the scope of flexible work arrangements to all workers. Although measures taken in response to COVID-19 already expanded the scope of flexible work arrangement to all workers, ⁱⁱⁱ amending the flexible work bylaw, as indicated above, can support the return of women to the job market.
- Expand SSC insurance to workers in flexible work arrangements by issuing relevant legislation. Once issued, SSC can issue guidance to employers to expand compliance.
- Assess the effects of SSC's recent initiative to support working mothers through vouchers/financial assistance to childcare services. SSC's recently announced fiscal support to childcare services benefiting working women using the maternity fund. Careful assessment of implementation is needed to ensure that the measures improve that chances of women remaining in the labor market after having children, and that their children are benefiting from center-based care services.
- Ensure that COVID-19 response measures by the GOJ and by SSC in specific, are gender-inclusive. COVID-19 response measures by SSC are perceived positively by women and likely to have reduced job loss among workers in the private sector. Yet, it is not clear if the benefits were shared between men and women and the extent to which women's jobs were protected. SSC could assess the distribution of benefits by regularly disaggregating the data of the beneficiaries by sex.

ⁱⁱⁱ As part of COVID-19 response measures, Defense Order 6 (item second) expanded the scope of flexible work to include groups other than these defined in the current bylaw and enhanced the flexibility of changing work arrangement.

7. Annexes

Annex 1 – Sample demographics



Annex 2 – Breakdown of interviews with employees

	Sector	Size	Location	Year of establishment	# of employees	Of which are women	SS subscription
1	Wholesale/retail	Small	Amman	2004	4	0	No
2	Manufacturing	Large	Amman	1949	2500	--	yes
3	Manufacturing	Medium	Amman	1980	70	13	yes
4	Manufacturing	Large	Irbid	--	350	100	Yes
5	Manufacturing	Medium	Irbid	2011	500	300	yes
6	Manufacturing	Medium	Irbid	2008	48	13	Yes
7	Manufacturing	Large	Irbid	2000	2588	--	Yes
8	Engineering & Contracting	Small	Amman	2008	7	3	Yes
9	Manufacturing	Large	Amman	--	120	50	yes
10	Wholesale /retail	Small	Amman	2012	(8-15)	2	some
11	Wholesale /retail	Small	Amman	2015	11	7	yes
12	Wholesale/ retail	Small	Amman	1998	18	3	Yes
13	Manufacturing	Medium	Amman	in the 80s	62	4	Yes
14	Hospitality	Large	Amman	2016	160-170	58	yes
15	Hospitality	Small	Amman	2008	11	--	yes
16	Manufacturing	Small	Irbid	2013	15	14	Only full time
17	Engineering	Medium	Amman	1974	11	0	Yes
18	Banking	Large	Amman	--	40	16	yes
19	Technology	Medium	Amman	2016	1,150	550	Yes
20	Engineering	Medium	Amman	1974	35	5	Yes

Annex 3 – Social Programs under Defense Orders 9 and 14

Defense order	Program	Target	Benefit
Defense order 9	Tadamun 1	Firms covered by the SSC (includes Jordanians, Gazans and children of Jordanian women married to non-Jordanians)	Employees receiving 50% of their salaries provided that the amount ranges between JD165 and JD500. The employer will pay 20%, with a maximum of JD250 for 2 months.
	Tadamun 2	Firms not currently registered by the SSC or whose subscription is less than 12 months	Employees will receive JD150. SSC shall pay JD100 out of this amount, and the firm shall pay JD50 to SSC prior to disbursement for x months.
	Musaned 1	Insured persons against unemployment insurance either for employees whose service was terminated or whose work was suspended at the firm per Defense Order No.6.	An amount equivalent to 50% of deductible salary shall be disbursed to the beneficiary of this Program on condition that it is not less than JD150 and not more than JD350 per month for a period of three months only.
	Musaned 2	Insured Jordanians and non-Jordanians	Allows insured persons to spend a maximum of JD450 from their savings balances in the unemployment fund for 3 months.
	Musaned 3	SSC subscribers whose last deductible salary does not exceed JD500.	Amounts disbursed to beneficiary of this program shall not exceed 5% of total salary included by SSC with JDs 450 maximum to be disbursed over three months period in accordance with conditions stipulated in executive instructions issued by SSC.
Defense order 14	Himaya	Targets tourism and transport sectors, financed by the Unemployment Insurance.	The SSC is committed to pay temporary payrolls, (50%) of employees' salaries subject to social security, with a minimum of 220 and maximum of 400 JDs. (20%) of them are mandatory contributions from the employer, up to a maximum of 200 JDs.
	Tamkeen 1	The program targets private sector institutions specified by the SSC.	The institution benefits from the possibility to partially include its employees in the old-age insurance along with death, disability, old-age, work injury, and unemployment insurances. That resulted in a reduction in the contributions from the employer and the employees from 21.57% to 13.5%.
	Tamkeen 2	The program targets insured employees in private and public sectors whose salaries do not exceed 700 JDs.	Beneficiaries, upon a request of a 5% advance of their total wages subject to social security, receive a maximum of 200 JDs in one instalment.

Endnotes

- 1 Broadmann, Stefanie et al. (2014), [Social Insurance Reform in Jordan: Awareness and Perceptions of Employment Opportunities for Women](#).
- 2 [According to the Jordanian Department of Statistics data from 2017](#).
- 3 Alhawarin, Ibrahim & Selwaness, Irene (2018), [The Evolution of Social Security in Jordan's Labor Market: A Critical Comparison Between Pre-and Post- 2010 Social Security Reform](#). Working Paper No. 1185.
- 4 Loyaza, N. and Wada, T (2010), [Informal Labor in the Middle East and North Africa: Basic Measures and Determinants](#), Washington, DC: World Bank. Cited in: Broadmann, Stefanie et al. (2014), [Social Insurance Reform in Jordan: Awareness and Perceptions of Employment Opportunities for Women](#).
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