COVID-19 AND WOMEN'S LABOUR FORCE PARTICIPATION IN JORDAN

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A LOOK INTO WOMEN'S LABOUR FORCE PARTICIPATION THROUGH THE LENS OF THE PANDEMIC

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GIZ Office Jordan:
Mohamed Bassem Al-Khammash St.13, Sweifieh
Amman 11190, Jordan
www.giz.de/jordan

UN Women Jordan Country Office:
6 Jeddah Street, Um-Uthaina
Amman 11183, Jordan
www.jordan.unwomen.org

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Text
Ghida Karbala, PhD. (Monitoring and Evaluation Specialist at the Centre for Evaluation and Development)
Johanna Kern (Qualitative Research and Evaluation Manager at the Centre for Evaluation and Development)

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FOREWORD: A MESSAGE FROM GIZ'S EMPLOYMENT CLUSTER

In the face of an unprecedent global pandemic, societies and governments around the globe have been confronted with numerous social, political and economic challenges. Outbreaks on such a scale expose gaps and fractures in the infrastructure of a society or government that go far beyond the health care system and facilities. They extend to the very socioeconomic structures designed to provide the immediate and necessary preventive and curative responses.

The pandemic and associated policy responses are estimated to have had a major macroeconomic impact, with global GDP and international trade contracting by 3.5 and 8.5 per cent, respectively in 2020.[1] Jordan has not been spared from these effects given that COVID-19 has taken a heavy toll on the economy and the labour market. Despite the slight economic rebound that Jordan has witnessed during 2021, the country's unemployment rate remains very high, particularly among women, for whom it stood at 29.4 per cent in the second quarter of 2022 (Department of Statistics).

The disruptions to trade, supply chains and labour processes in Jordan caused by the pandemic require a more detailed analysis of the resulting changes. This will allow for the development of recommendations to improve employment and labour market policies as well as their implementation. Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) GmbH implements projects on behalf of the Government of the Federal Republic of Germany and other donors, together with our local counterparts. GIZ values the systematic use of data to improve the use of evidence-based methods and increase the efficiency of project design and implementation. Therefore, GIZ Jordan, particularly GIZ's Employment Cluster, in collaboration with UN Women Jordan and the Ministry of Labour have commissioned this joint study to examine the effects of the COVID-19 pandemic on women's economic empowerment and participation in the labour market.

This joint initiative underlines that we value cooperating with development partners and highlights that resources and priorities from different stakeholders can converge to achieve better results. Accordingly, we would like to convey our highest appreciation to the team members from the German Development Cooperation and GIZ family, UN Women, and the Ministry of Labour for their commitment and determination in designing and implementing such a comprehensive study.

We invite all development partners to thoroughly examine the data and policy recommendations presented in this study, and to use them to guide their current and upcoming development interventions. We would also like to advocate for increased synergies between development partners and our political partners. The challenges that women face in Jordan are enormous and may seem insurmountable. However, we strongly believe that a well-coordinated effort between the Government, private sector, civil society and development partners can help to effectively address the existing challenges and provide a bright and promising future for women in Jordan.

GIZ Employment Cluster in Jordan

1 OECD 2021.

FOREWORD: A MESSAGE FROM UN WOMEN JORDAN

The impact of the COVID-19 pandemic has been profound, posing long-term, socio-economic consequences on countries along with pressing public health concerns, exacerbating poverty, and gender inequalities, and disrupting livelihoods, supply chains, and businesses. The experiences of countries in addressing these issues have clearly demonstrated the critical need to prioritize gender equality in the contexts of the economy, food security, public health, education, and social protection.

As the Government of Jordan issued a number of defense orders to rein in the adverse impact of the pandemic on the labour force, the gendered patterns shaping the Jordanian labour market have emerged more clearly than ever before. Despite efforts towards women's economic empowerment, the female labour force participation remains below 15 per cent[2], with women often concentrated within few economic activities and sectors, conforming to stereotypical gender roles as caregivers, with a minority represented in senior managerial positions.

Recognizing the social and structural challenges that hinder women's economic participation, UN Women and Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) GmbH collaborated with the Ministry of Labour and key national, private sector and civil society partners to produce a report on the gendered impacts of COVID-19 on women's economic participation and economic opportunities. The report's results and recommendations will inform the design of gender-responsive recovery plans and frameworks to support an inclusive and sustainable recovery, enabling access to economic opportunities for women in Jordan.

Our partnership with the Ministry of Labour and GIZ comes at a critical time, during the development of the executive plans to operationalize the recently launched Economic Modernization Vision including the sub-governmental teams on women's empowerment. It presents an opportunity for increased momentum towards investment in women's economic empowerment as a direct path to gender equality, and inclusive economic growth.

We are grateful for the productive collaboration with our partners, including the Ministry of Labour and the Social Security Corporation, and for the generous support of the Swedish International Development Agency (Sida) to the UN Women and ILO joint programme on Promoting Productive Employment and Decent Work for Women and of the Italian Agency for Development Cooperation (AICS) to the Promoting Women's Productive Participation in the Public Sphere project, which have made this important research possible.

The report supports the growing body of evidence on gender equality contributing significantly towards advancing economies and sustainable development. UN Women remains committed to supporting women's economic empowerment in Jordan and to working closely with key stakeholders on our mutual commitments to gender equality and women's empowerment.

UN Women Jordan Country Office

2 http://dosweb.dos.gov.jo/population/woman-statistics/

FOREWORD: A MESSAGE FROM MINISTRY OF LABOUR

The Jordanian Ministry of Labour would like to thank the women, employers and private sector organisations who participated in this study. We thank them for their contribution and for providing data that made it possible to achieve this result.

We also thank the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and UN Women for their efforts and contribution to this joint study aimed at exploring the impact of the COVID-19 pandemic on women's economic empowerment and labour market participation.

We invite all partners from the public and private sectors, civil society and donor community to give due consideration to the findings and recommendations presented in this study and encourage them to tailor their current and future interventions to the challenges faced by women in Jordan.

Ministry of Labour

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This report is prepared by the Centre for Evaluation and Development (C4ED) for the GIZ's Employment Promotion Programme and Employment in Jordan 2030 project, both funded by the German Federal Ministry for Economic Cooperation and Development (BMZ), in cooperation with the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) Jordan and the Women's Directorate of the Ministry of Labour. The following experts were part of the C4ED research team and contributed to the report: Ghida Karbala, PhD; Johanna Kern; Martin Lukas, PhD; and Souhayb Zaryah as part of the qualitative research team.

The Research Team acknowledges the continuous guidance and excellent support and facilitation throughout the study assignment provided by Ismail Shaheen, Component Leader of the Employment Promotion Programme, Alexander Monden, Deputy Team Leader of the Employment in Jordan 2030 Project, and from UN Women, Hazar Asfoura, Technical Lead for Women's Economic Empowerment, and Layla Al Qasim, Private Sector Engagement Specialist.

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Centre for Evaluation and Development (C4ED)

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ABBREVIATIONS AND ACRONYMS

ARDD	Arab Renaissance for Democracy and Development
BMZ	German Federal Ministry for Economic Cooperation and Development
C4ED	Centre for Evaluation and Development
CNIC	Computerized National Identity Card
COVID-19	Coronavirus disease
DOS	Jordanian Department of Statistics
DTDA	Danish Trade Union Development Agency
FAFO	FAFO Institute for Labour and Social Research
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GDP	Gross Domestic Product
HDI	Human Development Index
ICF	Inner City Fund
ILO	International Labour Organization
JOD	Jordanian Dinar
JNCW	Jordanian National Commission for Women
MoL	Ministry of Labour
MSMEs	Micro and small-sized enterprises
OECD	Organisation for Economic Co-operation and Development
SSC	Social Security Corporation
TOT	Training of trainers
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNDP	United Nations Development Programme
UNHCR	UN Refugee Agency
UNESCO	United Nations Educational, Scientific and Cultural Organization
WEF	World Economic Forum
WEPs	Women's Empowerment Principles

EXECUTIVE SUMMARY

This study examines the effects of the COVID-19 pandemic on women's employment in Jordan, while investigating employers' willingness to hire women and women's motivation. It presents data on incentives from the demand and supply side to facilitate women's employment and examines other factors influencing women's employment and employability. The report uses a mixed-methods approach, integrating quantitative and qualitative data.

Quantitative primary data were collected from 1,118 women residing in six governorates in Jordan (Amman, Aqaba, Irbid, Karak, Mafraq, Zarqa). All interviewed women were active in the labour market prior to the pandemic and experienced interruptions in their employment as of spring 2020. The women were selected from a sample frame provided by the Social Security Corporation (SSC), with sampling weights applied for representativity. Quantitative data were also collected from representatives of enterprises in the same six governorates, with 503 interviews completed. The enterprise sample is divided into those active in the services sector (58.24 per cent) and in the industrial sector (29.36 per cent). Overall, women's employment in these enterprises is low (21 per cent), with notable variations across governorates and sectors.

Qualitative primary data were collected from a selected subsample of survey participants. In-depth interviews were conducted with 19 women (self-employed, unemployed, wage-employed) residing in three governorates (Amman, Irbid, Karak) selected for both rural and urban representation. Qualitative data were also collected from 11 representatives of enterprises in the industrial and services sector in the same three governorates. In addition, five representatives of chambers of commerce and industries active in four governorates (Amman, Aqaba, Irbid, Karak) were purposely selected to further contextualize and triangulate findings.

Findings reveal that most of the women experiencing unemployment as of spring 2020 were laid off (39.25 per cent) or resigned (32.83 per cent), while 17.8 per cent lost their jobs when the business shut down completely. The higher female-to-male layoff ratio (which other research estimates at 17:11)[3] is confirmed indirectly by employers who, in some cases, cut their labour force as a coping strategy to overcome challenges encountered during the pandemic. The data also reveal some evidence of discrimination in deciding on layoffs, with women respondents noting that women (31.4 per cent), less-experienced employees (35.5 per cent), employees with disabilities (20.6 per cent), and youth (18.8 per cent) were more affected.

Besides layoffs, increased domestic workload was mentioned as a main trigger for resigning, with women reporting doing so mostly because of increased family responsibilities (35 per cent), reduced salary (25 per cent), or increased workload at the workplace (25 per cent). Having children was also correlated with the probability of unemployment. Notably, women reporting that their domestic workload increased with COVID-19 were more likely to be unemployed. This result supports existing evidence on the negative effects of rigid gender roles and the unequal distribution of domestic work on women's labour force participation, both of which were exacerbated during the pandemic. Qualitative findings confirm existing literature on the deterioration of women's employment quality during the pandemic in terms of income losses, increase in workload and deteriorating mental health.

At the time of the interviews (February 2022), only 56.3 per cent of women experiencing unemployment in Jordan in the spring of

3 JNCW (Jordanian National Commission on Women) 2020.

2020 had managed to re-integrate the labour market. Thus, a substantial 43.7 per cent of women who were forced out of the labour market due to COVID-19 were still unemployed nearly two years later.

There is variation between governorates in women's employment. On average, 61 per cent of the staff of enterprises in Amman were women, which contrasts with other governorates where the proportion of women often did not exceed 15 per cent (Zarqa had 7, Mafraq 9, and Karak 11 per cent). Given the weaker economic conditions and lower levels of resilience in Mafraq and Karak – in comparison to Amman – many businesses shut down permanently during the pandemic, forcing women to look for new jobs in a region where job opportunities are scarce.

The qualitative findings confirm that economic conditions and cultural norms make it extremely challenging for women whose employment was affected by the pandemic to re-integrate the labour market. These findings also support the conclusion that it is harder for unemployed women from more traditional and less economically developed governorates to re-integrate the labour market, not only because more businesses have shut down in those areas during COVID-19, but also because there are fewer alternative job opportunities for women that are both locally available and culturally acceptable. In line with existing literature, having a higher level of education increased women's probability of employment.

For those women who did return to the labour market, the study's quantitative research also examined their employment quality, in terms of working hours, social security and formal work contracts. Two phases were compared: before spring 2020, and the time of the interviews (February 2022). The majority of working women (80 per cent) returned to the same employer as before spring 2020. Hence, no significant changes could be detected, either in the choice of economic sector or in employment quality. On average, respondents working full-time, now work 43 hours a week. Most have a written contract and are socially secured by their employer. The only difference between the two time periods is that employers now offer half as many voluntary benefits to employees (such as paternity leave, longer maternity leave, transportation fees, childcare support, a women-friendly working environment, and flexible working hours). No major differences in employment quality were detected across the six governorates.

The study triangulates input from women respondents with that of businesses and employers. Understanding the pandemic's impacts on businesses is essential not only to better understand its employment repercussions on women but also to better design recovery strategies and meet the increased demand for labour. Existing research on the impacts of COVID-19 on businesses in Jordan show that most enterprises were negatively affected, despite coping strategies. This evaluation supports these findings, with respondents citing negative impacts such as reduced revenues (79 per cent), increased debt (42 per cent) and increased production costs (27 per cent). This translated into lower employment opportunities for both women and men.

Regarding coping strategies, businesses mostly resorted to support mechanisms introduced by the Jordanian Government, including deferring taxes and social security or loan payments. As the pandemic affected the industrial and the service sector differently, their coping strategies also differed. Businesses in the industrial sector took up more loans, laid off workers and decreased working hours, while businesses in the services sector had to temporarily shut down. Despite government measures to curb the pandemic's impact on employment, 20 per cent of surveyed businesses in both sectors resorted to laying off workers as a coping strategy.

Both quantitative and qualitative findings confirm that most businesses in the sample adopted short-term reactive responses to the

pandemic instead of long-term sustainable approaches that could increase their resilience to future shocks. Furthermore, the large percentage of businesses resorting to increasing their debt indicates that not all businesses needing support benefited from governmental support programmes, or that the support available was insufficient. Further research is required to quantify the impact of such factors on recovery and future employment.

The second part of the report confirms the persistence of one of the main barriers to women's employment prior to the pandemic: rigid gender roles and social norms. The study found mixed evidence on whether economic hardship brought by the pandemic has altered such perceptions and attitudes. From the supply side, on the one hand, the qualitative data show no change, while the quantitative data show a positive change towards more social acceptance. More than half of respondents reported a positive change in attitudes towards women's labour force participation, contribution to household income and men's role in supporting household chores. This finding, however, may be affected by courtesy or social desirability bias and/or temporary coping strategies. Moreover, the qualitative data show stagnant attitudes towards women's gender roles – especially their roles as primary caregiver – and towards relieving women of the high burden of unpaid work. Notably, none of the interviewed women reported that their family's attitudes towards them working have significantly changed because of the pandemic. The findings show that household members who support female family members in pursuing paid work do so primarily as long as this does not conflict with their expected household and family obligations. The lack of change in the division of unpaid work limits women's aspiration to seek paid work and affects their work choices, performance and eventual employability.

From the demand side, employers said they do not discriminate or hold biases against women, but their responses show that employers continue to hold rigid views on what constitute suitable jobs for women. Many employers would rather allocate jobs that require physical (and to a lesser degree mental) strength, interaction with men and high availability and flexibility to male employees, instead of investing in work structures and environments to facilitate women's participation. Interestingly, employers were more inclined to hire male employees despite their view that women tend to have better inherent soft skills that may improve business productivity. Moreover, half of the surveyed enterprises preferred to hire a man for available future positions over a woman. Most employers cited the unsuitability of the nature of work as the prime reason for not planning to hire women, followed by economic unfeasibility and the lack of an appropriate work environment. Further biases against hiring women were detected when comparing employers' requirements against women's skills and experience.

For jobs that employers viewed as suitable for both genders, there was nevertheless a preference for hiring women, which employers explained was driven by women's lower bargaining power and acceptance of lower pay. The above suggests that any positive attitudes or increased acceptance of women's employment were not influenced directly by the pandemic nor driven by changes in norms or views on women's economic role and skills. Rather, they reflect economic considerations driven mostly by financial incentives. It must be noted that, only one third of employers indicated that they plan on hiring at all in the coming year or two.

The report also investigates incentives from the demand and supply side that would positively influence women's employment. Overall, results show high willingness of women to be part of the labour market: 75 per cent of the unemployed women were actively looking for a job at the time of the interview, and in the short and medium run, 70 and 85 per cent, respectively, see themselves

as part of the labour market. When asked about incentives to increase participation, especially in non-traditional sectors, most survey respondents (58 per cent) mentioned higher income. This was followed by personal development and career trajectory (45 per cent), flexible working hours (32.5 per cent), and transportation allowance (21 per cent). At the same time, a high percentage of women (38 per cent) said they were not willing to participate in non-traditional sectors, even if offered incentives. It is, however, important to note that qualitative interviews suggest that non-material motivations also drive women's aspirations to work (love for the job, a sense of purpose and fulfilment, networking and pioneering in a certain field).

The incentives mentioned by women were then contrasted with those that employers in the sample are willing to offer. Enterprise representatives were more inclined to invest in measures that have low costs, such as: measures that protect women workers from discrimination and harassment (more than 80 per cent), work-life balance (65 per cent), and self-development and capacity development (62 per cent). Employers were less willing to: set a minimum quota for women (32 per cent) and offer transportation services or subsidies (32 per cent), increase salaries (12 per cent) or offer childcare services or subsidies (10 per cent). It is also worth noting that despite the high willingness of employers to develop anti-harassment policies and women-friendly work environments, qualitative interviews with women suggest that these may be limited in their effectiveness. Interview responses suggest that in a culture where sexual harassment is in many ways a taboo topic, women may not make much use of institutional mechanisms (whether provided by employers or the government) to report harassment.

Finally, both employer and employee respondents showed low levels of awareness of specific government measures to enhance women's employment. Generally, respondents expressed low confidence in the ability of governmental interventions to change women's situation in Jordan, with many feeling that the Government was either not doing enough, not doing the right thing, or was not willing or not in a position to help them. Many also showed low levels of awareness of how (and whether) improving women's status can be achieved.

The report concludes that factors hindering women's employment in Jordan can be grouped into economic factors (instability and limited job opportunities) and social factors (strict gender roles and norms), both of which were left unchanged by the pandemic, or were exacerbated.

Macro-level recommendations for policymakers and researchers designing economic interventions to enhance women's employability in Jordan include the need to: invest in appropriate fiscal and monetary policies; revisit national policy frameworks to foster sustainable economic recovery, regain employer confidence and boost pro-employment growth; and improve accountability and monitoring of defense orders and other measures to improve future policymaking. Macro-level social or behavioural change recommendations include the need to: raise awareness to change gendered norms and expectations, including on women's employment and participation in economic life; alter perceptions on masculinity and parenthood roles; debunk false perceptions of the costs of hiring women and the types of jobs suitable for women; develop gender-sensitive school curricula coupled with training for teachers; and reduce the stigma associated with addressing sexual harassment in the workplace.

Micro-level recommendations focus on training, programmatic changes and priority-setting. Training-related tips include the need to: deliver capacity-building and technical advice for employers to invest in measures to create gender-inclusive work environments; as well as to develop high-demand skills among unemployed women via vocational and technical training (including soft- and

life-skills trainings). Programmatic-related recommendations include the need to: revisit existing support programmes and target strategies – in particular to ensure they cover micro- and small-sized enterprises; simplify access to support programmes; and support more resilient business structures and coping mechanisms. Finally, recommendations related to priority-setting include the need to: prioritize governorates whose already limited employment worsened during the pandemic; foster gender inclusion and participation, in particular through public-private dialogue; and provide tailored support for women who have not returned to the labour market since COVID-19. The latter can be achieved through various means: job-matching services; support for home-based businesses and self-employment (particularly in more conservative governorates); ensuring the availability of structures and incentives for remote work and flexible hours; and increased investments in care services.

1. INTRODUCTION

The Centre for Evaluation and Development (C4ED) is a non-profit research centre aimed at improving development effectiveness through rigorous impact evaluations, statistical analysis and research to support evidence-based policymaking. As such, C4ED was contracted by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) to conduct an assessment of the impact of COVID-19 on women's labour force participation in Jordan and to identify opportunities and incentives that encourage women's engagement. While UN Women contracted Dajani Consulting to collect the primary qualitative and quantitative data, clean it and share it with C4ED for analysis. The assignment was the result of a joint cooperation agreement between GIZ's Employment Cluster in Jordan, the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) Jordan and the Ministry of Labour (MoL). The results will inform the design of future interventions aimed at strengthening the role of women in the Jordanian labour market.

1.1 CONTEXT

Jordan is categorized as an upper-middle-income country with one of the smallest economies in the Middle East. With few natural resources and high dependency on the services sector, Jordan is highly susceptible to shocks, and economic turmoil is not uncommon. The past decade has witnessed several hiccups resulting in a low (at times negative) per capita Gross Domestic Product (GDP)[4] growth,[5] an increase in poverty rates,[6] and a drop in Jordan's ranking on the United Nations Human Development Index[7] (HDI) by six positions.[8] The economic crisis was triggered by austerity measures combined with political turmoil in neighbouring countries that led to an energy crisis, disruption of trade routes, and a large influx of refugees and migrants into the country. Then, in spring 2020, Jordan was hit by the COVID-19 pandemic, which exacerbated the ongoing economic crisis and led the country into a deep economic recession.

One of the most tenacious challenges Jordan faces is its low labour force participation rate[9] (less than 40 per cent in 2019)[10] – one of the lowest in the world. From a supply perspective, Jordan is a labour-abundant country – explained not only by large inflows of refugees and economic migrants but also by high fertility rates.[11] Improved education rates, especially among women, have further increased the supply of skilled labour. Leveraging the abundant youth labour force is, however, hindered by the economy's

4 Per capita GDP measures the economic output per person in a country. It is calculated by dividing the gross domestic product by the midyear population (World Bank 2022a)

5 World Bank 2020.

6 Danish Trade Union Development Agency (DTDA) 2020.

7 HDI measures attainment in three key dimensions of human development: a long and healthy life, being knowledgeable, and having a decent standard of living. It represents the geometric mean of normalized indices for each dimension (UNDP 2022).

8 UNDP 2019.

9 The labour force participation rate is calculated as the labour force divided by the population in the working-age bracket (15–64 years). (Organization for Economic Co-operation and Development (OECD) 2022).

10 CEIC Global Database 2019; Kasoolu et al. 2019.

11 Winkler and Gonzalez 2019.

limited ability to generate sufficient work opportunities at a rate higher than population growth, and by the high segmentation and low productivity of Jordan's labour market.[12] High segmentation by gender, nationality, status (formal/informal), and private versus public jobs creates a misalignment between labour supply and labour demand and reduces the market's ability to recover from unexpected shocks like COVID-19. Unemployment rates in Jordan were already on a steady rise – a trend exacerbated by the pandemic, which pushed rates to an unprecedented high of 24.7 per cent in the fourth quarter of 2020.[13] This report focuses on COVID-19's gendered impacts on employment.

Jordan has one of the lowest female labour force participations in the world (14.2 per cent in 2022),[14] driven by barriers at the social, legislative and institutional level. These include social norms that disproportionally divide care duties and domestic work between men and women, discriminating laws and policies, and the lack of structural support for safe transportation, childcare services, safe workplaces and equal pay.[15] Despite governmental commitment to enhance women's status, and major improvements in women's education and willingness to work,[16] women's labour force participation has not improved.

In light of women's already challenging situation in the Jordanian labour market, the answer to how COVID-19 may have exacerbated or altered their barriers to employment is crucial, particularly for policymakers. A May 2020 survey shows that the ratio of female-to-male layoffs resulting from the pandemic was 17:11, while the ratio of those asked to work longer hours was 9:1.[17] Whether active in traditional (e.g., health, education, public sector) or non-traditional economic sectors (e.g., construction, information technology, engineering), existing literature shows that women in Jordan suffered heavier COVID-19 repercussions. Those in traditional sectors experienced surges in their workload, while those in non-traditional sectors were more likely to be affected by deteriorating working conditions and layoffs.

In Jordan, women are disproportionally represented in public sector jobs, including in education (30 per cent) and health and social services (13 per cent).[18] This stark occupational segregation safeguarded women from the consequences COVID-19 had on employment in other sectors. According to the International Labour Organization (ILO)'s COVID-19 Monitor, most of the sectors expected to be highly affected have low female representation (construction, mining, transportation, accommodation, food and beverages), with the exception of manufacturing and wholesale, where 20 per cent of working women in Jordan are found.[19] Rather, women's representation in the sectors least affected by the pandemic exceeds 40 per cent.[20] Still, the pandemic's lower direct impact on women's employment relative to men's masks women's deteriorating working conditions and represents an indirect impact

12 Workers in Jordan tend to move from high- to low-productivity sectors. While employment is increasingly concentrated in the services sector, this sector's share of total output has been declining. Hence, while the share of workers increased from 74 to 80 per cent from 2000 to 2016, the share of value added fell from 70 to 67 per cent. Moreover, productivity growth was concentrated in sectors that are not labour-intensive and represent a small share of the economy (Winkler and Gonzalez 2019).

13 World Bank 2020; World Bank 2021a.

14 http://dos.gov.jo/dos_home_a/main/archive/unemp/2022/Emp_Q22022.pdf

15 United Nations 2019.

16 World Economic Forum 2016; Felicio et al. 2018.

17 Jordanian National Commission of Women (JNCW) 2020.

18 Winkler and Gonzalez 2019.

19 ILO 2020.

20 The year-to-year decline in male employment was 1.1 percentage points in Q2 of 2021, vs. 0.8 percentage points for women. (Winkler and Gonzalez 2019).

on their employment. For instance, women disproportionally experienced long working hours and increased job-related health risks due to their high concentration in health-related economic sectors.[21]

The pandemic equally led to a surge in unpaid domestic work, which falls mostly on the shoulders of women. According to a UN Women report, women experienced unsustainable workloads reaching more than 80 hours a week.[22] A higher percentage of women compared to men were asked to continue performing their usual paid work while managing an increased burden of domestic work, while more men compared to women were doing less than 25 per cent of their normal tasks while their unpaid workload remained unchanged.[23] Unsurprisingly, a significant proportion of women experiencing time pressure decided to leave the labour force. Women especially at risk of the economic and social consequences of COVID-19 are those active in the informal market, refugees and home-based business-owners.[24]

The COVID-19 crisis has illuminated long-standing gender gaps in Jordan. In the absence of appropriate support, women forced out of the labour market during the pandemic may find it challenging to re-integrate due to increased care responsibilities and reduced overall empowerment at home (COVID-19 is correlated with increased domestic violence and reduced women's bargaining power[25]), while those who continue to be active in the labour market may be discouraged by the limited benefits of employment. Yet, the pandemic has also highlighted the importance of women's economic role, not only through their crucial contributions to the health sector but also via their contributions to household income in times of economic crisis and surging poverty.[26] This raises the question of whether the COVID-19 pandemic had a positive influence on perceptions and attitudes regarding women's labour force participation in Jordan.

1.2 PURPOSE AND OBJECTIVES

The purpose of this evaluation is two-fold: to document the influence of COVID-19 on women (labour supply) and on businesses (labour demand), highlighting changes in barriers to employment and/or opportunities created (section 3.1); to explore employment opportunities in the short and medium term and identify incentives (demand and supply side) that are likely to encourage women's labour market participation (section 3.2).

The Jordanian Government and development partners have invested heavily in promoting women's economic inclusion. Youth and women's employment and employability have been the focus of national policies, agendas and development plans for years, including the National Agenda 2006–2015, the National Employment Strategy 2011–2020, the National Executive Plan 2011–2013, the National Strategy for Jordanian Women (2012–2015 and 2020–2025). It is also in line with Jordan's new Economic Modernization Vision (2022–2033), which aims to bring more than 1 million young women and men into the labour market through targeted measures such as a 'women in manufacturing' initiative and promoting entrepreneurship.[27]

The GIZ's Employment Promotion Programme and Employment in Jordan 2030 project, both funded by the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented in cooperation with MoL, constitute important examples of the efforts to enhance women's

21 UN Women Jordan 2020b.

22 Ibid.

23 JNCW 2020.

24 UN Women Jordan 2020c; Arab Renaissance for Democracy and Development (ARDD) 2021.

25 UN Women 2020a.

26 UN Women Jordan 2020c.

27 Hashemite Kingdom of Jordan 2022.

status in the Jordanian economy and to achieve gender parity in labour markets. Both projects aim to strengthen capacities and structures for employment promotion among key stakeholders by facilitating the placement and employment of Jordanian jobseekers.

UN Women Jordan works in close collaboration with the Government of the Hashemite Kingdom of Jordan, including the MoL, MoSD, Social Security Corporation, the UN system, civil society and international community to advance the national women's agenda and promote women's empowerment, women's rights and gender equality. The UN Women and ILO joint programme "Promoting Productive Employment and Decent Work for Women", funded by the Swedish International Development Cooperation Agency, and the UN Women programme "Promoting Women's Productive Participation in the Public Sphere", funded by the Italian Agency for Development Cooperation, are two good examples.

The findings of this report will serve to shape the design of future interventions. Lessons learned are presented at the end of the report in the form of recommendations.

2. METHODOLOGY

The study uses a mixed-methods approach and concurrent triangulation design to combine the strengths and compensate for the weaknesses of quantitative and of qualitative methods.[28] Quantitative data are used to measure the influence of the pandemic on women's employment and on barriers to employment. They also provide an overview of the incentives required to enhance women's employment and potential future employment opportunities. The quantitative analysis provides only a descriptive overview based on a before-and-after comparison. This does not allow for a causal attribution of changes due to the pandemic. Instead, the findings and recommendations are based on correlations and interpretations of the descriptive data.

Qualitative data are used to further explain what factors (drivers and barriers) influencing women's employment in Jordan were created, exacerbated, or mitigated by the pandemic and what effects could be felt by individual enterprises and women. They further explore the factors influencing needs, attitudes, and motivations (on labour demand and supply sides), that may affect women's labour market participation in Jordan in the future. Key informant interviews, in-depth interviews and focus group discussions were conducted.

Both types of data were separately collected at around the same time, then analysed separately, with the different results then compared and converged during the interpretation stage.

2.1 KEY RESEARCH QUESTIONS AND INDICATORS

The evaluation addresses six main research questions, presented along with the corresponding indicators in the evaluation matrix below (Table 1). This matrix presents research questions, indicators and the methodology used to measure the indicators and to answer each question.

28 Patton 1990.

Table 1: Evaluation matrix

Research questions	Aspects and indicators	Target group	Approach
Q1. How did the pandemic affect women's employment?	• Change in employment status and work conditions • Reasons for interruptions in employment	Women	Mixed-methods
Q2. How did the pandemic affect enterprises in the private sector?	• Overall impact on business • Coping strategies	Enterprises Chambers	Mixed-methods
Q3. How did the pandemic affect existing barriers and perceptions that hinder women's employment?	• Variables correlated with women's unemployment • Effect on social barriers and perceptions • Change in unpaid working hours (housework) • Change in employees' perceptions on hiring women	Women Enterprises	Mixed-methods
Q4. What are the available future employment opportunities offered by the private sector? How do these interact with skills supplied by women?	• Short-term private sector hiring plans • Alignment with the profile of Jordanian women • Willingness to hire women • Aspiration of women to re-integrate/remain in the labour market in the short and medium term	Women Enterprises Chambers	Mixed-methods
Q5. What incentives facilitate the reintegration/inclusion of women in the labour market?	• Incentives demanded by women to encourage their participation in the private sector • Incentives that encourage women's participation in non-traditional sectors • Measures private sector is willing to adopt to enhance women's employment • Incentives demanded by the private sector to ensure sustainability of the above measures	Women Enterprises	Mixed-methods
Q6. How do existing plans by governments to include/ reintegrate women in the labour market intersect with women's perceptions?	• Relevance of measures to women • Relevance of measures with regard to employers' demands and practices • Ability of plans/measures to respond to identified barriers and opportunities	Enterprises Women Chambers Qualitative	Qualitative

All definitions of employment outcomes used in this report reflect those of the ILO.[29]

29 Employment is defined as all individuals of working age who worked at least one hour during the reference period and were either "paid-employed" or "self-employed". Persons employed but temporarily not working for reasons related to holidays, sick leave or maternity leave are also treated as employed. Paid-employed individuals receive a wage compensation (per-hour) or salary compensation (paid fixed amount per pay period) or are paid in kind. Self-employed are those whose remuneration is directly dependent on the profits resulting from the goods and services they produce or offer. Unemployed individuals are in the working-age group who are available to work and are actively seeking employment. Inactive individuals are classified neither as employed nor unemployed (they are not available to work and are not seeking employment). ILO 2018

2.2 QUANTITATIVE SAMPLING

2.2.1 Sample selection

Given the above research questions, the populations of interest to this evaluation are: 1) women residing in the six selected governorates (Amman, Aqaba, Ibid, Karak, Mafraq and Zarqa), which are considered representative of Jordan's 12 governorates; and 2) businesses operating in the formal sector in the selected governorates.

The quantitative women's sample was selected following a stratified random sampling approach, which ensures that subgroups contain sufficient observations. Sampling weights were applied only for the women's sample, but not the enterprise sample (as the latter was based on convenience sampling[30] and is, therefore, not representative of the private sector in Jordan). Nevertheless, the findings derived from the enterprise survey do provide informative insights into the perceptions and attitudes of the private sector towards women's employment. The sample of women is representative of the group of 42,669 women registered in Jordan's SSC database who experienced unemployment as of spring 2020.

In total, 1,200 women distributed evenly across the six governorates and 600 enterprises divided equally across governorates and economic sectors were selected from the corresponding sampling frames. In anticipation of dropouts, a replacement list was generated for each stratum, and the list was used to replace respondents who dropped out of the sample either because of refusal or because they were not reached following several attempts by the enumerator. Due to field challenges, such as lack of responsiveness, the planned sample sizes were not reached. Instead, a total of 1,118 interviews were completed by women and 503 by enterprises.[31] As planned, however, the final sample was equally divided across the six governorates of interest.

2.2.2 Sampling weights

Several considerations were taken into account to avoid misleading or biased results via sampling weights. Due to the lack of a recent census for women and enterprises in Jordan, coverage bias cannot be corrected for in this evaluation. Instead, sampling weights ensure that the analysis is based on a representative sample of the available sampling frames only.

2.2.3 Sample characteristics

All interviewed women were Jordanians. Their average age was 35, and most were married (57 per cent). In 59 per cent of cases, the respondent was the spouse of the household head; in 27 per cent, she was the household head's daughter, and in only 11 per cent was the respondent the household head herself. In line with the high female tertiary education rate in Jordan,[32] respondents in the sample were on average highly educated, as more than half had a university or post-graduate degree.[33] Most respondents had children (75 per cent), and the average number of children per respondent was 2.5, both in line with national averages.[34] By sampling design, all respondents were working prior to the onset of the COVID-19 pandemic; however, only 56 per cent reported to be working at the time of the survey. This percentage was significantly higher for the men in their family, as in more than 80 per cent of cases the respondent

30 Using existing lists of enterprises registered at the corresponding chambers and for which contact details were available.

31 The sample of respondents to the women's survey was reduced from 1,197 to 1,118 during the data cleaning phase. Due to low response and outdated contact details, the intended sample of 600 enterprise representatives could not be reached

32 UNESCO 2020; World Bank 2018; Kigotho 2014.

33 27 per cent of the interviewed women had secondary education or below, and 20 per cent had completed vocational training.

34 Department of Statistics (DOS) & ICF 2019.

reported that her spouse was currently active in the labour market. Finally, the surveyed households' average monthly income was reported to be above 501 Jordanian Dinars (JOD).

For the enterprises sample, most respondents were male, on average 45 years old, had worked for the enterprise for an average of 12 years, and were either its owner or a partner. They were mostly micro and small-sized enterprises (MSMEs), at 59 and 24 per cent, respectively. By sector, 33 per cent of the enterprises were active in manufacturing, 37 per cent in wholesale and retail, and 14 per cent in administration and public services. Overall, 58.2 per cent of the enterprises were in the services sector, 29.4 per cent in the industrial sector and 1.2 per cent in agriculture.[35] The businesses in the sample were, by definition, all registered (i.e., active in the formal economy) and only a small proportion were Women's Empowerment Principles (WEPs) signatories (9 per cent),[36] while 56 per cent were members of a business association.

Women constituted only 21 per cent of the total workers employed by the enterprises in the sample. Their modest representation may be explained by the underrepresentation of traditional sectors in the sample of enterprises, where women are usually clustered.[37] On average, 61 per cent of staff in enterprises in Amman were women, in sharp contrast with other governorates where the proportion did not exceed 15 per cent. Zarqa had the lowest proportion of female employees (7 per cent), followed by Mafraq (9 per cent) and Karak (11 per cent). Variation across governorates was driven by several factors, including differences in economic sectors and in the size and type of enterprises in the sample. Overall, the results show that 66 per cent of the enterprises in the sample had 10 per cent or fewer women employees; 18 per cent had between 11 and 50 per cent, and 17 per cent of the enterprises had 50 per cent or more women. The industrial sector had a higher percentage of women employees than the services sector (38.9 versus 9.9 per cent, respectively), which may not reflect the reality of the labour market, given that the sample was not representative of each sector and did not cover all subsectors. The survey also asked about the proportion of other potentially vulnerable groups, such as non-Jordanians workers, which in most cases (68 per cent) were only a small proportion of total employment. Non-Jordanian women were the least-represented subgroup, with more than 95 per cent of the surveyed businesses reporting having a proportion of less than 10 per cent.

35 In agreement with the Steering Committee, the evaluation of the enterprise sample focuses only on the services and industrial sectors, which are also the biggest sectors in Jordan. The definition of the economic sectors refers to the source of the data rather than a specific categorization/definition of sectors. Hence, all listings acquired from the Chamber of Commerce are referred to as the "services sector" and all those acquired from the Chamber of Industry are referred to as the "industrial sector".

36 The WEPs are a set of principles offering guidance to businesses on how to promote gender equality and women's empowerment in the workplace, marketplace and community.

37 Traditional sectors in this report refer to economic sectors in which women are usually segregated, such as care sectors.

2.3 QUALITATIVE SAMPLING

To triangulate results, the qualitative sample predominantly consists of a sub-sample of the quantitative sample. The sample included 35 respondents, with variation between subgroups.

2.4 DATA COLLECTION APPROACH

For the safety of researchers and respondents, quantitative interviews were administered remotely by phone and through an in-house call centre, operated by Dajani Consulting, C4ED's local partner. Existing literature links phone interviews to low response rates associated with lack of trust, and lower data quality associated with phone fatigue. To overcome these limitations and safeguard against low-quality data, quantitative surveys were short, capturing only the most important variables, with a standard consent script, meant to improve trust. Qualitative interviews, on the other hand, were mostly (whenever possible) conducted by Dajani Consulting in person.[38] This enabled researcher to build better rapport with respondents and engage in longer and deeper conversations around the research questions.

For the quantitative survey, 3,783 women were contacted from 2 to 24 February 2022 and for the enterprise survey, a total of 2,438 participants were called from 6 February to 10 March 2022.[39] The qualitative data collection took place in March 2022, with a total of 205 respondents (120 enterprises, 80 women and 5 chambers) contacted and 35 interviews completed.

2.4.1 Data collection tools

The quantitative data collection modules were developed to address the key indicators presented in Table 1, with interviews lasting no longer than 15 minutes. Quantitative data collection started with a consent and identification section wherein respondents confirmed their full name, gender and other basic socioeconomic characteristics in the sample frame. The survey concluded by capturing additional contact details in case a follow up interview was to be conducted. Quantitative surveys were programmed using the KoboCollect interface.

Qualitative tools comprised a consent form and five interview guides, which were developed with different questions to facilitate semi-structured in-depth and key informant interviews with five different respondent subgroups (paid-employed, self-employed and unemployed women, private sector employers and chamber representatives). Open interview questions were tailored specifically to the research questions and the different respondent subgroups. Semi-structured interviews are based on a set of predetermined questions (outlined in interview guides), which are flexibly complemented by more specific and follow-up questions not determined in advance. The openness of this method allows the researcher to choose the order of the questions and ask more probing questions as the conversation develops. The qualitative interviews were designed to last no longer than one hour. The actual average interview duration was 42 minutes.

All quantitative and qualitative tools were first translated into Arabic and back-translated into English as a quality-control measure to ensure the translation matched the original English version. The programmed KoboCollect survey was made available in both English and Arabic.

38 Of the 35 qualitative interviews, 27 were conducted face-to-face, while eight were conducted remotely.

39 As noted, of these, a total of 1,118 interviews were actually completed with women and 503 with enterprises.

3. FINDINGS

3.1 IMPACT OF COVID-19 ON EMPLOYMENT

This section presents findings on the impacts of COVID-19 on women and businesses. It is divided according to research questions 1 to 3, listed in Table 1.

3.1.1 Q1. How did the pandemic affect women's employment and willingness to re-integrate the labour market?

Impact on women's employment status

As noted, the sample only included women who were active in the labour market prior to the pandemic and who experienced interruptions in their employment status thereafter. Findings show that at the time of the survey, only 56.3 per cent of women respondents were working, while a substantial percentage (43.7 per cent) had not returned to the labour market since their employment interruptions in/after spring 2020, also shown in Figure 1.[40] Examining the results by governorate, respondents in Karak and Mafraq had the lowest employment rates (34.5 and 44.4 per cent), while those in Amman and Irbid had the highest (58.4 and 54.5 per cent), also shown in Figure 2.

Figure 1: Change in women's employment status

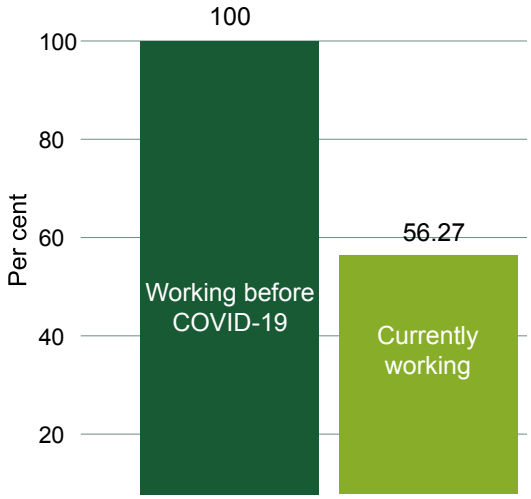
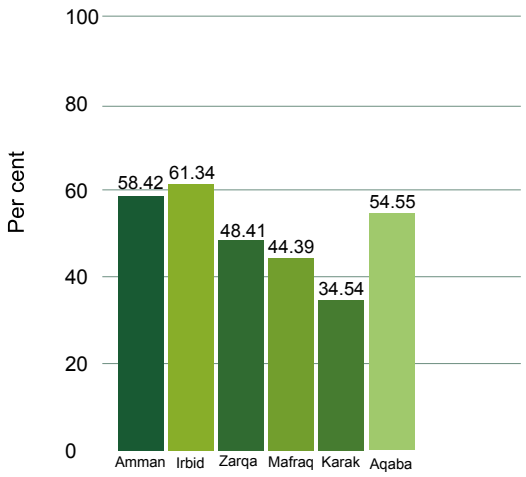


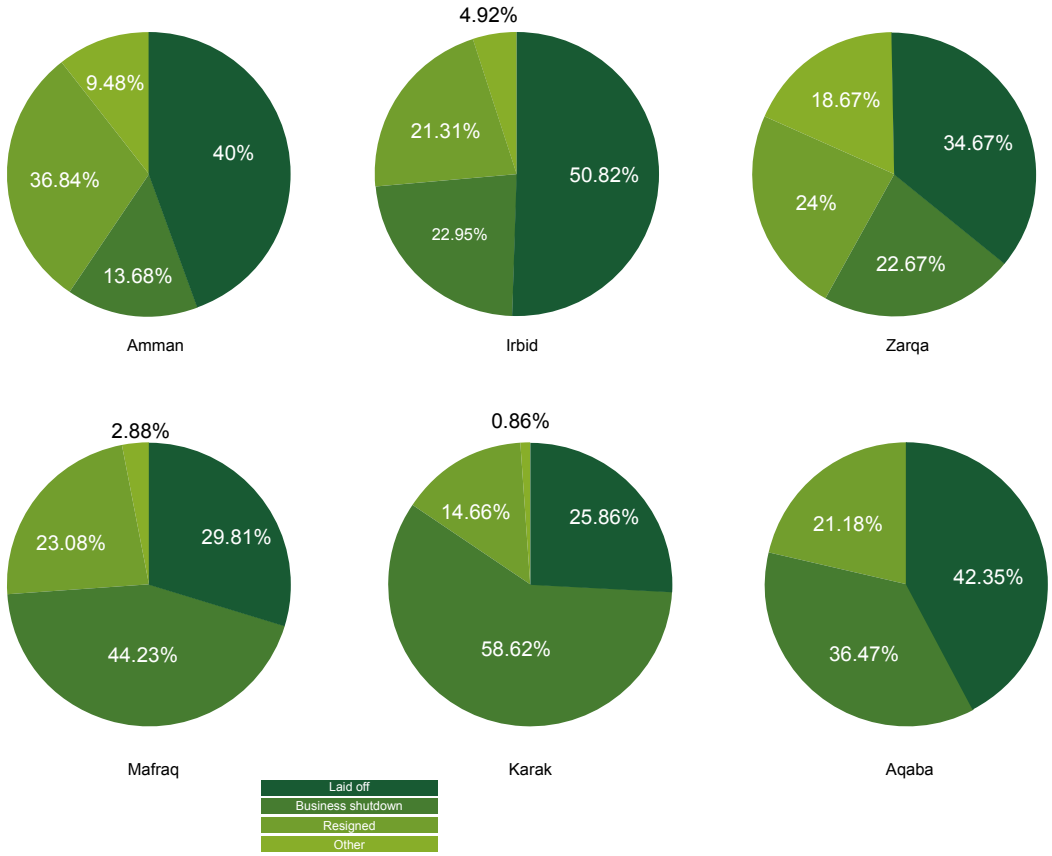
Figure 2: Currently employed, by governorate



To better understand how COVID-19 influenced women's employment, unemployed respondents were asked to elaborate on the conditions leading to their unemployment in/after spring 2020. Findings reveal that 39.5 per cent of the respondents were laid off, 32.83 per cent resigned, and 17.8 per cent lost their jobs as the business shut down completely. Differences across governorates in the reasons behind experiencing unemployment are shown in Figure 3.

40 Note that less than 100 per cent of interviewees reported experiencing phases of unemployment since spring 2020. This discrepancy may be due to errors in SSC data entry, enumerator error (kept to a minimum through frequent checks), or the definition of unemployment (i.e., if participants were currently working in the informal market, they would still be registered as unemployed by SSC, as they were not in the formal economy). Another factor may be the formulation of the question (which refers to phases of interruptions and unemployment, which may have been interpreted as cycles of unemployment).

Figure 3. Reason for employment interruption (COVID-19-related), by governorate



The majority of women residing in Amman, Aqaba and Irbid were affected by layoffs, whereas many of those in Karak and Mafraq lost their jobs as a result of the business shutting down permanently. This result may explain the higher percentage of currently working women in Amman, Aqaba and Irbid, as they had better chances of returning to the same job they had prior to spring 2020, while women in Karak and Mafraq had to look for new job opportunities, a longer and more complex process especially in a context where job opportunities are limited. The data support this hypothesis by showing that 84 per cent of the currently working women were active in the same job they had prior to the spread of COVID-19.

Qualitative in-depth interviews with pay-employed and unemployed women and employers also indicate that employment opportunities for women differ between governorates, due to two main factors: Economic development and cultural norms. Respondents from Karak suggested that poor economic development in their governorate severely limits employment opportunities in general, and for women in particular. They emphasized the lack of jobs, financial capital and investment, which leads to high unemployment (also for skilled workers).

> ***"The financial side is the biggest limitation in Karak. […] My children are the best example. They are engineers and work in convenient stores."*** *—Self-employed woman, Karak.*

Many respondents repeatedly compared their situation to the more favourable economic situation in Amman. One chamber representative said the pandemic has had a positive effect on more economically developed governorates at the expense of less developed governorates:

"The pandemic has supported e-commerce massively, and that concept is still new to shops here in Karak. We observed a while ago during Eid and found that the purchasing power lies within the e-commerce and online clothing shops in Amman that were delivering to Karak. Instead of buying at a clothing shop in Karak […] the pandemic has raised awareness of online shopping, and that is influencing shops till this day. Not only clothing shops but also furniture shops, as now refrigerators or washers get delivered from Amman to your doorstep [thanks to online purchases via catalogues on social media]." *—Chamber of Commerce representative.*

Moreover, many female respondents from Karak compared the conservative culture in their governorate to the more progressive culture in Amman, emphasizing how traditional gender roles and norms not only restrict the number of acceptable employment opportunities for women in Karak but also how those norms further reduced women's competitiveness with men within those already limited job opportunities (e.g., appropriate working hours for women):

"The area is disgusting. Especially for females, it's unlikely to work. Not like Amman. There are jobs that our culture doesn't allow you to work at here in Karak. […] I expect, in Amman there are a lot of places to work at, like restaurants, malls, and such. […] We don't have that openness here in Karak. You can't move freely or work at various places, like restaurants or sweets shops or so. It's very conservative here. You can open a beauty salon; you can develop a production kitchen; you can work with sewing […]. So, you do a personal, small business to sell your products, which also requires financing if you can ever find it." *—Self-employed woman, Karak.*

"Especially in Karak, women face a lot of taboos. For instance, when a woman works at a clothing shop, society talks negatively about how she stays till 7 or 8 p.m. Can a woman work at a municipality like a man? Of course not. Only very recently, in Karak, did we start to accept that private companies stay open until 6 or 7 p.m. and that her work requires her to stay outside till this hour." *—Pay-employed woman, Karak.*

These findings support the conclusion that it is harder for unemployed women from more traditional and less economically developed governorates to re-integrate the labour market, not only because more businesses have shut down in those areas during COVID-19, but also because there are fewer alternative job opportunities for women that are locally available and culturally acceptable. Thus, women re-integrating the labour market have to (re)overcome all these challenges.

Other factors leading to unemployment were also investigated. It was beyond the scope of this study to determine whether employers who laid off employees were in breach of Defense Order no. 6.[41] However, the high layoff rates reported by respondents (39.25 per cent) suggest that it may not have been very effective. The qualitative results support the quantitative findings on layoffs. One woman stated that her contract was not renewed; another said that her working hours and wage were so drastically reduced that she considered herself unemployed;

41 Defense Order No. 6 restricted wage cuts in the formal private sector and stipulated that companies must retain workers. MoL asserted that any termination of fixed-term contracts between 30 April 2020 and before the end of the Defense Law's application was considered a violation of law.

another mentioned that she was convinced that her former place of employment, which had officially shut down, was still operating, but employing non-Jordanian workers.

The fact that some employers laid off workers was also confirmed by employers themselves in the qualitative interviews. While few interviewed employers admitted laying off staff, others contradicted themselves (at first denying this then describing layoffs). In addition, several employers described practices that could be interpreted as de facto but not de jure layoffs.

> ***"We reached around seven female employees, but then we started going lower when the market buyers took goods without paying, because we didn't have money to pay salaries. […] They [employees] have stopped working, but we gave some of them money to make them satisfied and leave."*** *—Employer, industry sector, Karak.*

> ***"[I did] not really [lay off staff]. When my children started working with me, some of them left on their own."*** *—Employer, service sector, Karak.*

The survey also investigated whether women respondents perceived these layoffs as discriminatory (i.e., that gender, age, position and health status of employees played a role in the decision). Most respondents saw workers across groups as being equally affected. However, a non-negligible percentage did cite evidence of discrimination against: women (noted by 31.4 per cent of respondents); less-experienced employees (35.5 per cent); those with a disability (20.6 per cent); and youth (18.8 per cent), saying they were more likely to be affected by layoffs than others, a finding that is in line with ILO forecasts.[42]

Some evidence of discrimination of a limited scope was also detected in the qualitative data.[43] One female respondent openly accused her former employer of such layoff practices:

> ***"I didn't leave my work. They dismissed the assigned females. The service manager said she didn't want any girls to stay: security girls, cleaners, the office girl. She only left four or five girls for the kitchen who had been working for long time at the hospital. Now, at [hospital name], 99 per cent of the staff are men."*** *—Unemployed woman, service sector, Amman.*

However, similar to the quantitative data, most respondents stated economic and political factors – mostly linked to the pandemic – as the main reasons for their loss of employment.

Some women also opted to resign during the pandemic. Figure 4 shows that women deciding to resign did so mostly because of increased family responsibilities (35 per cent), reduced payment (25 per cent), or increased workload at the workplace (20 per cent). The listed reasons for resigning are consistent with the fact that in Jordan, women carry the burden of domestic work and primarily assume the role of caregiver, while men act as breadwinners. According to a recent UN Women report, women in Jordan were already spending 17.1 times more time than men on unpaid work, while men spent 6.5 times more time on paid work than women.[44] During the pandemic, the demand for child and elderly care as well as for domestic work increased, leading to a surge in women's workload at home. [45]

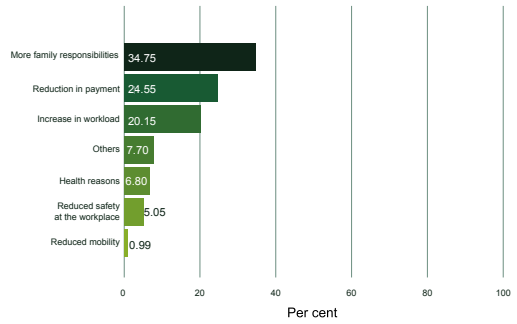
42 ILO 2021.

43 Discriminatory layoffs towards women may have been underreported, as respondents were not specifically asked about these.

44 UN Women Jordan 2020b.

45 Ibid.; Center for Strategic Studies (CSS) 2020; UN Women Jordan 2020c.

Figure 4: Reasons to resign



The qualitative findings provide deeper insight into this issue. Several women from all categories (pay-employed, unemployed and self-employed women, as well as employers) reported that their household responsibilities increased during the pandemic.

> ***"Oh yes it [work at home] did [increase]. It was a bit chaotic, being all together at once for a long period of time, unlike before, when some people go to work, some people go out, some people go to universities, so, you can feel the difference a lot."*** *—Unemployed woman, Karak.*

In addition, a female enterprise representative highlighted that with the shift to remote work there was noticeable variation in the household responsibilities of male and female employees. Women, she added, shouldered the majority of the workload at home, despite awareness sessions conducted by the employer to sensitize men on this issue. At the same time, many women reported not feeling an increase in their workload at home. This may be explained by the fact that these women tended to be single and live in smaller households, whereas those who reported an increase tended to be married, with children and/or living in bigger households. On the other hand, cultural norms may prevent women from questioning or complaining about (increases in) their household chores. Women in Jordan may see challenges related to their chores at home during COVID-19 as a challenge they alone as an individual have to cope with and resolve or balance. This attitude may also be reflected in the low percentage of women survey respondents who requested increased participation from their spouse in domestic work.

> ***"If you want to proceed with your [paid] work, you must manage to do it all. No, of course [my business has not been affected by daily chores at home], I used to teach my children as well along with my duties."*** *—Self-employed woman, Irbid.*

Employment quality

COVID-19 impact on the private sector not only affected women's employment status, but potentially also the quality of their employment. While qualitative research explored changes in employment quality throughout the pandemic, quantitative research focused on perceived changes for those currently in the labour market.[46] All interviewed pay-employed women reported decreased working hours during the pandemic. Some also noted an increase in their workload, as more had to be done in more limited working hours. Most pay-employed women also saw reductions in their salaries and bonuses. Deteriorating mental health was also reported as a consequence of employment status and/or work conditions. A few women respondents said their jobs were also uncomfortable due to treatment they experienced during the pandemic.

> ***"Since the pandemic, parents aren't capable of paying anymore. The school principal became stressed and stresses us teachers out […] so, it was really demotivating mentally. Other than all of that, we used to experience delayed***

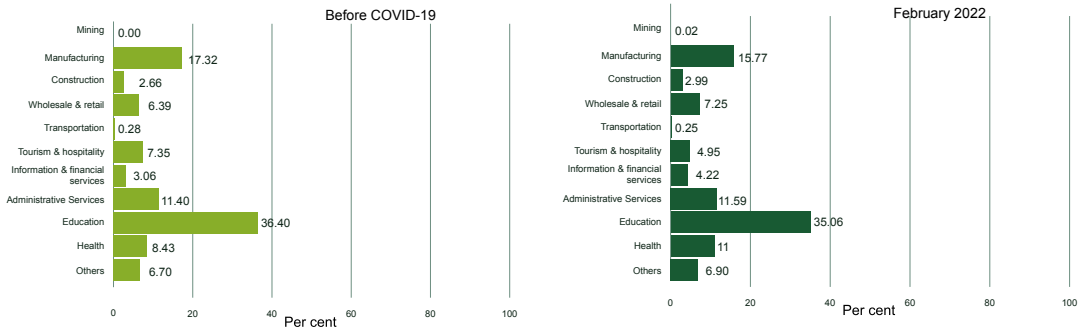
46 However, the qualitative research could not determine to what extent these changes were temporary or permanent.

payments due to difficult economic situations. We also lost any extras, like end-of-year prizes." *—Pay-employed woman, Irbid.*

"Fear [has been the biggest challenge for me during the pandemic]. Fear of losing my job, especially after I used to go out and interview for other jobs. Then [the employer] came and asked in an unmannered way 'why did you go and interview?' They can fire me at any time, despite my efficiency." *—Pay-employed woman, Amman.*

The quantitative research examined the employment characteristics of currently working women, starting with the sectors where women are mostly active. Figure 5 shows that currently working women continue to be mostly employed in the education sector, manufacturing, health and administrative services. It also reveals shifts in employment from the most pandemic-affected sectors, such as tourism and transportation, to less-affected sectors, such as health.

Figure 5: Working women's distribution across economic sectors



The indicators are calculated both for employment prior to the pandemic and for employment in February 2022 (time of the interviews) to detect any differences between the two. Specifically, employment quality is assessed by examining working time, availability of social security and a formal work agreement (contract).[47] Quality of employment is strongly associated with the concept of decent work in Sustainable Development Goal 8, "promoting inclusive and sustainable economic growth, employment, and decent work for all" and defined by the ILO "as productive work for women and men in conditions of freedom, equity, security, and human dignity".[48] Moreover, the total number of benefits offered by the employer (beyond what constitutes decent work) was calculated. These benefits include: the availability of maternity leave beyond three months, availability of paternity leave, transportation fees, child support services, flexible working hours, the possibility of remote work, measures against discriminatory behaviours and harassment, and a women-friendly working environment.[49]

47 Data on adequate earnings were also collected. The results are not reported due to a high number of missing values associated with non-response.

48 ILO 1999a.

49 A woman-friendly working environment is defined as the availability of structures that allow women to feel at ease in the workplace. They include, for example, separate bathrooms and separate prayer rooms.

The findings on employment quality reveal that, on average, respondents working full-time worked 43 hours a week. This is in line with Jordan's labour laws, which permit up to 48 working hours per week distributed over five days and not exceeding 11 hours per day.[50] Most currently working respondents had a written contract (88 per cent) and social security (95 per cent), similar to pre-pandemic rates. Given that more than 80 per cent of currently working women were employed at the same business as prior to COVID-19, it is not surprising that their quality of employment did not significantly differ between time periods. However, there was variation in the number of additional benefits employers offer. Currently working women reported on average two additional benefits while prior to COVID-19 the average was four.

3.1.2 Q2. How did the pandemic affect enterprises in the private sector?

Existing research on the impacts of COVID-19 on businesses in Jordan shows that most enterprises were negatively affected by the pandemic and that revenues mostly declined despite coping strategies adopted and measures set by the Government. This study supports these findings, showing that hardly any enterprises reported benefiting from the pandemic. More than 80 per cent of the survey respondents mentioned negative impacts of COVID-19 on their business. The main impacts included: reduced revenue (79 per cent), increased debt (42 per cent), increased production costs (27 per cent) and other impacts, including limited access to liquidity, risk of bankruptcy, supply chain disruptions and difficulties reaching work.

Figure 6 shows that the coping strategies mostly followed were in the form of postponing the payment of bills and loans (54 per cent), followed by temporary closure (51 per cent) and taking up new loans (36 per cent). These strategies are in line with governmental support mechanisms put in place. For instance, as per Defense Order No. 1, social security payments were in some cases reduced, while in other cases deferred until December 2023.[51] Similarly, companies listed under the Jordan Customs Department's gold and silver lists were allowed to pay 30 per cent of their customs fees at once, while the remaining 70 per cent could be paid at a later stage;[52] in other cases loans were frozen and tax payments deferred.[53] Defense Order No. 6 allows the temporary closure of businesses and the halting of all operations in case the owner proves unable to continue paying employees' salaries and other operational costs. Finally, the Jordanian Government also offered several economic support programmes for employers and employees under Defense Order No. 9.[54] Given the high number of businesses resorting to taking-up loans, the latter benefits under Defense Order No. 9 may not have reached all businesses and employees as intended.

This possibility is supported by an ILO study showing that 90 per cent of the enterprises in its sample did not benefit from government assistance.[55] A particularly low percentage of micro- and small-sized firms received support, with just 7 per cent of micro- and 13 per cent of small-sized firms compared to 22 per cent of medium-sized and large firms receiving support. Moreover, the report showed that the extent of coverage varied by sector and region.

50 Hashemite Kingdom of Jordan. Labour Law No. 8, 1996.

51 Dentons 2020.

52 Jordan Customs 2020.

53 Defense Order No. 1 allows enterprises to suspend old-age contributions for 3 months, starting 1 March 2020, while maintaining coverage for maternity, unemployment and death. Second, it permits enterprises to pay their social security contributions over time without incurring interest or penalties until the end of 2023.

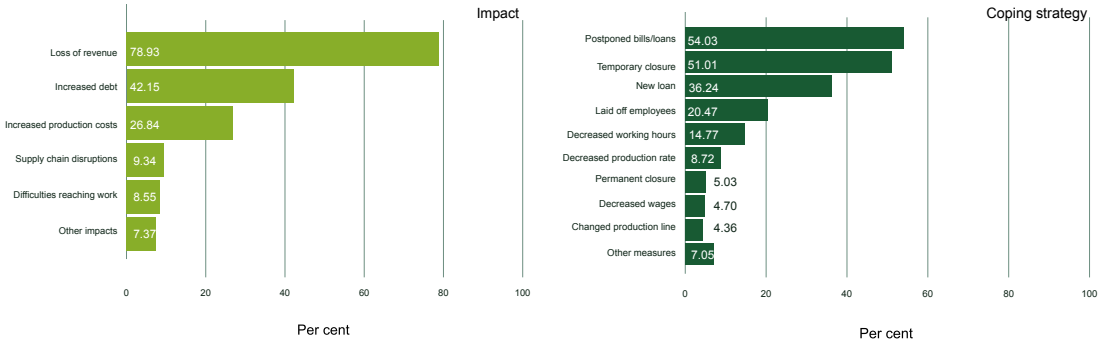
54 Defense Order No. 9 was issued on 17 April 2020, whereby the Government introduced a number of measures to safeguard the economy and workers alike, through symbiotic programmes.

55 ILO 2021.

For example, 15 per cent of the businesses in Amman were beneficiaries, compared to only 7 per cent in Irbid. The report also shows that the hospitality and tourism industry were supported by the Government in 13 per cent of cases, with variances among segments in the same sector.

Moreover, despite the measures introduced by the Government to curb the impact of the pandemic on employment, 20 per cent of the businesses resorted to laying off workers as a coping strategy. Given Defense Order No. 6, this value is likely underreported by interviewees.

Figure 6: Impacts of COVID-19 on enterprises and coping strategies



Note: Category "other" is not specified in the survey.

Similar to other findings,[56] the present study shows that coping strategies adopted by businesses were rarely in the form of investments in new business models or systems to increase resilience to shocks (e.g., digital transformation). Rather, most business responses comprised short-term coping strategies, such as temporary closures, postponing bills and credits. The qualitative research showed similar findings, with most interviewed employers opting for short-term, responsive strategies. Those most frequently mentioned were: 1) taking loans, borrowing money or using savings to temporarily cover expenditures, 2) reducing their workforce, and 3) downsizing or reducing their range of products and services. In addition, two manufacturing businesses from Irbid reported that they had to revert to accepting cash payments only:

> ***"We had to collect all our postponed payments. We had to stop postponing payments of our customers. We had to only sell for cash, which of course reduced our sales. I was forced to do that to eliminate debts and generate some liquidity using cash."*** *—Employer, industrial sector, Irbid.*

56 Kebede et al. 2021.

"The supplier will say: you want wood? Wood is imported. I paid in cash; therefore, I can only sell it for cash. […] We don't even use cheques nowadays, because if I accept a cheque from anyone, I have no guarantee that he will be honest and pay me. […] Also, this recent law for companies, whoever prepared/released it, does not understand anything. Until today, many stores have closed down, because most or all of their sales are instalments in the form of cheques, and suddenly comes the law forbidding the imprisonment of debtors for less than 5,000 JOD, which means they will walk free, in case they didn't pay their debts, and the merchant will stay empty-handed." *—Employer, industrial sector, Irbid.*

According to the qualitative interviews, few enterprises treated the pandemic as an opportunity to adapt their businesses' long-term strategies. Many did not consider their responses to be part of a larger coping strategy or enhanced resilience plans. Only one respondent representing a large business in the service sector in Amman explained how transformative measures were adopted at the beginning of the pandemic and were maintained:

"When the pandemic broke out, the mobile work system was activated, and even when the pandemic procedures receded, the mobile work system was maintained, which allows the employee to work two days from home and the rest of the days from the office. Good results have been obtained for activating this system. […] The bank was able to provide flexible working hours, and until now there are employees who are still working from home, and employees who are working at the bank. This has become a part of our work." *—Employer, service sector, Amman.*

Further research is required to examine the extent to which the kinds of responses adopted coupled with the absence of sufficient governmental support impact the recovery rate of businesses in the short term, and hence employment opportunities.

Examining business impacts by sector shows that enterprises in both the services and industry sectors experienced large losses in revenues. However, the percentage of businesses that reported increased debts as a result of the pandemic was much higher in the services sector (53 per cent) than in the industrial sector (26 per cent). In the industrial sector, more businesses reported increases in their production costs (40 per cent), as they were more affected by increasing costs for resources and raw materials, resulting, among others, from global supply chain interruptions, compared to businesses in the service sector (17 per cent).

Differences in the coping strategies across the two sectors are evident in Figure 7 and Figure 8. Most businesses in the services sector (59 per cent) shut down temporarily during the pandemic, while in the industrial sector, 45 per cent reported taking on new loans, 28 per cent reported laying off workers and 18 per cent reduced working hours. Interestingly, 6 per cent of the businesses in the services sector changed their production line to accommodate pandemic-related challenges, versus only 2 per cent in the industrial sector.[57]

57 Information on the number of layoffs resulting from COVID-19 and divided by background characteristics of employees (e.g., gender and nationality) was collected. However, the findings are not presented due to low data quality.

Figure 7: Impact of COVID-19 on enterprises and coping strategies in the industrial sector

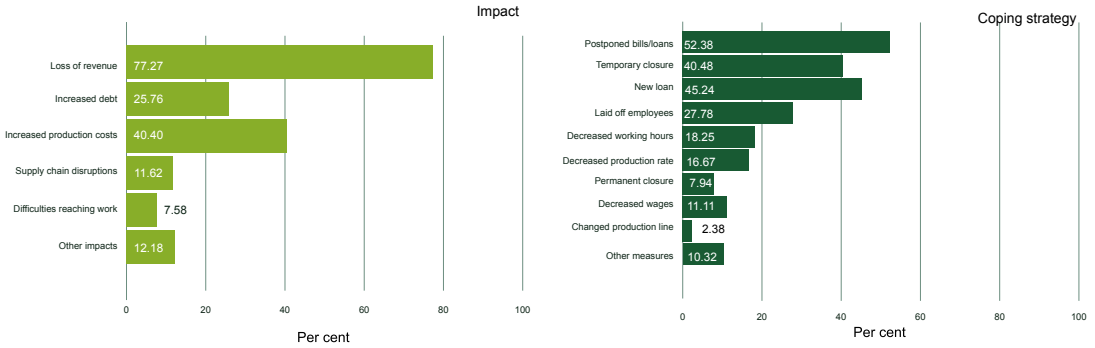
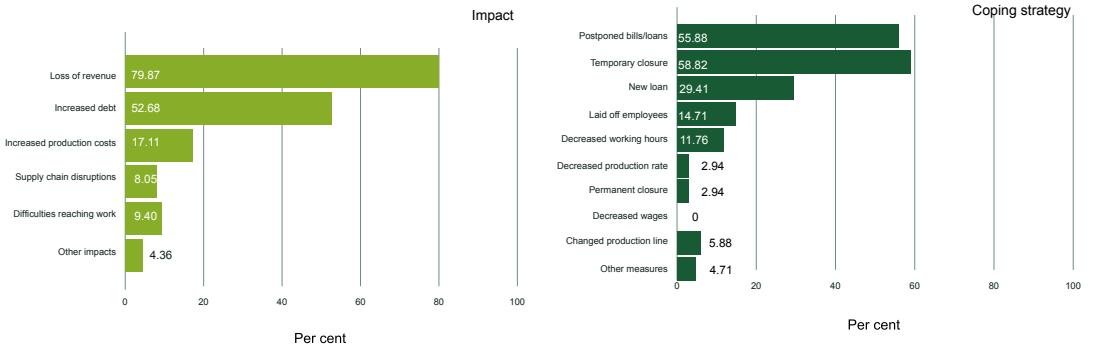


Figure 8: Impact of COVID-19 on enterprises and coping strategies in the services sector



Employers from the industrial sector were more pessimistic about recovery in the short term than those from the service sector.

"If the Government does not support the industrial sector, believe me that no factory or company will exist in the country 2 to 3 years from now. […] The stores are stuffed with products, but there is a lack of customers and sales. I have a nearby factory that produces central heating lockers that was closed a month ago. […] The Government gives me cash now, this cash is only temporary to get things going, but not permanent cash that helps the whole market to recover […]. The Government should stop purchasing imported items, and ease the requirements, taxes, customs, and fees on Jordanian importers and manufacturers/producers." *—Employer, industrial sector, Irbid.*

"Honestly, up until today, there is no noticeable recovery. […] After the pandemic, we expected our work to get better, and we expected to see several job opportunities for the unemployed, and to see good things in the market." *—Employer, industrial sector, Karak*

The relative optimism in the service industry was mostly among local businesses that are arguably less dependent on, and in competition with, international markets.

"Currently, the salon is experiencing a little more work than usual, so I can barely meet the needs of our services. And we currently expanded its area and opened a second floor, which was costly." *—Self-employed woman, service sector, Karak.*

"My business is recovering, and thank God, we are back to business. However, facing an increase in prices has affected us more than the pandemic. […] I wanted to open a store for my children in Amman and expand the business through them. In Karak, our sweets are very known." *—Employer, service sector, Karak.*

3.1.3 Q3. How did the pandemic affect existing barriers and perceptions that hinder women's employment?

This subsection examines barriers to women's employment that are usually mentioned in the literature and whether these barriers have been altered by the pandemic. Both quantitative and qualitative data explore in depth the effects of the pandemic on perceptions and attitudes as potential barriers and enablers for women's employment from the demand and the supply side.

Existing barriers to women's employment

Ample evidence exists on barriers to women's employment[58].During the qualitative interviews, respondents detailed challenges they faced in the labour market, with most citing barriers related to sociocultural norms, including views on job suitability and caregiver responsibilities. Recent studies corroborate these findings, with most respondents surveyed by the World Bank in 2018 in Jordan considering it unacceptable for a woman to work if: her job requires her to leave her children with relatives (nearly 50 per cent); she must work alongside men in a mixed workplace (over 60 per cent); or if her job requires her to leave after 5 p.m. (over 70 per cent).[59]

The quantitative findings confirm existing literature and reveal that having children is positively correlated with an increased probability of unemployment. Similarly, the higher the number of dependents (children under age 5 and elderly above 70), the more likely the respondent is to be unemployed. As expected, women reporting that their domestic workload had increased during the pandemic were more likely to be unemployed. In line with existing literature, women's education played a major role in increasing the probability of employment; having a university degree was associated with a 13-percentage-point increase in the chances of employment, compared to having lower education levels. Controlling for all factors, living in Karak had the highest positive correlation with unemployment among the six governorates under study. The overview on barriers presented above confirms that gender roles and social norms continue to be among the major bottlenecks to women's employment. As such, this subsection particularly focuses on social attitudes and perceptions towards women's employment.

The findings suggest that from the supply side, need of additional income is the primary driver for women to seek employment and a prerequisite for family members to approve it. However, the qualitative evidence also suggests other non-material motivations for women to work (love for the job, a sense of purpose and fulfilment, networking and pioneering in a certain field). Reported reasons for family members not supporting women pursuing paid work were: a) conflict with family obligations; b) views on proper (public) interaction between men and women; c) security and reputational concerns linked to fear of improper conduct at the workplace; d) women's transgression of traditional gender roles, including challenges to the male role as main/sole breadwinner; and e) too little income generated by paid work.

"[My husband] wouldn't mind as long as the payment is better, or if I get better treatment and am satisfied with it. In other words, when I'm happy, my kids

58 See Brewster & Rindfuss 2000; Ahn & Mira 2002; Aksoy 2016; Andersen & Özcan 2021.

59 Felicio et al. 2018.

are happy; then for sure my husband will be happy […] When my husband sees me unhappy and tired from work, and the salary isn't of much help, then he won't be supportive." *—Pay-employed woman, Irbid.*

"[My husband] is supportive and does not like the idea of seeing me sitting with no work to do. Of course, this attitude of his emerged as the kids grew up and I started working." *—Self-employed woman, Amman.*

The above findings indicate that household members who support women in pursuing paid work do so as long as this does not conflict with the expected household and family obligations.

The qualitative findings also show that most employers have preconceptions about differences between male and female workers, which influence their hiring attitudes. Their reported reasons for preferring to hire women over men were: women's higher commitment to work (perceived as something inherent in their character); physical, mental and/or cultural suitability for certain jobs (women were considered less assertive, more enduring and attractive, with better social and communication skills and attention to detail); and higher performance and/or productivity.

Meanwhile, employer's reported reasons for preferring to hire men over women were: women's lower commitment to work (linked to competing family responsibilities and related time constraints); physical, mental and/or cultural suitability for certain jobs (men were considered better suited for stressful, physically demanding jobs with long or flexible working hours); women's absence at work due to childbirth and the high burden and expenditures related to maternity leave; an inappropriate work environment for women (sometimes linked to additional expenditures required to alter the work environment); risks of negative repercussions for hiring women created by family and the community; and differences in salaries.

However, some employers mentioned that gender did not play a role in their hiring practices, and that hiring decisions were rather made based on qualifications, knowledge and skills.

COVID-19 and its effect on existing barriers and perceptions

Given the above and the pandemic's severe economic and social repercussions, this subsection examines whether increased poverty and economic difficulties altered social perceptions towards women's work and their contributions to household income. According to research, the early stages of the pandemic saw an estimated decrease of one-fifth in average household income and a 20 per cent loss in employment.[60] Another study confirms that COVID-19 likely increased poverty by around 38 percentage points among Jordanians and 18 points among Syrian refugees (creating 1.5 million newly poor Jordanians and 76,000 Syrian refugees).[61]

However, this study's qualitative findings show that the pandemic had a limited influence on women's barriers to employment, including on social attitudes and perceptions. None of the respondents reported that their families' attitudes towards them working had significantly changed because of the pandemic. Only one female respondent recounted that male household members took on more household chores during the pandemic, whereas most interviewed women reported that the increase in unpaid work at home was shouldered by themselves and/or other female family members. However, respondents confirmed that they struggled with the increased workload at home and that job opportunities for women (already limited prior to the pandemic) had become more

60 Raouf et al. 2020.

61 Joint Data Center on Forced Displacement, World Bank and UNHCR 2020.

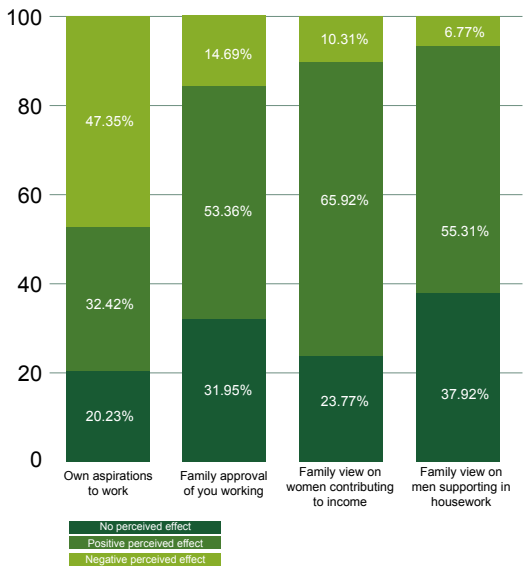
limited due to the overall slowdown of the economy.

"Women are facing more difficulties in getting a job than before the pandemic, as there are limited jobs available out in the market. […] The pandemic reduced the amount of opportunities to everyone, not only women. This applies to all sectors. In 2019, before the pandemic, the economic situation was already difficult for many people. The pandemic just made it harder and more challenging." *—Chamber representative.*

It can thus be concluded that economic slowdown and gendered views on family responsibilities (as pre-existing barriers towards women's employment) were exacerbated by the pandemic.

Respondents were also asked to determine on a scale how their perceptions and those of people around them towards women's labour force participation had changed since the pandemic. These results differ from those of the qualitative research. Figure 9 shows that more than half of respondents noticed a positive change in attitudes towards women's labour force participation and contribution to household income and in men's role in supporting household chores. However, Figure 9 shows that women's own aspirations to seek paid work have been negatively affected by the pandemic, perhaps due to the sharp increase in household workload.

Figure 9: Change in attitudes towards women's employment



It may have been difficult to establish attribution between attitudes and the pandemic in qualitative interviews. When asked how the pandemic influenced changes in family attitudes, women tended to recount more recent experiences and developments with their families, which seemed unrelated to the pandemic. Similarly, it is possible that respondents may have confused correlation with causation, which (in addition to the courtesy or social desirability bias) may explain why quantitative and qualitative findings diverge to some extent.[62]

For the enterprise sample, the findings show that COVID-19 did not significantly affect employers' views towards hiring women. Only 14 per cent of respondents mentioned a decrease in their willingness to hire women, versus 16 per cent who said they were now more willing to hire women, and 69 per cent who mentioned no influence at all.[63] Meanwhile, the qualitative findings indicate that the slight drop in some employers' willingness to hire

62 Social desirability bias is the tendency to overreport socially desirable attitudes and behaviours or opinions that the respondent believes the enumerator (or researcher) agrees with. Respondents also tend to underreport unpopular opinions.

63 It should be noted that the sample of enterprises in this report had a low percentage of women employees to start with.

women may be associated with the general decreased willingness to hire new employees due to the worsened economic conditions. Employers recounted how they were forced to downsize in the wake of the pandemic and how they were pessimistic about the future of their businesses. Conversely, the increased willingness to hire women may be because women will accept lower salaries.

> ***"We have no intention at the moment to employ more women. No need to increase women now. On the contrary, if the situation stays like this, I will downsize my workforce, honestly."*** — *Employer, industrial sector, Irbid.*

3.2 FUTURE EMPLOYMENT OPPORTUNITIES

This section investigates employment opportunities for women that are likely to be available in Jordan in the short term. To do so, employer respondents were asked to forecast the number of positions they expected to be available for hiring in the coming one to two years. Questions about the experience, education and skills required were asked, and data were cross-checked with the background characteristics and preferences mentioned by Jordanian women to assess discrepancies. Second, women respondents as well as representatives of the private sector were asked to identify incentives that, from their view, would increase the chances of female applicants, especially in non-traditional sectors. The lessons learned from this section can be used to inform interventions aimed at enhancing women's employment opportunities.

3.2.1 Q4. What are the available future employment opportunities offered by the private sector?

How do these compare to the skills supplied by women?

This question explores the short-term hiring plans among enterprises in the sample. Despite the difficulty of making such forecasts, the fact that in more than 70 per cent of the cases a business owner or a partner was interviewed increases the level of confidence in the numbers provided.

When asked about hiring plans in the near future, only 33 per cent of survey respondents indicated that they would be hiring at all in the coming one to two years.[64] The low percentage is not surprising given the overall low confidence in business recovery and economic growth. The positions expected to be available were mostly intermediate or mid-level positions (74 per cent), followed by entry level (27 per cent) and senior levels (6 per cent).

Employers were then asked to describe the candidate profile that would best fit each position. As expected, for entry-level positions, candidates are not required to have advanced skills or experience. Respondents mentioned basic skills (53 per cent), low education level (83 per cent) and no years of experience (79 per cent) as sufficient. For an intermediate position, higher skill levels and years of experience are expected, with education level seemingly less relevant.[65] Overall, 61 per cent of employers mentioned the need for highly competent skill levels and 52 per cent mentioned requiring at least one year of experience.

64 On average, 21 new positions are expected to be available for hiring in the coming year or two.

65 The low level of education required may reflect the type of enterprises included in the sample, which overrepresents MSMEs active in manufacturing, wholesale and retail.

As noted, the enterprise sample is a convenient sample that is not representative of the private sector in Jordan. Thus, no generalized conclusions can be drawn on the skills, experience and education levels demanded in the labour market overall. However, it is evident that the positions expected to be available in the enterprises under study in the short term are unlikely to be occupied by women. Moreover, enterprise respondents tended to view a male applicant with at least one year of experience as the most suitable candidate for many positions. More than 50 per cent mentioned a preference for hiring a man for the available position over hiring a woman. Qualitative data support the quantitative findings and expand the insights on preconceptions influencing employer's willingness to hire women in the future. They suggest that women have more chances of employment in certain fields than in others. In fact, all interviewed employers held views of what constituted a "female job" and which jobs they deemed unfit for women (see also question 3). The jobs employers deemed most suitable for women in the private sector included packaging, sales and office/ administrative jobs.

It is noteworthy that women's sociocultural constraints that made them less attractive for employers starkly contrasted with many employers' positive preconceptions of women's innate superior traits – such as patience, endurance, commitment, eye for detail, inter-personal skills and physical attractiveness – which they deemed to be positive for productivity or sales.

"No, I won't [ever employ women]. The role of my employees in the bakery requires some hard effort that I believe would be hard for women." *—Employer, service sector Irbid.*

"Women in our sector are to our own benefit because it needs patience. Men usually work in sectors which need muscle work, but for our sector we need patience and calmness, and we find that in women more. Routine kills men, but women accept it." *—Employer, industrial sector, Karak.*

Interestingly, many employers have altered their preferences towards hiring women for cost-cutting reasons. The qualitative interviews reveal that for jobs deemed appropriate for both genders, employers now prefer to hire women over men as they will work for lower salaries.

"Within my sector, there is a [trend] towards employing more women. This is because women employees are more committed and dedicated than males in their work. To add, women employees need less salary than men." *—Chamber representative.*

"I wish [to employ female workers], I really do. Male workers here receive a salary of 400 JOD, and the ones responsible for packaging receive 360 JOD, and if I had female workers, I'd give them 200 JOD." *—Employer, service sector, Karak.*

"I'm an industrial manufacturer. I'm interested in a low-cost workforce, to save money. Females accept lower salaries compared to males." *— Employer, industrial sector, Irbid.*

The quantitative and qualitative findings combined support the conclusion that it is employers' strong views on the types of work/work arrangements that are suitable for women that mainly limit women's employability. As will be explored, these views are reflected in lower demand for women and limited willingness to invest in incentives that encourage female applicants.

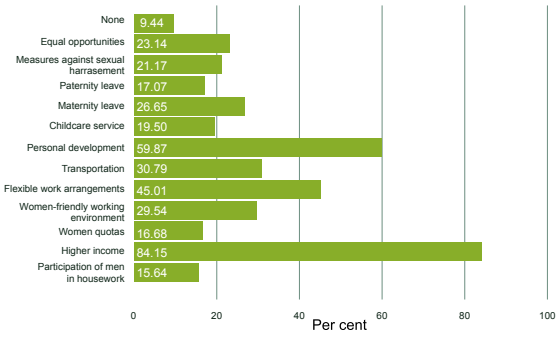
3.2.2 Q5. What incentives facilitate the reintegration/inclusion of women in the labour market?

This subsection presents an overview of the incentives that, from the perspective of women respondents, would contribute positively to their decision to re-integrate/ remain in the labour market and encourage their participation in non-traditional sectors. Triangulating and complementing the survey findings, the qualitative data provide context as to respondents' reasoning for the chosen incentives. The quantitative and qualitative findings are then compared to the incentives in which private sector representatives report to be willing to invest.

More than 75 per cent of the unemployed women surveyed said they were actively looking for a job and see themselves as part of the labour market in the short to medium term (70 and 85 per cent, respectively). This willingness, however, should not mask the constraints that restrict women's career choices and segregate them into certain sectors. Since only a few jobs may be available that meet their conditions, many women who are willing to work remain unemployed.

Figure 10 shows the incentives women respondents said would encourage their labour force participation in general, the most popular of which was higher income (84 per cent). This finding is not surprising given that the main incentive for women's labour force participation in Jordan is financial need and securing additional household income to afford the increasing costs of living (see question 3). In addition, during the qualitative interviews several women mentioned that they deserved equal pay to their male counterparts for equal work. A significant percentage of respondents (60 per cent) mentioned self-development and career path as an incentive. This is in line with the qualitative findings on women's motivation to work (question 3). Similar to existing studies, the other incentives most mentioned by respondents include: flexible working hours (45 per cent), transportation (30 per cent) and a women-friendly working environment (30 per cent). Interestingly, only 16 per cent of the women cited increased participation of their spouse in domestic work. This low percentage may reflect the rigid gender roles that women and men strongly relate to in Jordan. In the qualitative interviews, respondents confirmed that Jordan has seen progress in women's employment, yet perceptions and practices regarding women's role and responsibilities at home remain unchanged (see question 3).

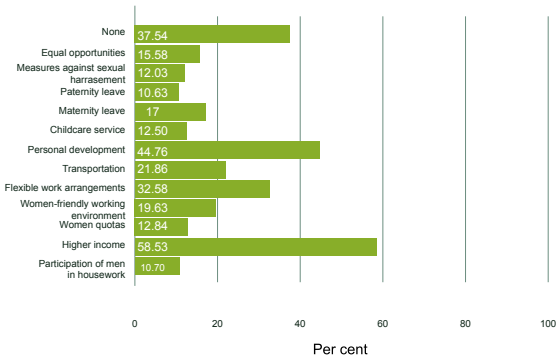
Figure 10: Incentives to stay/re-integrate the labour market



When asked if they expect the private sector to enact such incentives to encourage women's participation, more than 60 per cent of respondents reported low confidence that they would.

The survey also asked women respondents if they were willing to be active in non-traditional economic sectors in particular, and which incentives would encourage their participation. Most respondents (58 per cent) mentioned higher income as the main incentive. This was followed by personal development and career trajectory (45 per cent), flexible work arrangements (33 per cent), and a transportation allowance (21 per cent). However, a high percentage of women (38 per cent) were unwilling to participate in non-traditional sectors even if offered incentives.

Figure 11: Incentives for work in non-traditional sectors



As for willingness to be self-employed, financial risks and lack of investment seem to be the biggest barriers for women, according to the qualitative interviews. Several self-employed women reported knowing women in their immediate environment who were willing but unable to create businesses due to lack of capital and/or cultural constraints. On the other hand, several respondents reported having considered creating a business, a few of whom have even come close to implementing it. Interestingly, the majority of these respondents were unemployed.

The incentives mentioned by women were then contrasted with those employers in the sample were willing to offer. Enterprise representatives were given 10 incentives (that are correlated with women's increased labour participation) and asked about the willingness of decision-makers at their firm to invest in each. Most were willing to invest in measures to: protect women workers from discrimination and harassment in the workplace (80 per cent); work-life balance (65 per cent); self-development and capacity-development (62 per cent); paternity leave (60 per cent); and longer maternity leave (49 per cent). Employers were less willing to increase salaries (12 per cent), offer childcare services or subsidies (10 per cent), set minimum quotas for women (32 per cent) or offer transportation services or subsidies (32 per cent). Comparing women's preferences with incentives enterprises are willing to offer, discrepancies become evident.

Similarly, the qualitative findings show few employers had plans to implement the specific incentives as stated above, which could indicate both a lack of willingness and/or lack of awareness. However, one notion that was repeated by many employers was that the investments required from the employers' side to provide a more gender-inclusive work environment are a burden on businesses (see also question 3). That said, the responses on willingness to provide incentives varied, and more positive intentions or actions already implemented were recounted. It is also worth noting that despite the high level of willingness of employers to develop anti-harassment policies, qualitative interviews with women suggest that these may have limited effectiveness in a culture where sexual harassment is stigmatized, and women may not make much use of mechanisms to report harassment. Moreover, several interviewed women suggested that dismissing both the accuser and accused of harassment seems to be a widespread practice among employers in Jordan. In those cases, codifying anti-harassment procedures may indeed have a positive outcome for victims who report harassment and may also lead to women eventually increasing their level of trust in their employers for reporting harassment.

"If you need the Government's help, you'll need to tell them about what you or your friends have experienced in terms of harassment or discrimination, which is scandalous and cannot be simply said." *—Self-employed woman, service sector, Irbid.*

Interviewer: "Did she [friend who experienced sexual misconduct] try to reach out to her boss at work or anyone for help?" Respondent: "No, no, no, she won't tell anyone about this! She only reached out to me…no one would help her!" *—Pay-employed woman, service sector, Amman.*

There is not one woman who hasn't faced such a problem [sexual harassment] […] I can tell you a story that happened in a place I used to work. […] My boss was someone very bold with girls. […] One day, my friend came to work with me and faced the same problem that the girl before me did […]. She faced harassment, but she could resist. She came crying to me. I was with her when she went to the office to complain. I stood by her to stand up for her rights. […]. Everywhere she can face that, because we are in a society unfortunately giving men rights that shouldn't been given! The director fired both of them; she did not benefit." — *Unemployed woman, Amman.*

The solutions most suggested by interviewed women to minimize the risk of harassment, besides anti-harassment laws and policies (and procedures to dismiss perpetrators) were having strict camera surveillance at the workplace and providing segregated work environments.

"If every person makes such a move and gets punished for it, and if there is fear of doing this thing as a man, I assume such incidents will become fewer. Set laws so that if women faced such a thing, the man must get punished! Because, for real, men are not scared of doing that. If a man does that, gets fired and is not allowed to work for any other job […], he will become scared of doing that." —*Unemployed woman, Amman.*

The findings nevertheless suggest that motivating women's participation in the labour market (and in non-traditional sectors) through financial incentives – as preferred by women – is unlikely. On the contrary, employers viewed hiring women as a cost-saving mechanism (see question 4). Incentives that maximize women's participation and are commonly mentioned by both women and employers are limited to self-development and flexible working hours. However, further research based on a representative sample of enterprises active in the private sector would be required to enhance confidence in the recommended incentives.

3.2.3 Q6. How do existing plans by governments to reintegrate women into the labour market intersect with women's perceptions on the topic?

Qualitative interviews asked whether respondents were aware of specific governmental programmes, laws or actions to support working women; whether they found these useful; and what the Government could do to (further) support women's labour market participation.

The findings reveal that overall awareness among women and employers of specific governmental programmes and actions was low.[66] Many respondents could not recall any governmental action to support working women. Those programmes mentioned were mostly related to pandemic-related support that did not target women specifically. The women-specific programmes respondents could recall almost exclusively focused on providing financial support, for example, to facilitate women's access to loans or supplement their income. More respondents were able to mention specific programmes supported by stakeholders, such as international and non-governmental organizations, than governmental programmes. In addition, several respondents reported trying to access governmental support but not finding it. It is possible that respondents may have benefited from government actions without knowing it, or that they did not access them due to a lack of awareness.[67] Among the respondents who did recall specific governmental programmes, responses were mixed as to whether they got access.

66 This may partially be attributed to the abstract nature and broad scope of the respective interview questions.

67 Further desk research indicates that the Jordanian Government has increased its efforts to support female labour participation, which supports the conclusion that programmes do exist, but respondents are (mostly) unaware of them.

"When we started this salon, we needed financial support. So, I referred to the development and employment fund. And I had around 3,000 JOD to be able to open my salon. […] 'IRADA' helped us expand our business. We thought of doing a Moroccan Bath, but it didn't work out unfortunately. My daughter actually registered in a programme called 'INHAD' […] and had to work on a personal project and present it at Muta University-Jordan. […] She worked for 7 or 8 months to prepare a plan. Everything was okay and working well, even the Islamic Bank of Jordan was okay and approved funding. However, this stopped when it came to the Central Bank. She wanted 30,000 JODs; however, they didn't accept that." *— Self-employed woman, service sector, Karak.*

It is noteworthy that most respondents showed generally negative attitudes and low levels of confidence towards the Government, with many feeling that the Government was either not doing enough, not doing the right thing, not willing to, or not in a position to help them.

"The Government can't change a thing. If a husband forbids his wife from working, what could the Government do about this? Nothing." Interviewer: "But what if her husband was supportive of her work? What could the Government do in this case?" Respondent: "Nothing at all. Men here do not like their women to develop a lot. […] It's not a governmental matter! The Government is unable to change anything." *—Self-employed woman, service sector, Irbid.*

"Nothing from the Government worked for us. […] We applied to many programmes, with no results at all! They even stopped the bread supply to us. We are the people with the most right to [receive], based on our situation… but unfortunately there was no support at all. If you don't have connections in this country […] nothing will work for you. This is a reality." *—Pay-employed woman, service sector, Amman.*

Concrete suggestions for governmental action to some extent overlapped with those stated in question 5 and included: provision of (free) childcare and (vocational) training, subsidizing transportation costs/improving public transportation, ensuring equal pay, enforcing/providing jobs with appropriate working hours, laws to punish sexual harassment and increase women's protection in the workplace, enforcing segregated workspaces, and improving the effectiveness of the service bureau (on job placements). However, most suggestions centred around providing capital for women to become self-employed or expand their business,[68] and requests for the Government to create or somehow influence the creation of more and nearby job opportunities.

Employers tended to oppose any form of increased regulation or obligations. Enterprise respondents instead suggested that the Government offer employers positive incentives (such as providing childcare and taking over all costs for maternity leave). However, most employers felt that supporting the economic recovery of their business/sector would be the best kind of governmental support to increase female labour force participation. Employers assumed such support would automatically trickle down and cause businesses to hire more staff, including more women. Conversely, many interviewed women had either no suggestions for the Government or recommendations that were vague, generic, difficult or unrealistic to implement.

68 However, several women also stated that they would not make use of the opportunity to receive business loans, as they were reluctant to take on (more) debt and dreaded the risk of not being able to pay the loans back.

"Be more caring of women. Help them out. Look into self-employed women like me among this difficult society we live in. Help us in marketing our products, or any similar help. Make sure men employers are fair to their employed women." *—Self-employed woman, service sector, Irbid.*

"I don't know what they [the Government] can actually do. Maybe, if they both want to work together [public and private sector], they can open factories or companies. Something like this so they can hire a big number of people. […] Maybe farms too; girls can go pick vegetables or fruits as a job." *—Pay-employed woman, service sector, Amman.*

While such insular and generic recommendations by employers and women can to some extent be attributed to the open and abstract nature of the corresponding interview questions, the findings may also indicate that there is indeed low awareness among a certain number of women and employers regarding what specific potential fields of action (beyond financial support) exist for governments and employers in order to increase the female workforce.

4. CONCLUSIONS AND RECOMMENDATIONS

Factors hindering women's employment in Jordan can be grouped into economic (instability and overall limited job opportunities) and social factors (strict gender roles and norms). The survey results show that the already fragile economic situation has been worsened by the pandemic, with nearly no economic sector or business reporting any benefits. Businesses in the sample reported reduced revenues, increased debt and low levels of optimism for a quick recovery in the short term. In addition to the strong gendered views employers have on what constitutes an appropriate job for women, the worsened economic conditions reduced the likelihood of employers hiring new employees (including women) in the short term and reduced their willingness to invest in measures to encourage women's participation, such as childcare services, transportation fees and increased salaries (or equal salaries to men). Instead, employers showed greater willingness to invest in cost-free measures (such as against harassment), and to hire more women for lower salaries as a temporary coping mechanism.

The report also shows that a change in women's status is not possible without measures to alter views (of women, partners and employers) towards women's economic roles and men's caregiving roles. As long as women are seen primarily as caregivers, working women will continue to bear unrealistic workloads, be segregated into specific sectors and positions, and make employment decisions driven by finances rather than career aspirations. Overall, the report indicates that reaching gender parity and improving women's status is not seen as a common societal goal in Jordan. Awareness levels are low regarding gender topics, including concrete actions that can improve women's status/chances in the labour market.

Based on the above, the following recommendations are suggested:

4.1 GENERAL RECOMMENDATIONS

Economic recovery and pro-employment growth: It is a priority to invest in fiscal and monetary policies and to revisit national policy frameworks to foster sustainable economic recovery, regain employer and investor confidence in the economy and boost purchasing power. Appropriate market studies to determine the best economic policies are a pre-requisite. However, not every kind of economic growth leads to into increased employment, so recovery measures should be developed from an employment lens (i.e., foster pro-employment growth). For example, exports' positive effects on economic growth are well documented, as they support the adoption of new technologies, attract new investments and boost existing ones.

Improved accountability mechanisms and monitoring processes: This report and other existing evaluations indicate that adherence to Defense Orders introduced to protect employees from being laid off or from losing their income amid the pandemic may not have always been respected. Layoffs tend to especially affect more vulnerable groups, including women. A thorough evaluation of enforcement and accountability mechanisms is required to identify gaps and help improve

future policymaking. The evaluation should also identify the best measures to increase the likelihood of adherence in the private sector (e.g., higher fines).

Awareness-raising to change gendered norms and expectations: Even when positive attitudes and increased acceptance towards women's employment exist, they are not largely driven by changed perceptions of gender roles and women's right to a career path. While altering norms is a slow process, several measures can be taken to change attitudes, including:

- Campaigns promoting women's economic participation, disseminated via various channels and presented by role models (e.g., religious/community leaders or prominent individuals). They should naturalize women's choice to work, independent of financial need and outside of traditional sectors. They can highlight the benefits of women's employment on child development and family well-being, and women's key contributions amid the pandemic. More conservative governorates where gender roles are more rigid should be prioritized.
- Campaigns aimed at altering perceptions of masculinity and parenthood roles. In the absence of a fairer distribution of unpaid work in the household, a significant change in women's employment is not feasible. Social mobilization and advocacy campaigns can be developed to challenge the traditional division of gender roles and the rigid attributes associated with masculinity. Such campaigns should target both men and women.
- Campaigns aimed at the private sector, to reduce false perceptions of the (higher) costs associated with hiring women and the type of jobs seen as suitable for women. They can emphasize improved efficiencies associated with hiring based on merit rather than gender, and highlight Jordanian women's high education, qualifications, technical and soft skills. They should highlight laws against discrimination and the importance of equal pay.
- Awareness-raising among youth via the development of gender-sensitive school curricula, including on the importance of women's role in the economy and men's family caregiving roles. This should include training for teachers on how to develop and deliver modules on gender norms and stereotypes, while highlighting successful female role models.

Reduce the stigma associated with addressing sexual harassment: This study found that even when measures against harassment exist in the workplace or in national frameworks, they are often not used due to stigmatization. To reduce stigma, the fight against sexual harassment should be promoted as a shared responsibility and common societal goal. Educational campaigns can present facts, correct misinformation, and contradict negative attitudes/beliefs. They should be carefully phrased and framed according to behavioural research to increase uptake. Events that encourage discussion and debate, support groups, appropriate reporting mechanisms, and ensuring a safe culture for survivors can help create a culture in which addressing and sanctioning sexual misconduct at the workplace is not taboo.

4.2 MICRO-LEVEL RECOMMENDATIONS

Capacity-development and technical advice for employers: Enterprises showed willingness to invest in some measures that enhance work environments for women. Technical support and advice on these measures (focusing on those mentioned by both women and employers) and how to best introduce and integrate them may facilitate uptake. Businesses can be supported to introduce appropriate (anonymous) reporting mechanisms and employers can be trained on how to approach sensitive cases associated with harassment in the workplace. Businesses can be offered a rating of how gender-sensitive their current structure is and technical advice on "cost-free" measures that can be implemented to enhance this rating. For measures associated with additional financial costs to the employer, information on exiting grants should be provided.

Support for setting-up gender-inclusive work environments: Since financial constraints are a major obstacle to employers adopting measures to facilitate women's employment, providing financial incentives (e.g., tax breaks) for this purpose may increase the uptake of such measures. Employers looking to invest in transportation, day-care services, sanitation facilities and remote work structures, among others, should be encouraged to apply for such incentives (and accompanied with monitoring and technical advice). Cost-effectiveness analyses should also be shared with employers on the benefits of investing in women-friendly work environments.

Revisit exiting support programmes and better target strategies: Although employers and employees across all governorates have been negatively affected by the pandemic, the extent and type of impact varies by gender, region, sector and type of enterprise. Thus, in addition to policies to facilitate private sector recovery, tailored policies and programmes are needed for:

- MSMEs, which are less likely to survive external shocks or be covered by available programmes, should be actively targeted by revised support programmes. Business-owners' awareness should also be enhanced via community organizations and local governments.
- Vulnerable governorates, where economic growth and employment were already limited and have worsened since the pandemic, should be prioritized for support programmes.
- Gender-inclusion and participation is essential to ensure gender-sensitive support and recovery measures should involve women in their design (see more below).
- Inclusive public-private dialogue should shape a needs assessment of the most effective targeting strategies, with diverse MSME voices from different governorates/ sectors.

Simplified access to/awareness of existing (updated) support programmes: This and other recent reports suggest potentially low access to, or awareness of, existing support programmes for businesses. This study also indicates negative perceptions among MSMEs of the government's capacity/ willingness to support them. Businesses in the industrial and services sector that are eligible for support and not receiving it could be actively approached. Other measures include simplified administrative processes, awareness-raising about platforms where support programmes are announced, and active targeting of subsectors essential for economic growth and employment creation. International and non-governmental organizations should promote the Government's role when implementing joint programmes to reduce the risk of delegitimizing or seemingly substituting governmental responsibilities.[69]

69 Regarding legitimatization and substitution effects as potential unintended effects of international aid, see Wallace 2015.

More resilient business structures and better coping mechanisms: The report shows that businesses mostly lack resilience to shocks and invested in temporary coping measures. Many businesses may benefit from technical advice on how to build longer-term safety nets or business continuity plans to respond to crises. This may include advice on minimum reserves and bookkeeping, support in business digitalization/e-commerce and facilitating remote work. Further support for businesses willing to invest in such structures may include tax relief (if a study on the tax structure renders this feasible), technical support and training, and reducing the cost of high-speed Internet access. Having shock-resilient business models benefits not only the businesses themselves but the overall economy and acts as a buffer to unemployment.

Support tailored to women who have not returned to the labour market since COVID-19: The report shows that a large percentage of women who left the labour market during COVID-19 did not re-integrate, despite most being willing to do so. And most of those who did re-integrate returned to the same employer – a sign of limited new job opportunities. Thus, support should include:

- Introduce and invest in innovative and new economic sectors that are knowledge intensive that focus on products, whether goods or services. This would support efforts that aim at job creation, especially for highly educated women, where unemployment rates are higher than 75 percent. These efforts should be decentralized and available at all governorates taking into consideration their respective unique qualities.
- Job-matching services: Portals that match women to job opportunities aligned with their skills and preferences (e.g., distance to home) can facilitate their return.
- Support for home-based businesses and self-employment: Support can include access to finance, technical training and support with implementing business plans that meet the demands of local markets. In particular, this can help women in conservative governorates, which tend to have fewer job opportunities, to (re)join the labour market. However, home-based business interventions should be used with caution, to avoid reinforcing discriminating gender norms and women's isolation from public life.
- Ensuring structures for remote work and flexible hours: Such structures include reliable Internet access, necessary equipment (laptop, headset, etc.), and training on its use and relevant soft skills. This should incentivise businesses to allow remote work and more flexible hours (for professions where this is possible). Incentives for remote work should be coupled with awareness-raising on shared domestic responsibilities, to not overburden women juggling paid and unpaid work from home.[70]
- Vocational training: Supporting the development of in-demand skills (including soft/life-skills training) may boost women's confidence to apply for jobs in non-traditional sectors, while increasing their competitiveness. Interventions to inform/encourage women's participation may be developed based on (existing) behavioural studies, employers' needs, as well as other social and contextual factors.
- Increased investment in care services: Expanding Jordan's care sector could boost women's employment substantially and reduce the unpaid workload of women interested in joining the labour market. These benefits may be maximized, if coupled with: 1) courses and training to increase the availability of suitable and qualified labour; 2) increased awareness of the benefits of care services to women and children/elderly; and 3) reduced stigmatization of women who partly outsource care to professionals.

70 As with self-employment, measures to promote remote work should be taken with caution to avoid reinforcing norms on gender-segregation and women's (physical) constriction to the private sphere.

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COVID-19 AND WOMEN'S LABOUR FORCE PARTICIPATION

A LOOK INTO WOMEN'S LABOUR FORCE PARTICIPATION THROUGH THE LENS OF THE PANDEMIC

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