



**Share-Net**  
Jordan

The Knowledge Platform on  
Sexual and Reproductive Health  
and Reproductive Rights



**Study on Women's Withdrawal from  
the Labor Market and Sexual and  
Reproductive Health in the Context  
of the COVID-19 Crisis**

**2023**

## Introduction

Recognizing the need for information provision in forms such as data and research outcomes to support decision-making, policy outcomes and programs evaluation, this HPC study aims to evaluate the actual engagement of women in the Jordanian labor market before and after the COVID-19 pandemic . It also seeks to analyze the reasons behind women's withdrawal from labor market, highlight the activities and roles undertaken by women, and examine the demographic, social, and economic characteristics of women who withdrew. Additionally, the study aims to understand the reasons and attributes of women receiving lump sum compensation and withdrawing of social protection provided by lifelong retirement pensions. It also aims to explore the experiences of women who withdrew from the labor market following the implementation of flexible work systems in both public and private sectors, in order to propose policies addressing women's withdrawal from labor market.

The study's report comprises five chapters. The first chapter introduces the study's problem, significance, reasons, objectives, and methodology. The second chapter reviews laws and regulations related to female employment and suggests amendments. The third chapter presents engagement in labor market data based on the Social Security Corporation's records (SSC). The fourth chapter details the findings of a field survey on the reasons for women's withdrawal from labor market in Jordan and the qualitative aspects of the study. The study concludes with a chapter summarizing the results and presenting recommendations.

To ensure women's continued employment until retirement age and reduce their withdrawal from labor market, the study proposes amendments to several Jordanian laws, including the Civil Service Law: Article (97) – C “Flexible Work Mechanism”; Article (106) – “Maternity Leave”; Article (109) “Unpaid Leave, and the Termination of Service for Employees Covered by Social Security”; Article (173) - A. Additionally, amendments are suggested to the Jordanian Labor Law No. (8) of 1996 and its amendments until 2021, particularly regarding the definition of harassment; Article (27); Article (29); Article (69); and Article (78). Amendments to the Social Security Law No. (1) of 2016 and the amended Law No. (24) of 2019 are also recommended; Article (26)-A amending the Article by cancelling the absolute exception for females to receive lump sum compensation due to marriage, widowhood, or divorce, except after reaching the early retirement age. Amendments to allow single women over 40 years old to access early retirement are also proposed, along with amendments to Article (44), Article (47), and Article (70). Recommendations also include amendments to the Flexible Work Regulation No. (22) of 2017 and its instructions issued under Article (140) of the Labor Law No. (8) of 1996, including Article (3), Article (6), and Article (13).

This study is expected to significantly contribute to national research and serve as a tool for developing local plans and programs to achieve several objectives of the National Population Strategy 2021-2030, the National Strategy for Reproductive and Sexual Health 2020-2030, and the National Strategy for Women in Jordan 2020-2025.

Finally, I would like to extend my heartfelt thanks and appreciation to the research team, the steering committee, and all the parties involved in conducting this study. Special mention goes to the SSC for their assistance in providing information, and to Share-Net International for funding this study. A heartfelt thank you also goes to the Share-Net Jordan team and the Secretariat of the HPC for their efforts in preparing this study, praying to Allah to guide us towards what is best for our beloved Jordan, under the leadership of His Majesty King Abdullah II Ibn Al Hussein, may Allah protect him.

**Secretary-General**  
**Dr. Issa Masarweh**

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**May God grant us success**

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## Executive summary

### First: Study objectives

With its continuing interest in population issues, the Higher Population Council (HPC) pays vital attention to women's work and their developmental roles. Accordingly, the Secretary General of the Council was concerned with studying the effects of the crisis on women's work, in order to understand the factors causing women's withdrawal from the Jordanian labor market and the impact of those factors on their role as an active workforce in the labor market.

The study aimed to identify the accurate size of women's participation in the Jordanian labor market before and after the Corona pandemic crisis, analyze the reasons for their withdrawal from the labor market, and highlight the activities and jobs women occupy. In addition to studying the demographic, social, and economic characteristics of women who withdrew from the labor market, identifying the reasons and characteristics of women who receive lump sum compensation and the experience of women who withdrew from the labor market with flexible work systems, via reviewing the same at both public and private sectors; in order to introduce the policy formulations that help reduce their withdrawal.

### Second: Study methodology

The study included a field survey of women who withdrew and received lump sum payments from Social Security Corporation (SSC) during the first six months of the year 2022, in addition the study analyzing the secondary data of SSC subscribers and those who withdrew for the period 2015-2021, and the data of those who withdraw by Human Resources National Center (Al-Manar Project).

In order to reach a representative sample of the target population, a regular random sample of the withdrawn women was selected according to the governorate's ratio, with a total of 357 individuals. In fact, the survey was distributed onto four main pillars, which included: the population and social axis, the sexual and reproductive health and the relationship with the family, the economic axis, and the psychological axis. Excel program, and the Statistical Package System (SPSS, ver20) were utilized. In addition, the study reviews and analyzes regulations related to women's work for the public and private sectors, and analyzes the existing flexible work systems that support women's work.

### Third: Key conclusions

By analyzing the secondary and the primary data (the results of the field survey), the study concluded the followings:

1. It was clearly shown that the laws and regulations in Jordan equated male and working female and employees equally, justly and without discrimination in wages or in the level of employment that they deserve. Rather, legislations granted the women a set of benefits aimed at motivating them to remain in the labor market while maintaining their privacy.
2. The female participation rate in the Jordan Labor market for the year 2020 was close to a quarter of that rate for males, reaching only 14.7% compared to 61.6% for males. Female constituted 18.1% of the total persons with an employment period of more than 15%, according to the Workforce Survey of 2018.

3. It was noted that the demand for family planning methods was low; the percentage of married women who used family planning methods are 37% of those who withdraw and have the lump sum compensation; This is because they are newly married.
4. According to the official data of the actual SSC subscribers, Jordanian females constitute 28.9% of the social security subscribers in 2021 (compulsory and optional).
5. The percentage of males receiving the lump sum compensation exceeded that of females, with 68.8% of recipients in 2021 being males, compared to 31.2% females. Overall, there was a decline in the total expenditures for lump sum compensation and quitting cases in 2021 compared to 2020, indicating a positive trend reflecting workers' retention of their jobs in the labor market.
6. The vast majority of working females in the Jordanian labor market are paid workers, at a rate of 96.4%. This reflects the intrinsic desire of females to formal work, where there is less risk, and stillness to existing and continuous work. As for females working in the Jordanian labor market for their own business or for an unpaid job, their rate does not exceed 3.4% of the total number of working females .
7. The percentage of workers in the public sector in Jordan is 38.8% of the total number of workers in the labor market for both males and females. The workers in the private sector is 60.4% of the total number of workers in the labor market in Jordan. While the percentage of working female in the public sector reached 49.3% of the total number of working females in the labor market.
8. The percentage of employed males in the private sector exceeded the percentage of employed females, with the female labor market accounting for 48.1% of the total female labor market , compared to 63.2% for males in the total male labor market in the Jordanian labor market.
9. Jordanians' contributors with social security accounted for 88.1% of the total participants in the Jordanian labor affiliation in the formal economy for the year 2021. 359,530 Jordanian female members contribute to social security; which constituted an average of 28.9% of all participants.
10. Compulsory social security subscribers through firms constituted 93.5%, while the percentage among voluntarily subscribers was 6.5% for Jordanians and non-Jordanians. While the voluntarily female subscribers accounted for 7.1% of the total number of Jordanian female subscribers to social security.
11. The percentage of wages and salaries for insured Jordanians who are roughly less than the minimum wage (less than 260 dinars) is approximately 22.9% of the total number of social security subscribers. This wage category had the highest percentage among Jordanian females, reaching 35.5%.
12. Females acquire the largest share of employment and social insurance clearly in the education sector, as they reach 73.5 % of the total number of insured persons in this sector. Their second acquisition comes in the health and social work sector, bringing their percentage to 50.8% of the insured under the umbrella of this sector.
13. The compulsorily insured private sector workers constitute 53.9% of the total compulsorily insured workers. Whereas, the compulsorily insured public sector workers accounted for 44.5% of the total compulsorily insured workers.

14. The reason for the termination of the service of the insured woman due to marriage, widowhood and divorce was more than half of the total beneficiaries of lump-sum payment (except for those entitled to advances), at a rate of 55.3% for the year 2021. This reason is followed by the importance of entitlement to lump-sum payment due to death, natural disability, or completion of old age without completing the entitlement to the retirement salary, which constituted 17.9% of the total beneficiaries of the single payment (excluding those entitled to advances).

15. The percentage of females who are entitled to lump sum payment declined relatively during the period under study, as it decreased from 81.3% for the year 2015 to 79.4% in the years 2017 and 2018, then it decreased to 66.1% for the year 2019, and to 61.7% for the year 2020, as a result of the Corona pandemic, it showed a noticeable increase in the year 2021, to rise to 63.9% of all males and females entitled to lump sum compensation.

16. The percentage of Jordanian females receiving lump sum compensation amounted to only 27.3% of all Jordanians who received lump sum benefits. Whereas, the percentage of non-Jordanians reached 29.4% of the non-Jordanian female participants. Jordanian females who received an advance from the compensation /empowerment accounted for 27.6% for the year 2021.

17. For the year 2021, the percentage of females who received unemployment benefits amounted to 19.6% of all Jordanians who received unemployment benefits. As for non-Jordanian females receiving unemployment allowance, their percentage reached 12.6% of the total non-Jordanian females receiving the lump sum.

18. According to the data of the SSC, the general average wages and salaries of the insured Jordanian females amounted to 554 dinars, compared to the salary of 599 dinars for males; That is, the standard index (female salary to male) for the gender average salary is equivalent to 92.5:100; This means that the gap is small compared to the salaries of non-Jordanian women working in the Jordanian labor market. In the public sector, the average wages and salaries for females amounted to 588 dinars, compared to 556 dinars for males; That is, female salaries have exceeded males, and therefore the standard index (female salary to male) for the average salary is equivalent to 105.4:100 in favor of females. On the contrary, the private sector standard index (female salary to male) for the gender average salary is equivalent to 81.1:100 in favor of males.

19. The general average retirement salary was 327 dinars for females working in the public sector, compared to 351 dinars for males, at a standard rate (females: males) of 93:100. The highest retirement salary for females was due to death from injury, followed by old age, at a standard rate (females: males) equivalent to 112:100 points. In the private sector, the average retirement salary for females is 471 dinars compared to 560 dinars for males, with a standard gender ratio of 84.4:100. Therefore, based on retirement reasons, females excel in terms of retirement salary due to disability retirement, with 224 dinars for females compared to 204 dinars for males, at a ratio of 110:100. For the remaining reasons, males relatively outperform females.

20. The Social Security Law provides lump sum compensation for both male and female members in specific cases. Females are entitled to this compensation in three cases: upon termination of service due to marriage, widowhood, or divorce. Additionally, unmarried females after the age of 40, and females upon reaching the age of 50, are also eligible. As a result, the total number of Jordanians receiving the lump sum compensation reached 372,013 individuals for the year 2021, including 109,515 females. Therefore, females accounted for only 29.4% of the total Jordanians receiving the lump sum compensation.

21. There is no doubt that flexible work has many vital positive effects for institutions and companies as a modern system of work and achievement, especially works of high knowledge and professional skills on the one hand, and for working individuals, males and females alike, on the other hand, and among these positives is that the firms employing workers and specialists in the flexible work system can attain more achievements in selecting qualified employees to work for a certain period of time, which reduces the cost of wages and salaries paid for annual contracts, and at the same time benefits from their competencies in the implementation of works and activities in record time, and with high quality.

Flexible work also opens the way for females, especially women who bear the responsibilities of raising families, to enter the labor market on a regular basis, in a way that achieves the goals of institutions and companies at the same time, and gives the vital space for females to provide their services at certain times and circumstances, and this is what enhances the role of women in the labor market, and supports its continuity and stability.

In fact, Jordan's experience in applying flexible work in institutions and companies is still limited and insignificant due to its recent legislation. Therefore, there is a possibility for people with competencies and specialists to work with more than one institution and company, especially for highly specialized works such as planning, Software, R&S, legal, engineering, financial, economic, and administrative advices. These jobs do not need a continuous presence in the workplace, so skilled experts, specialists, and technicians can provide them to more than one institution and company; This makes it possible to achieve higher incomes for both males and females.

Expanding the application of flexible work will increase the participation of females in the labor market and reduce their early withdrawal. Therefore, it is necessary to find solutions to the obstacles that prevent the involvement of groups of workers from actively participating at the flexible labor market, especially females.

To expand the scope of flexible work, institutions should provide the infrastructure and technology to help provide and complete work, facilitate contact and communication between the parties, provide logistical services to guarantee the rights of workers and institutions, and ensure the stability of working women that support their continuity at the labor market and prevent their withdrawal from it.

22. The work years of women who withdraw from the labor market are short, reaching an average of 5.1 years, and the average years of work of women who withdraw from the labor market covered by social security is only 3.3 years, as one-third of their service period in the labor market was not covered by social security. The average monthly wage for women withdrawing from the labor market was about 276 dinars per month. This is less than the minimum wage in Jordan, which means that there is some kind of exploitation of females in wages, especially working female in the private sector. As for the working hours for female withdrawals, the average working hours per day was about 8.0 hours. On average, the withdrawn woman works about 5.5 days a week.

23. With regard to the reproductive status of the withdrawn women, the information indicates that the average number of children born to the withdrawn women is about 2.5 children, as the general average in Jordan was 2.7 children per woman, while the number of children born during work was 1.0 children, and the number of births under 6 years was 0.8 children. It indicates the awareness of working women of the importance of family well-being.

24. Most of the segments of the withdrawn women are university degree holders and high school graduates, so the percentage of each of them reached approximately 31%. Whereas 73.4% are wives of household heads, while 12.2% are household heads who bear the responsibility of raising and providing for their families. Additionally, 71.5% of the women who withdrew are married.

25. Most of the ages of female withdrawals from the labor market were concentrated in the age group under 40 years, as their percentage reached 70.5% of the total number of female withdrawals. Actually, the percentage of withdrawal decreases with age.

26. It became clear from the field that the majority of the withdrawn women, with a rate of 70.7%, their actual service period in the labor market is less than five years, and that 81.8% of the withdrawn women were compulsorily contributors to social security, while the voluntary subscription of female withdrawers constituted 18.2% of this total withdrawal, compared to only 6.5% for the total female insurance subscribers whose participation was voluntary.

27. Concerning the use of methods to avoid or delay pregnancy for the purpose of family planning during work, only 38.6% of the withdrawn women reported that they had used one of the methods to prevent, avoid or delay pregnancy, of whom only about 2.9% said that they used these methods sometimes or irregularly. On the other hand, more than half of the withdrawn women did not use any method to avoid or prevent pregnancy during their work, with a rate of 56.5% of all the withdrawn women. The desire to conceive was one of the most important motives for not using family planning methods, with a rate of slightly more than half of the female respondents 50.6%, and 5.2% answered that they did not trust any family planning method.

28. In general, the reasons behind the withdrawal of females from the labor market can be grouped according to the classification of the reasons into three groups as follows:

- Reasons and issues related to work accounted for 55.4% of the total reasons that prompted women to withdraw.
- Reasons related to the family constituted 33.6% of the total dropouts.
- Reasons related to personal withdrawals, with a percentage of 11.2% of female withdrawals.

29. Around (90.2%) of the withdrawn women were working full-time in the last institution they worked at, and those who worked flexible work were only 9.5% of all the withdrawn women. Only 18.3% of the withdrawn women were offered flexible work, where 49.3% of them would like to work part-time for some time, and 19.2% of them would like to work remotely and without being in the workplace.

30. It was found that the vast majority of women who withdrew from the labor market worked in the private sector, with a rate of 78.3% of the total female withdrawals, followed by those who worked in the public sector, with a rate of 10.3% of the female withdrawals. By analyzing the distribution of the withdrawn women according to their monthly wages for the last job they worked at, more than half of the withdrawn women who received a monthly wage of 250 dinars or less reached 54.1%. This means that more than half of the study sample receive wages below the minimum wage in Jordan. Accordingly, it is clear that the low level of wages for the withdrawn women was a motive for them to withdraw from work. The average number of working days is more, as 58.6% worked six days a week, and the majority of them worked more hours, amounting to more than 7 hours per day 84.8%.



31. By studying the impact of the Corona pandemic on the continuation of the work of the withdrawn women in the labor market, the field survey showed the impact of the pandemic on her decision to withdraw from the labor market, as it was found that the impact of the crisis on women's withdrawal was less than half, as 46.9% of the withdrawn women responded to the impact of Covid-19 in their withdrawal, and in return 53.1% of the female withdrawers answered that they were not affected by the crisis on their decision to withdraw from the labor market. However, 32.5% reported that they were subjected to pressures during the Corona pandemic to withdraw from work, and in contrast, more than half, 53.4%, reported that they were not subjected to any pressures to withdraw from work. As for those who were subjected to pressures, the forms of these pressures were reduced wages by 43.9% of those who were subjected to pressure, and temporary dismissal from work by 42.1% of those who were also subjected to pressure.

#### **Four: Study Recommendations**

In order to preserve the continuity of female employment as much as possible until reaching retirement age, and to reduce their withdrawal from the labor market, the study recommends the followings:

##### **1. Proposing a set of legislative amendments to :**

- The Civil Service Law, Articles: Article (97) - C the flexible work mechanism, Article 106- maternity leave, Article (109)- leave without pay, termination of service for the employee subject to social security, Article (173) – A.
- Amendments of the Jordanian Labor Law No. (8) of 1996 and its amendments until the date of 2021: Definition of harassment, Article (27), Article (29), Article (69), and Article (78).
- Amendments to Social Security Law No. (1) of 2016 and the amended Law No. (24) of 2019: Article 26-A: Amending the article by canceling the absolute exception for females by obtaining a lump sum compensation due to marriage, widowhood, or divorce until after the age of early retirement, and amending the allowance for single women over the age of 40 years to: «For a single female when she reaches the age of early retirement.», Article (44), Article (47), and Article (70).
- Flexible Work Regulation No. (22) of 2017 and its instructions issued pursuant to Article (140) of Labor Law No. (8) of 1996: Article 3, Article 6, and Article (13).

##### **2. Recommend the Followings :**

1. Enhancing the control over the female work environment in private sector institutions, where average salaries are lower, working hours are longer, the number of working days is more, and flexible work opportunities are few.
2. Enhancing the economic empowerment of women, by encouraging more females to establish their own projects, supporting their pioneering projects, and providing them with easy financing conditions and terms.
3. A balance between the retirement age for females and the number of years of insurance service, to enable females not to lose a large part of their retirement entitlement. It is suggested either to raise the age of old age retirement for females to the age of 57 years, or to the age of fifty-five for female employees if their contributions reach 25 years or more, with the permissibility extending the employee's service year after year for a period not exceeding five years.

4. Restricting vents that give females access to lump sum payments, advances, or any allowances that affect their future retirement; in order to preserve its continuity in the labor market.
5. Raise the levels of awareness of local communities about reproductive and sexual health issues and women's rights, in which knowledge appears to be low or incorrect. In addition to exploiting opportunities to provide counseling and/or services related to reproductive and sexual health to segments within reproductive age.
6. Developing flexible work policies and remote work as a normal work system for institutions and companies.
7. Restricting what the Social Security Law grants to disbursement of one lump sum to Social Security employees of both sexes; males and females, in addition to the cases in which females are entitled to lump sum payment, namely: termination of service of the insured woman due to: marriage, widowhood, or divorce, and the single female after the age of 40 years.
8. Providing solutions to overcome the obstacles that prevent the active participation of females in the labor market; such as alternatives to flexible work, building a woman-friendly environment, activating the positive role of religious institutions in a way that encourages women's work, strengthening flexible work measures without reducing the framework of social protection for workers, and providing the infrastructure and technology to facilitate flexible work and this is what helps women to continue their work and not withdraw.
9. In order to expand the scope of flexible work, it is necessary to provide the infrastructure and technology to help provide and complete work, facilitate communication between the relevant parties, provide logistical services to guarantee the rights of workers and institutions, and ensure the stability of working women and not their premature withdrawal from the labor market.

## Chapter one: Introduction & methodology

### First: Introduction

Economic engagement indicators, unemployment rates, wages levels, and productivity levels exhibit disparities between women and men worldwide, including within the Jordanian labor market. In Jordan specifically, women's contribution to economic activities remains relatively low, with a gross economic activity rate among females standing at 3.8% and an adjusted economic activity rate of 6.12% in 2014<sup>1</sup>.

The onset of the COVID-19 pandemic in early 2020 exacerbated various dimensions of inequality in Jordan. A diverse group of women and girls faced intersecting and multifaceted challenges related to gender, disability, social and economic status, age, migration or refugee status, and geographic location<sup>2</sup>.

The COVID-19 pandemic has deepened the social crises faced by the majority of countries in the region, including Jordan. It revealed the fragility of Jordan's social protection system, along with the challenges in accessing and obtaining healthcare services due to the focus on addressing the pandemic and the mobilization of most medical personnel for that purpose. This had an impact on the availability of essential healthcare services, especially for women who have specific health needs such as reproductive health, maternal care, and family planning, which were deprived of access and provision due to curfew measures and restrictions<sup>3</sup>.

The Higher Population Council (HPC) is concerned with women's health, reproductive health, education, culture, migration, childhood, livelihood, family issues, social and political awareness, as well as their role in the labor market and developmental aspects. In translating this concern into action, the HPC monitors the development of female employment while ensuring their continued work and sustainability until they reach retirement age. Given the economic and social changes resulting from the COVID-19 pandemic from the end of 2019 until March 2020, the HPC's Secretariat-General has anticipated the pandemic's impact on women's work. It focuses on understanding the factors leading to women's withdrawal from the Jordanian labor market and the impact of their continued work on women's reproductive health, thereby recognizing their role as active workers in the labor market.

Certainly, women face various risks in work, being one of the population segments most affected by fluctuating conditions and circumstances. They are particularly vulnerable to regulatory risks that impact overall development and lead to changes in the work system, economic or financial trends, entire markets, or sectors as a whole. Additionally, they are affected by non-regulatory risks that impact specific departments, institutions, or companies. These risks are sometimes encountered by communities and institutions irregularly, with examples including the COVID-19 pandemic and the recent global financial crisis that swept the world at the end of 2008 and the beginning of 2009.

Due to the Secretariat-General of the HPC's monitoring of global reports and local studies, which indicated a decline in women's contribution to the labor market and an expanding gender employment gap, Jordan's ranking fell

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<sup>1</sup> Bataineh, Bilal and Athamneh, Abdelbaset (2016), Women's Productivity in the Jordanian Labor Market: Standard Analysis Study (1970) - (2012), Jordanian Journal of Economics, vol. 3, ed. 2

<sup>2</sup> Jordanian National Committee for Women (2021), Jordan's National Women's Strategy 2020 - 2025 (The Impact of COVID-19 Delinquency and Response on Priorities and outcomes Annex) UN-Women

<sup>3</sup> Awad, Ahmed Al-Ajarma, Doa'a and Al-Qudah, Hadeel (2021), Jordan's response to the COVID-19 pandemic and the implications of social protection for the most vulnerable groups, Al-Fainak Center for Economic and Information Studies

to 133rd place in the Global Economic Engagement and Opportunity Index according to the World Economic Forum's 2021 report. This was accompanied by a note on women losing 5% of their jobs worldwide, compared to a lower percentage for men estimated at 3.9% by the International Labor Organization (ILO). Women's contribution to the labor market also decreased from 15.8% in 2008 to 10.8% in 2013, as highlighted in a study conducted by the HPC in 2015. Therefore, the HPC is interested in analyzing the real reasons behind women's work in Jordan, the factors influencing their ability to continue working until reaching retirement age and understanding the supportive factors to enhance their employment and empowerment in the labor market and their developmental role in society.

## **Second: Study Objectives:**

It is undeniable that the objective focus on women's work, aimed at increasing their economic engagement in local development, empowering them to increase family income and social welfare, and thus improving livelihood in general, makes this study crucial and significant.

### **Main objective :**

To propose policies and recommendations that will reduce women's withdrawal from the labor market, encourage their engagement, and find ways to balance work needs with family conditions by adjusting relevant legislation and instructions. The following sub-objectives are derived from the main objective:

- Understanding the circumstances and reasons that lead women to either continue or withdraw from work, with a focus on the sectors and activities they are involved in.
- Identifying the reasons and characteristics of those who receive lump sum compensation.
- Examining the experience of women who withdrew from the labor market with flexible work systems.
- Understanding the reasons for women's withdrawal from the labor market and their relationship with various factors, including:
  - Women's sexual and reproductive health, and how factors such as marriage, childcare, gender-based violence, workplace harassment, and sexual and reproductive diseases affect their ability to continue working.
  - The impact of the COVID-19 Pandemic.
  - Identifying the deficiencies and gaps in current flexible work systems in both the public and private sectors, as well as any practical challenges or conflicts with social security provisions. The study aims to propose practical and realistic amendments to align flexible work systems with social protection legislation, as well as health and reproductive insurance for working women.

## **Third: Study community, sample, temporal and spatial framework**

### **1.3 Study scope :**

**Geographical scope:** The study covered women who withdrew from social security benefits nationwide, encompassing all governorates.

**Population scope :** It focused on women who withdrew from the SSC and received lump sum compensations.

**Time Scope:** The field study was conducted in 2022, with additional analysis of secondary data for social security subscribers and those who withdrew from 2015 to 2021.

## 2.3 Study community and sample:

The study population comprised women who withdrew from the SSC and received lump sum compensations. To reach this group, the study employed the following methods:

Firstly: The study identified women who withdrew from the labor market and received lump sum compensations between January 1st and June 30th, 2022, totaling (4,915). A representative sample of 357 was selected using the Thompson equation. Consequently, a total of 369 surveys were completed by female withdrawers who had received lump sum compensations, including 225 electronically through the WhatsApp application and smartphones, and 144 through direct phone surveys.

Secondly: The study included women who would apply for lump sum compensations through the electronic services provided by the SSC from October 4th, 2022, for a two-month period.

### Fourth: Methodology and work Plan for implementation and study analysis

#### 1.4 Data collection & field study tool

Two methods were used to collect primary and secondary data for the study, as follows:

**Firstly:** Secondary Data: The study reviewed statistical tables from the official appendices of the SSC annual report.

**Secondly:** Primary Data: Surveys were prepared for the field study, reviewed, discussed, and approved by the study's steering committee.

Due to changes in the SSC's approach, where withdrawal requests are now submitted online and payments are automatically disbursed for women who withdrew without referring to the SSC, several meetings were held with the Corporation, which concluded to conduct surveys in two ways:

**Firstly:** programming the survey approved by the IT department in the SSC and publish it on the SSC website for voluntary completion by female who withdrew and received lump sum compensations.

**Secondly:** providing a list of Jordanian women who had received lump sum compensations from January 1st to June 31st, 2022. Select a representative sample from this list by the consultant.

The first method was found to be ineffective due to low response rates. Therefore, two alternative methods were adopted:

**Firstly:** Targeting females applying for lump sum compensations through the SSC. Where the survey approved by the IT department in the corporation and has been programmed and published on the Corporation's website for voluntary completion by female who withdrew and received lump sum compensations. Therefore, the approved survey for the study was attached to the electronic services of the SSC as part of the process for requesting lump sum compensations, starting from January 4th, 2022.

**Secondly:** the names and addresses of female withdrawers from January 1st, 2022, to June 30th, 2022, were requested and the survey was sent to a representative sample from all governorates according to their relative importance, using the following methods:

- A link to the survey was programmed and sent via WhatsApp to the selected sample of women. Hence, they were contacted by phone to encourage them to complete the survey. A field team from the "All Jordan Youth Commission" was formed to follow up on survey completion. A total of 225 surveys were completed and received using this method.

- In order to reach the desired sample size, the field team reached out to around one hundred selected individuals via phone to conduct the survey directly and fill out paper forms over the phone. This approach yielded 144 completed surveys.

#### **Identifying & validating survey aspects:**

To input data for the survey and for analysis, the study used Excel and the Statistical Package for the Social Sciences (SPSS, Ver 20), with the goal of achieving its intended objectives.

#### **4-1 Implementation methodology & analysis**

The study was conducted based on the following methodology:

##### **1. Reviewing and analyzing the database of subscribers and those who withdrew from the SSC, as well as those received lump sum compensation for the period 2015-2021, to study:**

- The characteristics of male and working female and those who withdrew from the labor market, and the reasons and characteristics of those receiving lump sum compensation and gender gaps.
- Women's engagement in and withdrawal from the labor market, the types of jobs held by women who withdrew, and the gender gap.
- Identifying the industries and economic sectors where female expatriate workers are engaged, utilizing data sourced from the SSC.
- Evaluating women's withdrawal from the labor market during the COVID-19 pandemic compared to previous years.

##### **2. Conducting a survey of a representative sample of women applying to withdraw from the labor market and those who requested lump sum compensation to examine the following:**

- The characteristics of female who withdrew from the labor market, the sectors they withdraw from, and the reasons for withdrawal.
- The experience of female who withdrew from the labor market with flexible work systems.
- The relationship between women's family circumstances and their withdrawal from the labor market.
- The extent to which women are subjected to any pressures from employers or management that contribute to their decision to withdraw.
- The impact of the COVID-19 pandemic on women's withdrawal from the labor market.

**3. Review and analyze legislations related to labor regulation, including flexible work systems in the public and private sectors, identify shortcomings, gaps, and application issues conflicting with social security provisions, and propose possible amendments to align flexible work regulation application with social protection systems and legislation, enhancing its applicability more broadly. The following legislation was reviewed and amendments were proposed :**

- Jordanian Labor Law No. (8) of 1996 and its amendments up to 2021.
- Social Security Law No. (1) of 2016 and amended Law No. (24) of 2019.

Civil Service Law No. (9) of 2020 and its amendments up to January 5th, 2022.

Flexible Work Regulation No. (22) of 2017 and its regulations issued pursuant to Article 140 of Labor Law No. (8) of 1996.

#### **4-2 Review of previous studies**

Previous studies related to the subject of this study were reviewed, and conclusions were drawn from them.

#### **4-3 Study restrictions and challenges:**

Like any fieldwork, this study faced challenges, including the following:

- Recent automation processes at the SSC, including the process of obtaining lump sum compensations, which prevented direct access to the targeted sample through their review at the corporation's offices.
- One of the terms of reference for the fieldwork was selecting a sample of women who will apply for lump sum compensations through the electronic services provided by the SSC on October 4, 2022, for a period of two months. Accordingly, the survey was programmed and published on the SSC website, where only three surveys were collected, as filling out the survey for female who withdrew from the labor market was optional.
- Delays in obtaining approvals for accessing data and information, and the non-mandatory nature of filling out the survey before the lump sum compensation was transferred to female applicants for withdrawal from the labor market through the SSC website, led to the distribution of 420 surveys to the represented sample. However, (51) women did not respond, limiting the total number of surveys available for statistical analysis to (369) surveys only, resulting in a response rate of (87.9%).
- Difficulty in contacting the selected sample was also a challenge, as a significant number of contact numbers for the female withdrawers were either unused or had changed, and sometimes the husband of the withdrawer refused direct contact with the study team.

#### **4-4 Identifying & validating surveys aspects:**

To validate the survey, the following steps were taken :

- The survey was directed to a group of women who withdrew from social security, represented by a tribal sample, before finalizing the survey. Remarks were taken in consideration and sections of the survey been amended accordingly.
- The study tool was presented to the steering committee formed for study purposes to ensure its validity, suitability, and clarity of its sections. The survey was then modified based on their remarks and adopted as a study tool by the higher steering committee.
- After examination and development, the survey consisted of 42 sections distributed across four main aspects :

The first Aspect: related to demographic, social, and economic characteristics.

The Second Aspect: related to sexual and reproductive health and its relationship to the family.

The Third Aspect: related to women's engagement in the labor market.

The Fourth Aspect: related to the impact of the COVID-19 pandemic.

## **Fifth: Theoretical framework of the study**

The COVID-19 pandemic has revealed and worsened existing vulnerabilities in the labor market, particularly impacting small firms, the informal economy firms, and sectors like tourism and retail were the most affected industries, which were greatly affected as a result of the closure measures. This has significantly affected workers, especially women and girls<sup>4</sup>.

The obstacles women face when entering Jordan's labor market vary, with issues such as lack of childcare with a percentage of 34%, low wages 24%, societal stigma against women working 13%, and men being given hiring priority 11%<sup>5</sup>.

Al-Sarayrah also referred to a study by the United Nations Women on the COVID-19 pandemic's effect on women's work in Jordan found that 39.25% of Jordanian women workers were laid off. The study also noted discriminatory practices in layoff decisions<sup>6</sup>.

The COVID-19 pandemic has resulted in a regression in efforts to economically empower Jordanian women. This is primarily due to women leaving the labor market and encountering difficulties in rejoining after many have been laid off. Women still face a high unemployment rate, which reached 30.8% in the third quarter of 2021. Similarly, the adjusted female economic engagement rate dropped to 14.5% during the same period, indicating that women who withdrew from the labor market during COVID-19 have not returned, unlike men<sup>7</sup>.

The COVID-19 pandemic also impacted the employment status of working women in Jordan, causing disruptions in work schedules. Under the pressure of new burdens imposed by the pandemic, women had to cope with the demands of the new situation. This often included reducing official working hours and requesting paid or unpaid leave frequently, affecting their training opportunities, career advancement, hierarchical job distribution, and access to leadership positions. Additionally, the Jordanian government's response to the pandemic, including the closure of many firms such as nurseries and schools, has affected women's ability to work as many working mothers rely on the availability of childcare services and schools. The lack of a suitable work environment at home, especially with children present in confined spaces, has added to the challenges faced by women<sup>8</sup>.

The negative impact of the Jordanian government's response measures to COVID-19 was particularly evident in the informal economy, where women constitute a significant portion of the workforce. This has highlighted the vulnerability of economic resources of women and the weakness of the social protection granted to them, especially during times of crisis<sup>9</sup>.

Civil society organizations have argued that the COVID-19 pandemic has placed additional challenges and burdens on Jordanian women. These women are now asserting their right to pursue working despite the challenging work

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<sup>4</sup> Al-Qudah, Hadeel (2021): Efforts of civil society organizations in development and promotion of human rights, Al-Phoenix Center for Economic Studies.

<sup>5</sup> Arab Barometer (2022), Jordan: Public Opinion Polls Report, Seventh Session.

<sup>6</sup> Al-Sarayrah, Rania (2022), an international study revealing the existence of "gender" discrimination in the dismissal of workers in Jordan, an article published in the Jordanian newspaper Al-Ghad.

<sup>7</sup> Albis, Hadeel (2022), The decline in Jordanian women's economic participation under the pressure of Covid-19, an article published on the Amman Net website.

<sup>8</sup> Awad, Ahmed et al. (2022), op. cit.

<sup>9</sup> Plan International and the Women's Solidarity Institute (2021), Behind the Curtain, report assessing the reality of the rights of girls and young women in Jordan.



conditions. Key reasons for these challenges include the absence of flexible labor policies and insufficient financial and social support. These organizations have also criticized the lack of enforcement of laws and policies that consider women's work needs and fail to address the significant challenges they face during the COVID-19 pandemic. Consequently, these organizations have urged the Jordanian government to take into account women's needs. They are calling for establishing funds that support women who are working, unemployed, affected, or have lost their jobs, especially those who are the sole providers for their families. They have also called for support for women working in the care, health, and informal sectors. Additionally, they emphasized the need to expand the social protection umbrella for women by reducing or supporting non-contributory social security subscriptions and including them in health insurance and insure supporting working mothers with children at school, kindergarten, and nursery age by developing and implementing principles of decent work, including flexible work policies and ensuring protections in terms of wages and social security<sup>10</sup>.

Furthermore, the health sector in general, and women's health in particular, have been affected during the COVID-19 pandemic. Access to primary healthcare and most secondary healthcare has been limited, and many essential national healthcare programs have been suspended, including the national vaccination program, family planning services, antenatal care, early detection of genetic diseases, and early detection of breast cancer. Additionally, there have been delays in appointments for patients with chronic diseases<sup>11</sup>.

In addition, Jordanian women have faced difficulties in accessing their rights to receive specialized services that require regular follow-up, such as reproductive health, maternal care, and family planning methods, as well as an increase in pregnancy rates during the COVID-19 pandemic due to difficulties in accessing family planning methods<sup>12</sup>.

The lockdown and curfew measures have also affected the reproductive health services provided to women, as well as the provision of necessary maternal health services, especially for pregnant women and mothers, and the conducting of tests to ensure their safety and the safety of their fetuses<sup>13</sup>.

Despite emergency services being provided in cooperation with the Civil Defense Directorate, many pregnant women have not received regular visits for the care and monitoring of their health during the COVID-19 pandemic, lockdown, and curfew, out of fear of being exposed to the virus, as they are among the most vulnerable groups to infection. This has led to the emergence of data and indicators indicating expectations of an increase in the number of births. One of the main reasons for this is the inability of pregnant women to access reproductive health services for a long time, and the rescheduling or cancellation of pregnancy follow-up appointments for pregnant women to visit maternity and child health centers, gynecology and obstetrics clinics, or hospitals during this health crisis to conduct routine tests to ensure the safety of the pregnancy and the fetus<sup>14</sup>.

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<sup>10</sup> Al-Sarayrah, Rania (2020), "Covid-19" challenges...demands to ensure decent working conditions for women, an article published in the Jordanian Al-Ghad newspaper.

<sup>11</sup> Ministry of Planning and International Cooperation (2022), Second Voluntary National Review, Hashemite Kingdom of Jordan.

<sup>12</sup> Al-Shoubaki, Hayat (2021), The reality of women in Jordan during the Covid-19 pandemic, West Asia and North Africa Institute.

<sup>13</sup> Al-Shoubaki, Hayat (2021), The reality of women in Jordan during the Covid-19 pandemic, West Asia and North Africa Institute.

<sup>14</sup> Al-Kiswani, Hanan (2021), Consequences of the "Year of Covid-19"... Is the Kingdom witnessing a population boom? an article published on the Jordanian Al-Ghad newspaper website.

The HPC highlighted in a study titled "The Impact of COVID-19 Pandemic on Access to Family Planning Information and Services in Jordan" that providing family planning services during the pandemic faced many obstacles and challenges due to government restrictive measures to limit the spread of the COVID-19 virus. There was a decrease in the number of qualified staff to provide services. The study also revealed that 33.1% of women needed to visit a service provider or health center during the lockdown to access any family planning counseling or services. Additionally, the study found that 44.2% of women indicated that the economic changes resulting from the COVID-19 pandemic had an impact on their desire to have children, with 25.4% expressing a desire to postpone pregnancy, and 23.6% expressing a desire to reduce the desired number of children. In light of this study, the HPC recommended the need to enhance crisis response in national policies and strategies related to family planning, including incorporating training programs for healthcare providers in counseling and providing services remotely, especially during crises. They also recommended strengthening mechanisms to facilitate access to family planning services and information for targeted groups, as well as enhancing remote counseling and family planning services, especially during crises<sup>15</sup>.

In a report prepared by the HPC to monitor the effects of the COVID-19 pandemic on birth rates in Jordan, it was noted that the number of Jordanian births decreased over a 12-month period in 2020 compared to 2019 according to data from the Civil Status and Passports Department regarding the number of births by month in 2020, updated till 9th of February 2021, there was a comparison made with the corresponding numbers for 2019. This comparison revealed unexpected results due to the lockdown measures and difficulties accessing family planning methods. These factors have led to an increased risk of life-threatening complications for women and an increase in unwanted pregnancies in dangerous conditions<sup>16</sup>.

Dr. Malak Al-Awri, the director of women's and child health, emphasized the importance of reproductive health and child care services for women, families, and society. During the pandemic, the Ministry of Health implemented remote service delivery mechanisms, including counseling for maternal and postpartum care, family planning, and child care. As health centers and maternal and child health departments resumed direct health services for beneficiaries, the ministry ensured the provision of newborn screening services, with a focus on public safety measures and training health care workers in providing these services during the pandemic and its subsequent waves. Additionally, there was intensive training on infection control measures<sup>17</sup>.

In the World Economic Forum's Gender Gap Report for 2021, the Jordan's rank improved to 122 in the Global Economic Participation and Opportunity Index from 131 the previous year, out of 153 countries worldwide<sup>18</sup>.

The International Labor Organization (ILO) released a report in May 2020 on the impact of the COVID-19 pandemic on working women in labor market worldwide. It concluded that women lost 5% of their jobs compared to men who lost 3.9% of theirs. To explore the direct effects of the COVID-19 pandemic on the employment status

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<sup>15</sup> Higher Population Council (2022), Impact of the COVID-19 pandemic on access to family planning information and services in Jordan.

<sup>16</sup> Higher Population Council (2021), the Covid-19 pandemic did not lead to an increase in the number of births in Jordan, nor was it the sole reason for their decline.

<sup>17</sup> Al-Awri, Malak (2020), The Importance and Mechanism of Providing Maternal and Child Services During the Covid-19 Pandemic, Health Care Accreditation Council.

<sup>18</sup> WEF, Global Gender Gap Report 2022, Insight Report, July 2022.

of workers in Jordan, the Organization conducted a study on individuals' employment status before and during the lockdown, and the resulting impact on their livelihoods due to changes in their employment status and the general COVID-19 pandemic. The study covered a sample of workers in various sectors. The study concluded that 47% of respondents who were employed before the lockdown are currently unemployed. Among these, 13% were permanently laid off, 18% were temporarily laid off, and 16% were on paid leave<sup>19</sup>.

Finally, the results of the study conducted by the Secretariat- General of the HPC for the year 2014 revealed a decline in women's contribution to the labor market from 15.8% in 2008 to 10.8% in 2013. The withdrawal of women from the labor market was caused by several factors, including family circumstances 9%, childcare burdens 7%, reasons for traveling abroad, and mistreatment by employers 6% for each<sup>20</sup>.

The Jordan Population and Family Health Survey for 2018/2017 also highlighted the reasons for women's cessation of work, often due to marriage, divorce, separation, widowhood, number of children, family income level, and also the family's well-being, loss of job, retirement, or illness<sup>21</sup>. The survey showed a decrease in the total fertility rate from 3.5 children per woman in 2012 to 2.7 children per woman in 2018/2017. There was also a relative decline in the use of family planning methods, with the percentage of women using modern family planning methods decreasing from 42% in 2012 to 37% in 2018/2017. The average age at first marriage was 29.2 years consists of 31.3 for males and 26.6 years for females. The average age at first marriage among women was 22.7 years. while the average age for women with a first baby born was 24.6 years<sup>22</sup>.

### Women's economic engagement in the workforce

The general economic engagement rate was 39.9% in 2020, with females accounting for 14.7% compared to 61.6% for males. Female participation declined from 16.9% in 2017 to 14.6% in 2018, and then to 13.4% in 2019, but increased to 14.7%<sup>23</sup> in 2020 following the COVID-19 pandemic. As indicated in table (1) below.

**Table No. (1) Economic engagement average according to gender for the years 2017-2020 (%)**

Gender	2017	2018	2019	2020
Male	62.7	61.2	61.2	61.6
Female	16.9	14.6	13.4	14.7
Total	40.2	39.1	39.2	39.9

Source: Ministry of Labor, National Labor Market Indicators (2016-2020), September 2021

<sup>19</sup> Tewodros Aragie Kebede, Svein Erik Stave & Maha Kattaa, Facing Double Crises Rapid assessment of the impact of COVID -19 on vulnerable workers in Jordan, ILO, May 2020.

<sup>20</sup> Higher Population Council, Study of Women's Withdrawal from the Jordanian Labor Market, Amman, 2015

<sup>21</sup> Department of Statistics, Population and Family Health Survey for the year 2017/2018

<sup>22</sup> The total fertility rate represents the average number of children that a woman can have throughout her reproductive life (15-49 years).

<sup>23</sup> Ministry of Labor, National Labor Market Indicators (2016-2020), September 2021.

## A. practical status for workers in the labor market according to gender

The majority of workers in the Jordanian labor market are paid workers, indicating a general preference for jobs. This preference is stronger among females, who prefer the stability of paid work and lower risks. Key statistics for 2021, as shown in table (2), include:

- About 85.9% of total workers in all economic and developmental sectors are of paid workers, with males comprising 83.5% and females showing a higher preference for paid work at 96.4%.
- Self-employed or unpaid working females make up only 3.6% of all working females.
- In comparison, self-employed males, with or without employees, account for 16.5% of total workers in Jordan

Table No. (2) Practical status for workers in labor market according to gender for the year 2021

Practical status	Male %	Female %	Total %
Paid employees	83.5	96.4	85.9
Self-employed with users	5.0	1.2	4.3
Employers (only) without employees	10.8	2.2	9.2
Employees who share a family member	0.6	0.2	0.6
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Department of Statistics, Jordan in numbers for the year 2021

## B. Distribution of workers according to gender and economic sector for the year 2021

Analyzing the distribution of workers in the Jordanian labor market according to sector and gender for 2021 reveals the following:

- About 38.8% of all workers in the labor market in Jordan are employed in the public sector, while 60.4% are in the private sector.
- Women exhibit a greater inclination towards employment within the public sector in contrast to men. This inclination stems from their prioritization of job stability and security, alongside the higher rate of male emigration for employment opportunities abroad. In the public sector, women constitute 49.3% of the total female workforce, whereas men represent 36.3%.
- As for the international organizations, the ratio of female to male workers in the public sector is four times higher, with 2.0% of females compared to 0.5% of males.

Table No. (3) Distribution of workforce in the Jordanian Labor market according to sector and gender for the year 2021

Labor sector	Male %	Female %	Total average %
Public sector	36.3	49.3	38.8
Private sector	63.2	48.7	60.4
International organizations	0.5	2.0	0.8
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: Department of Statistics, Jordan in numbers for the year 2021

## Sixth: Previous studies

### 1. Study by the Economic and Social Council of Jordan and the UN Women of 2022, titled "The General Framework for Gender Equality in Jordan"<sup>24</sup>.

The study aimed to elucidate the current status of Jordanian women across various dimensions of gender equality. This includes the legislative and political, statistical, and social attitudes and opinions perspectives. The study utilized a qualitative research approach, employing focus groups and in-depth interviews. Six focus groups were convened, divided on 3 regions (North, Central, and South), with three targeting representatives from official institutions such as municipalities, the National Aid Fund, political parties, local associations, journalists, media professionals, associations for the care of people with disabilities, labor unions, women entrepreneurs, and participants in women's empowerment and gender programs. The study yielded significant findings:

- The majority of participants noted the potential for injustice in law enforcement, despite a consensus on the existence of laws to protect against domestic violence.
- Discussion outcomes revealed that most participants view equality in terms of rights and responsibilities, recognizing that complete equality between men and women may not be achievable due to differing needs. They also observed that while our societies may not embrace equality, they do value justice.

#### **In conclusion, the study suggests several key recommendations:**

- The necessity to incorporate gender considerations into all policies of public sector institutions.
- Development of appropriate capacities for women and monitoring their implementation.
- Enhancement of reporting mechanisms and the promotion of awareness regarding protection and support services for marginalized women and survivors of gender-based violence.
- Develop specialized programs to encourage women's economic and political engagement.

### 2. Study by the Economic and Social Council of Jordan and the UN Women<sup>25</sup> of 2022, titled "Financial Policy, Taxes, and Gender Equality in Jordan"

This study aimed to assess recent macroeconomic and fiscal policy interventions in Jordan, particularly tax reform, from a gender perspective. The study concluded the following:

- Current macroeconomic reforms in Jordan require a stability program with stringent measures and a structural adjustment program for labor market flexibility.
  - Women's employment remains low, around 11% in 2018 compared to 47% for men, with little change over time. However, single young women, especially those with post-secondary and university education, have relatively high employment rates.
  - For those with university degrees, the wage gap is significant, with females earning an average annual income of 4,097 dinars compared to 6,870 dinars for males, resulting in a relative gap of 40%. ( $1 - \text{female wages} / \text{male wages} = 1 - 0.6 = 0.4$ ) However, this disparity decreases to 12% when calculating average wages<sup>26</sup>.

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<sup>24</sup> The Jordanian Economic and Social Council and UN Women, General Framework for Gender Equality (Sex) in Jordan,

<sup>25</sup> Economic & Social Council of Jordan, Women Count, and UN Women General Framework for Gender Equality in Jordan, 2022.

<sup>26</sup> Table 1: Annual Wage Income by Gender and Education Level, P16.

- After getting married and having children, women often choose to withdraw from the labor market and become full-time house-wives.
- The primary reasons for this decision include childcare responsibilities, household duties, and the comparatively low wages. The study found that the average monthly cost of childcare was 307 dinars, which is equivalent to 87.7% of the average monthly income of women (mothers), which is around 350 dinars<sup>27</sup>.

**In conclusion, the study suggests several key recommendations:**

- Providing additional tax exemptions for expenses related to childcare, social care, and domestic services, while also raising the tax exemption limit for married couples.
- Improving financial literacy among women regarding tax payment, specifically in cases where taxes are paid by spouses jointly (Income and Sales Tax Department may inform spouses with jointly tax payment applications).
- Offering tax incentives to the social care services sector, as stipulated in Article 81 of the new law, which permits tax incentives for specific sectors based on economic needs.
- Considering exemptions or reductions in general sales tax for essential goods and services, with attention to gender-specific spending patterns. Additionally, conducting a detailed gender-based analysis of personal income taxes using administrative data.
- Utilizing active labor market policies such as community work programs to facilitate women's re-entry into the labor market.
- Enhancing women employment while focusing on women's economic empowerment and gender equality, rather than solely aiming to increase women's employment rates.

**3. The study conducted by the Social Security Corporation in 2022, titled "Women and Men in Social Security: Statistical Snapshot 2020-2021"<sup>28</sup>**

This Corporation aimed to highlight its role in developing and implementing social security laws to empower women in labor market and enhance their societal and economic contributions in society. The Corporation utilized a descriptive statistical analysis approach for the statistical tables released for the years 2020 and 2021. Aligned with its commitment to supporting women's continued participation in the Jordanian labor market, the Corporation summarized its achievements under this study as follows:

- Examination of average wages for insured employees by gender revealed a gender pay gap favoring females in the public sector, reaching 5.8% in 2021.
- The gender gap significantly widened among individuals aged under 25 and those aged 56-60, with a 100% favoring males for both age groups in 2021.
- Analysis indicated a relative increase in the proportion of Jordanian insured individuals eligible for unemployment benefits within the education sector, favoring females at 47% in 2021.

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<sup>27</sup> Table 3: Comparison of Average Childcare Costs to Women's Average Wages, P20.

<sup>28</sup> Social Security Cooperation in 2022, Women and Men in Social Security: Statistical Snapshot 2020-2021-2022

- The gender gap widened significantly in the disability benefits in favor of males for the year 2021, reaching 83.5%, followed by injury death benefits with a gender gap of 70.4% in favor of males. The average retirement age for females is higher than that for males in injury death benefits, with the retirement age averaging 37 years for males and 40 years for females.
- Lump sum compensation displayed females comprising 100% of those entitled to compensation due to reasons such as marriage, widowhood, divorce, and singlehood above the age of 40, resulting in a 100% gender gap in favor of females for the years 2020 and 2021.

**The statistical report's preface highlighted the Corporation's achievements and directions as follows<sup>29</sup>:**

- Providing voluntary participation in social security for housewives and expatriates.
- Setting the retirement age for women at 55, compared to 60 for men.
- Granting women the ability to combine portions of retirement benefits with retirement pay and salary from work.
- The Social Security Law enables women, upon marriage, divorce, widowhood, or opting to focus on family matters, to access lump-sum compensation. They can also return this compensation if they decide to resume work.
- The Corporation has launched a project to expand social security coverage, bolstering social protection for women, especially those working in small enterprises, leading to a rise in women's coverage under social security.
- Linking the inclusion of private school teachers through the staffing table and preventing their suspension during the inter-term break or summer holiday.

#### **4. The study conducted by the Economic and Social Council in 2020, titled "The Impact of the COVID-19 Pandemic on Health, Domestic Violence, and the Economy in Jordan by Gender"<sup>30</sup>**

This study aimed to examine the pandemic's impacts on health, social, and economic aspects in Jordan from a gender perspective. It covered the period from March, the pandemic's onset, to mid-2020. The study also aimed to mitigate the pandemic's impacts, especially considering the expected subsequent waves.

The study relied on a national-level survey and phone calls involving 1,300 participants, including 663 females (51%) and 637 males (49%) from various segments of Jordanian society, across different regions and governorates.

The study's findings demonstrated the impact of the COVID-19 pandemic on both males and females, as well as on all social, health, and economic levels. The pandemic emergency posed a challenge to achieving equality and justice for abused women.

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<sup>29</sup> Note: No figures were mentioned about these achievements and directions of the Corporation.

<sup>30</sup> Economic and Social Council, The Impact of the Covid-19 Pandemic on Health, Domestic Violence, and the Economy in Jordan by Gender, 2020.

### **The study recommended the following:**

- Strengthening programs focused on women's health and maternity clinics.
- Raising awareness about the importance of women maintaining employment during lockdowns.
- Implementing policies for healthcare provision by both the private sector and civil society, catering to both genders.
- Developing a national emergency response plan to address instances of domestic violence during crises, along with alternative complaint mechanisms and the creation of family counseling centers.
- Transitioning the management and oversight of shelters to an independent entity.
- Ensuring enforcement of the Social Security Law across all non-compliant businesses to enhance female participation in the formal workforce, thus promoting women's economic engagement.

### **5. Summary of Policies Empowering Women and Girls and Promoting Gender Equality to Ensure Sexual and Reproductive Health and Rights. Higher Population Council and ShareNet, Jordan, 2020.<sup>31</sup>**

The study aimed to identify gaps and propose necessary recommendations from policies, programs, and studies to improve sexual and reproductive health outcomes, reproductive rights, women's empowerment, and gender equality. The study concluded with the following key findings:

- Early marriage of girls exposes them more to violence and sexual abuse than those who marry at an older age.
- Incidents of domestic abuse against females signal a lack of empowerment, as women from the most economically disadvantaged backgrounds are more accepting of spousal abuse, with 60% reporting satisfaction compared to 31%
- Investing in enhancing sexual and reproductive health, empowering women and girls, and achieving equality also supports sustainable development efforts by improving health and well-being.
- Equality and women's empowerment are among the most significant social stimuli of health in general and sexual and reproductive health in particular.
- Investing in other aspects of human development such as health, education, employment, combating poverty, and elevating well-being levels. Empowering women and youth positively affects sexual and reproductive health levels.
- There is a relationship between the degree of women's empowerment and their ability to exercise their reproductive rights within their families; the more empowered they are, the higher the percentage of women involved in making all family decisions.
- There is a gap in reproductive desires between husbands and wives.
- There is evidence that infertility and undergoing fertility services are mentally, physically, and financially draining for both men and women.

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<sup>31</sup> The Higher Population Council and ShareNet, Summary of Policies Empowering Women and Girls and Promoting Gender Equality to Ensure Sexual and Reproductive Health and Rights. , Jordan, 2020



### **The study recommended the following:**

- Rationalizing family processes and decisions through the development and implementation of a national participatory program aimed at supporting the family environment conducive to making sexual and reproductive health, reproductive rights, and gender equality tangible realities.
- Disseminating the relationship perspective between gender equality, women's and girls' empowerment, and reproductive health in national strategies, plans, and programs to enhance recognition of these relationships and their importance in accelerating sustainable development and poverty reduction, thereby considering, planning for, and budgeting to respond to them.
- Policy reform and legislation amendment following the implementation of a proposed set of studies to guide the reform process.

### **6. The study on “The impact of total and partial lockdowns on families in Saudi society during the COVID-19<sup>32</sup> pandemic in November 2020”.**

The Family Affairs Council at the Ministry of Human Resources and Social Development, in collaboration with the Innovators Center at King Abdulaziz University, conducted a field study on the impact of total and partial curfews on Saudi families during the COVID-19 pandemic. The key findings and recommendations of this study are summarized as follows:

- Approximately 58% felt difficulty in balancing remote work and childcare during the home quarantine.
- Approximately 15% reported that a family member lost their job due to the pandemic.
- Approximately 60% felt fear about the future, while 61% felt economic insecurity.
- Approximately 40% feared being laid off due to economic conditions.
- Mothers bore the greatest burden during the pandemic at 49%, followed by fathers at 34%, then sisters at 8%, and brothers at 7%.
- Approximately 72% feared a future decrease in their income, with unemployment emerging as one of the main economic pressures, where few parents lost their jobs.

Regarding the expert opinions on the effects of the COVID-19 pandemic on families and their future vision to address such crises, their recommendations included:

- Rise in complaints regarding the economic downturn, particularly as some companies downsized their work force, adversely impacting the employment prospects of both men and women alike.
- The economic downturn had a direct impact, particularly on individuals with limited incomes and those belonging to the middle class, leading to the disruption and cessation of numerous businesses, resulting in a decline in family living standards.

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<sup>32</sup> Family Affairs Council, Ministry of Human Resources and Social Development in cooperation with the Innovators Center at King Saud University, Riyadh, November 2020.

- Some individuals lost their jobs due to companies terminating contracts or schools transitioning to remote learning, which not only affected their mental well-being but also strained the family finances.
- Mothers faced practical challenges in managing everyone's presence simultaneously, necessitating increased efforts in household responsibilities.
- The unemployment rate surged due to layoffs, significantly affecting families relying on daily wages and productive households, especially if the household head was the primary earner and young women employed in textile and tailoring workshops, as well as barber shops and beauty salons.
- In terms of the demographic most impacted, females aged between 26 and 40 bore the brunt, followed by those in their childhood years.

### **7. Study on the Impact of the COVID-19 Pandemic on Women Workers in Global Labor Markets, International Labor Organization, 2020**

The International Labor Organization (ILO) compiled a report to delve into the effect of COVID-19 pandemic on working women in labor market globally, and the direct impacts of the pandemic on employment dynamics in Jordan. The organization conducted a study on individuals' employment status pre- and post-closure due to COVID-19, addressing resultant effects on their livelihoods due to changes in employment status and the overall COVID-19 crisis. The study encompassed a cross-section of workers across various sectors. The report concluded that females suffered a 5% job loss compared to males at 3.9%, with 47% of pre-closure workers now unemployed. Among these, 13% faced permanent layoffs, 18% temporary layoffs, and 16% were placed on paid leave<sup>33</sup>.

### **8. A Study on the Implementation Status of Flexible Work Forms in Jordan: A Survey Study, 2018<sup>34</sup>.**

The study sought to survey the implementation of flexible work practices in companies, organizations, and institutions in Jordan. It aimed to elucidate gender disparities in flexible work utilization and its impacts, both positive and negative, on women's employment. The study revealed that the adoption of flexible work arrangements in institutions and companies was limited, hovering around 20%, with reasons for seeking flexible work including health issues, educational pursuits, childcare responsibilities, and transportation challenges.

Concerning the Impacts of implementing the flexible work arrangements. The outcomes showed that 95% of companies and institutions experienced positive effects. Among these, 65% successfully attracted skilled individuals, while 60% noted that flexible work arrangements helped in employing and retaining women. Moreover, 70% reported that flexible work increased employee productivity. The study emphasized that expanding the use of flexible work practices would boost female participation in the labor market and reduce early withdrawal.

The study recommended overcoming obstacles hindering women's active participation in the labor market. This includes providing alternative flexible work options, creating a female-friendly environment, engaging religious institutions positively to encourage women's employment, ensuring that both women and men receive maternity or paternity benefits without discrimination, enhancing flexible work measures without reducing social security

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<sup>33</sup> Tewodros Aragie Kebede, Svelin Erik Stave & Maha Kattaa, Facing Double Crises Rapid assessment of the impact of COVID-19 on vulnerable workers in Jordan, ILO, May 2020.

<sup>34</sup> The Higher Population Council, A Study on the Implementation Status of Flexible Work Forms in Jordan: A Survey Study, 2018."

for employees, providing appropriate infrastructure and technology to facilitate flexible work, and offering public services like convenient public transportation, childcare facilities, and related services to ensure the stability of working women and prevent their early exit.

#### **9. Study on Women's Withdrawal from the Jordanian Labor Market, 2014.**

The Higher Population Council conducted a study to investigate the reasons behind the withdrawal of women from the Jordanian labor market and the factors influencing their decision to remain employed. They collected data from a representative sample of women who withdrew from the labor market to fill out the survey, leveraging an arrangement with the Social Security Corporation to use the Corporation's centers to streamline the process. The study revealed that more than 50% of those who left were between the ages of 25 and 34, with a declining trend observed as age increased. The average age of the sample was approximately 32 and the standard deviation is 8 years, with a wide range from 16 to 57. The majority of participants (78%) were married, while 16% were single, and 7% were either divorced, separated, or widowed. Concerning children under the age of six, more than half of married women (55%) had one child in that demographic. Factors such as marriage, immediate childbirth, and caring for young children played a significant role in women's decisions to remain in or exit the labor market, particularly at a younger age.

The study also showed that the majority of women (65%) found their first job within a year, while 8% took over five years to find work. The women who withdrew were mainly employed as "operator", "administrators", "teachers", "seamstresses", and "secretaries". Around 44% earned less than 200 JODs per month, while 30% earned between 200-350 JODs, indicating low wages for Jordanian women, making working outside the home economically unfeasible. The study also noted a decrease in women's contribution to the labor market from 15.8% in 2008 to 10.8% in 2013. Reasons for withdraw included family circumstances (9%), childcare responsibilities (7%), traveling abroad (6%), and mistreatment by employers (6%).

## Chapter Two: Review of laws and regulations related to women's work and the proposed amendments

### Introduction:

This chapter examines the regulations and laws concerning women's economic engagement, including flexible work arrangements. It aims to identify deficiencies and gaps in these regulations and laws related to women's engagement in labor market and in the current flexible work arrangements for both public and private sectors. It also looks at challenges hindering practical implementation or conflicting with the Social Security Law and proposes practical and realistic amendments to align the flexible work arrangements with legislation concerning social protection, health insurance, and reproductive health for working women.

### First: Civil Service law No. (9) of 2020 and its amendments up to 5/1/2022

Generally, this law treats male and female employees equally. Employee is defined as a person appointed under a resolution by the competent authority, as stipulated in Article (2) of definitions.

#### Article 24: Family allowance

A) A married employee, including widowed or divorced employees with children under (18), shall be entitled to a monthly family allowance of (20) dinars.

B) The family allowance shall also be granted to a female employee if her husband is incapacitated, or if she supports her children and does not receive alimony for them, provided their ages are under (18).

#### Proposed amendment on article 24

A) A married employee, including widowed or divorced employees with children under (22), shall be entitled to a monthly family allowance of (20) dinars.

B) The family allowance shall also be granted to a female employee if her husband is incapacitated, or if she supports her children and does not receive alimony for them, provided their ages are under (22).

#### Reasons for the amendment

The Article considered the employee's situation regardless of gender and provides an advantage to female employees if her husband is incapacitated, or if she supports her children. There is a need to support children until they complete their university education.

#### Article 97: Flexible and part-time work

Article 97 - C governs the flexible work arrangements, allowing departments to organize working hours and part-time work under specific conditions per follows:

1. Each department shall regulate its working hours according to the nature of the services it provides to citizens and service recipients. It may implement the concept of flexible working, including part-time work for some positions.
2. The provisions concerning promotion, advancement to supervisory or leadership positions, competition for excellence awards, or nomination for missions and courses stipulated in this Law shall not apply to part-time employees.
3. The regulation of all aspects concerning flexible work, such as leave allocation, total salary computation, and

housing allowances for part-time employees, shall be governed by directives issued by the Council of Ministers, Upon a recommendation by the council.

4. Departments mandating shift work for certain employees must establish internal regulations to organize such shifts, guaranteeing that employees' working hours meet or exceed the official working hours delineated in paragraph (A) of this article.

**Proposed amendment and opinion:**

It is the responsibility of the Council of Ministers to delineate implementing regulations regarding flexible work and part-time employment, taking into account recent introductions and amendments to these employment arrangements, in a manner that is both pragmatic and customary.

**Article 99**

Employees shall be entitled to the following leaves:

- A) Annual leave
- B) Maternity & paternity leave
- C) Casual leave
- D) Hajj leave
- E) Unpaid leave
- F) Sick leave.

**Proposed amendment**

Article (99): Adding Clause (G) to give female employees/ wives more flexibility considering their social circumstances.

Or, adding t he same to Article (109)- A as follows:

G-Unpaid Leave for Female Employees: A female employee may be eligible for unpaid leave for a duration of up to two consecutive or intermittent years, irrespective of the grounds for their request.

**Reason for the amendment**

Although Article (99) provides leave entitlement to employees without specifying gender, certain conditions must be met when granting leave to female employees:

- Traveling abroad with her husband for work purposes.
- Caring for children under the age of two only.
- Female employee acquiring a work contract.

**Article 106: Maternity leave**

A. A pregnant employee shall be entitled to a ninety-day maternity leave, encompassing both pre and post-childbirth periods, with full salary and allowances. This entitlement is contingent upon the submission of a medical report from a licensed physician or legal midwife. It is important to note that maternity leave shall not impact the employee's eligibility for annual leave.

B. An employee shall eligible for paternity leave with full salary and allowances for three working days following the birth of his wife. This entitlement is subject to the submission of a medical report from a licensed physician or legal midwife.

C. Following the conclusion of the maternity leave stipulated in paragraph (A) of this article, the female employee is entitled to a one-hour breastfeeding break per day for a period of nine months to nurse her newborn. This entitlement does not impact her annual leave, salary, or allowances.

#### **Proposed amendment to article 106**

A. A pregnant employee shall be entitled to a ninety-day maternity leave, encompassing both pre- and post-childbirth periods, with full salary and allowances. This entitlement is contingent upon the submission of a medical report from a licensed physician or legal midwife. It is important to note that maternity leave shall not impact the employee's eligibility for annual leave.

B. An employee shall eligible for paternity leave with full salary and allowances for five working days following the birth of his wife. This entitlement is subject to the submission of a medical report from a licensed physician or legal midwife.

C. Following the conclusion of the maternity leave stipulated in paragraph (A) of this article, the female employee is entitled to a one-hour breastfeeding break per day for a period of nine months to nurse her newborn. This entitlement does not impact her annual leave, salary, or allowances. The number of breastfeeding hours for the nine-month period may be replaced with days of leave granted to the employee immediately after childbirth if it does not significantly affect the completion of work.

#### **Reason for the amendment**

Providing a benefit to female employee's post-childbirth by substituting breastfeeding hours with additional leave days to facilitate the implementation of flexible work arrangements.

#### **Article 109: Unpaid leave and allowances**

1. Except for employees with comprehensive contracts covering all allowances, and employees hired for projects or for the salaries of employees detached from work due to secondment or unpaid leave and allowances. Employees may be granted unpaid leave without allowances based on their request in any of the following cases, provided that they submit the necessary documents to request this leave.

2. Accompanying her husband who is working, studying, or on assignment or mission outside Jordan .

3. For the female employee after the end of the maternity leave for a period not exceeding two years to care for her infant, less the period from when she was last at work following the end of the maternity leave.

4. For the female employee for the purpose of observing the legal waiting period after the death of her husband, for a period not exceeding four months and ten days.

#### **Proposed amendment / Adding Clause (4) to Article 109-A**

Female employees may be eligible for unpaid leave without allowances for a duration of up to two consecutive years, irrespective of the reasons for their request.

#### **Reason for the amendment**

Giving female employees the opportunity to take leave for a maximum period of two years to care for children or to address any personal reasons or circumstances they may encounter.

## Article 173-A: Termination of service for employees covered by social security

The service of an employee covered by the Social Security Law shall be terminated by a resolution of the Council of Ministers for employees in the senior bands. And by a resolution of the Minister based on the Secretary-General's recommendation for employees of other bands, if the employee has completed sixty years of age for male employees and fifty-five for female employees. However, the employee's service may be extended year by year for a maximum of five years by a resolution of the Council of Ministers based on the Minister's recommendation for serving the public interest. If the extension is to complete the period for the employee to receive a retirement pension, it shall be by a resolution by of the Council of Ministers for employees in the senior band and by a resolution by the Minister based on the Secretary-General's recommendation for other employees.

### Proposed amendment:

Termination of service for employees covered by the Social Security Law, Article 173-A:

The service of an employee covered by the Social Security Law shall be terminated by a resolution of the Council of Ministers for employees in the senior bands. And by a resolution of the Minister based on the Secretary-General's recommendation for employees of other bands, if the employee has completed sixty years of age for male employees and fifty-seven for female employees. However, the employee's service may be extended year by year for a maximum of five years by a resolution of the Council of Ministers based on the Minister's recommendation for serving the public interest. If the extension is to complete the period for the employee to receive a retirement pension, it shall be by a resolution by of the Council of Ministers for employees in the senior band and by a resolution by the Minister based on the Secretary-General's recommendation for other employees.

### Reason for the amendment:

Approaching Gender Equality.

## Second: Jordanian labor law No. (8) of 1996 and its amendments up to 2021

Article (2) of the Labor Law delineates definitions, ensuring equal treatment of both genders, regardless of sex. Certain privileges are afforded to females compared to males, with the key definitions being outlined as follows:

- **Employer:** The natural or legal person. The employee was defined as a male or female person who performs work in exchange for a wage and is under the employer's authority, including juveniles and those undergoing probation or training. Therefore, the definition is comprehensive and fair to both males and females.
- **Wage:** All entitlements due to the worker for his work, in cash or in kind, in addition to all other entitlements, regardless of their nature, if the law, employment contract, internal system stipulates their payment, except for wages due for overtime work.
- **Juvenile:** Any person, male or female, who has reached the age of seventeen and has not yet reached eighteen.
- **Beneficiary:** The beneficiary or beneficiaries from the worker's family specified in the applicable Social Security Law.

- **Flexible Work:** Any intellectual or physical effort exerted by the worker for a wage, or under one of the flexible work contract forms specified according to a law issued for this purpose.
- **Wage Discrimination:** Unequal treatment of workers in wages for work of equal value without any discrimination based on gender.

**Proposed amendment to Article (2): Adding a definition of sexual harassment as follows:**

**Sexual Harassment:** Any form of physical or verbal conduct of a sexual nature, or any associated threats, that infringe upon the dignity of the worker, degrade them, and result in physical, psychological, or sexual harm.

**Article (27) Termination of worker's service:**

An employer may not terminate the service of a worker or issue a notice of termination in any of the following cases:

1. A pregnant woman at sixth month of pregnancy or during maternity leave.

**Proposed amendment:**

Article (27): An employer may not terminate the service of a worker or issue a notice of termination in any of the following cases:

1. A pregnant woman, with proof of her pregnancy through a certified medical report.
2. A woman during maternity leave, or unpaid leave without allowances, following maternity leave.

**Reason for the amendment**

Article 27 preserves the right of pregnant women to continue their work, but it specifies this from the sixth month of pregnancy. Also, it applies only during maternity leave.

Protecting pregnant working women from termination due to pregnancy throughout the pregnancy period and not specifying it from the sixth month, but for each pregnancy period.

**Article (29) Leaving work without notice:**

**It is proposed to add paragraphs (C) and (D) to the article to include a clear definition of harassment as follows:**

(C). If the Minister determines that an employer or any of the workers or employees has committed any form of sexual harassment against others, he may decide to impose the appropriate penalty on the perpetrator, taking into account the provisions of any other applicable legislation.

(D). For the purposes of this article, sexual harassment shall mean any physical or verbal behavior of a sexual nature or related threats that violate the worker's dignity, are demeaning to them, and lead to physical, psychological, or sexual harm.

**Article (48) Disciplinary procedures as follows:**

**It is proposed to add clause (D) to the article as follows:**

Article (48/D): Employers may impose appropriate penalties on employees who engage in sexual harassment. If the issue cannot be resolved internally, the employer has the right to refer the involved parties to the judiciary.



### **Reason for the amendment**

Allowing employers to impose penalties that align with the policy of protection against violence and harassment to integrate with the penalties list.

### **Article (55) Internal work system:**

Employers with ten or more employees shall establish an internal system to regulate work in their institution, specifying working hours, daily and weekly rest periods, work violations, penalties, measures taken including dismissal, implementation procedures, and any other necessary details required by work nature. This internal system shall be submitted to the Minister or their authorized delegate for approval and become effective upon approval.

### **Proposed amendment:**

1. Employers with ten or more employees shall establish an internal system to regulate work in their institution, specifying working hours, daily and weekly rest periods, work violations, penalties, measures taken including dismissal, implementation procedures, and any other necessary details. This internal system shall be submitted to the Minister or their authorized delegate for approval and become effective upon approval.
2. Employers with ten or more employees shall establish an internal system to regulate work in their institution, specifying the principles used to determine wages and salaries within a clear and defined salary scale.

### **Reason for the amendment**

To ensure equality between male and female workers in wages for work of equal value and taken procedures to avoid discrimination between male and female workers along with specifying objective methods to assess business discrimination free.

### **Article (68) Spousal leave:**

Both working spouses are entitled to unpaid leave once for up to two years to accompany their spouse if they move to work outside the province where they work within Jordan or to work outside Jordan .

### **Proposed amendment:**

#### **Article (68) Spousal leave**

Both working spouses are entitled to unpaid leave once for up to:

- A. Two years to accompany their spouse if they move to work outside the province where they work within Jordan.
- B. Up to three years to accompany their spouse if they move to work outside Jordan.

### **Reason for the amendment**

To grant benefits to working spouses outside Jordan, considering the significant economic and social benefits from expatriate workers' remittances to the country's development.

### **Article (69) Restrictions on women's work:**

Article 69 specifies the restrictions on women's work, which are determined by a decision of the Minister after consulting the relevant official authorities.

- A. Industries and jobs where women are prohibited from employment.

B. Cases when women may not be employed and exceptions thereto.

**Proposed amendment:** Add Clause (C) as follows:

A. Industries and jobs where women are prohibited from employment.

B. Cases when women may not be employed and exceptions thereto.

C. Jordanian shall be allowed to work in professions of their choice and work at the times they choose or reject, based on prior approval from the Minister of Labor, while considering the relevant international standards and agreements.

**Reason for the amendment:** Issuance of Minister of Labor decision No. (2/2018) allowing Jordanian women to work at times and in professions of their choice, based on their prior approval, while considering the relevant international standards and agreements.

#### **Article (70) Maternity leave for child care purposes:**

A working woman has the right to maternity leave with full pay before and after childbirth, totaling ten weeks, provided that the leave after childbirth shall not be less than six weeks, and she may not be employed before the expiration of that period.

**Proposed amendment:**

A working woman has the right to maternity leave with full pay before and after childbirth, totaling three months, provided that the leave after childbirth does not be less than eight weeks, and she may not be employed before the expiration of that period.

**Reason for the amendment:** To promote gender equality for female employees within the public sector in alignment with the Civil Service Law.

#### **Article (71): Breastfeeding**

Following the conclusion of maternity leave as outlined in Article (70) of this law, a working woman shall be entitled to take, within a year of childbirth, a period or periods of paid leave to breastfeed her newborn, not exceeding one hour per day.

#### **Article (72): Childcare for female workers**

A. Employers who have employees with at least fifteen children under five years old, at a single location are required to provide a suitable space, overseen by one or more qualified caregivers, for their care. Employers may also collaborate to establish such a space within a specific geographic area.

B. The Minister shall be responsible for determining appropriate alternatives if an employer is unable to provide a suitable space on or near the firm, in accordance with guidelines issued for this purpose.

**Notes: It is recommended to keep Articles 70, 71, and 72 without any amendments to avoid additional pressure and potential hindrance to women's ability to continue their work.**

## **Article (78): Employer Responsibilities**

### **Article (78): Employers shall:**

1. Provide necessary precautions and measures to safeguard workers from work-related hazards and illnesses caused by the machinery used in their work.
2. Providing personal protective tools and safety measures to shield employees from workplace hazards and occupational illnesses, such as clothing, goggles, gloves, shoes, and other items, along with guidelines on proper usage, upkeep and hygiene.
3. Prior to commencing work, employees should be briefed on the risks associated with their jobs and the necessary preventive actions they should take. Visible regulations and guidelines should be posted at the workplace, detailing the hazards of the occupation and the means of protection, as per relevant regulations and decisions.
4. Providing medical first aid equipment and devices for employees in the firm, following the levels specified by a decision of the Minister after consultation with the specialized official authorities.
5. Employees shall not bear any costs related to the implementation or provision of the requirements outlined in paragraph (A) of this article.

### **Proposed amendment:** Adding clause (C) to Article 78 as follows:

Employers shall provide a work environment that is appropriate and free from violence and harassment, considering this as part of both occupational and institutional health and safety. Employers shall also adhere to the disciplinary measures outlined in the labor law regarding any instance of sexual harassment cases.

### **Reason for the amendment:**

The proposed addition aims to amend the obligation of the employer of providing a clean work environment that is free from violence and harassment, recognizing this as integral to both occupational and institutional health and safety.

## **Third: Social Security law No. (1) of 2016 and the amended law No. (24) of 2019**

In alignment with regulations and laws relevant to definitions, Article (2) of this law specifies that:

- The term "insured" shall refer to the natural person, whether male or female, who falls under the jurisdiction of these articles.
- Maternity leave: the period of leave granted to the insured due to childbirth. Additionally, Article (3) addresses the coverage of insurance under article 3-A/3, maternity insurance.

### **Article 26-A**

The Social Security Law provides a lump sum payment to both male and female contributors in the following cases:

- Being covered by the Civil and Military Retirement Law.
- Leaving the country for non-Jordanian insured individuals.
- Acquiring citizenship of another country for Jordanian insured individuals.
- Receiving a prison sentence of five years or more.

- Death, natural disability, or reaching retirement age without completing the required contributions for retirement pension.
- Opting for military retirement, or experiencing military deprivation.
- Obtaining another form of retirement.
- Pursuing education for the attainment of a Bachelor's degree
- Reaching the age of 55 for males and 50 for females, signifying the end of service.

Specifically for females, the Social Security Law provides a lump sum payment in the following cases:

1. Termination of service due to marriage, widowhood, or divorce.
2. For single females after the age of 40.
3. For females upon reaching the age of 50 and ending their service.

**Proposed amendment**

- A. Eliminate the absolute exception for women to receive a lump sum payment due to marriage, widowhood, or divorce, except after reaching the early retirement age.
- B. Modify the permission for single women over the age of 40 to: "For single women upon reaching the early retirement age."
- C. Revise the compensation upon the termination of service for women at the age of 50 to: "Termination of service for women at the age of 50 upon reaching the early retirement age."

**Article (44):** Women insured under maternity insurance shall be entitled to benefits according to the specified period under the applicable labor law, provided they meet the following conditions:

- A. They shall be covered by the provisions of this insurance during the last six months preceding their eligibility for maternity leave.
- B. The birth shall be confirmed by an official certificate.

**Proposed amendment**

Chapter Five: Maternity Insurance // Article (44): Women insured under maternity insurance shall be entitled to benefits according to the specified period under the applicable labor law, provided they meet the following conditions:

- A. They shall be covered by the provisions of this insurance during the last three months preceding their eligibility for maternity leave. If she was employed by large firms or public sector.
- B. She shall be covered by the articles of this insurance during the three months preceding her eligibility for maternity leave. If the insured woman (pregnant woman) is covered by this insurance and works in small and medium enterprises in the private sector, she is entitled to half the duration of maternity leave stipulated in the applicable labor law.
- C. The birth shall be confirmed by an official certificate.

## Reasons for amendment

The amendment is aimed at providing some fairness to pregnant women:

- Pregnancy symptoms can begin as early as the first three months, requiring six months of contributions could mean that a woman who is hired after three months of pregnancy would not be eligible for maternity leave. What if she was hired in the sixth month of pregnancy, wouldn't she deserve maternity leave?
- The article does not distinguish between female workers in large firms and those in small and medium-sized enterprises.

## Chapter Five: Maternity insurance

### Article (47):

An insured woman who has received maternity leave benefit cannot request a lump sum compensation disbursement unless her previous contributions for maternity leave are at least twelve.

### Proposed amendment: Chapter five: Maternity insurance

Article (47): An insured woman who has received maternity leave benefit may not request a lump sum compensation disbursement unless her previous contributions for maternity leave are at least 120.

### Reason for the amendment

To prevent women from accessing their insurance rights partially, which could become a recurring issue and lead to the loss of their retirement salary after retirement age or force them out of the labor market.

It might be better to completely cancel the article to allow women to continue working.

## Fourth: Flexible Work Regulation No. (22) of 2017 and its regulations issued under article (140) of labor law No. (8) of 1996

### Introduction:

Flexible work regulation was established globally in UK in 1971. Jordan adopted its own Flexible Work Regulation Law No. (22) of 2017, published in the Official Gazette under issue number 5450 for 2017. The aim was to create a more innovative and open work environment, enhance the overall economic engagement of workers, and specifically, of women. practical regulations were issued by the Minister of Labor on April 1st, 2018<sup>35</sup>.

The practical application of the flexible work regulation included several challenges, summed as follows:

- Employers and executives fear that implementing the regulation could lead to delays in completing required work.
- Employees may not adhere to completing tasks within the specified time frame.
- Monitoring progress becomes more challenging.
- Directorates administrations face increased burdens in monitoring employees working remotely.
- Remote work could burden institution administrations, as they need to ensure that required work is completed compared to the direct supervision of employees, which can impact work productivity.

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<sup>35</sup> Mohammad Al-Khasawneh et al., Legal Review of the Flexible Work Regulation for the Year 2017, Karak Castle Center for Consultation and Training in collaboration with Friederich Ebert Stiftung, 2018.

- The current regulation lacks incentives to facilitate its implementation, as there have been few real-world changes.
- Implementation may lead to increased bureaucratic procedures due to the necessary reporting mechanisms for the system.
- The required changes to the internal regulation of institutions and employment contracts for employees, along with their implications on senior management, make implementation difficult and unappealing.
- Flexible work is crucial for directorates, institutions, and companies, offering significant positive effects on work firms such as:
  - Positive effect on the selection of competent employees for specific periods, reducing wage and salary costs, and benefiting from the expertise of professionals to execute tasks quickly and with high quality.
  - Flexible work also provides opportunities for women, particularly those responsible for family care, to enter the workforce in an organized manner that aligns with the goals of institutions and companies. It allows women to offer their services at specific times and under certain conditions, enhancing their role in the labor market and supporting their continuity and stability.
- Jordan's experience with flexible work implementation is still limited due to the recent legislation established in 2017 and following practical regulations issued by April 2018. Therefore, there is a need for further legislative facilitation to expand the framework of flexible work and to review general work conditions and restrictions to meet the needs of those interested in flexible work, especially women.
- Flexible work offers significant advantages for skilled professionals who work across multiple institutions and companies, especially in specialized fields such as planning, software development, research, and legal, engineering, financial, economic and administrative consultancy. These roles do not necessitate constant presence at the workplace, allowing experts and skilled technicians to offer their services to several institutions and companies. This flexibility can potentially lead to higher income for both men and women.
- Flexible work addresses the needs of workers with health issues, those pursuing studies, women balancing work with family responsibilities, and individuals facing transportation challenges, particularly during periods of heavy traffic. This approach encourages women's participation in labor market and supports their continuity in it, reducing early withdrawal.
- Expanding the adoption of flexible work implementation will enhance women's engagement in the labor market and decrease early withdrawals. It is imperative to overcome barriers hindering certain labor groups, especially women, from actively engaging in flexible work market.
- Monitoring the impact of flexible work on performance and achievements is crucial for institutions and companies to strengthen their practices, enabling greater utilization of this employment model for human resources without compromising the social protection framework for workers.
- To broaden the scope of flexible work, it is essential to provide supportive infrastructure and technology for task delivery and completion, facilitate communication and interaction, and offer logistical services to safeguard the rights of workers and institutions. This approach will also ensure the stability of female workers and prevent their early withdrawal from labor market.

**Proposed amendments include the following:**

**Article 3:** The categories subject to this regulation are:

- A. Employees who have completed three consecutive years of service with an employer.
- B. Employees with family responsibilities, including pregnant women or those caring for a child, a family member, or the elderly due to disability or illness.
- C. Employees regularly attending university or enrolled in a professional or training program.
- D. Employees with disabilities.

**Proposed amendment:**

Removing the three-year requirement and amending it to be after the end of the worker's probation period.

- C. Employees regularly attending university or enrolled in any professional or training program.

**Reasons for the amendment:**

The instructions allowed employers to hire new employees for the first time under the flexible work regulation.

**Article (4):** Flexible work contracts can take various forms:

- A. Part-time work: Employees can reduce their working hours with the employer's approval, if the work's nature allows so.
- B. Flexible working hours: Employees can, with employer approval, adjust their hours to suit daily work needs, provided the total daily hours worked do not fall below their usual hours.
- C. Intensive workweek: Employees can, with employer approval, distribute weekly working hours over regular days, not exceeding eleven hours per day.
- D. Flexible year: Employees can, with employer approval, distribute annual workdays over specific months, not exceeding legal limits.
- E. Remote work: Employees can complete their tasks remotely with employer approval, eliminating the need for workers to be physically present at the workplace.

**Proposed amendment:**

Part-time work: Employees can reduce their working hours with the employer approval, if the nature of the work allows so, provided that the same shall not affect their social protection or exclude them from social security coverage.

F. Flexible working hours: Employees have the right, with approval from their employer, to adjust their daily working hours to suit their needs and the nature of their work, provided the total daily hours worked do not fall below their usual hours.

G. D.H, Revising the definitions of flexible year, intensive workweek, and remote work to ensure that employees remain covered by social security and their retirement benefits are unaffected.

**Reasons for the amendment:**

This amendment aims to ensure adequate protection for employees, especially when transitioning from a fixed to a flexible contract, to prevent them from losing social security coverage or experiencing a decrease in their retirement pension.

**Article 6:**

The wage for employees under a flexible work contract shall reflect the amount of time or work carried out in a month, ensuring it doesn't go below the minimum wage.

**Proposed amendment:**

Employee wages under a flexible work contract shall reflect the time or work carried out in a month, ensuring it doesn't go below the minimum wage and doesn't impact their retirement pension under social security.

**Reason for the amendment:**

The principle is that employees should perform their full work within flexible working hours, and therefore, their wages should not be reduced.

**Article 7:**

Employee entitlement to annual leave, sick leave, and other types of leave under a flexible work contract shall be determined based on the percentage of working hours completed.

**Proposed amendment:**

Annual and sick leave entitlements are determined as a percentage of the agreed working hours according to the employment contract between the parties.

- A. The percentage of annual leave, set at 21 days.
- B. The percentage of sick leave, set at 14 days.
- C. The percentage of maternity and paternity leave as prescribed under the labor law.
- D. Casual leave, limited to a maximum of three days.

**Reason for the Amendment:** This article requires further elaboration and clarification.

Amendments on Flexible Work Regulation issued under Article (13) of the Flexible Work Regulation No. (22) of 2017.

**Article 3:**

Every employer who employs ten or more employees and implements the flexible work regulation shall adjust the internal regulations to organize work in the institution, including the following:

1. Forms of flexible work applied within the institution.
2. Categories of employees to whom flexible work applies within the institution.
3. Weekly rest days, etc.

**Proposed amendment:** Eliminating the requirement (Ten employees).

**Reason for the amendment:** To ensure employees' rights and enhance work productivity, which is beneficial for both institutions and companies.



## Chapter Three: Labor market engagement based on the SSC data

This section outlines the characteristics of individuals in the labor market as per the data from the SSC for the year 2021. It includes social and economic characteristics of subscribers in the insurance services provided by the corporation under Law No. 1 of 2014, which can be summarized as follows:

- Coverage for old age, disability, and death for workers, whether mandatory through their firm or through voluntary subscription.
- Maternity coverage applies to all insured individuals under the law through their employing firms.
- Unemployment coverage applies to all insured individuals under this law.

The section also discusses the firms covered by this law, which requires all firm operating in Jordan with one or more employees to register with the SSC, enroll all employees in the provided social insurance, and pay the required contributions for both firm and employees.

It further elaborates on the beneficiaries of these services, including:

- Retirees: Whether for mandatory retirement at 60 years for males and 55 for females, or for early retirement based on specific conditions.
- Unemployment benefits: The firm should provide amounts of money to insured individuals due to unemployment as per the law.
- Maternity benefits: The firm should provide amounts of money to insured individuals due to childbirth as per the law.
- Lump-sum compensations: The firm should provide lump sum compensation to insured individuals based on reasons determined by the corporation, as detailed later.

### **First: Indicators of social security subscribers - the insured individuals**

This section analyzes mandatorily and voluntary subscribers by gender, salary bands, governorate, economic activity, firm size, and sector. Additionally, it scrutinizes the recipients of lump-sum payments by gender, age group, recipients of unemployment benefits, recipients of maternity leave benefits, and reviews wage averages and retirement pension averages according to gender, wage type, and sector of work.

#### **1. Active insured individuals (mandatory and voluntary) by gender, nationality, and governorate for 2021**

Table (1) data presents the total active insured individuals both mandatory and voluntary by gender, nationality, and governorate for 2021. It's crucial to note the type of social security subscription, particularly mandatory subscription through the firm, as stipulated by the Social Security Law No. (1) of 2014, requiring all firms (companies & institutions) employing one or more employees to register with the SSC and enroll them in the social insurance system and to pay the required contributions for both firm and employees. Voluntary enrollment, however, is undertaken by the insured individuals themselves.

Before delving into the characteristics of workers in the labor market among those contributing in social security by governorate, gender, and nationality, let's examine the actual female engagement (workers) in the labor market and their contribution to social security :

- In 2021, the total number of subscribers in the Jordanian labor market covered by social security (Jordanians and non-Jordanians) was 1,412,041 workers, with 1,243,635 Jordanians being insured for the same year. Consequently, SSC Jordanian contributors account for 88.1% of the total social security subscribers in Jordan.
- The number of Jordanian females in the Jordanian labor market SSC subscribers (mandatory and voluntary) was 359,530 in 2021, representing 28.9% of the total insured Jordanians. Meanwhile, the male percentage was 71.1%, indicating a 42.2 percentage point difference in favor of males. Overall, female engagement in the actual Jordanian labor market is relatively modest.
- The total number of Jordanian and non-Jordanian women in the Jordanian labor market insured under social security was 527,936 (mandatory and voluntary), including 168,406 non-Jordanian women. Overall, women (Jordanian and non-Jordanian) constitute 37.4% of the total insured Jordanians and non-Jordanians under social security.
- The percentage of non-Jordanian females contributing to social security is 31.9% (527,936/168,406) of the total women SSC subscribers. They are primarily employed in the private sector, international organizations, voluntary organizations, or civil society institutions that do not require their employees to be of Jordanian nationality.

**Table No. (1) Active insured individuals both mandatory and voluntary by gender, nationality, and governorate for 2021**

Governorate	Jordanian				Non- Jordanian				Total	%
	Males	Females	Total	Percentage per governorate	Males	Females	Total	Percentage per governorate		
Amman	708956	277566	986522	79.3	64612	12658	77270	45.9	1063792	75.3
Aqaba	13181	3130	16311	1.3	4494	1019	5513	3.3	21824	1.5
Irbid	32383	22242	54625	4.4	12981	17632	30613	18.2	85238	6
Al Zarqa	31257	12860	44117	3.5	13321	9535	22856	13.6	66973	4.7
Al Karak	8462	3137	11599	0.9	2428	54	2482	1.5	14081	1
Ajloun	1939	894	2833	0.2	563	35	598	0.4	3431	0.2
Al Mafraq	7525	2293	9818	0.8	4266	89	4355	2.6	14173	1
Jarash	3208	1272	4480	0.4	1129	64	1193	0.7	5673	0.4
Balqa	14125	6659	20784	1.7	5600	155	5755	3.4	26539	1.9
Al Tafilah	1872	792	2664	0.2	901	4	905	0.5	3569	0.3
Ma'an	4900	1254	6154	0.5	2207	15	2222	1.3	8376	0.6
Madaba	3711	1859	5570	0.4	1561	52	1613	1	7183	0.5
Voluntary subscription	52586	25572	78158	6.3	12727	304	13031	7.7	91189	6.5
<b>Total</b>	<b>884105</b>	<b>359530</b>	<b>1243635</b>	<b>100</b>	<b>126790</b>	<b>41616</b>	<b>168406</b>	<b>100</b>	<b>1412041</b>	<b>100</b>

The table data above reveals that the highest percentage of social security subscribers among Jordanians was in the Capital Governorate, at 79.3%. Following that was Irbid Governorate at 4.4%, then Zarqa Governorate at 3.5%. Balqa Governorate came next at 1.7%, followed by Aqaba Governorate at 1.3%. The remaining governorates had participation rates ranging from 0.2% to 1%. There is a significant disparity between governorates in terms of social security subscription rates, indicating a need for further studies to understand the reasons for the low engagement rates in the labor market in some governorates that showed lower subscription rates.

The table also indicates that 93.5% of workers in the labor market were mandatory subscribers in social security (through their firms), while the percentage of voluntary subscribers among Jordanians and non-Jordanians was 6.5%, with a difference of 87 percentage points. This can be attributed to the SSC expansion of coverage through an amendment to the law to include all paid workers, regardless of the number of workers in the firm . Regarding Jordanian women who are voluntary subscribers in social security, their percentage was 6.3% of the total Jordanians who are mandatory and voluntary subscribers.

Regarding female subscribers by nationality and governorate, table (2) shows the relative distribution of female subscribers in social security by nationality and governorate. It shows that the percentage of Jordanian female subscribers in social security was 28.9% of the total Jordanian participants, while the percentage of non-Jordanian female subscribers was 24.7% of the total non-Jordanian participants. At the governorate level, the highest subscription rate for Jordanian women was in Irbid at 40.7%. In contrast, the percentage of non-Jordanian women in the same governorate was 57.6% of the total non-Jordanian participants. This is due to the industrial zones in the governorate and the nature of firms that rely on female workers. Following Irbid Governorate, Madaba, Balqa, and Ajloun Governorates had subscription rates of 33.4%, 32.0%, and 31.6% respectively. Zarqa, Jerash, Amman, and Karak Governorates followed with participation rates of 29.1%, 28.4%, 28.1%, and 27.0% respectively. The lowest participation rates for Jordanian women in the labor market were in Ma'an and Aqaba Governorates, at 20.4% and 19.2% respectively, which are similar to the distribution of non-Jordanian female subscribers by governorate.

**Table No. (2) percentage distribution of insured females (mandatory and voluntary) by nationality and governorate for the year 2021.**

Governorate	Jordanian females%	Non- Jordanian females%	Females' percentage out of total insured individuals%
Amman	28.1	16.4	27.3
Aqaba	19.2	18.5	19.0
Irbid	40.7	57.6	46.8
Al Zarqa	29.1	41.7	33.4
Al Karak	27	2.2	22.7
Ajloun	31.6	5.9	27.1
Al Mafraq	23.4	2.0	16.8
Jarash	28.4	5.4	23.6
Balqa	32	2.7	25.7
Al Tafilah	29.7	0.4	22.3
Ma'an	20.4	0.7	15.2
Madaba	33.4	3.2	26.6
Total	28.9	24.7	28.4

## 2. Active insured individuals (mandatory and voluntary)s by gender and nationality for the years 2015-2021

The data in table (3) shows the total number of insured individuals, both mandatory and voluntary , by nationality and gender for the years 2015 to 2021. The table shows a rise in the number of Jordanian insured females from 281.5 thousand in 2015 to 341.8 thousand in 2019. There was a decrease in the number of insured individuals

in 2020 to 333.55 thousand, due to the COVID-19 pandemic, representing a drop of around 825 insured individuals compared to the previous year. However, the number of insured individuals increased again, reaching 359.53 thousand in 2021.

Regarding non-Jordanian female subscribers, their numbers increased from 135.9 thousand in 2015 to 163.8 thousand in 2019, followed by a decrease in 2020, before increasing once more to reach 168.4 thousand subscribers in 2021.

**Table No. (3) Active insured individuals (mandatory and voluntary) by gender and nationality for the years 2015-2021**

Years	Jordanian			Non- Jordanian			Total
	Males	Females	Total	Males	Females	Total	
2015	749.542	281.501	1.031.043	100.057	35.891	135.948	1.166.991
2016	782.442	297.230	1.079.672	108.627	38.811	147.438	1.227.110
2017	809.272	313.571	1.122.843	117.779	44.546	162.325	1.285.168
2018	815.404	326.475	1.141.879	114.682	43.884	158.566	1.300.445
2019	839.508	341.801	1.181.310	115.460	48.348	163.808	1.345.118
2020	855.418	333.551	1.188.969	99.013	39.841	138.854	1.327.823
2021	884.105	359.530	1.243.635	126.790	41.616	168.406	1.412.041

Source: SSC, annual report 2021

### 3. Active insured individuals (mandatory) by gender, nationality and salary bands for the year 2021

Analyzing the percentage distribution of wages according to gender, it is preferable to focus on the mandatory insured individuals, as these official firms reflect the actual wage levels. Official information from the SSC about the total workers in the Jordanian labor market mandatory contributing in social security, by nationality, and salary bands as derived from table (3), more than half of the total insured individuals, both males and females, receive a monthly wage ranging from 300 to 700 Jordanian dinars, accounting for 53.8%. Following this, those in the salary bands of 300 dinars or less account for 29.3%. The data also reveals that 13.8% of the subscribers receive a monthly wage between 700 and 1500 dinars, with the percentage decreasing as the monthly salary bands increases.

In terms of gender, there is significant variation between Jordanian females and males across the monthly salary bands. The table indicates that 35.5% of female subscribers to social security earn a monthly wage of 300 dinars or less, followed by 32.0% in the salary bands of 700 to 1500 dinars, and 25.7% in the salary bands of 300 to 700 dinars. Moreover, 21.3% receive a monthly wage between 1500 and 3000 dinars. The distribution of Jordanian females across monthly salary bands shows relatively consistent patterns compared to the distribution of Jordanian males, where more than half of the male subscribers to social security earn a monthly income ranging from 300

300 to 700 dinars, accounting for 58.6%. This is followed by the bands of those earning less than 300 dinars at 22.88%, then the band of 700 to 1500 dinars at 14.69%. Subsequently, the category of those earning 1500 to 3000 dinars accounts for 3%, while the lowest percentage is in band of those earning more than 3000 dinars, at 0.71%, which is less than 1%. The table shows a significant disparity in income distribution among males, contrasting with the relatively consistent distribution of Jordanian females subscribers across monthly salary bands.

**Table No. (4) Numbers of insured individuals (mandatory), according to gender, nationality and salary bands for the year 2021**

Salary band	Jordanian					Non- Jordanian				Total	%
	Males	Females	Total	Total %	Female %	Males	Females	Total	percentage		
Less than 300	172071	94653	266724	22.88	35.5	83357	37579	120936	77.83	387660	29.3
300-700	507769	175349	683118	58.62	25.7	24783	2862	27645	17.79	710763	53.8
700-1500	116505	54761	171266	14.69	32.0	4123	529	4652	2.99	175918	13.3
1500-3000	27692	7509	35201	3.03	21.3	11.43	238	1381	0.89	36582	2.8
3000-5000	7327	1673	9000	0.77	18.6	648	104	752	0.48	9752	0.7
5000 or more	155	13	168	0.01	7.7	9	0	9	1.01	177	0.01
<b>Total</b>	<b>831519</b>	<b>333958</b>	<b>1165477</b>	<b>100</b>	<b>28.7</b>	<b>114063</b>	<b>41312</b>	<b>155375</b>	<b>100</b>	<b>1320852</b>	<b>100</b>

#### A. Active insured individuals (mandatory) by gender and nationality for the years 2015-2021

Historical data from the SSC for those mandatorily insured, as shown in Table (4) for the years 2021-2015, indicates a rise in the number of Jordanian females insured. The figures increased from 260.8 thousand in 2015 to 319.25 thousand in 2019, then dropped to 309.83 thousand in 2020 due to COVID-19 lockdowns, before rebounding to 333.96 thousand female SSC subscribers in 2021.

Regarding gender, the percentage of Jordanian females mandatorily insured with the SSC increased from 27.1% in 2015 to 28.7% in 2019. It then dipped slightly to 27.8% in 2020, a year impacted by the COVID-19 pandemic lockdowns, before rising again to 28.7% in 2021, from the annual percentage of total Jordanian subscribers.

**Table No. (5) numbers of Insured individuals (mandatory), according to gender and nationality for the years 2015 to 2021.**

Years	Jordanian			Non- Jordanian			Total	Jordanian Females %
	Males	Females	Total	Males	Females	Total		
2015	701,190	260.829	962.019	100.057	35.891	135.948	1.097.967	27.1
2016	733,942	275.599	1.009.541	108.627	38.811	147.438	1.156.979	27.3
2017	761,660	291.591	1.053.251	117.779	44.546	162.325	1.215.576	27.7
2018	771,284	305.902	1.077.186	114.682	43.884	158.566	1.235.752	28.4
2019	791.602	319.250	1.110.852	115.460	48.348	163.808	1.274.660	28.7
2020	805.143	309.829	1.114.972	99.013	39.841	138.854	1.253.826	27.8
2021	831.519	333.958	1.165.477	114.063	41.312	155.375	1.320.852	28.7

Source: Social Security Corporation, aggregated data from the annual reports of the SSC for the years 2015-2021.

## B. Female insured individuals (Mandatory) by the economic activity and nationality for the year 2021

Table (6) illustrates the distribution of mandatory insured females according to economic activity and nationality for the year 2021. As previously mentioned, the data shows that the percentage of mandatory insured Jordanian females was 28.9% in 2021, compared to 26.6% for non-Jordanians. In terms of economic activity, it is as follows:

- The highest percentage of insured Jordanian females in economic activity was in the education sector, at 65.9%, followed by the health and social work sector at 57.9%, and then in non-regional organizations and bodies at 48.2%.
- Community service activities followed at 39.8%, then financial intermediation at 35.1%, and then private households employing domestic staff at 30.9% in the second place.
- For the remaining activities, the percentages of insured Jordanian females varied, with the lowest in mining and quarrying at 5.01% and reaching 27.7% in real estate activities.
- The percentage of insured non-Jordanian females in the education sector was 48.28%, the highest among the distribution percentages of non-Jordanian females by economic activity, followed by manufacturing industries at 46.3%, and then in the health and social work sector at 41.03%.
- Non-regional organizations and bodies came in second place at 37.9%, followed by financial intermediation at 16.73%.
- For the remaining activities, the distribution of insured non-Jordanian females was relatively consistent.

The table shows a significant variation in the distribution percentages of insured Jordanian females by economic activity, while there is a relative consistency in the distribution of non-Jordanians by economic activity. This could be attributed to cultural factors influencing the choice of economic activity for insured Jordanian females, as indicated by their preference for working in the education and health sectors.

**Table No. (6) Percentage distribution of mandatory insured females, by economic activity and nationality for the year 2021.**

<b>Economic activity</b>	<b>Percentage of Jordanian females</b>	<b>Percentage of non Jordanian females</b>
<b>Agriculture, hunting, and forestry</b>	<b>11.99</b>	<b>0.42</b>
<b>Mining and quarrying</b>	<b>5.01</b>	<b>0.72</b>
<b>Manufacturing industries</b>	<b>26.36</b>	<b>46.31</b>
<b>Electricity, gas, and water supply</b>	<b>9.40</b>	<b>0.66</b>
<b>Construction</b>	<b>12.49</b>	<b>1.57</b>
<b>Wholesale and retail trade</b>	<b>16.14</b>	<b>4.37</b>
<b>Tourism</b>	<b>11.06</b>	<b>3.90</b>
<b>Transportation, storage, and communication</b>	<b>19.87</b>	<b>8.10</b>
<b>Financial intermediation</b>	<b>35.09</b>	<b>16.73</b>
<b>Real estate and rental activities</b>	<b>27.69</b>	<b>10.98</b>
<b>Public administration, defense, and social security</b>	<b>24.88</b>	<b>3.75</b>
<b>Education</b>	<b>65.90</b>	<b>48.28</b>
<b>Health and social work</b>	<b>57.97</b>	<b>41.03</b>
<b>Community service activities</b>	<b>39.85</b>	<b>18.29</b>
<b>International organizations and non-regional bodies</b>	<b>48.02</b>	<b>37.91</b>
<b>Private households employing domestic staff</b>	<b>30.90</b>	<b>15.00</b>
<b>Total</b>	<b>28.65</b>	<b>26.59</b>

### C. Mandatory insured individuals by economic sector for the year 2021

The data in table (7) indicate the count of mandatory insured individuals according to the economic sector for the year 2021. It reveals that 53.9% of those covered work in the private sector, followed by 44.53% in the public sector. The remaining percentages are distributed relatively consistently across other economic sectors, with 0.92% covered in the mixed sector, 0.48% in international organizations and bodies, and finally, 0.13% covered in the charity associations sector.

**Table No. (7) Numbers of mandatory insured individuals, by economic sector for the year 2021.**

Sector	Total	Sector %
Public	588205	44.53
Private	712435	53.94
Mixed	12118	0.92
International organizations and non-regional bodies	6352	0.48
Charity associations	1742	0.13
Total	1320852	100

### D. Jordanian Insured individuals (mandatory and voluntary) according to gender and age for the year 2021

Insured individuals in the labor market are categorized by age groups for workforce, which represent a segment of the population capable of working in general. The working age range spans from 15 to 64 years old, with those beyond sixty-five often considered retirees, though some may continue working by choice or necessity, or extra as extension of previous years. The table below shows the distribution of Jordanian insured individuals, both mandatory and voluntary, by gender and age for the year 2021, indicating the following:

The age groups of 26-30 and 31-35 years old among Jordanian insured individuals exhibit the highest rates of employment and insurance, comprising 18.9% and 18.2% of all insured Jordanians. Following them are the 36-40 age group at 16.7%, then the younger age group of 21-25 and 41-45 at 13.2% each, of all Jordanian insured individuals, both mandatory and voluntary.

- A noticeable trend is the gradual increase in the percentage of females relative to the total insured individuals, both mandatory and voluntary, across the young working age groups in Jordan's labor market. This percentage starts at 2.5% for those under 21 years old, which is a natural trend as females and males of this age are typically still in school. The percentage of insured individuals then increases to 13.2% for the 21-25 age group, and further to 18.9% for the 26-30 age group, before gradually decreasing for the older age groups.
- The significant decline in female participation in the insured labor market after the 46+ age groups may be attributed to women reaching retirement age earlier than men, as labor laws worldwide generally allow females to retire earlier than males.

- Additionally, there are other factors related to the societal roles of women in Jordanian and non-Jordanian societies that may influence their preference for early withdrawal from the labor market.

**Table No. (8) Numbers of Jordanian insured individuals (mandatory and voluntary) by gender and age for the year 2021.**

Age group	Males	Females	Total	Age group %	Gender %
Less than 21	27195	4067	31262	2.5	13.01
21-25	123432	41308	164740	13.2	25.07
26-30	169756	65732	235488	18.9	27.91
31-35	161340	65147	226487	18.2	28.76
36-40	138526	68812	207338	16.7	33.19
41-45	106848	57541	164389	13.2	35.00
46-50	80868	38119	118987	9.6	32.04
51-55	49562	16714	66276	5.3	25.22
56-60	23858	1876	25734	2.1	7.29
60+	2720	214	2934	0.2	7.29
<b>Total</b>	<b>884105</b>	<b>359530</b>	<b>1243635</b>	<b>100</b>	<b>28.91</b>

#### 4. Eligibility for lump sum compensation by gender and reason for compensation

##### A. Who is eligible for lump sum compensation

The Social Security Law provides lump sum compensation for SSC contributors, including both males and females, in specific circumstances outlined in table (9) as follows:

According to the Social Security Law, individuals eligible for lump sum compensation, regardless of gender, fall into the following categories:

- Being covered by the Civil and Military Retirement Law.
- Leaving the country for non-Jordanian insured individuals.
- Acquisition of citizenship of another country by a Jordanian insured individual.
- Sentencing of the insured individual to imprisonment for five years or more.
- Death, natural disability, or reaching retirement age without receiving full retirement pension.
- Opting for military retirement, or experiencing military deprivation.
- Receiving another form of retirement pension for Jordanians.
- Pursuing education for the attainment of a Bachelor's degree.
- Completion of service for males at the age of 55 and for females at the age of 50



- For females specifically, the Social Security Law allows lump sum compensation in the following circumstances:
  - Termination of service due to marriage, widowhood, or divorce.
  - Being single over the age of 40.
  - Termination of service for females upon reaching the age of 50 (as mentioned earlier).

**The reasons for receiving a lump-sum compensation for Jordanians can be deduced based on gender from Table No. (9) as follows:**

- Females were entitled to a lump-sum compensation in areas exclusively defined by law (termination of service due to marriage, widowhood, divorce, or being single over the age of 40). The total female beneficiaries in 2021 for compensation due to marriage, widowhood, divorce, or being single above the age of 40 amounted to (11,044) representing 58.4% of the total beneficiaries of the lump-sum compensation.
- In general, the termination of service due to marriage, widowhood, or divorce accounted for more than half of the total beneficiaries of the lump sum (excluding those receiving advances), reaching 55.3% in 2021. Following this reason, the importance of eligibility for the lump-sum compensation due to death, natural disability, or reaching retirement age without completing contributions to retirement pension constituted 17.85% of the total beneficiaries of the lump sum (excluding those receiving advances).
- Other reasons of lesser significance include Jordanians receiving other retirement pension (7.4%), overlapping retirement systems (6.65%), and termination of service for males at 55 years old and females at 45 years old for early retirement, which accounted for 5.65%.
- Regarding the distribution of female beneficiaries according to the reason for compensation, 745 females deserved lump-sum compensation due to death, natural disability, or reaching retirement age without completing contributions to retirement pension, constituting 22.1% of the total beneficiaries of the lump sum (excluding those receiving advances). Following these reasons, the acquisition of another nationality by Jordanian females accounted for 15.7% of the total males and females. The remaining distributions based on gender for compensation entitlement reasons showed varied figures, sometimes indicating high percentages.<sup>31</sup>
- For requesting further university education, females constituted the third-largest percentage in terms of importance compared to males, with 19.9% of Jordanian females receiving lump-sum compensation for university education from the total beneficiaries (males and females), for this reason.

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<sup>31</sup> For instance, females make up 60% of the total number of males and females in cases where compensation payments are being completed, with females representing 6 out of every 10 individuals. Likewise, the inclusion under the Civil Retirement Law applies to one female out of three, i.e. 33%.

- Overall, 12,096 Jordanian females received lump-sum compensation (excluding those receiving advances), constituting 63.9% of the total beneficiaries, both male and female, excluding those receiving advances.

**Table No. (9) Eligible individuals for lump sum compensation by gender, nationality and reason for compensation for the year 2021**

Reason for compensation	Jordanian					Non-Jordanian			
	Males	Females	Total	Female %	Reason for compensation %	Males	Females	Total	percentage
Being covered by the Civil and Military Retirement Law.	2	1	3	33.3	0.02	0	0	0	0
Leaving the country for non-Jordanian insured individuals.	0	0	0	0.0	0.00	22832	12817	35649	35.95
Acquisition of citizenship of another country by a Jordanian insured individual.	220	41	261	15.7	1.38	0	0	0	0.00
Sentencing of the insured individual to imprisonment for five years or more	30	0	30	0.0	0.16	0	0	0	0.00
Termination of service due to marriage, widowhood, or divorce.	0	10466	10466	100.0	55.32	0	1	1	100.00
Being single over the age of 40.	0	578	578	100.0	3.06	0	0	0	0.00
Continuation of disbursing previous compensations.	4	6	10	60.0	0.05	19	9	28	32.14
Death, natural disability, or reaching retirement age without receiving full retirement pension	2631	745	3376	22.1	17.85	458	48	506	9.49
Military retirement	58	2	60	3.3	0.32	0	0	0	0.00
Board of directors' decision	0	0	0	0.0	0.00	0	0	0	0.00
Special withdrawal case/ insurance matters committee decision	4	0	4	0.0	0.02	0	0	0	0.00
Interference	1153	105	1258	8.3	6.65	82	2	84	2.38
Military deprivation	5	0	5	0.0	0.03	0	0	0	0.00
Completion of service for males at the age of 55 and for females at the age of 50	999	70	1069	6.5	5.65	2	0	2	0.00
Jordanian individual receiving any form of pension	1402	4	1406	0.3	7.43	0	0	0	0.00
Pursuing education for the attainment of a Bachelor's degree	314	78	392	19.9	2.07	0	0	0	0.00
Total, excluding those eligible for advances.	6822	12096	18918	63.9	100.0	23393	12877	36270	35.50
Total including those eligible for advances. (Total 472040)	262498	109515	372013	29.4		62138	37889	100027	37.88

For non-Jordanian females, the highest percentage of lump sum compensation entitlements was due to their permanent departure from Jordan, accounting for 36%. This was followed by entitlements for continuation of disbursing previous compensations, which stood at 31.1%. Additionally, entitlements due to death, natural disability, or reaching retirement age without completing the contribution to retirement pension, accounted for 9.5% of the total males and females for this reason, excluding those entitled to advances. Overall, non-Jordanian females, including those entitled to advances, constituted 37.9% of the total males and females entitled to lump sum compensation, including those entitled to advances.

#### **B. Jordanian individuals who are entitled to lump sum compensation by gender. For females due to widowhood, divorce, marriage, and being single over the age of 40 for the period 2015-2021**

This section reviews and analyzes Jordanian individuals who are entitled to lump sum compensation by gender, and follows the historical development of this compensation, particularly the reasons for female compensation from 2015 to 2021, as follows:

There was a relative decline in the percentage of females entitled to lump sum compensation during the study period. Their share decreased from 81.3% and 81.4% in 2015 and 2016, respectively, to 79.1% and 79.4% in 2017 and 2018. It then dropped further to 66.1% in 2019 and to 61.7% in 2020 due to the COVID-19 pandemic. However, there was a noticeable increase in 2021, rising to 63.9% of the total males and females entitled to lump sum compensation.

- Regarding female entitlements to lump sum compensation under the Social Security Law for reasons such as marriage, widowhood, divorce, and being single over the age of 40, the numbers fluctuated as a percentage of the total lump sum compensation during the study period. These numbers grew by 22.2% in 2016, then declined to 1.1% the following year. They increased by 33.3% in 2018 and to 17.9% in 2019. However, after COVID-19, there was a negative growth of 11.5% and 20.5% in 2020 and 2021, respectively. This indicates that after the COVID-19 pandemic, the number of females entitled to lump sum compensation for the years 2019-2021 decreased, showing the positive impact of defense laws in preventing women from withdrawing from the labor market for the four cases in which the Social Security Law granted them exceptions.
- Similarly, if we examine the numbers of female entitled of lump sum payment compensation during the COVID-19 pandemic and beyond, we notice a decline from 16,924 women in 2019 to 15,153 in 2020, and then to 12,096 in 2021.

Table (10) shows the number of individuals entitled for compensation by gender and specific reasons for females for the period 2015-2021.

**Table No. (10) number of individuals entitled for compensation by gender and for females due to widowhood, divorce, marriage, and being single over the age of 40 for the period 2015-2021**

Years	Males	Females	Total for all reasons	Percentage of females entitled to lump sum compensation%	Lump sum for females due to reasons of marriage, widowhood, divorce and single women above the age of 40	Annual growth rate for cases of marriage, widowhood, divorce and single women over the age of 40
2015	1965	8530	10495	81.3%	8256	-
2016	2381	10436	12817	81.4%	10089	22.2
2017	2751	10414	13165	79.1%	9.978	-1.1
2018	3626	14011	17637	79.4%	13.301	33.3
2019	8684	16924	25608	66.1%	15.683	17.9
2020	9389	15153	24542	61.7%	13.886	-11.5
2021	6822	12096	18918	63.9%	11.044	-20.5

### C. The total number of recipients of lump sum compensation by gender in 2021.

- The total number of recipients of lump sum compensation including both Jordanians and non-Jordanians, was 472,040 insured individuals for both genders, with females constituting only 31.23% of this total.
- For Jordanians specifically, the total number of recipients of lump sum payment compensation in 2021 was 372,013 insured individuals, including 109,515 females. This means that females accounted for only 27.3% of all Jordanians recipients of this compensation.
- Among non-Jordanians, the total number of recipients of lump sum compensation was 33,804 individuals, with females making up 29.4% of this group.
- In terms of both Jordanians and non-Jordanians females receiving lump sum compensation who their service ended due to marriage, widowhood, or divorce it amounted to 10,467 females. Non-Jordanian females entitled for compensation in this category were minimal, with only one. while, the total number of Jordanian and non-Jordanian females entitled for lump sum compensation for all reasons was 24,973, accounting for 45.3% of the total individuals entitled of these compensations (total males and females entitled for compensation was 55.188 for 2021) excluding those who received advances.
- Regarding single Jordanian females over the age of 40, only 578 received lump sum payment compensation,

representing 4.8% of the total Jordanian females who received lump sum payment compensation. It is worth noting that no non- Jordanian females were entitled for such compensation (single Jordanian females over the age of 40) as it is indicated in table (9) above.

##### 5. Insured individuals who received the unemployment benefits by gender, nationality and governorate for the year 2021

The data from the SSC for 2021 and as shown in table No. (11) indicates that 99,941 Jordanians insured individuals/ SSC subscribers received unemployment benefits, including 19,577 female subscribers. This means that females constituted 19.6% of the total Jordanian recipients of unemployment benefits. Additionally, non-Jordanian females made up 12.6% of the total non-Jordanian recipients of this benefit.

**Table No. (11) Number of insured individuals who received unemployment benefits by gender and firm's branch for the year 2021**

Branch	Jordanian			Non- Jordanian			Total	%
	Males	Females	Total	Males	Females	Total		
Amman Central	13729	3137	16866	238	43	281	17147	16.9
Al Aqaba	1962	319	2281	52	6	58	2339	2.3
Irbid	3050	1447	4497	20	3	23	4520	4.4
Al Zarqa	6235	1748	7983	124	30	154	8137	8
North Amman	14529	3645	18174	332	38	370	18544	18.2
Sahab	4834	848	5682	107	8	115	5797	5.7
Al Karak	672	257	929	16	0	16	945	0.9
South Amman	11102	1967	13069	196	25	221	13290	13.1
Ajloun	137	159	296	4	0	4	300	0.3
Al Mafraq	825	144	969	10	0	10	979	1
Jarash	370	170	540	20	8	28	568	0.6
Al Salt	2182	597	2779	33	1	34	2813	2.8
Al Tafilah	137	40	177	3	0	3	180	0.2
Ma'an	574	73	647	9	1	10	657	0.6
Madaba	482	242	724	8	0	8	732	0.7
East Amman	5675	1702	7377	124	26	150	7527	7.4
West Amman (Jubilee)	12567	2402	14969	233	30	263	15232	15
Al Yarmouk	1302	680	1982	6	2	8	1990	2
<b>Total</b>	<b>80364</b>	<b>19577</b>	<b>99941</b>	<b>1535</b>	<b>221</b>	<b>1756</b>	<b>01697</b>	<b>100</b>
<b>Percentage by gender</b>	<b>80.41</b>	<b>19.59</b>	<b>100</b>	<b>87.41</b>	<b>12.59</b>	<b>100</b>	<b>100</b>	

According to the distribution of compensation for Jordanians based on the location and distribution center, the North Amman center obtained the highest proportion of compensation for unemployment allowances, with beneficiaries receiving 18.2% of the total compensation for Jordanians. Following closely is the Amman Central center, which captured 16.88% of the total compensation for Jordanians for unemployment. This was followed by the West Amman Jubilee center with approximately 15% of the total unemployment allowances. In fourth place, the South Amman center secured 13.08% of the total compensations entitled to Jordanians for unemployment allowances.

## 6. Insured females receiving maternity leave benefits by nationality and age for the year 2021.

According to SSC law, the corporation provides disbursements of maternity leave benefits for women, where a total of 10,988 women in 2021 were granted these benefits, of which 10,795 were Jordanian, making up 98.2% of the total. The remainder were non-Jordanian women as displayed in table no. (12). By age and among Jordanian women, the majority of beneficiaries fell in the 26-30 age group, accounting for 41.8% of the total benefits for Jordanian women. The 31-35 age group came next, comprising 33% of total beneficiaries, followed by the 36-40 age group at 14.2%. Jordanian and non-Jordanian women aged 21-45 constituted approximately 98% of total beneficiaries across all age groups, with a slight drop to 90% for the 46-60 age group.

Table No. (12) Numbers of insured females entitled to maternity leave benefits by nationality and age group for the year 2021

Age group	Jordanians	Jordanians %	Non – Jordanians	Total	% for total Jordanians and Non – Jordanians	Accumulated %
Less than 21	14	100	0	14	0.1	0.1
21-25	864	98.0	18	882	8	8.2
26-30	4506	98.0	91	4597	41.8	50
31-35	3575	98.6	49	3624	33	83
36-40	1529	98.1	29	1558	14.2	97.2
41-45	298	98.3	5	303	2.8	99.9
46-50	9	90.0	1	10	0.1	100
Older than 51	0	0	0	0	0	100
Total	10795	98.2	193	10988	100	
%	98.24	1.76	100	100		

## 7. Jordanian insured individuals by gender and work sector and monthly wage for the year 2021

The average monthly wage for both insured male and female individuals was 586 Jordanian dinars. Females earned an average of 554 dinars, which is 92.5% of the male average for the year 2021. Wages of insured individuals are distributed based on mandatory and voluntary insurance by gender, and nationality for the year 2021. As indicated in table No. (13) below:

- **Public sector:** females earned an average of 587 dinars compared to 557 dinars for males, indicating higher wages for females comparing to males. where the benchmark ratio (female wages to male wages) against gender pay ratio result of 100:105.4 in favor of females.
- **Private sector:** females earned an average of 509 dinars compared to 628 dinars for males, where the benchmark ratio (female wages to male wages) against gender pay ratio result of 100:81.1 in favor of males.
- **Mixed sector:** females earned an average of 940 dinars compared to 1193 dinars for males, where the benchmark ratio (female wages to male wages) against gender pay ratio result of 100:78.8 in favor of males.
- **International organizations and bodies sector:** females earned an average of 1087 dinars compared to 1130 dinars for males, resulting in a gender pay ratio of 100:96.2 in favor of males.

- **Charity associations sector:** females earned an average of 540 dinars compared to 583 dinars for males, where the benchmark ratio (female wages to male wages) against gender pay ratio result of 100:92.5 in favor of males.

**In conclusion, most sectors, including international organizations, have wages that favor males, except for the public sector, which favors females. Despite this digital summary, there are no laws or legislations indicating any discrimination between males and females regarding monthly wages.**

**Table No. (13) Average of wages for active mandatory insured individuals by gender and work sector for the year 2021 in JOD**

	Males	Females	Males/ females wages	Average
Public	557	587	105.4	565
Private	628	509	81.1	591
Mixed	1193	940	78.8	1143
International organizations and bodies	1130	1087	96.2	1108
Charity associations	583	540	92.6	558
<b>Total average</b>	<b>599</b>	<b>554</b>	<b>92.5</b>	<b>586</b>

Source: SSC annual report, statistical appendixes.2021, accumulated

## **Second: Individuals who withdrew from SSC**

This section examines the data on individuals who withdrew from the SSC as indicated by the data published by the Human Resources Data System (Al-Manar Project)<sup>37</sup>

### **1. Individuals who withdrew from social security by gender for the years 2017-2021**

Data on individuals who withdrew from social security indicate an increase in the number of individuals who withdrew during the years 2017-2021, as shown in table (14) below:

The number of individuals who withdrew increased from 15,200 in 2017 to 17,240 in 2021. Comparing the individuals who withdrew to the total of subscribers, there is a fluctuation and convergence in the ratio of individuals who withdrew to the subscribers for the mentioned years.

It was 1.18% in 2017 and slightly increased to 55 or older retirement age category in 2018, then decreased relatively to 1.16% in 2019. It increased after the COVID-19 pandemic to 1.33% for the year 2020, but returned to a decline in 2021 to 1.22% of the total of subscribers .

<sup>37</sup> National Center for Human Resources Development and the Development and Technical and Vocational Skills Development Commission (TVSDC), Human Resources Data System (Al-Manar Project) for the year 2022

- The percentage of females who withdrew from social security was about 23.6% of the total individuals who withdrew, both males and females. It is worth noting that the percentage of females who withdrew from social security decreased after the COVID-19 pandemic, where it was 23.9% and 23.6% for the years 2018 and 2019, respectively. It then decreased to 22.6% in 2020, but increased again in 2021 to reach 24.5% of the total individuals who withdrew, both males and females.

**Table No. (14) Individuals who withdrew from social security by gender for the years 2017 - 2021.**

Gender	2017	2018	2019	2020	2021
Males	11663	12266	11897	13644	13019
Females	3537	3798	3730	3978	4221
Female%	23.3	23.6	23.9	22.6	24.5
Total	15200	16064	15627	17622	17240
SSC total subscribers	1285168	1300445	1345118	1327823	1412041
Subscribers who withdrew	1.18%	1.24%	1.16%	1.33%	1.22%

Source: National Center for Human Resources Development and the Development and Technical and Vocational Skills Development Commission (TVSDC), Human Resources Data System (Al-Manar Project) for the year 2022 (Table No. (2))

## 2. Individuals who withdrew from social security by nationality for the years 2017 - 2021

Table No. (15) summarizes Individuals who withdrew from social security by nationality as follows:

- The number of Jordanians who withdrew from social security fluctuated over the study period. It increased from 14,778 individuals in 2017 to 15,577 in 2018, then decreased to 15,177 in 2019. Subsequently, it rose again to 16,644 in 2021.
- The vast majority of those who withdrew was from Jordanians, accounting for 97.1% of the total individuals who withdrew for the years 2017-2019. This percentage slightly decreased to 96.8% in 2020 and further to 96.5% in 2021 following the COVID-19 pandemic.

**Table No. (15) Individuals who withdrew from social security by nationality for the years 2017 - 2021**

Nationality	2017	2018	2019	2020	2021
Jordanian	14778	15577	15177	17059	16644
Non – Jordanian	422	487	450	583	596
Percentage of Jordanians who withdrew	97.2	97.0	97.1	96.8	96.5
Total	15200	16064	15627	17622	17240

Source: National Center for Human Resources Development and the Development and Technical and Vocational Skills Development Commission (TVSDC), Human Resources Data System (Al-Manar Project) 2022



### 3. Individuals who withdrew from social security by age group for the years 2017 - 2021

The proportional distribution of individuals who withdrew by age group indicates that the group reaching retirement age is the most common category to withdraw from social security, accounting for 45.7% of all individuals who withdrew . This is followed by the age group 50-54, constituting 25%, and then the age group 45-49, comprising 20.7% of all individuals who withdrew, as shown in table No. (16).

Table No. (16) Number of individuals who withdrew from social security by age group for the year 2021

Age group	2017	2021	Percentage of age group for the year 2021
24 or less	65	66	0.38
25 - 29	181	142	0.82
30 - 34	392	291	1.69
25 - 39	305	390	2.26
40 - 44	309	411	2.38
45 - 4 9	5177	3569	20.70
50 - 54	3131	4311	25.01
55 or older	5639	7883	45.73
Not stated	1	177	1.03
Total	15200	17240	100

#### 4. Individuals who withdrew from social security by average of monthly wage for the years 2017 – 2021

The highest percentage of individuals who withdrew from social security fell within the salary band of 500 - 999 JOD, accounting for 38.3%. Following this, salary band of 1000 JOD or more made up 25.8% of all individuals who withdrew, while salary band of 400 - 499 JOD constituted 14.2%. The groups earning between 300 - 399 JOD and 200 - 299 JOD each accounted for approximately 10.5% of all withdrawals. This data is displayed in table No. (17).

**Table No. (17) Number of individuals who withdrew from social security by average of monthly wage for the years 2017 - 2021**

Average of monthly wage in JOD	2017	2018	2019	2020	2021	Percentage of salary bands for the year 2021
Less than 200	2295	476	181	146	146	0.79
200-299	3618	1219	1455	1660	1660	10.44
300-399	2565	2285	2079	1873	1873	10.48
400-499	1395	2579	2248	2649	2649	14.21
500-999	3084	5459	5227	7110	7110	38.25
1000 or more	2243	4346	4437	4184	4184	25.84
<b>Total</b>	<b>15200</b>	<b>16064</b>	<b>15627</b>	<b>17622</b>	<b>17622</b>	<b>100</b>

Source: National Center for Human Resources Development and the Development and Technical and Vocational Skills Development Commission (TVSDC), Human Resources Data System (Al-Manar Project), 2022

#### 5. Individuals who withdrew from social security by reason behind withdrawal for the years 2017 – 2021

Analysis of the reasons behind withdrawal from social security indicates that the majority of individuals withdrew due to reaching old age, comprising 83.5% of total individuals who withdrew in 2021. Following this, natural death accounted for 9.4% of total individuals who withdrew. In third place was natural disability as a reason for withdrawal, accounting for 4.57%, and finally, injury disability accounted for approximately 1.5%. This is clearly displayed in table (18).

**Table No. (18) Number of individuals who withdrew from social security by the reason behind withdrawal for the years 2017 - 2021**

Reason behind withdrawal	2017	2018	2019	2020	2021	Percentage of individuals who withdrew for the year 2021
Old age	12927	14030	13157	15212	15402	83.54
Injury- disability	179	234	263	221	257	1.49
Natural disability	1015	828	1065	730	788	4.57
Death due injury	122	99	107	130	169	0.98
Natural death	957	873	1035	1329	1624	9.42
<b>Total</b>	<b>15200</b>	<b>16064</b>	<b>15627</b>	<b>17622</b>	<b>17240</b>	<b>100</b>

Source: National Center for Human Resources Development and the Development and Technical and Vocational Skills Development Commission (TVSDC), Human Resources Data System (Al-Manar Project), 2022

### 6. Individuals who withdrew from social security by reason behind withdrawal and gender for the years 2017 and 2021

Analyzing the reasons behind withdrawal from Social Security by gender reveals two main findings, as displayed in table (19):

- The percentage of females who withdrew has declined due to old age between 2017 and 2021 from 91.7% in 2017 to 89.9% in 2021 of total females who withdrew. Similarly, the percentage of females who withdrew due to natural disability decreased in the compared years from 0.42% to 0.5% of total females who withdrew for the year 2021.
- The percentage of females who withdrew due to reasons such as injury disability, injury death, and natural death increased for females from 2017 to 2021. Natural death accounted for 5.7% of females who withdrew in 2021 compared to 3.48% in 2017. Additionally, the percentage of withdrawal due to natural disability decreased from 3.99% in 2017 to 3.27% in 2021.

**Table No. (19) Numbers of individuals who withdrew from social security by reason behind withdrawal and gender for the years 2017 and 2021**

Reason behind withdrawal	2017			2021		
	Males	Females	Percentage of females %	Males	Females	Percentage of females %
Old age	9682	3245	91.74	10.606	3796	89.93
Injury disability	164	15	0.42	236	21	0.50
Natural disability	874	141	3.99	650	138	3.27
Death injury	109	13	0.37	144	25	0.59
Natural death	834	123	3.48	1383	241	5.71
<b>Total</b>	<b>11663</b>	<b>3537</b>	<b>100</b>	<b>13019</b>	<b>4221</b>	<b>100</b>

## 7. Individuals who withdrew from social security by average of monthly wage and gender for the years 2017 and 2021

Analyzing the distribution of individuals who withdrew from social security by gender, as displayed in table (20), the number of females who withdrew from social security was 3,537 in 2017, accounting for 23.3% of the total male and female who withdrew from social security. In 2021, this percentage increased to 24.5%. The highest percentage of females who withdrew from social security in 2021 was in 500 - 999 dinars salary band , accounting for 42.3% of females who withdrew from SSC .The salary band of 1000 dinars or more ranked second for females who withdrew from social security at 18.1%, followed by the 400 - 499 dinars band at 15.1%. for females who withdrew from social security for the year 2021.

Comparing females who withdrew from social security by wage with males, females accounted for 29.6% in the 200 - 299 dinars salary band, while males accounted for 70.4% of total individuals who withdrew from social security in this salary band.

In terms of importance, the second-highest percentage of female who withdrew compared to males is in the salary band of 500 – 900 dinars at 27.1%, in the salary band of 300 – 399 dinars at 26.4%, and in the salary band of 400 - 499 dinars at 26.05%.

For all salary bands, the percentage of females is much lower than that of males, especially in the salary bands of 1000 dinars or more. This indicates that females enter the workforce at much lower wages compared to males at this high wage level, with approximately 17.2% of females in this bracket. On the other hand, the percentage of females who withdrew from social security compared to total individuals who withdrew is lower in the salary band of less than 200 dinars, reaching 16.9% for both males and females in this band. This somewhat positively indicates that few females in this band depend on wage income.

**Table No. (20) individuals who withdrew from social security by average of monthly wage and gender for the years 2017 and 2021**

Average of monthly wage	2017		2021			
	Males	Females	Males	Females	Percentage of females by salary bands out of the total females for 2021 %	Percentage of gender by salary bands out of total for 2021 %
Less than 200	1436	859	113	23	0.54	16.91
200-299	2688	930	1267	532	12.60	29.57
300-399	1908	657	1329	477	11.30	26.41
400-499	1126	269	1811	638	15.11	26.05
500-999	2535	549	4809	1786	42.31	27.08
1000 or more	1970	273	3690	765	18.12	17.17
<b>Total</b>	<b>11663</b>	<b>3537</b>	<b>13019</b>	<b>4221</b>	<b>100</b>	<b>24.48%</b>

## Chapter Four: The findings of the field survey on the reasons behind women's withdrawal from the Jordanian labor market

This chapter addresses the general characteristics of women who withdrew from labor market, according to the data gleaned from the social survey which targeted those women who withdrew from SSC and received lump sum compensations in the first half of 2022. The aim is to discern the primary reasons behind their withdrawal from the labor market, the interplay between their withdrawal and their sexual and reproductive health, and the impacts of the COVID-19 pandemic. Furthermore, it investigates the nexus between these withdrawn women and their husbands concerning the reasons for their withdrawal from the labor market, according to the database of SSC for the same timeframe. Following are the findings of the field survey.

### **First: The social characteristics of women who withdrew from the labor market by receiving lump sum compensations**

Initially, we will review the principal indicators on women who withdrew from the labor market, drawing from the findings of the field survey, as delineated in table (1), as follows:

The average years of service for women who withdrew from the labor market stood at around 5.1 years, with a standard deviation of 6.33 points. Conversely, their years of service average covered by SSC, or under the auspices of social protection, amounted at merely 3.3 years, with a standard deviation of 4.24 points. This denotes variances among the withdrawn women concerning years of service covered by SSC. Roughly half of their years of service are not covered by SSC. This is attributed to firms evading the subscription of workers in SSC. It may be due to potentially mutual agreements with the withdrawn women or unbeknownst to them. This underscores the imperative for SSC to elevate insurance awareness among withdrawn women on one hand and bolster monitoring establishments on the other hand.

The monthly average wages for women who withdrew from the labor market is approximately 276.2 JOD per month, aligning closely with Jordan's minimum wage, with a standard deviation of 204 points, indicating substantial variability in the levels of the monthly wages within the sample. Regarding their working hours, the daily average of the working hours stands at around 8.9 hours, with a standard deviation of 8.5 points. On average, withdrawn women works approximately 5.7 days per week, with a standard deviation of 0.85, suggesting uniformity in weekly work patterns. Additionally, the data illustrates that the average time spent for the withdrawn women is roughly 38.4 minutes, with a significant standard deviation of 56.0 points, indicating considerable variability in terms of time spent to arrive to work.

The data presented in the table illustrates that the average age of women who withdrew from the labor market stands at approximately 34.7 years, with a standard deviation of 9.76 years. Additionally, the median age is approximately 32 years, highlighting a notable variance in the age distribution among these withdrawn. Furthermore, the table indicates that these withdrawn women typically marry at the age of 22, with an average marital duration of roughly 10.8 years and a standard deviation of 9.02 years, showcasing considerable variation in their marital timelines. Regarding reproduction, the table reveals that these withdrawn women, on average, give birth to around 2.51 children which is slightly below the overall average for childbirth in Jordan by approximately 0.2 children per woman, which stands at 2.7 children. Moreover, the average number of children born to these women during their work is 1.0 child, with the number of children under the age of 6 amounting at 0.81, indicating working women's awareness of family well-being. This understanding is reinforced by insights from the 2017-2018 Population and Family Health Survey, which suggests that childbirth can impact family well-being. Specifically, the

survey findings indicate that women in poor households tend to have a higher average number of children, standing at 9.3 children, compared to women in more affluent households whose average is 4.1 children, with a significant portion of these women being part of the labor market.

According to the table's data, the monthly average of childcare expenses (nurseries) stands at about 34.75 JOD, with a standard deviation of 33.28 points, indicating considerable diversity among withdrawn women in terms of monthly expenses. This diversity ranges from women who bear no childcare expenses, as both family and relatives take the caregiving responsibility, to those who shoulder over 300 JOD monthly. On average, childcare expenses represent approximately 12.6% of their mean wages.

An overarching overview of women who withdrew from the labor market unveils several notable trends. Firstly, they are relatively youthful, with an average age around 34.7 years and a median age of 32 years. Their marital duration stands at 10.8 years, implying early marriage, typically around the age of 22. Furthermore, their wages remain modest, averaging approximately 276.2 JOD monthly, aligning closely with the minimum wage in Jordan. Additionally, they endure extensive work hours, averaging about 9 hours per day across 6 workdays per week, suggesting that the financial returns of their work are outweighed by commuting expenses, so they prefer to remain at home. Withdrawn women's years of service in the labor market is approximately 5.1. Regarding their years of service average covered by SSC, it amounted at 3 years and seven months. Considering their average age, they are approximately 34.7 years, with a median age of 32 years, it suggests they are in the prime of their lives. Overall, their prospects for improved working conditions appear limited if they were to remain in the labor market. These insights will be meticulously examined and elaborated upon analyzing pertinent subjects in subsequent discussions.

**Table No. (1) Arithmetic Averages and standard deviations of the sample individuals according to selected indicators**

<b>Indicator</b>	<b>Average</b>	<b>Standard Deviation</b>
<b>Age (in years)</b>	<b>34.7</b>	<b>9.61</b>
<b>Marriage duration average</b>	<b>10.8</b>	<b>9.02</b>
<b>Total number of children that she gave birth to all births</b>	<b>2.5</b>	<b>2.05</b>
<b>Number of children that she gave to birth during her working duration</b>	<b>1.0</b>	<b>1.46</b>
<b>Number of your children currently under six years old</b>	<b>0.81</b>	<b>0.92</b>
<b>Monthly expenses she paid for childcare during her work in JOD</b>	<b>34.75</b>	<b>33.28</b>
<b>Number of years of actual work and years of service</b>	<b>5.1</b>	<b>6.33</b>
<b>Number of years of service in the labor market covered by SSC</b>	<b>3.3</b>	<b>4.25</b>
<b>Last monthly wage received in JOD</b>	<b>276.2</b>	<b>204</b>
<b>Number of working days per week in her last workplace</b>	<b>5.55</b>	<b>1.03</b>
<b>Number of daily working hours in her last workplace</b>	<b>8.01</b>	<b>1.70</b>
<b>The time spent to commute to their work in minutes</b>	<b>36.06</b>	<b>26.52</b>
<b>Source: Field survey of the study sample</b>		

## 1. Withdrawn women by place of residence

Table (2) illustrates the distribution of the study sample members according to their place of residence upon withdrawal from the labor market. It is evident that the most significant percentage of women who withdrew is among the capital governorate residents, constituting 37.7% of the overall withdrawn women, representing slightly more than a third of the total withdrawn women. This is due to the concentration of employment opportunities within the capital governorate. Subsequently, Irbid governorate follows the capital governorate with a percentage of 14.4%, while Al Mafraq governorate secures the third position with 9.5%. Following this hierarchy, Al Balqa governorate occupies the fourth position with a ratio of 6.8%, trailed by Al Zarqa and Madaba governorates, each registering 6.2% and 6.0% respectively. Finally, Al Aqaba and Ma'an governorates record the lowest percentages, standing at 2.4% and 1.1% respectively.

**Table No. (2) Distribution of study sample members by place of residence**

Governorate	Place of residence upon withdrawal	
	Number	%
Amman	139	37.7
Al Balqa	25	6.8
Al Zarqa	23	6.2
Madaba	22	6.0
Irbid	53	14.4
Al Mafraq	35	9.5
Jerash	11	3.0
Ajloun	22	6.0
Al Karak	14	3.8
Al Tafilah	12	3.3
Ma'an	4	1.1
Aqaba	9	2.4
<b>Total</b>	<b>369</b>	<b>100</b>

## 2. Withdrawn women by the educational level

The findings of the table (3) indicate that 31.2% of all withdrawn women were holders a Bachelor's degree, closely followed by high school graduates, constituting 31% of the total withdrawn women. Those with educational qualifications below high school diploma rank third in terms of women who withdrew from the labor market, accounting for 21.7% of the total withdrawn women. This suggests that over half of the withdrawn women have educational levels at or below high school, with a combined percentage of 52.7%.

Table No. (3) Distribution of study sample members by educational level

Educational level	Number	%
Below high school	80	21
High school	114	31.0
Intermediate diploma	54	14.7
Bachelor	115	31.2
Postgraduate	5	1.4
Total	368	100

\* The number of cases that did not respond was merely one.

Comparing the findings of this study to a previous study conducted by the HPC in 2014, focusing on educational level, where the proportion of high school graduates stood at 29.5%, and Bachelor's degree holders at 31.6%, we observe a convergence in outcomes across both educational stages. Furthermore, when comparing these findings with those from the Department of Statistics (Labor Force and Unemployment Survey, Second Round 2022), it reveals that over half of economically active females aged 15 and above hold a Bachelor's degree or higher comprising 53.7%. Hence, since more than half of women hold a Bachelor's degree or higher, it follows logically that their withdrawal rate would be higher.

## 3. Withdrawn women by the familial ties with the household head

Table (4) delineates the distribution of the women who withdrew from the labor market according their familial ties with the household head. It reveals that the predominant percentage among the withdrawn women, comprising 73.4% of the total, are wives. Conversely, a smaller subset, constituting 12.2% of the withdrawn women, consists of household heads shouldering the responsibilities of family expenses and upbringing.



Subsequent to wives, single daughters residing within their families which account for 10.3% of all withdrawn women. Following this group are withdrawn women who maintain other relationships with the household head (such as uncles or grandparents), representing 2.4% of the total. Finally, sisters constitute 1.1% of the overall women who withdrew from the labor market.

**Table No. (4) Distribution of study sample members by their familial ties with the household head**

<b>Withdrawn women's familial ties with the household head</b>	<b>Number</b>	<b>%</b>
<b>Household head</b>	<b>45</b>	<b>12.2</b>
<b>wife</b>	<b>271</b>	<b>73.4</b>
<b>Daughter</b>	<b>38</b>	<b>10.3</b>
<b>Sister</b>	<b>6</b>	<b>1.6</b>
<b>Others</b>	<b>9</b>	<b>2.4</b>
<b>Total</b>	<b>369</b>	<b>100</b>

#### **4. Withdrawn women by the marital status**

By analyzing the withdrawn women's distribution by marital status and social circumstances upon withdrawal, the findings in table (5) emphasized what was stated in the previous table, indicates that married women constitute the predominant percentage of the women who withdrew from the labor market, comprising a significant 71.5% of total withdrawn women. Conversely, single or engaged women, yet to enter matrimony, represent 16.5% of these withdrawn women. The residual percentages are distributed among divorced and widowed women, ranks third and fourth place of labor market withdrawn women at 6.5% and 4.3% respectively. Notably, separated women constitute a mere 1.1% of the overall withdrawn women.

This analysis underscores the trend where females withdraw from labor market only if they are married and lived in in a family setting, or singles under parental care. Conversely, women who are divorced, widowed or separated demonstrate a markedly lower tendency to withdraw from their work.

**Table No. (5) The withdrawn women's distribution by marital status**

<b>Marital status</b>	<b>Number</b>	<b>%</b>
<b>Single</b>	<b>48</b>	<b>13.0</b>
<b>engaged women, yet to enter matrimony</b>	<b>13</b>	<b>3.5</b>
<b>Married</b>	<b>264</b>	<b>71.5</b>
<b>Divorced</b>	<b>24</b>	<b>6.5</b>
<b>Widowed</b>	<b>16</b>	<b>4.3</b>
<b>Separated</b>	<b>4</b>	<b>1.1</b>
<b>Total</b>	<b>369</b>	<b>100</b>

Upon comparing the findings of this study with those conducted by HPC in 2014, focusing on the marital status of the withdrawn women, a notable convergence of the findings emerges, particularly among single women. In the present study, single women stand at 16.3%, compared to 16% recorded in the 2014 analysis. However, disparities surface within the married women, witnessing a decline from 78% in the previous study to 71.5% in the present one. Correspondingly, the percentage of widows among the withdrawn women stood at a 1% in 2014 study, against the 4.3% delineated in the present study.

## 5. Withdrawn women by age

Table (6) illustrates the percentage distribution of the withdrawn women by age, revealing a notable prevalence of withdrawal from the labor market among women who are under 40 years. Their percentage accounts for a significant 70.4% of total women who withdrew, with withdrawal rates declining as age progresses. As previously mentioned in the outset of this chapter, the average age of those withdrawn women is approximately 34.7 years, i.e. they are still young.

Table No. (6) The distribution of study sample members by current age (in years)

Age categories	Number	%
under 20 years	2	0.5
20 - under 25 years	38	10.3
25 - under 30 years	106	28.7
30 - under 35 years	61	16.5
35 - under 40 years	53	14.4
40 - under 45 years	44	11.9
45 - under 50 years	29	7.9
50 - under 55 years	18	4.9
55 - under 60 years	16	4.3
60 years or more	2	0.5
<b>Total</b>	<b>369</b>	<b>100</b>

## Second: The reality of withdrawn women's social security subscription in the labor market

### 1. Withdrawn women by the actual years of service and years of service covered by SSC

Table (7) shows the percentage distribution of actual years of service and years of service covered by SSC. Key findings are as follows:

- It becomes apparent that 70.7% of withdrawn women had five actual years of service or less in the labor market, while the corresponding percentage for withdrawn women with five years of service or less covered by

SSC stood at 80.2%. In contrast, the percentage dwindles to 15.2% for withdrawn women whose years of service ranging between 6 and 10 years in the labor market, as well as for those with a corresponding year of service covered by SSC, which amounted at 9.2%.

- Meanwhile, only 13.4% of withdrawn women had actual years of service surpassing 10 years, while a mere 6.7% of the total withdrawn women had social security subscription exceeding 10 years.

**Table No. (7) The distribution of study sample members by the actual years of service and the years of service covered by SSC**

Years of service categories	The number of actual years of service		The number of years of service covered by SSC	
	Number	%	Number	%
<b>5 years or less</b>	<b>261</b>	<b>70.7</b>	<b>296</b>	<b>80.2</b>
<b>6 – 10</b>	<b>56</b>	<b>15.2</b>	<b>34</b>	<b>9.2</b>
<b>11 - 15</b>	<b>19</b>	<b>5.1</b>	<b>13</b>	<b>3.5</b>
<b>16 - 20</b>	<b>16</b>	<b>4.3</b>	<b>9</b>	<b>2.4</b>
<b>21 - 25</b>	<b>6</b>	<b>1.6</b>	<b>2</b>	<b>.5</b>
<b>26 - 30</b>	<b>7</b>	<b>1.9</b>	<b>1</b>	<b>.3</b>
<b>30 or more</b>	<b>2</b>	<b>.5</b>	<b>-</b>	<b>-</b>
<b>Do not know</b>	<b>2</b>	<b>0.5</b>	<b>14</b>	<b>3.8</b>
<b>Total</b>	<b>369</b>	<b>100</b>	<b>369</b>	<b>100</b>

By comparing the findings of this study with a previous study conducted by HPC in 2014, it is evident that there has been a substantial increasing in the withdrawn women rates over the period spanning from 2014 to 2022. The previous study revealed the percentage of the withdrawn women upon with five years of service or less, covered by social security, is approximately 62% among all the withdrawn women, while the present study indicates a notable surge to 80.2% in the withdrawn women rate. This surge underscores the imperative for an exhaustive study of the reasons behind this surge, as well as concerted efforts aimed at addressing them, and finding viable alternatives to this withdrawal. These findings align with data sourced in SSC’s database, which delineated that 79.1% of the withdrawn women documented in the initial half of 2022 were associated with years of service are less than five years. Moreover, there exists a discernible inverse correlation between the length of years of service covered by SSC and the percentage of the withdrawn women, since women with long subscription periods are close to obtaining their retirement rights. Thus, this encourages them to sustain their subscription and eschew premature withdrawal.

As women progress in age, the years of service within the labor market, covered by Social Security, tends to diminish. It's noteworthy that approximately 3.8% of the withdrawn women are unaware about the number of years covered by SSC, indicating a pronounced deficiency in insurance awareness among the withdrawn women.

Additionally, as previously indicated in this chapter, the average of actual years of service in the labor market among those withdrawn women stands at 5.1 years, whereas the average of the withdrawn women years of service covered by social security amounted at 3.7 years. This discrepancy underscores a notable variation among the withdrawn women concerning the years of service covered by SSC.

## 2. Withdrawn women by the social security subscription type

According to Table (8), it is evident that 81.8% of the withdrawn women were mandatory subscribed in SSC, indicating that their subscription through the firms they worked in. Conversely, 18.2% of the total withdrawn women were affiliated through voluntary subscription.

**Table No. (8) The distribution of the study sample members by the SSC subscription type**

SSC subscription type	Number	%
Voluntary subscription	67	18.2
Mandatory subscriptions (Through the firm)	302	81.8
<b>Total</b>	<b>369</b>	<b>100</b>

## 3. The withdrawn women by their receipt of unemployment compensation/advance and lump-sum compensation

Table (9) presents the distribution of the withdrawn women according to their receipt of unemployment compensation/advances and their history of receiving lump sum compensation from SSC. It indicates that 31.2% of those women who withdrew from the labor market received unemployment compensation or advances from SSC, while 68.8% did not receive such benefits. Moreover, approximately 60.4% of the withdrawn women did not receive lump sum compensations, contrasting with 39.3% who had previously received such lump sum compensation. It is noteworthy that those who have received lump sum compensations are more inclined to withdraw from the labor market, with a potential percentage reaching up to one-third of those who haven't received such compensations. Comparatively, in contrast to the withdrawn women rates of those who received unemployment compensation/advances, their inclination to disburse lump sum compensations is lower by about 8% points. Hence, it can be inferred that the insurance benefits extended by SSC, particularly during the COVID-19 pandemic, have exerted a positive influence on women's persistence in the labor market. Furthermore, this may also be attributed to the obligation for those who have received lump sum compensation to reimburse the amount with an interest rate of up to 5% per year of compensation disbursement if they intend to fulfill the legal tenure required for qualifying for retirement benefits.

**Table No. (9) The distribution of the study sample members according to their receipt of unemployment compensation/advance and who have received lump-sum compensation previously**

Statement	Advance or unemployment compensation		lump-sum compensation	
	Number	%	Number	%
Received the compensation	115	31.2	145	39.3
Did not receive the compensation	254	68.8	223	60.4
Did not response	-	-	1	0.3
<b>Total</b>	<b>369</b>	<b>100</b>	<b>369</b>	<b>100</b>

### **Third: The correlation between the sexual and reproductive health of married or formerly married women and their withdrawal from the labor market**

#### **1. Withdrawn women by their ranking among their husbands' wives**

Table 10 shows the distribution of the withdrawn women according to their ranking among their husbands' wives. It reveals that 82.7% of withdrawn women are the sole wives of their husbands. Concurrently, second wives comprise 10.1% of withdrawn women. Third and fourth wives constitute 2.6% and 1.6%, respectively. Moreover, 3.0% of the withdrawn women, who are formerly married, indicated their current status as unmarried.

**Table No. (10) The distribution of the study sample members by their ranking among their husbands' wives**

Wife ranking among the other wives	Number	%
Sole wife	254	82.7
Second wife	31	10.1
Third wife	8	2.6
Fourth wife	5	1.6
Currently unmarried	10	3.0
<b>Total</b>	<b>308</b>	<b>100</b>

#### **2. Withdrawn women by their year of marriage**

The withdrawn women who received lump sum compensation by the year of marriage distributed as showed in Table (11). This question was answered by 292 participants from the sample. However, 16 withdrawn women have refused to answer this question, citing reasons they preferred to retain. Generally, the highest percentage of withdrawn women were observed among recently married women. It is evident that the highest percentages were

observed among recently married women. It is evident that the highest percentages were among those who got married during the five preceding years of the survey, from 2017 to 2022, accounting for 34.4%. This was closely followed by those who married between 2012 and 2016, representing 20.8%. Subsequently, women who married between 2007 and 2011 accounted for 13.6% of the total withdrawn women. Withdrawal rates decline as the duration of marriage of the withdrawn women increases. This is may be attributed to the aging of the withdrawn women and their increased availability for work compared to younger women who are still in their reproductive age and are involved in childcare responsibilities.

**Table No. (11) The distribution of the study sample members by their year of marriage**

<b>The year of marriage</b>	<b>Number</b>	<b>%</b>
<b>1986- below</b>	<b>4</b>	<b>1.3</b>
<b>1987 - 1991</b>	<b>6</b>	<b>1.9</b>
<b>1992 - 1996</b>	<b>12</b>	<b>3.9</b>
<b>1997 - 2001</b>	<b>29</b>	<b>9.4</b>
<b>2002 - 2006</b>	<b>29</b>	<b>9.4</b>
<b>2007 - 2011</b>	<b>42</b>	<b>13.6</b>
<b>2012 - 2016</b>	<b>64</b>	<b>20.8</b>
<b>2017 - 2021</b>	<b>93</b>	<b>30.2</b>
<b>2022</b>	<b>13</b>	<b>4.2</b>
<b>they refused to answer this question</b>	<b>16</b>	<b>5.2</b>
<b>Total</b>	<b>308</b>	<b>100</b>

### **3. Withdrawn women by the number of births**

Table (12) delineates the distribution of married withdrawn women according to the number of children they gave birth to during their life and during their work. Approximately 73.4% of the total married withdrawn women had given birth to three or fewer children. Conversely, the percentage reached approximately 94.1% for those who had given birth to three or fewer children while they actively worked. This underscores two primary factors: firstly, women's utilization of their working periods for childbirth, albeit a relatively weaker factor, and secondly, the convergence of working and childbearing periods for the withdrawn women. Survey findings indicate an average age of 34.7 years for the withdrawn women, aligning with the reproductive age range of 15 to 49 years. Withdrawal rates diminish as the number of births they have given birth to is increased, whether during their lifetime or working period.

As previously noted at the outset of this chapter, the average number of children that the withdrawn women gave birth to is around 2.5 children up to the survey date, with a standard deviation of 2.05 points. Conversely, the average of children number who was gave birth to by these withdrawn women, during their working periods, is 1, with a standard deviation of 1.44 points. This falls below the average number of children for women in Jordan by 0.2, in comparison to the overall reproduction rate of women in Jordan, which was recorded at 2.7 children according to the Population and Family Health Survey of 2017/2018 (as referenced in Chapter Four). This concurs with fertility determinants indicating the impact of women's work in reducing fertility rates, alongside women's efforts to delay childbirth during their working period or spacing between births due to their limited availability and capacity to care for their children.

**Table No. (12) The distribution of the study sample members by the total number of births and the number of births that the women gave birth to during working period**

The number of births	The total number of women		The number women during work	
	Number	%	Number	%
Had no children	56	18.4	151	49.5
1	51	16.8	73	23.9
2	61	20.1	50	16.4
3	55	18.1	13	4.3
4	35	11.5	7	2.3
5	19	6.3	5	1.6
6	10	3.3	1	.3
7	10	3.3	2	.7
8	3	1.0	2	.7
9	4	1.3	1	.3
	304	100	305	100

\*4 withdrawn women did not respond to the total number of births, and 3 of them did not respond to the number of births during work.

In regard to the number of children under the age of six for the married withdrawn women and who have formerly been married, as previously indicated at the outset of this chapter, the average of children number who are under six years old stands at 0.81 per woman. These withdrawn women are distributed according to the number of children under six years, as delineated in Table 13. It reveals that 46.9% of the withdrawn women have no children under six, while those who have children under six constitute the majority, accounting for 53.1%. The further percentages divides into those who have one child, representing 30.3%, followed by those who have two children at 18.6%.

The percentage of withdrawn women dwindles as the number of births increased. This can be attributed to the

inclination of withdrawn women towards dedicating more time to family responsibilities following the birth of their first child. Furthermore, national statistics indicate that women typically give birth immediately post-marriage, hence rendering marriage a driving force behind women's withdrawal from the labor market.

**Table No. (13) The distribution of the study sample members who are married or have previously been married, with children under six years old**

The number of children	Total number of women	
	Number	Number
There are no children under six years old	144	46.9
1	93	30.3
2	57	18.6
3	11	3.6
4	1	3.
5	1	3.
	307	100

\* One withdrawn woman did not respond

#### 4. Withdrawn women according to the challenge level associated with childcare, its responsibility and the availability of nurseries

##### 1. Withdrawn women according to the challenge level associated with their childcare

Table (14) delineates the level of childcare challenges encountered by withdrawn women who have children under six years old, before they made the decision to withdraw from the labor market and receive lump-sum compensations. It reflected that:

- Approximately 45.4% of these withdrawn women, who have children under six years old, did not encounter any notable challenges in childcare responsibilities prior to their withdrawal. This indicates a positive indicator that childcare was not a primary factor influencing their decision to withdraw from labor market.
- About 40.5% of withdrawn women reported grappling significant challenges in childcare, while 6.7% faced a moderate level of challenge before withdrawal. Additionally, 7.4% indicated encountering minimal challenge in childcare upon their decision to withdraw from labor market. This suggests that a significant percentage, totaling 54.6% of all women who withdraw from labor market, experienced varied challenges in managing childcare responsibilities during their working period.

**Table No. (14) The distribution of the study sample members who have children under six years according to the challenge level they encountered in their childcare before making the decision to withdraw from SSC**

The challenge level	Number	%
Significant level	66	40.5
Moderate level	11	6.7
Minimal level	12	7.4
Did not encountered any challenge	74	45.4
Total	163	100



## 2. Withdrawn women according to the responsibility of childcare

Table (15) presents the distribution of withdrawn women who have children under six years old according to the responsibility of childcare during their work period. The findings reveal that roughly 54.0% of these women rely on either their spouse's family or other family members for childcare. Subsequently, nurseries emerge as the second option, accounting for approximately 33.7% of childcare arrangements prior to withdrawal. Conversely, a mere 1.8% and 0.6% of withdrawn women depended on neighbors or maid, respectively, for childcare during their work. Finally, 9.8% of withdrawn women cited alternative arrangements, including ("I was not working when my children were born", relying on fathers or their older siblings for childcare)

**Table No. (15) the distribution of study sample members who have children under six years according to the responsibility of their childcare during their work**

The responsibility of childcare	Number	Percentage
Family	88	54.0
Neighbors	3	1.8
Maid	1	6.
Nursery	55	33.7
Other ("I was not working when my children were born", relying on fathers or their older siblings for childcare)	16	9.8
<b>Total</b>	<b>163</b>	<b>100</b>

\*One withdrawn woman did not respond

## 3. Withdrawn women according to the availability of nurseries at their workplace

Table (16) delineates the distribution of withdrawn women who have children under six years according to the availability of nursery at their workplace. Survey responses indicate that the vast majority of Jordanian firms across all governorates do not provide a nursery for the working women's children, with approximately 90% of firms covered by SSC. In stark contrast, merely 10% of these firms provide nurseries. This underscores a deficiency in workplace environments, failing to accommodate women's childcare needs effectively.

**Table No. (16) Distribution of the study sample members who have children under six years old according to the availability of nurseries at their workplace**

Statement	Number	%
Provide nursery	16	10.0
Do not provide nursery	144	90.0
<b>Total</b>	<b>160</b>	<b>100</b>

\*3 withdrawn women did not respond

#### 4. Withdrawn women according to the monthly expenses of their children's care

Undoubtedly, the monthly expense of childcare sometimes emerges as a contributing factor to withdraw from work, particularly when the wage earned is modest. Conversely, if the wage is rewarding, its impact is mitigated. Upon calculating the monthly average of the expenses required for childcare of working women's children who are under six years old before their withdrawal from labor market, it stands at approximately 34.75 JOD for the study sample. This calculation encompasses scenarios where no expenses were incurred, resulting in zero expenses. In comparing this expense amount with the monthly average wage of 276.2 JOD, the childcare expense represents 12.58% of their monthly wage, as discerned from Table (1) at the outset of the chapter.

It is noteworthy that these childcare expenses displayed a remarkably wide variation in the responses of the women who withdrew from the labor market, with a standard deviation of approximately 33.29 points. This signifies considerable disparities in the expenses associated with their childcare. This is a reality influenced by factors such as the type, duration, location and caregivers, etc.

Table (17) presents the distribution of withdrawn women according to the categories of the monthly expenses burdens they bore in lieu of nursery fees, in JOD. It reveals the following:

- Approximately 10.8% of the withdrawn women who have children under six years old shouldered a monthly expense of 25 JOD or less.
- A notable 30.6% of these withdrawn women shouldered a monthly expense ranging between 26 and 50 JOD, marking the highest percentage among the withdrawn women.
- Furthermore, 26.8% of the withdrawn women shouldered a monthly expense ranging from 51 to 100 JOD
- Notably, 24.8% of the withdrawn women did not incur any expenses in this regard.

**Table No. (17) Distribution of study sample members who have children under six years old according to the monthly expenses of their childcare**

Monthly expenses categories	Number	Percentage
25 or less	17	10.8
26 - 50	48	30.6
51 - 75	37	23.6
76 - 100	5	3.2
101 - 150	7	4.5
151 - 200	4	2.5
did not incur any expenses	39	24.8
Total	157	100
Monthly expenses average	34.75 JOD	
Expenses median	30 JOD	
Total	33.28 JOD	

\*6 withdrawn women, who have children under six years old, did not respond

## 5. Withdrawn women according to the usage of family planning methods

Table (18) illustrates the distribution of withdrawn women according to their usage of contraceptives or means of delay pregnancy for planning family purposes during her work period. It is revealed that merely 38.6% of married withdrawn women, and who had formerly been married, used one of the contraceptives or means of delay pregnancy. Among them, about 2.9% acknowledged sporadic and irregular usage of these methods. Conversely, over half of the withdrawn women abstained from using any contraceptives during their work period, constituting 56.5% of the sample, with 1.9% of them currently unmarried. Contrasted with national statistics cited in the first chapter, indicating a 51% usage rate among married or formerly married women, there exists a discrepancy of 12.4 percentage points. This variance may be attributed to the relatively young age group of the study sample members, with an average age of 34.7 years and a median age of 32 years.

**Table No. (18) Distribution of study sample members who are married according to usage of contraceptives or means of delay pregnancy for family planning purposes during their work period**

Statement	Number	Percentage
<b>I have used a contraceptive</b>	<b>119</b>	<b>38.6</b>
<b>I Did not use any contraceptives</b>	<b>174</b>	<b>56.6</b>
<b>I have used a contraceptive sometimes</b>	<b>9</b>	<b>2.9</b>
<b>Currently unmarried</b>	<b>6</b>	<b>1.9</b>
<b>Total</b>	<b>308</b>	<b>100</b>

**\*Married women or who are previously married at the reproductive age during their work**

Table (19) elucidates that half of the withdrawn women abstained from using any contraceptives or means of delay pregnancy during their work period due to their desire to have children as the primary reason. Furthermore, a minority 5.7% attributed their non-usage to a lack of familiarity with the available methods, while a fraction 3.4% encountered hurdles in accessing these methods. Those who have skepticism and apprehension toward family planning methods constituted nearly a quarter 23.6%, including those who oppose the usage of contraceptives 6.3%, who don't trust these methods 5.2%, and others who have concerns regarding the health implications associated with family planning methods 12.1% among the study community.

**Table No. (19) Distribution of withdrawn women who are at the reproductive age according to the reasons for avoiding family planning methods usage during their work**

Reasons	Number	Percentage
<b>The desire to have children</b>	<b>88</b>	<b>50.6</b>
<b>Opposing the usage of modern methods</b>	<b>11</b>	<b>6.3</b>
<b>We don't know any method</b>	<b>10</b>	<b>5.7</b>
<b>We don't trust any method</b>	<b>9</b>	<b>5.2</b>
<b>Health protection purposes</b>	<b>21</b>	<b>12.1</b>
<b>The expensive cost</b>	<b>12</b>	<b>6.9</b>
<b>Challenging access to these methods</b>	<b>6</b>	<b>3.4</b>
<b>Others (include, separated divorced and widowed)</b>	<b>17</b>	<b>9.8</b>
<b>Total</b>	<b>174</b>	<b>100</b>

The sample (174 withdrawn women) consisted of: women who were married or had been previously married, were in the reproductive age group at the time of withdrawal, did not use any family planning methods.

#### Fourth: The reasons behind leaving work among withdrawn women who received a lump sum compensation and its objects of expenditure

##### 1. Withdrawn women according to their reasons behind their withdrawal from labor market

Table (20) illustrates a broad spectrum of reasons behind women withdrawal from their work and the disbursement of lump sum compensations. The foremost reason was personal expenditures, constituting approximately 14.2% of all withdrawn women. Subsequently, reasons such as insufficient monthly wages 11.7%, childcare responsibilities 9.7%. Moreover, these three reasons are equally significant for leaving work—long working hours, the challenge of balancing work and domestic responsibilities, and transportation difficulties—each accounted for roughly 8.1% of withdrawn women. Additionally, around 6.4% of withdrawn women were attributed to the unsuitability of workplace environments. Following these were family requests, approximately 5.9%. Husband’s requests for leaving work are ranking eighth in significance, comprising only 5.4% of withdrawn women. Special health circumstances accounted for 5.4% of withdrawn women, followed by cases like widowhood, marriage and divorce, as reasons for leaving work, as permitted by Social Security Law to disburse lump sum compensation for these reasons as an exception for women, representing merely 4.9% of withdrawn women. Mistreatment by the employer was reported as a vital reason for leaving work by 4.7% of withdrawn women. Lastly, caring for a family member was cited as a reason by 4.3% of withdrawal from labor market reasons. Harassment at work place or during commutes constituted a minor reason in 2.1% of withdrawn women, ranking lowest in relative important reasons. Traveling abroad had the least relative significance, accounting for only 0.78% of withdrawn women.

Table No. (20) Distribution of study sample members responses according to the reasons behind their withdrawal from labor market

Reasons behind their withdrawal from labor market		Frequency	%
Family issues for 475 with 33.55%	Childcaring	137	9.68
	Caring of family member	62	4.38
	Family request	84	5.93
	Husband request	77	5.44
	Inability to balance work responsibilities	115	8.12
Work issues for 785 with 55.43%	Transportation challenges	115	8.12
	Long working hours	115	8.12
	Insufficient salary	166	11.72
	Unsuitable of workplace environments	91	6.43
	Personal expenditures	201	14.19
	Mistreatment by the employer	67	4.73
	Harassment at work place or during transportation	30	2.12
Personal issues for 156 with 11.2%	Because of widowhood, marriage and divorce	69	4.87
	Traveling abroad	11	0.78
	Special health circumstances	76	5.37
Total		1416	100

In general, the reasons behind women withdrawal from the labor market can be classified into three main groups as outlined below:

- Work-related reasons and concerns encompassed around 55.4% of the overall reasons prompting women to withdraw from labor market.
- Family-related reasons represented approximately 33.55% of total withdrawn women.
- Personal reasons related to withdrawn women comprised roughly 11.2%.

## 2. Withdrawn women's expenditure properties in spending lump sum compensations

Regarding spending lump sum compensations among women who received them from SSC, the field survey enables respondents (withdrawn women) to answer to this question freely, using an open question form. The responses revealed the following:

Table (21) demonstrates that approximately 274 of withdrawn women answered this question, revealing that one-third of the lump sum compensations, constituting 29.7%, spending their entitlements towards household and essentials expenditures. Subsequently, around 20.9% of the withdrawn women directed their compensations towards childcare and educational expenditures. Personal expenditures, such as acquiring vehicles and fulfilling personal needs, ranked third at 19.7%. Following this, expenditures on family and healthcare accounted for roughly (18%). Approximately 11.7% of the withdrawn women spent their lump sum compensation to pay off debts and outstanding bills.

**Table No. (21) Distribution of study sample members according to their expenditure properties in spending lump sum compensations**

<b>Expenditure properties in spending lump sum compensations</b>	<b>Number</b>	<b>%</b>
<b>Household and essentials expenditures</b>	<b>82</b>	<b>29.71</b>
<b>Childcare and educational expenditures</b>	<b>57</b>	<b>20.92</b>
<b>Expenditure on family and healthcare</b>	<b>49</b>	<b>17.99</b>
<b>Paying off debts and outstanding bills</b>	<b>32</b>	<b>11.72</b>
<b>Personal expenditures, such as acquiring vehicles and fulfilling personal needs</b>	<b>54</b>	<b>19.67</b>
<b>Total</b>	<b>247</b>	<b>100</b>

## Fifth: The reality of labor market for withdrawn women

### 1. Withdrawn women according to the economic sector of their last job

Table (22) illustrates the percentage distribution of sample members according to the economic sector of their last job before their withdrawal from Jordanian labor market. It reveals that around 10.3% of the withdrawn women were worked in the public sector, encompassing government and military. The overwhelming majority of withdrawn women originated from the private sector, constituting approximately 78.3% of the total women who

who withdraw from labor market. A smaller fraction worked in associations and civil society institution, representing 3.8%, followed by those who work with foreign organizations, comprising 5.1%. The smallest personage was found among worked in home-based projects, accounting for 2.4%.

**Table No. (22) Distribution of study sample members according to the economic sector of their last job**

<b>Economic sector</b>	<b>Number</b>	<b>%</b>
<b>Public sector/ government and military</b>	<b>38</b>	<b>10.3</b>
<b>Private sector</b>	<b>289</b>	<b>78.3</b>
<b>Associations and civil society institutions</b>	<b>14</b>	<b>3.8</b>
<b>Foreign organizations</b>	<b>19</b>	<b>5.1</b>
<b>Home-based projects</b>	<b>9</b>	<b>2.4</b>
<b>Total</b>	<b>369</b>	<b>100</b>

Upon comparing the findings of this study with the previous study conducted by HPC in 2014, a convergence is noted in the percentage of working women in the military public sector, where it stood at 10% of withdrawn women in 2014. This percentage closely aligns with the SSC database, which indicates that withdrawn women in public sector was 8.7%, compared to 10.2% in this study. Regarding working women in the private sector, they comprised approximately 86% of withdrawn women according to previous study by HPC in 2014, while SSC database reported a percentage of 91.3% for the private sector. These percentages closely correspond with the findings of this study, which revealed that withdrawn women who work in non-governmental sectors constituted 89.7%. This suggests that the public sector offers stability for working women due to its job security, while the findings indicate that the private sector presents a more challenging environment for working, particularly for women.

## **2. Withdrawn women according to the monthly salary of their last job**

Table (23) indicates the distribution of withdrawn women according to the monthly wages of their last job. It reveals that 54.1% of withdrawn women earned a monthly wage of 250 JOD or less, indicating that over half of the study sample received wages below Jordan's minimum wage. Hence, it's apparent that the low wage level acted as a driving force for their withdrawal from work. The percentage of withdrawn women earning a monthly wage of 150 JOD or less stood at approximately 7.0%, while those earning between 151 and 200 JOD accounted for 11.9%. Additionally, withdrawn women earning monthly wages ranging from 251 to 300 JOD comprised 22.2% of the total. As wages increased, the percentages of withdrawn women decreased, reaching less than 0.5% for those earning between 1000 and 1500 JOD monthly. The percentage of withdrawn women earning a monthly wage of 1500 JOD or more was 0.3%.

The survey findings revealed that the monthly average wage earned by the withdrawn women for their last work stood at (276.2) JOD, as illustrated by table (1) at the outset of this chapter. Furthermore, the standard deviation of

wages was approximately (204) points, explaining the variance in the withdrawn women's inclination to withdraw from the labor market.

**Table No. (23) Distribution of study sample members according to their monthly wages of their last job**

Monthly salary categories	Number	%
<b>150 or less</b>	<b>26</b>	<b>7.0</b>
<b>151 - 200</b>	<b>44</b>	<b>11.9</b>
<b>201 - 250</b>	<b>130</b>	<b>35.2</b>
<b>251 - 300</b>	<b>82</b>	<b>22.2</b>
<b>301 - 400</b>	<b>48</b>	<b>13.0</b>
<b>400 - 750</b>	<b>29</b>	<b>7.9</b>
<b>750 - 1000</b>	<b>7</b>	<b>1.9</b>
<b>1000 - 1500</b>	<b>2</b>	<b>0.50</b>
<b>1500 or more</b>	<b>1</b>	<b>0.3</b>
<b>Total</b>	<b>369</b>	<b>100</b>

Comparing the findings of this study with those conducted by HPC in 2014 study, a noticeable shift emerges. Approximately 44% of women earned wages below 200 JOD, nearly the minimum wage at that time. This percentage contrasts with 18.9% observed in the present study for 2022, suggesting a more pronounced concentration within this wages category. Moreover, over half of the present study sample, approximately 54.4%, clustered around the minimum wage of 260 JOD per month. Notably, wages exceeding 700 JOD among women who withdrew from the labor market were higher in the 2014 study, comprising 10% of the total, compared to a mere 2.7% in the present study. This divergence may be attributed to heightened awareness of insurance among this segment over the past eight years, prompting them to prioritize continued participation in social protection and eventual access to retirement pensions.

### **3. Withdrawn women according to weekly working days and daily working hours**

The average weekly working days for women who withdrew from the labor market in their last job stood at around 5.66 days, with a standard deviation of 0.86. This suggests minimal variability among the sample regarding their weekly work days. This could be attributed to the fact that most withdrawn women were worked in the private sector, constituting up to 80% as highlighted in this chapter. The private sector is known for its long work hours and the possibility of working up to seven days per week, as depicted in the table (24).

**Table No. (24) Distribution of study sample members according to number of weekly working days**

Weekly working days	Number	%
<b>One day</b>	<b>0.55</b>	<b>2</b>
<b>Two days</b>	<b>1.10</b>	<b>4</b>
<b>Three days</b>	<b>1.10</b>	<b>4</b>
<b>Four days</b>	<b>2.74</b>	<b>10</b>
<b>Five days</b>	<b>29.59</b>	<b>108</b>
<b>Six days</b>	<b>58.63</b>	<b>214</b>
<b>Seven days</b>	<b>6.30</b>	<b>23</b>
<b>Total</b>	<b>369</b>	<b>100</b>

\*Four women have responded with 0 days

The table above reveals that 58.63% of the withdrawn women were worked for six days per week, followed by 29.59% who worked five days weekly. Furthermore, it illustrates a decline in the distribution percentage of withdrawn women according to their weekly working days, with a decrease in the number of working days reaching one day per week, accounting for 0.55%. Conversely, the percentage rises to 6.3% for withdrawn women who were working throughout the entire week.

This represents an obvious infringement of labor law, as delineated in Chapter Two of this study. Upon comparing the findings of this study with those of HPC study in 2014, it becomes evident that more than half of the withdrawn women were worked for six days per week, comprising 53%, while 6% worked seven days. These responses align closely with the findings of the present study conducted in 2022.

Concerning the distribution of withdrawn women according to their daily working hours at most recent firm they worked in, the findings in table (1) at the outset of this chapter revealed that the average working hours for withdrawn woman amounted to 8.99 hours. Table (25) delineates the distribution of withdrawn women according to the number of daily working hours at their most recent firm they worked in. It indicates that approximately 75% of withdrawn women typically worked between 7 to 10 hours per day. This finding reinforces the previous one, showing an uptick in the percentage of withdrawn women who are working six days a week, accompanied by an overall increase in weekly working hours.

The finding also indicated that 9.5% of the withdrawn women worked for long hours, approximately 11 hours or more per day. Some of them exceeded 13 hours of daily working hours, constituting 0.81% of the withdrawn women.

Upon comparing the findings of this study to those of the HPC study in 2014, it becomes apparent that over two-thirds of the withdrawn women worked for 7 to 8 hours daily, comprising 67%. Additionally, 14% of them worked for 9 to 10 hours, while 11% worked for more than 10 hours. These responses closely align with the findings of this 2022 study, affirming the previous findings that working women are often exploiting in long working hours, with approximately 80% of the withdrawn women worked in the private sector.

**Table No. (25) Distribution of study sample members according to daily working hours**

Daily working hours	Number	%
Less than 5 hours	18	4.9
5 - 7	38	10.3
7 - 10	275	74.5
11 – 13	35	9.5
More than 13 hours	3	0.81
<b>Total</b>	<b>369</b>	<b>100</b>



#### 4. Withdrawn women according to the time spent and the means of transportation used to arrive at their workplaces

Table (26) demonstrates the distribution of withdrawn women according to the time spent and the means of transportation used to arrive to their workplaces at last firm they worked in. It reveals that approximately 31.4% of the withdrawn women spent between 25 to 40 minutes to arrive to their workplaces, while about 26.6% of them spent less than 15 minutes daily to arrive to work. Only 22.0% of the withdrawn women spent between 40 and 60 minutes to arrive to their workplaces, while the percentage of those who spent one to two hours was approximately 6.8%. Furthermore, the percentage of withdrawn women who spent more than two hours to arrive to work was 1.1%. It is noteworthy that the average time spent by women who withdraw from the labor market to arrive to their workplaces at last firm they worked in was around 38.3 minutes, with a standard deviation of 56 minutes, indicating significant variability among the sample regarding the time spent to arrive to their workplaces, as previously mentioned at the outset of the chapter.

**Table No. (26) Distribution of study sample members according the time spent for arriving to their workplaces**

The time spent for arriving to work	Number	%
0 minutes	2	5.
Less than 15 minutes	98	26.6
16 - 25	43	11.7
26 - 40	116	31.4
41 - 60	81	22.0
61 - 75	3	8.
76 -120	22	6.0
+121	4	1.1
<b>Total</b>	<b>369</b>	<b>100</b>

In terms of transportation means used by the withdrawn women to arrive to their workplaces, as depicted in table (27), approximately 57.7% opted for public transportation. Meanwhile, about 11.7% resorted to their own vehicles, with roughly 20.1% relying on transportation services provided by their employing firms. Furthermore, 6.2% availed themselves of transportation facilitated by acquaintances or relatives, while 4.3% reported arriving on foot.

**Table No. (27) Distribution of study sample members according to the means of transportation used by withdrawn women to arrive at their workplaces.**

The means of transportation	Number	%
Private vehicle	43	11.7
Public transportation	213	57.7
Employing firms' transportation	74	20.1
Acquaintances or relatives' transportation	23	6.2
On foot	16	4.3
<b>Total</b>	<b>369</b>	<b>100</b>

## 5. Withdrawn women according to the nature of their work

### A. Withdrawn women according to the nature of their most recent job

The survey showed that the majority of withdrawn women were worked in full-time jobs at the last firm they work in, accounting for 90.2% of withdrawn women. Conversely, a smaller percentage, constituting 9.5% of the total withdrawn women, had experienced flexible working arrangements, as delineated in table (28). Notably, there has been a decline in the percentage of withdrawn women associated with flexible work despite the issuance of relevant regulations by the Civil Service Bureau and the Ministry of Labor. This suggests that only a fraction of firms have adopted flexible work arrangements, underscoring the necessity for heightened advocacy and awareness initiatives concerning these regulations.

Table No. (28) Distribution of study sample members according to the nature of their most recent job

The nature of the job	Number	%
Full-time	333	90.2
Flexible work	35	9.5
Others	1	0.3
Total	369	100

### B. Withdrawn women according to the flexible work model at the latest firm they worked in

The flexible work models that experienced by the withdrawn women at the latest firm they worked in are detailed in table (29). They account for 35 withdrawn women who experienced flexible work arrangements. Among these, 42.9% women worked in part-time model, while the subsequent prevalent choice, constituting 31.4% of withdrawn women, centered on flexible working hours. Additionally, both intensive working week and remote work models stood at 8.6% of withdrawn women who experienced flexible work arrangements, while 5.7% of withdrawn women adopted the rotational work model. Finally, a minority, comprising 2.9% among the withdrawn women who experienced the work through the flexible year model.

Table No. (29) Distribution of study sample members according the flexible work model that withdrawn women experienced

The flexible work model	Number	%
Part-time	15	42.9
Flexible working hours	11	31.4
Intensive working week	3	8.6
Flexible year	1	2.9
Remote work	3	8.6
Rotational work	2	5.7
Total	35	100

### C. Withdrawn women who did not experience flexible work to the best of their knowledge or were not offered flexible work opportunities

Indeed, it transpires that a significant majority of withdrawn women were not offered flexible work opportunities whatsoever. As elucidated in table (30), 81.1% of them affirmed that they were not offered flexible work opportunities at the latest firm they worked before their withdrawal. Furthermore, as previously alluded to, a mere 9.5% of withdrawn women actually worked under flexible work arrangements, notwithstanding the issuance of flexible work regulations.

**Table No. (30) The distribution withdrawn women who did not experience flexible work to the best of their knowledge or were not offered flexible work opportunities**

<b>The time spent for arriving to work</b>	<b>Number</b>	<b>%</b>
<b>Offered flexible work opportunities</b>	<b>61</b>	<b>18.3</b>
<b>Not offered flexible work opportunities</b>	<b>270</b>	<b>81.1</b>
<b>Did not know</b>	<b>2</b>	<b>0.6</b>
<b>Total</b>	<b>333</b>	<b>100</b>

A question was directed towards withdrawn women who hadn't experienced flexible work, inquiring about their preferred model of flexible work arrangements if offered. Their responses, delineated in table (31), unveil the percentage distribution of withdrawn women who had not experienced flexible work and their inclinations if such opportunities were offered. Notably, 49.25% indicated a preference for part-time work with reduced working hours, followed closely by 19.2% expressing a desire for remote work without physical presence at the workplace. In third position, withdrawn women showed an inclination towards flexible working hours and distribution it, representing 16.82% of the total withdrawn women. Furthermore, a fraction, at 4.2%, expressed interest in intensive working week model, distributing working hours on the number of working days, while 3.9%, of the total women who withdrew from Jordanian labor market, favored rotational model amongst administrative staff.

In comparing these findings with those of the previous study conducted by HPC, it becomes apparent that the percentage of women expressing a preference in remote work without physical presence at the workplace peaked at 40% in HPC study conducted in 2014. This stands in contrast to the present study's findings, where a notably lower 19.6% of women voiced a desire for remote work without physical presence at the work place. Similarly, in the 2014 study, a substantial 71% of women favored part-time work, alongside a significant 63% showing an inclination towards flexible work arrangements. Conversely, the 2022 study unveiled that only 50.7% expressed

a preference in part-time work, with a mere 29.6% indicating a desire for flexible work arrangements encompassing weekly and yearly work hour distribution, as well as rotational work model among staff.

**Table No. (31) Distribution of study sample members who hadn't experienced flexible work, according to their preferred model of flexible work arrangements if offered**

The flexible work model	Number	%
Part-time work/ reduced working hours (working for some hours)	164	49.25
Distribution of working hours (flexible working hours)	56	16.82
Distribution of weekly working hours on the number of days (intensive working week)	14	4.20
Distribution of yearly working days on specific months in the year (flexible year)	2	0.60
Working without physical presence at the workplace (remote work)	64	19.22
Rotational model amongst administrative staff in the workplace	13	3.90
Did not respond	20	6.01
<b>Total</b>	<b>333</b>	<b>100</b>

#### **D. Withdrawn women according to the reconsideration of their withdrawal from work if flexible work arrangements were offered**

Concerning the perspective of withdrawn women who had not experienced flexible work and, if such opportunities were offered, whether they would reconsider their withdrawal, an overwhelming 73.57% of them indicated they would reconsider their decision to withdraw from work. These findings underscore the pivotal role of flexible work arrangements in bolstering women's economic engagement, as evidenced by table (32).

**Table No. (32): Distribution of study sample members according to their decision if they were offered flexible work upon requesting lump-sum compensation**

Considering flexible work	Number	Percentage
She will reconsider her request	245	73.57
She will not reconsider her request	88	26.43
<b>Total</b>	<b>333</b>	<b>100</b>

## Sixth: The repercussions of the Covid-19 pandemic on women' withdrawal from the labor market and their receipt of lump-sum compensation

### 1. Covid-19 pandemic repercussions on their withdrawal from the labor market

Upon scrutinizing the repercussions of the COVID-19 pandemic on the sustained work of withdrawn women within the labor market, table (33) delineates the distribution of withdrawn women according to the pandemic's repercussions on their withdrawal from the labor market. It was revealed that the pandemic's repercussions on women withdrawal was less than fifty percent, with 46.9% attributing their withdrawal from the Jordanian labor market to COVID-19. In contrast, 53.1% of withdrawn women stated that COVID-19 had no bearing on their decision to withdraw from labor market.

Table No. (33): Distribution of study sample members according Covid-19 pandemic repercussions on their withdrawal from the labor market

Covid-19 pandemic repercussion	Number	%
Has repercussions	173	46.9
Did not have Covid-19 pandemic repercussion	196	53.1
Total	369	100

### 2. The level of pressure experienced by withdrawn women amid the COVID-19 pandemic

The data presented in table (34) delineates the distribution of withdrawn women according to the level of pressures they experienced during the COVID-19 pandemic, leading to their withdrawal from the labor market. It is evident that 44.4% of them experienced varying levels of pressure amid the COVID-19 pandemic, with 32.5% explicitly experiencing such pressures and 11.9% occasionally experiencing pressures prompting their withdrawal from the labor market. Furthermore, a majority of withdrawn women, comprising 53.4%, reported that they had not experience pressures before their withdrawal from the labor market, coupled with the receipt of one-time compensations from SSC.

Table No. (34): Distribution of study sample members according to their experience to pressure exerted by employer amid the Covid-19 pandemic

Statement	Number	%
Experienced pressure	120	32.5
Did not experience pressure	197	53.4
Experienced pressure occasionally	44	11.9
Did not respond	8	2.2
Total	369	100

### 3. The types of pressures experienced by withdrawn women in the labor market amid COVID-19 pandemic.

In the study's questionnaire, women who withdrew from the labor market were queried about the various types of pressures they experienced amid COVID-19 pandemic, prompting their withdrawal from the labor market. Approximately 164 of withdrawn women acknowledged that they experienced pressures, the types of these pressures delineated in table (35).

Findings indicate that 43.9% of withdrawn women experienced pressures prompting their withdrawal from the labor market, primarily wages reduction, marking the most prevalent type of pressure during the pandemic. Subsequently, 42.1% experienced temporary dismissals from work, while 6.1% experienced the looming threat of work loss. Only 4.3% of withdrawn women experienced psychological pressures and unbecoming conduct in the workplace during the pandemic. Lastly, being forced to take unpaid leave pressures experienced by 3.7% of them.

**Table No. (35): Distribution of study sample members who experienced various types of pressures amid COVID-19 pandemic**

Considering flexible work	Number	Percentage
Wages reduction	72	43.9
Temporary dismissals from work	69	42.1
Being forced to take unpaid leave	6	3.7
Work loss	10	6.1
Psychological pressures /unbecoming conduct	7	4.3
<b>Total</b>	<b>164</b>	<b>100</b>

The sample consists of the 164 withdrawn women who experienced pressures amid COVID-19 pandemic, which represents 44.44% of the study population.

## Chapter Five: Findings and Recommendations

**The summary of the findings of this study comes from the following analyses:**

- The analysis includes secondary data from the SSC's official appendices to the annual report, analysis of individuals who withdrew from the SSC of Al Manar project data, as well as demographic indicators from the General Statistics Department, and workforce indicators from the Ministry of Labor.
- Analysis of the laws and regulations related to women's work, and analysis of flexible work regulations that support women's retention in the labor market.
- Analysis of primary data from the field survey results of a representative sample of women who withdrew and received a lump-sum compensation through a specific survey, prepared and approved duly.

### **First: Legislations related to women's work**

In general, laws and regulations equalized between male and female workers and employees. An employee or worker is defined as a person appointed by a decision from the competent authority. The legislation also grants women a range of benefits to incentivize their continued work. The proposed amendments will be presented in subsequent recommendations.

### **Second: General demographic and economic characteristics**

The most important findings can be summarized as follows:

- Women's economic engagement rate in 2020 is close to a quarter of the male rate, reaching 14.7% compared to a rate of 61.6% for males. The percentage of females among the total workers who have been working for 15 years or more, is 18.1% according to the Workforce Survey conducted in 2018.
- There has been a relative decline in the use of family planning methods. The percentage of women using family planning methods reached 37% in 2017/18. The average age at first marriage was 29.2 years, 31.3 years for males and 26.6 years for females, on average.
- The ratio of males receiving a lump-sum compensation is 68.8% during 2021.
- The vast majority of employed females in the Jordanian labor market work for wages, accounting for 96.4%. This reflects their strong desire for employment, where there is less risk and a preference for stable and continuous work. On the other hand, females who are self-employed or working in unpaid work do not exceed 3.6% of the total employed females. In comparison, males who are self-employed or who do/do not have employees, make up 16.5% of the total employed population in Jordan.
- The percentage of workers in the public sector in Jordan is 38.8% of the total employed population for both genders, while the percentage of workers in the private sector is 60.4% of the total workers in the Jordanian labor market. The percentage of females working in the public sector reached 49.3% of the total employed females in the labor market, compared to 36.3% for males out of the total employed males in the Jordanian labor market.
- The percentage of male workers in the private sector exceeded the percentage of female workers, with females comprising 48.7% of the total female workforce compared to 63.2% for males in the Jordanian labor market. When comparing employment status with international organizations, the female percentage is more than four times that of males.

- When it comes to self-employment, the low contribution of females compared to males in establishing their own businesses becomes apparent. The percentage of female self-employed workers is only 3.4% of the total female workforce compared to 15.8% for males in the Jordanian labor market.

### **Third: Characteristics of Jordanian females subscribed to the SSC.**

- The total number of Jordanians who contributed to the SSC reached 1,243,635 Jordanians in the labor market. The ratio of Jordanians who contributed to the SSC accounted for 88.1% of the total subscribers in the Jordanian labor market in the Formal Economy in 2021.
- Jordanian women subscribed to SSC in the Jordanian labor market numbered 359,530 out of 1,243,635 contributed workers, accounting for approximately 28.9% of the total Jordanians in the formal labor market in Jordan who are contributed with social security, compared to 71.1% for males.
- The total number of Jordanian and non-Jordanian women subscribed to the SSC reached 401,146 subscribers (mandatory and voluntary). Among them are 41,616 non-Jordanian females. Overall, women, both Jordanian and non-Jordanian, accounted for 28.4% of the total individuals subscribed to the SSC. In total for the year 2021, women contributors to insurance in the Jordanian labor market numbered 401,146, representing approximately 28.4% of the total subscribed to the SSC Jordanian and non-Jordanian females in the Jordanian organized formal labor market.
- The percentage of non-Jordanian females subscribed to the SSC was 31.9% ( $= 168,406/527,936$ ) of the total females subscribed to the SSC (Jordanian and non-Jordanian). They are often employed in the private sector, international organizations, voluntary organizations, or civil society institutions that do not require Jordanian citizenship.
- The total number of mandatory subscribers to the SSC reached 1,320,852 individuals in Jordan by the end of 2021, including 1,165,477 Jordanians. Therefore, they constitute 88.2% of the total participants in the Jordanian labor market in 2021, while the percentage of mandatory subscribed to the SSC among workers in the labor market (i.e., through the firm) reached 93.5%. In contrast, the percentage of voluntary subscribed, both Jordanians and non-Jordanians, stood at 6.5%.
- The number of insured Jordanian females increased from 281.5 thousand in 2015, representing 27.3% of the total insured, to 341.8 thousand in 2019, accounting for 28.93%. However, there was a slight decrease in 2020 to 333.55 thousand due to the COVID-19 crisis, constituting 28.05%. Their number then rose to 359.53 thousand in 2021, with their proportion reaching 28.91% of the total subscribers.
- The percentage of wages and salaries for insured Jordanians earning less than the minimum wage (less than 300 JOD) is approximately 22.9% of the total SSC subscribers. Among Jordanian females, this wage category had the highest proportion at 15.2%. Although 61% of females earn less than 700 JD monthly, this does not imply discrimination, as 32% earn between 700 and 1500 JOD, and 21.3% earn between 1500 and 3000 JOD.
- Females acquire the majority share of employment and social insurance coverage in the education sector, with a gender ratio of 65.9% of the total insured in this sector.
- Their second acquisition fall within the health and social work sector, where females account for 58.0% of the insured under this sector.



- Mandatory insured employees in the private sector constitute 53.9% of the total mandatory insured workforce. In contrast, mandatory-insured employees in the public sector account for 44.5% of the total mandatory-insured workforce.
- The total number of insured individuals, both voluntary and mandatory, including Jordanians and non-Jordanians, amounted to 1,412,041 persons. Among them, 1,243,635 Jordanians. The non-Jordanians represented 11.9% of the total SSC's subscribers.
- The percentage of females gradually increases relative to the total insured individuals, both mandatory and voluntary, among the young working age groups in Jordan. This increase ranges from 2.5% for individuals under 21 years old to 13.2% for the age group 21-25 years old and further rises to 18.9% for the age group 26-30 years old. However, it then starts to gradually decline for older age groups. The significant decrease in gender participation in the insured workforce after the age of 46 is due to women reaching retirement age earlier than men. This is a common trend globally, as labor laws often grant females an earlier retirement age than males. Additionally, other societal factors contribute to women preferring to withdraw from the labor market earlier.

#### **Fourth: Characteristics of Jordanian females who withdrew from the labor market and are eligible for a lump-sum compensation**

- The Social Security Law grants a lump-sum compensation to the subscribers of the SSC of both genders; males and females in specific cases. Females are entitled to three situations in which they can receive such compensation: termination of service due to marriage, widowhood, or divorce. As for unmarried females, they are eligible for such compensation after the age of 40, as well as upon termination of service for females at the age of 50 (as mentioned earlier).
- Females were eligible for the lump-sum compensation in the two areas exclusively determined for females by the law: termination of service due to marriage, widowhood, or divorce. This constituted 2.2% of the total beneficiaries of the lump-sum compensation.
- The termination of service due to marriage, widowhood, or divorce accounted for more than half of the total beneficiaries of the lump-sum compensation (excluding advance beneficiaries), reaching a percentage of 2.2% in 2021. Following this reason, the importance of eligibility for such compensation due to death, natural disability, or completion of old age without fulfilling the pension entitlements contributed to a percentage of 0.82% of the total beneficiaries of such compensation (excluding advance beneficiaries).
- Other reasons of lesser importance include Jordanians who have obtained another retirement at a rate of 7.4%, the overlap of some retirement regulations at 6.65%, and the termination of service for males at 55 years and females at 45 years for early retirement, constituting a percentage of 5.6%.
- For the purpose of pursuing a university education, females constituted the third most important reason compared to males, with 19.9% of Jordanian females receiving lump-sum compensation due to university education out of the total Jordanians, males and females, received compensation for this reason.
- In general, 12,096 Jordanian females received lump-sum compensation (excluding advance beneficiaries), constituting 63.9% of the total beneficiaries, males and females, excluding advance beneficiaries, in 2021.

- The percentage of female beneficiaries of the lump-sum compensation in Jordan has relatively declined over time. It decreased from 81.3% in 2015 to 79.4% in 2017 and 2018, further dropping to 66.1% in 2019 and 61.7% in 2020 due to the COVID-19 pandemic. However, there was a notable increase in 2021, to 63.9% of the total male and female beneficiaries.
- Females' share of the Social Security Law facilities regarding the lump-sum compensation for reasons like marriage, widowhood, and divorce, and for single women above the age of 40, witnessed fluctuations in the overall compensation figures during the study period. These figures saw an increase of 22.2% in 2016, followed by a decline of -1.1% in the subsequent year. They then increased by 33.3% in 2018, and by 17.9% in 2019. However, post-COVID-19, there was a decline of -11.5% and -20.5% for the years 2020 and 2021 respectively. This indicates a reduction in eligible females for such compensation during 2019-2021, highlighting the positive influence of the defense laws in retaining women in the workforce, especially for the specified exemptions.
- Similarly, if we examine the numbers of eligible females for lump-sum compensation during the COVID-19 pandemic and beyond, we observe a decline from 16,924 women in 2019 to 15,153 in 2020, and further down to 12,096 women in 2021.
- The percentage of Jordanian females who received lump-sum compensation was only 27.3% of the total Jordanians who received such compensation. Meanwhile, the percentage of non-Jordanian females was 29.4% of non-Jordanian subscribers.
- The number of Jordanians who received an advance payment from the empowerment /compensation account was 296,449 individuals, with females comprising a percentage of 27.6%.
- The percentage of Jordanian females who received unemployment allowance reached 19.6% of the total Jordanians receiving such allowance. As for non-Jordanian females receiving unemployment allowance, their percentage was 12.6% of the total non-Jordanians receiving such allowance.
- The SSC provided maternity leave allowance to 10,988 women in 2021, which accounts for 98.2% of the total beneficiaries, with the remainder going to non-Jordanian women. Among Jordanian women, those aged 26-30 years received the highest share, accounting for 41.8% of the total Jordanian women compensations, followed by the age group of 31-35 years, who received 33% of the total maternity leave allowance for Jordanian women.

#### **Fifth: Salaries and wages for Jordanian females who withdrew from the labor market**

- The average monthly wages and salaries for mandatory insured Jordanians in all sectors of employment was 586 JJOD. The average salary for Jordanian females was 554 dinars compared to 599 dinars for males. This means that the gender pay gap, represented by the standard ratio of female to male average salary, is 92.5: 100. This indicates a relatively small wage gap compared to the salaries of non-Jordanian females working in the Jordanian labor market.
- In the public sector, the average wages and salaries for females were 587 JOD compared to 557 dinars for males. This means that female salaries exceeded those of males in this sector, with the standard ratio of female to male average salary standing at 105.4:100, favoring females.

- In the private sector, the average wages and salaries for females were 509 JOD compared to 628 JOD for males. This results in a standard ratio of female to male average salary of 100:81.1, favoring males.
- Therefore, we can conclude that in most sectors, including international organizations, salaries and wages are in favor of males, except for workers in the public sector, where they are in favor of females.

#### **Sixth: Individuals who withdrew from SSC**

- The fluctuation of those who withdrew before and after the COVID-19 period, compared to the total subscribers, was as follows: 1.18% in 2017, slightly increasing to 1.24% in 2018, then decreasing relatively to 1.16% in 2019. It rose after the COVID-19 pandemic to 1.33% in 2020 but then decreased again in 2021 to 1.22% of the total subscribers.
- The percentage of females who withdrew from social security was around 23.6% of the total individuals who withdrew, males and females. It's worth noting that withdrawn females were decreased after the COVID-19 pandemic. In 2018 and 2019, they were at 23.9% and 23.6%, respectively. However, they declined to 22.6% in 2020, then rose again in 2021 to reach 24.5% of the total males and females who withdrew.
- The vast majority of those who withdrew from social security during the period 2017-2021 were Jordanians, constituting 97.1% between 2017-2019. After the COVID-19 pandemic, this percentage decreased slightly to 96.8% in 2020 and to 96.5% in 2021.
- The relative distribution of those who withdrew from social security by age group shows that the retirement age group of 55 years and above is the most common group to withdraw from social security, accounting for 45.7% of the total individuals who withdrew. This is followed by the age group of 50-54 years at 25%, and then the age group of 45-49 years at 20.7% of the total individuals who withdrew. This reflects the reality of reaching retirement age for these individuals.
- The salary band of 500 - 999 JOD per month had the highest proportion among those who withdrew, accounting for 38.3%. This was followed by a salary band of 1000 dinars and above, which accounted for 25.8% of the total individuals who withdrew.
- The main reason for withdrawing from social security was reaching old age, constituting approximately 83.5% of the total individuals who withdrew in 2021. Following this, natural death accounted for 9.4%. In third place, natural disability was a reason for withdrawing, accounting for 4.57%. Lastly, injury-related disability accounted for approximately 1.5% of the total individuals who withdrew.
- The percentage of withdrawn females due to old age decreased between 2017 and 2021. old age accounted for 91.7% of the withdrawn females in 2017, then decreased to 89.9% by 2021.
- The percentage of withdrawn females due to natural death increased between 2017 and 2021. Natural death accounted for 5.7% in 2021, compared to 3.48% in 2017.
- The number of females who withdrew from social security was 3,537 women, accounting for 23.3% of the total individuals who withdrew (males and females) in 2017. This percentage increased to 24.5% in 2021. The highest proportion of withdrawn females was in the salary band of 500 - 999 JOD, constituting 42.3% of the withdrawn females in 2021.

- For all salary bands, females are significantly lower in proportion compared to males. Specifically, in the salary band exceeding 1000 JOD, the proportion of females is even lower. This implies that females entering the workforce earn much less compared to males at this high salary level, with their proportion in this band being around 17.2%. On the other hand, the proportion of females who withdrew from social security in the salary band of fewer than 200 JOD is lower, reaching 16.9% of males and females under this band, which indicates a positive sign that fewer females are in this low-income band.

### **Seventh: The significance of flexible work and the need to bolster it as a vital system for work and achievement**

Flexible work has many vital positive effects for institutions and companies as a dynamic system for work and achievement, especially for high-knowledge and skill-intensive tasks on one hand, and for both male and female workers on the other hand. Among these positives are the following:

- Firms employing workers and specialists under a flexible work system can achieve several benefits. They can select competent employees for a specific period, reducing wage and salary costs for annual contracts. At the same time, they can leverage the expertise of professionals and specialists to execute tasks and activities swiftly and with high quality.
- Flexible work provides opportunities for women, especially those who have family caregiving responsibilities, to enter the labor market regularly and contribute to achieving the goals of institutions and companies. It allows women to offer their services at specific times and under certain conditions, enhancing their role in the labor market, supporting their continued presence, and promoting stability in it.
- The Jordanian experience in applying flexible work in institutions and companies is still limited and modest due to the recentness of the legislation regulating flexible work, which was issued in 2017, followed by the implementing instructions issued in April 2018. Therefore, there is a need for further legislative facilitations to expand the framework of flexible work and to reconsider the conditions and restrictions of work in general to meet the needs of those interested in flexible work and those who require it to suit their circumstances, especially females.
- It's indeed possible for skilled professionals and specialists to work with multiple institutions and companies simultaneously, especially in highly specialized and office-based work such as planning, software development, legal consulting, engineering, finance, economics, and administration. These types of work don't require continuous presence at the workplace, allowing experts, specialists, and skilled technicians to offer their services to more than one institution or company. This potential enables them to achieve higher income, benefiting both men and women.
- Flexible work meets the needs of workers facing health issues, those who are completing their education, women who are responsible for caring for their children and families, and those struggling with transportation, especially women who face increased traffic crises. This encourages women to work and promotes their continued presence in the labor market, preventing them from early withdrawing.
- Expanding flexible work could indeed increase female engagement in the labor market and reduce their early withdrawal. Solving the obstacles that prevent certain groups, especially women, from actively engaging in flexible work is essential.

- Monitoring the impact of flexible work on performance and achievement for institutions and companies is crucial for enhancing its measures. This includes providing greater opportunities for this type of employment for human resources while maintaining the framework of social protection for workers.
- Expanding flexible work requires providing infrastructure and technological support to facilitate work tasks and communication, ensuring logistical services to protect workers' and institutions' rights, and promoting the stability of female workers to prevent their early withdrawal from the labor market.

**Eighth: Findings of the field survey for females who withdrew from the labor market by receiving lump-sum compensation.**

A representative sample study was conducted on females who withdrew from the labor market and received lump-sum compensation during the first six months of 2022. The field survey revealed the following key findings:

- Generally, the years of service of those who withdrew from the labor market were short, averaging 5.1 years, with an average of only 3.3 years for those covered by social security. This indicates a discrepancy between the years of service covered by social security and their actual years of service. A third of their work duration in the labor market is not covered by social security, attributed to firms avoiding enrolling employees in social security, possibly made with or without the knowledge of the withdrawn women involved. This necessitates an increase in SSC awareness among those who have withdrawn and enhanced monitoring of firms.
- The average monthly wage for females who withdrew from the labor market was approximately 276.2 JOD, which is around the minimum wage in Jordan. This suggests a form of wage exploitation, particularly among female workers in the private sector. Regarding working hours, the average daily work hours for these females were around 8.0 hours, with an average of about 5.5 days worked per week.
- According to the responses of the withdrawn women, the duration of arrival at their workplace is about 36.0 minutes on average.
- The field results revealed that the average age of females who withdrew from the labor market is approximately 34.7 years, with a median age of around 32 years. It was also found that these females get married at the age of 22, with an average marriage duration of about 10.8 years.
- In terms of the reproductive status of females who withdrew from the labor market, the data indicates that the average number of children they have is around 2.5, which is slightly lower than the national average for Jordan by about 0.2 children. The general average for women in Jordan is 2.7 children. Moreover, the average number of children these females had during their employment was 1.0 children, and the number of children under 6 years old was 0.81 child. This reflects the awareness among working women regarding the importance of family well-being. A survey on population and family health made in 2017-2018 revealed that childbirth reduces family well-being. The survey results indicated that women in poor families have an average of 9.3 children, while women in the most well-being families have an average of 4.1 children, with most of them being working women.

- The field data indicates that the average monthly cost for nursery allowances is around 35 Jordanian dinars. There is significant variation among females who withdrew from the labor market regarding monthly nursery costs. Some do not incur any costs for childcare as the responsibility falls on the family and relatives, while others bear substantial expenses. On average, childcare costs constitute approximately 12.6% of their monthly wages.
- Amman Governorate accounts for the largest share of females who withdrew from the labor market, reaching a percentage of 37.7% of the total number of withdrawn women in Jordan.
- The majority of females who withdrew from the labor market were university graduates, followed by high school graduates, with each group including approximately 31%.
- It was found that 73.4% of the females who withdrew from the labor market were wives of household heads, while 12.2% were household heads themselves, bearing the responsibilities for family care and expenses. Among them, 71.5% were married, while the remainder were either single at 13%, divorced, widowed, or separated.
- The data shows that the majority of females who withdrew from the labor market were under the age of 40, accounting for 70.5% of total withdrawn women. Withdraw rates decrease as age increases.
- The field data reveals that the majority of females who withdrew from the labor market, approximately 70.7%, had actual work experience of less than five years. Furthermore, about 81.8% of them were mandatory subscribers to social security; i.e. through the subscription of their firms. In contrast, voluntary subscriptions accounted for 18.2% of total withdrawn women, compared to only 6.5% of all females subscribed to social security who opted for voluntary subscriptions.
- A total of 31.2% of the females who withdrew from the labor market received unemployment compensation or an advance from the SSC.
- In terms of their family situation and relationship with the head of the household, 82.7% of the females who withdrew from the labor market were the sole wives of their husbands.
- The percentage of married females who had three or fewer children was approximately 73.4% of all married females who withdrew from the labor market. Conversely, the percentage of those who had three or fewer children during their period of employment was about 94.1%. This indicates two main factors: the exploitation of women during their working period to have fewer children, which is the weaker factor, and the second reason is that the period of employment is essentially the period of childbirth for the withdrawn women.
- Regarding childcare and its impact on their continuation in employment, 50% of the withdrawn women who have children under six years old reported no difficulties in childcare before deciding to withdraw. This is a positive indicator that childcare was not a major reason for their withdrawing. On the other hand, 35% of them faced significant difficulties. Overall, there is a clear deficiency in the availability of nursery facilities in institutions and companies or near female workplaces, as 90% of females reported the absence of any nursery facilities at their workplaces.

- Regarding the use of contraceptive methods or family planning during their employment, only 38.6% of the withdrawn women reported using any form of contraceptive or family planning method. Among them, only about 2.9% used these methods occasionally and irregularly. On the other hand, more than half of them, 56.5%, did not use any method of contraception or family planning during their employment. The desire for childbirth was one of the main reasons for not using such methods, accounting for slightly over half, 50.6%, of the withdrawn women. Additionally, 5.2% stated that they did not trust any family planning methods.
- Regarding the main reasons for women who withdrew from the labor market, it has been found that the key reason for the withdrawn women to leave their work and obtain the lump-sum compensations, was for personal spending, accounting for 14.2% of the total of withdrawn women. Following this, their withdrawing due to low monthly wages accounted for 11.7% of them, and for childcare reasons, the percentage was 9.7% of them.
- **Generally, the reasons contributing to females withdrawing from the labor market can be classified into three main categories, as follows:**
  - 1- Work issues accounted for 55.4% of the total withdrawn women.
  - 2- Family issues accounted for 33.6% of the total of withdrawn women.
  - 3- Personal issues accounted for 11.2% of the total of withdrawn women.
- Regarding the uses of lump-sum compensations received by women from social security, the field survey enabled female respondents who had withdrawn to freely answer this question within an open-ended question. The responses indicated that approximately one-third, 29.7%, of those, who received lump-sum compensations, spent their entitlements on household expenses and necessities. Following that, around 20.9% allocated their returns to childcare and educational expenses for their children. Personal expenditures such as purchasing cars and personal needs accounted for 19.7% of the withdrawn women's spending. Subsequently, spending on family and health needs accounted for nearly 18%. Approximately 11.7% of the withdrawn women used their lump-sum returns to settle their debts and outstanding bills.
- It was found that the vast majority of women who withdrew from the labor market worked in the private sector, accounting for 78.3% of the total withdrawn women. This was followed by those who worked in the public sector, comprising 10.3%.
- Analyzing the distribution of withdrawn women according to their monthly wages from their last job, more than half of those who received a monthly salary of 250 Jordanian Dinars or less constituted 54.1% of the total withdrawn women. This means that more than half of the study sample received wages below the minimum wage threshold in Jordan. Therefore, it is evident that the low wage level for the withdrawers was a motivating factor for them to withdraw from work. Additionally, the average number of working days was higher, with 58.6% working six days per week. The majority also worked longer hours, with 84.8% working more than 7 hours per day.
- The survey concluded that 90.2% of the withdrawn women were working full-time in their last workplace, while 9.5% had flexible work arrangements. Only 18.3% of them were offered flexible work options, with 49.3% of them preferring part-time work for some time and 19.2% preferring remote work without being physically present at the workplace.

- Regarding the impact of the COVID-19 pandemic on the continued work of women who withdrew from the labor market, a field survey showed the impact of the pandemic on their decision to withdraw from the labor market. It was revealed that the pandemic impact on women's withdrawal was less than half, with 46.9% of the women attributing their withdrawal from the Jordanian labor market to the COVID-19 pandemic. Conversely, 53.1% of the withdrawn women stated that the pandemic did not affect their decision to withdraw from the labor market. 32.5% reported facing pressures during the COVID-19 pandemic that led to their withdrawing from work, while 53.4% stated they did not face any pressures to withdraw. Among those who faced pressures, these pressures manifested in pay cuts at 43.9% and temporary job layoffs at 42.1%.



## Recommendations

To maintain female continuity in the labor market until reaching retirement age and minimize their withdrawing, the study recommends the following:

### First: Proposing the following legislative amendments:

#### A. Civil Service Law

- Add clause (G) to article 109 to grant the wife or female more flexibility to consider her social circumstances: "Female employees shall be eligible for unpaid leave without allowances for a period of up to two consecutive or intermittent years, regardless of the reasons for the request."
- Article 97 - C governs the flexible work arrangements, allowing departments to organize working hours and part-time work under specific conditions per follows:
  1. Each department shall regulate its working hours according to the nature of the services it provides to citizens and service recipients. It may implement the concept of flexible working, including part-time work for some positions.
  2. The provisions concerning promotion, advancement to supervisory or leadership positions, competition for excellence awards, or nomination for missions and courses stipulated in this Law shall not apply to part-time employees.
  3. The regulation of all aspects concerning flexible work, such as leave allocation, total salary computation, and housing allowances for part-time employees, shall be governed by directives issued by the Council of Ministers, Upon a recommendation by the council.

#### B. Departments mandating shift work for certain employees must establish internal regulations to organize such shifts, guaranteeing that employees' working hours meet or exceed the official working hours delineated in paragraph (A) of this article

**Proposed amendment and opinion:** It is the responsibility of the Council of Ministers to delineate implementing regulations regarding flexible work and part-time employment, taking into account recent introductions and amendments to these employment arrangements, in a manner that is both pragmatic and customary.

**Amend Article 106 - Maternity Leave:** b- An employee shall eligible for paternity leave with full salary and allowances for three working days following the birth of his wife. This entitlement is subject to the submission of a medical report from a licensed physician or legal midwife.

#### The amendments of article 106 for the following clauses:

A- A pregnant employee shall be entitled to a ninety-day maternity leave, encompassing both pre- and post-childbirth periods, with full salary and allowances. This entitlement is contingent upon the submission of a medical report from a licensed physician or legal midwife. It is important to note that maternity leave shall not impact the employee's eligibility for annual leave.

B- An employee shall eligible for paternity leave with full salary and allowances for five working days following the birth of his wife. This entitlement is subject to the submission of a medical report from a licensed physician or legal midwife.

C- Following the conclusion of the maternity leave stipulated in paragraph (A) of this article, the female employee is entitled to a one-hour breastfeeding break per day for a period of nine months to nurse her newborn. This entitlement does not impact her annual leave, salary, or allowances. The number of breastfeeding hours for the nine-month period may be replaced with days of leave granted to the employee immediately after childbirth if it does not significantly affect the completion of work.

- **Adding clause 4 to article 109-A:** Female employees may be eligible for unpaid leave without allowances for a duration of up to two consecutive years, irrespective of the reasons for their request.

- **Termination of service for employees covered by the Social Security Law, Article 173-A:**

The service of an employee covered by the Social Security Law shall be terminated by a resolution of the Council of Ministers for employees in the senior bands. And by a resolution of the Minister based on the Secretary-General's recommendation for employees of other bands, if the employee has completed sixty years of age for male employees and fifty-seven for female employees. However, the employee's service may be extended year by year for a maximum of five years, etc.

### **C. The Jordanian labor law No. )8( of 1996 and its amendments up to 2021**

- **The Proposed amendment to Article (2):** Adding a definition of sexual harassment follows: Sexual Harassment: “Any form of physical or verbal conduct of a sexual nature, or any associated threats, that infringe upon the dignity of the worker, degrade them, and result in physical, psychological, or sexual harm”.

- **Article (27): Termination of worker’s service:** An employer may not terminate the service of a worker or issue a notice of termination in any of the following cases: (1) A pregnant woman, with proof of her pregnancy through a certified medical report.

- **Article (29): Leaving work without notice:** It is proposed to add paragraphs (C) and (D) to the article to include a clear definition of harassment as follows: (C). If the Minister determines that an employer or any of the workers or employees has committed any form of sexual harassment against others, he may decide to impose the appropriate penalty on the perpetrator, taking into account the provisions of any other applicable legislation.

- **Article (48): Disciplinary procedures:** It is proposed to add clause (D) to the article as follows: Article (48/D): Employers may impose appropriate penalties on employees who engage in sexual harassment. If the issue cannot be resolved internally, the employer has the right to refer the involved parties to the judiciary.

- **Article (55) Internal work system:** (A) Employers with ten or more employees shall establish internal system to regulate work in their institution, specifying working hours, daily and weekly rest periods, work violations, penalties, measures taken including dismissal, implementation procedures, and any other necessary details. This internal system shall be submitted to the Minister or their authorized delegate for approval and become effective upon approval. (B) Employers with ten or more employees shall establish internal system to regulate work in their institution, specifying the principles used to determine wages and salaries within a clear and defined salary scale.

**Adding paragraph (C) to article (69):** C - Jordanian shall be allowed to work in professions of their choice and work at the times they choose or reject, based on prior approval from the Minister of Labor, while considering the relevant international standards and agreements.

**Adding clause (C) to article (78) as follows:** C - Employers shall provide a work environment that is appropriate and free from violence and harassment, considering this as part of both occupational and institutional health and safety. Employers shall also adhere to the disciplinary measures outlined in the labor law regarding any instance of sexual harassment cases.

#### **D. Amendments to Social Security law No. (1) of 2016 and the amended law No. (24) of 2019**

##### **Article 26. A - Amend the article to comply with the following:**

- Eliminate the absolute exception for women to receive a lump sum payment due to marriage, widowhood, or divorce, except after reaching the early retirement age.
- Modify the permission for single women over the age of 40 to: "For single women upon reaching the early retirement age."
- Revise the compensation upon the termination of service for women at the age of 50 to: "Termination of service for women at the age of 50 upon reaching the early retirement age."
- Article (44) Women insured under maternity insurance shall be entitled to benefits according to the specified period under the applicable labor law, provided they meet the following conditions:
  - A. They shall be covered by the provisions of this insurance during the last three months preceding their eligibility for maternity leave. If she was employed by large firms or public sector.
  - B. She shall be covered by the articles of this insurance during the three months preceding her eligibility for maternity leave. If the insured woman (pregnant woman) is covered by this insurance and works in small and medium enterprises in the private sector, she is entitled to half the duration of maternity leave stipulated in the applicable labor law.
- **Article (47):** An insured woman who has received maternity leave benefit may not request a lump sum compensation disbursement according to the provisions of paragraph (B) of article (70) of this law unless her previous contributions for maternity leave are at least 120.

#### **Flexible Work Regulation No. (22) of 2017 and its regulations issued under article (140) of labor law No. (8) of 1996**

Flexible work is crucial in providing employment opportunities for women and supporting their continuity in the work, preventing early withdrawing. Hence, there should be no restrictions on its application, such as experience duration or limits on the number of workers in companies and institutions. Accordingly, it is recommended to remove such conditions, facilitate flexible work requests, and streamline approval processes by employers.

➤ **Article 3: The categories subject to this regulation are:**

- A. Employees who have completed three consecutive years of service with an employer.
- B. Proposed amendment: Removing the three-year requirement and amending it to be after the end of the worker's probation period.
- C. Amending paragraph (C): Employees regularly attending university or enrolled in any professional or training program.

➤ **Article 6:** Employee wages under a flexible work contract shall reflect the time or work carried out in a month, ensuring it doesn't go below the minimum wage and doesn't impact their retirement pension under social security.

➤ Amendments to the Flexible Work Instructions issued under Article (13) of Flexible Work System No. (22) of 2017: Amending article (3): By eliminating the requirement of ten workers for flexible work application. Additionally, canceling the three-year experience condition for the employee, and provide measures that facilitate the practical implementation of flexible work.

**Second: Propose the following recommendations:**

1. Monitoring the working environment for women in private sector institutions, where average salaries are lower, working hours are longer, the number of working days is higher, and flexible work opportunities are scarce.
2. Providing nurseries for working mothers increases their likelihood of staying in work, thus reducing their withdrawing from the labor market.
3. Encouraging women to establish their own businesses and supporting their entrepreneurial ventures.
4. Reducing the retirement age gap between males and females to enable women to continue working until the age of fifty-seven.
5. Restricting the areas where women receive lump-sum payments, advances, or any allowances that impact their retirement future, to ensure their continuity in the workforce.
6. Providing solutions to overcome obstacles hindering effective female engagement in the labor market, such as alternative flexible work arrangements, creating a female-friendly environment, and activating the positive role of religious institutions to encourage women's work.
7. Strengthening and enforcing the implementation of laws and regulations in the labor market to ensure that both women and men receive maternity allowances or paternity leaves and that they do not face discrimination when benefiting from the same.
8. The importance of enhancing flexible work measures without compromising the social protection framework for workers, and providing adequate infrastructure and technology to facilitate it, which helps women to sustain their work and avoid withdrawing.
9. Providing public services such as affordable public transportation or institutional transportation for females, and improving services within companies and institutions to ensure the stability of working women and prevent their early withdrawing.

10. Expanding flexible work will undoubtedly increase women's engagement in the labor market and reduce their early withdrawing. Therefore, it is essential to find solutions to the obstacles hindering various labor groups, especially women, from actively engaging in flexible work.

11. Monitoring the effects of flexible work on performance and achievement for institutions and companies is crucial to enhancing its measures and providing greater opportunities for this type of employment for human resources, without reducing the framework of social protection for workers.

12. The future necessitates an expansion of flexible work, which requires providing the necessary infrastructure and technology to facilitate delivering and completing tasks, communication between parties, logistical services to protect the rights of workers and institutions and ensuring the stability of working women to prevent their early withdrawing.

13. Providing incentives to the private sector to pay unemployment compensation, and maternity leave allowances for females by easing tax burdens and other incentives.

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## Appendices

### Appendix (1)

The appropriate sample size, according to the size of the study population.

Study population	Sample size	Study population	Sample size
300	169	4500	354
500	217	5000	357
700	248	6000	361
900	269	7000	364
1000	278	8000	367
1200	291	10000	370
1500	306	15000	375
1800	317	20000	377
2000	322	30000	379
2400	331	40000	380
2700	330	50000	381
3000	341	75000	382
3500	346	+100000	384
4000	351		

Source: Johnson & Christensen, 2088, P242



## Appendix (2)

**Total active insured persons, both mandatory and voluntary, by gender, nationality, and governorate in 2021**

Governorate	Jordanian				Non-Jordanian				Total	Percentage (%)
	Males	Females	Total	Percentage per governorate (%)	Males	Females	Total	Percentage per governorate (%)		
Amman	708956	277566	986522	79.3	64612	12658	77270	45.9	1063792	75.3
Al Aqaba	13181	3130	16311	1.3	4494	1019	5513	3.3	21824	1.5
Irbid	32383	22242	54625	4.4	12981	17632	30613	18.2	85238	6
Al Zarqa	31257	12860	44117	3.5	13321	9535	22856	13.6	66973	4.7
Al Karak	8462	3137	11599	0.9	2428	54	2482	1.5	14081	1
Ajloun	1939	894	2833	0.2	563	35	598	0.4	3431	0.2
Al Mafraq	7525	2293	9818	0.8	4266	89	4355	2.6	14173	1
Jerash	3208	1272	4480	0.4	1129	64	1193	0.7	5673	0.4
Al Balqa	14125	6659	20784	1.7	5600	155	5755	3.4	26539	1.9
Al Tafilah	1872	792	2664	0.2	901	4	905	0.5	3569	0.3
Ma'an	4900	1254	6154	0.5	2207	15	2222	1.3	8376	0.6
Madaba	3711	1859	5570	0.4	1561	52	1613	1	7183	0.5
Voluntary Subscription	52586	25572	78158	6.3	12727	304	13031	7.7	91189	6.5
<b>Total</b>	<b>884105</b>	<b>359530</b>	<b>1243635</b>	<b>100</b>	<b>126790</b>	<b>41616</b>	<b>168406</b>	<b>100</b>	<b>1412041</b>	<b>100</b>

### Appendix (3)

The number of effective mandatory insured persons by gender, nationality, and monthly salary bands in 2021

Salary Band	Jordanian				Non-Jordanian				Total	Percentage (%)	Accumulated percentage (%)
	Males	Females	Total	Percentage (%)	Males	Females	Total	Percentage (%)			
Less than 220	12938	15125	28063	2.41	10210	12245	22455	14.45	50518	3.82	3.8
220-250	4568	11913	16481	1.41	58036	21482	79518	51.18	95999	7.27	11.1
250-300	154565	67615	222180	19.06	15111	3852	18963	12.2	241143	18.26	29.4
300-400	95393	38397	133790	11.48	13847	1528	15375	9.9	149165	11.29	40.6
400-500	144802	42553	187355	16.08	6254	762	7016	4.52	194371	14.72	55.4
500-600	206323	56112	262435	22.52	3069	356	3425	2.2	265860	20.13	75.5
600-700	61251	38287	99538	8.54	1613	216	1829	1.18	101367	7.67	83.2
700-1000	75856	40840	116696	10.01	2661	312	2973	1.91	119669	9.06	92.2
1000-1500	40649	13921	54570	4.68	1462	217	1679	1.08	56249	4.26	96.5
1500-2000	16085	4502	20587	1.77	596	98	694	0.45	21281	1.61	98.1
2000-2500	7688	2044	9732	0.84	327	79	406	0.26	10138	0.77	98.9
2500-3000	3919	963	4882	0.42	220	61	281	0.18	5163	0.39	99.3
3000-3500	2665	719	3384	0.29	529	89	618	0.4	4002	0.3	99.6
3500-4000	1246	285	1531	0.13	36	2	38	0.02	1569	0.12	99.7
4000-4500	832	193	1025	0.09	16	2	18	0.01	1043	0.08	99.8
4500-5000	2584	476	3060	0.26	67	11	78	0.05	3138	0.24	99.99
More than 5000	155	13	168	0.01	9	0	9	0.01	177	0.01	100
Total	831519	333958	1165477	100	114063	41312	155375	100	1320852	100	

## Appendix (4)

### Beneficiaries of the lump-sum compensation according to nationality and reason for compensation during 2021

Reason for compensation	Jordanian				Non-Jordanian				Total	Percentage (%)
	Males	Females	Total	Percentage per governorate (%)	Males	Females	Total	Percentage per governorate (%)		
Inclusion under the provisions of the Civil and Military Retirement Law.	2	1	3	0.001	0	0	0	0	3	0.001
The permanent departure of the non-Jordanian insured individual.	0	0	0	0	22832	12817	35649	35.64	35649	7.55
The Jordanian-insured individual obtaining citizenship of another country.	220	41	261	0.07	0	0	0	0	261	0.06
Sentencing the insured individual to a prison term of not less than 5 years.	30	0	30	0.01	0	0	0	0	30	0.01
Termination of the insured individual's service due to marriage, widowhood, or divorce.	0	10466	10466	2.81	0	1	1	0	10467	2.22
Single females above the age of 40.	0	578	578	0.16	0	0	0	0	578	0.12
Completion of prior compensation disbursement	4	6	10	0.003	19	9	28	0.03	38	0.01
Death, natural disability, or reaching retirement age without completing the entitlement to retirement.	2631	745	3376	0.91	458	48	506	0.51	3882	0.82
Military retirement - Better-	58	2	60	0.02	0	0	0	0	60	0.01
Board of Directors' decision	0	0	0	0	0	0	0	0	0	0
A special exit status decision by the Insurance Affairs Committee.	4	0	4	0.001	0	0	0	0	4	0.001

Reason for compensation	Jordanian				Non-Jordanian				Total	Percentage (%)
	Males	Females	Total	Percentage per governorate (%)	Males	Females	Total	Percentage per governorate (%)		
Overlap	1153	105	1258	0.34	82	2	84	0.08	1342	0.28
Military deprivation	5	0	5	0.001	0	0	0	0	5	0.001
Service termination for males at age 55 and females at age 50.	999	70	1069	0.29	2	0	2	0	1071	0.23
Jordanian recipient of any retirement salary	1402	4	1406	0.38	0	0	0	0	1406	0.3
Study to get - First University Degree	314	78	392	0.11	0	0	0	0	392	0.08
Advance from lump-sum account	26590	8795	35385	9.51	2919	193	3112	3.11	38497	8.16
Advance on empowerment / compensation account 2	14409	6852	21261	5.72	708	115	823	0.82	22084	4.68
Advance on empowerment / compensation account 2 - Amended	214677	81772	296449	79.69	35118	24704	59822	59.81	356271	75.47
<b>Total</b>	<b>262498</b>	<b>109515</b>	<b>372013</b>	<b>100</b>	<b>62138</b>	<b>37889</b>	<b>100027</b>	<b>100</b>	<b>472040</b>	<b>100</b>

# Share-Net Jordan

The Knowledge Platform on  
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