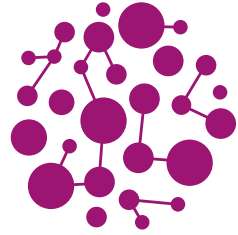




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The Knowledge Platform on
Sexual and Reproductive Health
and Reproductive Rights



Policy Brief

**Mechanisms for Enhancing Women's Economic Participation in
Labor Market, and Sexual and Reproductive Health
Amid the Impacts of the COVID-19 Pandemic
in Jordan**

2023

First: The importance

Economic engagement indicators, unemployment rates, wage 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⁽¹⁾.

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⁽²⁾.

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⁽³⁾.

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

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

(2) 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

(3) 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

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 Higher Population Council'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 to the 133 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: Reality of Women in the labor market

A. The characteristics of female workers in the labor market by gender

- In 2020, the economic engagement rate among females nearly reached a quarter of that among males, standing at 14.7% compared to the male rate of 61.6%. The proportion of females in the total employed population for 15 years and above was 18.1% according to the 2018 Labor Force Survey.
- The vast majority of employed females in the Jordanian labor market work for wages, accounting for 96.4%. This reflects a strong preference among females for employment that involves lower risks and entails a stable and continuous job. On the other hand, self-employed or unpaid female workers in the Jordanian labor market comprise no more than 3.4% of the total female work force.
- The percentage of employees in the public sector in Jordan is 38.8% of the total workforce for both genders, while those in the private sector make up 60.4%. The percentage of females working in the public sector has reached 49.3% of the total female workforce, compared to 36.3% for males out of the total male workforce in the Jordanian labor market.
- The percentage of females working in the

private sector is 48.1% of the total female workforce, compared to 63.2% for males. When compared to the situation in international organizations, the percentage of females is four times that of males.

- The low contribution of females compared to males in establishing private enterprises is evident, with only 3.4% of self-employed females, compared to 15.8%, for males out of the total male workforce in the Jordanian labor market.

B. Characteristics of Social Security Corporation (SSC) subscribers by gender

- The actual percentage of Jordanian females participating in the SSC, in 2021, was 28.9% of the total SSC subscribers in the Jordanian labor market.
- The total number of Jordanians who are participating in the SSC, in 2021, was 1,243,635 Jordanians in the Jordanian labor market, where they accounted for 88.1% of the total beneficiaries in the Jordanian labor market in the Formal Economy. Additionally, 359,530 Jordanian females are subscribed to the SSC, constituting approximately 28.9% of the total Jordanian workers in the Formal Economy in Jordan participating in the SSC, compared to 71.1% for males.
- The total number of Jordanian and non-Jordanian females participating in the SSC was 401,146 (both mandatory and voluntary). Among them, 41,616 are non-Jordanian females, collectively constituting 28.4% of the total Jordanian and non-Jordanian subscribers insured under the SSC. Overall, for the year 2021, females participating in the SSC in the Jordanian labor market with a total of 401,146 Jordanian and non-Jordanian females, representing approximately 28.4% of the total Jordanian and non-Jordanians engaged in the Formal Economy in Jordan who are females participating the SSC.
- The total number of mandatory participants insured by the SSC was 1,320,852 individuals in Jordan as of the end of 2021, with 1,165,477 Jordanian participants in the Jordanian labor market, representing 88.2% of the total participants in the Formal Economy in 2021, i.e. those participated through entities by 93.5%, while the voluntary participants' rate was 6.5% for both Jordanians and non-Jordanians.
- The proportion of Jordanian females, who voluntarily participated, constituted 7.1% of the total female participants to the SSC.
- Women acquired the largest share in employment and social insurance coverage, especially in the education sector, where their percentage reaches 73.5% of the total insured individuals in such a sector. Their second-largest share is in the health and social work sector, where they account for 50.8% of the insured individuals under the umbrella of such a sector.
- In the private sector, mandatory-insured workers

constitute 53.9% of the total mandatory-insured workforce. Meanwhile, in the public sector, mandatory-insured workers account for 44.5% of the total mandatory-insured workforce. Regarding wages and salaries for Jordanian females insured below the minimum threshold of 300 JOD, the percentage of females in this category is only 15.2%.

- The proportion of females gradually increases concerning the total mandatory and voluntary insured individuals, depending on the younger working age groups, and then gradually declines among older age groups. One explanation for the significant decline in gender-based engagement in the insured workforce after the age of 46 is the early retirement age for women compared to men, as labor laws generally grant women an earlier retirement age than men. Additionally, there are other reasons related to women's roles in Jordanian and non-Jordanian society in general that may lead them to prefer early withdrawal from the labor market.
- The average salary for Jordanian females is 554 JOD compared to 599 JOD for males, i.e. indicating that the standard gender pay gap ratio is 92.5:100. This means that the gap is relatively small compared to the salaries of non-Jordanian females working in the Jordanian labor market.
- In the public sector, the average salary for females is 588 JOD compared to 556 JOD for males, indicating that female salaries have

exceeded male salaries. Therefore, the standard gender pay gap ratio for average salaries is 100:105.4 in favor of females. As for the private sector, the average salary for females is 463 JOD compared to 563 JOD for males, resulting in a standard gender pay gap ratio of 100:81.1 in favor of males.

- Therefore, we can conclude that most sectors, including international organizations, have salaries and wages that favor males, except for employees in the public sector, where they are in favor of females.

C. SSC pensions by gender:

- The overall average for retirement pensions is 327 JOD for females working in the public sector compared to 351 JOD for males, with a standard gender ratio (females: males) of 93:100. The highest retirement pension for females is due to Injury death, followed by old age, with a standard gender ratio (females: males) of 100:112 points.
- For the private sector, the average retirement pension for females is 471 JOD compared to 560 JOD for males, resulting in a standard gender ratio (females: males) of 84.4:100. According to the reasons for retirement, it becomes clear that females outweigh males in terms of retirement pension due to injury, with females receiving 224 JOD compared to 204 JOD for males, at a ratio of 110:100. However, for other reasons for retirement, males tend to outweigh females relatively.

D. Withdrawal from the labor market and individuals eligible for a lump sum from the SSC by gender:

- The SSC Law provides a lump-sum compensation for its subscribers of both genders in specific cases. Females are granted benefits in three situations where they can receive this compensation: upon the termination of an insured woman's service due to marriage, widowhood, or divorce. Also, for single women over the age of 40, as well as upon service termination for women at the age of 50. Consequently, the total number of Jordanians who received the one-time payment reached 372,013 individuals in 2021, including 109,515 females. Therefore, females constituted only 29.4% of the total Jordanians receiving the lump-sum compensation.
- The percentage of males receiving the lump-sum compensation exceeded females, with 68.8% of those receiving the lump-sum payment in 2021 being males, compared to 31.2% for females. Overall, the total expenses for lump-sum compensation and exit cases decreased in 2021 compared to 2020, indicating a positive trend reflecting workers' commitment to employment and positions in the labor market.
- Females were eligible for lump-sum compensation in the two areas exclusively determined for them by law: service termination due to marriage, widowhood, or divorce. They constituted 2.2% of the total beneficiaries of the lump-sum compensation.
- The reasons for the termination of service among insured individuals due to marriage, widowhood, and divorce accounted for over half of the total beneficiaries of lump-sum compensation (excluding those eligible for advances), reaching a percentage of 2.2% for 2021. This reason is followed by the importance were entitlements to the lump-sum compensation due to death, natural disability, or completion of old age without fulfilling pension entitlements, which constituted a percentage of 0.82% of the total beneficiaries of the lump-sum compensation (excluding those eligible for advances).
- Females in Jordan constituted the third most important percentage compared to males in requesting support to pursue university education, with 19.9% of Jordanian females receiving lump-sum compensation for higher education purposes (among both males and females) who received compensation for such a reason.
- In general, 12,096 Jordanian females have received lump-sum compensation (excluding those eligible for advances), constituting 63.9% of the total beneficiaries, including males and females, excluding those eligible for advances, in 2021.
- The proportion of females eligible for a lump-sum compensation relatively declined during the period under study. It decreased from 81.3% in 2015 to 79.4% in the years 2017 and 2018, then

dropped to 66.1% in 2019, and further to 61.7% in 2020 due to the COVID-19 pandemic. There was a notable increase in 2021, rising to 63.9% of the total males and females eligible for the lump-sum compensation.

- Among all Jordanian beneficiaries of unemployment allowance, 19.6% are females, contrasting with 12.6% among non-Jordanian females. Factors leading to females receiving lump-sum compensation include death, natural disability, and completion of old age without fulfilling pension entitlements. Enabling females to access unemployment allowances, maternity leave allowances, and lump-sum compensation advances, supports their sustained engagement in the labor market.
- The percentage of Jordanian females receiving lump-sum compensation was only 27.3% of the total Jordanian beneficiaries, compared to 29.4% for non-Jordanian female participants. When comparing this rate to females, who were officially participated in the SSC, we note that women's inclination to remain in the workforce outweighs their inclination to withdraw by obtaining the lump-sum compensation. This suggests that there is no imminent concern about

E. Individuals who withdrew from the SSC by gender:

- The fluctuation of those, who withdrew from the SSC, before and after the COVID-19 period: the percentage of such individuals slightly

women who withdraw from the labor market in the future, given the current trend of working women.

increased in 2018 to 1.24%, then declined to 1.16% in 2019. After the COVID-19 pandemic, it rose to 1.33% in 2020, then declined in 2021 to 1.22% of the total subscribers.

- The percentage of females who withdrew from the SSC, reached approximately 23.6% of the total number for both males and females. It is worth noting that the proportion of females, who withdrew from the SSC, decreased after the COVID-19 pandemic. the percentages declined from 23.9% and 23.6% in 2018 and 2019 to 22.6% in 2020 before increasing again in 2021 to a higher level than pre-COVID-19, reaching 24.5% of the total number of individuals who withdrew from the SSC. These results align with the official data from the SSC and are consistent with the field results of this study. The COVID-19 pandemic did not negatively impact women who withdrew from the labor market due to defense orders and their concerns about their future if they made the decision to leave their jobs.
- The relative distribution of those, who withdrew from the SSC, by age group shows that the retirement age group of 55 years and older is the most likely to withdraw from the SSC, by 45.7% of the total number of those who withdrew. This is followed by the age group of 50-54 years at 25%, indicating reaching the early retirement

and allowable old age retirement for women. Therefore, the main reason for withdrawal is not low income but reaching old age retirement, which constituted 83.5% of the total number of those withdrawn individuals in 2021.

- The percentage of women who withdrew, due to old age, decreased between the years 2017 and 2021, from 91.7% in 2017 to 89.9% of the total withdrawn females in 2021. Additionally, the percentage of withdraw due to disability caused by an injury, injury/natural death increased for females during this period. Overall, across all salary bands, the percentage of withdrawn females is much lower than males.
- It's undeniable that the COVID-19 pandemic has harmed various aspects of individuals' lives, including social, psychological, health, economic, and educational domains within society. Some lost their jobs, while others experienced a decline in income. Mothers were particularly affected and bore the brunt of the pandemic, followed by fathers, and then the rest of the family members. This underscores the importance of readiness for any future similar risks to avoid potential risks or minimize their negative effects as much as possible.

Third: Results of the field survey on females withdrawing from labor market

HPC conducted a field survey targeting a sample of women who withdrew from the labor market and received a lump-sum compensation from the

SSC in Jordan during the first half of 2022.

Here are the key indicators for women who withdrew from the labor market based on the field survey conclusions, as follows:

- The average years of service for women who withdrew from the labor market was approximately 5.1 years, with a standard deviation of 6.33 points. However, their average years of service covered by the SSC, or under social protection, were only 3.3 years, with a standard deviation of 4.24 points. This indicates a discrepancy in the years of service covered by the SSC for these women, where about half of their service duration in the labor market is not covered by the SSC. This is attributed to firms avoiding involving workers in the SSC, possibly in agreement with the withdrawing women themselves or without their knowledge. This calls for the SSC to work on raising awareness among withdrawing women about insurance and increasing the level of monitoring on firms to address this issue.
- The average monthly wage for those who withdraw from the labor market is approximately 276.2 JOD, which is close to the minimum wage in Jordan, with a standard deviation of 204 points. This indicates a significant variation among sampled individuals based on their monthly wage levels. As for the working hours, the average daily working hours are around 8.9 hours with a standard deviation of 8.5 points. On

average, they work about 5.7 days per week, with a standard deviation of 0.85, indicating no differences among them in terms of working days per week. The table also shows that the average time taken to reach their workplace is about 38.4 minutes, with a standard deviation of 56.0 points, indicating a significant variation among them in terms of the time taken to reach the workplace.

- The average age of women withdrawn from the labor market is approximately 34.7 years, with a standard deviation of 9.76 points, and the median age is around 32 years. This indicates a significant variation in the ages of such women who are typically married at the age of 22, with an average marriage duration of about 10.8 years and a standard deviation of 9.02, showing considerable variation among them in terms of marriage duration. As for their reproductive status, the average number of children of these women who withdrew from the labor market is about 2.51 children, which is slightly lower than the general average for births in Jordan by about 0.2. The overall average in Jordan is 2.7 children per woman. The average number of children born during their employment is 1.0 children, and the number of children under 6 years old is 0.81. This indicates the awareness among working women about the importance of family well-being. The Population and Family Health Survey for 2017-2018 showed that childbirth reduces family well-being, as women in poor families have an average of 9.3 children, while women in

the most affluent families have an average of 4.1 children, with many of them being working women.

- The average monthly cost of nursery allowances is approximately 34.75 JOD, with a standard deviation of 33.28 points. This indicates a significant variation among women who withdrew from the labor market in terms of their monthly childcare costs, ranging from those who bear no costs for childcare as both their families and relatives fulfill this role, to those who bear more than 300 dinars monthly. The cost of childcare, relative to their average wages, amounts to about 12.6%.

The key findings:

- The findings of the field survey showed that 37.7% of the women who withdrew from the labor market were residing in the capital of Amman, which is approximately more than one-third of them, followed by Irbid Governorate at 14.4%, then Mafraq Governorate at 9.5%, and then the Al Balqa'a and Al -Zarqa Governorates at 6.8% and 6.2%, respectively.
- The percentage of women who withdrew from the labor market, holding a Bachelor's degree, is the highest at 31.2%, followed by secondary school graduates at 31%, and the lowest among intermediate diploma holders at 14.7%.
- The current married women among the total withdrawn had the highest percentage at 71.5%, compared to 16.5% for unmarried women and

engaged women who have not married yet.

- A total of 10.3% of the withdrawn women have worked in the public sector, while the vast majority, 78.3%, have worked in the private sector. Additionally, 54.1% of them received a monthly salary of 250 JOD or less, meaning that more than half of the study sample received wages below the minimum wage in Jordan, which is 260 JOD per month.
- Approximately 58.6% of the study sample work six or more days per week, while only about 30% work the legally mandated five days per week according to Jordanian labor laws. Regarding daily working hours, it was found that 75% of the withdrawn typically work between 7 to 10 hours per day. Moreover, 31.4% of them spend between 25 to 40 minutes commuting to work, while 6.8% spend one to two hours commuting daily round trip.
- A total of 58% of the withdrawn used public transportation compared to 11.7% who used their private cars.
- The survey results showed that 70.7% of the withdrawn had a work experience of five years or less.
- A total of 81.8% of the withdrawn were mandatory participants in the SSC (through their employer's firms), while voluntary participants constituted 18.2% of the total female withdrawals.
- A total of 31% of the withdrawn received unemployment compensation, while 39.3% of them

received lamp-sum compensation.

- Personal spending patterns are among the main reasons for the withdrawn women. About 14.2% of the total of the withdrawn received a lamp-sum compensation for this purpose. Followed by withdrawal due to low monthly wages, accounting for 11.7%, and for reasons related to childcare at 9.7%. **In general, the reasons behind women's withdrawal from the labor market can be categorized into three groups as follows:**
 - Employment-related causes and issues accounted for 55.4% of the total reasons for women's withdrawal.
 - Family-related reasons accounted for 33.6% of all withdrawn women.
 - Withdrawal for personal issues at 11.2%.
- Regarding the uses of the lamp-sum compensation returns received from the SSC, the responses indicated that about one-third of the withdrawn women who received these compensations spent their entitlements on household expenses and necessities, accounting for approximately 29.7%. Following that, about 20.9% of them spent the same on childcare, and their children's education expenses. Whereas personal spending such as purchasing cars and personal needs placed in third place by 19.7%. Then comes spending on family and health at around 18%, and approximately 11.7% of the withdrawn used their lamp-sum compensation returns to pay off their debts and accumulated bills.

Concerning the sexual and reproductive health of withdrawn women, the results of the field survey showed that:

- About 73.4% of the withdrawn women are wives of household heads, while approximately 12.2% of them are themselves household heads who bear the responsibilities of raising and supporting their families. whereas 71.5% were married, and the remainder were either single at about 13%, or divorced, widowed, or separated.
- About 82.7% of the withdrawn women were the sole wives of their husbands, and the percentage of married withdrawn who had three or fewer children was approximately 73.4% of all married withdrawn. In contrast, the percentage of those who had three or fewer children during their working period was around 94.1%, indicating two main factors: women using their working period to have children, which is the weaker factor, and the second being that the employment period is essentially the childbearing period for the withdrawn.
- In the field of childcare and its impact on women's continued work, approximately 50% of the withdrawn women who have children reported that they did not face any difficulties in caring for their children before deciding to withdraw. This is a positive indication that childcare was not a primary reason for their withdrawal. However, 35% of them mentioned facing significant difficulties. Generally, there is a clear lack of nursery facilities in institutions and companies

or near women's workplaces, as 90% of the women reported the absence of any nurseries at their workplace.

- Regarding the use of contraception or family planning methods by withdrawn women to control or delay pregnancy during their working period, only about 38.6% of them reported using any method of contraception, with approximately 2.9% stating that they used these methods occasionally and irregularly. In contrast, more than half of the withdrawn did not use any of such methods during their work, accounting for 56.5% of all withdrawn. The desire to have children was one of the main reasons for not using such methods, with slightly over half of the withdrawn (50.6%) indicating this. Additionally, 5.2% mentioned that they had no confidence in any family planning methods.
- It was noted that married women had a lower inclination to use family planning methods, with their usage rate among withdrawn women receiving lump-sum compensation reaching only 37%. This could be attributed to the recentness of their marriage.

The study recognized the importance of incorporating flexible work due to its relevance in light of modern global trends, especially post-COVID-19. In reality, there are many vital positive effects of flexible work. Among these advantages, for example but not limited to, the ability for organizations that implement flexible

work to hire competent employees for a specific period, reducing the costs of wages and salaries paid to permanent employees. Simultaneously, they benefit from the expertise and skills of professionals and specialists in executing tasks and activities efficiently and with high quality. Needless to say, flexible work opens up opportunities for many groups, particularly women who bear family responsibilities, to engage the labor market at suitable times and conditions, thus achieving the goals of institutions and companies, thus, enhancing women's role in the labor market, supporting their continuity and stability within it.

The experience of Jordan in implementing flexible work in institutions and companies remains limited and modest due to the recentness of legislation regulating flexible work, which was issued in 2017, along with the implementing instructions issued in April 2018. Therefore, there is a need for additional 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, especially women.

The key findings of the field survey related to flexible work are as follows:

- A total of 9.5% of withdrawn women had experience working in a flexible job in their last workplace, while 90.2% worked full-time in their last workplace.
- A total of 18.3% of withdrawn women have

been offered flexible work, while 81.1% have not been offered it. Among those offered flexible work, 49.3% prefer part-time work, and 19.2% prefer remote work.

By studying the impact of the COVID-19 pandemic on the continuity of withdrawn women in the labor market, the field survey revealed the following:

- The impact of the pandemic on withdrawn women was less than half, as 46.9% of them attributed their withdrawal from the Jordanian labor market to the impacts of COVID-19, while, in contrast, 53.1% of them stated that the pandemic did not affect their decision.
- Additionally, 32.5% reported experiencing pressures during the COVID-19 pandemic that led to their withdrawal from work. In contrast, more than half, 53.4%, stated that they did not experience any pressure to withdraw from work.
- For those who experienced pressures, these pressures took the form of pay cuts for 43.9% and temporary layoffs for 42.1%.

Fourth: Suggested Policies

The HPC prioritizes the significance of women's employment and their contributions to development. Its dedication is evident in monitoring the progression of female employment and ensuring their sustained participation in the workforce until retirement. Given the shifts in economic and social dynamics resulting from the COVID-19 pandemic, the HPC's Secretariat-

General is committed to examining the pandemic's effects on women's employment. This includes understanding the factors leading to women's withdrawal from the Jordanian labor market and assessing how these factors impact their active participation in the workforce. The objective is to enhance women's economic involvement in the labor market, facilitating their continued participation until retirement age. This endeavor aims to empower women to generate adequate income to support themselves and their families, serving as a form of social security that upholds their dignity, rights, and livelihood needs.

The fluctuation of economic engagement of women has become obvious over the past decade, the dispersion and disruption in the allocation of female labor force engagement have been exacerbated, particularly after COVID-19 pandemic. Therefore, labor markets have been confused particularly, characterized by blurred vision and stability in economic markets generally due to the uncertainty of the developmental trajectories of global economies in the future.

According to the conclusions and findings outlined in the study, the need arises to present the following necessary executive policies:

First Policy: Strengthening the response to the risks of health, economic, and social crises to maintain the stability of women's developmental role

Policy Implementation Mechanism:

Enhancing women's work and their developmental role as one of the vulnerable population groups affected by health, economic, and social crises more than men can be achieved through the following:

- Investing in assets and resources for females to reinforce their wealth and to preserve their acquisitions of properties, assets, inheritance, and others. Also, this is aiming at reinvesting these assets into investment funds with stable returns that can yield benefits for both women and their families. This is regarding women who own current and fixed assets and resources.
- Empowering women economically, including those who are not working, since female economic empowerment is a crucial issue. It gives them edges that allow them access to financing their own business with low interest and dividends. This enables them to establish their small businesses or develop the existing ones if any. Thus, their financial status will be enhanced and their developmental efficacy within society will be increased. Consequently, their societal role within local communities will be strengthened.
- Providing free healthcare consultation and awareness services for women, including essential emergency services, at the workplace or nearby if possible, or in the nearest residential areas during crises. During the COVID-19 pandemic, the need for mobile healthcare

services emerged in many areas, institutions, and companies to address emergencies promptly and prevent social and economic challenges.

Policy pros:

Some of the pros of enhancing the emergency response of health and care services through crises are:

- Preservation of women's property acquisitions, including assets, inheritance, and others, as well as increasing their wealth to meet their future needs.
- Supporting women's stability in their workplace, for those working in the public and private sectors, and reinforcing their continuity until retirement age.
- Development support: including economic and social support for women and encouraging their engagement to take on community roles to enhance their political engagement effectiveness.
- Securing essential and emergency healthcare services to protect women from risks during emergencies.

Policy limitations: There are some restrictions and limitations represented as follows:

- Challenges in finding efficient and effective investment funds for financial management that are keen on investing in female assets for their benefit.
- Difficulty in garnering the interest of companies and institutions in establishing and finding

childcare facilities along with the cost of providing mobile healthcare services in emergencies.

- Regarding providing financing for females at minimal costs, it is difficult for microfinance institutions (MFIs) such as Micro fund for Women and other local and foreign finance companies operating in Jordan to accept reducing many of their interests. This is due to the high costs of their administration and operation, in addition to the lack of limitation of their lending policies' conditions and standards by the monetary authority and both Ministries of Planning and International Cooperation, and Industry and Trade.

Policy implementation actors:

Ministry of Health, Ministry of Industry and Trade, Central Bank, Ministry of Labor, Ministry of Planning and International Cooperation, Social Security Corporation, and microfinance institutions and companies.

Second Policy: Expanding the inclusion framework for females in SSC and completing the subscription years until the retirement age.

Policy implementation mechanism:

Preventing firms from evading the participation of their workers in the SSC entails tightening monitoring and following up on companies and institutions to comply with labor and SSC laws, in addition to financial audits and following up on the auditors to ensure the required

allocations of provisions for female workers' insurance and healthcare subscriptions.

Moreover, this involves paving the way for voluntary participation for females in the SSC, offering incentives such as a percentage reduction in participation fees, and other motivational incentives to encourage keeping participation.

Policy pros:

- Enhancing both mandatory and voluntary participation to the SSC.
- Providing social protection for working females and a tad protection for non-working females by facilitating voluntary participation.
- Raising insurance awareness among females in particular, as well as within society and institutions in general.

Policy limitations:

High costs of monitoring, following up, and inspection on the Ministry of Labor and the SSC, in addition to the possibility of making agreements between working females and employers not to officially declare them as employees in the human resources roster of the firm.

Policy implementation actors:

Ministry of Labor, SSC, and the existing firms subscribing to social insurance.

Third Policy: Enhancing institutional support for the childcare needs of working women in the labor

market and providing them with logistical assistance

Policy implementation mechanism:

Establishing childcare facilities in collaboration with nearby institutions and companies in the area, enabling women to work with peace of mind knowing their children are cared for. This initiative aims to bolster the stability of women in the labor market, both in the public and private sectors. Additionally, ensuring basic comfort provisions for women by facilitating access to essential logistical services at their workplace

Policy pros:

The availability of childcare facilities is pivotal for maintaining women's stability in the workforce, particularly as some may opt to leave employment to prioritize family responsibilities after the birth of their first child. By offering reliable childcare options, women are more likely to remain engaged in the labor market, thereby strengthening the collaboration between the public and private sectors. This proactive approach not only supports women's continued participation in the workforce but also fosters a more inclusive and supportive work environment.

Policy limitations:

Increasing costs for firms and institutions, along with administrative and regulatory

burdens increase.

Policy implementation actors:

Firms in both the public and private sectors, the Ministry of Labor, and the Ministry of Health.

Fourth Policy: Extending the lifespan of females in the labor market and amending and enhancing retirement inheritance

Implementation mechanism:

- Provide awareness programs for working females on how to manage their subscription entitlements, in addition to committing to work until they are entitled to retirement benefits and refrain from requesting lump-sum compensation.
- Amending the conditions, regulations, and cases of retirement inheritance for females, whether they are married, single, divorced, or widowed.

Policy pros:

Educating and motivating females to continue working to receive a retirement salary instead of a lump-sum compensation.

Policy limitations:

Individual decision-making by females without realizing the importance of retirement benefits and without considering inheritance cases.

Policy implementation actors:

Ministry of Labor, SSC, and the official Visual and Auditory Media Commission.

Fifth Policy: Social Security Corporation amended Law No. 1 of 2014 and the amended Law No. 24 of 2019, Article 26 - A, regarding the payment of lump-sum compensation to females.

Policy implementation mechanism:

- Conducting studies related to the Jordanian labor market, particularly concerning female working, taking into account various aspects.
- Holding meetings with decision-makers and relevant authorities to advocate for amending the provision of payment lump-sum compensation to females according to different cases stipulated under the SSC Law.
- Amending the conditions, regulations, and cases for the provision of payment lump-sum compensation to females for all reasons, including marriage, divorce, widowhood, and for single females above the age of 40.

Policy pros:

Ensuring the continuity of females in the labor market and their entitlement to a retirement salary upon their loss of ability to work and make a living.

Policy limitations:

The disregard of the issue of women's

economic engagement, their continuity in the labor market, and their entitlement to a retirement salary upon reaching the retirement age stipulated by the SSC Law is crucial and requires taking necessary measures accordingly.

Policy implementation actors:

Ministry of Labor, Legislation and Opinion Bureau, SSC, public and private institutions, and relevant entities.

Sixth Policy: Reviewing the flexible work framework for women and creating adequate flexibility to serve the interests of all parties

Policy implementation mechanism:

- Addressing barriers to implementing flexible work that hinder women’s active engagement in the labor market by broadening the scope of guidelines for flexible work regulations. This involves enabling employment through contracts tailored specifically for flexible work, alongside conventional employment contracts.
- Creating a female-friendly flexible work environment by providing and developing the necessary technology to streamline communication between the employees and employers regarding task completion, following up on worker affairs and their administrative and financial rights, to ensure that they obtain these

rights on par with regular workers. This entails not reducing the social protection framework for workers, especially women.

- Revamping labor law and civil service regulations to distinguish between two types of employment contracts and positions: traditional regular jobs and flexible work jobs, and developing controls and criteria for each.

Policy pros:

Enhancing the legislative and administrative framework within governmental institutions and creating ample opportunities to harness human resources under the flexible work paradigm. This ensures increased female economic engagement, reinforces their sustained presence in it, and reduces their premature withdrawal from work.

Policy limitations:

- The necessity of time and effort to enact the requisite legislative amendments to formally lay down flexible work as a new employment modality.
- Rejecting such employment contracts by some firms, including their terms and standards.

Escalating administrative and supervisory expenses for governmental entities in implementing flexible work arrangements, particularly due to their diverse conditions and nature in terms of working hours, requesting leaves,

performance evaluation methodologies, disbursing bonuses and incentives, and other administrative, financial, and technical procedures associated with each type of employment contract.

Implementing entities:

The Legislative and Opinion Bureau, Public Service and Administration Commission, Ministry of Labor, the Ministry of Industry and Commerce, Jordan Chambers of Industrial and Commerce, professional associations, as well as Labor, Engineering, Medical, and others that represent workers.

Seventh Policy: Inclusion programs to raise insurance awareness among females

There's a discernible trend wherein women choose lump-sum compensation upon marriage to pay attention to their family responsibilities. Thus, they miss potential retirement benefits and reduce their engagement in the labor market. Additionally, there's an observed phenomenon of both university and high school graduates who tend to withdraw from the labor market and opt for lump-sum compensation.

Policy implementation mechanism:

Intensive informational and awareness programs will be rolled out, targeting working females in the labor market to educate them

about the advantages of the SSC laws, their labor rights, and obligations. Additionally, these programs are meant to make them aware of optimizing social insurance benefits and emphasizing the significance of continuing working until reaching retirement age.

Policy pros:

Extending the tenure of women in the labor market and ensuring their sustained engagement by discouraging premature withdrawals via lump-sum compensation.

Policy limitations:

Individual behaviors and preferences of women, as well as the diverse factors influencing their decisions regarding labor market staying or withdrawal.

Implementing entities:

The SSC, in collaboration with the official Visual, Auditory, and Written Media Commission.

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