



## Promoting Women's Economic Activity in Jordan

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Jordanian women plumbers work on a religious school rooftop as part of a U.S.-sponsored program.  
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Even as gender equality constitutes an important pillar of the global development agenda, the World Economic Forum warns that women's economic participation and "inclusive growth and development remain primarily an aspiration."<sup>1</sup> This is especially true across the Middle East and North Africa, where only 21 percent of women are formally employed, representing the world's lowest female labor force participation rate, compared to 51 percent globally. The gender gap in the region's labor force is almost twice that of other low- and middle-income countries. Specifically, Jordan—the subject of this study—has one of the world's lowest rates of women's economic participation.<sup>2</sup> In the Hashemite Kingdom, only 14 percent of women are engaged in the formal economy, and an additional 15 percent are estimated to be involved in the informal economy.<sup>3</sup> Unfortunately, this

situation is likely to grow even worse in the post-Covid-19 era, given that women work mainly in areas hardest hit by the pandemic, such as the service sector.<sup>4</sup>

Economic participation generally leads to many positive outcomes for women, their families, and their communities, and specifically can boost Jordan's ailing economy, which was faring poorly before the current pandemic and is now entering recession.<sup>5</sup> To this end, U.S. development aid can have an outsize impact in fostering a supportive environment for women's employment opportunities. Gender equality and women's empowerment are central components of the overall mission of U.S. foreign policy and of the U.S. Agency for International Development. The USAID strategy in Jordan recognizes the value of focusing on women-led economic growth, but the reality is that programming can be improved based on a better understanding of the barriers to female labor force participation and how to overcome them.

Women's low economic participation in Jordan is surprising because the traditional labor force determinants, such as middle-income-country status and demographics—including increasing education levels for women, high literacy rates, declining fertility rates, and higher women's age at marriage—would suggest much better numbers.<sup>6</sup> Based on related statistics, some estimate that Jordan's female labor force participation rate should be approximately 40 percent.<sup>7</sup>

For women, economic participation can improve self-esteem and self-confidence and generate greater bargaining and decisionmaking power within the household. It can also lead to greater community and civil society involvement, and there are indications that women's economic participation might lead to more political representation.<sup>8</sup> Women's economic participation also contributes to a country's economic development. Closing the gender gap in Jordan's labor market could increase GDP by more than 20 percent, significantly strengthening the country's economy and prompting greater stability and prosperity.<sup>9</sup>

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## U.S. Assistance and Women's Economic Participation

In the last decade, USAID has made a concerted effort to incorporate evidence-based investments in gender equality into its core development programming, acknowledging that this is both “the right thing to do and the smart thing to do” to achieve better results in development.<sup>10</sup> These investments include reducing gender disparities in access to, control over, and benefits from economic, social, political, and cultural resources and increasing women's rights and decisionmaking in their households, communities, and societies.<sup>11</sup>

The U.S.-Jordan relationship has been strong since the 1950s, and Washington plays an active role in assisting Amman's economic and social development today. In February 2018, the United States signed a memorandum of understanding with Jordan for a \$6.375 billion commitment between fiscal year 2018 and fiscal year 2022, keeping Jordan among the top five U.S. recipients of foreign assistance. The United States has also provided supplemental funding for specific projects totaling close to half a billion dollars above planned aid each year, including support for the rising numbers of Syrian refugees in Jordan. In past years, U.S. foreign assistance to Jordan was split roughly evenly between Foreign Military Financing and the Economic Support Fund, but now most of the funding is allocated to the latter, indicating the heightened importance of economic stability.<sup>12</sup> Current U.S.-Jordan aid agreements, and forthcoming development projects, give Washington a chance to strengthen its support for Amman's economic stability and prosperity through increasing women's economic participation.<sup>13</sup>

U.S. development aid for Jordan provides much-needed help to an important ally as it grapples with a persistently stagnant economy and the fallout from regional conflicts. The kingdom's tourism sector, export markets, and foreign direct investment have all been affected by the long-running violence in

Syria and Iraq and the massive refugee populations that remain in Jordanian camps and cities. As a result, the country faces high unemployment and underemployment and near-zero job growth in the private sector. Covid-19 has exacerbated the economic situation, with the economy expected to shrink by 5 percent in 2020.<sup>14</sup>

The Jordanian government has acknowledged that it cannot address its economic challenges without focusing on inclusive growth and gender equality. U.S. development assistance seeks to support Jordan's socioeconomic development plans such as those outlined in *Jordan 2025: A National Vision and Strategy* (Vision 2025), which calls for an increase in women's economic participation to 27 percent by 2025, claiming that this would boost the kingdom's economic growth by 5 percent.<sup>15</sup>

In May 2020, the United States and Jordan signed three agreements that will bring a total of \$340 million in development funding to the kingdom, all overseen by USAID. Much of the aid is earmarked for projects aimed at increasing economic prosperity and self-reliance, with a particular focus on women and social gender policies. At the same time, USAID's Jordan mission recently formulated a Country Development Cooperation Strategy for 2020–25 that prioritizes both economic development and women's advancement.<sup>16</sup> Other U.S.-funded efforts, such as the U.S. Department of State's Middle East Partnership Initiative (MEPI), also support inclusive growth and development in Jordan.

In addition, a forthcoming USAID project in Jordan, Economic Development and Energy—Economic Reform Activity,<sup>17</sup> will focus on capacity development in the government and private sector toward implementing economic reforms. Another upcoming USAID project, Women's Economic Empowerment and Leadership Activity,<sup>18</sup> is directly focused on improving the workforce-enabling environment for women. Both initiatives will be implemented between 2021 and 2026.

Given that women's labor force participation leads to so many positive outcomes—while serving as an

essential component of USAID strategy and other U.S.-funded programs—understanding barriers to this participation and identifying opportunities to overcome them is imperative. This knowledge will allow policymakers and development organizations to design U.S. assistance programs that best support women's economic participation, helping Jordan meet its economic reform and development plan and facilitating sustainable development and reduced future reliance on foreign aid.

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## Why Is Women's Labor Force Participation So Low in Jordan?

Few comprehensive studies have looked at women's labor force participation in Jordan. One reason for this is the assumption that Islam, especially in the Middle East, is the only constraint influencing women's roles in society. Because Islam is seen as the sole explanation, little attention is given to empirical studies of women's roles in the labor force.<sup>19</sup> And if Islam were the main cause, then female employment figures would presumably be similar across Muslim-majority countries. Instead, there is striking diversity in women's participation in the formal labor market in different Muslim countries and communities, suggesting that no single gender outcome prevails in such societies.<sup>20</sup>

There are, however, Jordan-focused studies that find the primary constraint on women's workforce participation relating to cultural and social norms,<sup>21</sup> such as those around women not working outside the home, concerns about women working in mixed-gender environments, and expectations about family care duties as a woman's responsibility.<sup>22</sup>

One related argument is that the principal barrier to women's economic participation in Jordan involves cultural perceptions and subjective beliefs or mindsets.<sup>23</sup> Evidence for this argument stems from research by a nonprofit focused on jobs and skills



training which revealed a failure of technical and vocational training to narrow the gender workforce gap and the corresponding outsize role of culture in women's low workforce rates. In a study of 757 women who graduated from the Jordan Career Education Foundation vocational training in 2011, 63 percent decided not to take jobs offered to them because of cultural constraints voiced by their male family members. These cultural constraints included pressure to stay home, families disapproving of vocational jobs, and the aforementioned concerns about women working in mixed-gender environments.<sup>24</sup>

USAID's Jordan strategy makes a similar assertion regarding low women's participation, stating that it owes to "traditional expectations and cultural restraints [that] limit women's advancement."<sup>25</sup> Additionally, USAID Jordan contends that the country's overall economic situation is a contributor to the women's labor force deficit.<sup>26</sup>

On the other hand, some studies reject the culture-as-barrier argument. One example is recent research arising from women's role in the Jordanian Day-Waged Labor Movement, a part of labor protests in 2011 and 2012.<sup>27</sup> Extensive interviews with the female movement participants reveal that women's role in the labor market is accepted and essential to the survival of their families. Because of women's critical economic role, their families provided support for their labor movement involvement, including in mixed-gender protests outside their communities. This research demonstrates that "men and women were equally important as breadwinners. And in their effort to secure greater economic justice [through the protests], participants had the support of their families and communities, who saw women's struggle to secure better economic conditions to be of significance."<sup>28</sup>

Finally, a minority of studies on Jordan consider additional barriers to women's labor force participation, such as a 2018 World Bank study that cites low wages in private-sector jobs, the time and expense of transportation, as well as concerns about safety on public transit, the cost and availability of

childcare, and the time away from home required for most jobs. The study highlights the large majority of Jordanian women who favor the idea of working outside the home, and the almost two-thirds of nonworking Jordanian women who would like to do so.<sup>29</sup>

Given these divergent views, this study pursued original qualitative research to better understand women's low labor force participation in Jordan. The findings indicated that the barriers are quite nuanced and that one must take a holistic view, considering the ways in which cultural and social norms, the legal environment, infrastructure, and the national economy affect women's choices around labor participation. Understanding this complex picture can promote better-designed U.S. assistance to support increased women's participation in the Jordanian economy.

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## Methodology

This study was based on fieldwork conducted in Jordan over eleven months, from September 2018 through July 2019, engaging in the current national discourse around women and work. The work relies on data from more than fifty semi-structured interviews with subject matter experts, including individuals from think tanks, academia, international financial institutions, international development organizations, NGOs, and the entrepreneurship and business community in Jordan. It also includes evidence gleaned from interviews with individuals focused on economic development and women's economic participation—economists, gender consultants, and former and current government ministers. Finally, the study uses information from ten focus groups around the kingdom, totaling around a hundred working-age Jordanian women, ages eighteen to fifty. At these focus groups, women were queried about their preferences around work-force participation.<sup>30</sup> The focus groups comprised women from different socioeconomic backgrounds, various education levels, different marital and family

situations, and rural as well as urban areas spanning eight different governorates.

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## Research Outcomes

The research found that while cultural constraints limit women's economic participation, these are not enough to explain why participation remains so low. It revealed that almost all women would prefer to have a stable job outside the home if the conditions were right. However, low wages, long hours, and inadequate transportation and childcare infrastructure all negatively affect women's economic participation and lead them to opt out of the labor market, although many engage in informal work from home given the increasing need for multiple family members to earn income. Opportunities for informal work are growing through access to information and communication technologies, but access to and use of ICTs is not in and of itself sufficient to overcome the numerous obstacles to women's economic participation.<sup>31</sup>

In focus groups, women from diverse backgrounds consistently preferred pursuing work outside the home if wages were high enough to account for childcare and transportation and if they could return home at a reasonable hour, generally about five in the evening. Independent of marital status, women with no children overwhelmingly showed a preference for work outside the home and expressed few concerns. Women spoke about benefits such as self-improvement, personal development, and increased self-esteem from economic engagement. Some women from more stable economic situations focused on self-improvement over income and supported taking jobs outside the home, even with low wages, if they could work in their chosen professional field or else build skills.

The interviews and focus group discussions also showed the role of cultural and social norms in women's decisions about entering the labor force. There was a consensus that men, sometimes fathers, husbands, sons, or brothers, would have a

role in decisionmaking regarding working outside the home. This corroborates finding from the 2018 World Bank study, which reported 90 percent of male household members having a say in whether women would accept a job offer.<sup>32</sup> The women in this study, however, asserted almost uniformly that their families had become much more supportive of them or other females in their family working due to growing economic needs in the recent years.

Jordan's difficult economic situation might appear to lend credence to the argument that the economy is too poor to include women. But setting current economic difficulties aside, the gender employment gap in Jordan is double that of other economically similar countries. This study revealed that the poor economic situation actually removed barriers for women to engage in income-generating activities. And the profound need for women to earn money in some families, considering the weak economy, has marginalized other concerns such as those surrounding women working outside the home or in mixed-gender environments.

Despite valuing work outside the home, the current situation of low wages, few or expensive childcare options, the burden of household responsibilities, and a difficult transportation infrastructure, especially outside Amman, prompted many women to express a desire to work from home instead. In response to this reality, previous USAID initiatives, such as the Jordan Local Enterprise Support Project, focused on supporting women in establishing and expanding microenterprises or small businesses that provide goods or services from home. This is a beneficial approach to increasing women's economic involvement, producing income for families, and normalizing women's labor market activity. Efforts supporting women who want to work from home should therefore continue—but they do not address the binding constraints faced by aspiring women workers outside the home.

As this research shows, Jordanian women have numerous concerns, barriers, and preferences around economic participation. No single approach can bring them into the labor force, but addressing

core issues can expand women's real choices. Equipped with this greater understanding of the complex situation, U.S. development entities can work with the Jordanian government to design policies and programs that include multiple approaches and interventions to support women's entry into the labor market.

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## What Should U.S. Assistance Prioritize?

Jordan has long supported improving the situation for the country's women and aspires to do so through Vision 2025, but the kingdom lacks the resources to positively effect change.<sup>33</sup> This is where USAID and other U.S.-funded programs can help, focusing on several tangible areas in supporting Jordan in upcoming projects. The following suggestions reflect a recognition that cultural and social norms can constrain women's economic participation, while indicating that USAID should focus investments on challenging gender stereotypes and addressing legal reforms. But these recommendations also recognize the need for community input toward increasing social services and opportunities for higher-paying jobs, both of which can help women overcome barriers to entering the workforce.

### Expanded Social Services

Increasing social services, such as public transportation and childcare options, can support women's entry into the labor market. The kingdom's jobs are highly concentrated in Amman and other large cities, and women are often restricted by inadequate or unsafe transportation infrastructure, or else they find transportation too costly, given average wages. A survey recently found that some 80 percent of women considered inadequate public transportation a key reason they leave work.<sup>34</sup> This issue goes beyond the need for infrastructure development and requires addressing concerns about commuting-related harassment, since

44 percent of women think working women expose themselves to such harassment.<sup>35</sup> USAID, which has a solid track record on such issues, can support the development and implementation of safe and affordable transportation, in turn helping promote the many associated societal benefits. For example, USAID has supported infrastructure improvements to boost public transportation accessibility in other countries, such as one notable project in Vietnam.<sup>36</sup> In Jordan, USAID already works to improve essential public services, including large infrastructure projects, such as equipping hospitals, building and rehabilitating schools, and constructing water treatment plants.<sup>37</sup>

Alongside access and cost difficulties surrounding childcare, especially when set against typical women's wages, a World Bank study revealed the importance of women working in proximity to their children.<sup>38</sup> Article 72 of Jordan's labor law was amended in 2019 to stipulate that a company must establish a daycare center if its employees have fifteen or more children younger than five.<sup>39</sup> This provision, however, is not always enforced.<sup>40</sup> Aside from enforcing existing employer-provided daycare requirements, another opportunity lies in reducing barriers to women considering actually opening daycare centers, through financial support and reduced taxes and fees. USAID has already assisted in the creation of childcare centers in other countries, filling a community need and at the same time offering women opportunities for employment at such centers.<sup>41</sup>

A related need involves reducing the stigma around mothers who send their children to daycare. USAID can support community-level peer networks of working or prospective working mothers, permitting them to learn from one another, share resources related to childcare and transportation, and provide mutual support.

### Legal Reforms

Studies show that social and cultural norms are often transferred to legal frameworks and that legislation

hinders women from working or otherwise excelling in Jordan.<sup>42</sup> Hala Bsaisu Lattouf, a Jordanian expert on gender issues, argues that legislation alone cannot change societal norms and mindsets toward women, but that legal reform can be an essential step toward strengthening women's access to resources, knowledge, and opportunities.<sup>43</sup>

Currently, Jordanian women are not guaranteed equal status under the law in some areas, but the kingdom has made great strides in amending the labor law. A 2019 amendment added the concept of wage discrimination, provided for paternity leave and flexible work arrangements, and expanded employer-provided childcare. With support from MEPI, in 2020, a coalition of women's organizations known as Women as Partners in Progress made significant advances toward repealing Article 69 of the labor law, including gender-based restrictions on women's choice of occupation and hours of work, such as in mining, welding, and unloading and storage of goods; other restrictions centered on pregnant and lactating women and encompassed the hours of 10 p.m. to 6 a.m., except in certain industries such as hospitals.<sup>44</sup> The repeal could be voted on in the new parliament, elected in November 2020.

U.S. assistance can build on such successes by supporting civil society partners seeking to remove remaining legal restrictions on women's economic decisionmaking and to generally institute gender equality.<sup>45</sup> Examples of needed legal changes include amending provisions of the personal status law, such as Article 61, which requires a husband's permission for a woman to work outside the home, and modifying other legal statutes such as the lower retirement age for women, which prevents them from reaching leadership positions.<sup>46</sup>

Efforts to change these laws will likely face opposition in some circles. Past attempts to focus on laws pertaining to personal status met resistance from traditionalist elements and tribal factions seeking to "preserve society."<sup>47</sup> In addition, earlier campaigns faced scrutiny based on the allegation that the true impetus for social and political change

came from foreign donors and associated elites.<sup>48</sup> To address these concerns, USAID should support local women's organizations and civil society groups that enjoy domestic support and have a history of independent advocacy for gender equality.

## An Improved Labor Market

Future U.S.-supported labor market projects should focus on increasing private-sector growth and competitiveness, because a robust private sector with high-wage jobs can attract more women to the workforce. In September 2019, USAID completed the Jordan Competitiveness Program, a six-year, \$50 million project seeking to boost private-sector competitiveness that included efforts to improve the business-enabling environment.<sup>49</sup> Initiatives that focus on structural reforms take time, but according to the World Bank's "Doing Business" index, Jordan made significant progress in 2020, improving from 104 to 75 out of 190 world economies, and distinguishing itself as one of the three most-improved economies globally.<sup>50</sup> Jordan can continue to embrace this reform agenda and provide a foundation for private-sector investment and growth by, for example, making it easier to start a business and enforce contracts.<sup>51</sup>

The London Initiative—a shared initiative of Britain and Jordan—identifies tourism, technology, entrepreneurship, logistics and infrastructure, and high-skilled professional services as key sectors to reform, with a focus on restoring recently depleted levels of foreign direct investment.<sup>52</sup> The initiative does not, however, explicitly identify opportunities to include women in these sectors. Currently, women's employment is concentrated in education, care, and health,<sup>53</sup> and efforts should be made to include women in the newer high-growth, higher-wage sectors, especially given that high-skilled women face greater unemployment rates than high-skilled men.<sup>54</sup>

Given the long-term increase in highly educated women, a convincing business case can be made for including more women in private-sector work. Efforts

must focus not just on the supply side but also on widening the demand for women in the workforce. In its brief on the private sector, the Arab Women's Enterprise Fund notes that many firms in emerging economies do not understand the particular value offered by women and that it is necessary to develop a business case that "demonstrates the commercial and financial value to private sector partners from adopting new gender-sensitive business practices."<sup>55</sup> While this will vary by industry and business type, highlighting women's roles as workers, consumers, suppliers, or producers can help businesses expand their markets. To do this, USAID can support private-sector-focused efforts using language and data the sector understands, with the goal of showing how empowering women serves business interests as well as the cause of gender equality.

Such efforts will not be easy to execute, and they may not yield substantial results right away, especially given the potential long-term economic challenges stemming from the coronavirus pandemic. Yet Amman is aware of the need to reform its economy, as shown in its current growth plans, and USAID can support this agenda by providing long-term technical assistance.

## Efforts to Challenge Gender Stereotypes

Previous research has found that while Jordan's primary and secondary school curriculum strongly emphasizes women's education, it also features men's and women's roles differently. The curriculum showed that (1) vocational work is undesirable for women; (2) work life will conflict with family life for women; (3) men are more entrepreneurial than women; and (4) women are less represented in professional and leadership roles.<sup>56</sup>

USAID has strong relationships with both the Ministry of Education and education-focused civil society organizations in Jordan, and can therefore support these groups' efforts to encourage curricula and activities aimed at challenging societal gender stereotypes. This includes taking a careful look at

gender bias in curricula and providing girls with opportunities to explore nontraditional career options. It also means including education and awareness about men's important role in caretaking. The Education Ministry is also currently moving its curriculum online to accommodate e-learning during the pandemic, presenting opportunities to amend content—but any such process should be accompanied by transparent public discussion to avoid backlash, as has occurred in the past.

In 2016, reforms to primary and secondary school curricula that scaled back Islamic references and images, and sought to include religious minorities in textbooks, drew opposition from conservative elements of society and Islamists specifically, including some teachers. Some of this opposition was likely triggered by the speed of implementation, and the absence of a public discussion.<sup>57</sup>

In addition, to challenge gender stereotypes, USAID can continue its practice of supporting advocacy campaigns through media and the arts that highlight women's pivotal role in the economy and challenge traditional expectations of men's and women's roles at home.<sup>58</sup>

## Collection of Gender Data

To better understand women's current situation in Jordan and assess their changing needs and preferences, USAID must also collect robust gender-related data throughout aid implementation and support Jordanian efforts to improve gender data collection. Data2x, a platform focused on improving access to gender data, highlights six areas where gaps exist and where additional efforts are needed. These include economic opportunity, education, environmental issues, health, human security, and public participation.<sup>59</sup> Special care should be taken to collect, process, share, analyze, and use gender data to strengthen programmatic impact.

Collecting gender data is of even greater import given the current pandemic. Rapid assessments reveal that the coronavirus is affecting women and men in



different ways, and exacerbating inequalities for women and girls.<sup>60</sup> USAID and Jordan must continue to collect sex-disaggregated data, especially related to economic impacts and the care burden, to understand the pandemic's gender-related dimensions and understand how projects need to be adapted to new and emerging issues.

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## Potential Challenges

As already mentioned, the potential exists for pushback against U.S. support for the proposed reforms, especially among Jordan's conservative and traditional sectors, or from tribal factions or the Muslim Brotherhood and its political wing, the Islamic Action Front. As one USAID assessment states, "USAID walks a fine line between directly interfering with 'sensitive' political and cultural or religious issues and pushing a true gender equality reform agenda."<sup>61</sup> For example, Islamic Action Front parliament members have historically bristled at gender reforms, citing an alleged foreign mandate behind these legislative efforts. However, in 2020, the campaign to amend Jordan's labor law brought together liberals and Islamists to address restrictions on equal access to the labor market for women.<sup>62</sup>

Despite this possible pushback, USAID has strong diplomatic relations with Amman and good

relationships with civil society actors, political parties, businesses, and implementing partners, and has successfully supported gender equality and political reforms in the past.

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## Conclusion

In past decades, U.S. development assistance has made significant progress in helping the Jordanian kingdom advance gender equality. Despite these achievements, much work remains, especially regarding women's economic participation. USAID and Jordan, which already enjoy a mutually cooperative relationship, can work together to achieve the goals set out in Vision 2025 by implementing evidence-based recommendations in USAID programming and through its partnerships. As Jordan's largest donor, the United States can also encourage a similar approach to development assistance at the multilateral level.

Finally, U.S. assistance should move past previous assumptions about women's barriers to economic participation and consider community input regarding the impediments women face in Jordan. Together USAID, the Jordanian leadership, and their partners can continue removing women's barriers to economic opportunities and widening their work options, thereby channeling the benefits of women's labor participation across all levels of society. ❖

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