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USAID/JORDAN ECONOMIC REFORM ACTIVITY

# Gender Equality and Social Inclusion Activity-level Analysis: Final Report and Action Plan

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## ACRONYMS

ADS	Automated Directives System
BGA	Business Growth Activity
BPWA	Business Professional Women's Association
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CEO	Chief Executive Officer
COVID-19	Novel Coronavirus Disease
DNH	Do No Harm
EDE	Economic Development and Energy
ERA	Economic Reform Activity
FCCL	Financial Commitments and Contingent Liabilities
FDI	Foreign Direct Investment
GESI	Gender Equality and Social Inclusion
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GIZ	German Society for International Cooperation
GOJ	Government of Jordan
GUC	Grants under Contract
HCI	Human Capital Index
HDI	Human Development Index
HDR	Human Development Report
ICT	Information and Communication Technology
IDDC	International Disability and Development Consortium
IFC	International Finance Corporation (part of the World Bank Group)
ILO	International Labor Organization
IMF	International Monetary Fund
Iqlaa	Informal Livelihoods Advancement Activity
KII	Key Informant Interview
LAYS	Learning-adjusted Years of Schooling
LENS	Local Enterprise Support Project
LFP	Labor Force Participation
LGBTI	Lesbian, Gay, Bisexual, Transgender, Intersex
Makanati	Women's Economic Empowerment Leadership Activity
MEL	Monitoring, Evaluation, and Learning
MENA	Middle East and North Africa



MOIN	Ministry of Investment
MOITS	Ministry of Industry and Trade and Supply
MOL	Ministry of Labor
MOPIC	Ministry of Planning and International Cooperation
MODEE	Ministry of Digital Economy and Entrepreneurship
MSMEs	Micro-, Small, or Medium Enterprises
NAF	National Aid Fund
NEET	Not in Education, Employment or Training
NGO	Non-Governmental Organization
NSW	National Strategy for Women
OECD	Organization for Economic Cooperation and Development
OCAT	Organizational Capacity Assessment Tool
PISA	Program for International Student Assessment
PPD	Public Debt Directorate
PPP	Private-Public Partnership
PYD	Positive Youth Development
RFP	Request for Proposal
SDGs	Sustainable Development Goals
SOW	Scope of Work
UN	United Nations
UNDP	United Nations Development Program
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commissioner for Refugees
USAID	United States Agency for International Development
USFTA	United States Free Trade Agreement
WEE	Women's Economic Empowerment
WEEE	Women's Entrepreneurship and Economic Empowerment
WEF	World Economic Forum

## KEY DEFINITIONS

**Accessibility** refers to the design, construction, development, and maintenance of facilities, information and communication technology, programs, and services so that all people, including people with disabilities, can fully and independently use them. Accessibility includes the provision of accommodations and modifications to ensure equal access to employment and participation in activities for people with disabilities, the reduction or elimination of physical and attitudinal barriers to equitable opportunities, a commitment to ensuring that people with disabilities can independently access every outward-facing and internal activity or electronic space, and the pursuit of best practices such as universal design.

**Agency** is the ability to make decisions and act upon them to achieve a desired outcome, free from violence, retribution, or fear.

**Disability** includes different impairments (e.g., visual, hearing, physical or mobility, and intellectual) as well as multidimensional and contextual factors that hinder participation.

**Discrimination** is any distinction, exclusion, restriction, or preference that prevents the ability to enjoy equal rights on an equal footing, such as treating someone differently specifically because of who they are or what they believe in.

**Diversity** is the variety of similarities and differences among different groups and people that include, but are not limited to, the following: race, ethnicity, sex, sexual orientation, gender, gender identity, gender expression, sex characteristics, disability, native or indigenous origin, age, generation, culture, religion, belief system, marital status, parental status, socioeconomic status, appearance, language and accent, education, geography, nationality, lived experience, job function, personality type, and thinking style. The aim is to value and incorporate the insights and perspectives that differences can bring to any intervention, sector, or activity.

**Empowerment** is a process and an outcome that includes building skills and self-confidence to increase self-reliance and agency.

**Equality** means providing each individual or group of people the same basic resources and opportunities (sometimes referenced as “a level playing field”).

**Equity** recognizes that each person has different circumstances, and that different approaches, allocations, or resources may be needed to address disadvantages or inequalities to achieve equality in opportunities (creating a “level playing field”).

**Gender** refers to identities assigned to men and women that affect relationships and responsibilities. Societal and individual expectations about gender are learned and can and do change over time. These differ within and among cultures or social groups, and often intersect with other factors, such as race, class, age, and sexual orientation.

**Gender analysis** is a subset of socioeconomic analysis that is used to identify, understand, and explain gaps between males and females that exist in households, communities, and countries as well as key domains, including gendered division of labor, access to and control over resources, assets, opportunities, and services, leadership roles and decision-making power. A gender analysis is a first step to designing gender-intentional programs and activities, leading to the identification and a better understanding of who may be included and excluded based on their sex or gender identity. It helps to

mitigate potential differential impacts of development policies and programs on males and females, including unintended or negative consequences.

**Gender-Based Violence (GBV)** is an umbrella term for any harmful threat or act directed at an individual or group based on actual or perceived biological sex, gender identity and/or expression, sexual orientation, and/or lack of adherence to varying socially constructed norms around masculinity and femininity. Types of GBV include, but are not limited to child, early, and forced marriage; female genital mutilation/cutting; so-called “honor”-based violence and killings, and other harmful practices; acid violence; dating violence; domestic violence; female infanticide; femicide or gender-related killing of women and girls; all forms of human trafficking; intimate partner violence; sexual harassment; stalking; all forms of sexual violence, including reproductive and sexual coercion.

**Gender equality** expands opportunities so that equal opportunities and benefits are available to males and females.

**Gender equity** recognizes that to achieve equality special measures may be necessary to compensate for gender gaps and the legacy of discrimination. This usually involves a focus on women, because women are typically in a subordinate or disadvantaged position.

**Gender inclusion** transcends masculine and feminine stereotypes of roles and responsibilities, and is premised on the belief that all services, opportunities, and establishments should be open to all people regardless of gender.

**Gender integration** is a process for identifying and addressing gender inequalities during strategy and project design, implementation, and monitoring and evaluation.

**Gender norms** are a subset of social norms which are shaped by patriarchy. Gender norms are socially constructed, based on collective beliefs about what behaviors are appropriate for women and men and the relations between them.

**GESI (gender equality and social inclusion) analysis** is a methodology for examining the causes and consequences of inequality. Drawing on methods for gender analysis, the approach uses disaggregated socioeconomic data to identify gaps and disparities resulting from inequality.

**GESI lens** focuses on understanding inequalities, including how and why different groups are being excluded, and what can be done to increase access to services, information, and assets for all. The aim is to better understand contextual complexities to improve development outcomes and mitigate risks or unintended consequences.

**Inclusion** is a dynamic state in which diversity is leveraged to create a fair, healthy, and high-performing organization or community. An inclusive environment is safe, respectful, engaging, celebratory, and motivating.

**Intersectionality** recognizes that experiences of inequality result from the interaction of gender with other social markers of difference, including age, race, class, religion, disability status, sexual orientation, and gender identity and expression, compounding forms of discrimination. An

intersectional approach examines differences within and among groups of men and women and gender non-conforming individuals, and how these differences create unequal opportunities.<sup>1</sup>

**Persons with disabilities** are people who have long-term physical, mental, intellectual, or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.

**Sex** is the biological categorization of a person as male, female, or intersex that is assigned at birth based on biological indicators, including hormones, sex chromosomes, internal reproductive organs, and external genitalia.

**Social inclusion** is a process and approach through which efforts are made to ensure equal opportunities regardless of background or identity, including policies, approaches, and special measures that increase participation in decision-making and leadership as well as access to information, services, resources, and assets.

**Social norms** are shared expectations and often unspoken beliefs about what people do *and* should do. These are embedded in formal and informal institutions, and in attitudes and behaviors that guide how individuals interact in society, the economy, and within the household. In the context economic opportunities, social norms influence the control of productive assets and resources, with gendered occupational roles and care responsibilities often limiting women's ability to seek employment and to establish and/or expand a business.

**Stereotypes** are standardized mental pictures that are held in common by members of a group and that represent an oversimplified opinion, prejudiced attitude, or uncritical judgment.

**Vulnerable** groups are those groups or individuals at greater risk of poverty, displacement, injury, or social exclusion, based on context or situation. This includes different factors, such as ethnicity, age, sexual orientation, disability status, poverty, occupation, and location.

**Women's economic empowerment** exists when women can equitably participate in, contribute to, and benefit from economic opportunities as workers, consumers, entrepreneurs, and investors. This requires access to and control over assets and resources, as well as the capability and agency to manage the terms of their own labor and the benefits accrued. Women's economic equality is one facet of gender equality more generally, which requires attention to the full range of gender gaps—economic, political, educational, social, and otherwise.

**Women impact businesses:** Women-owned businesses, businesses with gender equitable business practices (e.g., women as employees and board members), and businesses focused on products and services that substantially improve the lives of women and girls.

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<sup>1</sup> Bill and Melinda Gates Foundation. 2021. Gender Equality Lexicon. Second Edition (May 2021).

## EXECUTIVE SUMMARY

This GESI Analysis and Action Plan Report provides key gender data and information to ensure the integration of gender equality and social inclusion (GESI) in planning, implementation, and monitoring, evaluation, and learning (MEL) for USAID/Jordan's Economic Reform Activity (ERA). ERA's main components aim to advance economic reforms; strengthen the business enabling environment; increase exports and local, regional, and international investments; and respond to emerging priorities that impact the Jordanian economy.

### GESI Analysis Methodology and Approach

The GESI analysis was based on mixed methods of data collection and triangulation, in three main phases: (1) desk-based research and preparation of the Inception Report; (2) in-country data collection and analysis; (3) final report and action plan preparation. The GESI research team provided both initial in-briefing (before starting of primary data collection) and debriefing (following primary data collection) to better solicit feedback, comments, and buy in from the ERA team. Over 170 reports and documents were reviewed (see Annex D). In addition, 51 key informants were consulted in 30 different interviews or small group discussions. Key informants included ERA staff, government officials, development partners, non-governmental organizations, private sector representatives, female entrepreneurs and business owners, women's, youth, and disability organizations, and USAID implementing partners.

### HIGHLIGHTS OF KEY FINDINGS

#### Economic Participation

Anemic job growth has meant that opportunities for employment are not keeping pace with demographics leading to high rates of unemployment especially among youth. Unemployment remains high at 31.5 percent for women (compared to 20.5 percent among men), and 47.7 percent for youth aged 15 to 24 years old (44.2 percent males and 63.9 percent females). Among persons with disabilities, 1.7 percent are unemployed, and 82.2 percent are considered economically inactive.

Although women potentially comprise nearly half of Jordan's productive capacity, as many as 83 percent of this capacity remains out of the labor market and economically inactive. Gender inequalities in labor market are amplified in restricted access to and control over assets and resources, limited physical mobility and labor force participation, and patriarchal family relationships. Rigid gender roles also affect the type of work women and men do as well as overall workloads and time poverty.

Positive role-modeling, worker codes of conduct, and non-discriminatory family-friendly policies can influence behavior and decision-making about economic participation. Recent amendments to the 1996 Labor Code include improvements in wages, overtime, paternity leave, annual leave, childcare, and retirement. The amendments also provide benefits for enhancing women's participation in the labor market, including provisions on day-care for employees' children, a better definition of flexible working hours, designated a three-day paternity leave for fathers, and the issue of pay equity. However, key informants suggest that these provisions are not being implemented.

## **Business Development**

Women's opportunities for establishing or expanding enterprises are constricted by lower access to capital (from business profits, private savings, or access to credit, including from friends and family), discrimination in inheritance and ownership of high-value assets (such as property), and disparities in income. Only 4.7 percent of employed Jordanian women are employers or own account workers compared to 17.3 percent of employed Jordanian men. Even among micro and small businesses, women own less than 10 percent of them. In addition, it is likely that those women wanting to start a business may not have equivalent networking and mentoring opportunities to be successful in the male-dominated business environment. Key informants noted that women have difficulty in accessing relevant information on how to start a business and reliable data to inform the design of business or marketing plans.

Barriers to business development experienced by youth are similar with those experienced by women. Reportedly, these include problems in assessing credit and difficulties in registering businesses (the need to jump through “multiple hoops” and with procedures that are confusing and lengthy). Key informants also noted examples where innovative ideas were “stalled” or “stolen” in the process of trying to register a business, and that the punitive and aggressive monitoring of e-commerce income (even small amounts) by the Customs and Income Department disincentivizes creativity, initiative, and entrepreneurship.

Financial inclusion and increased access to capital or credit are critical to business development and expansion. Opportunities are also emerging in e-commerce. The MENA start-up ecosystem is increasingly dynamic, with growth in the numbers of online entrepreneurs, including some high-profile businesses started by women.

## **Foreign Direct Investment**

Foreign Direct Investment (FDI) was 2.2 percent of GDP in 2018 – the lowest rate in the preceding two decades. There is limited disaggregated data on FDI, which is a missed opportunity for targeted support and investment. With disaggregated data, tax incentives could be used to target and promote greater FDI in women-owned or women impact businesses. This would help facilitate gender lens investments, which intentionally integrate a gender analysis into financial analysis to make better investment decisions.

Another form of potential investment in the economy are remittances. Personal remittances in Jordan averaged 13 percent of GDP from 2010 to 2018. However, remittances have tended to support consumer spending rather than more productive investments which could grow capital and increase employment. This represents an untapped potential for business development and expansion.

## **Private Sector Competitiveness**

Occupational segmentation and gender discrimination affect worker productivity, performance, well-being, and profits – the economic bottom line. To improve worker productivity and increase competitiveness the private sector should address social norms that inhibit options for both males and females, making an evidence-based case for gender equality and diversity in the workforce. Social norms which perpetuate gender inequalities are bad for business because they limit the scope of talent and career options, increase wage gaps for equal work which affects worker performance, reinforce

occupational segmentation, and normalize forms of gender-based violence (GBV) which threaten worker safety, productivity, and mobility.

Recent studies offer evidence of the benefit of diversity to business performance. A 2019 study by the International Finance Corporation (IFC) found that companies in Egypt with female board members exhibited 2 percent higher growth in return on equity, 4 percent higher growth in return on assets, and 5 percent higher growth in return on sales (operating profit margin). This study notes that having women on boards is likely to enhance the organizational and human capital development aspects of companies, which improve financial performance over time. Women contribute a broader perspective and tend to facilitate conflict management and communication, which has a positive effect on board dynamics and performance. They also are perceived as having a greater focus on the workplace environment, company culture and professional development, which contributes to increased employee satisfaction, retention, and skills and talent development.

## **Trade and Export**

Increased exports are linked to the labor market performance as they can lead to job creation and higher earnings. Within Jordan leading sectors for job creation and export include food processing, garments/apparel, chemicals, pharmaceuticals, green economy, and IT services. These are sectors in which women and youth are competitively positioned for employment and self-employment, with access to capital (financial inclusion) and an entrepreneurial mindset. However, key informants highlighted three key challenges to engaging in the export ecosystem: (1) access to information (e.g., about rules of origin, market research, and financing); (2) access to funding to support attendance at trade schools and exhibitions; and (3) lack of export services support. Other common constraints are problems in registering companies (costs and length of process) as well as asymmetries in networks, knowledge, and skills. This creates uncertainty about “where to start, who to go to, and how to expand,” even among women whose businesses have been successful in the domestic market. Key informants expressed that opportunities within export and trade remain “male dominated,” including networking opportunities and connections, with agreements made “behind closed doors” and in places which “exclude women.”

A positive outcome of the COVID-19 pandemic is the Information and Communication Technology (ICT) sector advancements, with digital e-commerce and online platforms becoming more central to businesses enabling an expansion in trade through national and regional linkages. Key informants highlighted that digital e-commerce could expand national, regional, and international trade. Enabling e-commerce both within and outside of Jordan to encourage regional and international trade is an emerging opportunity that has potential to increase employment, productivity, and economic growth.

## **KEY RECOMMENDATIONS**

### **Overarching Recommendations**

The overarching recommendations emphasize the importance of mainstreaming GESI in knowledge and data management, internal and external capacity building, and the development of technical tools, strategic communications, and monitoring, evaluation, and learning. ERA staff and partners will integrate key GESI considerations into programs and activities as elaborated in the Action Plan (see Section 4). In addition, ERA staff will interface and collaborate regularly with other development partners to avoid duplication and maximize impact (i.e., Women’s Economic Empowerment Leadership Activity (Makanati), Business Growth Activity (BGA), Informal Livelihoods Advancement Activity (Iqlaa), German Society for International Cooperation (GIZ), and World Bank).



## Component Recommendations

**Advance Economic Reforms:** Recommendations focus on targeted support for the GOJ's Reform Secretariat and other key ministries as well as increased collaboration with other USAID activities. ERA will support key actors to ensure that the tools used to implement reforms are inclusive, ensure that data gathered from partners are dis-aggregated and used for targeted decision making, and work on improving the GESI messaging within partners through planned interventions on strategic communication. Moreover, ERA will ensure that its capacity building efforts are designed to advance outcomes consistent with gender equality. This will be done closely with PVLW, Makanati, BGA, Iqlaa, PAJ, in addition to other donors such as the WB, GIZ and UNWOMEN.

- ✓ Build capacity of government agencies to strengthen GESI disaggregated data and analysis to improve decision making, trade negotiations, and select incentives towards closing gender gaps.
- ✓ Develop a GESI Action plan for a selected number of Gender Units in institutions contributing to inclusive economic reform, in close collaboration with Jordanian National Commission for Women, other USAID activities, and GIZ.
- ✓ Train key personnel from supported entities on advancing economic reform outcomes consistent with gender equality.
- ✓ Orient Gender Unit staff on integrating gender inclusion as a value proposition for businesses and investors.

**Improve Private Sector Competitiveness:** Recommendations focus on improving the inclusiveness of business enabling environment, advancing uptake of the 2022 Jordan Modernization Vision, and promoting competitiveness through diversity and inclusion among anchor firms, including:

- ✓ Create Gender Lens Assessment Tool to help GOJ entities strengthen inclusion aspects into the conceptualization of projects and project design. The tool will be flexible to accommodate varying levels of initiatives, it could be part of the Government Project Cycle from MOPIC to Public Private Partnership (PPP) unit and Financial Commitments and Contingent Liabilities (FCCL) in providing tax cuts and/or incentives to Tier One and Tier Two gender impact businesses. The tool can help in fine-tuning prioritized BEE initiatives, and offer support to the initiatives of the modernization vision.
- ✓ Building on the referral system established in year I and in collaboration with PVLW, Makanati, Iqlaa, BGA, PPD, and MOITS, enhance inclusion in the development of number of reform areas outlined in the Economic Modernization Vision (EMV) as e-commerce, trade, day care.
- ✓ Match select number of anchor firms with US firm counterparts to promote lateral learning on best practices for workforce diversity and promote networking and marketing.

**Improve Export and Investment Competitiveness:** Recommendations focus on improving and expanding exports and investments through targeted support for gender inclusion. This is done on two levels: first, by increasing GESI within Jordan Exports, and second, by enhancing the approach towards gender lens investing across actors.



- ✓ Design and implement a plan to enhance GESI within the functions and activities of Jordan Exports.
- ✓ Promote sector focused trade missions and exhibitions that are inclusive of women and youth entrepreneurs and business owners.
- ✓ Establish gender inclusion criteria (including aspirational targets) as conditionality for Grants under Contract (GUC) packages. Including allocating 10-20 evaluation points, and supporting grantees with policies to enhance inclusion such as equal pay policies, anti-harassment policies, flexible work, to name a few.
- ✓ Attract gender lens investment by supporting the development of company and sector profiles that include information on workforce diversity and human resources policies.
- ✓ Outline the business case for gender inclusion, workforce diversity, and evidence of change in targeted outreach to investors.



# I. INTRODUCTION

## I.1 BACKGROUND

The Economic Reform Activity (ERA) is designed to support the Government of Jordan (GOJ) in prioritizing, implementing, and sustaining economic reforms to enable inclusive economic growth. The main components are: (1) Advancing economic reforms; (2) Strengthening the business enabling environment; (3) Increasing exports and local, regional, and international investments; and (4) Responding to emerging priorities. The GESI research team worked in close collaboration with the ERA Project Team to assess opportunities and constraints to integrating GESI across prioritized economic reforms, activity components, and interventions. This GESI Analysis Report and Action Plan will inform ERA planning and implementation, including MEL performance indicators.

## I.2 FOCUS OF RESEARCH

This report examines GESI-related priorities and considerations in the context of ERA's main components and strategies for promoting inclusive and sustainable economic growth.

Guided by USAID's [Automated Directives System \(ADS\) 205.3.5](#), the research questions and data analysis targeted gender inclusion and economic empowerment issues in alignment with the five gender analysis domains (see Table I) so that key findings can appropriately inform strategic decisions about Activity components and interventions. Cross-cutting themes for this GESI analysis include women's economic empowerment (WEE), social/gender norms which strongly influence women's agency, and employment and self-employment opportunities, as well as gender-based violence (GBV) and COVID-19. Key populations include primarily women, female and male youth, and, when possible, persons with disabilities (PWD).

**TABLE I. KEY ELEMENTS OF GESI ANALYSIS**

ERA PRIORITIES FOR GESI ANALYSIS	USAID ADS 205 GENDER ANALYSIS DOMAINS	CROSS-CUTTING THEMES	KEY POPULATIONS
<ul style="list-style-type: none"><li>• Economic participation</li><li>• Business development</li><li>• FDI</li><li>• Private sector competitiveness</li><li>• Trade and export</li></ul>	<ul style="list-style-type: none"><li>• Laws, policies, regulations, and institutional practices</li><li>• Cultural norms and beliefs</li><li>• Gender roles, responsibilities, and time use</li><li>• Access to and control over assets and resources</li><li>• Patterns of power and decision-making</li></ul>	<ul style="list-style-type: none"><li>• WEE</li><li>• Social/gender norms</li><li>• GBV</li><li>• COVID-19</li></ul>	<ul style="list-style-type: none"><li>• Women</li><li>• Female and male youth</li><li>• PWD</li></ul>

# 2. METHODOLOGY AND LIMITATIONS

## 2.1 GUIDING RESEARCH PRINCIPLES

All data collection abided by the ethical principles of informed consent, respect, sensitivity, do no harm, non-discrimination, and confidentiality. The team ensured that the data collection process and questions adhered to ethical standards, including obtaining informed consent from all respondents. (See Annex B for a detailed description of methodology and work plan).

## **2.2 LIMITATIONS**

Data or descriptive statistics about women working in the different arenas that contribute to economic growth in Jordan are limited. Studies and experts worldwide repeatedly cite the absence of disaggregated data as a critical impediment to analysis. Jordan is no exception. The methodology considers this limitation to determine sample size and the team analyzed available data by source, gender dimension, and area of inquiry.

## **2.3 GESI ANALYSIS APPROACH**

The GESI analysis was based on mixed-methods data collection and triangulation of information. It included three main phases: (1) desk-based research and preparation of the inception report; (2) data collection and analysis; (3) final report and action plan preparation. The team provided an in-briefing to the ERA Team following submission of the Inception Report to present the objectives, methodology, work plan, and findings based on secondary data gathered during the desk-based review. The team also provided a debriefing of preliminary findings following primary data collection.

### **2.3.1 LITERATURE REVIEW**

The research team conducted a review of secondary data sources (see Annex C). This included a review of over 170 reports and documents, national policy frameworks and legislation, sectoral and policy analyses, and reports by international and multilateral organizations, non-governmental organizations (NGOs), and local experts. This literature review served to prevent duplication of efforts and ensure ERA's analysis was building off previous relevant work in Jordan.

### **2.3.2 SEMI-STRUCTURED INTERVIEWS**

Identification of an inclusive mix of key stakeholders for key informant interviews (KIs) and small group discussions was essential for providing a deeper understanding of gender inclusion gaps and barriers and how these can and do affect implementation of policies and activities. 51 key informants were consulted in 30 interviews or group discussions. Key informants included ERA staff, government officials, development partners, private sector representatives, female entrepreneurs and business owners, women's, youth, and disability organizations, and USAID implementing partners. Discussions were semi-structured, based on guiding and follow-up questions. A "snowball" technique was also used to identify additional key stakeholders.

### **2.3.3 ANALYSIS AND DRAFTING**

This GESI analysis incorporates primary and secondary data in alignment with ERA priorities, USAID's ADS domains, cross-cutting themes, and key populations as identified (see Table 1). The analytical process comprised five steps

1. Analysis of desk research and secondary information to capture and highlight gender inclusion gaps in policy and practice (status and trends) and impacts.
2. Analysis of information gathered during the KIs and group discussions to generate narrative, and contribute to in-depth understanding of opportunities and risks.
3. Triangulation of data and information gathered through document reviews, KIs, and group discussions to validate findings and to identify promising approaches and best practices.
4. Synthesis of findings to provide targeted and actionable recommendations were developed during the in-country assignment.
5. Internal and external validation sessions within ERA, USAID projects, and key partner institutions to fine-tune the recommendations, check prioritization, ensure coordination, and ensure alignment.



### 3. GESI ANALYSIS FINDINGS: ERA PRIORITIES

This section examines anticipated levels of and possible barriers to participation in the planning for economic reforms, and the implementation of priority reforms, firm-level growth, export market, and investment opportunities. Impacts on women, youth, and persons with disabilities are woven throughout the analysis to highlight how they might be differently affected. The intersectionality of compounding forms of discrimination experienced by these groups, including age, class, disability status, and gender identity, often overlap and complicate design interventions. Using a GESI lens enables a more holistic understanding of gaps, challenges, and potential solutions for facilitating more equitable opportunities.

#### 3.1 ECONOMIC PARTICIPATION

##### SNAPSHOT OF RELEVANT STATISTICS

- 31.5 percent of women are unemployed (compared to 20.5 percent among men).<sup>2</sup>
- 52.4 percent of youth (aged 15 to 24 years old) are unemployed (47.9 percent males and 70.2 percent females).<sup>3</sup>
- 82.2 percent of persons with disabilities are considered economically inactive.<sup>4</sup>
- 81 percent of female respondents (in a 2020 survey) believed that economic participation would be improved with safer and better public transportation, with 47 percent refusing to take a job because this was not available.<sup>5</sup>
- Average childcare costs as a share of women's median wage range from 123 percent for primary graduates to 77 percent for university graduates.<sup>6</sup>

Jordan's ranking for economic opportunity in the World Economic Forum's 2021 Global Gender Gap stands at 133 (out of 156 countries). This is largely due to women's low participation in the labor force (hovering between 12-16 percent over the last two decades) and in management and firm ownership (22.6 percent of businesses are owned by women and 3.10 percent of firms have women as top managers).<sup>7</sup> **Although women potentially comprise nearly half of Jordan's productive capacity, as many as 83 percent of this capacity remains out of the labor market and economically inactive.**<sup>8</sup>

Unemployment is also high among youth and persons with disabilities. Jordanian youth represent a large cohort, with 67 percent of the total population under 30 years old. **Persons with disabilities face an array of barriers to social and economic inclusion, including inaccessible physical environments and transportation, the unavailability of assistive devices and technologies, non-adapted means of communication, and gaps in service delivery.**<sup>9</sup> Among persons with disabilities, 1.7 percent are unemployed, and 82.2 percent are considered economically inactive.<sup>10</sup> Among youth, 54.5 percent of female youth and 40.5 percent of male youth are unemployed.<sup>11</sup> Most

<sup>2</sup> Department of Statistics. 2022. Unemployment Rate during the First Quarter of 2022.

[http://dos.gov.jo/dos\\_home\\_e/main/archive/Unemp/2022/Emp\\_Q12022.pdf](http://dos.gov.jo/dos_home_e/main/archive/Unemp/2022/Emp_Q12022.pdf)

<sup>3</sup> Department of Statistics. 2022. Unemployment Rate during the Fourth Quarter of 2021,

[http://dos.gov.jo/dos\\_home\\_e/main/archive/Unemp/2021/Q4\\_2021.pdf](http://dos.gov.jo/dos_home_e/main/archive/Unemp/2021/Q4_2021.pdf)

<sup>4</sup> Thompson S. 2018. The current situation of persons with disabilities in Jordan. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

<sup>5</sup> World Bank. 2020. Women's Economic Participation in Iraq, Jordan, and Lebanon. [State of the Mashreq Women \(worldbank.org\)](https://www.worldbank.org/en/topic/women)

<sup>6</sup> UN Women. 2019. Fiscal Policy, Taxation and Gender Equality in Jordan.

<sup>7</sup> World Economic Forum (2020). Global Gender Gap Report.

<sup>8</sup> Department of Statistics (DOS) data. 2018 Labor Survey.

<sup>9</sup> The World Bank. 2020. Disability Inclusion. <https://www.worldbank.org/en/topic/disability>

<sup>10</sup> Thompson S. 2018. The current situation of persons with disabilities in Jordan. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies. <https://assets.publishing.service.gov.uk/media>

<sup>11</sup> World Bank data. Unemployment, youth total (% of total labor force ages 15-24) (national estimate) – Jordan. <https://data.worldbank.org/indicator/SL.UEM.1524.NE.ZS?locations=JO>

unemployed male youth have less than a secondary education, whereas most unemployed female youth have a university degree or higher.

Despite increasing levels of educational attainment, women are less likely to enter the workforce and/or work for pay. In the Jordan Vision 2025, the GOJ pledged to increase women's labor force participation (LFP) to 24 percent. This aim was reinforced in the 2022 Jordan Modernization Vision, which sets a target to double women's economic participation by 2033. Female workers contribute about 0.5 point of the 1.5 percent annual growth rate, and the aim is to increase this to 2.5 points by 2035. If achieved, this will have a substantial and positive impact on Jordan's economic growth. However, achieving these targets will not be easy because of the low starting point and the many constraints to economic participation faced by Jordanian women.<sup>12</sup>

**Gender inequalities in labor market are amplified in restricted access to and control over assets and resources, limited physical mobility and LFP, and patriarchal family relationships.**<sup>13</sup> Women are considered responsible for the household and childcare, and largely perceived as subordinate to men. Reported shares of chores performed by men (according to women and correlated with men's responses) are taking children to school (16 percent); cleaning/laundry (12 percent); cooking/dishes (21 percent) and feeding children (41 percent).<sup>14</sup>

**Rigid gender roles also affect the type of work women and men do as well as overall workloads and time poverty.** Even if employed, women are almost fully responsible for housework and childcare. This "double-burden" is a disincentive to looking for a job and, if employed, retaining employment. The disproportionate share of unpaid care economy and household responsibilities limits the time that women and girls have for other activities, including education and employment, restricting their employability.

A 2020 report offers an overview of key factors affecting women's economic participation, drawing on 50 different reports prepared by international organizations, academic institutions, governments, and NGOs (Figure 2). The most frequently mentioned factor was social norms, followed by childcare and education; the least frequently noted factors were women in leadership positions and in Information and Communication Technology (ICT). Notably, the average childcare costs as a share of women's median wages range from 123 percent for primary school graduates to 77 percent for university graduates.<sup>15</sup>

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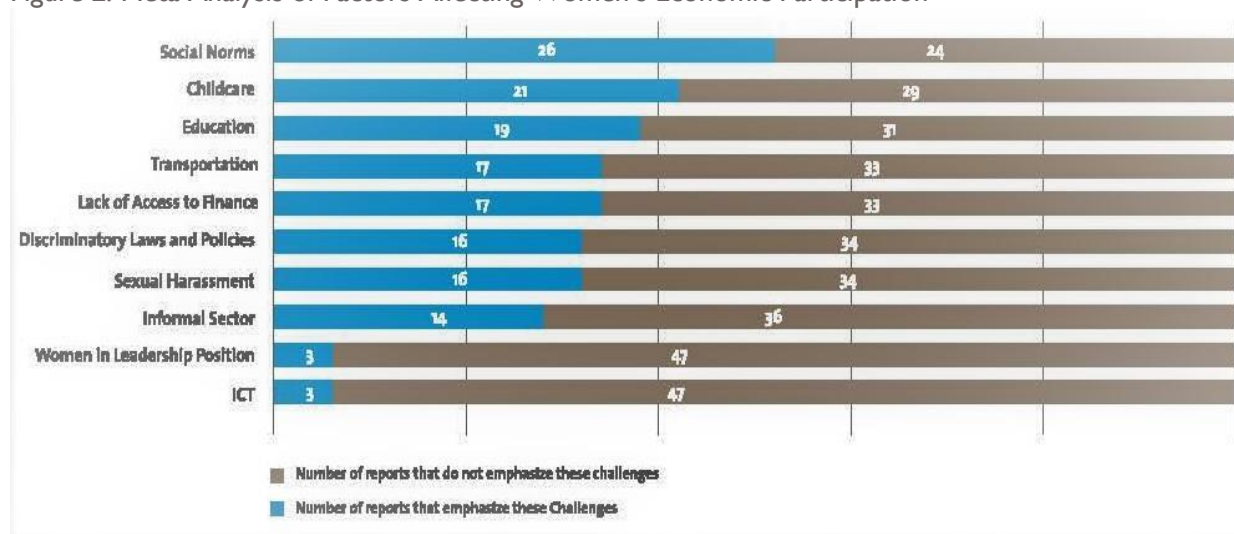
<sup>12</sup> World Bank. 2020. Women's Economic Participation in Iraq, Jordan, and Lebanon. State of the Mashreq Women. <https://www.worldbank.org/en/country/lebanon/publication/state-of-the-mashreq-women>

<sup>13</sup> OECD. 2019. Social Institutions and Gender Index. [JO.pdf \(genderindex.org\)](https://www.oecd.org/gender/index/)

<sup>14</sup> World Bank. 2018. Hashemite Kingdom of Jordan: Understanding how Gender Norms in MNA Impact Female Employment Outcomes.

<sup>15</sup> UN Women. 2019. Fiscal Policy, Taxation and Gender Equality in Jordan.

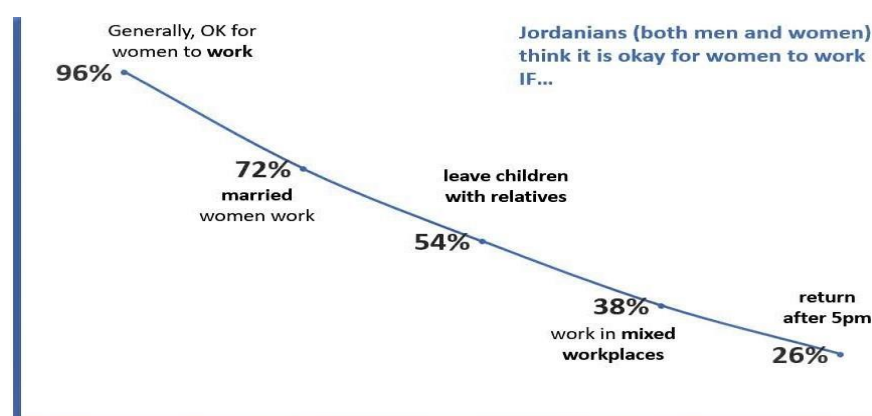
Figure 2: Meta Analysis of Factors Affecting Women's Economic Participation



Source: UN Jordan. 2020. Meta-Analysis on Women's Participation in the Labor Force in Jordan.

In a survey undertaken by the World Bank, **60 percent of women respondents indicated that they want to work, and more than 90 percent stated that the views of male household members (mostly husbands) are important or extremely important in the decision to work.**<sup>16</sup> In the same survey, men had mixed views about women's economic participation. An overwhelming 96 percent of men agreed that it is okay for women to work; but support plummets to 26 percent when asked whether it is okay for married women to work if they must return after 5 p.m.

Figure 3: Opinions on Women Working



Source: World Bank. 2018. Hashemite Kingdom of Jordan: Understanding how Gender Norms in MNA Impact Female Employment Outcomes.

A pivotal factor in anyone's decision to enter the workforce is the notion of a reservation wage. This is the wage at which an individual is incentivized to work because of the wage and benefits offered. Given prevailing gender norms, a Jordanian women's "reservation wage" decision to work (or not) most likely hinges on her ability to manage her workload inside and outside the home (essentially a function of the limits of labor elasticity in work-life balance) as well as the harmful social norms that

<sup>16</sup> World Bank. 2018. Hashemite Kingdom of Jordan: Understanding how Gender Norms in MNA Impact Female Employment Outcomes.



control her agency and mobility and increase tolerance for GBV, including sexual harassment in the workplace and public spaces, such as on public transportation.

Sexual harassment is a safety issue and inhibits women's options and opportunities. **The prevalence of sexual harassment, especially on public transportation, restricts women's availability and hours of work as well as options for going to and from work and may tilt the calculus toward deciding not to enter the workforce or otherwise remain unemployed.** Concern about sexual harassment on public transport is cited as a key reason that women leave the workforce.<sup>17</sup>

A recent survey in Jordan found that **81 percent of women think economic participation would be improved with safer and better public transportation, and as much as 47 percent had refused to take a job because this was not available.**<sup>18</sup> Key informants also mentioned that among persons with disabilities the reservation wage is too low in comparison with lost welfare income (National Aid Fund or "NAF").<sup>19</sup> In addition, key informants reported that families hold back disabled family members from the workforce because of fear of stigmatization, sexual harassment, and bullying, the lack of safety on public transport, and the distances needed to travel for work as employment opportunities are mainly within factories in special economic zones.<sup>20</sup>

A 2022 World Bank Study highlighted alarming gaps in the quality, affordability, and availability of childcare services.<sup>21</sup> Preliminary findings (presented at a workshop) found that only 1 percent of children are enrolled in daycare and that 1.45 million children cannot access these services. Overall, Jordan needs an additional 44,000 nurseries, which could increase opportunities for employment by an estimated 72,000 jobs.<sup>22</sup> This would be a win-win for children and caretakers who are primarily women.

Gender norms and societal expectations discourage women from entering and staying in the workforce. Positive role-modeling, worker codes of conduct, and non-discriminatory family-friendly policies can influence behavior and decision-making about economic participation. Recent amendments to the 1996 Labor Code include improvements in wages, overtime, paternity leave, annual leave, childcare, and retirement. The amendments also provide benefits for enhancing women's participation in the labor market, including provisions on day-care for employees' children, a better definition of flexible working hours, designated a three-day paternity leave for fathers, and the issue of pay equity. However, key informants suggest that these provisions are not being implemented.<sup>23</sup>

**A 2020 report on WEE in Jordan notes that while changes to the labor code are likely to facilitate women's economic participation in the long run, enforcement mechanisms are needed for implementation by relevant government agencies.**<sup>24</sup> It emphasizes that this is needed for the effective removal of work restrictions, enforcement of a Code of Conduct in addressing

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<sup>17</sup> Alaloul, S. et al. 2018. Gender in Public Transportation: A Perspective of Women Users of Public Transportation. SADAQA. Cited in USAID. 2021. Recycling in Jordan Activity Gender Analysis.

<sup>18</sup> World Bank. 2020. Women's Economic Participation in Iraq, Jordan, and Lebanon. [State of the Mashreq Women \(worldbank.org\)](https://www.worldbank.org)

<sup>19</sup> Key stakeholder interviews.

<sup>20</sup> Ibid.

<sup>21</sup> World Bank. Workshop Presentation: Childcare Services in Jordan: Assessment of Supply and Demand. March 1, 2022.

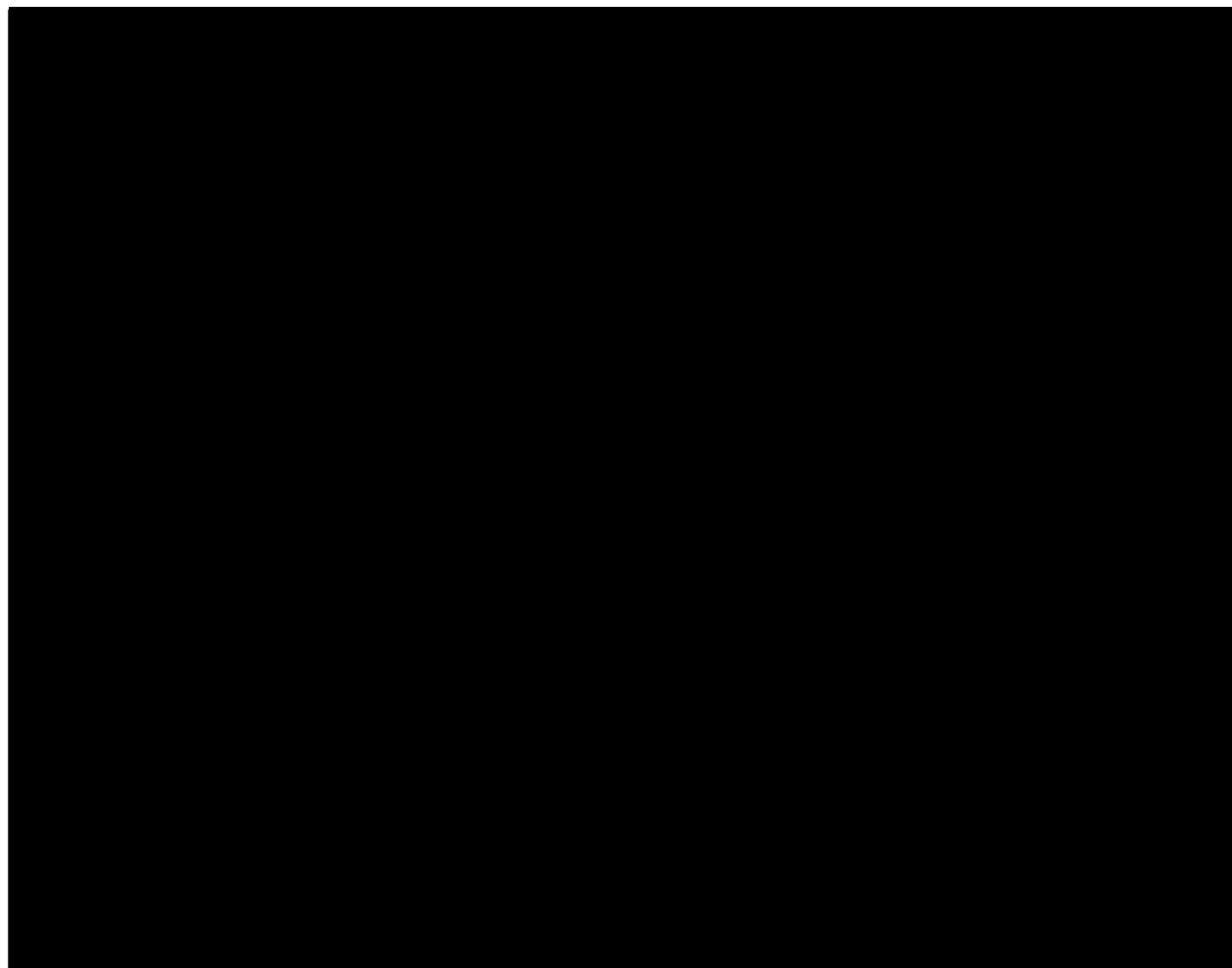
<sup>22</sup> Al-Mamlaka TV, March 1, 2022, Study: Jordan needs 44 Thousand day care centers to accommodate to 1.4 . million children. <https://www.almamlakatv.com/news/>

<sup>23</sup> Key stakeholder interviews.

<sup>24</sup> World Bank. 2020. Women's Economic Empowerment in Jordan. MENA Knowledge and Learning Quick Notes, No. 179 (April 2020).



sexual harassment in the workplace and in public spaces, and provisions for childcare (Table 2). Some firms realize the value for inclusion, and choose to use corporate policies to enhance inclusion.<sup>25</sup> What remains missing, however, is the evidence to encourage more firms to invest in inclusion. The table below captures some of the recommendations for advancing WEE in policies, legislation, but also through enhancing the business enabling environment, and attracting international investment.



### 3.2 BUSINESS DEVELOPMENT

#### SNAPSHOT OF RELEVANT STATISTICS

- 4.7 percent of employed Jordanian women are employers or own account workers (compared to 17.3 percent of employed Jordanian men).<sup>26</sup>
- 9.1 percent of micro and small businesses are owned by women.<sup>27</sup>
- 22.6 percent of firms have female majority ownership.<sup>28</sup>
- 3 percent of firms have women as top managers.<sup>29</sup>

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<sup>25</sup> Key stakeholder interview.

<sup>26</sup> Department of Statistics (DOS) 2017 data. Cited in World Bank and IFC. 2019. Women's Economic Empowerment Action Plan.

<sup>27</sup> Jordan LENS. (2016). USAID LENS MSE Survey, cited in USAID, 2022, Jordan Country Profile.

<sup>28</sup> World Economic Forum. 2021. Global Gender Gap Report. [WEF GGGR 2021.pdf \(weforum.org\)](#)

<sup>29</sup> Ibid.

Jordan ranks 75 (out of 190 countries) on the 2020 Doing Business Index. The provides an indication of the business enabling environment and regulatory burden for starting and operating a local firm. Out of ten indicators, Jordan's highest ranking was Getting Credit (4) and Paying Taxes (62), with much lower scores for Dealing with Construction Permits (138), Starting a Business (120), and Resolving Insolvency (112). Jordan has moved up 29 positions, in comparison with its ranking in 2018, largely due to policy and regulatory changes in accessing credit.

**Women's opportunities for establishing or expanding enterprises are constricted by lower access to capital (from business profits, private savings, or access to credit, including from friends and family), discrimination in inheritance and ownership of high-value assets (such as property), and disparities in income.**<sup>30</sup> In addition, it is likely that those women wanting to start a business may not have equivalent networking and mentoring opportunities to be successful in the male-dominated business environment. Key informants noted that women have difficulty in accessing relevant information on how to start a business, and reliable data to inform the design of a business plan, or receive reliable and consistent information for exporting, increasing capital, or growth in general.<sup>31</sup> Overall, the cost of doing businesses is high, but for women business owners this cost includes additional cost such as unavailability of childcare, time poverty, and primary responsibility for the double burden of unpaid care work within the household as well as paid work. This was repeatedly emphasized by key informants, even among male respondents.<sup>32</sup>

International evidence offers that formalization of informal businesses to secure social security benefits for workers is often hindered by the financial cost of contributions. A 2021 ILO report highlights the importance of policy action to include Jordanian workers who are unable to afford the costs of the standard schemes – and to target any exemptions or subsidies as closely as possible.<sup>33</sup> Key findings from the report include: (1) gaps in compliance and enforcement of regulations result in a large majority of workers lacking *de facto* social security coverage, although less than a quarter of unregistered workers are excluded *de jure*; (2) citizenship is a strong determinant of social security registration, with Jordanians significantly more likely to be registered regardless of the type of job held; and (3) apart from nationality, unregistered workers broadly reflect the workforce as a whole – with the bulk of unregistered workers having long-term contracts, working in the service sector, and being residents of urban areas. Also, as corroborated by key informants, this report notes that low profitability or income among some employers can create financial difficulties in paying contributions on behalf of their employees.<sup>34</sup> In response, the report suggests that new approaches to expanding social safety nets need to be affordable, politically feasible (enforced/implemented), and carefully targeted to ensure adequacy of benefits while providing incentives for workers to register and businesses to formalize.

There is a general perception that women tend to work primarily in the informal space, through home-based micro businesses. According to the USAID Jordan Local Enterprise Support Project (LENS) project, half of all home-based businesses (HBB) are operated by women.<sup>35</sup> These businesses have

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<sup>30</sup> World Economic Forum (2020). Global Gender Gap Report.

<sup>31</sup> Key stakeholder interviews.

<sup>32</sup> Ibid.

<sup>33</sup> ILO. 2021. Opportunities for extending social security coverage in Jordan. ILO Regional Office for the Arab States.

<sup>34</sup> Key Stakeholder Interviews; and, ILO. 2021. Opportunities for extending social security coverage in Jordan. ILO Regional Office for the Arab States.

<sup>35</sup> USAID, 2022, Women's Economic Participation Assessment, USAID, 2022, Women's Economic Participation Assessment (citing USAID Jordan (2017). "USAID LENS MSE Survey Gender Differences" [Infographic]) [https://jordanlens.github.io/research/outputs/infographics/MSE\\_Infographics\\_Gender\\_Differences\\_EN.pdf](https://jordanlens.github.io/research/outputs/infographics/MSE_Infographics_Gender_Differences_EN.pdf)

been heavily affected by the pandemic because of COVID-19 restrictions.<sup>36</sup> To formalize the informal sector, the GOJ issued instructions to allow women to register their HBBs through their municipal structures. Advantages of registering HBBs include provision of health and safety licenses, which enable producers to sell products in markets, and the opportunity to compete for government contracts through the procurement system.<sup>37</sup>

**The GOJ has introduced some reforms to improve access to credit and increase investment and job growth. However, most of these policy changes have limited provisions for women and the smaller businesses that make up the bulk of enterprises in Jordan.** A 2013 World Bank report on economic participation and agency in Jordan highlights barriers that women face in trying to access credit, including attitudes that favor men, especially among bank professionals; discriminatory policies which require lower collateral requirements for the same loan amount from men than from women; and policies that require spousal guarantees for women, but not for men.<sup>38</sup> Although some key informants offer that there is no discrimination in accessing credit, other report that women continue to face challenges in starting and sustaining enterprises, due to business development services that are less welcoming and difficulty in obtaining capital or credit.<sup>39</sup>

**On the ecosystem for entrepreneurship, Jordan scores one of the lowest globally.** The Global Entrepreneurship Index measures three sub-indices, (1) Entrepreneurial attitudes, (2) Entrepreneurial abilities, and (3) Entrepreneurial aspirations. Jordan youth score lowest in abilities which include Opportunity Startup, Technology Absorption, Human Capital, and Competition.<sup>40</sup> Key informants suggested that business, financial literacy, and soft skills need to be introduced into the educational curriculum earlier, and that there is a need to “change the culture of youth” vis-à-vis employment and work ethics.<sup>41</sup>

**Barriers to business development experienced by youth are similar with those experienced by women.** Reportedly, these include problems in assessing credit and difficulties in registering businesses (the need to jump through “multiple hoops” and with procedures that are confusing and lengthy).<sup>42</sup> Key informants noted examples where innovative ideas were “stalled” or “stolen” in the process of trying to register a business, and that the punitive and aggressive monitoring of e-commerce income (even small amounts) by the Customs and Income Department disincentivizes creativity, initiative, and entrepreneurship.<sup>43</sup> Key informants also noted that taxes and social security are very high, especially for new companies which are trying to grow (almost 30 percent).<sup>44</sup>

Financial inclusion and increased access to capital or credit are critical to business development and expansion, which promotes employment opportunities and economic growth. **Prior to the**

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<sup>36</sup> ARDD, Women’s Informal Employment in Jordan: Challenges Facing Home-Based Businesses During COVID-19 (2021) <https://jordan.un.org/sites/default/files/2021-06/womens%20informal%20employment%20in%20jordan%20-%20challenges%20facing%20home-based%20businesses%20during%20covid-19.pdf>. p 4

<sup>37</sup> Key Stakeholder Interview.

<sup>38</sup> World Bank. 2013. Hashemite Kingdom of Jordan Country Gender Assessment: Economic Participation, Agency, and Access to Justice in Jordan.

<sup>39</sup> Key stakeholder interviews.

<sup>40</sup> Jordan Strategy Forum, K-12 & Vocational Education Sector Jordan’s Economic Vision Roadmap, <http://jsf.org/sites/default/files/K-12%20%26%20Vocational%20Education%20%281%29.pdf>

<sup>41</sup> Key Stakeholder Interviews.

<sup>42</sup> Ibid.

<sup>43</sup> Key Stakeholder Interviews.

<sup>44</sup> Ibid.

pandemic, just 13 percent of small businesses had access to bank loans or lines of credit, compared to 19 percent for medium size firms and 29 percent for large firms.<sup>45</sup>

A 2021 report examining the economic impacts of COVID-19 on women-owned enterprises in Jordan highlights the lack information about financing opportunities, including those that were put in place to support businesses during the pandemic.<sup>46</sup> It offers that **women business owners' lack confidence to seek assistance from financial institutions and/or other programs because of previous discouraging experiences** (e.g., financial skills questioned, lack of credit history, and inability to meet other requirements). In one measure launched by the Central Bank of Jordan (CBJ) to provide JD500 million in soft financing with a low interest rate, only 13 of the 503 women owned micro-, small, or medium enterprises (MSMEs) surveyed had successfully accessed that funding.<sup>47</sup> These women-owned businesses also identified priorities for financial and non-financial support (Figures 4 and 5, respectively). **Top ranked priorities for financial support include preferential tax policies, more flexible rules for dismissals, access to credit, unemployment insurance, and direct financial support.** Top ranked priorities for non-financial support include market intelligence reports, discounted prices for services from vendors, and more business promotion and marketing opportunities.

Figure 4: Financial Support Priorities for Women-owned Businesses



Source: Center for International Private Enterprise. 2021. COVID-19 Economic Impact Assessment on Women-owned Enterprises in Jordan.

Figure 5: Non-Financial Support Priorities for Women-owned Businesses

<sup>45</sup> UNDP. 2022. Arab Human Development Report 2022: Expanding Opportunities for an Inclusive and Resilient Recovery in the Post-COVID ERA.

<sup>46</sup> Center for International Private Enterprise. 2021. COVID-19 Economic Impact Assessment on Women-owned Enterprises in Jordan.

<sup>47</sup> Ibid.



- ◆ Highest Priority
- ◆ Lowest Priority

- ◆ Market intelligence reports
- ◆ Discounted prices for services from vendors
- ◆ Business promotion/ marketing opportunities



Source: Center for International Private Enterprise. 2021. COVID-19 Economic Impact Assessment on Women-owned Enterprises in Jordan.

Digitalized financial services and technologies can incentivize women's business development (and LFP) as it enables them to have more control over their income and finances. The IFC has explored the potential of adapting financial inclusion programs to provide more opportunities for women, especially entrepreneurs, to access financial services. An example is the Bank of Palestine (BOP) which is changing its banking culture by training staff on gender-responsive customer service to ensure financial information and resources are shared equally with both female and male clients. The BOP has also instituted bank-wide policy changes aimed at overcoming gendered legal restrictions to financial access. Similar initiatives should be explored in Jordan.

### 3.3 FOREIGN DIRECT INVESTMENT

#### SNAPSHOT OF RELEVANT STATISTICS

- FDI is 2.2 percent of GDP (2018), with limited disaggregated data available.<sup>48</sup>
- Personal remittance averaged 13 percent of GDP (2010 to 2018), with no disaggregated data available.<sup>49</sup>

Foreign Direct Investment (FDI) is the net inflow of investment by a company or investor to acquire a lasting management interest in enterprises outside of its borders. In Jordan, FDI increased rapidly in the early 2000s. From 2001 to 2006, it reached 24 percent of GDP and accounted for more than 40 percent of total capital formation.<sup>50</sup> However, this declined to 4.8 percent of GDP, on average, from 2010 to 2018, with FDI plummeting to 2.2 percent of GDP in 2018 – the lowest rate in the preceding two decades.<sup>51</sup> While low, this rate remains above the average for other Arab States, which averaged 1.6 percent of GDP from 2010 to 2018.<sup>52</sup>

There is limited disaggregated data on FDI, and this is a missed opportunity for both the government and investors. **With disaggregated FDI data, tax incentives could be used to target and promote greater FDI in women-owned or women impact businesses. This would potentially help to facilitate gender lens investments, which intentionally integrate a gender analysis into financial analysis to make better investment decisions.** In the context of defining an investment strategy, this analysis includes making money available to enterprises owned by women, as well as focusing on workplace equity and employment opportunities for women, and

<sup>48</sup> World Bank. 2019. Jobs Diagnostic Jordan.

<sup>49</sup> Danish Trade Union Development Agency. 2021. Labor Market Report Jordan – 2020.

<sup>50</sup> World Bank. 2019. Jobs Diagnostic Jordan.

<sup>51</sup> Danish Trade Union Development Agency. 2021. Labor Market Report Jordan – 2020.

<sup>52</sup> Ibid.

women-friendly products and services. **Broadly defined, women impact businesses include women-owned businesses, businesses with gender equitable business practices (e.g., women as employees and board members), and businesses focused on products and services that substantially improve the lives of women and girls** (see Box 1). This definition should be applied as ERA considers ways to identify and engage with different firms, especially anchor firms.

#### Box 1: Defining Women Impact Businesses

- Tier-one: Women-owned and women-led businesses.
- Tier-two: Businesses with gender equitable business practices (i.e., women employees and board members, offering flex time and childcare, anti-sexual harassment policies and grievance redress mechanisms).
- Tier-three: Businesses focused on products and services that can substantially improve the lives of women and girls.

Another form of potential investment in the economy are remittances. Labor outflows through migration have resulted in sizeable remittances relative to GDP. The personal remittance in Jordan averaged 13 percent of GDP from 2010 to 2018 – more than double the FDI inflow in the same time frame.<sup>53</sup> Although remittances are not disaggregated by sex of the sender or recipient, a 2016 empirical study found that the effect of remittances for a household decreases a woman's likelihood "to engage in any work and wage employment by 28 percentage and 21 percentage points in urban areas."<sup>54</sup>

**Remittances have supported consumer spending rather than more productive investments which could grow capital and increase employment.**<sup>55</sup> This may represent untapped potential for business development and expansion. It also suggests that the Jordanian economy is overly dependent on external capital flows and, in part, may be a function of gender dynamics in the perceived business or employment capabilities of those sending versus those receiving remittances.

### 3.4 PRIVATE SECTOR COMPETITIVENESS

#### SNAPSHOT OF RELEVANT STATISTICS

- Women's economic participation is 16.9 percent (62.7 percent for men).<sup>56</sup>
- Informal workers account for almost 60 percent of all workers, about a third of whom are women.<sup>57</sup>
- Nearly 40 percent of employed Jordanians work in the public sector – a very high percentage relative to the number of private sector jobs.<sup>58</sup>
- Nearly 50 percent of employed women work in a public sector job, in comparison with 37 percent of men.<sup>59</sup>
- A 2019 IFC study found that companies with female board members had 2 percent higher growth in return on equity, 4 percent higher growth in return on assets, and 5 percent higher growth in return on sales (operating profit margin).<sup>60</sup>

<sup>53</sup> Danish Trade Union Development Agency. 2021. Labor Market Report Jordan – 2020.

<sup>54</sup> Ghazi Ibrahim Al-Assaf, 2016. "Do International Remittances Affect the Performance of Labor Market in Jordan? An Empirical Investigation," Working Papers 1014, Economic Research Forum, revised Jun 2016

<sup>55</sup> Danish Trade Union Development Agency. 2021. Labor Market Report Jordan – 2020.

<sup>56</sup> Department of Statistics (DOS) 2017 data. 2018 Labor Survey. Cited in World Bank and IFC. 2019. Women's Economic Empowerment Action Plan.

<sup>57</sup> World Bank. 2019. Jobs Diagnostic Jordan.

<sup>58</sup> Ibid.

<sup>59</sup> Ibid.

<sup>60</sup> IFC. 2019. Women on Board in Egypt: How Gender-Diverse Boards Bring Value to Egyptian Companies. <https://www.ifc.org/wps/wcm/connect/>



In 2021 Jordan ranked 49th (out of 64 countries) in the World Competitiveness Ranking, up nine places from 2020.<sup>61</sup> Key upticks in rankings cited were based on improvements in government efficiency (from 49th to 35th) and business efficiency (47th to 33rd) between 2017 and 2021. However, overall economic performance declined (from 62nd to 63rd) and infrastructure remained stagnant (increasing slightly from 57th to 55th) from 2017 to 2021. High unemployment, especially among women and youth, was among five main challenges identified.<sup>62</sup>

**Employment is shifting from high- to low-productivity sectors and toward increased informality.**<sup>63</sup> This reduces labor productivity and distorts the allocation of resources within the economy. Women's economic participation is low at 16.9 percent, in comparison with 62.7 percent for men.<sup>64</sup> Among persons with disabilities, the employment rate is 16.1 percent.<sup>65</sup> Moreover, **informal workers account for almost 60 percent of all workers, about a third of whom are women.**<sup>66</sup> Informal workers earn, on average, about 15 percent less than formal workers (even with equivalencies across gender, skills, age, location, and sector of economic activity).<sup>67</sup>

**The Women's Workplace Equality Index ranks Jordan at 174 (out of 189 countries).**<sup>68</sup>

These rankings are based on calculated averages for the following indicators: (1) accessing institutions, (2) building credit, (3) getting a job, (4) going to court, (5) protecting women from violence, (6) providing incentives to work, and (7) using property. Countries with scores 50 and below are ranked in the "low" category, with 24 being the lowest score given. Jordan scored 41.7 for accessing institutions, 45.1 for getting a job, 18.8 for protecting women from violence, 66.7 for providing incentives to work, 40 for use of property, and zero for building credit. This does not bode well for harnessing women's human capital to increase economic growth.

Jordan is the latest country to participate in the WEF's closing gender gap accelerator program.<sup>69</sup> The Business Professional Women's Association (BPWA) is the local coordinator, with co-chairs from both the public and private sector.<sup>70</sup> Desk research and national statistics will be used to identify data gaps and scope for action focusing on four main areas: (1) hardwiring gender parity in post-COVID economy; (2) increasing women participation in the workforce; (3) advancing more women into management and leadership positions; and (4) closing gender gaps in remuneration.

The WEF accelerator model emphasizes the need for collaborative action across different levels of intervention, including committing leaders to change in behavior, interactions, and collaboration; change structures in policies and procedures; and commitment to long-term evolution or shifts in

<sup>61</sup> IMD. 2021. World Competitiveness Index. [Onlinehttps://worldcompetitiveness.imd.org/countryprofile/overview/JO](https://worldcompetitiveness.imd.org/countryprofile/overview/JO)

<sup>62</sup> The four other main challenges identified for 2021 were: impact of COVID-19 outbreak on the economy and weak economic growth; maintaining macroeconomic and fiscal stability; regional instability and continuing to host a large refugee population; and high level of public debt. IMD (2021). World Competitiveness Index.

<sup>63</sup> World Bank. 2019. Jobs Diagnostic Jordan.

<sup>64</sup> Department of Statistics (DOS) 2017 data. 2018 Labor Survey. Cited in World Bank and IFC. 2019. Women's Economic Empowerment Action Plan.

<sup>65</sup> Thompson S. 2018. The current situation of persons with disabilities in Jordan. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

<sup>66</sup> World Bank. 2019. Jobs Diagnostic Jordan.

<sup>67</sup> Ibid.

<sup>68</sup> Women and Foreign Policy Program, Council on Foreign Relations. Women's Equality in the Workforce by Country. <https://www.cfr.org/legal-barriers/country-rankings/jor/>

<sup>69</sup> Other existing countries include: Argentina Chile Colombia Costa Rica Dominican Republic Egypt Jordan Kazakhstan Kenya Panama. Countries currently invited to set-up Closing the Gender Gap Accelerators include: Ireland Israel Italy Japan Morocco New Zealand Poland Spain Tunisia United Kingdom.

<sup>70</sup> Co-chairs from the public sector are: H.E. Nasser Shraideh, Minister of MOPIC; and co-chairs from the private sector are: H.E. Nadia Al Saeed, Chief Executive Officer, Bank of Ethihad, Luma Fawaz, Chief Executive Officer, Oasis500, and Majda Labadi, EVP, Organizational Development, Hikma Pharmaceuticals.

norms and attitudes that influence the behavior of key institutions. A key aim for Jordan is to increase women's economic participation and counter factors that inhibit women's employment. Much work remains for both aims, which are interrelated. **Key informants reported that there is “implicit bias against women business owners” and a widespread perception within the private sector that hiring women “costs”** (is more expensive and less beneficial), because of absenteeism, such as maternity leave – even though the government covers the costs of maternity leave.<sup>71</sup>

**Women are beginning to earn comparable wages with those of men. However, when comparing Jordanian men and women with the same characteristics, the gender wage gap persists because women, on average, have higher education levels.**<sup>72</sup> Equal value for equal work can and should apply to jobs where women and men do similar work of equal value, even if involving different responsibilities, requiring different skills or qualifications, performed under different conditions, and in different places or enterprises or for different employers.<sup>73</sup> Wage equity increases worker satisfaction and productivity, resulting in lower recruitment and training costs for qualified staff and less time that jobs remain unfilled, benefiting male and female workers (and their families) as well as employers.<sup>74</sup>

Jordan has one of the largest shares of public sector employment in the world. Nearly 40 percent of employed Jordanians work in the public sector – a very high percentage relative to the number of private sector jobs.<sup>75</sup> Nearly half of employed women work in a public sector job, in comparison with 37 percent of men.<sup>76</sup> Among women employed in the public sector, 86 percent have a university degree, while the corresponding figure for men is 31 percent.<sup>77</sup> Women with secondary education are just 13 percent of total employment in the public sector and 28 percent in the private sector.<sup>78</sup>

Opportunities to work in the public sector have traditionally been sought after by women. Public sector work tends to be more compatible with work-life balance, offering shorter working hours, more access to childcare, and maternity leave. There is evidence that **public sector employment is less affected by the timing of marriage or age of children, which is not the case for private sector employment. This difference in employment retention is likely due to the non-discriminatory (more enabling) environment and family-friendly policies available to public sector workers.** To effectively compete for and retain educated female workers, the private sector should consider introducing similar policies.

**Occupational segregation and gender discrimination affect worker productivity, performance, and well-being as well as the economic bottom line – profits.** To improve worker productivity and increase competitiveness the private sector should address social norms that inhibit options for both males and females, making an evidence-based case for gender equality and diversity in the workforce. A McKinsey report elaborates on the “power of parity,” noting that gender

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<sup>71</sup> Key Stakeholder Interviews.

<sup>72</sup> World Bank. 2019. Jobs Diagnostic Jordan.

<https://documents1.worldbank.org/curated/en/681161574097516931/pdf/jobs-Diagnostic-Jordan.pdf>

<sup>73</sup> ILO. 2013. Equal Pay: An Introductory Guide. [wcms\\_216695.pdf \(ilo.org\)](#)

<sup>74</sup> Ibid.

<sup>75</sup> World Bank. 2019. Jobs Diagnostic Jordan.

<sup>76</sup> Ibid.

<sup>77</sup> Ibid.

<sup>78</sup> Ibid.



equality leads to improvements not only in the lives and livelihoods of women and girls, but also for human development, labor markets, productivity, and GDP.<sup>79</sup>

**Businesses should have a better understanding of the socioeconomic and business case for gender equality and diversity.** Social norms which perpetuate gender inequalities are bad for business because they limit the scope of talent and career options, increase wage gaps for equal work which affects worker performance, reinforce occupational segmentation, and normalize forms of gender-based violence (GBV) which threaten worker safety, productivity, and mobility. Recent studies also offer evidence of the benefit of diversity to business performance. A 2020 report from The Carlyle Group found that companies with two or more “diverse” directors saw earnings grow by 12.3 percent in the past three years, compared to 0.5 percent among companies that lacked this diversity.<sup>80</sup>

Egypt established the Women on Boards Observatory in 2017 at the School of Business of the American University in Cairo. Partners to this initiative are a unique mix of private and public institutions, including government, business associations, research institutions, international organizations, and NGOs.<sup>81</sup> Its database is designed to support the placement of women on boards based on their expertise, with the aim to connect board-ready women with chief executive officers (CEOs) and board executives.<sup>82</sup> As in Jordan, barriers to women gaining access to board positions include gender-biased stereotypes that view women as homemakers and men as leaders, lack of self-confidence, and time poverty.

**Women are on a company’s board positively impact financial performance and competitiveness.** A 2019 study by IFC found that companies in Egypt with gender-diverse boards outperform those with all-male boards.<sup>83</sup> More specifically, **companies with female board members exhibited 2 percent higher growth in return on equity, 4 percent higher growth in return on assets, and 5 percent higher growth in return on sales (operating profit margin).** Moreover, privately held companies with gender-diverse boards displayed greater preference for equity financing and less dependency on debt, as reflected in the equity-to-asset, debt-to-equity, and debt-to-asset ratios.<sup>84</sup> This study also revealed that having women on boards is likely to enhance the organizational and human capital development aspects of companies, which improve financial performance over time. Women contribute a broader perspective and tend to facilitate conflict management and communication, which has a positive effect on board dynamics and performance. They also are perceived as having a greater focus on the workplace environment,

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<sup>79</sup> McKinsey Global Institute. 2015. “The Power of Parity: How Advancing Women’s Equality can Add \$12 Trillion to Global Growth.”

<sup>80</sup> Thomas, Jason M. and Megan Starr. 2020. From Impact Investing to Investing for Impact. The Carlyle Group: Global Insights.

<sup>81</sup> These include: the Ministry of Public Enterprise, Ministry of Planning and Economic Development, Central Bank of Egypt, Financial Regulatory Authority, Egyptian Exchange, National Council for Women, International Finance Corporation in Egypt, UN Women in Egypt, American University in Cairo School of Business, Women in Business Committee of the American Chamber of Commerce in Egypt, European Bank for Reconstruction and Development in Egypt, and Women and Memory Forum. The Women on Board Observatory is also a member of the 30% Club MENA, one of the global chapters of the UK-based 30% Club, which was launched in London in 2010 with the goal of achieving 30 percent female board members on FTSE 100 boards by 2015—this goal was met in 2018. American University in Cairo (2020). Egypt Women on Boards Observatory: 2019 Annual Monitoring Report.

<sup>82</sup> The database provides information on women already serving on public and private company boards as well as candidates ready to be placed, including their sectors, areas of expertise, and educational background.

<sup>83</sup> IFC. 2019. Women on Board in Egypt: How Gender-Diverse Boards Bring Value to Egyptian Companies. [https://www.ifc.org/wps/wcm/connect/1e12d22c-baa4-434f-ac53-c05c55bb675f/Women\\_on\\_Board\\_in\\_Egypt.pdf?MOD=AJPERES&CVID=mN5V4aq](https://www.ifc.org/wps/wcm/connect/1e12d22c-baa4-434f-ac53-c05c55bb675f/Women_on_Board_in_Egypt.pdf?MOD=AJPERES&CVID=mN5V4aq)

<sup>84</sup> IFC. 2019. Women on Board in Egypt: How Gender-Diverse Boards Bring Value to Egyptian Companies.

company culture and professional development, which contributes to increased employee satisfaction, retention, and skills and talent development.

### 3.5 TRADE AND EXPORT

#### SNAPSHOT OF RELEVANT STATISTICS

- Jordan has over 50 trade agreements, most of which are with Arab and neighboring countries.<sup>85</sup>
- Trade contributes to 2.4 percent of the GDP in Jordan, according to 2021 estimates.<sup>86</sup>
- Export calculations do not include services, an increasingly important Jordanian export.<sup>87</sup>
- Women remain underrepresented ICT-related services (around 30 percent) even though 50 percent of ICT graduates are female.<sup>88</sup>

Economic development paradigms in Jordan and other countries have shifted away from import substitution toward increased trade and export. A 2020 World Bank report recommends that countries in the Middle East and North Africa (MENA) focus on demonopolizing their markets and harnessing the collective domestic demand of their economies to achieve export-led growth regionally and internationally.<sup>89</sup> It notes that while most MENA countries have relatively small markets, the region taken altogether has more than 400 million people and the population is projected to nearly double by 2050.

Trade and export are a main priority of GOJ as highlighted by national action plans and strategies, including the Jordan Modernization Plan (2022-2033), Jordan Vision 2025, Jordan Economic Growth Plan (2018-2022), and Jordan Renaissance Plan (2019-2020). To encourage exports and increase competitiveness, starting in 2019 the government introduced a 3 percent rebate on total annual exports for Jordanian industrial firms that manufacture exportable products (Regulation No. 13/2020 of the Jordan Investment Law No. 30/2014). In 2020, an additional rebate of 5 percent was applied to the value of exports that exceed the production for 2019. The rebate applies to food processing, chemical products, paper products, wood products, and furniture, among others, with special export rebate conditions for the pharmaceutical, garment, and leather sectors. Moreover, Regulation No. 106/2016 exempts export profits from income tax for selected service sector industries.

Jordan has over 50 trade agreements, the bulk of which are with Arab and neighboring countries.<sup>90</sup> Some of these agreements are more favorable than others. Key informants noted that the trade agreement with Europe is too stringent on the rules of origin to provide much benefit to Jordan, as parts of much of what gets exported originate in other countries. In contrast, the **United States Free Trade Agreement (USFTA) with Jordan is more relaxed on the rules of origin and presents better opportunities for export.**<sup>91</sup> Key informants offered that the USFTA is more attractive because of its clarity and simplified terms, in comparison with other trade agreements. As

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<sup>85</sup> The Hashemite Kingdom of Jordan-Ministry of Industry. Trade and Supplies. [https://www.mit.gov.jo/EBV4.0/Root\\_Storage/EN/EB\\_List\\_Page/nonArabic.pdf](https://www.mit.gov.jo/EBV4.0/Root_Storage/EN/EB_List_Page/nonArabic.pdf)

<sup>86</sup> The Hashemite Kingdom of Jordan-Media and Publications. Economic Modernization Vision - unleashing potential to build the future. Jordan: Media and Publications, 2022. <https://www.jordanvision.jo/img/vision-en.pdf>

<sup>87</sup> Jordan Strategy Forum. Economic Complexity-Where Does Jordan Stand? Improving Exports and Competitiveness. Jordan: Jordan Strategy Forum, 2020, 22. <https://jsf.org/sites/default/files/Economic%20Complexity>

<sup>88</sup> Globitel and Business and Professional Women's Association. 2022, "Women Occupy Around 30% of ICT Jobs in Jordan According to INTAJ But We Think More Can Be Done." 2022. <https://www.globitel.com/women-occupy-around-30-of-ict-jobs-in-jordan>

<sup>89</sup> World Bank. 2020. Reaching New Heights: Promoting Fair Competition in the Middle East and North Africa. Middle East and North Africa Economic Update (October), Washington, DC: World Bank.

<sup>90</sup> Ministry of Industry, Trade and Supplies [https://www.mit.gov.jo/EBV4.0/Root\\_Storage/EN/EB\\_List\\_Page/nonArabic.pdf](https://www.mit.gov.jo/EBV4.0/Root_Storage/EN/EB_List_Page/nonArabic.pdf)

<sup>91</sup> USFTA. <https://ustr.gov/trade-agreements/free-trade-agreements/jordan-fta/final-text>

an example, they explained that to export garments under the European Free Trade Agreement they must prove that the threads used in making the material have originated within Jordan; in contrast, USFTA rules of origin apply to the material used, not the threads.<sup>92</sup> Moreover, the licensing requirements are more affordable.<sup>93</sup>

Higher exports are linked to the labor market performance as they can lead to job creation and higher earnings.<sup>94</sup> **Within Jordan leading sectors for job creation and export include food processing, garments/apparel, chemicals, pharmaceuticals, green economy, and IT services. These are sectors in which women and youth are competitively positioned for employment and self-employment, with access to capital (financial inclusion) and an entrepreneurial mindset.** However, key informants highlighted three key challenges to engaging in the export ecosystem: (1) access to information (e.g., about rules of origin, market research, and financing); (2) access to funding to support attendance at trade schools and exhibitions; and (3) lack of export services support.<sup>95</sup> In addition, common constraints experienced are problems in registering companies (costs and length of process) as well as asymmetries in networks, knowledge, and skills.<sup>96</sup> This creates uncertainty about “where to start, who to go to, and how to expand,” even among women whose businesses have been successful in the domestic market. Moreover, several key informants also noted that the recent shift to the online business registration has made the process less efficient and more time-consuming.<sup>97</sup>

Key informants offered that **opportunities within export and trade remain male dominated, including networking opportunities and connections, with agreements made “behind closed doors” and in places which “exclude women.”**<sup>98</sup> One effort to create more of a level playing field is Wexport, a unit established under BPWA.<sup>99</sup> This unit provides export information and technical support to bring women to “export readiness” by connecting women-owned/women-led MSMEs to export opportunities and global markets.<sup>100</sup> It has created a “Export Mini Guide” in both Arabic and English, which demystifies what it takes to export by explaining the procedures, regulations, and processes related to basic terms of trade (e.g., export marketing; market access; and export documentation).<sup>101</sup> In addition, the Wexport website has a list of frequently asked questions, with answers or information on host of export-related topics (e.g., what is a customs tariff; what are the most common international market-entry strategies; how to select an export market; what is market research; how to learn about export trade shows and exhibitions; what is a certificate of origin; and what is an export license). Moreover, the unit offers capacity-building programs for businesses with export potential, including 5 to 7 percent of which are owned or operated by men, and works with women-owned/women-led businesses to prepare them for trade shows and exhibitions.

Financial inclusion is essential for any type of business growth and job creation. Digitalized financial services and technologies are increasing opportunities for financial inclusion, especially among un- or

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<sup>92</sup> Key Stakeholder Interviews.

<sup>93</sup> Ibid.

<sup>94</sup> World Bank. 2019. Jobs Diagnostic Jordan.

<sup>95</sup> Key Stakeholder Interview.

<sup>96</sup> In one example, a successful woman-owned business has worked to establish her business for the last 1.5 years, investing JD1.5 million in growing the business, of which JD70,000 was needed for certification. Key Stakeholder Interview.

<sup>97</sup> Key Stakeholder Interviews.

<sup>98</sup> Ibid.

<sup>99</sup> Wexport website <https://bpwa-amman.org/wexport-jo>

<sup>100</sup> Key Stakeholder Interview; and per Wexport website <https://bpwa-amman.org/wexport-jo>

<sup>101</sup> Wexport. Export Mini Guide. 2021. [https://bpwa-amman.org/portals/0/Export%20Guide\\_English.pdf](https://bpwa-amman.org/portals/0/Export%20Guide_English.pdf)



underbanked people.<sup>102</sup> For women, there is evidence that digitalizing financial services promote women's economic participation and business expansion, because they have more control over their finances.<sup>103</sup> Overall, however, women remain underbanked – although financial technology (FinTech) is increasing access by providing mobile money and financial services for the unbanked. This represents an area of opportunity as more and more individuals choose FinTech solutions to meet their capital and banking needs.

Enabling e-commerce both within and outside of Jordan to encourage regional and international trade is an emerging opportunity that has potential to increase employment and economic growth. An example is MakanE, a subscription-based e-commerce platform with more than 12,000 users across the Middle East, which originated in Jordan and now has offices also in Saudi Arabia and the United Arab Emirates.<sup>105</sup> MakanE provides services for building online stores to individual sellers and offers integrated payment and shipment solutions. There are over 3,808 MakanE online stores in Jordan. Recent growth has been exponential, with the number of stores increasing 433 percent year-over-year in 2022 and 45.7 percent quarter-over-quarter in 2022 (second quarter).<sup>106</sup> These robust levels of growth suggest a strong appetite for engaging in e-commerce through online platforms. While digital platforms are not a panacea, for people who have connectivity and computer skills, this is an arena of opportunity.

USAID's 2020 Digital Strategy (2020-2024) notes that the adoption of rapidly evolving digital technology is transforming governments, economies, and societies.<sup>107</sup> The 2020 Jordan Digital Transformation Strategy Document provides a framework for digital transformation, outlining changes and strategic requirements needed to keep pace with the progress of digital transformation globally.<sup>108</sup> This recommends that the GOJ support digital skills of young people and build an environment that fosters innovation, entrepreneurship, and job creation in the digital economy, in part by implementing the five-year Youth, Technology, and Jobs Project (2020-2025). The aim is to create 30,000 new jobs for the youth over the next five years, including employment opportunities for women (30 percent) and Syrian refugees who are self-employed in the digital market (15 percent).

## 4. GESI ACTION PLAN

GESI is integral to USAID Jordan's commitment to promoting inclusive and equitable private sector led growth. The GESI analysis undertaken for this report identified gaps and opportunities for enhancing equity and inclusion in economic reforms and strategies for effective engagement with

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<sup>102</sup> McKinsey Global Institute (2016). Digital Finance for All: Powering Inclusive Growth in Emerging Economies.

<sup>103</sup> Ibid.

<sup>104</sup> Key stakeholder interviews.

<sup>105</sup> MakanE. <https://makane.com/en/about-us>

<sup>106</sup> MakanE. <https://storeleads.app/reports/makane/JO/top-stores#growth>

<sup>107</sup> USAID. 2020. Digital Strategy 2020-2024. [https://www.usaid.gov/sites/default/files/documents/USAID\\_Digital\\_Strategy.pdf.pdf](https://www.usaid.gov/sites/default/files/documents/USAID_Digital_Strategy.pdf.pdf)

<sup>108</sup> The Hashemite Kingdom of Jordan-Ministry of Digital Economy and Entrepreneurship. 2020. Jordan Digital Transformation Strategy. <https://www.modee.gov.jo/>

entities in both the public and private sectors. ERA, with its unique public/private focus, is well positioned to leverage GESI opportunities to advance policy reforms that will support inclusive and sustainable economic growth.

## 4.1 OVERARCHING RECOMMENDATIONS

The overarching recommendations elaborated below emphasize the importance of mainstreaming GESI in knowledge and data management, internal and external capacity building, and the development of technical tools, strategic communications, and monitoring, evaluation, and learning. ERA staff, sub-contractors, and partners will integrate key GESI considerations into programs and activities as elaborated in this Action Plan (also see Annex D for the GESI Action Plan). In addition, ERA staff will interface and collaborate regularly with other development partners to avoid duplication and maximize impact (i.e., Mekanati, BGA, Iqaa, GIZ, and World Bank).

### 4.1.1 KNOWLEDGE AND DATA

The GESI analysis revealed substantial GESI data gaps especially in relation to trade, exports, and private sector competitiveness. This hinders the ability to design focused interventions that aim at narrowing GESI gaps within these areas. To address this challenge, **ERA will capture disaggregated data through its existing forms, and collect data through assessments and baseline surveys.** In year 1, ERA succeeded in compiling GESI-related disaggregated data from Anchor firms, whether during the scoping of Anchor firms or while developing export readiness profiles. This level of data proved to be useful in establishing baselines. As ERA delivers its technical assistance to Anchor firms, it would be possible to provide a deeper understanding into the effects of growth on gender, enrich the debate on exports and inclusion, and provide the case for the effects of trade on women. In other areas of activity work, ERA will work closely with its partners to ensure the continuation of disaggregated data through MoIN, JE and MoITS.

As more disaggregated data is compiled, **ERA will use its existing tools and interventions to better analyze and process the data.** The Gender Lens Assessment Tool developed in year 1, for example, will analyze data to guide users towards greater inclusion, suggest ways to address gaps, and enhance project design. Furthermore, ERA's Economic Impact Assessments will be enhanced through the use of disaggregated data as inputs. The first training on Economic Impact Assessments already offered promising findings for ways to offer meaningful incentives to close gender gaps, or ensure that women are not harmed.

**ERA will share its data and analysis** with other USAID activities, women committees in chambers, as well as business women associations, other USAID activities believe that stronger coordination and collaboration would strengthen data availability for designing interventions. Ultimately, contributing to enhancing the platform of sharing data, analysis and resources to support decisions towards inclusive growth.

#### 4.1.2 CAPACITY BUILDING

Based on the undertaken GESI research and analysis to date, one conclusion is that a clear gap exists when it comes to a general understanding of what gender issues are all about. This gap is more acute when one views gender perceptions at the surveyed institutions through the prism of GESI - Gender, Equality, and Social Inclusion. This conclusion was further supported by the organizational capacity assessment findings of a selected number of institutions. For GESI interventions to succeed, it is important to ensure a minimum level of knowledge and understanding of GESI principles within staff in agencies involved in investment, trade and competitiveness.

The capacity building interventions include developing a number of training material based on the GESI findings to ensure consistency in terminology, understanding targets, and improving alignment and collaboration towards inclusive results. The first training material will target ERA staff and sub-contractors. This training material will build on the GESI findings and offer linkages with learning questions and indicators. GESI trainings may be done regularly as staff are recruited to ensure standardization throughout the life of the project.

ERA will also develop training material on basic GESI concepts which will target a large number of staff from ERA partners. This will be followed by a focused, an advanced level GESI training, which will target a smaller number of staff. These trainings will be delivered to staff from partner institutions such as JE, MoIN, MoITS, RS, DU, ASEZA.

To ensure sustainability, ERA will design a training of trainer's manual and tools on GESI for champions within partner institutions will use to training tools to reach more staff. This manual will be updated and enriched with success stories from ERA's interventions on a regular basis. The training manual will be developed in collaboration with Makanati and PVLW.

ERA will focus on a number of thematic workshops and seminars. These include for example sessions on Women in Trade, Women in investment, exporting services for women in Jordan. This will be planned in close collaboration with other USAID activities. Finally, commemoration of yearly events such as the International Women's Day, in close collaboration with other USAID activities, will highlight findings that support the business case for inclusion.

#### 4.1.3 GESI LENS TECHNICAL ASSISTANCE

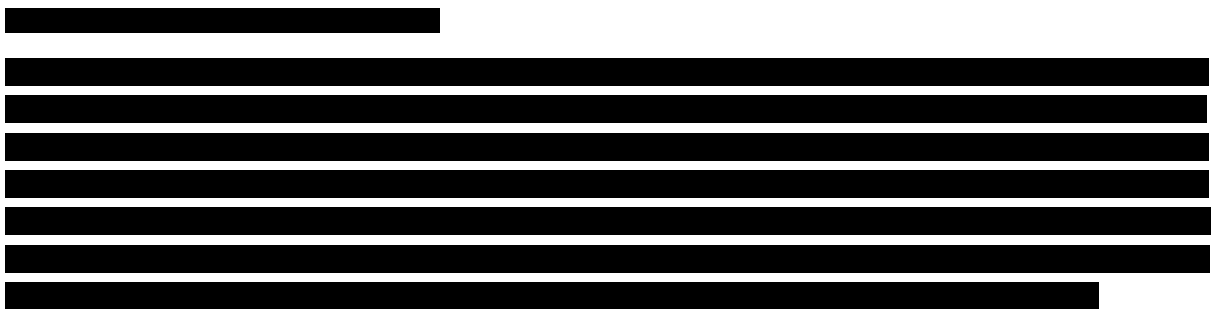
Applying a GESI lens to all forms of technical assistance is at the heart of ERAs design. ERA will lead by example to ensure GESI integration in all aspects of technical assistance, monitoring and evaluation, including requests for proposals, work plan development, and evaluation criteria for grants, external contracting, and other funding mechanisms

**Business Enabling Environment:** In years 1, ERA developed a GESI Lens Assessment Tool. In year 2, ERA will provide training for using the tool, design the tool in a user-friendly electronic form, and regularly revisit the tool for improvement through yearly pause and reflect activities. Moreover, ERA will institutionalize the tool within government processes that include either financing or incentives, such as the Government Project Cycle from MOPIC, to PPP unit, and Financial Commitments and Contingent Liabilities (FCCL), including providing tax cuts or other incentives for Tier One and Tier Two gender impact businesses.

**Organizational Capacity Assessment Tool (OCAT):** In year 1, ERA offered a rigorous review of the OCAT tool to ensure that it captures the institutional capacity regarding the understanding of GESI and how it affects the modality of delivering their functions and services. As a result, the OCAT findings provided clearer guidance on interventions to enhance inclusion within institutions. In coming years, ERA will provide targeted interventions to increase inclusion within partners through planned technical assistance. ERA components will continue capturing progress throughout the remaining years.

**Anchor Firm Competitiveness:** Establish gender inclusion criteria (including aspirational targets) as conditionality for provision of technical assistance. Agreements with anchor firms will include GESI commitments. . In addition, match a select number of anchor firms with US firm counterparts to promote lateral learning on best practices for human resources and workforce diversity while promoting opportunities for networking and marketing.

**Export Competitiveness and Promotion Enhanced:** In year 1, ERA developed a number of sector and firm export readiness profiles, ERA will further support implementation of sector focused trade missions and exhibitions that have representative numbers/percentages of women and youth entrepreneurs/businessowners participants.



#### 4.1.5 MONITORING, EVALUATION AND LEARNING

Learning is central to implementing the GESI strategy in an impactful and sustainable manner. Monitoring and evaluation will require disaggregation by sex, age, and location. Baseline surveys planned for year two will include questions aimed at capturing perceptions of men, women, youth, and persons with disabilities to better understand differently experienced opportunities and constraints. This will help to identify lessons learned and inform course-corrections or design changes to improve implementation and impact. In addition, pause and reflect activities will be held twice a year to regularly capture and discuss feedback from stakeholders.

### 4.2 COMPONENT RECOMMENDATIONS AND ILLUSTRATIVE INDICATORS

#### 4.2.1 ADVANCE ECONOMIC REFORMS

Low rates of economic participation are a key constraint to inclusive and sustainable economic growth. Based on a scenario of full gender equality in economic participation, it is estimated that women's low economic participation has cost the Jordanian economy as much as JD 11 billion (in 2013).<sup>109</sup> As noted, gender inclusion constraints in Jordan modulate labor market supply and demand, strongly influencing decision-making about whether to enter labor markets and/or to establish or expand a business.

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<sup>109</sup> Jordan Strategies Forum, A Position Paper on "the Cost of Women's Low Economic Participation in Jordan. Cited in GOJ, 2021, National Strategy for Women in Jordan 2020-2025. The Jordanian National Commission for Women.

McKinsey Global Institute has identified four different constraints that, if addressed, will do the most to achieve gender equality at work and realize economic gains.<sup>110</sup> Namely: (1) education level, (2) financial and digital inclusion, (3) legal protection, and (4) unpaid care work. While Jordan has gone a long way toward parity in education and made some improvement in financial inclusion,<sup>111</sup> it falls short on legal protection, especially sexual harassment in the workplace and on public transportation and changing mindsets or providing affordable childcare that would lend a better balance or redistribution of unpaid care work.

The GOJ has drafted some policies and reform measures specifically targeting women's economic advancement. But more needs to be done to effectively address gender barriers that hold women back from reaching their potential. Key informants note that government policies tend to be oriented around the "typical man" and do not consider disparities and/or the different barriers that women face in the world of work.<sup>112</sup> Among some key informants there was also a sense (both implicit and explicit) that women are "apart from" (noncontributing) to the Jordanian economy.<sup>113</sup> Reforms in key areas combined with improved coordination in the collection and collaboration of disaggregated data (by sex, age, and location) will help to promote inclusive economic growth in Jordan and to build a better understanding of GESI-related impacts and progress.

#### ***Targeted support for key stakeholders:***

- ✓ Build capacity of government agencies to strengthen GESI disaggregated data and analysis to improve decision making, trade negotiations, and select incentives towards closing gender gaps.
- ✓ Develop a GESI Action plan for a selected number of Gender Units in institutions contributing to inclusive economic reform, in close collaboration with Jordanian National Commission for Women, other USAID activities, and GIZ.
- ✓ Train key personnel from supported entities on advancing economic reform outcomes consistent with gender equality.
- ✓ Orient Gender Unit staff on integrating gender inclusion as a value proposition for businesses and investors.

**TABLE 3: ADVANCE ECONOMIC REFORMS**

#### ILLUSTRATIVE INDICATORS

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Number of economic reforms analyzed using framework supported by USG assistance, disaggregated by sector, reform area, and GESI-responsiveness.

Number of gender audits conducted by GOJ ministries in alignment with ILO audit protocols.

Number of USG-supported local institutions (public, civil society, private sector) implementing equitable policies and/or regulations for women, youth, and persons with disabilities.

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<sup>110</sup> McKinsey Global Institute. <https://www.cfr.org/womens-participation-in-global-economy/>

<sup>111</sup> Central Bank of Jordan. 2021. Financial Inclusion Report.

<sup>112</sup> Key stakeholder interviews.

<sup>113</sup> Ibid.



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Number of legal instruments drafted, proposed, or adopted with U.S. government assistance designed to promote gender equality and/or non-discrimination against women and persons with disabilities in the workplace.

Number of persons trained with USG assistance to advance outcomes consistent with gender equality, female empowerment, or PYD through their roles in public or private sector institutions or organizations.

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#### 4.2.2 IMPROVE PRIVATE SECTOR COMPETITIVENESS

Male business owners tend to lack an understanding about the socioeconomic and business case benefits gender equality and diversity. Recent studies offer strong evidence that workforce diversity and including women on boards boost business performance significantly. Social norms which perpetuate gender inequalities are bad for business because they limit the scope of talent and career options, increase wage gaps for equal work which affects worker performance, reinforce occupational segmentation, and normalize forms of GBV which threaten worker safety, productivity, and mobility. Women are held back by the high cost of childcare services relative to wages, constraints on mobility, limited access to credit, and the lack of reliable, safe, and accessible public transportation. Supporting anchors businesses to lead by example in adopting worker codes of conduct, and non-discriminatory family-friendly policies will help to influence behavior and increase employment and private sector competitiveness.

According to the Jordan Strategy Forum, a 1 percent increase in GDP would result in a 0.39 percent increase in employment.<sup>114</sup> There are strong links between economic growth, private sector competitiveness, and employment (or unemployment). Economic growth expands (or contracts) in relation with the ability for people to create wealth as a form of human capital. In Jordan, slow growth and discrimination in the labor market constricts options and employment opportunities, with significant losses in human capital and for the economy. However, there are existing opportunities for improving the business enabling environment, by working in collaboration with the GOJ, especially key ministries, and through support for positive role modeling by anchor firms.

##### ***Business enabling environment improved***

- ✓ Work closely with IPs to support the Ministerial Committee advancing the inclusive adoption of EMV initiatives from a gender lens such as the policy on e-commerce and trade.
- ✓ Create Gender Lens Tool to be part of the Government Project Cycle from MOPIC to PPP unit and Financial Commitments and Contingent Liabilities (FCCL) in providing tax cuts and/or incentives to Tier One and Tier Two gender impact businesses.
- ✓ Building on the referral system established in year 1, support PVLW, Makanati, Iqlaa, BGA, PPD, on MOITS policy to support growth in a number of reform areas such as in e-commerce, social enterprise, procurement, micro-franchise, industrial fund, activation of the collateral register, and licensing day care services.

### ***Anchor firm competitiveness promoted***

- ✓ Establish gender inclusion criteria (including aspirational targets) as conditionality for GUC packages.
- ✓ Identify potential anchor firms through diverse sources and means – beyond Chambers of Commerce (e.g., Entrepreneurs Organization and Young Entrepreneurs Organization)
- ✓ Incentivize anchor firms to adopt inclusive policies, capacity building and communication, capture the lessons and share successes with other firms and business associations
- ✓ Match select number of anchor firms with US firm counterparts to promote lateral learning on best practices for workforce diversity and promote networking and marketing.
- ✓ Define anchor firms in terms of social impact and community involvement or connection and growth potential (rather than numbers of employees)

**TABLE 4: IMPROVE PRIVATE SECTOR COMPETITIVENESS**

ILLUSTRATIVE INDICATORS

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Number of firms receiving USG-funded technical assistance for improving business performance, disaggregated by firm-owner sex, age, and disability status.

Number of gender impact businesses receiving USG-funded technical assistance for improving business performance.

Number of anchor firms matched with US firms which adopt GESI-responsive human resources and workforce diversity policies.

Number of private sector firms with gender equitable policies and management practices as a result of USG assistance.

Number of days of USG-funded technical assistance provided to support anchor firms adoption of gender equitable policies and management practices as a result of USG assistance.

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### **4.2.3 IMPROVE EXPORT AND INVESTMENT COMPETITIVENESS**

Higher exports can lead to job creation and higher earnings.<sup>115</sup> Within Jordan leading sectors for job creation and export include food processing, garments/apparel, chemicals, pharmaceuticals, green economy, and IT services. These are sectors in which women and youth are competitively positioned. However, key challenges include: (1) access to information (e.g., about rules of origin, market research, and financing); (2) access to funding to support attendance at trade schools and exhibitions; and (3) lack of export services support. In addition, common constraints experienced are problems in registering companies (costs and length of process) as well as asymmetries in networks, knowledge, and skills. Opportunities within export and trade remain male dominated, including networking

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<sup>115</sup> World Bank. 2019. Jobs Diagnostic Jordan.

opportunities and connections. Attention to expanding opportunities inclusive of women business owners and entrepreneurs, will help to address asymmetries and promote export competitiveness.

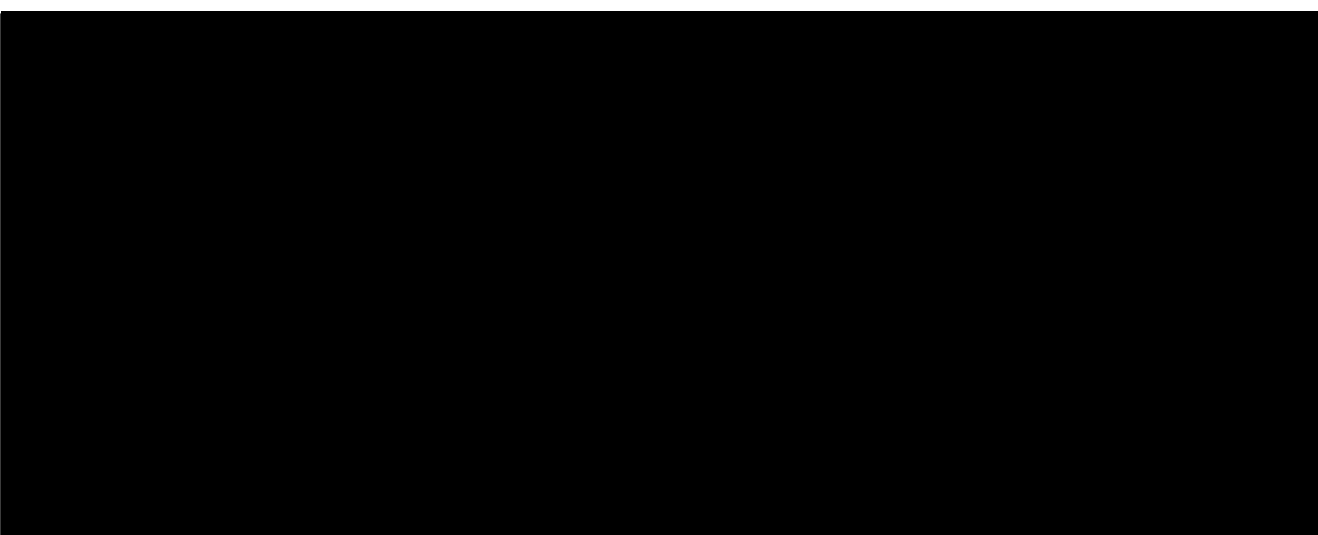
Moreover, taking steps to raise the profiles of women-owned and women impact businesses could help attract and facilitate higher levels of investing, including gender lens investments. This would increase available money to enterprises owned by women, as well as those which embrace workplace equity and employment opportunities for women, and women-friendly products and services.

### ***Export Competitiveness and Promotion Enhanced***

- ✓ Design and implement a plan to enhance GESI within the functions and activities of Jordan Exports.
- ✓ Organize sector focused trade missions and exhibitions that are inclusive of women and youth entrepreneurs and business owners. This will be enhanced through ERA support to JE throughout the life of the project.
- ✓ Establish gender inclusion criteria (including aspirational targets) as conditionality for Grants under Contract (GUC) packages. Including allocating 10-20 evaluation points, and supporting grantees with policies to enhance inclusion such as equal pay policies, anti-harassment policies, flexible work, to name a few.

### ***Investment Promotion and Facilitation Improved***

- ✓ Publish company and sector profiles developed by ERA in year 1, which include information on diversity, ERA to ensure including information on workforce diversity and human resources policies to attract gender lens investment – especially for investors outside of the MENA region, and institutionalize this practice within JE.
- ✓ Outline the business case for gender inclusion and evidence of change in targeted outreach to investors.



# ANNEX A: GESI ANALYSIS SCOPE OF WORK (SOW)

## I. INTRODUCTION

The USAID Jordan ERA TO I led by Chemonics seeks to support the Government of Jordan (GoJ) to prioritize and implement economic reforms to enable economic growth. ERA will work with the GoJ, the Jordanian and international private sector, other donors, and Jordanian civil society to prioritize and implement economic reforms to enable economic growth. The primary objectives are: (1) Advance economic reforms; (2) Strengthen the business enabling environment; (3) Increase exports and local, regional, and international investments; and (4) Respond to Emerging priorities. As part of the ERA start-up and planning efforts, the Activity team is conducting a gender analysis to ensure the integration of gender equality and social inclusion considerations in activity planning, implementation, and monitoring, evaluation, and learning.

## II. BACKGROUND

### USAID/JORDAN'S PREVIOUS GENDER ANALYSIS

In January 2020, USAID/Jordan finalized a Gender Analysis and Assessment to inform the Country Development Cooperation Strategies (CDCS)<sup>116</sup> that focused on gender issues, opportunities for gender integration, and program targets and locations. The analysis identified differences between the status of men and women; their differential access to assets, resources, opportunities, and services; the influence of gender norms on paid employment, unpaid work, and GBV; the influence of gender norms on leadership roles and decision making; constraints on empowering women and girls; and differential impacts of national laws and policies on men and women.

### USAID RELEVANT POLICIES

Gender equality and women's empowerment are core development objectives, fundamental for the realization of human rights and key to effective and sustainable development outcomes. Promoting gender equality and advancing the status of all women and girls around the world is vital to achieving U.S. foreign policy and development objectives. Since 2012, USAID adopted several comprehensive and interlinked policies and strategies to reduce gender inequality and to enable girls and women to realize their rights, determine their life outcomes, influence decision-making and become change agents in households, communities, and societies. Together, these policies and strategies provide guidance on pursuing more effective, evidence-based investments in gender equality and female empowerment and incorporating these efforts into our core development programming. These policies and strategies include, but are not limited to:

- USAID's National Strategy on Gender Equity and Equality ([Link](#))
- Women's Entrepreneurship and Economic Empowerment Act of 2018 ([Link](#))
- 2020 USAID Gender Equality and Women's Empowerment Policy ([Link](#))
- 2016 Update to the United States Government Strategy to Prevent and Respond to Gender-Based Violence Globally ([Link](#))
- 2019 U.S. Strategy on Women, Peace, and Security ([Link](#))
- Women's Economic Empowerment and Gender Equality Wiki ([Link](#))

## III. PURPOSE

The purpose of the activity level GESI Analysis is to identify key gender advances, assess inequalities, constraints, and opportunities across the prioritized economic reforms, the business enabling environment to include frontier markets and investors and offer conclusions and recommendations

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<sup>116</sup> [https://pdf.usaid.gov/pdf\\_docs/PA00WDSP.pdf](https://pdf.usaid.gov/pdf_docs/PA00WDSP.pdf)



to inform ERA. The analysis will examine GESI considerations in the context of the main components of the Activity, namely to: i) Expand and improve business enabling environments; ii) Generate greater demand for and utilization of competitive export opportunities and investments; and iii) Increase national government support for economic reforms. The analysis will be used to develop a GESI Strategy and Action Plan for the activity and to inform effective collaboration with Makanati USAID/Women's Economic Empowerment Learning Agenda, the USAID/Business Growth Activity (BGA) and USAID/Public Accountability and Justice (PAJ).

The GESI analysis will focus on ERA priorities with a focus on cross-cutting themes - WEE, social/gender norms, GBV, and COVID-19. Key populations include women, female and male youth, and persons with disabilities.

The Automated Directives System (ADS) 205.3.5 requires a gender analysis and integration as part of the design of the activity. The gender analysis must be completed early on in the activity so that its findings will appropriately inform strategic decisions about each project component. A gender analysis at this level should detail key gender inequalities and suggest ways that the activity could narrow or close gender gaps, address inequalities, and/or empower women and girls in the specific sectors or areas that will be addressed by the activity. The analysis should also examine anticipated levels of and possible barriers to participation of men and women in the activity and whether/how the activity might affect men and women differently. The findings and recommendations of the analysis should inform and be integrated into the activity design, associated performance indicators, and related award documents.

Furthermore, this activity level GESI Analysis will be guided by ADS Chapter 205 requirements for gender analysis. The analysis must gather data and information on the following gender analysis domains:

- Laws, Policies, Regulations, and Institutional
- Cultural Norms and Beliefs
- Gender Roles, Responsibilities, and Time Use
- Access to and Control over Assets and Resources
- Patterns of Power and Decision-making



#### IV. ANALYSIS METHODOLOGY

The gender analysis will be comprised of the following components:

- I. An Inception Report - The research team will conduct a brief preliminary literature review of secondary data, develop research questions and a methodology for data gathering, identify relevant stakeholders and establish a general work plan and timeline for the field data gathering phase. Relevant materials might include, but are not limited to:
  - National statistics on women from the Department of Statistics and the UNDP Human Development Index Reports;
  - Gender Equality and Women's Empowerment Policy, United States Strategy to Prevent and Respond to Gender-based Violence Globally, Self-reliance Country Roadmaps;
  - Current USAID/Jordan CDCS (FY 2020 – FY 2025), Gender Analysis and Assessment for USAID/Jordan January 2020;
  - Mission's present strategic framework, results framework, and the program portfolio;
  - Government of Jordan (GoJ) gender related documents, technical offices and implementing partners program documents and those of other development partners,

- e.g., World Bank, European Union (EU), European Bank for Reconstruction and Development (EBRD)
  - Background information on gender issues in Jordan, such as UN Women, UNICEF and GoJ reports, other in-country data collected and reported on by other USAID projects (Makanati and BGA specifically);
  - Assessments covering other vulnerable groups such as the LGBTI community, persons with disabilities, and other self-identifying minority groups who would be considered vulnerable in the Jordan context;
  - Assessments from other major international organizations that may be used as a reference source;
  - Implementing instruments such as cooperative agreements, contracts, and grants;
  - Baseline surveys, pre-award assessments, mid-term and final evaluations and sector assessments.
  - Recent literature that addresses gender issues in specific sectors and areas of strategic interest for the Mission (e.g., trade, global competitiveness, regional market integration, democracy and governance,);
  - Other Assessments/Documents
- 2. **Primary Data Collection** - The research team will carry out data collection to inform the presentation of preliminary findings and recommendations, and draft and finalize the Gender Analysis report. Primary data collection will include semi-structured interviews and group discussions with the following potential stakeholders: ERA staff, implementing partners, professional associations, private sector, government officials, USAID activity and gender staff, and key civil society stakeholders. If deemed necessary and useful, other data collection methodologies may also be conducted. The team will register basic demographic data of the interviewee and respondents (name, sex, organization, sector, etc.), and produce typed briefing minutes for each meeting or survey response which will be available to the ERA team upon finalizing the gender analysis report.
- 3. **Presentation of preliminary findings and recommendations to ERA** - Following the completion of primary data collection, the research team will provide a presentation of the preliminary findings and recommendations of the gender analysis to key ERA staff and any stakeholders deemed appropriate. The purpose of the presentation is to validate and expand upon the preliminary findings and recommendations.
- 4. **Data Analysis and Interpretation and Report Drafting Phase** - The research team will analyze and interpret the primary data collected and deliver the draft gender analysis report to the ERA team on MM/DD/YY (maximum 50 pages excluding the cover page, executive summary, table of contents, and annexes). The research team will deliver the final gender analysis report to the ERA team on MM/DD/YY. The final report will address written feedback on the draft report and comments and observations provided during the presentation of preliminary findings and recommendations.
- 5. **Protection of Informant Information** - At the beginning of every semi-structured interview the research team will ensure that it obtains free and prior informed consent at the organizational and individual levels. This will include:
  - An explanation of the purposes of the research, how long it will take, and the procedures to be followed.
  - A description of any risks to the person participating (if relevant).
  - A statement describing whether the data will be anonymous or stored confidentially.
  - Contact details for the person to get in touch with if they have questions or concerns regarding the research.
  - A statement that participation is voluntary, that refusal to participate will involve no penalty, and that the subject may stop participating at any time.



For interviews with individuals and/or groups whose physical safety may be put in danger if they participate (e.g., LBGTQI persons, activists, GBV service provider staff), the research team will take measures to ensure confidentiality when scheduling the interviews and not cite the names of respondents in the gender analysis report. Specifically, the research team will obscure or will not record personally identifying information, including names, ages, organizations, and times and dates of interviews. The appropriate data recording method will be determined on a case-by-case basis in line with ethical data collection protocols.

## V. DELIVERABLES / TASKS REQUIRED

For all deliverables, Banyan Global's home-office technical staff will provide consistent and regular technical guidance to the research team to ensure that the methodology and deliverables meet USAID and internal Banyan Global quality standards. All written documentation for submission by the Contractor to ERA staff must be in English. The Contractor must provide the following deliverables:

1. **Inception Report:** The Contractor shall submit an Inception Report (including a brief preliminary literature review of secondary data sources, proposed methodology, work plan/schedule, a list of key stakeholders to interview, and research questions guides).
2. **In-briefing Presentation:** Prior to commencing in-country primary data collection, the research team will provide an in-briefing to key ERA staff on the objectives and methodology of the gender analysis, and also a summary of the findings of the inception report desk review (if requested). This in-briefing presentation will include:
  - Objectives/Guiding Questions
  - Working principles
  - Methodology (including an overview of key stakeholders to be consulted)
  - Timeline and deliverables
  - Literature review findings (if requested)
  - Next Steps
3. **Debriefing:** The consultants shall organize a virtual debriefing session for ERA and USAID to present and receive feedback of the preliminary findings and recommendations.
4. **Draft Gender Analysis Report:** The draft Gender Analysis report must include information and data on the five domains as mentioned above, and findings and recommendations along with priority sectors mentioned above. The Gender Analysis will detail possible entry-points for incorporation of gender, youth, persons with disabilities and other considerations in activities. The report will also include proposed F and custom indicators for specific sectors in the recommendation section of the gender analysis.
5. **Final Gender Analysis Report:** The final Gender Analysis Report will incorporate written feedback from ERA. The Gender Analysis final report must not exceed XX pages, excluding cover page, table of contents, and annexes/attachments. The report must be written in English and should include the following sections:
  - a. **Executive summary (3-4 pages):** Synthesizes main findings, recommendations, and lessons learned. Does not include new information not available in the report. This must be a stand-alone document.
  - b. **Introduction (1 page):** Clearly specifies the purpose of the analysis and the sectors under analysis, as well as a description of the target population, geographic area, and cross-cutting themes.
  - c. **Methodology and limitations (1 page):** This section includes a summary description of the methodology and instruments used in the analysis/assessment. This allows the reader to estimate the degree of credibility and objectivity in the data gathered and in the analyses performed. In case of primary data collection, instruments and sampling criteria must be explained.
  - d. **Findings and recommendations, by sector/development objective/theme (up to 19-20 pages):** This section provides findings and recommendations by ERA development objectives. Findings must be clearly supported by multiple evidence

sources referenced in the text, increasing its credibility. To the extent possible, evidence should be presented by using graphs and tables, and any other form that facilitates the readers' understanding of the text. Recommendations must be concise, specific, practical, and relevant to decision-making and the achievement of results on behalf of key stakeholders (including USAID), as appropriate.

- e. Appendices must include:
  - SOW of the analysis,
  - Detailed Methodology, including a description of the design and methods used
  - Reference list (sources used for statistical and desk review analysis (primary and secondary)
  - Interview guides (if applicable),
  - List of key stakeholders consulted
  - Summary table must be included which presents the following: instruments used, types of key informants, information gathered, and limitations encountered during data collection. Similarly, limitations regarding secondary data analysis should be disclosed.
  - Other appendices required by USAID or provided by the analysis team.

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## **VII. TEAM COMPOSITION**

Key personnel shall consist of the following:

**An International Team Leader (Senior GESI Expert Consultant (expat)) with the following qualifications:**

- (1) Experienced social scientist with excellent knowledge conducting gender assessments, preferably in the MENA region and/or in the Economic Growth sector.
- (2) At least 10 years' experience in operational research, policy formulation and program design.
- (3) Master's Degree in gender studies, public policy, international relations, or other related field is preferred.
- (4) Knowledge of USAID programs, familiarity with USAID Strategic Direction and Program management.
- (5) Strong English writing skills.

- (6) Excellent interpersonal, intercultural, and team management skills.

**Senior National Gender Expert (GESI Advisor Consultant (local)) with the following qualifications:**

- (1) Jordan national gender expert with complementary skills to the International Team Leader
- (2) Minimum of 10 years of professional experience.
- (3) Minimum of five years' experience in conducting evidence-based research and conversant with gender issues in Jordan.
- (4) Knowledge in technical areas such as strengthening democracy and governance, public policy, education, agriculture, infrastructure, health, public/municipal service delivery (water supply/sanitation, energy, and land tenure), and economic growth.
- (5) Knowledge of the Government of Jordan gender mainstreaming programs.
- (6) Conversant with socio-cultural beliefs and practices in Jordan societies.
- (7) Master's degree in gender studies, public policy, international relations, or other related field.
- (8) Professional fluency in English, Fluent in Arabic.
- (9) Exceptional interpersonal and intercultural skills.

**XX National Enumerators with the following qualifications.**

- (1) Minimum of 10 years of professional experience in research support and/or data collection.
- (2) Knowledge of the Government of Jordan gender mainstreaming programs; development partner engagement in the gender space and a sound working relationship with the Ministry of Women's Affairs.
- (3) Excellent speaking and writing English language skills are required, as well as Arabic.
- (4) Exceptional interpersonal and intercultural skills.

## VIII. GENDER ANALYSIS MANAGEMENT

**Period of Performance:** ERA proposes that the analysis runs from May 23, 2022 to MM/DD/YY.

**Logistics:** ERA will assist the team to gather relevant contact information from those groups, organizations and individuals identified for interviews.

### Appendix I- Inception Report Structure

INCEPTION REPORT OUTLINE	
Section of Inception Report	Content
Title Page (Front)	Report title, submission date, and the following disclaimer: "This report is made possible by the support of the American People through the United States Agency for International Development (USAID). The contents of this report are the sole responsibility of Banyan Global and do not necessarily reflect those of USAID or the United States Government.
Title Page (Back)	"This report was produced for the review of the United State Agency for International Development (USAID), Project Name and Contract Number. It was prepared by Banyan Global under the authorship of (list authors)."  Recommended Citation.
Acronyms	List of acronyms used in the Inception Report, in alphabetical order

<b>Table of Contents</b>	Table of Contents for headings, usually to 3 or 4 levels of headings.
<b>Introduction</b>	<i>Background:</i> A paragraph explaining the purpose of the gender analysis (such as what CDCS it will inform) and which policies and strategies the gender analysis aligns with. <i>Purpose and Focus of the Gender Analysis:</i> Further information on the purpose of the gender analysis, including the specific sectors, cross-cutting themes, and intersectional variables. There is a standard table, Key Elements of the Gender Analyses, included in this section.
<b>Methodology</b>	A description of secondary and primary data collection methods and tools, guiding research principles, a disclaimer on privacy of interviewee identity and information.
Deliverables and Workplan	A table with each deliverable/subtask and due dates
Annex A: Gender Analysis SOW	A copy of the approved SOW.
Annex B: Literature Review <ul style="list-style-type: none"> <li>• B1 Background and Country Context</li> <li>• B2 Country context by ADS205 Domain</li> <li>• B3 Gender Analysis Findings by USAID Sector (Thematic Area, Development Objective (CDCS]), Sub-Theme (PDD) or Intermediate Result (Activity)</li> </ul>	The Literature Review first presents a brief overview of the country before analyzing the country context by ADS205 domain. Findings are then organized based on the structure determined by the SOW. For a CDCS, this may be by sector or Development objective; for a PDD, by sub-theme; and for an Activity gender analysis, Intermediate Result. Before each new section of findings, a summary table of key statistics is included.
Annex C: List of Key Documents Consulted	List of key documents consulted in the literature review in Annex B.
Annex D: Gender Analysis Interview Guides	Interview guides
Annex E: List of Key Interviewees	List of key interviewees.

## Appendix II- Gender Analysis Structure

<b>GENDER ANALYSIS OUTLINE</b>	
<b>Section of Gender Analysis Report</b>	<b>Content</b>
<b>Title Page (Front)</b>	Report title, submission date, and the following disclaimer: “This report is made possible by the support of the American People through the United States Agency for International Development (USAID). The contents of this report are the sole responsibility of Banyan Global and do not necessarily reflect those of USAID or the United States Government.
<b>Title Page (Back)</b>	“This publication was produced for the United State Agency for International Development (USAID), Project Name and Contract Number. It was prepared by Banyan Global under the authorship of (list authors).” Recommended Citation.
Acronyms	List of acronyms used in the Inception Report, in alphabetical order.

Table of Contents	Table of contents, usually to 3 or 4 levels of headings.
Acknowledgements	Acknowledgements and expressions of gratitude to the authors, the Mission, and those who contributed input during data collection. Specific organizations and/or individuals are usually only recognized if they played a significant role in developing the report.
Executive Summary	The Executive Summary should concisely summarize all main findings and recommendations for the report
Section I: Introduction	This section contains the background, purpose and focus of the gender analysis. The section can usually be the same as the introduction used for the Inception Report.
Section 2: Methodologies and Limitations	This section describes secondary and primary data collection methods and tools, guiding research principles, a disclaimer on privacy of interviewee identity and information.
Section 3: Gender Analysis Findings and Recommendations by Thematic Area or Development Objective	This section should follow the same structure as the Inception Report's Annex B3 Gender Analysis Findings only now primary data and recommendations are added.
Annex A: Scope of Work	A copy of the approved SOW.
Annex B: Methodology	Detailed description of the design and methods used
Annex C: List of Key Documents Consulted	List of key documents consulted for Section 2 and 3.
Annex D: Gender Analysis Interview Guides	A copy of the final interview guides used during data collection.



## **ANNEX B: METHODOLOGY AND WORKPLAN**

### **I. METHODOLOGY**

#### **I.1 Guiding Research Principles**

All data collection abided by the ethical principles of informed consent, respect, sensitivity, do no harm, non-discrimination, and confidentiality. Interviewers read and conveyed a brief statement about the purpose and voluntary participation in the interview and answered respondents' questions before proceeding. The team ensured that the data collection process and questions adhered to ethical standards, including obtaining informed consent from all respondents. The team also strove to consider inputs of all stakeholders, their expectations and needs, and comments and observations.

For interviews with individuals and/or groups whose physical safety may be put in danger if they participate (e.g., LBGTQI persons, activists, GBV service provider staff), the research team took measures to ensure confidentiality when scheduling the interviews and not cite the names of respondents in the GESI report. Specifically, the research team obscured or did not record personally identifying information, including names, ages, organizations, and times and dates of interviews. The appropriate data recording method was determined on a case-by-case basis in line with ethical data collection protocols.

#### **Guiding principles:**

- (1) The analysis and recommendations reflect different gender roles, responsibilities, interests, and expertise in Jordan.
- (2) The analysis and recommendations consider women, men, girls, and boys as full and equal partners and project participants.
- (3) Guiding questions address gender equality and women's empowerment through an intersectional lens, considering age, sex, education, disability, and other relevant factors.
- (4) Consultations consider the political, social, and economic context and potential opportunities for reducing gender gaps and promoting women's empowerment.
- (5) The analysis and proposed recommendations aim to avoid any unintended negative effects on current or future USAID project participants.
- (6) The team is aware that the attitudes, knowledge, understanding, and skills pertaining to gender equality and women's empowerment differed and to address these differences, the team adapted its explanations and approaches as needed.
- (7) The team took all necessary steps and measures to ensure a safe and respectful environment for all participants in the research.

#### **I.2 GESI Analysis Approach**

The GESI analysis provides targeted gender inclusion data and information. The overall approach is based on mixed-methods data collection and triangulation of information. It includes three main phases: (1) desk-based research and preparation of the inception report; (2) data collection and analysis; (3) final report and action plan preparation. The team provided an in-briefing to the ERA Team following submission of the Inception Report to present the objectives, methodology, work plan, and findings based on secondary data gathered during the desk-based review. The team will also provide a debriefing of preliminary findings following primary data collection.

##### **I.2.1 Literature Review**

The research team conducted a desk review of secondary data sources (see Annex C). This included a review of publicly available reports and documents, national policy frameworks and legislation,

sectoral and policy analyses, and reports by international and multilateral organizations, non-governmental organizations (NGOs), and local experts. The purpose of this initial desk review was to identify the major gender inclusion advances, gaps, and constraints, with specific focus on the impacts on ERA priorities and components.

### 1.2.2 Semi-Structured Interviews

Identification of an inclusive mix of key stakeholders for key informant interviews (KIIs) and small group discussions was essential for providing a deeper understanding of gender inclusion gaps and barriers and how these can and do affect implementation of policies and activities. Key informants included ERA staff, USAID staff, government officials, development partners, private sector representatives, women's, youth, and disability organizations, and project participants. Discussions were semi-structured, based on guiding and follow-up questions. A "snowball" technique was also used to identify additional key stakeholders.

### 1.2.3 Synthesis and Drafting

The GESI analysis incorporates primary and secondary data in alignment with ERA priorities, USAID's ADS domains, cross-cutting themes, and key populations as identified. It details equity strategies and possible entry points for enabling gender and social inclusion in ERA intervention approaches and activities, particularly for women, female and male youth, and persons with disabilities. Illustrative F and custom indicators as they pertain to ERA components or activities are also included. The analytical process concentrated on:

- (1) Secondary information and data to elaborate on gender inclusion gaps in policy and practice (status and trends) and impacts.
- (2) Triangulation of data and information gathered through document reviews, KIIs, and group discussions to validate findings and to identify promising approaches and best practices.
- (3) Synthesis of findings to provide targeted and actionable recommendations.

## 2. WORKPLAN

### 2.1 Tasks

#### 2.1.1 Inception Report and Work Plan

The inception report provided a description of the proposed methodology, work plan schedule, tentative list of key stakeholders to interview, and interview questions guides. It also offered preliminary findings from the initial desk review and an overview of the gender and inclusion landscape in Jordan, including quantitative and qualitative data on key gender gaps, and gender and social inclusion analysis of ERA priorities, cross-cutting themes, and key populations as identified.

#### 2.1.2 In-Briefing Presentation

Prior to beginning in-country primary data collection, the research team presented an in-briefing to key ERA staff on the objectives and methodology of the GESI analysis and provided a summary of initial findings from the Inception Report, based on desk reviewed secondary data.

#### 2.1.3 Primary Data Collection

Primary data collection included semi-structured interviews and group discussions, with key stakeholders: ERA staff, implementing partners, professional associations, private sector actors, government officials, youth and female entrepreneurs and business owners, national and international non-governmental organizations (NGOs) or civil-society organizations (CSOs), and project participants.

#### 2.1.4 Debriefing Presentation of Preliminary Findings and Recommendations

Following completion of primary data collection, the research team provided a debriefing of preliminary findings and gender and social inclusion recommendations to key ERA staff and USAID staff to gain feedback and validate and expand upon the preliminary findings and recommendations.

#### 2.1.5 GESI Analysis Report Drafting

This GESI Analysis report incorporates an analysis of primary and secondary data in alignment with ERA priorities, USAID's ADS domains, cross-cutting themes, and key populations as identified. It details equity strategies and possible entry points for enabling gender inclusion in ERA intervention approaches and activities, particularly for women, female and male youth, and persons with disabilities. Illustrative F and custom indicators as they pertain to ERA components or activities are also included.

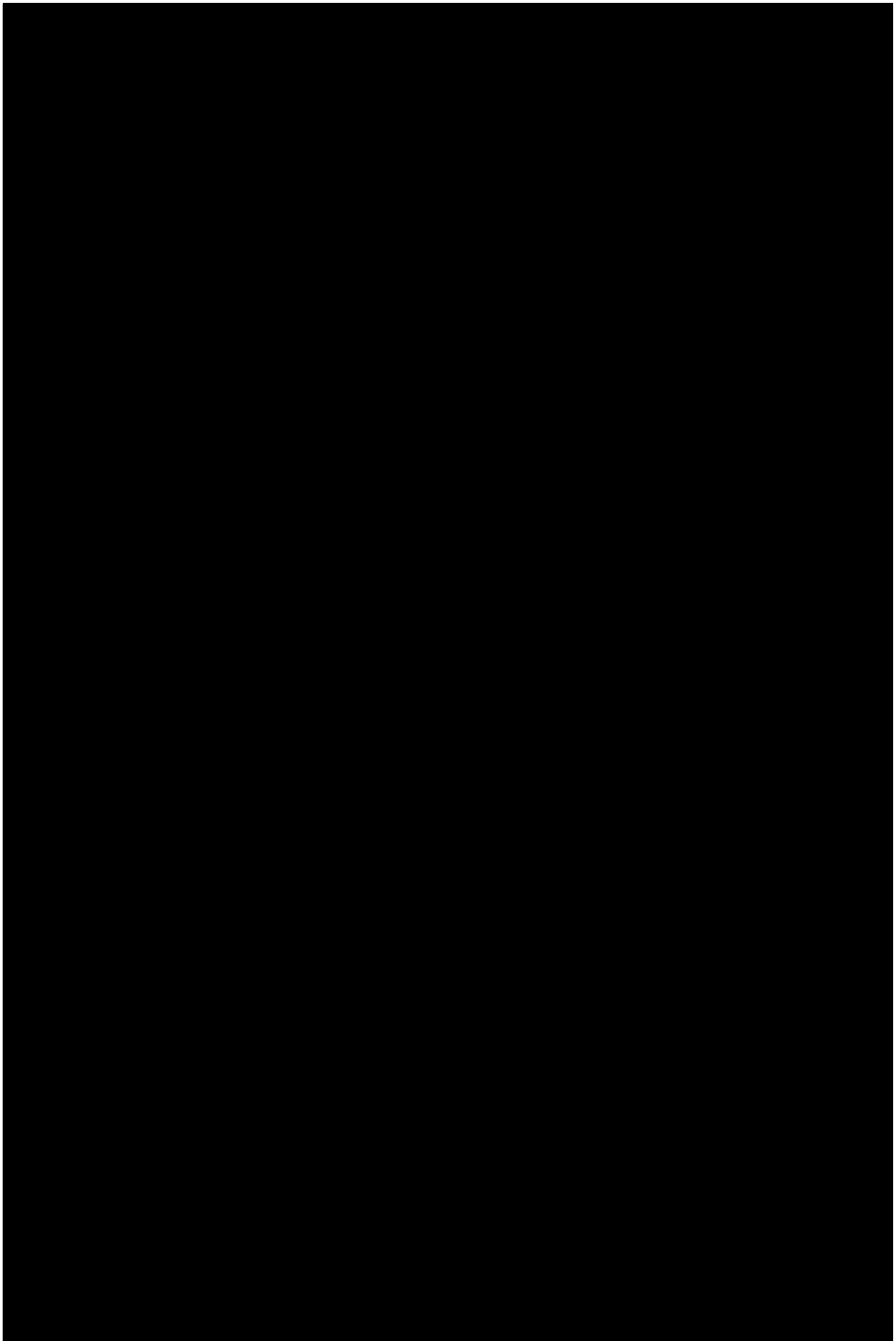
#### 2.1.6 GESI Report and GESI Action Plan Finalization

A participatory approach was used to engage staff and partners in identifying GESI integration opportunities for the Action Plan and to build ownership for the approaches recommended. The Action Plan draws on the GESI analysis and periodic sessions with key ERA staff with the goal of identifying and implementing inclusive gender-transformative approaches and inclusive economic growth. The Action Plan identifies the following: key issues, change strategies, activities for implementing change strategies (GESI actions), timeline, and responsible party. It will align with components of the ERA Work Plan, identifying key GESI actions per subcomponents, as appropriate.

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[REDACTED]



[REDACTED]

[REDACTED]



## ANNEX C: COUNTRY CONTEXT AND GENDER INCLUSION LANDSCAPE

Jordan is an upper middle-income country with an emerging market economy. The total population is just over 10 million, 90.3 percent of whom live in urban areas.<sup>117</sup> For every 100 females in Jordan there are 113 males, reflecting a skewed population sex ratio of 49.38 to 50.62.<sup>118</sup> According to the 2019 Census, women and girls make up 47.1 percent of the population, 52.5 percent of whom are working age (15 to 49 years old). There is a large youth cohort, with 67 percent of the population younger than 30 years old. Although estimates have varied over the last decade, current official statistics indicate that 13 percent of the population are persons with disabilities, 35.3 percent of whom are illiterate; this compares with an illiteracy rate of 11 percent for the total population.<sup>119</sup> About one-third of the over one million Syrian refugees in Jordan have physical or intellectual needs.<sup>120</sup>

Jordan's gross domestic product (GDP) per capita has been very low or negative since 2010.<sup>121</sup> Anemic job growth has meant that opportunities for employment are not keeping pace with demographics leading to high rates of unemployment especially among youth. **Unemployment remains high at 31.5 percent for women (compared to 20.5 percent among men), and 47.7 percent for youth aged 15 to 24 years old (44.2 percent males and 63.9 percent females).**<sup>122</sup> Among persons with disabilities, 1.7 percent are unemployed, and 82.2 percent are considered economically inactive.<sup>123</sup>

Gender inclusion constraints in Jordan modulate labor market supply and demand, strongly influencing decision-making about whether to enter labor markets and/or to establish or expand a business. McKinsey Global Institute has identified four different constraints that, if addressed, will do the most to achieve gender equality at work and realize economic gains.<sup>124</sup> Namely: (1) education level, (2) financial and digital inclusion, (3) legal protection, and (4) unpaid care work. While Jordan has gone a long way toward parity in education and made some improvement in financial inclusion,<sup>125</sup> it falls short on legal protection, especially sexual



<sup>117</sup> Department of Statistics. 2019. [http://dosweb.dos.gov.jo/DataBank/Population\\_Estimares/PopulationEstimates.pdf](http://dosweb.dos.gov.jo/DataBank/Population_Estimares/PopulationEstimates.pdf)

<sup>118</sup> Jordanian Women's Report on the occasion of the International Women's Day – Statistical Perspective – Department of Statistics (dos.gov.jo)

<sup>119</sup> Thompson S. 2018. The current situation of persons with disabilities in Jordan. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

<sup>120</sup> Ibid.

<sup>121</sup> World Bank. 2019. Jobs Diagnostic Jordan.

<sup>122</sup> Department of Statistics, 2022, Unemployment Rates for Quarter I 2022, [http://dos.gov.jo/dos\\_home\\_e/main/archive/Unemp/2022/Emp\\_QI2022.pdf](http://dos.gov.jo/dos_home_e/main/archive/Unemp/2022/Emp_QI2022.pdf)

<sup>123</sup> Thompson S. 2018. The current situation of persons with disabilities in Jordan. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

<sup>124</sup> McKinsey Global Institute. <https://www.cfr.org/womens-participation-in-global-economy/>

<sup>125</sup> Central Bank of Jordan. 2021. Financial Inclusion Report.

harassment in the workplace and on public transportation and changing mindsets or providing affordable childcare that would lend a better balance or redistribution of unpaid care work.

## Key Populations

### Women

USAID has a longstanding commitment to addressing gender gaps by advancing opportunities for women and girls to improve human development outcomes and preventing and responding to GBV which inhibits social and economic well-being. Key policies include Gender Equality and Female Empowerment Policy (2012) and Gender Equality and Female Empowerment Policy (2020), the U.S. Strategy to Prevent and Respond to Gender-Based Violence (2016), the 2018 WEEE Act, the and first United States National Strategy on Gender Equity and Equality launched in November 2021.

**Although women potentially comprise nearly half of Jordan's productive capacity, as many as 83 percent of this capacity remains out of the labor market and economically inactive.**<sup>126</sup> Despite increasing levels of educational attainment, women are less likely to enter the workforce and/or work for pay; if they do enter the workforce, women are more likely to work part-time in the informal sector or in occupations that have lower pay. Over a woman's lifetime, these disadvantages translate into significant losses in earnings and human capital. Based on a scenario of full gender equality in economic participation, it is estimated that women's low economic participation has cost the Jordanian economy as much as JD 11 billion (in 2013).<sup>127</sup>

### Youth

USAID's 2012 Youth in Development Policy identifies youth participation as critical to strengthening economies and vital to development. Key objectives are to strengthen youth programming, participation, and partnerships, and to mainstream and integrate youth issues and engagement.<sup>128</sup> Positive Youth Development (PYD) approaches emphasize assets, agency, enabling environments, and active participation (or contribution) with youth engaged as a source of change.

**Young people in Jordan enjoy high access to education, but the quality of education faces challenges.** The high access to education is reflected in the high attainment rate - 60.5 percent of 25 to 29-year-olds have a secondary or higher degree of education. After a decline in the 2015 Program for International Student Assessment (PISA) results for math, reading and science, Jordan improved its scoring in 2018 although the scores remained below OECD averages.<sup>129</sup> A closer examination of the results show a widening quality gap between public and private schools as the scores of students who attend public schools are lower than those who attend nonpublic schools in all three subjects.<sup>130</sup>

The World Bank uses the learning-adjusted years of school (LAYS) which is calculated by multiplying the estimates of expected years of school by the ratio of most recent harmonized test score to 625, where 625 corresponds to advancement attainment on the Trends in International Mathematics and

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<sup>126</sup> Department of Statistics (DOS) data. 2018 Labor Survey.

<sup>127</sup> Jordan Strategies Forum, A Position Paper on "the Cost of Women's Low Economic Participation in Jordan. Cited in GOJ, 2021, National Strategy for Women in Jordan 2020-2025. The Jordanian National Commission for Women.

<sup>128</sup> Youth Impact. [Youth Impact | U.S. Agency for International Development \(usaid.gov\)](https://www.usaid.gov/youth-impact)

<sup>129</sup> World Bank. 2018. Jordan Programme for International Student Assessment (PISA).

<https://thedocs.worldbank.org/en/doc/605001580399622493-0280022020/original/JORDANPISABrief2018.pdf>

<sup>130</sup> Jordan Strategy, 2021, Education and Adaptation to the Effects of COVID-19 in Jordan: How to Minimize the Repercussions of the Virus on the 4 Education Gap, ([https://jsf.org/sites/default/files/Education%20and%20Adaptation%20to%20the%20Effects%20of%20COVID-19%20in%20Jordan%20%20\(1\).pdf](https://jsf.org/sites/default/files/Education%20and%20Adaptation%20to%20the%20Effects%20of%20COVID-19%20in%20Jordan%20%20(1).pdf))

Science Study test.’ The 2020 World Bank’s data notes that Jordan ranks below many Arab countries. Of the 12 years that Jordanian students attend, their effective learning is only equivalent to 8.1 years of education. A recent United Nations Population Fund (UNFPA) report also notes that girls miss out on school days during their menstrual cycle due to shortages of water and hygiene products.<sup>131</sup>

During COVID-19, Jordan had a total of 148 days of school closure. World Bank estimates suggest that the pandemic may reduce LAYS in Jordan by an estimated 0.4-0.9 years. This may not only result in losses to the improved PISA results from 2015 to 2018 but will directly contribute to a loss of future earnings by 8 percent. As noted, over half of female youth (54.5 percent) and 40.5 percent of male youth are unemployed.<sup>132</sup> Most unemployed male youth have less than a secondary education, whereas most unemployed female youth have a university degree or higher. **The proportion of young people not in education, employment, or training (NEET) is estimated at 35.4 percent (30.6 percent for males and 41.4 percent for females).**<sup>133</sup> NEET is a strong indicator of inactivity and an important proxy for measuring social and economic exclusion.

**One of the main obstacles to increasing employment is low economic growth rates.** There is a strong link between real economic growth and youth employment (or unemployment). According to the Jordan Strategy Forum, a 1 percent increase in GDP would result in a 0.39 percent increase in employment.<sup>134</sup> Youth are frustrated with the lack of opportunities. Key informants expressed a sense of mistrust toward government policies, initiatives, and the lack of available decent work and career trajectory opportunities.<sup>135</sup> They emphasized that jobs are mostly obtained through contacts, even among youth who are working in STEM fields, such as engineering, and that most graduates “end up in sales” because of the lack of opportunities in the job market.<sup>136</sup>

### ***Persons with Disabilities***

USAID’s 1997 Disability Policy guides the inclusion of persons with disabilities across all programs and activities, with commitments to not discriminate against and to ensure the inclusion of persons with disabilities.<sup>137</sup> The aims are to collaborate with in-country partners to end discrimination and promote equal opportunities for persons with disabilities, and to ensure that persons with disabilities are empowered to fully exercise their human rights on an equal basis with others. This policy is underpinned by United States’ domestic disability laws, such as the American with Disabilities Act<sup>138</sup> and the Rehabilitation Act.<sup>139</sup>

The GOJ has committed to protecting the rights of persons with disabilities. In 2008, Jordan ratified the UN Convention on the Rights of Persons with Disabilities. In 2017, the GOJ passed new legislation, the Law on the Rights of Persons with Disabilities (No. 20), which stipulates that the government incorporate the needs and rights of persons with disabilities in programs and plans, and intensify

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<sup>131</sup> UNFPA, Climate Change and Gender-Based Violence in Jordan (2022), [https://jordan.unfpa.org/sites/default/files/pub-pdf/unfpa\\_research\\_brief\\_on\\_gbv\\_and\\_cc\\_final\\_march\\_8\\_0.pdf](https://jordan.unfpa.org/sites/default/files/pub-pdf/unfpa_research_brief_on_gbv_and_cc_final_march_8_0.pdf).

<sup>132</sup> World Bank data. [Unemployment, youth total \(% of total labor force ages 15-24\) \(national estimate\) - Jordan | Data \(worldbank.org\)](https://data.worldbank.org/indicator/SL.UEM.NEET.ZS?locations=JO)

<sup>133</sup> World Bank data. Share of youth not in education, employment or training, total (% of youth population) - Jordan | Data <https://data.worldbank.org/indicator/SL.UEM.NEET.ZS?locations=JO>

<sup>134</sup> Jordan Strategy Forum (2022) The Unemployment Challenge in Jordan: Between Demand & Supply January 2022, <http://jsf.org/sites/default/files/The%20Unemployment%20Challenge%20in%20Jordan%20%20Between%20Demand%20%26%20Supply%20%282%29.pdf>.

<sup>135</sup> Key Stakeholder Interviews.

<sup>136</sup> Ibid.

<sup>137</sup> USAID, 1997, Disability Policy Paper [https://pdf.usaid.gov/pdf\\_docs/p0120001.pdf](https://pdf.usaid.gov/pdf_docs/p0120001.pdf)

<sup>138</sup> A Guide to Disability Rights Laws ([ada.gov](https://www.ada.gov/))

<sup>139</sup> Ibid.

oversight, especially within disability care centers. The law expressly prohibits discrimination on the grounds of a disability, including reluctance to provide reasonable accommodation to increase accessibility and other services. It defines a disabled individual as “a person who has long-term physical, sensory, intellectual, mental, psychological or neurological impairment which, as a result of interaction with other physical and behavioral barriers, may hinder performance by such person of one of the major life activities or hinder the independent exercise by such person of any right or basic freedom.”<sup>140</sup> This law basically stipulates that disability alone must not prevent the person from being considered fit for work, education, rehabilitation, and the ability to exercise all rights.

Despite strong national legislation and political will, discrimination toward persons with disabilities persists. **Women with disabilities are particularly vulnerable to exclusion, and stigmatization can create barriers to education for children with disabilities.**<sup>141</sup> Just 3 percent of children with disabilities are receiving education, with enrolment equal for males and females. However, more females with disabilities are illiterate (40 percent) compared to males (32 percent).<sup>142</sup>

A 2016 report by the International Disability and Development Consortium (IDDC), estimates that returns on investing in education for persons with disabilities are two to three times higher than for people without disabilities.<sup>143</sup> It notes that inclusive education brings better social, academic, health, and economic outcomes for all learners and is less expensive than special education.

**Persons with disabilities face an array of barriers to social and economic inclusion.** There is anecdotal evidence that employers are reluctant to hire persons with disabilities because of a lack of understanding of abilities and productive potential. Opportunities are being created for persons with disabilities through improved vocational training programs, enrollment fee exemptions and employment quotas; however, challenges remain, including appropriate pay levels, suitable training courses, and how to counter negative stigmas and attitudes.<sup>144</sup> Key informants offer that “private sector employers don’t realize the abilities of persons with disabilities.”<sup>145</sup> Several organizations are working to support employment opportunities by linking jobs within the private sector to disabled persons seeking jobs, but this falls far short of the 4 percent requirement for hiring persons with disabilities.

## Gender Equality and Human Development

The World Bank’s Human Capital Index (HCI) measures the amount of human capital a child can expect to attain by the age of 18 to assess the productivity of the next generation of workers (as compared to a benchmark of complete education and full health). The HCI is based on four indicators: expected years of schooling, quality of learning, adult survival rate, and proportion of children who are not stunted. The HCI assessment concludes that a child born in Jordan today can expect on average to be 56 percent as productive as s/he could be when grown up (with a complete education and full

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<sup>140</sup> GOJ. Law on the Rights of Persons with Disabilities (No. 20). [English version.pdf \(hcd.gov.jo\)](#)

<sup>141</sup> Thompson S. 2018. The current situation of persons with disabilities in Jordan. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

<sup>142</sup> Thompson S. 2018. The current situation of persons with disabilities in Jordan. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

<sup>143</sup> IDDC (2016). “Costing Equity: The case for disability-responsive education financing.” Brussels, Belgium.

<sup>144</sup> Thompson S. 2018. The current situation of persons with disabilities in Jordan. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

<sup>145</sup> Key stakeholder interview.

health).<sup>146</sup> This was published in October 2020, based on data that was likely collected prior to the onset of the COVID-19 pandemic.

The 2020 Human Development Report (HDR) ranked Jordan at 102 (out of 189 countries and territories), with a Human Development Index (HDI) value of 0.729.<sup>147</sup> These position the country in the high human development category, with a value below the average of 0.753 for countries in the high human development category but above the average of 0.705 for Arab States. Jordan is close to achieving gender parity in health, earning a 0.957 in health and survival in the Global Gender Gap Index (with 1.0 representing parity).<sup>148</sup> There also have been notable advances in education. Enrolment in primary education is near parity (80.2 for girls versus 81.5 for boys) in primary education, with girls outnumbering boys in secondary (63.5 versus 61.7) and tertiary education (37.4 versus 31.5).<sup>149</sup> However, among disabled children, only an estimated 3 percent are receiving an education.<sup>150</sup>

Moreover, **investments in human development have not translated into higher rates of female participation in economic and political life.** Female LFP remains exceedingly low at 14.4 percent (compared with 86.1 percent for males) and just 15.4 percent of parliamentary seats are held by women, despite quotas aimed at increasing women’s representation to 30 percent. When discounted for inequalities, Jordan’s HDI value drops to 0.622 – a loss of 14.7 percent.

The 2021 World Economic Forum’s (WEF) Global Gender Gap report positions Jordan at 131 (out of 156 countries).<sup>151</sup> Jordan’s 2021 rankings in Gender Gap indices are: 133 for economic participation and opportunity; 84 for educational attainment; 145 for health and survival; and 144 for political empowerment. Figure 1 depicts the skewed nature of opportunities within Jordan, with good progress in education and health juxtaposed by large gaps in political empowerment and economic participation.

Figure 1: Jordan Gender Gaps



Source: World Economic Forum. 2021. Global Gender Gap Report.

## Legal Framework and Policies

Principles in support of equality and non-discrimination are outlined in the Jordanian Constitution, national plans, sector strategies, and international commitments. These include the Jordan 2025 Vision;

<sup>146</sup> World Bank. 2020. *Jordan: Human Capital Index 2020*.

<sup>147</sup> UNDP. 2020. The Next Frontier: Human Development and the Anthropocene. Briefing note for countries on the 2020 Human Development Report. [JOR.pdf \(undp.org\)](#)

<sup>148</sup> World Economic Forum. 2021. Global Gender Gap Report. [WEF\\_GGGR\\_2021.pdf \(weforum.org\)](#)

<sup>149</sup> World Economic Forum. 2021. Global Gender Gap Report. [https://www3.weforum.org/docs/WEF\\_GGGR\\_2021.pdf](https://www3.weforum.org/docs/WEF_GGGR_2021.pdf)

<sup>150</sup> Thompson S. 2018. The current situation of persons with disabilities in Jordan. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

<sup>151</sup> World Economic Forum. 2021. Global Gender Gap Report. [https://www3.weforum.org/docs/WEF\\_GGGR\\_2021.pdf](https://www3.weforum.org/docs/WEF_GGGR_2021.pdf)



the Comprehensive National Plan on Human Rights 2016-2025; Women's Economic Empowerment 2019-2024; Convention on the Elimination of all Forms of Discrimination against Women (CEDAW); the Being Declaration and Platform for Action; and the 2030 Agenda for Sustainable Development Goals (SDGs), including the SDG for Gender Equality which has been identified by the United Nations Development Program (UNDP) as an "accelerator" for achieving all other SDGs.

Nevertheless, **Jordanian women have reduced or limited rights and fewer protections under civil law as well as in religious codes and customary practices.** Female heirs are given half the share of male heirs and, in some cases, forfeit these rights altogether due to societal and family pressures under the premise that men are the heads of the household and will provide for family members, although this is not always done.<sup>152</sup> This increases vulnerability, especially in case of divorce, separation, or death of a spouse, and impacts their financial security, access to credit, and opportunities for wealth creation. Inheritance is regulated by Shari'a law, entitling female relatives and spouses to inherit assets (land and non-land) based on a share system. But only 16.6 percent of women own land in comparison with 48.8 percent of men.<sup>153</sup> Denial of women's equal rights to inheritance limit their ability to utilize long-term and high value assets and resources.

Under the 2010 Personal Status Law women are treated as legal minors. The 2008 Family Protection Law (sometimes referred to as the Domestic Violence Protection Act) focuses on family reconciliation rather than justice for survivors.<sup>154</sup> While no laws specifically address sexual harassment, plaintiffs can file a complaint under Article 305 of the Penal Code against anyone who "fondles" a minor below age 15 or a woman without her consent. Within the workplace, sexual harassment is penalized under the 2008 Labor Code Law No. 48 and the 1960 Penal Code, Article 295(2). However, critics argue that these laws do not provide adequate protection in cases of sexual abuse by coworkers, customers, or on public transportation.

GOJ has not ratified the 2019 International Labor Organization (ILO) Violence and Harassment Convention (No. 190). However, as with most ILO conventions, this convention enters into force 12 months after two members states have ratified it; this has been achieved, with six member countries having ratified it to date. The Violence and Harassment Convention offers protections for workers and other persons in the world of work in all sectors, both private and public, and in the formal and informal economy. It provides the first international definition of violence and harassment in the world of work, and offers prevention, response, and recourse measures for Jordanian workers which should be better reflected in Jordanian law.<sup>155</sup>

**Jordan's legal code does not provide much guidance or recourse for citizens who experience violence and harassment.** Articles 28 and 29 of the Labor Law address some issues related to sexual harassment, but much is left for interpretation. Article 28 allows the employer to dismiss an employee without notice for specific acts but does not mention sexual harassment explicitly. This empowers the court to decide at its sole discretion whether the dismissal was rightful or not

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<sup>152</sup> Although new regulations were introduced in 2010 that are aimed at protecting women's inheritance rights, practices that deprive women of their right are still prevalent, including: deception and false transfers of property; threat of harm to women who do not renounce their rights; and pressure to surrender shares for a lower sum or value. OECD (2019). Social Institutions and Gender Index. <https://www.genderindex.org/wp-content/uploads/files/datasheets/2019/JJO.pdf>

<sup>153</sup> Department of Statistics. 2018 Data. Cited in USAID. 2021. Recycling in Jordan Activity Gender Analysis.

<sup>154</sup> Morris, P. et al. 2020. USAID Jordan Gender Analysis and Assessment. Cited in USAID. 2021. Recycling in Jordan Activity Gender Analysis.

<sup>155</sup> ILO. Convention C190 - Violence and Harassment Convention, 2019 (No. 190) [https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_ILO\\_CODE:C190](https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C190)

applicable in cases of harassment. Article 29 mentions sexual harassment and permits the survivor/victim employee to resign without notice subject to full financial rights under the Labor Law.

The Ministry of Labor (MOL) has adopted a guide and model policy to address violence and harassment in the workplace, but it is not mandatory and there are no available statistics about whether businesses in the private sector are adopting this policy or any codes of conduct. It is unclear whether this is being monitored or if businesses are even aware of the policy. Another concern is the lack of reporting mechanisms in cases of violence and harassment within the MOL, which hinders taking action against the offender(s). A 2018 study by the Arab Renaissance for Democracy and Development found that 75.3 percent of Jordanian women subjected to workplace harassment did not pursue legal action; this is likely because of weaknesses in the legal framework and a lack of awareness about possibilities for recourse and available protective provisions.<sup>156</sup>

Sexual harassment is a safety issue and inhibits women's options and opportunities. **The prevalence of sexual harassment, especially on public transportation, restricts women's availability and hours of work as well as options for going to and from work and may tilt the calculus toward deciding not to enter the workforce or otherwise remain unemployed.** Concern about sexual harassment on public transport is cited as a key reason that women leave the workforce.<sup>157</sup>

A series of international conventions and agreements provide legal and policy frameworks for promoting gender equality in the world of work, namely: the 1951 Equal Remuneration Convention (No. 100), 1958 Discrimination (Employment and Occupation) Convention (No. 111), 1981 Workers with Family Responsibilities Convention (No. 156), 2000 Maternity Protection Convention (No. 183), 1998 Declaration on Fundamental Principles and Rights at Work.

Jordan ratified the Convention on Discrimination in 1963 and the Equal Remuneration Convention in 1966.<sup>158</sup> The Convention on Discrimination in employment and occupation requires ratifying countries to implement a national policy to promote equality of opportunity and treatment of men and women in employment and occupation, including equality of opportunity and treatment with respect to recruitment, training, promotion, and advancement, as well as remuneration and conditions of work. Under the Equal Remuneration Convention, each ratifying Member is obliged to promote and ensure equal remuneration to all workers based on the principle of equal pay for work of equal value – without discrimination.<sup>159</sup> Equal pay for equal value work (wage equity) is fundamental to incentivizing women's economic participation and gender equality in the workplace, especially given segmentation, and undervaluing of “women's work” in many countries, including Jordan.

The GOJ has drafted some policies and reform measures specifically targeting women's economic advancement. But more needs to be done to effectively address gender barriers that hold women back from reaching their potential. Key informants note that government policies tend to be oriented around the “typical man” and do not consider disparities and/or the different barriers that women

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<sup>156</sup> Cited in ILO. 2020. Press Release: ILO in Jordan Launches Campaign on the Right to a Workplace Free from Violence and Harassment. See: [ILO Violence and Harassment Convention, 2019 \(No. 190\): ILO in Jordan launches campaign on the right to a workplace free from violence and harassment](#)

<sup>157</sup> Alaloul, S. et al. 2018. Gender in Public Transportation: A Perspective of Women Users of Public Transportation. SADAQA. Cited in USAID. 2021. Recycling in Jordan Activity Gender Analysis.

<sup>158</sup> See: [Ratifications of ILO conventions: Ratifications for Jordan](#)

<sup>159</sup> Equal pay is based on a basic or minimum wage or salary as well as additional cash or in-kind contributions directly or indirectly provided by the employer for the worker's employment. ILO. 2013. Equal Pay: An Introductory Guide. [wcms\\_216695.pdf \(ilo.org\)](#)

face in the world of work.<sup>160</sup> Among some key informants there was also a sense (both implicit and explicit) that women are “apart from” (noncontributing) to the Jordanian economy.<sup>161</sup>

The new National Strategy for Women (NSW) in Jordan 2020-2025 identifies strategic goals, outputs, and interventions for advancing gender equality and women’s empowerment. For the purposes of ERA, the most pertinent include advancing WEE and leadership roles on boards of government institutions and in corporations; increasing women’s access to credit and ownership of businesses; ending wage discrimination and harassment in the workplace; addressing GBV prevention and response in both private and public spaces (including sexual harassment on public transportation and in the workplace); and media and information campaigns to promote positive normative shifts and equitable attitudes about gender roles and responsibilities.<sup>162</sup>

## Social Norms

A 2020 report by the United Nations (UN) provides a meta-analysis of economic participation drawing on findings from reports that examine barriers to women’s economic participation in entry, retention, and re-entry to the labor force.<sup>163</sup> Social norms were identified in just over half of the reports analyzed, providing an indicator of the strength of social norms in determining rates of women’s LFP, as well as how these manifest horizontally in occupational segmentation as well as vertically within employment and management structures. In other words, women in Jordan experience “glass ceilings” as well as “glass walls.”

Social norms are implicit or informal rules of behavior that influence what individuals do, what a given group thinks or feels, and their beliefs about the behavior and attitudes of others.<sup>164</sup> Gender norms are a subset of social norms that regulate roles and responsibilities among family members and within households. Gender norms tend to be “sticky” and can be discriminatory in that they reinforce unequal status, power relations, and life options, and they can be harmful for both men and women.<sup>165</sup> **Norms around masculinity tend to justify violence and to impose restrictions on women’s mobility, ability to own property or access resources, and to obtain paid employment and other economic opportunities.** They also reduce opportunities for women and men to share workloads, even when task-shifting and sharing could improve family relations, reduce pressure or financial stress within the household, especially on the “bread winner” or predominant provider, and increase efficiency, productivity, and income.

A 2021 landscape report on social norms recommends that normative change approaches that question harmful or discriminatory norms should be integrated into all activities, regardless of the primary outcome of the program or activity.<sup>166</sup> Diagnosis and measurement of social norms can help identify the strength and pervasiveness of a norm and whether there is perceived change in social support for behaving outside the norm. Social Norms Diagnostics can also support Do No Harm

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<sup>160</sup> Key stakeholder interviews.

<sup>161</sup> Ibid.

<sup>162</sup> Jordanian National Commission for Women. 2021. National Strategy for Women in Jordan 2020-2025.

<sup>163</sup> The sources spanned reports from international organizations, academic institutions, government, and NGOs. UN Jordan. 2020. Meta-Analysis on Women’s Participation in the Labor Force in Jordan.

<sup>164</sup> Heise, Lori, and Manji, K. Social Norms. DFID, Professional Development Reading Pack, No. 31, Applied Knowledge Services, 2016.

<sup>165</sup> Malhotra, Anju. 2021. “Reflections on Gender Norms and Systemic Change.” WEDGE, University of Maryland, College Park.

<sup>166</sup> Britt, Charla. 2021. USAID Women’s Economic Empowerment Community of Practice Advancing Women’s Economic Empowerment: Social Norms Landscaping Study. Banyan Global.

(DNH) in measuring and monitoring social backlash (to mitigate the impacts of stigmatization, violence, and other forms of sanctioning that tend to enforce norms).

## Gender-Based Violence

GBV has roots in structural inequalities between men and women and is characterized by the use and abuse of physical, emotional, or financial power and control. The U.S. Strategy to Prevent and Respond to Gender-Based Violence Globally notes that while women and girls are more at risk and most affected—hence the terms “violence against women” and “gender-based violence” are often used interchangeably—boys and men also experience GBV, as can sexual and gender minorities.<sup>167</sup> **The costs of GBV include lost time, income, employment, and productivity as well as physical injury and emotional trauma and stress. This negatively affects individuals, families, communities, and economies.**

**There is limited data on GBV in Jordan.** In 2017, the CEDAW Committee offered criticisms about the lack of well-defined provisions for preventing violence, protecting victims/survivors, and prosecuting and punishing perpetrators under the 2008 Family Protection Law. It noted an over-reliance on reconciliation in domestic violence cases, which can lead to ongoing and recurring victimization; lack of shelters and other protective measures for survivors of violence; and the lack of data on prevalence, prosecution, and conviction rates of domestic violence and other forms of GBV.<sup>168</sup> Data from 2015 found women and girls with disabilities and female caregivers are at most at risk of GBV, with the leading form being sexual violence, followed by emotional violence and exploitation.<sup>169</sup>

The 2017-2018 Jordan Population and Family Health Survey provides insights and some measures of the prevalence of violence between spouses and within the home.<sup>170</sup> Among ever-married women (age 15 to 49), 26 percent have experienced spousal physical, sexual, or emotional violence, with the largest percentage experiencing emotional violence (21 percent), followed by physical violence (19 percent) and sexual violence (5 percent). Among the 24 percent of women who have experienced spousal physical or sexual violence, 22 percent reported cuts, bruises, or aches, and 8 percent report eye injuries, sprains, dislocation, or burns.

The extent of tolerance for and acceptance of domestic violence is evident in attitudes toward wife beating. Nearly half (46 percent) of ever-married women and 69 percent of all men (aged 15 to 49) agree that wife beating is justified under at least one of the specified circumstances, including if she burns the food, argues with him, goes out without telling him, neglects the children, insults him, disobeys him, or has relations with another man. Tolerance of wife beating in at least one of these circumstances is more common among girls aged 15 to 19 (63 percent) than older women (45-47 percent).

The Jordan Population and Family Health Survey also provides evidence of controlling behaviors within families. These impulses likely drive incidences of domestic violence. Two-thirds of ever-married women (66 percent) note that their husbands are jealous or angry if they talked with other men, 32 percent reported that their husbands insisted on knowing where they were at all times, 15 percent reported that their husbands do not permit them to meet their female friends, 11 percent report that

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<sup>167</sup> USAID (2012). Strategy to Prevent and Respond to Gender-Based Violence Globally. [https://pdf.usaid.gov/pdf\\_docs/PDACT888.pdf](https://pdf.usaid.gov/pdf_docs/PDACT888.pdf)

<sup>168</sup> CEDAW. 2017. Concluding Observation on the Sixth Periodic Report of Jordan. Cited in OECD. 2019. Social Institutions and Gender Index. <https://www.genderindex.org/wp-content/uploads/files/datasheets/2019/JJO.pdf>

<sup>169</sup> Thompson S. 2018. The current situation of persons with disabilities in Jordan. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

<sup>170</sup> Department of Statistics. 2019. Jordan Population and Family Health Survey 2017-18. [DHS 2017-2018 \(dos.gov.jo\)](https://dos.gov.jo)

their husbands try to limit their contact with their families, and 8 percent report that their husbands frequently accuse them of being unfaithful.

Only one in five women (19 percent) who have experienced any physical or spousal sexual violence has sought help to stop the violence. Women who experienced both physical and sexual violence were more likely to have sought help (30 percent). There were also incidents of violence against husbands, although relatively few by comparison. One percent of ever-married women (age 15 to 49) reported initiating physical violence against their husband when he was not already beating or physically hurting them. However, 7 percent of women who had experienced spousal physical violence reported initiating violence against their husbands, and this percentage increased to 10 percent among those whose husbands who exhibited controlling behavior.

## COVID-19

The GOJ was quick to respond to the COVID-19 pandemic and extend social protections to vulnerable populations. However, the measures taken to contain the spread of the Coronavirus left many workers without income and resources. Lockdowns and closures affected business continuity, cash flows, working capital, supply chains, and liquidity.<sup>171</sup> Moreover, a 2022 UNDP regional Arab study found that the impact of COVID-19 on the labor market was uneven and varied by gender. It found that **32 percent of women in Jordan experienced permanent or temporary loss of employment, and that 9 percent of employed women had to work from home, compared to 3 percent of men.**<sup>172</sup>

The WEF's 2021 Global Gender Gap Report speculates that the pandemic has set back progress to equality for women by a generation, increasing the time needed to achieve gender parity from 99.5 years to 135.6 years. Globally, prior to the pandemic, women's daily unpaid work was nearly three hours more than men's, and this increased following COVID-19 with women, on average, undertaking three times as many additional hours of childcare in comparison with men.<sup>173</sup> In Jordan, remote work was possible for women primarily employed in education and the public sector.<sup>174</sup> Following the closure of schools and childcare facilities, women employed in other sectors were expected to quit paid work and assume more unpaid care work within the home.<sup>175</sup>

Although hard data are lacking, it is likely that incidents of GBV increased during COVID-19 pandemic lockdowns and closures as people quarantined at home, with tensions compounded by financial stress and socioemotional strain.<sup>176</sup> As corroborated by key informants and anecdotal evidence, when people stopped isolating and the economy reopened, sexual harassment in public spaces and on public transportation also increased.<sup>177</sup>

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<sup>171</sup> Center for International Private Enterprise. 2021. COVID-19 Economic Impact Assessment on Women-owned Enterprises in Jordan.

<sup>172</sup> UNDP. 2022. Arab Human Development Report. Expanding Opportunities for an Inclusive and Resilient Recovery in the Post-Covid Era, p. 68.

<sup>173</sup> Kenny, Charles, and George Yang. "The Global Childcare World from School and Preschool Closures during the COVID-19 Pandemic." Center for Global Development. June 25, 2021. and Alonso, Christian; Mariya Brussevich, Era Dabla-Norris, Yuko Kinoshita; Kalpana Kochhar. Reducing and Redistributing Unpaid Work: Stronger Policies to Support Gender Equality Working Paper No. 2019/225. International Monetary Fund, October 15, 2019.

<sup>174</sup> UNDP. 2022. Arab Human Development Report. Expanding Opportunities for an Inclusive and Resilient Recovery in the Post-Covid Era, p. 68.

<sup>175</sup> Key Stakeholder Interviews.

<sup>176</sup> UN Women 2020. Rapid Assessment of the Impact of Covid-19 on Vulnerable Women in Jordan.

<sup>177</sup> Key Stakeholder Interviews.



In addition, informal sector workers have been highly impacted by the pandemic.<sup>178</sup> These workers tend to be the first to be let go during conditions of financial stress, and the least likely to have reserve savings and access to health care services. They also tend to work in places and sectors where there is increased vulnerability to coronavirus transmission, their wages are low, and they lack access to benefits, including social security. Social security coverage in Jordan expanded to 1.3 million in 2019 (with 67,000 optional subscribers), covering 58 percent of the labor force.<sup>179</sup> However, workers in informal economy tend to not benefit from this. Moreover, the large number of Syrian refugees has put added pressure on the social protection system.<sup>180</sup> About one-third of workers in the informal sector are women.

COVID-19 also likely has had an impact on persons with disabilities, especially children, due to the closure of schools and other programs. This affected access to services, including meal programs, assistive technologies, resource personnel, recreation programs, extracurricular activities, and water, sanitation, and hygiene programs. Moreover, public transport services were stopped, limiting transportation options for persons with disabilities who rely on accessible transport.<sup>181</sup>

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<sup>178</sup> UNDP. 2022. Arab Human Development Report. Expanding Opportunities for an Inclusive and Resilient Recovery in the Post-Covid Era, p. 69.

<sup>179</sup> Danish Trade Union Development Agency. 2021. Labor Market Report Jordan – 2020.

<sup>180</sup> Danish Trade Union Development Agency. 2021. Labor Market Report Jordan – 2020.

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## ANNEX E: GESI ACTIVITIES

GESI Issue	Priority	Change Strategy(ies) to Address the Issue	Activities to Implement the Strategy(ies)	When	Responsible	With Whom
<b>Knowledge and data: GESI data for investment, trade, and exports should be a public good</b>		Level 1: Improve internal disaggregated data	<ul style="list-style-type: none"> <li>Identify policies and surveys that need to be delivered within the annual work plans</li> <li>Design a plan to ensure that GESI data is adequately captured</li> </ul>	Y1, Y2	<b>M&amp;E</b>	<b>GESI, component leads</b>
		Level 2: Improve GESI data ,collected through partners	<ul style="list-style-type: none"> <li>Identify list of data that needs to be collected</li> <li>Draft a plan for collecting and disseminating data with gender focal points</li> </ul>	Y1, Y2, Y3, Y4, Y5	<b>Components 1,2, and 3</b>	Other IPs
		Level 3: share knowledge and lessons with stakeholders	<ul style="list-style-type: none"> <li>Join and participate the information and data committee within the USAID community of practice</li> <li>Explore ways of sharing and updating information</li> </ul>	Y1, Y2 (also updated regularly after the pause and reflect activity)	<b>GESI</b>	<b>GESI, component leads</b>
<b>Capacity Building</b>		The strategy is to gradually build the capacity of ERA staff through regular and short sessions	<ul style="list-style-type: none"> <li>Conduct quarterly GESI training sessions, training refreshers, internal learning sessions for ERA staff</li> </ul>	Y1- Y5	<b>GESI</b>	<b>All components</b>
		Capacity building for sub-contractors	<ul style="list-style-type: none"> <li>Conduct a yearly partners' GESI session</li> </ul>	Y1, Y2, Y3, Y4, Y5	<b>GESI</b>	<b>M&amp;E</b>
		Capacity building for Gender units within partners Ministries	<ul style="list-style-type: none"> <li>Hold Two level GESI training for Gender Focal Points</li> </ul>	Y2	<b>Component 1, 2</b>	<b>GESI</b>
			<ul style="list-style-type: none"> <li>Mentor/ coaching for Gender Focal points to co-plan/ co-implement three thematic workshops on GESI and</li> </ul>	Y2, Y3, Y4	<b>Component 1, 2, 3</b>	<b>GESI</b>

		Exports, Investment, trade and competitiveness on an annual basis			
<b>Technical tools</b>	Internal tools	<ul style="list-style-type: none"> <li>Set a policy for ERA regarding events (workshops and inclusion)</li> <li>Review ERA templates for requests for Applications (RFA), and calls for submission to ensure inclusion in language, optics, and evaluation criteria.</li> <li>Draft a policy for external meetings to ensure that meeting agenda's discuss GESI aspects</li> </ul>	Y2	<b>Operations</b>	<b>Communications</b> <b>M&amp;E</b> <b>HR</b> <b>GESI</b>
	Component tools: building the business case for inclusion	<ul style="list-style-type: none"> <li>Review selection criteria to ensure that it includes a GESI specific criteria</li> <li>Ensure that criteria for Anchor firm selection incorporates GESI recommendations</li> <li>Gender Lens Tool for RS and DU</li> <li>Gender criteria for industrial fund (WB)</li> <li>Gender Criteria for FCCL</li> </ul>	Y1, Y2, Y3, Y4	<b>Components 1, 2, 3</b>	<b>GESI</b>
<b>Strategic Communication</b>	Internal Communication Strategy	<ul style="list-style-type: none"> <li>Emphasize message "inclusive growth"</li> <li>In asking for written government requests: Ensure that requests include GESI narrative, disaggregated data, and intentional interventions to address gender gaps</li> </ul>	Y2, Y3, Y4, Y5	<b>Communications</b> <b>GESI</b>	<b>Team Leads</b>
	External communication strategy	<ul style="list-style-type: none"> <li>Sector profiles include diversity information and disaggregated data</li> <li>Company profiles include GESI information (at a minimum)</li> <li>Engage in international day commemoration to underline gender inclusion case (for example, International Women Day)</li> </ul>	Y1, Y2, Y3	<b>GESI Adviser</b>	<b>COCO, COP</b>

	Improve GESI communication with stakeholders	ERA meetings with stakeholders In meetings:	Y2, Y3, Y4		
<b>Monitoring, Evaluation and Learning</b>	Monitoring and evaluation systems should disaggregate by sex, age and location Baseline surveys planned for year 2 need to capture perceptions of men, women, youth and persons with disabilities.	<ul style="list-style-type: none"> <li>Review MEL from a GESI perspective</li> <li>Draft baseline survey with GESI lens</li> </ul>	Y2	<b>M&amp;E</b>	<b>GESI, components, partners</b>
	Learning is key in implementing the GESI strategy in an impactful and sustainable manner. Learning is also key for identifying lessons and ways of improvement.	<ul style="list-style-type: none"> <li>Hold Pause and reflect activities will be held twice a year to capture regular feedback from stakeholders.</li> </ul>	Y4	<b>M&amp;E</b>	<b>GESI, components, partners</b>



## ANNEX F: STAKEHOLDER INTERVIEW GUIDES

**GOVERNMENT OF JORDAN** (to be adapted based on ministry, agency, and composition of participant/s)

NAME(S) AND POSITION(S) OF INTERVIEWEE(S):	
MINISTRY/AGENCY /INSTITUTION:	
SEX(ES):	
DATE OF INTERVIEW:	
NAMES OF INTERVIEWERS:	

### INTRODUCTION:

Thank you for setting aside time to talk with me/us today. As part of ERA start-up and planning efforts, we are conducting a GESI analysis to ensure the integration of gender equality and social inclusion (GESI) in activity planning, implementation, and monitoring, evaluation, and learning (MEL). ERA aims to support the Government of Jordan (GOJ) in prioritizing, implementing, and sustaining economic reforms to enable inclusive economic growth. This analysis examines GESI considerations in the context of ERA's main components, namely to: (1) Expand and improve business enabling environments; (2) Generate greater demand for and utilization of competitive export opportunities and investments; and (3) Increase national government support for economic reforms. We are exploring possible barriers to participation in the planning for economic reforms, the implementation of priority reforms, firm-level growth, export market, and investment opportunities. More specifically, whether and how men, women, youth, and persons with disabilities are differently affected and as well as successful strategies, approaches, and lessons learned.

Your participation in this interview is completely voluntary. You can choose not to respond to a particular question or stop the interview at any time. There are no right or wrong answers. Please feel free to give your honest opinion and experiences and as much information as you can in response to the questions. Everything you share with us will remain anonymous but not confidential. This means that we may share quotes or stories, but your name will not be tied to them. No personal information will be disclosed in any setting.

Your participation will take approximately 60 minutes.

### Questions:

1. Can you tell us in general terms what is the focus and the scope of your work in the government? What is your role? How long have you been doing this?
2. What has your ministry/department/agency done to promote economic reforms and inclusive economic growth?
  - a. What are the biggest challenges or gaps?
  - b. What have been the main advances or opportunities?

3. Does your Ministry/Department/Agency have any policies or other guidance related to gender equality and female empowerment? Anti-harassment? If so, what?
4. Over the past 5-10 years, what progress has been made in support of gender equality and female empowerment? Can you provide some examples of successes? In your opinion, what were the main reasons for these successes?
5. Thinking about the future of work in your Ministry/sector/agency, what recommendations do you have for equitably advancing economic reforms to achieve equality of opportunity and economic growth?
6. What progress do you want to see in the future? What is your dream? What would you make happen if you had a magic wand?
7. Are there any other key informants you believe we should interview? Could you provide their names and contact information?
8. Is there anything else you want to add or ask about that we did not discuss?

## INTERVIEW GUIDE – DONOR ORGANIZATION/MULTILATERAL AGENCY

NAME(S) AND POSITION(S) OF INTERVIEWEE(S):	
AGENCY/ORGANIZATION:	
SEX(ES):	
DATE OF INTERVIEW:	
NAMES OF INTERVIEWERS:	

### INTRODUCTION:

Thank you for setting aside time to talk with me/us today. As part of ERA start-up and planning efforts, we are conducting a GESI analysis to ensure the integration of gender equality and social inclusion (GESI) in activity planning, implementation, and monitoring, evaluation, and learning (MEL). ERA aims to support the Government of Jordan (GOJ) in prioritizing, implementing, and sustaining economic reforms to enable inclusive economic growth. This analysis examines GESI considerations in the context of ERA's main components, namely to: (1) Expand and improve business enabling environments; (2) Generate greater demand for and utilization of competitive export opportunities and investments; and (3) Increase national government support for economic reforms. We are exploring possible barriers to participation in the planning for economic reforms, the implementation of priority reforms, firm-level growth, export market, and investment opportunities. More specifically, whether and how men, women, youth, and persons with disabilities are differently affected and as well as successful strategies, approaches, and lessons learned.

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Your participation will take approximately 60 minutes.

### Questions:

1. We'd like you to learn a bit about you and your team. In general terms, what is the focus and the objectives of your organization or agency? What is your role? How long have you been doing this?
2. From your perspective what are the main advantages/challenges to national economic reforms and the gender policy landscape?
3. Over the past 5-10 years, what progress has been made in support of social and economic reforms and advances in gender equality and female empowerment?
  - a. Can you provide some examples of successes?
  - b. What were the main reasons for these successes?

4. What has your agency/organization/office done to promote reforms in support of economic growth and gender equality?
  - a. What are the biggest challenges or gaps?
  - b. What have been the main advances or opportunities?
5. What progress do you want to see in the future? What is your dream? What would you make happen if you had a magic wand? Why and how?
6. What advice do you have for the team on key issues we should explore? What questions do you think are the most important for the team to ask/investigate?
7. Are there any other key informants you believe we should interview? Could you provide their names and contact information?
8. Is there anything else you want to add or ask about that we did not discuss?



**Entrepreneurs, Startups, and Digital Platform or E-Commerce Businesses** (to be adapted based on sector and composition of participants)

NAME(S) AND POSITION(S) OF INTERVIEWEE(S):	
BUSINESS/ENTREPRENEUR	
SEX(ES):	
DATE OF INTERVIEW:	
NAMES OF INTERVIEWERS:	

**INTRODUCTION:**

Thank you for setting aside time to talk with me/us today. As part of ERA start-up and planning efforts, we are conducting a GESI analysis to ensure the integration of gender equality and social inclusion (GESI) in activity planning, implementation, and monitoring, evaluation, and learning (MEL). ERA aims to support the Government of Jordan (GOJ) in prioritizing, implementing, and sustaining economic reforms to enable inclusive economic growth. This analysis examines GESI considerations in the context of ERA's main components, namely to: (1) Expand and improve business enabling environments; (2) Generate greater demand for and utilization of competitive export opportunities and investments; and (3) Increase national government support for economic reforms. We are exploring possible barriers to participation in the planning for economic reforms, the implementation of priority reforms, firm-level growth, export market, and investment opportunities. More specifically, whether and how men, women, youth, and persons with disabilities are differently affected and as well as successful strategies, approaches, and lessons learned.

Your participation in this interview is completely voluntary. You can choose not to respond to a particular question or stop the interview at any time. There are no right or wrong answers. Please feel free to give your honest opinion and experiences and as much information as you can in response to the questions. Everything you share with us will remain anonymous but not confidential. This means that we may share quotes or stories, but your name will not be tied to them. No personal information will be disclosed in any setting.

Your participation will take approximately 60 minutes.

**Questions:**

1. Can you tell us in general terms more about what you do? How did you get involved in this activity/business/platform? What inspired you? How long have you been doing this?
2. What constraints or challenges do you face in the business enabling environment? Do any of these differ for women in comparison with men or vice versa?
3. What reforms (changes in policies or approaches to businesses) would you like to see?
4. Do you use any digital platforms? In your opinion, how effective are these expanding business opportunities?



5. What are the main constraints to business growth? Does this differ for women in comparison with men? Do you have any examples to share with us?
6. What is being, if anything, done to promote more equal opportunities for startups, entrepreneurs, or digital platform based or e-commerce businesses?
  - a. What are the biggest challenges or gaps?
  - b. What are the main advances or opportunities?
7. To what extent are entrepreneurship and innovation supported in Jordan? Especially for women, persons with disabilities, youth?
8. What hinders entrepreneurship and innovation? What are the lessons learned and/or promising practices to address this issue?
9. How might youth be better prepared as innovators and entrepreneurs? Are there any examples? Do you see any changes resulting from ICT and digital platforms?
10. What progress do you want to see in the future? What is your dream? What would you make happen if you had a magic wand? Why and how?
11. Are there any other key informants you believe we should interview? Could you provide their names and contact information?
12. Is there anything else you want to add or ask about that we did not discuss?

**Private Sector Companies/ Business associations** (to be adapted based on sector and composition of participants)

NAME(S) AND POSITION(S) OF INTERVIEWEE(S):	
COMPANY/BUSINESS ASSOC:	
SEX(ES):	
DATE OF INTERVIEW:	
NAMES OF INTERVIEWERS:	

## INTRODUCTION:

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Your participation will take approximately 60 minutes.

## Questions:

1. Can you tell us in general terms more about your business and what you do? What inspired you? How long have you been doing this?
2. Do you have women in management or decision-making positions, such as on the board, in your company or association? Can you share with us how many and what their roles are?
3. What are the major actions your company or association has done to promote diversity and more equal opportunities in the workplace?

4. What percentage of your employees (or association members) are female? Youth (below 30)? Disabled?
5. Does your business or association have an anti-sexual harassment policy? A worker code of conduct? If so, how is it implemented? Has it been effective? If not, why?
6. Does your business have any policies for addressing discrimination and wage equity in the workplace? If so, how is it implemented? Has it been effective? If not, why?
7. What constraints or challenges do you face in the business enabling environment? Do any of these differ for women in comparison with men?
8. What reforms (changes in policies or approaches to businesses) would you like to see?
9. In your opinion, what are the main constraints to economic growth, business expansion and job growth in the Jordanian context?
10. What is being done to promote private sector competition? Regional trade? Increased investment?
11. What progress do you want to see in the future? What is your dream? What would you make happen if you had a magic wand? Why and how?
12. Are there any other key informants you believe we should interview? Could you provide their names and contact information?
13. Is there anything else you want to add or ask about that we did not discuss?

## ENTITIES ENGAGED IN REGIONAL TRADE AND EXPORT

NAME(S) AND POSITION(S) OF INTERVIEWEE(S):	
BUSINESS /ENTITY:	
SEX(ES):	
DATE OF INTERVIEW:	
NAMES OF INTERVIEWERS:	

### INTRODUCTION:

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Your participation will take approximately 60 minutes.

Questions:

1. Can you tell us in general terms more about your business and what you do? What inspired you? How long have you been doing this?
2. What support should be provided for SMEs? How might this support differ for women-owned or women-operated businesses? Youth? Persons with disabilities?
3. What impact has regional trade had on local production and manufacturing? Has this affected employment (of women and/or men)?
4. How might improving regional trade benefit households and workers, especially women and people with disabilities?

5. How might products of women-owned or operated enterprises be better integrated into supply chains of larger firms?
6. What skills, education, and experience do you think are needed to increase employment opportunities, tap into Jordan's "demographic dividend," and meet the workforce needs of the private sector? What are the lessons learned and/or promising practices to address this issue?
7. What progress do you want to see in the future? What is your dream? What would you make happen if you had a magic wand? Why and how?
8. Are there any other key informants you believe we should interview? Could you provide their names and contact information?
9. Any final thoughts, recommendations, or questions?