

Social Insurance Reform in Jordan

Awareness and Perceptions of
Employment Opportunities for Women

Stefanie Brodmann, Irene Jillson and Nahla Hassan



June 2014



THE WORLD BANK

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Abstract¹

The new social insurance law introduced by the Jordanian government in 2010 was created in part to improve the likelihood of women's employment through non- and gender specific changes. This study, which comprised individual interviews and focus groups with Jordanian women and men, employers and opinion leaders, was designed to elicit an understanding of their awareness and knowledge of the new law, designed to increase women's employment - primarily the maternity insurance provision. Those affected by the law remained largely uninformed. Many employers communicated that they did not perceive it as cost neutral for their firms. Participants who were aware of the law, viewed the changes positively and believed with the right circumstances, the law could increase female employment.

JEL Classification: J16, J18, J26, J32, J33, E24,

Keywords: Social Insurance, Reform, Jordan, Women's Employment, Gender Equity, Qualitative Methods

¹ This study would not have been possible without the many Jordanian women and men who offered their insights, told their stories, and provided creative and thoughtful suggestions concerning the new social insurance law and women in the labor force in Jordan. We hope that this study does justice to their viewpoints. This study was finalized in June 2012 and is the product of a collaborative effort of a team led by Stefanie Brodmann and comprising Irene Jillson and Nahla Hassan. Local data collection and analysis was carried out by the Information and Research Center King Hussein Foundation, led by Jude Sajdi and Alaa Zidan. We are grateful to financing support from the Gender Action Plan at the World Bank and for the guidance and comments provided by Gustavo Demarco, Nadereh Chamlou, Rafael Rofman, Omar Razzaz, and Hazim Rahahleh.

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Executive Summary

The new social insurance law introduced by the Jordanian government in 2010 was created with the goals of (i) achieving financial sustainability; (ii) enhancing social justice and gender equality; and (iii) expanding social protection. This new law embodied a number of policy changes designed in part to improve the likelihood of women's employment. These included, for example, providing women with the right to continue working until the age of 60 (five years beyond compulsory retirement); increasing the minimum vesting period for early retirement from 15 years for females to 22 years for non-exempt employees; and, importantly, adding maternity insurance for women, for which each employer is required to pay 0.75% in payroll tax for each employee. Other changes were applicable without gender distinction. This study, which comprised individual interviews and focus groups with Jordanian women and men, employers and opinion leaders, was designed to elicit an understanding of their awareness, knowledge and perceptions of the new law and its provisions, and those aspects of the law designed to increase employment opportunities for women - that is primarily the maternity insurance provision.

Understanding the perception of stakeholders on the value of social security in general is a useful frame for their comments on the new social security law specifically. Most respondents valued social insurance, including pension, maternity and unemployment insurance. Although this innovative law is quite new—less than two years at the time of data collection—those affected by the law remained largely uninformed about it and those who were aware of it gained the knowledge primarily through word of mouth; their understanding being largely incomplete and/or inaccurate, despite the concerted and extensive media campaign mounted by the government. Indeed, only half of focus group participants had heard of the new law, while in contrast, most employers were generally aware of the law. But few in either group were knowledgeable about the new law's provisions. This lack of knowledge and understanding of the law is a significant impediment to its effective and equitable implementation.

Among those participants in the focus groups, who were aware of the law, the majority viewed its changes positively and believed that given the right circumstances, such as nature of job and changes in the mindset of employers and family members, the law could increase female employment opportunities in Jordan. Most of the participants further believed that the changes in the way maternity benefits are paid under the provisions of the new law is a positive step towards creating equality for women in the labor force. It is likely fall short if not accompanied by policies and programs to address barriers beyond the purview of the law, such as lack of childcare, continued socio-cultural stigma related to women's employment, and insufficient public transportation. The new mechanism may reduce the bias against hiring women, as employers pay on the basis of number of employees rather than just number of women, but the employer remains concerned about the consequences of social factors such as the time women will be absent from work for child rearing responsibilities.

Both men and women participating in the focus groups suggested that employers may not see it favorably and expressed concern regarding the impact on hiring practices and employer willingness to adhere to the law. This is reflected in the views of employers who were largely divided with respect to the perception of the usefulness of the law, and many were not clear with respect to how they can or should implement its provisions at their workplace.

Generally employers voiced concern about the lack of participation or consultation in the formulation of the new law—a factor that can impact its implementation. They do not perceive they have a vested interest in the law. The responses of some of the employers indicated a lack of understanding of the law and small business management in general. Even some who understood the provisions of the law expressed doubts about the implementation mechanism, in particular the maternity and unemployment insurance. Employers, from different sectors and company sizes, stated that favoritism and nepotism is a possibility. Many were concerned that the perceived added cost burden may have a short-

run negative impact on job creation because it benefits to women do not exceed this burden. Furthermore, some employers mentioned prior negative experience with the Social Security Cooperation (SSC) leading to distrust. All of these viewpoints can contribute to misperceptions and impact negatively on the effective implementation of the law.

The following recommendations build on suggestions by Jordanian employers, employees, and citizens with a path to ensuring an equitable and efficient implementation of the new law as well as providing equitable employment opportunities for women in Jordan:

- The government and civil society should improve and encourage initiatives that encourage diversity at work
- There should be extensive, appropriate and evidence-based media campaigns to change social perceptions regarding women in the workplace
- The SSC needs to take steps to build confidence and trust in their governance and in their policies and programs
- There needs to be an evidence-based assessment of the actual economic and opportunity cost to firms; such data will contribute importantly to dispelling concerns that may be unfounded and to consideration of approaches to strengthening the implementation process.

CHAPTER I: SOCIAL INSURANCE REFORM IN JORDAN

Social security programs, initially focused almost entirely on old age pensions, are a relatively recent phenomenon globally and most in the Middle East and North Africa (MENA) region have been established since 1950; the first country to do so was Iraq in 1956, followed by Syria in 1959 (Turner and Lichstenstein, 2002). While traditionally covering “old age” many countries have increasingly moved to including other benefits within the construct of social security – including unemployment insurance, maternity benefits, compensation and support for health services related to occupational injuries and illness, and assistance for disabled individuals. Adding these benefits, changing the age of retirement (and thus eligibility for retirement benefits), and/or adjusting the formula for calculating employer and employee contributions is not without controversy. The discourse ranges from the practical (how much should each employer of what size contribute) to the philosophical (to what degree should such a social good be considered in public policy). The introduction, passage and implementation of the new social insurance law in Jordan is a quintessential example of such a policy change.

Prior to social security reform, the Jordanian social security system while it was providing inadequate coverage for the majority of the Jordanian population was also projected to be unsustainable; leading to a projected deficit in 2036. For the insured, the system offered generous coverage and provided incentives for early retirement. The defined benefit scheme offered early retirement at the age of 45 (working period of 15 years for women and 18 years for men), an accrual rate of 2.5 percent and the last two years as reference wage. To lessen the fiscal strain, reform measures include decreased incentives for early retirement and a ceiling on insurable wages. AT that time the majority of Jordanians did not have access to social security at all, given the low employment rate and a low coverage rate of the labor force: over two thirds of the labor force was not contributing to social security

prior to the reform (Loyaza and Wada, 2010).² The share of the labor force receiving contributory pension benefits is even lower because short term employment diminishes pension entitlements.

The political economy aspect of reform was addressed by starting a participatory process in 2007 to engage the public and promote an understanding for the need to reform. Prior to the law being discussed in parliament in 2009 and eventually passed as Temporary Social Security No. 7, the SSC engaged in intensive awareness campaigns and a national dialogue for reform (Razzaz, 2011). This process ensured that the voices of youth, women, workers in small enterprises, and pensioners were heard in addition to traditional tripartite constituents (government, employers and unions). At the same time, traditional insiders represented by chambers of commerce and unions allied against the change like maternity insurance—the former from a cost perspective, the latter, perhaps as a result of their predominant male leadership.³ The final reform was a comprehensive package to the satisfaction of the majority of stakeholders,⁴ namely (a) a maternity insurance scheme (highly supported by women’s organizations); (b) an unemployment saving scheme (introduced to allay fears by those who used to see early retirement as an alternative to job loss); (c) provisions for a health insurance scheme (actively demanded by both contributors and pensioners, not yet activated); and (d) limited indexation of pensions to inflation (demanded by pensioners, not financed independently, but contained through limits) (World Bank, forthcoming). It was designed to (i) achieve financial sustainability; (ii) enhance social justice and gender equality; and (iii) expand social protection (ISSA, 2010).

² In general, social insurance coverage of the workforce tends to be low in middle income countries and the MENA region is no exception. On average, less than a third of the labor force contributes to the mandatory pension schemes, ranging from 10% in Yemen to 65% in Libya (Loyaza and Wada 2010). For a more detailed discussion of informality see World Bank 2011a.

³ Source: e-mail exchange with the previous head of the Jordanian Social Security Cooperation.

⁴ For a non-technical summary of changes see: <http://www.issa.int/Observatory/Country-Profiles/Regions/Asia-and-the-Pacific/Jordan/Reforms/Social-security-system-to-be-overhauled>

The new law's components include, extending coverage (to firms with less than five employees; employers and self-employed; and non-wage earners), changing the retirement age and providing unemployment and maternity insurance (see Appendix 1 for old-age pension provisions).

While most components are to benefit society at large, the SSC states one explicit objective of maternity insurance is to increase the economic participation and protection of women's rights and entitlements immediately after childbearing.

“Maternity insurance will increase the involvement of women in the labor market and protect her rights and entitlements during her work period and after retirement as it guarantees her continuous coverage during her days of unemployment due to her having maternity leave. This will limit excuses and justifications presented to dismiss the employment of women in cases of marriage, pregnancy or maternity leave. As a matter of fact, maternity insurance shall encourage employers to employ women and as a result promote her role in the labor market.”(Dr. Nsour, Head of the SSC, SSC 2011a)

Similarly, the objective of Jordan's National Employment Strategy 2011-2020 is to increase “rates of female participation in the labor market by expanding the options to enter the workforce through elimination of the obstacles, providing suitable working environment, and reducing the wage gap for the same jobs held by males.”

The Social Security Law: Temporary Law No. (7), for the year 2010 (SSC 2011b) still requires ratification by the Jordanian parliament (initially planned for 2012). The Law has been phased in geographically in terms of its provisions since 2008. From Old-age pension, disability, and death insurance coverage expansion to small businesses was piloted in Aqaba and Irbid in November 2008 and 2009 respectively. With the passing of the new law in 2010, such coverage was extended over several phases, the last of which was launched in May 2011 in Amman and Zarqa. Changes in maternity and unemployment insurance took

effect in September 2011. This is the first comprehensive social insurance reform in the MENA, and as such, its implications are far beyond Jordan.

Civic engagement in social and national policy deliberations helps to establish balance and to develop and sustain trusting relationships, enhance community input, and maximize competency for all of those engaged (W.K. Kellogg Foundation, 1997). Moreover, there is increasing evidence of the importance of being engaged 1) individual and community empowerment and sustainability (Veazie, et al, 2001); 2) improving the quality and responsiveness of services (Skidmore, Bound and Lownsborough, 2006); and 3) improving public spending and effective management of expectations (World Bank, 2003).

II: STUDY OBJECTIVE AND METHODS

2.1 Study objectives

The objective is to provide decision makers with information that they can use to improve implementation of the new social insurance law based on the concerns and suggestions of the stakeholders most affected by it and may yield considerations for adjustments to the law itself. The pillars of the study are (i) awareness and knowledge of the new law and its provisions, and (ii) perceptions of those aspects of the law designed to increase employment opportunities for women - that is primarily the maternity insurance provision. Many important issues have been raised regarding the law since its inception, however, not all of these could be considered within the scope of the study. Some issues related to gender differences built into the law, such as the differential treatment of men and women in passing on their pension rights, are addressed in this study because they came up in the focus group and individual interviews.

This study uses a qualitative research approach to generate narrative, detailed information that contributes to in-depth understanding of the issue of concern. This methodology is not designed to yield representative data, but rather to explore an issue and yield rich,

interpretive information from the perspective of the individuals of concern (Creswell, 1994) – in this case, primarily Jordanian women and employers who currently or potentially engage them as workers.

This study contributes to the World Bank’s programmatic economic sector work (PESW) on social insurance for Jordan, which is part of a multi-year program launched in 2006.⁵ The PESW, which comprises multiple analytic efforts, including an actuarial study⁶, a note on unemployment insurance⁷, and the present qualitative study on stakeholders’ awareness and perceptions of the new social insurance law, both contributed to the development of the law and provide initial reflections on implementation. The main policy questions addressed by this study are delineated in Chapter VIII.

2.2 Methods

This cross-sectional qualitative design includes the use of focus groups and individual in-depth interviews with participants in Amman and Irbid. The focus groups included different categories of women and men. Individual interviews were conducted with employers and key opinion leaders employed – sub-categories were women working in (a) professional/technical occupations; (b) crafts and services; and (c) machine and plant operation, (ii) unemployed (i.e., looking for work), and (iii) inactive (i.e., out of the labor force/not looking for work). The male participants were not selected according to specific labor force criteria but rather to represent different age groups and socioeconomic status.

⁵ The program was initially designed to support policies to address the main problems of equitability and long term sustainability of the pension system managed by the SSC, reported to be one of the most permissive and least sustainable in MENA. The policy dialogue, initially at the level of the Ministries of Planning and Finance, evolved towards a closer cooperation with SSC, and supported a comprehensive approach of Social Insurance policy, including Unemployment Insurance (UI), Maternity Benefits, Workers’ Compensations and Health Insurance, in addition to Pensions.

⁶ “How can the SSC become financially self-sustainable, efficient and equitable?” (David Robalino and Tatyana Bogomolova). February 2006.

⁷ “Unemployment Insurance in Jordan: From Job Protection to income Protection.” (Andras Bodor). March 2007.

The employers were selected to represent different industries and firm sizes. The selection of the sample included the use of both purposive and snowball methods. Key opinion leaders were selected based on their knowledge of and experience with policies and programs related to employment opportunities for women in Jordan. With respect to sample size, the approach in qualitative research is quite different from that of quantitative research. The study uses a commonly accepted approach that is predicated on ensuring a range of opinions within the categories of focus.

A total of 22 focus groups were conducted in Amman and Irbid. A total of 121 women and 27 men participated in the focus groups. A total of 40 individual interviews were conducted with employers and five interviews with key opinion leaders. Tables 2 and 3 present the number of employers and focus group participants by category.

Table 1: Overview of number and characteristics of focus groups

Category	Amman	Age	Irbid	Age	Total
Machine and Plant Operation	(2)		(2)		4
Crafts and services	(2)		(1)		3
Professional and Technical	(2)		(1)		3
Unemployed and looking	(3)		(1)		4
Out of the labor force	(3)		(1)		4
Men	(3)	- East Amman 44-64 - West Amman 34-55 - Male Youth (East Amman) 19-21	(1)	Irbid – 34-43	4
Total	15		7		22

Table 2: Overview of number and characteristics of individual interviews with employers

Employer Category	Amman			Irbid			
	Less	6-24	More	Less	6-24	More	
Manufacturing	(2)	(2)	(4)			(2)	10
Wholesale and retail	(2)	(2)	(2)	(2)			8
Communications		(1)	(2)				3
Financial Intermediation		(1)	(2)	(1)			4
Education	(1)		(1)		(1)		3
Health		(1)	(1)			(1)	3
Hospitality (hotels and	(1)	(1)	(2)		(1)		5
Real estate, renting and business	(1)	(1)	(1)		(1)		4
Total	7	9	15	3	3	3	40

The interview guides and focus group guides were developed to answer the broad research questions and were modularized. That is, a basic set of questions was asked of all participants (e.g., awareness of the new law and its provisions) and additional questions were asked of each category of participants, specific to their role (e.g., employment seeking behavior of women and employers recruitment practices). The questionnaires were pre-tested with two employers and one focus group. The data collection instruments are presented in Appendix 2.

The focus groups were conducted by female researchers⁸ in a location convenient to the respondents. The individual interviews conducted with employers took place in the office of the employer or in a setting of his/her choosing, as agreed with the interviewer. Data collection took place over a three-month period, starting in December 2011.

The analysis process comprised three steps: transcription of audio-recordings and session notes, translation of a 25 percent sample of the transcriptions of focus group and employer interviews and 100 percent of the key opinion leader interviews from Arabic to English, and final analysis of the focus group and interview results. Each transcription, completed within

⁸ The woman-owned research firm contracted for this study received intensive initial and follow-up training in the application of qualitative research for this study.

five days, was checked for accuracy by one other researcher from the local contractor. A qualitative survey expert provided initial training in data analysis and reviewed the transcriptions and translations. The data were analyzed using an adaptation of the Glaser and Strauss grounded theory method;⁹ specifically, the editing style of hierarchical analysis to identify categories and themes. Two sets of researchers independently identified key words and phrases from each individual response to each question posed in the focus groups and individual interviews; they then reviewed the results and agreed on them, using these as the basis for independent review and identification of categories and, finally, themes. The iterative process involving two sets of researchers helped to ensure as accurate as possible an interpretation and synthesis of the qualitative responses and description of the experience and perceptions of the diverse categories of respondents.

III: PERCEPTIONS ON THE VALUE OF SOCIAL INSURANCE

It is nice to feel rewarded after long years of hard work, to feel that your work has been appreciated, and you are getting the fruits of all your previous efforts – Woman (Professional and Technical)

Understanding the perception of stakeholders on the value of social security in general is a useful frame for their comments on the new social security law specifically.

From the perspective of most respondents, social security is effectively old-age pension. This is understandable, given that virtually all national social security programs, including Jordan's, started

Social security is very important. Today you are strong and you can work, tomorrow there is no guarantee. So you have to be protected. It's called Social Security - 'Security' is very important – Woman (Machine and Plant Operation)

... one needs to strategically think of older age and income ... – Opinion Leader

⁹ Through this process, using a structured form (in either Excel or Word format), the researcher carefully reads the responses to identify key words in each response, uses these to develop categories of responses within the questions, and then uses these categories to develop themes across the question items. This is a hierarchical process, with the key words being the foundation and the themes being the highest level of grouping of answers.

as retirement schemes. When asked about **the importance of pensions**, most focus group participants, irrespective of gender, valued pensions in terms of security. They explained that having a retirement salary after all the years of service is rewarding and is a sustainable source of income to cover expenses. Opinion leaders further emphasized the necessity of pensions in securing financial independence and preserving human dignity; they ensure that basic human rights are fulfilled.

Focus group participants were asked **whether social security is important in their decision to work**. The majority of employees interviewed asserted that social security and the

availability of its benefits are of great importance, giving them a sense of security for an uncertain future (e.g., marital disruptions, children abroad). A consistent theme in the responses was the importance of adequate income to meet daily needs. They recognized that this often necessitates a difficult tradeoff between addressing present needs and insuring future economic security. Many respondents said they were

A job must offer social security benefits and health insurance; this is something basic. People don't think ahead. Why should an individual become a burden on their children or relatives, if they can benefit from pension and social security? - Woman (Professional and Technical)

I work here because they offer social security. My husband is a taxi driver and doesn't have any benefits. So it is important that we save something for later, as I have a son and a daughter - Woman (Machine and Plant Operation)

Every person likes to have a job through which he can have insurance and guarantee attaining a good future - Man

willing to invest in their future via payment of an optional subscription, which is a further indicator in their belief in the importance of this public policy. Some women in professional/technical jobs stressed they would accept a job without social security if the salary were adequate and would enable them to have a personal savings account. Non-working women stressed the importance of pension, not only in terms of income and reward, but also in terms of their economic independence. This group, although not working, repeatedly pointed out the importance of work for women and how pension and benefits give them value and status and most importantly guarantees economic independence. Some employers in medium and large sized companies stated that social security policy is better than the end of service indemnity prescribed in the labor code of

1996.¹⁰ With the coverage extension of social security, employers are relieved from paying the indemnity as a lump sum; instead, they pay monthly contributions to the SSC. In addition, the insurance reduces conflict between employers and employees in terms of agreement over the end of service payments, amount, and number of months.

When focus group participants and opinion leaders were asked about the **importance of maternity insurance**, virtually all of them, irrespective of

gender, indicated that this benefit was of great importance. The majority of respondents stated that maternity pay is a great source of income, as household expenses increase significantly with a newborn. Focus groups noted a number of different

ways in which maternity insurance will impact families. Men commented that it would influence a family's decision to have children.

Women stated it was necessary for a mother's physical and psychological health. Both men and women noted that the provision facilitates trust between women and their employers, knowing there is job security. From a broader social perspective, the economic cost of child bearing should not be borne disproportionately by the woman and her family, but rather shared amongst

(Maternity insurance) is a social responsibility on behalf of society. It reduces the possibility of an employer not hiring women because of paying the maternity benefit – Opinion Leader

(Maternity insurance) is 100% important ... women will consider it deeply in case they decide to be pregnant. If there's no maternity insurance, they will start thinking: how can we manage the expenses and support our babies? ... Maternity insurance is a basic need for the family – Man

This concept [unemployment insurance] is very important. If one is unhappy in a job, or is facing problems with an employer, it becomes easier to leave the job without having to worry about money. It gives more freedom to find another suitable job - Woman (Machine and Plant Operation)

Sure, sure it is important. I mean if the householder stopped working how will he provide if he has no Social Security? He will have psychological stress. He will be concerned about finding a job. Social Security will elevate thinking about how to provide for his children and how to secure their daily food – Woman (Unemployed)

¹⁰ According Article No. 32 of the Labour Code, Law No. 8 of 1996 from March 2, "a worker employed for an indefinite duration and not covered by the Social Security Law, shall, if his employment is terminated for any reason whatsoever, be entitled to receive his end of service indemnity which shall be calculated on the basis of the last remuneration the worker received and at the rate of one month's remuneration for every year of effective service and a proportionate indemnity for any fraction of a year of such service" (<http://www.ilo.org/dyn/natlex/docs/WEBTEXT/45676/65048/E96JOR01.htm>)

families, employers and society in general, was communicated by two opinion leaders. No focus group respondents commented on the social responsibility of covering maternity insurance.

When asked about the **importance of unemployment insurance**, the majority of focus group respondents and opinion leaders stressed the importance of unemployment insurance for income security. This benefit gives the former employee the opportunity to look for a suitable job rather than accepting one arbitrarily. Participants expressed the perception that unemployment insurance gives a sense of security and guarantees employees' rights. Some women working in machine and plant operation stated that it gives the employee more freedom to leave his/her job, without fearing a sudden loss in income. In contrast, the majority of unemployed women cited the possibility of "slacking" on the part of the unemployed who receive the benefit but who may not wholeheartedly seek reemployment. Opinion leaders mentioned that unemployment insurance is also important for social stability because unemployment insurance can provide an incentive for youth to work. However, they necessitate for unemployment insurance to be lower than regular wages so that the system is not abused. Another opinion leader believed it could increase entrepreneurship and provide a second chance for people who leave their jobs.

*Who's going to control that it is not abused and how are you going to prove that these people really are looking for jobs? –
Opinion Leader*

IV: AWARENESS AND KNOWLEDGE OF THE NEW SOCIAL INSURANCE LAW

4.1 Awareness and knowledge of the new social insurance law and its provisions

During the process of revising the social insurance law and planning for its implementation, the SSC engaged in a broad-based public awareness campaign. The messages to the target groups – inclusive of employers, university students, women's groups, youth and young entrepreneur associations, pensioners, and political leaders – were tailored in terms of both method of distribution and content. The aim of the broad-based awareness campaign was

to secure public buy-in for this important and somewhat controversial policy change. Methods ranged from articles in the press to TV interviews, public debates, and short documentaries. The messages were simplified to reach the public. For example, in an attempt to convey the nature of a defined benefit pay-as-you-go system, the metaphor of a Jordanian olive tree was used (Box 1).

When asked if they were **aware of the new social security law**, responses differed by study group. Most focus group participants had heard about the law from television and radio. Most of the employers were aware of the new law. In contrast, more than half of the male and female focus group respondents had not heard of the new law. Even fewer participants among employees and employers were **knowledgeable about the new law's provisions** (i.e., knew any of the details) and some of the comments indicated a misunderstanding of the provisions or discontent with them (see example in Box 2). Awareness among women varied by respondent category but few were knowledgeable about specific provisions and some revealed misunderstanding of the law as most of them learned about the law by word of mouth. They were concerned that the process of informing employees of the law had been inconsistent and not well planned.

Box 1: The Olive tree metaphor

Olive trees, olives, and olive oil occupy a very special place not only in Jordanian cuisine, but also socially, economically, and even spiritually. The metaphor was that social security is no different than the Jordanian olive tree in many ways:

The olive tree in Jordan can last hundreds and indeed thousands of years when each generation acts as a true custodian, enjoying the olives of the tree, while at the same time caring for the tree to ensure that it is passed on to future generations. Alternatively, olive trees can be cut down after just a few decades by a generation eager not just to enjoy the fruit of the tree, but its wood as well. The current generation faces a similar choice vis-à-vis social security. It can opt to enjoy it and use it up in the next generation or two, or it can decide to act like a custodian who will pass it on to the next generation unencumbered with huge debts.

The metaphor was not baseless. Liquidating the assets of social security to pay pensions would have been nothing short of dismantling the skeleton of the Jordanian economic structure (stock market, treasuries, and real estate), in which the SSC was very heavily invested.

Source: World Bank (forthcoming), adapted from Razzaz (2011).

Three of the 19 professional women knew about specific amendments (one had heard about changes in maternity insurance, two had heard about the optional subscription) but they did not know details. None mentioned the changes in retirement age. In comparison, the majority of women working in plant and machine operation indicated that they were aware of the new law but only a few were

knowledgeable about specific provisions. Two of the 18 women knew they have to pay higher monthly percentages to the SSC but had no knowledge why and for what purposes. Women working as clerks, service workers, in craft and related trades indicated that they had not heard about the new law per se, although some were aware that there were some changes in the law. A few mentioned changes such as increase in the retirement age. Most were very skeptical of the SSC's approach to conveying information regarding the changes. This is extremely important given that one of the intentions of the law is to encourage

We heard about it, but didn't understand it much. We heard from the association we are part of, that a new law has been legislated, we were advised to go to the Social Security Corporation and directly hear from the employees there - Woman (Professional and Technical)

I heard some employees talking about the new law, but didn't pay attention and they didn't send us any documents to sign - Woman (Professional and Technical)

women to seek employment, the lack of awareness of the law on the part of those who are inactive or unemployed is concerning.

Table 3: Unemployed and inactive women's awareness of the law

unemployed women unaware	28
inactive women unaware	29
unemployed women aware	3
inactive women aware	4

Box 2: Death insurance

Some female respondents see the death insurance provision of the social security law as unjust. They commented that their children should be entitled to their retirement salaries after their death without any conditions, as this was their work, effort and money for many years. This negative perception – and at times misunderstandings of the appropriate wording of the law – leads to a sense of inequality and may prevent women from accumulating pension benefits.

Article 81 of the temporary law No. (7) for the year 2010 stipulates the conditions of the death benefit's beneficiary shares: (1) male offspring receive death benefits until they are 23; (2) female offspring, the widow, and single sisters of the deceased receive death benefits under the condition that they are not married; (3) the widower receives the death benefit under the condition that he is "totally disabled, and has no wage from a job or an income from a career, or an equivalent pension to his deceased wife's pension or disability pension." (SSC 2011a).

Awareness of the new law by the male respondents varied according to age, residence and experience. Male youth aged 19 to 21 in East Amman (university students) were not aware and had no knowledge of the new law or its provisions. Men in West Amman, aged 34 to 55, all of whom have professional jobs, had heard about the new law, and were knowledgeable about some provisions, such as the change in retirement age, the change in the reference wage for calculating pension benefits, extending coverage to include smaller companies. Only one of the six participants in this focus group knew about the change in the

I heard about it; but not in detail. We have heard about the Social Security issue from the SSC representatives visiting the stores and recording the number of employees there – Man

In general social security laws are ambiguous; the laws are never made clear to the employees. As employees we don't know that there is a new law and we don't know how is it different from the old one, we don't even know much about the old law – Man

maternity insurance. The majority of men interviewed in Irbid had no knowledge of the new law and its provisions, but a few heard that the retirement age had been raised.

Overall, there was a strong negative perception of social security expressed by this group of participants who compared it to national aid, stating that the latter is more useful. Men aged 44 to 64 in East Amman, who included retirees, had heard of the new law. Specifically, they knew that coverage was extended to include smaller companies and they knew about the introduction of unemployment insurance, but expressed no further knowledge of the details or any other amendments.

Yes, sure. It has been published in the newspaper and we have been applying it since the effective date. As a company, we interact with the Social Security Corporation on a monthly basis – Employer, large firm

Box 3: Voluntary social insurance scheme

With the new social security law, insured individuals are not restricted to wage earners but can include any ‘natural person’ on a voluntary basis. Documents produced by the SSC, which describe this scheme, refer primarily to housewives. “Jordanian housewives are also entitled to voluntarily contribute to old-age, obligatory old-age retirement, early retirement, full natural disability, and death insurances by completing an application for contribution in any of the corporation’s branches or offices in all of the Kingdom’s governorates or via offices authorized by the corporation outside the Kingdom” (SSC 2011b).

In focus group discussions, both inactive and unemployed women stated that the optional subscription for housewives was potentially beneficial but would be unaffordable by many. In their opinion, the contribution rate of 14.5% of household income was too high of a payment as economic needs are often a priority. Some respondents in Irbid also pointed out the problem of accessibility. They explained that in order for more housewives to subscribe optionally, payment points should be accessible in all areas so that women would not have to incur additional transportation fees on top of their monthly subscription.

“20 JDs a month is a big amount. I might be able to afford it this month, but not next month, and I would rather keep my children warm with it” – Woman (Unemployed)

For employers, the level of awareness and knowledge of specific provisions of the new social insurance law varied by company size although not by industry.¹¹ Most employers had heard about the law from the newspapers. Eight of the nine employers from companies with less than five employees had also learned of it through word of mouth and/or their accountants. Three of

The first amendment in the law is that now the amount of pension is based on the salary of the last five years and not on the last two years of employment like before. They have also placed a ceiling for the amount of pension that a person can get. I do not remember what else was amended but I think retirement age for both men and women have gone up. Also the new law that was implemented starting September had things about maternity benefits and unemployment insurance and things like that – Employer, medium size firm

the employers knew of the changes in the maternity payment mechanisms, unemployment insurance and retirement age. Three of the nine indicated that they are not covered by social insurance even though their companies are now part of this mandatory coverage requirement. Two of the three expressed reluctance to participate in the scheme. Another employer had enrolled after the new law was enforced as a result of visits by the SSC to the firms. All of the 12 employers interviewed from companies with 6-25 employees had heard about the new law through their monthly visits to the SSC in addition to the media. However, only four had some knowledge of the provisions, such as changes in the maternity payment mechanism, retirement age and pension calculation and the introduction of unemployment insurance. This lack of knowledge has negative implication for employers and their employees with respect to contributions and deductions. As with the mid-sized employers, all employers from companies with more than 25 employees had heard about the new law and with the exception of two of them, were knowledgeable about the amendments.

¹¹ None of the employers, regardless of sector or company size, had knowledge of the Occupational Safety and Health Provisions under the new law, as they saw no connection between health and safety and social security. Some stated that safety standards are required by other institutions, such as the Ministry of Labor, Ministry of Health, municipality and Civil Defense. Similarly, opinion leaders had no knowledge of the provisions of occupational safety and health.

4.2 Perception of the purpose of the amendments and benefits to employers

Employers were specifically asked about what they **believed the new social security law was designed to do**. The vast majority, 27 of the 40

Personally and honestly, I think they want to collect more money. Just like any other bill one receives, tax plus tax, multiplied by more tax – Employer, small firm

employers, expressed the view that the law was promulgated to ease the financial burden on the social security system. Although this apparently reflects a negative viewpoint, about a third also expressed the opinion that ultimately this could have positive impacts on society and thus on the private sector. There is a general perception that the SSC is undergoing a financial crisis, and the law must be amended in order to ensure the survival and sustainability of the SSC. Fifteen of the 40 employers who were interviewed, from different sectors and company sizes, believed that the law was changed to ensure more social justice, namely protecting the rights of employees, and improving their economic status, as well as encouraging female employability.

Employers were also asked about the **utility of the law for them as employers**. Twenty-two employers, representing firms of all sizes, believed that the new social security law would be useful to them, many mentioning that this is because it would add a higher sense of security and protection to employees and especially women. Also, by relieving the SSC from its financial problems and ensuring its survival and sustainability, many Jordanian families, particularly those who rely on pensions for a living, would be protected.

When asked if they thought the new social security law would be useful to them as an employer, six of the nine employers in companies with five or less employees mentioned that the law is beneficial to employers as it is better than

Personally no benefit. I am 40 years old and now I am forced to join social security, have to work for 20 or 25 years and then be entitled to a pension. This is lost money, why force me to pay? I never hired women and now I have to pay. Even the employees have to pay more, so no benefit on any front – Employer, small firm

paying the end of service compensation to employees. The remainder commented on the utility of the law for employees rather than for them as employers. These employers were divided about the rationale for the new law: three said that the law was designed to help the

SSC out of financial difficulty, while three believed that the new law was introduced to increase coverage of more people, offer more protection to employees and generally for the greater good of the country. Nine of these employers, whether or not they believed that the law would be beneficial to them, mentioned their perception that the new law added high costs to them as employer and expressed concern about this.

Six out of 12 employers in companies with 6-25 employees believed that the new law would be of benefit to them personally as individuals benefiting from social insurance after the age of 60. Five out of 12 believed that the new law was of benefit to their companies as well. They stated, for example, that the new law reduces employers concern towards paying workplace injuries. Additionally, they noted that maternity benefits would increase employees' sense of security—a perceived benefit for employers as well. In addition, employers would save money by not paying maternity leave directly.

I believe that the new Social Security Law is very beneficial regarding unemployment insurance. I'm not really certain of my information on this regard, but I think the SSC will pay the unemployed person a salary while searching for a new job – Employer, medium size firm

From my point of view, this law is good because it is for the benefit of female employees because private schools can't afford to pay teachers 70 days maternity leave due to 2 main reasons. The first is that they have to hire alternative teacher so the school will pay 2 salaries. Thus, the new law encourages investment because it encourages private schools to hire teachers, which will ameliorate unemployment. It also encourages institutions to hire women. In fact, it encourages employment in general because social security pays the salary of the teacher who has taken maternity leave and the employers pay for the new one. – Employer, large firm

It is worth mentioning that those five employers in particular saw the law in general in a positive light. They believed that the law is generally good for the country and for creating stability. Those who saw no personal benefit to them, cited reasons such as the fact that women take their maternity leave in any case. The law is seen to be unjust to men who will have payroll deductions for maternity benefits that will not accrue to them individually. Employers of firms that do not hire women, due to the nature of the work, were particularly concerned about the cost increases. One employer believed that the law would be beneficial only to employees and not to employers—except perhaps in the long run.

Ten out of 18 employers in companies with more than 25 employees believed the new social security law would bring benefits to them, in addition to those who believe that the law would help the SSC out of financial difficulty and provide higher security and protection for employees. Of the ten, four believed that the law is good for the country in general as it will increase employees' satisfaction, which would in turn improve productivity; two stated that the new social security law will relieve them from paying end of service benefits; and two were pleased with the SSC paying for maternity benefits.

Opinion leaders were also asked whether they thought the new social security law would be useful to employers. Two stated that there would be a negative impact in terms of increased cost and two were unsure; one explained that the benefit for employers and employees should be equal while the other did not have enough knowledge of the law from an employer standpoint. When asked about the likely outcome of the law, two of the opinion leaders believed that social justice and community stability would be a likely outcome.

V: FEMALE EMPLOYMENT OPPORTUNITIES

5.1 Women in the Jordanian labor market

Female labor force participation is lower in MENA than in any other region. Within the MENA region, Jordan ranks sixth, after the United Arab Emirates, Kuwait, Djibouti, and Egypt (World Bank, 2011). Gender heterogeneity is very pronounced in the Jordanian labor market. Women participate at very low rates in comparison with men and their rates decrease precipitously in the late 30s (figure 1). Those women who are active in the labor market, face very high rates of unemployment, in particular until the early 30s (figure 2), which is likely correlated with their exit from the labor market. In addition to stark differences in participation and unemployment rates, there are gender differences among employed Jordanians with respect to occupational status. Women work primarily in the

public sector (including education and health), as professionals (figure 3) and in medium and large size firms (figure 4).

Figure 1: Labor force participation, by gender and age, Jordan 2010

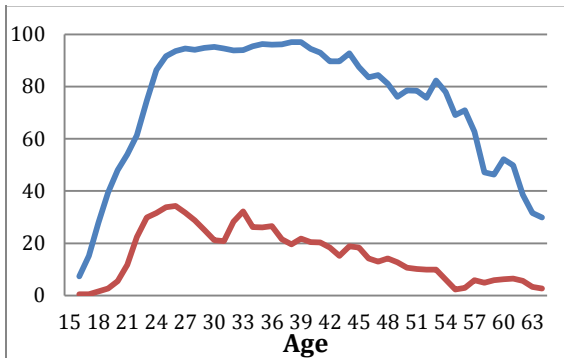


Figure 2: Unemployment rates, by gender and age, Jordan 2010

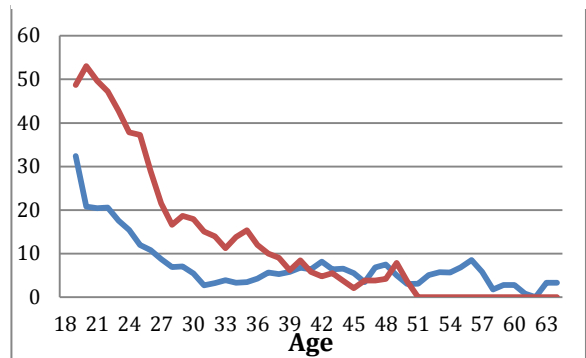


Figure 4: Occupational distribution, by gender, Jordan 2010

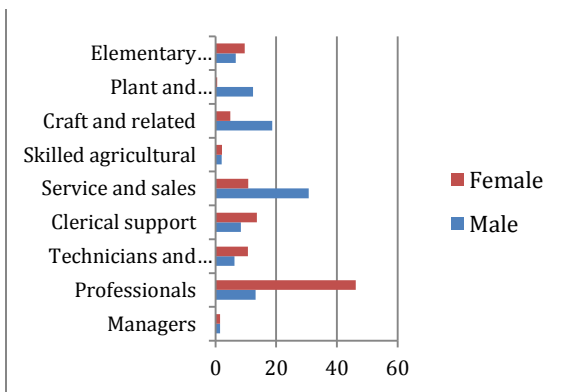
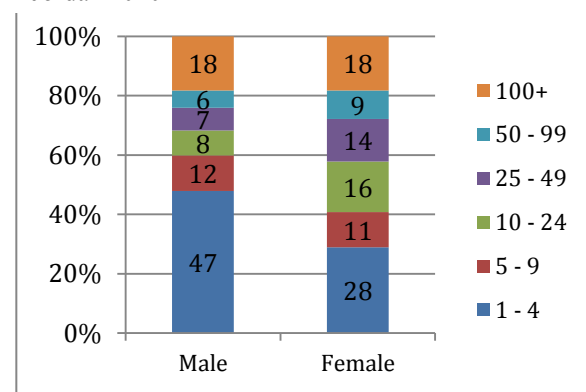


Figure 3: Distribution of firm size, by gender, Jordan 2010



Source: Jordanian Labor Market Panel (2010)

5.2 Constraints to women's employment in Jordan

The lack of jobs in the region affects both genders, all age categories, and all categories of education, despite some disparities within each category. The demand for and increasing shortage of public sector jobs coupled with private sector concern for lack of qualified, skilled workers also plays a role in diminishing employment opportunities (World Bank, forthcoming). The particular constraints to employment faced by women in the MENA region include skills mismatch (which particularly impacts their ability to find work in the

private sector), legal restrictions, social norms (e.g., household decision-making, traditional views of “appropriate” jobs for women), the lack of laws guaranteeing maternity leave and childcare benefits (the former addressed by the new Jordanian social security law), fewer professional networks related to employment, and harassment in the workplace (World Bank, 2011a).

Jordan’s Gender Inequality Index (GII), which shows the loss in human development due to gender inequality on several dimensions, is 0.456, and thus below that of Arab States overall (0.563). Jordan ranks 83 of 146 countries in the 2011 index.¹² The 2012 World Development Report describes factors that impact on gender equality, including policies related to markets, formal and informal institutions, and households. Investments in education and social norms are particularly important for gender equality, as is governance.¹³

Research has shown that economic need and educational attainment are key factors that affect female participation in the labor market. While women from low socio-economic backgrounds work out of economic necessity, others with higher educational levels work for self-fulfillment. Gaining economic independence is a driving force regardless of socio-economic background or educational levels (ETF, 2009). In comparison with the rest of the

¹² For the GII, empowerment is measured by the share of parliamentary seats held by each gender and attainment at secondary and higher education by each gender; economic activity is measured by the labor market participation rate for each gender. According to the 2011 UNDP Human Development Report, just 12.2 percent of parliamentary seats were held by women in 2010, and 57.1 per cent of adult women had reached a secondary or higher level of education compared to 74.2 per cent of their male counterparts. For every 100,000 live births, 59 women die from pregnancy related causes; and the adolescent fertility, compared to 73.9 for men (UNDP, 2011).

¹³ With respect to governance, Jordan has been described as “a high performer in both the region and among countries at a similar level of development...[including] corruption, government effectiveness, regulatory quality and rule of law” (Biggs, 2010). The Human Development Index, which is a composite of life expectancy at birth, expected years of schooling, mean years of schools and gross national income per capita, is considered an important indicator of long-term progress in three basic dimensions of human development: a long and healthy life, access to knowledge and a decent standard of living. Jordan’s Index increased by 29% from 0.541 in 1980 to 0.698 in 2011.

MENA region, educational attainment for women in Jordan is currently the second highest in the region, after Bahrain, with an average of 8.5 years of school completion (World Bank, 2011b). In terms of education, 57.2 percent of women in the labor force hold a bachelor degree or higher, compared with 21.2 percent among men. (Department of Statistics, 2011) In terms of objective assessment of educational outcome, results from the Program of International Student Assessment (PISA), a global assessment of knowledge in mathematics and literacy, show that Jordanian girls substantially outperform boys in literacy tests (no data available for mathematics) (World Bank, 2011b).

The Jordan National Employment Strategy, 2011-2020 presents a discussion of objectives, constraints and projects that relate to women’s employment opportunities. Table 4 summarizes those that relate specifically to social insurance and other factors that impact negatively on women’s employment opportunities. Examples of existing constraints include the large informal sector, discrimination in hiring and firing practices in the private sector related to maternity status and cost implications, and social and cultural taboos on female participation in some targeted sectors. The social insurance reform was designed to address some of these constraints through coverage expansion and maternity insurance to reduce discrimination in the labor market and enable women to return to work after maternity leave. Other constraints like social norms, require a socio-cultural shift that may be stimulated by successful implementation of the social insurance law in addition to other policies and programs that promote women’s employment.

Table 4: Objectives, constraints, and proposed policies and programs regarding female labor force participation

Objectives	Existing constraints	Proposed policies/programs to address objectives/constraints
Increasing rates of female participation in the labor market by expanding the options to enter the workforce through elimination	Formal/informal divide is still too large, often giving females limited choice of either working full time outside the house or not working at all.	Review laws and regulations that affect the availability of jobs appropriate for females, including working conditions, part-time jobs, work from home, and social protection , and remove regulatory

of the obstacles, provision of flexible options and suitable working environment, and reducing the wage gap for the same jobs held by males		obstacles associated with them.
	Females still face discrimination in hiring and firing practices in the private sector related to their maternity status and cost implications.	Implement maternity insurance (as stated in the Social Security Act No. 7 of 2010) to reduce discrimination in the labor market and enable women to return to work after maternity leave.
	Social and cultural taboos remain on female participation in some targeted sectors.	Increase media awareness about the participation of female labor in some integrated sectors (agriculture, nursing, commerce).
	Females with children face the constraint of adequate and affordable childcare in case they decide to work outside the house.	Expand preschool program by the Ministry of Education; Establish a private non-profit organization to provide preschool services in facilities provided by public and private sector employers.
	Laws and regulations permitting early retirement reduced the average age of retirement in Jordan from 57 in 1999 to 50 in 2009.	Apply the Social Security Act No. 7 of 2010 to reduce early retirement and encourage the use of unemployment insurance instead of early retirement for those who have lost their jobs and are eligible for retirement.
	Access to information on job opportunities and training is still limited for females (with more limited access to informal work network and internet cafés).	Evaluate job search and employment programs in the current public and private sectors, and utilize mobile phone-based job search programs to facilitate access by females.
Reducing structural unemployment in the long term; reducing the periods in which they stay unemployed in the short and medium term.	About half of the unemployed are over the age of 25 and have previous work experience, but they face difficulty in the search for work and have immediate family expenses.	Implement the unemployment insurance scheme within Social Security Law No. 7 of 2010 (see above).

Source: Jordan National Employment Strategy, 2011-2020

5.3 Systems in place to support women's employment in Jordan

The 1951 Jordanian Constitution included a number of articles that relate specifically to the rights of women; indeed, Article 23, which specifies, "Work is the right of every citizen,"

also mandates that “special conditions shall be made for the employment of women and juveniles.”¹⁴ Jordan is also a signatory to the 1980 United Nations Convention on the Elimination of Discrimination Against Women, although, when ratifying it in 1992, Jordan “reserved the right to limit compliance of Articles 9, 15 and 16, referring to nationality rights, equity in legal and civic matters, and marriage and family relations.” Since the early 1990s, a number of public and private sector initiatives have been initiated to promote the employment of women in Jordan (see Box 5 for an example). These are each described briefly in Appendix 3 of this study; highlights of these initiatives are summarized below.

In 1993, the Jordanian government issued the National Strategy for Jordanian Women. This strategy was essentially derived from the provisions of the constitution and the National Charter and was founded on the principles of Islamic Jurisprudence and the values of Arab society. The strategy addressed six domains with objectives and measures to improve the status of women on the legislative, political, economic, social, educational, and health fields. The strategy has been implemented with the cooperation of governmental and non-governmental organizations, with some success as the change in educational, employment, and Human Development Index indicators show. In the follow-up National Strategy for Women, 2006-2010, strategies to improve economic opportunities for women included developing and restructuring vocational programs in order to align them with social and economic development and guarantee that they open new horizons for women’s employment. The 2006-2010 Strategy also stipulates women’s access to resources (land, credit and capital), training, and skill building and to expand economic projects in rural and Bedouin areas.¹⁵

¹⁴ Jawad, YMR (2011). *The Provision of Women’s Social Welfare Needs in Jordan: Why the State Has Failed*. Durham, UK: Durham University

¹⁵ The National Strategy for Jordanian Women 2006-2010 can be found at : <http://webapps01.un.org/vawdatabase/uploads/National%20Strategy%20Jordanian%20Women.pdf>

In 2006, under the aegis of HRH King Abdullah II ibn Al Hussein, the “We Are All Jordan” initiative was held; it was designed to give Jordanians from all walks of life an unprecedented opportunity to speak out on issues of importance to them. The Jordan’s Fifth National Periodic Report to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) Committee emphasizes the urgency of “increasing women’s participation in work and production through proper training, rehabilitation, adequate support and overcoming obstacles impeding them.”¹⁶ The same report mentions that the 2007 Civil Service Bylaw further strengthened the provisions in the 1951 Constitution with respect to women’s employment, specifying that civil service employment is based on the principles of transparency, justice, equal opportunities, and gender non-discrimination in dealing with civil servants in matters related to the employment rights, duties and responsibilities.

In order to increase women’s contribution to the economy and make them partners with men in development, many ministries have implemented significant projects within the framework of the National Agenda. The Ministry of Labor implemented a project addressing decent work, while the Ministry of Planning and International Cooperation launched the activities of the Gender/Equal Opportunities Fund. Within the activities of the Gender Mainstreaming in Public Life project, which is being implemented in cooperation with the National Jordanian Commission for Women, the Ministry of Labor, and the Ministry of Planning and International Cooperation, a working-women database was finalized in 2009 at the Ministry of Labor. The database classifies women in the public and private sectors according to demographic and economic characteristics, nationality, educational achievement and specialization. It gives detailed data on wage levels itemized according to profession or vocation and the average number of paid working hours.

¹⁶ See Jordan’s Fifth National Periodic Report to the CEDAW Committee by the Jordanian National Commission for women: <http://women.jo/admin/document/CEDAW%20English.pdf>

Box 4: Catalyzing female employment in Jordan

Despite growing education levels, labor force participation rates for women in the Middle East and North Africa remain very low. In Jordan, only 17 percent of 20- to 45-year-old women work, compared with 77 percent of men. These low employment rates make it difficult for new graduates to enter the labor market. With few women employed, young women lack role models to follow into employment as well as the network connections to help them find jobs. Employers, lacking experience with working women may be reluctant to hire women if they believe women are less committed to staying employed.

The **Jordan New Opportunities for Women (Jordan NOW)** program is a pilot to rigorously evaluate the effectiveness of two policies: short-term wage subsidies and employability skills training. Short-term wage subsidies give firms an incentive to take a chance on hiring young female graduates and an opportunity to overcome stereotypes by directly observing young women working for them. The subsidies can also give young women more confidence to search for work and to approach employers. In the pilot, each voucher has a value equal to the minimum wage for six months. Employability skills training augments the technical skills that graduates learn in community college with the practical skills to find and succeed in employment. Many employers say recent graduates lack these interpersonal skills and other basic job skills. In the pilot, students received 45 hours of instruction in team building, communications, presentations, business writing, customer service, resume writing, interviewing and positive thinking.

There appears to be strong demand for these policies. Despite low employment rates, the majority of recent female graduates want to work: 93 percent say they plan to work after they graduate, and 91 percent say they would like to work outside the house after they are married. Of those invited to attend the training courses, 62 percent completed them, with unmarried women more likely to attend. Those who began the courses gave the course positive reviews, claiming the courses had given them much more confidence to begin searching for jobs. Four months into the wage subsidy program, about a third of those using vouchers had found a job.

Early results from a midline evaluation suggest that job vouchers have significant positive employment effects. Financial empowerment (measured as the proportion of women who have their own money and can decide how to use it) also increased significantly for all who received either vouchers or training or both.

Source: World Bank (2011a)

5.4 Perceptions of stakeholders of facilitating factors and constraints to women's employment opportunities in Jordan

Facilitating factors that are seen to have contributed to **increasing employment opportunities for women generally in**

Jordan include transportation, which has improved primarily in urban areas; telecommunications, which has improved more broadly (including telephone and internet

The type and workload also affect this issue. If the job requires a woman, the employer will hire a woman. Otherwise, if the job entails tasks that women are not able to do, employers will be forced not to hire them. Women are different from men - Man

access); and a higher sense of safety and security due in part to improved public safety and a strengthened legal environment. Perhaps most importantly, social norms are changing in ways that improve the ability of women to participate fully in society, including as workers. These include the fact that early marriage is less common, that there is increased value and respect for working women, and that men are increasingly finding it desirable for their wife to have a job. There is also the perception that there is increased trust between parents and their children, a contributor being daughters able to choose their educational options, whether or not to work, and what type of work they prefer.

One factor that has both positive and negative connotations is the lack of locus of control. Economic factors, including the economic necessity for women to be wage-earners in order to support the family, encourages women to enter into the workforce and encourages acceptance by their husbands and other family members. However, this change reflects a lack of agency rather than an individual or family choice. This “choice” of women to work is related to increased living costs as well as the lack of job opportunities for men, partly stemming from employer preference to hire women because they will accept lower wages than men.

On the other hand, there are a number of constraining factors that reduce employment opportunities for Jordanian women. Lack of educational attainment for women, although improving, is still an inhibiting factor, in particular, for women from a lower socioeconomic status. In general, education is a driver that is both

Box 5: Women’s job seeking approaches

Methods through which women seek jobs differed according to the skill required in the job. The majority of women interviewed, working in crafts, services and machine and plant operation, explained that they found out about their jobs through relatives, friends or neighbors, and applied for the job in person. A few used the help of vocational training centers or read advertisements in newspapers. The majority believed that they got the job because the company needed staff, while a few believed they had the right qualifications for the job.

Females working in professional jobs sought jobs through online websites and applications, newspaper advertisements and through friends and connections. A few were hired through the Civil Service Bureau and other institutions. The majority believed that they were hired for having the right qualifications.

within the control of the women –their choice to continue with education and the type of education they choose—

and beyond their control—the limitations of socioeconomic class and social norms. The societal perception that Jordanian women are less qualified and less committed still continues, although some respondents specifically mentioned that they believe women are indeed more committed to their work. Notwithstanding, even though social norms are changing, the opportunities for women are still limited both in terms of working at all and with respect to working full- or part-time. Moreover, social and cultural taboos remain regarding female participation in some sectors, including the manufacturing sector and for women continuing to work after marriage and childbirth.

These social norms result in women continuing to face discrimination in hiring and firing practices in the private sector related to their gender and marital status and the perceived cost implications of hiring and retaining them. For example, the participants commented on the importance of physical appearance (e.g., in some areas, preference for veiled women, and for some, physically attractive women) and the prevalence of ‘wasta’/nepotism (see Box 5). Access to information on job opportunities and training is still limited for females, which impacts on their job seeking behavior and their ability to be employed. Many employers prefer single women; moreover, their perception of the potential or actual interference by male relatives—including fathers, brothers and husbands – plays a role in their hiring and retaining women, as does their perception of reduced productivity and working hours because of the household related responsibilities of wives. These issues are faced by women in general, additional more so faced by married women, and more still for those caring for child(ren), compounded with the paucity of child care facilities, and, for some, lack of familial support for child care. The family may value the role of the woman as caregiver for the child(ren) over the value of working, particularly for low wages. From the perspective of the employer, maternity benefits are seen by some as costly and the woman’s role as caregiver for her child(ren) is seen as detracting from her productivity.

VI: PERCEPTIONS OF LINKAGES BETWEEN SOCIAL INSURANCE AND FEMALE EMPLOYMENT

6.1 Perceptions of employers of the impact of the new law on women’s employment

Just over half of employers, regardless of sector or size of company, believe that the law will not improve women’s employment opportunities and more than two-thirds indicated that the law would not have an impact on their decision to hire women (see Table 4). While many believed that the new law was a positive step towards achieving this goal, they believe that the introduction of maternity insurance or the way that benefits are paid will not improve employment opportunities for women or the likelihood that they will hire more women. They felt it was not sufficient to promote female participation in the labor force. In fact, most employers had a negative perception of the law because of increased costs¹⁷ and believe that there are other factors that impact women’s employment opportunities and on decisions to hire.

Table 5. Number of employers (by size) who believe that the new social security law could/ not improve women’s employment opportunities

	Amman			Irbid		
	Small	Medium	Large	Small	Medium	Large
Yes, could improve	0	3	4	2	1	2
No change	6	3	8	1	2	2
Unsure	0	2	3	0	0	0
Negative impact					1	

When asked whether employers believed that the new social security law will improve women’s employment opportunities, 12 of the 40 employers interviewed said that the new law could improve women’s employment opportunities in general. Two

Maternity is not the only barrier to female participation in labor force— what comes after maternity is the problem. There is no equal opportunity law; there is a law to protect women from redundancy - but who implements it? ...The problem is replacing women, investing in training. In spite of existing laws, there has been no sharp increase in the percentage of women in the labor force - Opinion Leader

¹⁷ The increase in employer contribution amounts to a total of 1.25% (0.75% maternity insurance and 0.5% unemployment insurance).

employers further stated that the new law offers women more security, which could encourage more women to seek employment. Interestingly, small sized companies believed that the law will have a positive impact on female employment in large companies, whereas, employers in larger companies believed that the new law will encourage smaller size companies to hire more women since the cost has decreased. Slightly more than 50 percent of the forty employers stated that there would be no change. Of those who indicated no change, six explained that payment of social security is not the real barrier to women’s unemployment but rather women’s absence from work for marriage and/or maternity leave. Other reasons included employer’s focus on qualification and experience; finding and paying for a temporary replacement; customs and traditions of husbands preferring none-working wives; nature of work requirements and type of profession dictates the gender of the candidate.

Table 6: Employers' view of the impact of the law on their hiring women

Response	
not likely to encourage hiring women	32
likely to encourage hiring women	6
likely to hire fewer women	1
no opinion	1

Only one employer out of a total of forty interviewed (company with 6-25 employees in the education sector in Irbid) explained that the new social security law could decrease hiring in general or could force employers to under report salaries to the SSC. This is an indicator of the need for strict oversight and enforcement if the SSC is concerned about accurate reporting (see discussion in Chapter VII). However, others indicated that higher costs resulting from the law may not only discourage local investors and business owners, but would possibly deter foreign investors.

When asked whether employers believed that this law generally impacts their decisions to hire women, six out of 40 employers believed that the new law could have a positive impact on their decisions to hire women. They all believed that the change in the manner in which maternity benefit is paid makes it less costly for them to hire women. One explained

that since he doesn't have to pay maternity benefits, he could hire a temporary replacement and pay for her/him. By far, most—32 of 40 employers— said that the new law would not have any impact on their decisions to hire women. Thirteen of the 32 explained that the nature of the job, like manufacturing, would determine the gender of the job candidate. Other reasons given for the lack of impact of the new law on decisions to hire women include caring more about qualifications and work quality. Some employers (5 out of the 32) stated that women once married and or child-bearing do not have the same time to give to their work thus productivity could be affected. Only one employer out of 40 interviewed believed that the new law could lead to hiring fewer women. This employer from a company with 6-25 employees in the health sector explained that it is not the cost that could make them hire less women but rather the time taken off work and refusal to work evening shifts that could be reasons why they could think of hiring less women. One employer had no opinion on the matter.

Table 7: Employers' view of utility of the law

law is useful for employers	22
not useful or no comment	18

Table 8: Employers' view of the impact of the law on their hiring women

Response	
not likely to encourage hiring women	32
likely to encourage hiring women	6
likely to hire fewer women	1
no opinion	1

When asked whether employers believed that the change in the way the employer pays for maternity benefits will improve the employment opportunities of women in Jordan, *We apply equal opportunity standards for both men and women to start with—*
Employer, large firm

thirteen of the 40 employers said that it is likely to improve employment opportunities for women. Employers who agreed with this explained that for employers who think about cost or whose companies are facing financial difficulty the new manner in which maternity benefits are paid offers relief. One employer further explained that this amendment was of most benefit to companies in women-intensive industries. Eighteen of the 40 employers stated that the manner in which maternity benefits is paid will have no change on employment opportunities of women in Jordan. Reasons

given for this include employers caring about loss in productivity, problems with finding and training a temporary replacement and customs and traditions towards female employment generally. Two of those employers stated this change could only affect bigger companies but in general would not produce great changes in hiring practices (see also Box 6 on employers' hiring practices). The cultural factors related to implementation of the law were clear in the response of one female employer, who stated:

“I don't think it will improve women's employment opportunities. It is not relevant—employers don't want women because women take time off work for marriage and child bearing. It is not about paying the maternity benefits only” (Employer, small firm).

Some employers stressed that the increased cost for maternity insurance was negligible compared to other costs such as salaries, electricity and production supplies. One employer pointed out that the law itself does not result in an extra cost that would affect hiring decisions. However, that employer also stated that taken together with expected reforms, such as establishment of a minimum wage, could ultimately have negative impact on hiring decisions (see Box 6).

Box 6: Employers' hiring practices

Employers of different firm sizes and industries in both Amman and Irbid described the methods they used to identify job candidates, their perception of desirable qualities in job candidates, and the decision-making and selection process. There were both similarities and differences within and across the firms' size and industry category. Recruitment methods differed depending on the size of the company and not the industry. Almost all companies interviewed with less than five employees relied on simple recruitment methods such as word of mouth and hiring through friends and personal connections. Companies with 6-25 employees used a wider variety of approaches including online applications, vocational training centers and hiring websites. Companies with more than 25 employees interviewed stated that they resort to recruitment agencies, job fairs, university referrals, national employment offices, labor offices in addition to the methods used to by smaller companies.

Most companies, regardless of size and industry, seek candidates with either technical/soft skills, good personal traits or both. Almost all interviewed employers stated that education and experience are desirable qualities; however commitment, attitude, willingness to learn and good morals were also qualities that are looked for in a suitable candidate. The findings suggest that there are certain desirable qualities in a job candidate regardless of the skill required, most important of which are commitment, morals, and motivation. Higher skilled jobs require an added element, which is educational qualification and experience, and thereby are selective of university graduates.

Employers of both small companies (those with less than 5 employees) and medium-sized companies (those with 6 to 25 employees) indicated that gender and marital status are important factors in their hiring decisions. In the health and education sectors, some stated their preference to recruit females, due to the nature of the job – taking care of children and patients. In other industries such as retail, employers interviewed expressed their desire to recruit females, with good physical appearance, employers interviewed provided no rationale for this preference. In both education and retail sectors, a few employers expressed their preference for single women, as they have less familial obligations and less interference by male relatives, and household related emergencies such as a sick child or social event.

Box 7: Employer perception on financial impact of recent policy changes

“Apart from paying more money, there is no other impact. 40 percent of my employees are women – but we are paying 0.75 percent extra on the 60 percent of men in our workforce. In terms of amount it is going to be more than 36,000 Jordanian Dinar (JD) only to cover the increased cost; 36,000 JD more every year; yeah, yeah, we have a full spreadsheet. Three things happened in the last year for some purpose of the Ministry of Labor or whatever for the people - I think they are interconnected but they were not done at the same time; I think there was a half attempt to see: let's do one and then the other one.. I'll tell you what those three are, which I know. For me, the first impact is the financial impact because I am running a company and I have costs to pay, and if I go past then I would run out of business. So the first thing they changed last year was that the leave is changed from 14 days to 14 working days. We have a cost increase for that and I can give you the figure as the cost of 14 working days means technically 21 days. The change in law has affected us financially, directly, immediately, and not just financially but in this case also productivity - so I lose productivity for one week. So that's one thing, apart from the many public holidays that they give, that's another story and discussion all together. That's number one. The second thing they did was thisthe sick leave was 14-28 days. So that is a loss in productivity as well. Of course, people tend to misuse it all the time. If you have more sick leave days you will use them more. Then the thing about maternity: they will not charge the company, we will not have to pay for the 70 days, they changed that law right, and then they put this extra social security thing. All these three things together affect us financially. It's better for the company to pay the maternity leave. We have done a calculation on the impact of the policy changes, we have already done this exercise: the number of public holidays increase by two days per year impacts us with 10,000 JDs per day, so this is 20,000 JD per year. The social security increase of 1.25 percent has impacted us with 37,035 JD, just the social security. And the private leave which increases from 14 days to 14 working days impacts us, even if they take only 4 extra days, with 27,000 JD straight away. So the total impact of last year – one year of policy change - is 85,000 JD extra per year. Now, what's the benefit for us from this? Nothing. Of course it benefits the employees, they get 21 days leave. More leave for them, less productivity for the company and the country, of course.” – Employer, large company

Although only 17 were specifically asked whether they believed that the **introduction of maternity insurance was enough to encourage them to hire women**, most employers, irrespective of company size or sector, believed that it would not have an impact on their decision. They explained that the nature of the job would continue to determine the gender of the candidate being sought to fill a vacant position. Reducing cost, finding a replacement and training of replacements during maternity leave continue to be the main reasons why employers do not feel that the introduction of maternity insurance is sufficient to encourage more employers to hire women. Only three employers stated that the introduction of maternity insurance would encourage them to hire more women. None of the employers interviewed spoke about hiring fewer women in general and/or as a direct impact of the introduction of maternity benefits.

6.2 Perceptions of focus group participants of the new law's impact on women's employment

6.2.1 Perceptions on general employment opportunities

When asked if they **believe that the new social security law would benefit women's employment opportunities in general**, the majority of participants in focus groups responded positively. They suggested that given the right circumstances, such as nature of job and changes in mindset of employers and parents, the law could increase female employment opportunities in Jordan.

During the focus groups the facilitator explained the changes in the maternity benefits under the new law. The description used was the following: *Under the previous Social Security Law, employers paid women for maternity leave – this was 10 weeks of paid leave. Under the new law, women receive the same maternity benefit. Nothing changes for the woman. What changes, is that the employer makes a contribution to the government based on the total number of workers in his company rather than paying for each individual woman.*

The new SS law will of course improve women's employment opportunities. Now a woman can go on maternity leave and feel secure she can get back to her job. Employers are more comfortable because they won't have to pay two salaries. Fathers will think about the future of their daughters and encourage them to work. If a woman stops working she can get a pension and also maternity benefits and unemployment insurance – Woman (Unemployed)

After this explanation, the focus group participants were asked specifically if the **change in the way employers pay for maternity benefits will change the employment opportunities for women** in Jordan. Most female focus group participants responded that it would because women no longer cost more than men as a result of the fact that direct financing of maternity benefits has been replaced by payroll deductions on all employees. Many respondents, however, stated that there will be no change because, for example, women still cannot work past a certain hour and are not qualified for certain jobs.

Women in the professional and technical categories generally expressed the opinion that

the new law is either insufficient or would have little impact on increasing female work opportunities. They explained that women's circumstances, domestic duties, the general culture concerning female employment such as nature of work are the real barriers and not social security. In terms of changes in the way maternity benefits are financed, some of the women believed that it would provide more equality for women since payment of maternity benefits would no longer be an obstacle to hiring decisions, in particular in women-intensive companies or professions. On the other hand, other women believed that changes would not have a substantial impact, either because employers care about productivity and qualifications and not necessarily about cost or because companies hire women in any case because they accept lower wages.

The new way in which maternity is paid is good for women and good for companies that hire a large number of women because they don't have to pay maternity. However, what about the work that will not be completed while a woman is on maternity leave? Financially it might be good for the company but from a productivity point of view it will not. Employers will continue to think about productivity and not only about finances
– Woman (Professional and Technical)

Women in the crafts and services categories believed that the law is generally good for women but not necessarily for employers given the perceived additional costs. Of those who did so, one mentioned that the law opens up better employment opportunities for both men and women because the fact that all employees are to be insured is an incentive for people to seek work. Two believed that the law will not result in increased opportunities for women's employment because of employers' perception that women will still need to take time off work to care for children and that they prefer to hire men because there is no need replace them in order to take maternity leave.

Because I am really good ... it is encouraging that (the employer) takes me back rather than finding someone new
– Woman (Unemployed)

The majority of women in the machine and plant operation category were of the opinion that the new law would improve women's employment opportunity because more women would be encouraged to seek employment. Six out of nine

The new maternity insurance will encourage employers to hire women. Previously, employers preferred to hire men, as women take maternity leave and employers have to pay for it. But now, he is paying for both female and male employees. Before employers had to pay a woman her salary while she sits home, now it is someone else's responsibility, so he won't fire her
– Woman (Unemployed)

who offered an opinion about this question (out of a total of 12 women) believed that the availability of social insurance in a job would encourage women to seek employment because it offers a safety net for their old age and because parents could be convinced of the value of their working. Among the three who believed that the new law will not improve employment opportunities for women, the reasons they gave included employers replacing women who become pregnant and go on leave and continuing to prefer to hire men because of they need not take this time off.

Unemployed women believed that the new social security law is a positive step towards improving women's employment in Jordan. The majority of them believed that since SSC will be paying for maternity benefits, the burden has been lifted from the employer and hence employers will be encouraged to hire women. They stated that since all

It really depends on the employer's mindset. Employers believe that men can work longer hours and don't care about the work environment whereas women have to work in a place where they feel comfortable. Employers also believe that men are more worthy of employment opportunities than women. Men can work late hours and has more freedom of mobility. Men also can work in any profession whereas women are more confined to office work – Woman (inactive)

employed will be insured, this will provide parents with reassurance that their female relatives will have access to pensions and this secures the girls' futures.. However, they also stated that the employer's mentality and size of the business would also be factors in the decision to hire women and not only social insurance. One of the women explained that some employers will continue to consider the time women take off work for child care and other marital obligation as a factor in determining whether they hire women or not.

Of the 19 women out of the labor force who commented on the impact of the new law on employment opportunities for women, nine believed that it would improve female employment opportunities and encourage employers to hire more women whereas ten did not believe that the law would have any impact on employment opportunities. Those who responded favorably explained that the law has the potential to offer more equality for women because the employers who will pay for the payroll deductions for both men and women will not have any reason for a gender preference and, in fact, the cost to employers

would in fact be reduced. These reasons were alongside often mentions constraints of social norms, nature of the work, and marital obligations. One woman expressed her view that the law was unfair to men who will not benefit personally from the new maternity insurance.

In contrast to women, the majority of male focus group participants believed that the law would not improve women's employment opportunities in Jordan given that employers hiring for the most part relates to the type of work for which they are recruiting employees. Social insurance, on the other hand, would not impact hiring decisions. A quarter of men who offered an opinion, believed the law would improve women's employment opportunities because the relative cost of hiring a woman decreases in particular because women accept lower wages to start with.

Opinion leaders generally believed that the law could potentially have a positive impact on women's employment opportunities but that the law alone is insufficient to influence improvements in female employment. Specifically, they believed that improvement in women's employment in Jordan, as a result of the new social security law, would be gradual and the cost burden significant. Moreover, they believed that there is a need for supportive services to enable women to return to work; these would include kindergartens, more extensive after-school time for children, and increased awareness about sharing in family responsibilities on the part of the father and the mother. One respondent suggested that maternity insurance is a form of discrimination against women, with regard to gender roles and child rearing.

6.2.2 Perception on women seeking employment

In response to: *"Under the new social security law, do you think women are more likely to seek work?"* women's opinion was divided between believing that it would or wouldn't have an impact because social security is not the driving force for women's decision to seek employment.

Women in the professional category in Irbid were almost unanimous in believing that the new social security law will not encourage women to seek employment because the new retirement age is too high or because people are not aware of the changes in the law. Similarly, women in Amman believed that the changes in the law are not sufficient to encourage women to seek employment either because other factors continue to deter women from employment such as culture/traditions, women's desire to work or because maternity benefits are provided by employers in any case. In Amman, woman attributed that the new law guarantees women's right and would encourage women to seek jobs. Women working in crafts and services were divided about the impact of the new social security on women's desire to seek employment. Six women out of the 12 who offered an opinion about this explained that the availability of social insurance offers security to women in old age, which makes them more likely to seek employment. The remaining six explained that the law would not encourage more women to seek employment. Three even had a negative view of the changes, suggesting that the increase in retirement age would act as a deterrent to women seeking employment because they would have to wait longer to receive their pension. Women employed in machine and plant operation were also divided about the impact of the new law on women seeking employment. Six out of 12 women interviewed believed that women work primarily because of their economic need and that the availability of social insurance is a secondary factor in their decision to seek employment. The six women who believed it would encourage more women to seek employment indicated that the new law offers more security to women both because women now cannot be fired by employers for getting married and having children, and women can have maternity benefits, unemployment insurance, and pension. They also explained that parents would be encouraged to allow their female relatives to work because of the benefits provided by the social security law.

Unemployed and inactive women participating in the focus groups offered an opinion about this issue. Most of them believed that the new law would encourage more women to seek

employment because it provides more security to women and guarantees their rights. They believe that the new law will not have an impact on women's decision to seek employment because economic need and family circumstances are the reasons that women seek employment and in contrast, customs and traditions, like husband's consent to women's work, continue to be deterrents to women's job seeking. Three women from Amman and three from Irbid did not see benefits deriving from the law with respect to women seeking employment because social insurance is not the main obstacle to their doing so but rather customs and traditions. The third of women in this category who believed that the law would positively impact on women's job seeking, believed that the law offers both job security and safety.

In contrast to their view on the likely impact of the law in general on women's employment opportunities, most men interviewed in Amman, independent of age or socioeconomic status, believed that the new social security law would encourage more women to seek employment as it offers more security and guarantees the rights of women in the workplace. Only three believed that economic factors supersede the availability of social security benefits in women's job seeking behavior. In contrast, men in Irbid were unanimous in considering the new social security law as irrelevant in a woman's decision to seek employment because economic needs, type of employment, and customs and traditions are the main determinants of women's employment.

6.2.3 Perception on women finding employment

When asked if the **change in the way employers pay for maternity benefits will change the employment opportunities for women** in Jordan, the majority of female respondents stated that it would because it reduces the maternity barrier to hiring married women; women no longer cost more than men as result of the new maternity leave employer payment method.

Women in crafts and services were optimistic about the impact of the change on the employment opportunity for women, suggesting the new maternity provisions would increase employee's retention rates and provide more security for women. Women in machine and plant operation in Amman were unanimous in believing that the change would improve employment opportunities for women because employers would be more encouraged to hire females and also more women would be encouraged to seek employment due to the belief that this will result in a higher sense of security and that their rights would be guaranteed by SSC. Women in Irbid, on the other hand, were skeptical about the impact of the change in the way maternity benefits are paid on women's employment opportunities because employers will continue to prefer hiring men given the frequently mentioned arguments (i.e., men don't take long time off work, no need to worry about finding and training a temporary replacement for a woman). Out of the eight women working in professional or technical positions offering an opinion about this issue, only two believed that the manner in which maternity is paid can positively change the employment opportunities for women. They suggested that the change treats women more equally and encourages employers to focus more on the prospective employee's qualifications rather than on gender.

Ten out of 15 unemployed women in Amman believed that the changes would have a positive impact on women's employment opportunities. These participants said that women would feel more secure as the employer will likely not fire them based on their marital status. They also suggested that the new law offers more equality to women as it has the potential to reduce the focus on gender and increase the focus on qualifications as determinants of employment and reduces prejudice against married women. The five women who saw no changes in employment opportunities believed that employers would remain concerned about women's time off work for maternity leave rather than about the cost and therefore would not be more inclined to hire women. Finally, they see customs and traditions as well as female domestic obligations as deterrents to hiring women.

The majority of men interviewed in Amman and Irbid, irrespective of age and socioeconomic status, believed that the changes would not affect employment opportunities for women, a similar view held by inactive women. They explained that employers cared about productivity and considered the time that women take off work during maternity leave more than the cost of paying for maternity benefits. These men believe that the new law has increased the cost on the employer in general because they are now required to pay for both men and women. Two men interviewed in Irbid and two in Amman saw the potential for a positive impact on women's employment because it reduces the cost burden on employers and because employers can hire more women at a lower wage.

It is good for women. It is good for companies that hire a lot of women as this will relieve them from paying the maternity leave salaries - Man

6.2.4 Perception on women's decision to work after marriage

“Imagine you were to marry, would the availability of these benefits influence your decision to work after marriage?” Half of the women offering a response believed that the presence of social security benefits in general encourages women to decide to continue to work after marriage. Many women mentioned that access to pension would be one of the major reasons they would return after marriage. Indeed, many respondents stressed that women should work irrespective of social security benefits, for both self-fulfillment and to attain economic independence from their husbands.

Professional and technical women responded positively but some in Amman believed that their decision to return to work after marriage would depend on their ability to combine both work on a job and at home and that their domestic obligations would not be affected by their work. In stark contrast, women in the machine and plant operation category in Irbid explained that their decision to return to work after marriage would depend on their husband's approval as well as household economic needs. Women in crafts and services in Amman expressed positive attitudes about returning to work after marriage. They explained

that working women get accustomed to socializing at work and that it would be difficult for them to stay home. Women working in machine and plant operations in Amman stated that they would return to work after marriage if the job had social security benefits. Women out of the labor force, both unemployed and inactive, expressed the most diverse opinions. Inactive women interviewed in Amman and Irbid mostly believed that they would not return to work after marriage because for them, family takes precedents over work because the low salary and benefits from work were not sufficient to encourage them to return to work and make up for the cost of childcare. One of the women commented on the new optional subscription for housewives, which gives them the opportunity to continue paying social insurance to guarantee a pension at old age without having to go back to work. Unemployed women, even though they recognized the importance of social security benefits including access to pension, believed that it would not be possible to return to work after marriage because women’s priorities change and they believed it difficult for women to manage work and household duties.

6.2.5 Perception on women’s decision and opportunity to work after maternity leave

“Imagine that you were to become pregnant, would you be likely to return to work within 10 weeks?”

Most reported that they would return to work and arrange for childcare in order to do so. The primary reason to return to work was financial need. Others

Well, if the mother has been working for a while, she would find it difficult to stay at home. Although the baby fills part of your time, but still you will have much free time and also you may think of it that the new baby will need more expenses and that you will need to work to meet these expenses –
Woman (Professional and Technical)

indicated that they would prefer not to stay at home because it could be difficult to become a homemaker after having had experience in the workplace. A few respondents noted that if their husband made enough money, they would not return to work.

If they responded ‘yes’ to the question above, they were asked if the **availability of maternity benefits would influence their decision to return to work after child birth and how?** Maternity benefits were perceived as a positive step towards female employment;

however, they were not the sole factor in determining whether women returned to work after pregnancy. The majority of respondents expressed that the possibility of returning to work was dependent on the availability of a supportive environment, including family support and childcare. However, they stated that once they had a child their priorities would change and some believed that 70 days of maternity leave is not sufficient for them to care for their child and preferred a longer maternity leave.

Females working in professional jobs in Irbid were rather divided about whether they would return to work after maternity leave. Three out of seven

No, I would not want to return to work after child bearing. I only got a job to fill my time when the baby comes it will fill up my time and that would be enough for me
– Woman (Professional and Technical)

women asked about this issue explained that they were likely to return to work because they liked their jobs and they needed to meet the new financial requirements that come with a baby. Four women explained that they would not return, citing changing priorities with maternal obligations. Most female respondents working in machine and plant

operations stated that they are likely to return to work after maternity leave because they work primarily for social security benefits and to gain

Yes I would return of course I would return to be able to get my pension at old age. One works to benefit from social insurance at old age so of course would return –
Woman (Machine and Plant Operation)

economic independence. Women in the crafts and trade profession believed that a woman's decision to return to work after child bearing would be facilitated if employers comply with existing laws such as payment of maternity benefits and providing one hour nursing. Many women in this category believed that the lack of compliance from employers make it harder for women to go back to work after child bearing. Unemployed women and those out of the labor force believed that maternity insurance would be an encouraging factor in women's decision to return to work but stressed the woman's need for an enabling environment to be able to do so. In particular, they mentioned the availability of a trustworthy day-care facility as a key determinant in their decisions.

Of the four young men in Amman who offered an opinion about this issue, three said that they would allow their wives to go back to work after maternity, provided that good

childcare arrangements are made. The fourth mentioned that it was up to his wife if she wanted to stay home as long as they could manage without her salary.

When asked if they thought that **changes in the way maternity benefits are paid would encourage employers to keep their employees after going on leave**, most women suggested that it would depend on the individual employer, the nature of the work, and the employer's perception of the competency and work ethic of the employee.

Women working in professional and technical categories in Amman and Irbid commented that the decision of the employer to retain his/her employees after maternity leave would depend on the employment contract and whether the employer adheres to the contract as well as the labor law. One of the women in this category believed that employers would retain their female employees, because the SSC will be paying for the salary during maternity leave and therefore there will be reduced cost on employer. Women working in the craft and service industries gave the same rationale. Women working in machine and plant operation in Amman and Irbid believed that employers retain women after maternity leave because they have accumulated job-related knowledge and skills and have experience with the operation of the workplace. They also commented that those who abide by the labor laws would continue to do so; those who don't, would find a way around the law. The views of women out of the labor market and those who are unemployed were consistent with those working in machine and plant operation.

6.3. Perceptions on employers' reaction to new law

When asked what **they believed would be the reaction of employers to the new provisions of the social security law**, the majority of male and female respondents in focus group discussions stated that employers are not likely to be happy with changing the

Employers could reduce the number of employees. Employers could also ask employees to work without registering them with SSC. Like me I have been working for 12 years and was only subscribed in social insurance by my employer three years ago. My employer refused to register me with social insurance in the past – Woman (Crafts and Services)

law, as it has a negative impact on them in terms of higher costs. All focus group categories explained that employers would find ways to reduce the extra cost any way possible. They do so, for example, by hiring fewer employees; increasing working hours; requiring increased worker productivity; reducing salaries in general—and of new hires in particular—in order to gradually replace existing employees with newer ones who will accept lower salaries; and allocating the work of women on maternity leave to other employees instead of hiring a temporary person. They also voiced fears that employers could attempt to manipulate the law, for example by deducting the contributions from the employees' salaries or even by not registering employees with the SSC in the first place. One professional/technical woman Amman mentioned that employers in women-intensive professions would be the only ones who would accept the law because she believes that it reduces the financial burden on employers.

In contrast, women working in plant and machine operation believed that employers would gradually accept the new law and that some might be appreciative of the new provisions. The responses of women out of the labor force and the unemployed women were consistent with those working in professional/technical and crafts/services. But again, they tended to offer nuanced comments, mentioning for example that employers are likely to appreciate the new law as it allows them to retain their employees longer due to the changes in retirement age and to hire women without taking into account marital status.

Men focus group respondents believed that employers would apply the law only if they are forced to do so. They also suggested that employers are likely to manipulate the law by

deducting their contribution from employees' salaries or inaccurately reporting salaries to the SSC. One of the men commented that employers could reduce costs by hiring fewer males and more women because the latter accepts lower salaries. In contrast, one male respondent suggested that employers would react positively to the law because it allows them to retain employees longer due to the changes in retirement age.

6.4. Synthesis

The majority of focus groups participants believe that the new social security law would benefit women's employment opportunities in general but it would depend on other factors including the nature of job, changes in mindset of employers, and the viewpoint of the woman's parents. However, most of them also believed that employers are not likely to be happy with changing the law, they perceive it has a negative impact on them in terms of higher costs and are likely to find ways to reduce the extra cost however possible, including engaging in unfair labor practices and misreporting of employee payroll. In contrast, just over half of employers, regardless of sector or size of company, believe that the law will not improve women's employment opportunities. They reflected the same viewpoint of the focus group participants. Responses from male and female focus group participants indicate a substantial mistrust of the system and men perceive that there was a growing 'reverse discrimination' against them in the workplace, with women being hired because of they are willing to accept lower wages. Of all respondents, women working in plant, machine operation, and crafts are more appreciative of the law perhaps because it is a sign that the State cares about the benefits of women. That perhaps they have social security incentives because they are concerned not just for the immediate here and now but the longer-term future. Job retention is therefore of the utmost importance for them, and they believe that employers would retain them given the work experience they have accumulated. In contrast, professional and technical women, who may have more choice and a higher sense of security, do not seem to take social security into account when making decisions with regard to job seeking or job retention.

The issue of other these factors being just as or more important than maternity benefits was commonly mentioned by both focus group participants and employers, making it a critical finding considering its consistence with other studies. For example, in a three-country study of women and employment, the main barriers to work were found to be marriage and the attitude of the men in their families toward women's work outside the home (Chamlou et al., 2010, 2011). Essentially, regardless of who pays for maternity leave, and how long or frequently it should be, the main cause of women's leaving the workforce is marriage.

VII: OPINIONS ON IMPLEMENTATION OF THE NEW SOCIAL INSURANCE LAW

Women and men in the focus groups, employers and opinion leaders were asked specifically, ***“What do you believe are the things that will encourage employers to put into practice the new Social Security Law in their workplace?”***

Generally employers voiced concern about the *lack of participation or consultation* in the formulation of the new law—a factor that can impact on its implementation, as they do not perceive that they have a vested interest in the law. The

There must be control and supervision. I suggest having regular follow up visits. Also, adding privileges, such as providing an incentive for the employer. For example, when he registers five employees in Social Security you can give him something for that. This is to not have any hidden files under the table – Woman (Crafts and Services)

Box 8: Experience of three employers impacting implementation

One employer from a large firm went to the SSC to inquire and was told that it wasn't his turn, but then was penalized later for not subscribing: *‘we asked them what we should do, they said when your turn comes, we'll come to you and tell you what you should exactly do to subscribe, then we were surprised to find that they put 30% penalty on us for not being subscribed’*

The owner of a small start-up, woman-owned, business, had heard about the new provisions from her accountant, not from the SSC. She said that she was not clear about the requirements and lacks knowledge about the law in general. She explained that her employees do not have contracts with her establishment and she voiced concern that if she pays the payroll contributions to the SSC and the employees leave her firm, there are no guarantees that she will get her money back. In addition, she is not even sure that she can register her employees in SSC at all since they do not have work contracts. Furthermore, she explained that since they are an-after-school activity center they have different working hours and as such she is not certain whether her employees are part-time or full-time employees.

The employer of a small business in Irbid stated that he is aware of the law and its amendments. However, he indicated lack of trust in the SSC because he has heard of cases of people who were covered by the SSC but when they got sick and/or suffered from a work injury the SSC did not help them. He explained that he wanted to register his employees under the new law but the employees refused. The employees did not want to have their salaries reduced in order to pay for their contribution because they believed that this benefits of SSC. Essentially, neither the employer nor the employees see any benefit from SSC.

responses of some of the employers indicated a *lack of understanding* of the law and small business management in general (see box 8).

Even some who understood the provisions of the law expressed *doubts about the implementation mechanism*, in particular with regard to the maternity and unemployment insurance. Some employers, from different sectors and company sizes, stated that *favoritism and nepotism* is possibly a barrier to the implementation of the law, as the law in some cases is not applied to all. Many employers were concerned about the *perceived added cost burden* they have to incur. Furthermore, some employers mentioned that prior negative experience with the SSC as a factor that could inhibit implementation of the new

Box 9: Misperceptions about the new social security law

I do not know the exact letter of the law. I think there will be some terms regarding the holidays. I used to work in a company, where...the employer would lay off the workers when there was no production. Now this will not be the case. The worker will receive at least a half salary if there's no work. This will be enforced in the new law – Man

Well, as for me, I did not feel there was a new law, as it did not affect us financially. – Employer, large company (IDI 7).

[The law] will create more problems for women/companies [who have to] deduct social security and health insurance from salaries. If the SSC pays for maternity, then how will companies deduct health insurance? Some companies will remove employees from health insurance during maternity and hence employees will lose....[This] is a customs thing, not a cost matter – Employer (Amman)

social security law. All of these viewpoints can contribute to misperceptions (Box 9) and negatively impact the effective implementation of the law. Male youth expressed concern over the lack of consistency in the law, and the fear of law changing before anyone could benefit from it. They also reflected the opinion of the employers with respect to the credibility of the SSC and other governmental institutions. The older male participants mentioned that due to their knowledge of some failed investments by the SSC, they believe that the SSC will go into bankruptcy soon; this causes them to have little trust in the SCC. Opinion leaders also stated that the implementation mechanism was

Who's going to control that it is not abused and how are you going to prove that these people really are looking for jobs? – Opinion Leader

unclear and called for careful examination of the provisions and the feasibility of implementing them. One of them was concerned about the ambiguity of the law and another suggested that the requirements for accessing unemployment insurance were flawed as benefits are higher for those who have worked for more than 15 years while they are less at risk of losing their job.

To address these implementation challenges, several employers suggested that a strong monitoring system should be devised. They also suggested that the law must be equally applied to all employers covered under the law in order to encourage effective implementation. Opinion leaders also offered suggestions to strengthen implementation of the law. These included making maternity insurance more flexible, adding provisions for childcare, more flexible working hours, and better working conditions. They also suggested reducing the number of maternity leaves covered from four to three.

VIII: POLICY RECOMMENDATIONS

Both the new law generally and the specific provisions of the law, such as maternity benefits, are designed to encourage women to enter or remain in the workforce and employers to hire and retain them. The perceptions of the stakeholders about the actual utility of the law in that regard will contribute to policy deliberations concerning this social security law and other subsequent policies. The law does not exist in a vacuum, but rather in the broader socioeconomic context of Jordan. Eliciting the perceptions of stakeholders regarding the barriers to and facilitating factors for implementation of the law can contribute to the development of effective implementation approaches. These need to address both the law itself as well as barriers that are beyond the scope of the law (e.g., the lack of childcare facilities).

8.1 Participant recommendations regarding the social security law

What is the awareness and knowledge of the new social security law on the part of the key stakeholders?

The provisions of the law should be clarified and changes disseminated to employers, employees and the public.

Processes to improve awareness on the part of employers, employees and the general public with respect to the law and its provisions must be expanded and enhanced.

Employees, employer and the public should become more aware of their rights under the new law, in order to ensure that they are benefitting from its provisions to the fullest extent possible, to enhance their acceptance and effective implementation of the law, and to understand and accept the concept of social security as insurance and protection, rights under the social contract between the government and the population, rather than the currently more common notion of social security as charity.

What are the perceptions regarding the utility of the new social insurance law for women seeking and staying in jobs and employers hiring and retaining women?

Transportation for women to travel to and from work must be improved. Lack of access to transportation was consistently seen as a barrier to women's participation in the labor force. The government, employers, and civil society organizations can collaborate to facilitate enhancement of transportation

Childcare facilities must be significantly expanded and strengthened. The availability of affordable childcare, some of which could be subsidized by the government, would contribute importantly to both encouraging women to seek employment and to remain employed after they have children. It would also encourage employers to hire women if they know that there will be consistent childcare available, and that their concerns about productivity can therefore be allayed.

What are the perceptions of stakeholders regarding the barriers to and facilitating factors related to the effective implementation of the new social insurance law?

There should be improved mechanisms for payments to employees and payments by them; this refers specifically to maternity benefits, unemployment benefits, and insurance for housewives. The payment mechanisms must be clarified and processes for payments to or by the beneficiaries could be assisted to reduce the burden on the recipient or payer.

For maternity insurance during maternity leave direct bank account payment to the employee could be made through access points (e.g., post offices) so that females do not have to travel far to make payments. The criteria and conditions for unemployment insurance should not contradict the labor law, particularly with respect to definitions of reasons for leaving the workplace (e.g., unfair dismissal related to workplace injury or worker complaints of workplace conditions, including harassment). The SSC should consider revising the contribution to social security paid by housewives (14.5 percent), as the majority saw it as not affordable by the women and their families.

A strong monitoring system and equitable and clear enforcement of the law will facilitate implementation. This is to ensure that no evasion and manipulation of the law takes place. Specific suggestions included having inspections by the SSC to check that the numbers provided by employers (numbers employed, wages/salaries) are the same as those officially reported.

Recommendations that cross the research questions

Dialogue between the SSC and employers and employees should be considerably strengthened. It is necessary for the SSC to clearly explain to employers the rationale behind the law and clearly explain its provisions and evidence for them. They also need to include them in consultation through open forums regarding any review of the law and its implementation. This could contribute to building trust in the SSC on the part of employers, employees and others, bridge the communication gap, and therefore encourage employers

to accept the law and implement it properly and encourage employees to take advantage of its benefits for them.

Civil society organizations should be involved in both deliberations regarding the law and in processes to promote awareness of the law and its provisions. These organizations can include but should not be limited to women's rights organizations and labor unions; this involvement will help to safeguard the rights of employees under the law.

8. 2 Concluding remarks

This study yielded important findings regarding the new social insurance law and the potential for its impact on employment of women in Jordan. Given the potential for positive impact of the new law with respect to women seeking and attaining employment, it would be important for the government to engage with civil society to devise creative, more effective means of educating specific populations (e.g., women, employers) and the general public about both the social and economic benefits of the law for the country as a whole and for women, their families, and employers specifically.

At the time of the data collection, in 2012, the changed mechanism for payment for maternity leave had not yet begun to impact on the decision of women to participate in the labor force. Nor was it likely to do so if not accompanied by policies and programs to address barriers beyond the purview of the law, such as lack of childcare, continued socio-cultural stigma related to employed women, and insufficient public transportation. For the most part, both the women and the employers believe in the long run the new law will contribute to an increase in female labor force participation. This is true notwithstanding the viewpoint, primarily on the part of the employers, that the new law may have a short-run negative impact on job creation because, although it offers greater benefits for the women, they do not perceive it as cost neutral for the firms must still deal with interruption due to maternity/marital obligations.

The following recommendations build on the recommendations of the participants.

The government and civil society should improve and encourage initiatives that encourage diversity at work. This would include those similar to the one adopted by CIDA – Gender and Social Fund. This initiative aims to address concerns on the part of employers regarding women in the workplace, improve their understanding of the importance and benefits of diversity among employees—gender diversity in particular— and therefore encourage them to seek, hire and retain women in the workplace.

There should be extensive, appropriate and evidence-based media campaigns to change social perceptions regarding women in the workplace. This would include communicating the added value of women in the workplace; the importance of their role in all professions (i.e., removing stigma associated with certain professions that are ‘socially unacceptable’ for women); and the importance of ensuring access to support systems that facilitate women’s employment (e.g., child care, transportation). These media campaigns should be designed with participation on the part of employers, employees, and women’s groups, to ensure that they promote positive concepts of, and reduce stigma related, to women in the workplace. The Bank also recommends that the government engage representatives of the general public as well as key groups (e.g., women, employers, university students) in a participatory process to develop effective approaches to the awareness campaign.

The government, in partnership with civil society, must strengthen the services that facilitate employment of women (e.g., child care transportation) and eliminate or reduce the impediments to their employment (social stigma related to women’s employment generally and to certain types of employment specifically). In the case of the former, this will likely require investments (e.g., in early child education programs and before and after-school care) but such investments have been demonstrated to have long-term positive impact for society in general.

The SSC needs to take steps to build confidence and trust in their governance and in their policies and programs. This is critical in order to ensure that the social security law (and

its other programs) is accepted by the general population, by employers, and employees.

This could include conducting community engagement meetings across sectors and geographic regions. It is also important to clarify to the public the mechanisms for social insurance protections for public and private sector employers, in light of the concerns that there are disparities among them and that these concerns may have an impact on effective implementation.

Given the concerns on the part of employers regarding the cost impact of the new social security law on their firms, **it is critical that there be an evidence-based assessment of the actual economic and opportunity cost to the firms.** This could be carried out with a sample of firms from different sizes and categories (e.g., manufacturing, crafts, and services). This evidence-based data will contribute to dispelling concerns that are yet to unfold and to the consideration of approaches to strengthening the implementation process.

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Appendix

Appendix 1: Provisions of new social security law related to old-age pension

	Previous Law	New Social Insurance Law
Age of Compulsory Retirement (Old-age)	(60) for males (55) for females	60 for males, with having the right to continue until age of (65). 55 for females with having the right to continue until age of (60).
Age of Early Retirement	(45) for males and females	Same for those who complete minimum vesting period for early and normal retirement before 2011 (exempted) and workers engaged in hazardous occupations non-exempted current contributors: a gradual increase to age 50 closing early retirement window for the new contributors
Minimum vesting period for early retirement	(18) For males, (15) For females	Same for exempted groups and workers in hazardous occupations Gradually increased to 25 yrs for male and 22 for female for non exempted contributors
Accrual Rate	(2.5%)	progressive accrual rate based on age and wage layer 2.5% at the normal age of retirement for the 1st wage layer, and 2 % for the second layer higher discount rate on early retirement accrual rates and specially for the first wage-layer increases above 2.5% after the normal age of retirement to reach 3% at 65 (male) and 60 (female) for the 1st wage layer and 2.5% for the 2nd layer
Reduction Coefficient for early retirement	Age- Based Reduction Rate	Replacing reduction rate by variable age- based accrual rate
Wage growth prior to retirement	Excluding specific categories from the limitation on growth rate	Removing all exclusions

Reference wage for calculating pension	Average wage of last (24) months prior to retirement	<ul style="list-style-type: none"> ✓ Same for the exempted contributors ✓ Average of last 36 months for those who retire at the normal age of retirement ✓ 60 months for early retirement
	No Distinction	<ul style="list-style-type: none"> ✓ Empowering SSC according to a bylaw to raise contribution rate of insurance against work injuries at a maximum of (4%) based on rates and frequency of work injury occurrence when compared with sectoral benchmarks.

Source: Razzaz (2011)

Appendix 2: Data collection instruments (Employer Questionnaire and Focus Group Discussion Guide)

EMPLOYER INTERVIEW QUESTIONS

About your Company

1. Please tell me how you would describe your company; that is, is it:
Manufacturing (give details)
Wholesale and retail
Communications
Financial intermediation
Etc.
2. How many people are employed fulltime by your company?
 - a. How many are women?
3. How many people are employed part-time by your company?
 - a. How many are women?
4. When was your company founded?
5. Is this a family-owned company?
 - a. If not, how would you describe the ownership?
6. Does your company have a mission statement?
 - a. If yes, would you be willing to share it with us?
7. What is your position with the company?
8. How long have you been with this company?
9. How long have you been in this position?
10. How would you describe your role?
11. Who is responsible for the hiring process in your company?
12. How do you identify suitable candidates?
13. What are you looking for in a job candidate? Name the two most important?

Your perceptions of the Social Security Law

14. Have you heard about the new Social Security Law?
[if yes], how?
[if no] researcher gives a brief description the new Social Security Law: *The new Social Security Law has various components. For example, it extends Social Security coverage to workers who are employed in small firms (i.e., with less than 5 workers). It also allows for housewives to become insured on a voluntary basis. And, it puts into place maternity insurance and unemployment insurance.*
15. What do you believe the Law is designed to do?
16. Do you believe that the new Social Security Law will be useful to you as an employer?
 - a. If so, how do you believe it will be useful to you as an employer?
 - b. If not, why do you not believe it will be useful to you?
17. Do you believe that the new Social Security Law has any negative impact on you as an employer?
 - a. If so, what is this impact?

18. Are you aware of the requirements for a safe and health workplace as specified in the new Social Security Law? Yes/No
 - a. If yes, how will this change the way you manage your workplace?
19. Are you aware of the requirements for offering child care facilities....? If yes, does this requirement apply to your firm? If yes, do you have child care facility? If no, why not?
20. Do you believe that this law impacts your hiring decisions generally?
 - a. If yes, how?
21. Do you believe this law impacts your decisions to hire women specifically?
 - a. If yes, how? [probe: Do you believe it's less costly for your company to hire women because of the new law?]

{ask here whether employer offers different benefits to men such as family insurance}

22. Do you believe that the new Social Security Law will improve women's employment opportunities generally in Jordan?
 - a. If yes, how?

Under the previous Social Security Law, employers paid women for maternity leave – this was 10 weeks of paid leave. Under the new law, women receive the same maternity benefit. Nothing changes for the woman. What changes, is that the employer makes a contribution to the government based on the total number of workers in his company rather than paying for each individual woman.

23. Do you believe that this change in the way the employer pays for maternity benefits will improve the employment opportunities of women in Jordan?
 - If yes, how?
24. Do you think that the introduction of maternity insurance is enough to encourage you to hire women? I am asking this because although the insurance covers the cost of salary during maternity leave, it does not cover other costs such training a replacement, and child care, etc.
25. Are there factors (things) that make it easier for women to work in Jordan today than that it was when your mother was a young woman? [Probe: Changes cultural/social norms that influence whether or not women work and the type of work they do?
26. What are the barriers to hiring women today? [Probe: economic conditions that may impact on your hiring practices? Cultural attitudes and social norms such influence of male relatives? Generous benefits required by the law, e.g., paid maternity leave]
27. What do you believe are the things that will encourage employers to put into practice the new Social Security Law in their workplace [Probe: influence from high-level leaders, well-known employers acting as "champions" of the law]

{Ask how employer and spouse divide time between work and household related activities}

28. How much time do you (your husband/wife) spend on economic activity compared to child care and other domestic chores?

FOCUS GROUP QUESTIONS – WOMEN

Demographic Section

[To be asked individually and recorded on a separate form that identifies the focus group number only.]

In what month and year were you born?

What is your highest level of education?

What is your marital status?

How many children do you have?

Employed Women:

What is your job title?

For which type of company or organization do you work?

Is this a government or a private organization?

How did you find out about your job? [through friends or relatives, through a recruitment agency, through the newspaper or internet, you directly contacted the employer]

Why do you think they hired you?

Was the hiring process clear and transparent to you? If not, explain

Who is in charge of hiring new employees in your workplace?

Unemployed Women:

Have you had a job before? [Probe: type of job and when the woman most recently worked]

How long have you been unemployed?

Why are you unemployed? [Is it difficult for you to find a job? Why?]

Focus group start

ICE BREAKER QUESTION: What is your favorite thing to do during Eid al Adha? [OR ANY OTHER ICE-BREAKER QUESTION]

1. Are there factors (things) that make it easier for women to work in Jordan today than that it was when your mother was a young woman? [Probe: Changes cultural/social norms that influence whether or not women work and the type of work they do? {Try to capture here if perceptions of old vs. young male relatives/spouses/siblings differ}]
2. What are the barriers to hiring women today? [Probe: economic conditions that may impact on your hiring practices? Cultural attitudes and social norms such influence of male relatives? Generous benefits required by the law, e.g., paid maternity leave]
3. Are there laws about women's employment that are different from laws about men's employment?
{ask if there are extra benefits offered to men but not offered to women}
4. Talking about laws, have you heard about the new Social Security Law?
[if no] researcher gives a brief description the new Social Security Law:
The new Social Security Law has various components. For example, it extends Social Security coverage to workers who are employed in small firms (i.e., with less than 5 workers). It also allows for housewives to become insured on a voluntary basis. And, it puts into place maternity insurance and unemployment insurance.

5. Let's talk about unemployment insurance specifically; how important do you believe this is and why?
6. Now let's talk about maternity insurance specifically; how important do you believe this is and why?
7. Imagine that you were to become pregnant, would you be likely to return to work within 10 weeks? Yes/No?
 - a. Does the availability of maternity benefits influence your decision? And if yes, in what way?
8. Imagine that you were to become pregnant, do you believe that with the change in the financing of the maternity benefits, your employer would be more likely to keep you after your maternity leave or replace you with someone else
9. Now, let's talk about pension benefits specifically; how important do you believe this is and why?
10. Imagine you were to marry, would the availability of these benefits influence your decision to work after marriage?
11. Is social security important in your decision to work? If yes, why; if not, why not? [Probe: Would you accept a job that does not offer social security? Why/why not? Under which circumstances?]
12. Do you believe that the new Social Security Law will be useful to you personally [insert as appropriate: as a Jordanian employed woman, as a Jordanian woman looking for work, as an advocate for women in the labor force]?
 - a. [if yes] How do you believe it will be useful to you personally?
13. Under the new Social Security Law, do you think women are more likely to seek work?
 - a. If yes, why;
 - b. If not, why not?
14. Do you believe that the new Social Security Law will improve women's employment opportunities generally in Jordan?
 - a. If yes, how?

Under the previous Social Security Law, employers paid women for maternity leave – this was 10 weeks of paid leave. Under the new law, women receive the same maternity benefit. Nothing changes for the woman. What changes, is that the employer makes a contribution to the government based on the total number of workers in his company rather than paying for each individual woman.

15. Do you believe that this change in the way the employer pays for maternity benefits will change the employment opportunities of women in Jordan?
 - a. If yes, how?
 - b. If not, why not?

If there is time, ask these two questions:

16. What do you believe will be the reaction of employers concerning the other new provisions of the Social Security Law?
17. What do you believe are the things that will encourage employers to put into practice the new Social Security Law in their workplace [Probe: influence from high-level leaders, well-known employers acting as "champions" of the law]

Appendix 3: Programs to promote women’s employment in Jordan

The following initiatives, policies and programs address issues related to women’s employment in Jordan. Where available, URLs that link to relevant documents are provided.

1. The development of a **National Agenda** related to quality of life was initiated by Royal Decree on February 9 2005, when the government established a National Agenda Steering Committee to prepare the Agenda. The Committee comprised representatives from the Government, Parliament, civil society, the private sector, media and political parties. The chief objective of the National Agenda was to improve the quality of life of Jordanians through the creation of income-generating opportunities, the improvement of standards of living, and the guarantee of social welfare. The National Agenda sets ambitious targets and addresses gender disparities by aiming to: increase women’s contributions to the economy; ensure that they become “partners” with men in the economic development process; eliminate all wrongful social practices against women; correct negative stereotyping that undermine their rights; and increase women’s participation in the labor force.¹⁸
2. The “**We Are All Jordan**”¹⁹ document emphasizes the urgency of “increasing women’s participation in work and production through proper training, rehabilitation, adequate support and overcoming obstacles impeding them.” The 2007 Civil Service Bylaw is based on the principles of transparency, justice, equal opportunities, and non-discrimination on the basis of gender in dealing with civil servants in matters related to the employment rights, duties and responsibilities.²⁰
3. The official recognition of the need for systematic, organized, and sustainable efforts on women’s issues is one of the most prominent achievements of the Jordanian government. This is evident in the adoption of **the National Strategy for Jordanian Women** by the government in 1993. The strategy was derived from the provisions of the Constitution and the National Charter and was founded on the principles of Islamic Jurisprudence and the values of Arab society. The strategy addressed six domains with objectives and measures to improve the status of women on the legislative, political, economic, social, and educational and health fields. The strategy has been implemented with the cooperation of governmental and non-Governmental organizations. One of the main objectives of the National strategy for Women (2006 -2010) is to increase the available economic opportunities for women. This strategy aims to develop the vocational programs and to restructure them in order to have them in line with social and economic developments and to guarantee that these programs will open new horizons for employment. In addition to that, the strategy aims to enhance the capacities of rural women to attain an income on the national and local levels by facilitating their access to resources (land, credit and capital), training women, building skills and the establishing projects and cooperatives and implementing economic projects in rural and Bedouin areas that are suitable for the nature of these areas and to guarantee greater employment opportunities for women in these projects.²¹

¹⁸ <http://www.nationalagenda.jo/Portals/0/EnglishBooklet.pdf>

¹⁹ “**We Are All Jordan**” forums are an initiative of His Majesty King Abdullah II ibn Al Hussein, created to give Jordanians from all walks of life an unprecedented opportunity to speak out in 2006.

²⁰ Found at : <http://women.jo/admin/document/CEDAW%20English.pdf>

²¹ Found at :

<http://webapps01.un.org/vawdatabase/uploads/National%20Strategy%20Jordanian%20Women.pdf>

4. The **Social and Economic Development Plan 2004 -2006**²² focuses on poverty and unemployment reduction, through the implementation of qualitative and quantitative investments in areas of local development, and the creation of programs that aim to empower citizens, specifically youth and women and providing them with adequate opportunities.
5. The **Ministry of Planning and International Cooperation** formed a micro finance committee and empowered it to prepare a national strategy for microfinance development for the decade ending 2010. The committee initiated its work in January 2005. The committee developed a working plan and development strategies for the microfinance sector. The aim of this strategy is to have a viable and sustainable private microfinance sector that follows microfinance best practices and functions as an integral part of the national financial system.²³ In order to increase women's contributions to the economic activity and make them partners with men in development, many ministries have implemented significant projects within the framework of the National Agenda. The Ministry of Labor implemented a project addressing decent work and working women's issues, while the Ministry of Planning and International Cooperation launched the activities of the Gender/Equal Opportunities Fund.
6. Within the activities of the Gender Mainstreaming in Public Life project, which is being implemented in cooperation with the **National Jordanian Commission for Women, the Ministry of Labor, and the Ministry of Planning and International Cooperation**, a working-women database was finalized in 2009 at the Ministry of Labor. The database classifies women in the public and private sectors according to demographic and economic characteristics, as well as gender, nationality, educational achievement and specialization. It gives detailed data on wage levels disaggregated according to profession or vocation and the average number of paid working hours.
7. **The Vocational Training Corporation** has prepared training programs and courses targeting the provision of services in the different training areas and has organized vocational work and encouraging the involvement of females in the different VTC programs.²⁴
8. **The Capacity Building and Business Services Development (CBBDS) Unit in King Hussein Foundation**²⁵ originated as a body within the Quality of Life Project. The Quality of Life (QOL) project has been the major vehicle of the Noor Hussein Foundation for sustainable community development and capacity building at the grassroots level. Founded in 1989 with support from the World Health Organization (WHO), QOL developed innovative models to improve the overall quality of life of underprivileged communities and remote rural areas. CBBDS subsequently emerged as a separate entity to accommodate the specialized training needs of local communities. CBBDS provides entrepreneurs with comprehensive business development services including management, vocational and technical training, feasibility studies, and product development. It works to increase the business capacity of trainees, and enhance their connectivity, marketing and networking skills, and links them to the private sector and funding institutions. This comprehensive package encourages new enterprises, sustains established ones, and enables local

²² Found at : http://www.mop.gov.jo/uploads/National_Strategy_for_Microfinance.pdf

²³ Found at : [http://www.mop.gov.jo/uploads/The%20National%20Economic%20and%20Social%20Development%20Plan\[1\].pdf](http://www.mop.gov.jo/uploads/The%20National%20Economic%20and%20Social%20Development%20Plan[1].pdf)

²⁴ <http://women.jo/admin/document/CEDAW%20English.pdf>

²⁵ <http://www.nooralhusseinfoundation.org/index.php?pager=end&task=view&type=content&pageid=62>

communities to participate both socially and economically in national growth. The CBBDS Unit has a proven track record of success with its trainees in underprivileged communities.

9. **The Village Business Incubator (VBI)** is an important CBBDS program, which promotes the role of rural women in economic development by encouraging them to establish micro- and small- enterprises that reach far beyond traditional home or gender-based models. The VBI was initially launched in the Bani Kinaneh district in Northern Jordan, and now serves more than 20 villages and clusters across Jordan. VBI services include specialized technical training, assistance with marketing and links to funding institutions.
10. **The Capacity Building & Business Development Services Unit (CBBDS) Unit of the Jordan River Foundation** aims to build the capacity of individuals, institutions and cooperatives by providing businesses with managerial and technical training services, consultancies, referrals and other services as related to community needs. Through JRF's involvement in local communities, it became evident that capacity building is a crucial component of development initiatives and for the long-term sustainability of projects. Therefore, JRF incorporates capacity building activities from the onset of project design through final implementation. Since its establishment in 1999, a total of 5,064 persons – including 1,675 women, have benefited from training and short business management sessions. Training has included Job and communication skills, strategic planning, financial systems, budgeting, program and resource development, proposal writing, and human resources management.²⁶
11. **The Jordan Hashemite Fund for Human Development (JOHUD)** provides vocational training courses. These courses aim to develop skills that can be used for income generation: sewing, creation of handicrafts, food processing, carpentry, construction, etc. Also, the fund provides business support in order to provide training and advice to potential micro-entrepreneurs, especially women and youth, and helps them access and manage credit. In addition, the small Business Development Centre (SBDC), part of JOHUD, provides micro-entrepreneurs with non-financial services such as training in feasibility plans, business management and product development as well as advice on how to manage credit.
12. **The Business Development Center (BDC)**²⁷ seeks to promote women and development and sees the successful integration of women into the business community as a key aspect for future economic development. BDC focuses on creating reliable and empowering platforms for women and providing them with supportive forums for interactive dialogue, idea sharing, skill development and capacity building. The BDC also provides direct, firm-level assistance and support to enhance women's entrepreneurial spirit. Furthermore, the BDC facilitates women's access to the resources, networks and strategies required for their business ventures to succeed on the national, regional and international levels. In order to ensure women's effective integration in development and to increase their participation in the economy, the BDC designs and delivers various projects and initiatives that empower women.
13. **The General Federation of Jordanian Women (GFJW)** was established in 1981 as a national non-governmental organization of women's associations and societies to enhance the political, economic and social status of women in Jordan. It also advocates for legislative reform that favours women and initiates income-generating activities. The Federation offers training

²⁶ Found at : <http://www.jordanriver.jo/About3.asp?Language=E>

²⁷ The Business Development Center (BDC) is a non-profit organization committed to fostering economic development and public reform in Jordan and the Middle East. As a national and regional resource, BDC works with a broad range of business service providers, government entities, universities and international partners to deliver development programming throughout the region

programmes for women in various trades to help improve their social, health and economic standards. Among the Federation's many achievements are soft loans projects that are offered to women through women's charitable organizations. These loans have also helped benefit women through job creation.

14. **The Regional Economic Empowerment of Women Project (REEWP)** is a bilateral project managed by Oxfam-Québec with four main partners in the region, with the financial support of the Government of Canada through the Canadian International Development Agency (CIDA). The Project, through the concerted efforts of partners, aims to increase the participation of women in the development of the economy of their country. The partner organizations are: the Jordanian Hashemite Fund for Human Development (JOHUD); the Collective for Research and Training on Development— Action (CRTD.A), Lebanon; the Center for Arab Women Training and Research (CAWTAR), Tunisia; and the Palestinian Businesswomen's Association (ASALA), West Bank and Gaza Strip.
15. **The Ahli Micro Financing Company (AMC), Jordan Micro Credit Company (JMCC), and Jordan Access to Credit Project (JACP)** all focus on microcredit for women.
16. The **Jordan Forum for Business and Professional Women (JFPBW)** provides advocacy and lobbies to amend laws affecting women and start up businesses, including those related to training.
17. **Save the Children/ Jordan** introduced the Group Guaranteed Lending Program in Jordan in the mid-1990s with the goal of empowering female entrepreneurs to become income-earners and decision-makers in their households and communities. Ultimately, such empowerment can contribute to improving the overall economic status of women and their families. The Micro fund for Women, founded by Save the Children, became independent in 1999 and is a leader in the micro-credit industry in Jordan and the region, achieving full financial sustainability in 2002 and reaching the 25,000-active-loan mark in 2006.²⁸
18. **The Youth Work: Jordan** is a USAID funded program that teaches potentially employable skills and provides employment services, civic engagement opportunities and youth friendly services to 1900 unemployed, out-of-school youth in two large underserved areas in Jordan.²⁹
19. **The Jordan New Work Opportunities for Women pilot project** (or Jordan NOW) is a pilot project designed to help young female community college graduates find work. It was designed following extensive consultations with local counterparts and stakeholders including private sector employers and students, as well as community college graduates. Although the project is still in its early stages, initial results are encouraging. As of March 10, 2011, 207 young women were employed under the voucher component and 373 young female graduates completed the training sessions and started looking for jobs.³⁰

²⁸ Found at : <http://www.savethechildren.org/site/c.8rKLIXMGIpI4E/b.6153135/>

²⁹ Found at : <http://www.euromedalex.org/node/14828>

at <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/MENAEXT/0,,contentMDK:22872667~menuPK:3949143~pagePK:146736~piPK:226340~theSitePK:256299,00.html>

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Abstract

The new social insurance law introduced by the Jordanian government in 2010 was created in part to improve the likelihood of women's employment through non- and gender specific changes. This study, which comprised individual interviews and focus groups with Jordanian women and men, employers and opinion leaders, was designed to elicit an understanding of their awareness and knowledge of the new law, designed to increase women's employment—primarily the maternity insurance provision. Those affected by the law remained largely uninformed. Many employers communicated that they did not perceive it as cost neutral for their firms. Participants who were aware of the law, viewed the changes positively and believed with the right circumstances, the law could increase female employment.

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