

SYNTHESIS PAPER

Unlocking the potential of Jordan's labour market

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Jordan's labour market has long struggled with high unemployment and low participation, particularly among women and youth. With the ambitious goals of the Economic Modernisation Vision and National Women Strategy - including doubling female labour force participation and integrating over a million young Jordanians into the workforce by 2033 - new approaches are needed. This paper introduces a fresh framework for labour market policy, emphasising productivity transitions as a key driver of economic mobility, poverty reduction and growth. It provides a comprehensive analysis of Jordan's labour market dynamics, reviews international evidence on effective policy interventions, and outlines a research-backed agenda to create jobs, raise incomes, and enhance productivity.

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ABSTRACT

Jordan faces persistently high unemployment and low labour force participation, particularly among women and youth, following decades of jobless growth. Despite the high levels of education of its workforce and a series of forward-looking reforms, Jordan's labour market continues to underperform both regionally and globally.

Evidence from Jordan and the rest of the world makes clear that there is no single factor driving this underperformance and, hence, no simple policy solution. Achieving the ambitious aims of the Economic Modernisation Vision and the National Women Strategy—including doubling female labour force participation and accommodating more than a million young Jordanians into the labour market by 2033—will require new ways of thinking about the challenges and new policy approaches, including new interventions and combinations of interventions that can be robustly tested to identify what works.

This paper presents a new framework for thinking about labour market policy. The framework starts from the recognition that increasing labour productivity is essential to enabling the poorest households to graduate from poverty and, across the spectrum of incomes, to support increasing living standards over time. The framework identifies three fundamental productivity transitions in individuals' engagement in the labour market that provide key focal points for policy. The framework also provides new insights into Jordan's labour market dynamics. The paper provides a comprehensive overview of these dynamics with the aim of generating actionable insights. It reviews international evidence on policy interventions to increase productivity, create jobs, and raise incomes. Finally, the paper uses the new framework to outline a policy agenda for Jordan that includes some policies for consideration and key areas for future research to support the reform agenda.

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Executive summary

Jordan faces persistently high unemployment and low labour force participation, particularly among women and youth, following decades of jobless growth. Despite the high levels of education of its workforce and a series of forward-looking reforms—given added momentum by the emphasis on women's empowerment in the Economic Modernisation Vision—Jordan's labour market underperforms both regionally and globally. Evidence from Jordan and the rest of the world makes clear that there is no single driving factor behind this underperformance and, hence, no simple policy solution. What is needed are new ways of thinking about the challenges and new policy approaches – new interventions and combinations of interventions that can be robustly tested to identify what works.

Section 1 of this paper presents a new framework for thinking about labour market policy. The framework, which builds on the insightful analysis of the organisation of labour over the "arc of development" in Bandiera et al. (2022), Economic Development and the Organisation of Labour: Evidence from the Jobs of the World Project, provides a useful new tool for thinking about potential policy interventions and, in particular, for thinking more broadly and systematically about active labour market policy.

The framework starts from the recognition that increasing labour productivity (output per worker) is essential to enabling the poorest households to graduate from poverty, and, across the spectrum of incomes, to support increasing living standards over time. Such increases in the productivity of individuals are, in aggregate, essential to supporting sustained increases in the productivity and growth of the economy as a whole. The framework identifies three key productivity transitions that provide important focal points for policy: (1) the shift from unpaid work (in the home or farm) to self-employment or entrepreneurship; (2) the shift to wage work; and (3) the shift to more specialised occupations in larger firms.

The framework also recognises that all three transitions are relevant simultaneously in all economies and focuses attention on the need for policy measures to support each of the three transitions. It thus provides a simple, coherent conceptual framework for thinking broadly about labour market interventions, including not just those aimed at the unemployed or those out of the labour force but also interventions aimed at the underemployed, including those with the potential to move into highly productive jobs in large firms. A key advantage of this new framework is that it broadens the scope of active labour market policies beyond the traditional focus on unemployment (the first two transitions) to also include the challenges of underemployment, notably including the third transition which has historically received little policy attention. Measures to address underemployment are important in supporting economic empowerment, especially of women, and in supporting growth and prosperity, especially in middle-income countries.

Finally, with the proliferation of different policy interventions to address the challenges of unemployment and underemployment, this approach provides a useful organising framework that applies an intuitive structure to what can otherwise seem an unmanageable array of policy options.

Section 2 provides an overview of Jordan's labour market dynamics, with the authors' analysis based on data from the Department of Statistics (DoS). Two key challenges stand out: the very low rate of women's participation in the labour force, among the lowest in the world, and the high rate of youth unemployment, which is the highest in the region. Drawing on a new analysis of labour market data from 2013 to 2023, we use the productivity transitions framework to identify the key focal points for policy.

The data show that most Jordanian women identify as homemakers, with very few making the transition from unpaid work to self-employment or entrepreneurship (the first transition). The strikingly low levels of female self-employment and entrepreneurship, together with the high levels of education, highlight opportunities for targeted interventions to support women in starting businesses.

Two notable features emerge in the transition of women to wage employment in Jordan (the second transition). First, most women who enter wage employment prefer the public sector over the private sector. This preference is driven by a combination of economic, social, and structural factors, with job security, stability, and work-life balance being the most significant advantages offered by public sector jobs. Second, among women employed in the private sector, most are concentrated in large firms.

The third transition - to specialised and well-remunerated jobs in large firms - presents the greatest challenges in Jordan. Job opportunities in large firms are limited, contributing to high female unemployment rates, especially among highly educated women. This is primarily a reflection of a lack of diverse, quality employment opportunities for women in the private sector because of a high degree of gender segregation and inflexible working arrangements (including around hours and parental leave). The challenge is exacerbated by inefficient job searches and matching of employers with appropriately-skilled job seekers.

Section 3 analyses international and local evidence on policy interventions to raise productivity, create jobs, and increase incomes, in alignment with the Economic Modernisation Vision and the National Women Strategy. Both strategies target increasing female labour force participation and tackling youth unemployment, with the goal of integrating one million young Jordanians and doubling female labour force participation through a holistic, multi-sectoral approach. Using the framework set out in **Section 1**, the section identifies priority issues and interventions for consideration. These policies are tailored to address the specific barriers faced in Jordan's labour market transitions:

- **1.** Transition from unpaid work to self-employment or entrepreneurship: The main barriers here are access to capital and access to markets.
- 2. Transition to wage work in a small- or medium-sized firm: The primary barriers to this transition are norms and working arrangements that don't meet women's needs including lack of childcare, long commutes, inflexible hours and leave, and low pay.

3. Transition to specialised highly-skilled labour in large firms: The key barriers, in addition to unsuitable working arrangements, are gender segregation in occupations and industries, and information problems impeding job search and job matching.

Additionally, for the second and third transitions, we also need to consider labour-demand barriers. These barriers relate to the market's capacity to absorb the workforce, especially in larger firms and in higher-skilled labour markets. Two related issues are of particular importance here. The first is trade and investment policy. Access to foreign markets can be a key driver of job growth, especially if targeted at labour-intensive sectors. The second is services. International evidence suggests that the service sector has played a key role in employment growth. At present, however, the service sector in Jordan employs very few women.

This section suggests policy interventions tailored to each barrier within each productivity transition, with a particular focus on those that address Jordan's specific challenges.

Lastly, this section highlights emerging evidence from IGC research in Jordan on the issues identified in this paper. The primary focus of this developing portfolio of research is on testing the effectiveness of specific policy interventions, with the aim of providing robust evidence on what works and what doesn't, to inform decisions on how best to achieve the ambitious objectives of the Economic Modernisation Vision and the National Women Strategy.

1. A conceptual framework for labour market policy

With stagnant economic growth hovering around 2.5% and following decades of jobless growth, Jordan continues to face high unemployment rates—45.3% among youth and 30.7% among women as of 2023. The country also has one of the lowest female labour force participation rates in the world, at around 16.9% over the past decade, which is both lower than that of countries with similar income levels (46% for middle-income countries) and below the average in the MENA region (20%). Evidence from Jordan and the rest of the world makes it clear that there is no single driving factor behind the country's labour market challenges and, therefore, no straightforward policy solution. What is critically needed is new ways of thinking about the challenges and new policy approaches—new interventions and combinations of interventions that can be robustly tested to identify what works before they are widely implemented.

This paper introduces a new framework designed to guide policymakers in identifying effective policy interventions to address the persistent challenges of low labour force participation, unemployment, and underemployment. Drawing on the historical insights from Bandiera et al. (2022) regarding the organisation of labour, this framework offers a structured approach to evaluating policy options and encourages a more comprehensive and systematic perspective on active labour market policies.

At its core, the framework recognises that enhancing labour productivity (measured as output per worker) is crucial not just for lifting the poorest households out of poverty but also for expanding access to higher-quality employment and driving overall income growth. Improvements in individual productivity, when aggregated, are fundamental to sustaining long-term economic growth and increasing the productive capacity of the economy as a whole.

The potential gains from effective policy action are particularly significant in contexts where disadvantaged groups—typically women and often youth—have historically faced limited economic opportunities, as is the case in Jordan. Since labour is the principal economic asset of most individuals, and thus of the economy as a whole, low levels of labour force participation represent a fundamental misallocation of resources that constrains a country's growth potential. This misallocation is even more costly in settings like Jordan, where the unemployed and underemployed populations are often highly educated, representing untapped potential for economic development.

The proposed framework identifies three key productivity transitions that provide important focal points for policy: (1) the shift from unpaid work (in the home or farm) to self-employment, (2) the shift to wage work, and (3) the shift to more specialised work in larger firms. Each of these three transitions is characterised by a step change in scale and specialisation which generates a step change in productivity and incomes.

This policy framework recognises that all three transitions are relevant in all economies and focuses attention on the need for policy measures to support each of the three transitions. It provides a simple, coherent conceptual

framework for thinking broadly about labour market interventions, including not just those aimed at the unemployed or those out of the labour force but also interventions aimed at the underemployed, including those with the potential to move into highly productive jobs in large firms.

A key advantage of this new framework is that it highlights the importance of a broad approach to active labour market policies that goes beyond the typical focus on unemployment (the first two transitions) to also include the challenges of underemployment (including the second and especially the third transitions), which have historically received little policy attention. Measures to address underemployment are important in supporting the economic empowerment of disadvantaged groups, notably women, and in supporting growth and prosperity, especially in middle-income countries.

Finally, with the proliferation of different policy interventions to address the challenges of unemployment and underemployment, this approach provides a useful organising framework that applies an intuitive structure to what can otherwise seem an unmanageable array of policy options.

I. Productivity and prosperity

New approaches to growth policy have been fundamentally shaped by a recognition that growth and prosperity are driven by productivity. **Figure 1** shows the relationship between productivity on the vertical axis and per capita incomes on the horizontal axis. Increases in total factor productivity measure the increases in the goods and services a country can produce for a given level of inputs (for example, labour, capital, materials). It is a measure of how efficiently these inputs are used. Total factor productivity is fundamentally about the accumulation of know-how and ideas—technological and managerial—that enable economies to produce new things and to produce the same things more efficiently. This is what the modern theory of growth is all about.

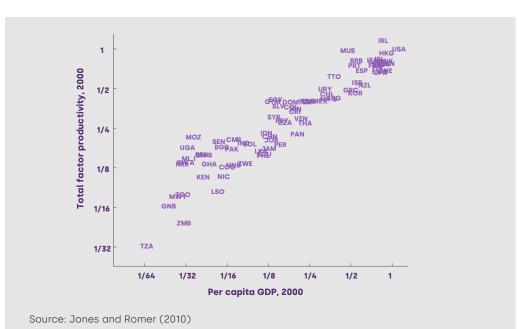


Figure 1: Productivity and prosperity

Figure 1 shows the relationship between total factor productivity and per capita GDP and highlights the dramatic differences in productivity across countries. For instance, the total factor productivity in Hong Kong is 32 times that in Tanzania, implying that the (real) value of what a worker in Tanzania produces in 6 weeks can, in effect, be generated by a worker in Hong Kong in just one day. The figure also suggests that there is considerable scope for increasing productivity in Jordan (with the caveat that the estimates are based on data from 2000).

Falling poverty and rising incomes are driven by two fundamental growth dynamics: (1) shifting people out of low-productivity activities into higher-productivity activities and (2) increasing the productivity of households and firms. The first of these relates to the fundamental observation that economic development is not just about increasing average incomes; it is about changing the structure of the economy.

Structural transformation involves multiple transitions, all of which have the potential to generate step changes in productivity. Traditionally, attention has focused on sectoral transitions, notably the shift in economic activity, investment and employment from agriculture to higher value production in manufacturing and now increasingly services. Recent research has highlighted the importance of the spatial transition of economic activity from rural areas to cities. However, these transformations are no longer relevant in Jordan, with agriculture accounting for less than 5% of GDP and an urbanisation rate of 92% (DoS, 2023).

The pathbreaking analysis in Bandiera et al. (2022) highlights the critical role of changes in the organisation of labour—the nature of jobs and their allocation. Their historical analysis of how the organisation of labour changes over the "arc of economic development" provides the foundation for our analysis. As discussed in the next section, they highlight three transformations in the organisation of labour that are each associated with significant increases in productivity and income.

The authors' focus on the changes in the organisation of work as a key dimension of structural transformation is motivated by the observation that labour is the only endowment of the poor populations and the principal factor of production in all economies. How efficiently labour is employed is therefore critical to the productivity and incomes of individuals and of the economy as a whole.

The analysis offers two important insights. The first is that these productivity transformations are crucial for reducing poverty and generating prosperity over time. Therefore, facilitating these transitions needs to be a core focus of growth policy.

The second is that the persistence of poverty and inequality starkly demonstrates that these opportunities are not equally open to all. These disparities across different groups in the population lead to inequalities in income and opportunities. They also limit economies' growth potential.

Barriers that prevent individuals from obtaining jobs that best utilise their skills create misallocation of labour and undermine productivity. Misallocation of women's talent is a key driver of labour misallocation globally and

particularly across low- and middle-income countries. Where gender barriers are pervasive, the key productive asset of half the population is underutilised, reducing productivity, efficiency and growth.

The potential gains from reducing gender-based misallocation are large. As discussed below, estimates from studies at the micro and macro levels demonstrate the significant potential efficiency gains from eliminating women's barriers to work at the level of individual firms and the economy.

The framework proposed here, which focuses on productivity transitions in the labour market, highlights the interdependence of individual and macro-level outcomes. Reducing the misallocation of labour can not only reduce poverty and inequalities but also simultaneously drive increases in overall productivity and growth.

These effects are strongest where the excluded groups are highly educated, as is the case with women and youth in Jordan. The underutilisation of Jordan's highly educated women and youth significantly hampers both individual economic prospects and national economic growth. Despite notable educational achievements, these groups face substantial barriers in the labour market, leading to high unemployment and underemployment rates.

Jordan's educational advancement has not translated into proportional labour market participation, particularly among women. As noted above and discussed further in **section 2**, women's labour force participation remains one of the lowest in the world and unemployment among youth and women are well above averages for the region.

A major factor contributing to these high unemployment rates is the mismatch between the skills acquired through education and the demands of the labour market.

Many young individuals and women are compelled to accept positions that do not align with their qualifications, leading to underemployment. Women, in particular, are predominantly trained in sectors such as education, health, and social work—fields that are saturated in the Jordanian labour market—limiting their employment opportunities. This misallocation of labour restricts individual economic advancement and stifles Jordan's overall economic development by underutilising a key productive asset. While much focus has been placed on increasing labour force participation and reducing unemployment, addressing underemployment is equally critical. Ensuring that those who enter the labour market are fully and productively employed is essential to unlocking Jordan's economic potential, improving productivity, and driving inclusive growth.

Three key productivity transformations in the labour market

In their analysis of how the organisation of labour evolves as economic development advances, Bandiera et al. (2022) identifies three critical productivity transformations: the marketisation of work, the emergence of firms, and increasing specialisation within firms. We begin this section by briefly describing each of these transitions in their historical development context and the implications as discussed in Bandiera et al. (2022).

We then shift our focus to contemporary labour market policy challenges and show how we can build on their analysis to create a new conceptual framework for active labour market policy. Drawing on the broader labour and development economics literature, we discuss why each transition in this framework is associated with a step change in labour productivity.

As set out in Bandiera et al. (2022), the first transformation in the organisation of work along the development path is the marketisation of work. This occurs when individuals move from unpaid work in the home or farm to paid work in the form of self-employment. As economies develop, the scale and scope of markets expand, enabling more people to sell their output.

The second transformation is the emergence of firms that employ wage workers. These firms pull workers out of self-employment and into wage work, thus associated with a change in employment status. Bandiera et al. (2022) notes that this change occurs in parallel with the spatial and sectoral dimensions of structural transformation, as cities develop and economic activity shifts from agriculture to manufacturing and services.

The third transformation in how work is organised is the increasing specialisation made possible by the emergence of larger firms. This often-overlooked transformation involves changes within firms, as roles are further differentiated, leading to an increasing variety of occupations. The authors speculate that this transition occurs as new technologies and management practices enable firms to adopt a more granular division of labour.

The analysis in Bandiera et al. (2022) highlights the central role of changes in the organisation of labour in the process of economic development and as a key dimension of structural transformation, alongside its sectoral and spatial dimensions.

The policy framework set out in this paper is motivated by three observations. The first is that a core aim of labour market policy is to increase the productivity of individuals to enable them to generate higher incomes. This is essential for enabling the poorest households to graduate from poverty, but also, across the range of incomes, to support increasing living standards over time. These increases in the productivity of individuals, in aggregate, support increases in the productivity and growth of the economy as a whole.

The second observation is that the three productivity transformations—which are presented in Bandiera et al. (2022) as sequential steps since the focus of the paper is on characterising how the organisation of labour changes as economies develop—are all relevant simultaneously in contemporary economies.

The third is that, as key productivity transformations, they provide important focal points for policies to address the challenges of poverty, low labour force participation, unemployment and underemployment. As key steps in structural transformation, they are also important building blocks in a policy framework to support long-term growth and prosperity.

From a labour market policy perspective, it is, therefore, useful to think in terms of these transitions from an individual perspective and to understand why these transitions are associated with a step change in productivity, what

factors or conditions encourage or inhibit the transition, and which policy interventions might be most effective. We focus on the first of these, the link to increases in productivity, in this section and address the other two in **Sections 2 and 3**.

Our proposed framework focuses on three key transitions in individuals' engagement in the labour market:

- 1. the shift from unpaid work to self-employment or entrepreneurship,
- 2. the shift to wage work, and
- **3.** the shift to more specialised work in larger firms.

1) The shift from unpaid work to self-employment or entrepreneurship

The first productivity transition occurs when an individual shifts from unpaid work in the home or farm to self-employment or entrepreneurship. Instead of producing solely for household consumption, the individual switches to producing goods and services that can be sold to others in the market.

Home production includes a range of activities such as subsistence production (home-based farming or husbandry, food processing, gathering water or fuel), household management (maintenance and financial management, food planning and preparation, cleaning), and caregiving (childcare, care for the elderly and others). Self-employed individuals or entrepreneurs offer goods or services in exchange for payment. It is thus an income-generating activity embedded in market transactions.

While this shift encompasses both self-employment and entrepreneurship, it is useful to distinguish the two. "Self-employment" typically refers to someone who sells their own labour or services directly, while an entrepreneur is usually focused on a perceived opportunity in the market, usually involving a degree of innovation and with potential for growth. Self-employment is often aimed primarily at generating a livelihood for the individual and usually relies on the replication of an existing model (for example, a street vendor or freelance copyeditor). Entrepreneurship usually involves a higher level of creative thinking and risk-taking and focuses on using technology or finance to scale up the business.

Why is this shift associated with an increase in productivity? One reason is that it typically involves increased specialisation. In unpaid household work, individuals must produce many different outputs, as noted above. By contrast, self-employment encourages individuals to focus on specific goods or services in which they can build expertise. This degree of specialisation, often reinforced by learning-by-doing (and sometimes training), drives efficiency gains and higher productivity (Becker, 1965). Another reason is that entrepreneurs are exposed to market signals, such as prices for outputs and inputs. These signals incentivise the adoption of more efficient production methods and technologies, thereby increasing productivity (Mincer, 1974).

Self-employed individuals, especially entrepreneurs, are more likely to get access to credit, enabling them to purchase capital goods such as basic machinery that can significantly increase output per hour (for example,

McKenzie and Woodruff, 2008). They, and again especially entrepreneurs, may also benefit from some economies of scale, such as opportunities to buy materials in bulk and from learning opportunities through exposure to broader networks of suppliers, buyers and competitors that facilitate the adoption of more efficient practices or technologies.

The cumulative effect of exposure to market incentives and opportunities for learning, some increase in specialisation, and especially access to credit creates the potential for a step change in individuals' productivity when they move from unpaid work in the home to self-employment or entrepreneurship.

The key barriers to this first transition are thus access to capital and access to markets. Facilitating the transition for women in unpaid work thus requires interventions to address these. We return to this issue in **Section 3**.

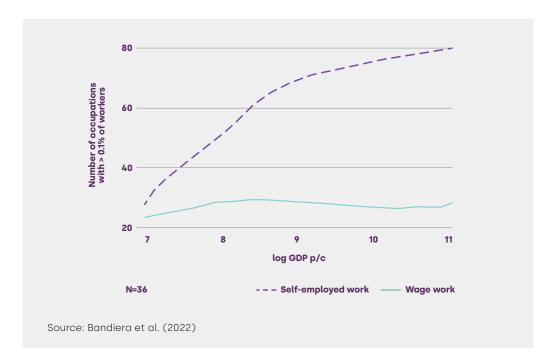
2) The shift to wage work

The second transition occurs when an individual shifts from unpaid work or self-employment to wage work. The individual shifts to being employed by an organisation, in the public or private sector, and to working outside the home. If shifting from self-employment, they are moving from handling multiple roles (such as production, marketing, sales, etc.) to more stable and specialised roles with well-defined tasks, as firms are better able to coordinate and scale activities and learn over time.

The second transition is also associated with a pronounced increase in labour productivity. One of these is the higher levels of specialisation resulting from the division of labour enabled by wage work in organisations, which can separate the functions of production, finance, marketing, accounting, sales, etc. Using more advanced management practices and technology, firms create specialised roles, driving productivity by enabling better matches between workers' skills and job requirements.

Figure 2 shows the number of different occupations in self-employment versus wage work across countries with different levels of per capita GDP. While the degree of specialisation remains unchanged in self-employed work, wage work enables a sharp rise in specialisation, with the number of different occupations increasing from less than 30 to 80.

Figure 2: Transition from self-employment to wage work and specialisation



The increase in specialisation is associated with more specialised skill development, including on-the-job training, further increasing productivity. These effects are amplified by workers' more stable incomes and by knowledge spillovers. The greater stability of income in wage work encourages individuals to make longer-term investments in job-related skills (for example, Maloney, 2004). At the same time, workers in firms have the opportunity to learn from peers, supervisors, and established processes (for example, Verhoogen, 2008).

Firms' ability to operate at a larger scale than self-employed individuals also enhances their access to finance to support capital investments in machinery and technology, further increasing output per worker (for example, La Porta and Shleifer, 2014).

When individuals shift from self-employment to wage work in firms, they experience a transformative change in their labour productivity due to the increase in specialisation, access to credit, competitive pressures, and learning made possible.

The key barriers to this second transition are norms, childcare, transport, inflexibility in hours and low pay. Supporting women's transition into wage work in small- and medium-sized firms thus requires interventions to address these. We return to this issue in **Section 3**.

3) The shift to specialised work in large firms

The third transition occurs when an individual shifts from typically unskilled wage work in a small- or medium-sized enterprise to more specialised highly skilled work in a large firm. From a policy perspective, a novel feature of this new framework is its recognition, building on Bandiera et al. (2022), that the impact on individuals' labour productivity of this third transition is sufficiently important to merit attention as a separate focus for labour market interventions.

This third transition highlights the significant further division of labour and specialisation enabled in large firms. This is primarily driven by the increase in scale, which further amplifies all the effects discussed above and contributes to the increasing diversity of occupations, as shown in **Figure 2**.

Greater scale enables further functional differentiation within firms and yet more specialised skill development. Large firms can invest more in management and training, and there is more scope for knowledge spillovers with larger teams and broader market exposure. Access to finance is easier, facilitating more substantial capital investments in machinery, IT systems, and R&D. Large firms have established managerial structures that coordinate functions, monitor quality and set performance targets, and the impact of these is reinforced by competitive pressures (for example, Bloom and Van Reenen, 2007; Syverson, 2011). These structures are more effective in allocating resources efficiently across the enterprise, creating performance incentives, and leading to higher job quality.

These factors together create the conditions for a further step change in an individual's labour productivity when they shift to working in large firms.

The key barriers to the third transition are, therefore, social norms (especially where this results in occupational segregation), human capital and information, including job search and matching. Another key barrier is insufficient demand for labour, arising when firm growth is low. Supporting women's transition into more specialised skilled work in large firms, whether from wage work in smaller firms or from unpaid work or self-employment thus requires a distinct set of interventions. We return to this issue in **Section 3**.

One high-level insight of this framework is that these three labour market transitions are key drivers of productivity and therefore need to be a core focus of growth policy. The transformations are crucial for reducing poverty, notably the first transition, and, more broadly, for creating the structural conditions for sustained increases in incomes over time.

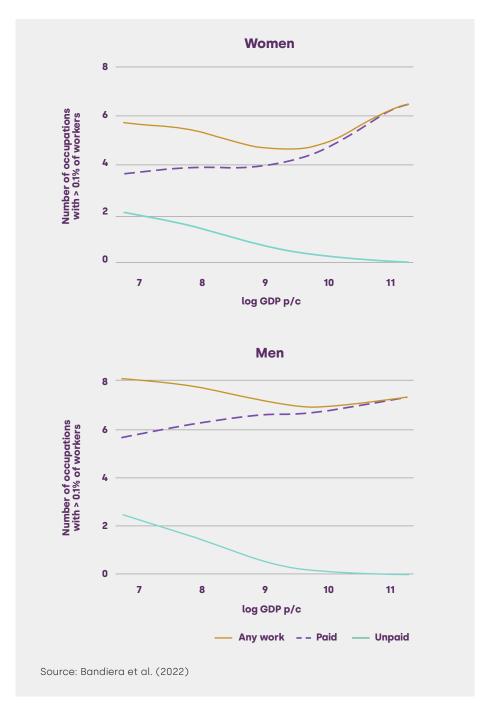
II. Labour transitions and misallocation

A second high-level insight is that the persistence of poverty and inequality demonstrates that the opportunities associated with the three transitions are not equally open to all. These disparities across different groups in the population lead to inequalities in income and opportunities. They also prevent the efficient allocation of talent and thereby limit economies' growth potential.

Barriers that prevent individuals from getting jobs that best utilise their skills create misallocation of labour and undermine productivity. Bandiera et al. (2022) demonstrates that the misallocation of women's talent is a pervasive source of labour misallocation globally and especially across low- and middle-income countries.

These barriers are evident in each of the three productivity transitions. Using cross-country evidence, Bandiera et al. (2022) shows that men are much more likely than women to shift from unpaid work to market-based work, the first transition. Even at low levels of per capita GDP, close to 60% of men are in paid work, compared to less than 40% of women (see **Figure 3**).

Figure 3: Paid and unpaid work by gender



These barriers persist in the second and third transitions. Access to wage work is unequal for women and men. Men are typically the first to secure these opportunities (and wealthy men in particular). **Figure 4** shows that unequal access is worse where wage work in firms is more dominant and occupational diversification greater. Although there is variation across countries, gender segregation increases with occupational diversification, which, as discussed above, increases with the dominance of wage work in firms and with firm size. The figure shows that gender segregation is very low (10-15%) in Ethiopia and Rwanda, where less than 30 occupations have more than 0.1% of workers. However, segregation is over 60% in a group of Latin American countries, where the corresponding number of occupations is above 70, (and Iraq, with a lower number of occupations). Jordan is close to this high-segregation group, with gender segregation around 55%.

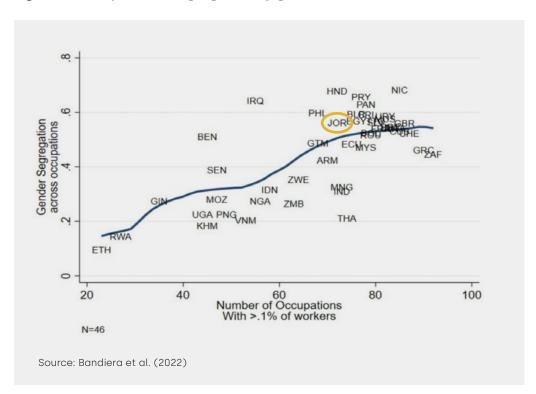


Figure 4: Occupational segregation by gender

Bandiera et al. (2022) finds that women and men are often systematically channelled into distinct roles. This occupational segregation often reflects deeply entrenched gender norms and institutional biases that limit the full realisation of labour potential (Goldin, 1995; Herrendorf et al., 2014).

Both macro and micro level evidence suggest that social norms are an important barrier to women's participation in the labour market. On the former, there is pronounced variation in the rate of female labour force participation across countries with similar income levels, suggesting that societal factors rather than barriers at the individual level (skills, etc.) are decisive. Bandiera et al. (2022) reviews evidence from a range of randomised controlled trials evaluating the impact of training programmes aimed at getting women to enter the labour market. We would expect such

programmes to be more effective when the share of women in the labour force is low, as most participants would be responsive to treatment (which would not be the case if most women were already working). However, the authors find the reverse: such programmes are most effective when most women are working. This suggests that it is not individual barriers but social norms that are decisive.

The cost of breaking a social norm depends on the individual's beliefs about how strongly others uphold the norm. Research suggests that these beliefs may be overstated, suggesting that individuals might not follow a norm if they were aware of others' genuine preferences (Bursztyn, González, and Yanagizawa-Drott, 2020). In their pioneering study in Saudi Arabia, the authors demonstrate that in such cases information campaigns can quickly change women's behaviour.

Strong collective empowerment and justice arguments support policies promoting a gender-neutral allocation of work. Social position and economic opportunities, financial independence, and political influence are all typically associated with market-based labour, especially waged employment (Bandiera et al., 2022).

However, there are also compelling efficiency arguments for levelling the playing field. The key reason is that it results in a better allocation of talent in the economy because of better matching between job characteristics and skills as more women take up jobs in the market sector (Bandiera et al., 2022).

The potential economic gains from women entering the labour force are large. The IMF (2023) estimates that emerging and developing economies could experience an 8% increase in GDP over the next few years by raising female labour force participation by just 5.9 percentage points, reflecting the average progress made by the top 5% of countries between 2014 and 2019. Improving labour market outcomes for women in Jordan can similarly boost growth as highlighted by Jordan's Economic Modernisation Vision and National Women Strategy. In Jordan, evidence shows that if female employment were increased to the level of male employment, the country's GDP per capita could rise by up to 70% (Pennings, 2022).

In a study using US data between 1960 and 2010, Hsieh et al. (2019) show that the more efficient allocation of women and Black workers accounted for 20-40% of the growth in GDP per capita. Olivetti and Petrongolo (2008) look at the same question using cross-country data and show that where the differences in labour force participation rates between women and men are high, gender pay gaps are low, and vice versa. Where barriers to women entering the labour market are high, only high-skill/high-wage women take up waged employment. This means, in turn, that the average productivity of women in the labour force is greater than that of men—so bringing women into the labour market will increase the average skills and productivity of the labour force (Bandiera et al., 2022)

This conclusion is reinforced by research focusing on the productivity of female and male workers in a single firm. Ashraf et al. (2022) examines data of over 100,000 workers with similar education backgrounds and positions in a large multinational firm between 2015 and 2019. This wage microdata confirms the findings in Olivetti and Petrongolo (2008) that the gender pay

gap is smaller where aggregate women's labour force participation is lower. Where women face more barriers than similarly qualified men, those in work, on average, have higher skills than their male counterparts—and so the "marginal" woman who could enter market work instead of working at home is more qualified and productive than the "marginal" employed man. Using a counterfactual simulation that equalises female and male labour force participation, they find that eliminating women's barriers to work would increase the firm's productivity by 32%.

Focusing on productivity transitions in the labour market thus highlights the interdependence of individual and macro-level outcomes. Reducing women's barriers to entering the labour market can not only reduce poverty and inequalities, but also simultaneously drive increases in productivity, incomes, and growth.

These findings are of particular relevance to Jordan since the identified effects are strongest where the excluded groups are highly educated, as is the case with women and youth in Jordan.

2. Jordan's labour market dynamics

Jordan has a dynamic and young population of highly educated prospective workers. Yet, the labour market that these individuals enter has a multitude of structural challenges. As a result, the country has disproportionately low female labour force participation rates, persistently high unemployment rates—particularly among women and youth—and insufficient rates of job creation to absorb the new entry of women and youth into the labour force. These issues are exacerbated by a weak private sector, which remains small, underdeveloped, and insufficiently competitive, leading to an unsustainable reliance on the public sector to provide jobs. In addition to insufficient job creation, the types of jobs being created do not match the skills of Jordan's new labour force participants. Jordan's women are highly educated, but the jobs on offer are too often low quality, because of gender segregation in occupations and poor benefits, and job growth is weak. The dynamics of Jordan's labour market underscore the urgent need for targeted interventions to address the root causes of low female labour force participation, youth unemployment, and barriers to private sector development. Tackling these challenges is not only essential for reducing poverty at the individual level but also crucial for enhancing productivity and driving sustainable economic growth at the macro level.

I. Overview: Two key challenges

Women in Jordan have one of the lowest labour force participation rates in the world.

Female labour force participation in Jordan is the lowest in the world for non-conflict (with only Iraq and Yemen having lower female labour force participation rates), with only 19.1% of working-age women actively participating in the labour market as of 2023, compared to 63.8% of men during the same period (DoS, 2023). This rate is significantly below the average for middle-income countries (46%) and even lags behind the MENA regional average (20%).

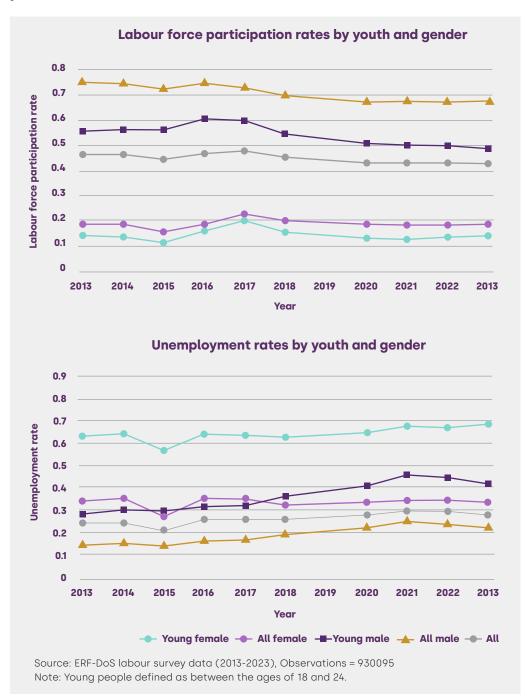
Jordan's persistently low female labour force participation rate is particularly striking when compared to significant shifts elsewhere in the region. Saudi Arabia has witnessed a dramatic rise in female labour force participation, from 16.4% in 2014 to 34.5% in 2023, more than double Jordan's rate (World Bank, 2023). Tomayo et al., (2021) show that the inflow of women into the labour force was driven by private-sector employment growth and was accompanied by a decrease in unemployment from 32% to 24% between 2018 and 2020. While employment increased across almost all sectors, including a 14% rise in manufacturing, it was highly concentrated in the services, especially "administrative and support service activities" and "accommodation and food", where employment increased 37% and 50%, respectively in 2019-2020 (Tomayo et al., 2021).

What caused these dramatic changes in Saudi Arabia? While the extensive reforms—from allowing women to drive to changes in the labour law, family law and guardianship law—are widely thought to have played an important role, empirical evidence is still limited with two exceptions—on information

interventions (correcting misperceived social norms) and policies to reduce occupational segregation by gender—which we discuss below. We return to this set of issues in **Section 3**.

Over the period 2013-2023, women's average labour force participation rate was 16.9% compared to 63.8% for men (see **Figure 5**). While labour force participation rates do not vary across regions for men, the rates for women in the south (Karak, Tafileh, Ma'an, and Aqaba) were between 5-11 percentage points higher than those in other regions in 2017-2023. While the persistently low rates of women's labour force participation are the central challenge, the decline in participation among men—from 75.2% to 67.7.% between 2013 and 2023—has become a concerning trend.

Figure 5: Labour market trends and unemployment rates by gender and youth in Jordan



Survey evidence suggests that societal norms are an important factor. A recent World Bank survey finds that while an overwhelming 96% of respondents in Jordan support women working, this support is conditional and falls rapidly when faced with specific work-related circumstances (Gauri et al., 2019). Support drops to 80% for work outside the home, 72% for married women and only 54% if the job requires women to leave their children in the care of relatives during working hours. Moreover, only 38% would support this if the job involved working with men and only 26% would support it if the job required them to return home after 5 pm. These findings highlight that deeprooted social norms and gender stereotypes continue to shape perceptions of women's roles, particularly concerning caregiving responsibilities and acceptable working conditions.

Enhancing female labour force participation is critical for Jordan's economic growth and for achieving the Economic Modernisation Vision target of doubling female labour force participation from 14% in 2023 to 28% by 2033 (details of Economic Modernisation Vision and National Women Strategy, including key pillars and objectives, are in the appendix). Evidence from Pennings (2022) shows that if female employment in Jordan were to reach the same level as male employment, GDP per capita could increase by up to 70%. The economic gains from effective policies to enhance women's labour force participation and address their underemployment and unemployment are likely even higher, given that Jordanian women are among the most educated populations in the region.

Youth in Jordan have one of the highest unemployment rates in the region.

The youth unemployment rate stood at 47.2% in 2023 (DoS, 2023). Over the 2013-2023 period, Jordan's overall unemployment rate has been increasing, with an average rate of 20.3%, exceeding both the MENA regional average of 10.4% and the middle-income countries' average of 6.1% (DoS, 2023; World Bank, 2024). For both women and men, unemployment rates are sharply higher for youth: an average of 36% for men between the ages of 18-24 between 2013 and 2023, and a staggering 63.9% for young women.

Jordan's low female labour force participation and high youth unemployment are the result of a range of issues that cut across the three transitions discussed in **Section 1**. We devote the first part of **Section 3** to a discussion of these cross-cutting issues and potential policy interventions.

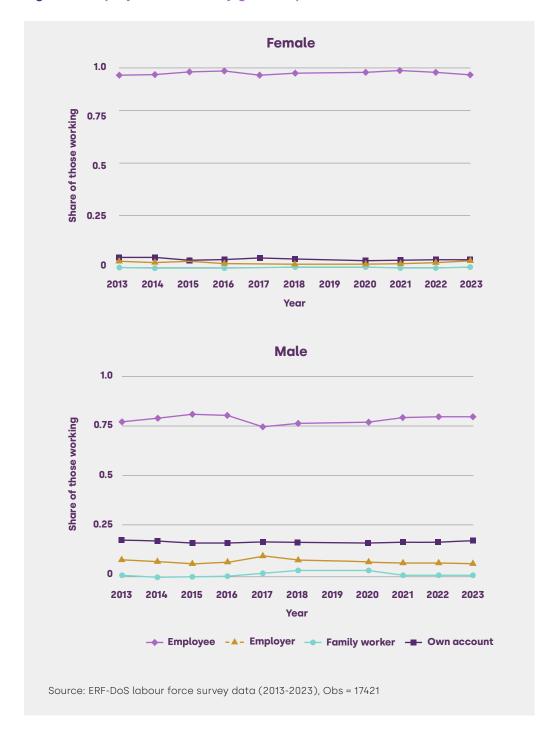
II. The transition from unpaid work to selfemployment or entrepreneurship

Few women transition from unpaid work to self-employment or entrepreneurship.

Women primarily identify as homemakers, with the majority share of women staying home increasing with age (DoS, 2023). Notably, the increase in women staying at home from the age group 18-24 to 25-34 comes from the transition from student to homemaker, while only a small share comes from women exiting the labour force (see **Figure 1A** in appendix). Virtually all women who

enter employment take up waged work as employees. The fractions working in a family business ("family worker"), self-employed ("own account") or entrepreneurs (mostly captured as "employer") are all negligible. By contrast, many more men work in these categories, with 17.8% in self-employment.

Figure 6: Employment status by gender (private sector)



The strikingly low level of self-employment and entrepreneurship among women raises questions about potential interventions to facilitate this transition. As discussed in **Section 3**, access to finance is often a key barrier, as is access to skills. The growth of e-commerce has created a range of new opportunities potentially well-suited to highly educated women.



III. The transition to wage work

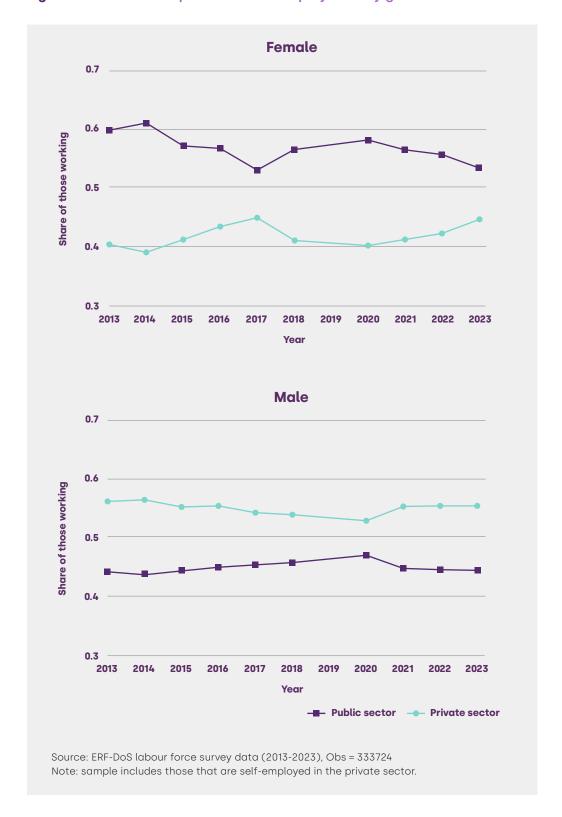
The high rates of unemployment shown in **Figure 6** demonstrate the magnitude of the barriers women face in making the transition from unpaid work to wage work. Two other issues relating to this transition stand out in the data: the dominance of employment in the public sector and the preference for employment in large firms among women employed in the private sector.

A majority of working women are employed in the public sector.

In 2023, more than 55% of working women were employed in the public sector, compared to 45% in the private sector (DoS, 2023). As shown in **Figure 7**, the proportion of working women employed in the public sector has been declining since 2020, following a similar earlier decline in 2014-2017, as the government reduced public sector hiring in response to fiscal constraints and public sector reforms. However, the gap with private sector employment remains large. These reductions heighten the need for strong job growth for women in the private sector to avoid exacerbating existing gender disparities.

While Jordan's use of public sector employment to transform women's opportunities for wage work aligns with international experience (see Mukhtarova et al., 2021), the scale of public sector employment is far greater than elsewhere: 46% of Jordan's total workforce is employed by the public sector (DoS, 2023), nearly double the regional rate of 24.5% and over four times as high as the average for middle-income countries (Sodergren and Gammarano, 2024).

Figure 7: Public versus private sector employment by gender



Women working in the private sector prefer larger firms.

Women work in companies with an average of 68 workers, while men work in companies with an average of 33 workers. The proportion of women working in firms with 50 or more employees is 14.4 percentage points higher than the similar figure for men, while the proportion working in firms with less than 10 employees is half that of men (see **Figure 8**).

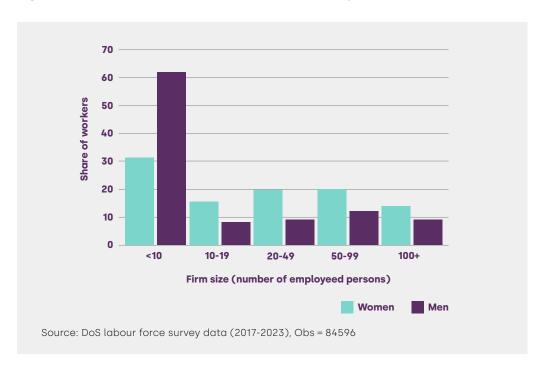


Figure 8: Distribution of workers by firm size and gender

IV. The transition to specialised work in large firms

Four issues stand out in the data regarding the transition of women to specialised occupations in large firms: the degree of occupational segregation, the extent of unemployment among highly educated women, the lack of jobs with suitable characteristics and weak job growth.

Job opportunities in large firms are limited.

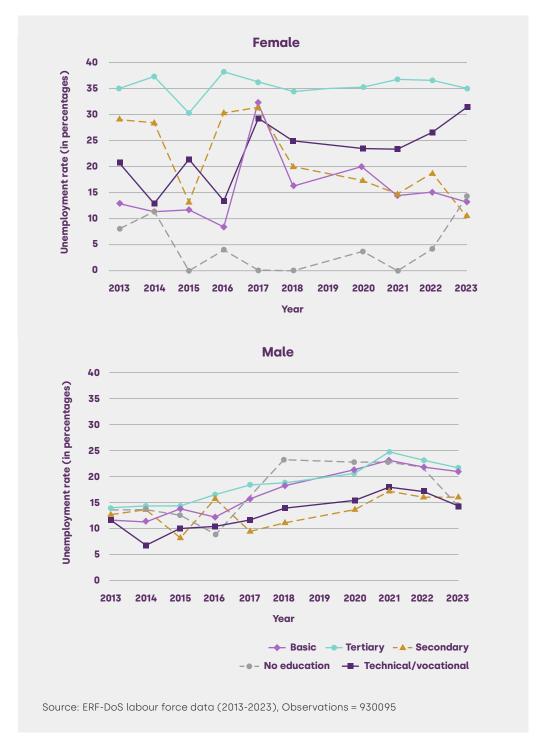
The lack of employment opportunities for women in the private sector is apparent in the high rates of female unemployment, even among the most highly educated. Analysis of job opportunities reveals a high degree of gender segregation in occupations, a lack of "quality" jobs, and a pattern of economic growth concentrated in male-dominated sectors.

Highly educated women experience the highest rates of unemployment in Jordan.

A higher percentage of women than men complete tertiary education. Yet, there is a strong negative relationship between education and employment for women, which is not true for men, as shown in **Figure 9**. Women with tertiary education currently have an unemployment rate of 35%, and those

with technical/vocational training have a rate of 31%, compared to an average rate of 13 % for those with secondary education or below. By contrast, men's unemployment rates average only 20% and vary little with education.

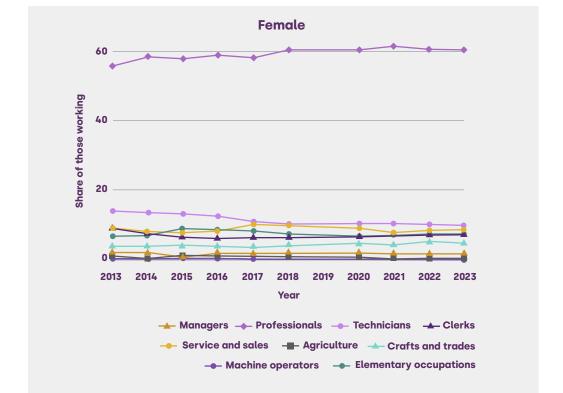
Figure 9: Unemployment rates by education levels and gender



These high levels of unemployment among highly educated women highlight the importance of looking at the demand side and the nature of job opportunities.

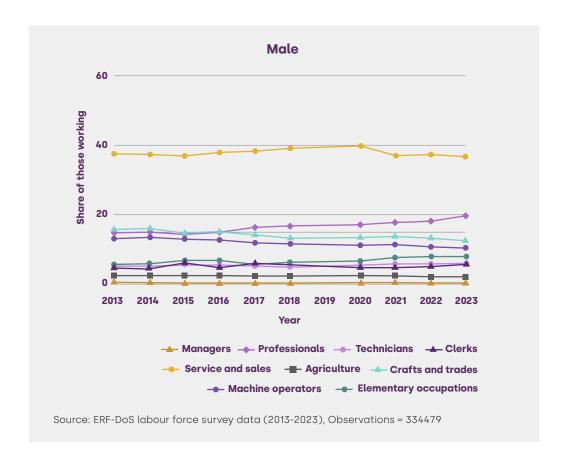
Occupations are highly segregated by gender, with most private sector job opportunities in male-dominated occupations.

As noted in **Section 1**, Bandiera et al. (2022) show that, as division of labour increases in larger firms and there is more occupational specialisation, women and men concentrate in different occupations. Women making the third transition into more specialised work in larger firms tend to cluster in highly skilled occupations, such as professional, technical, and clerical jobs. However, Jordan's small, undiversified private sector is dominated by occupations that are favoured by men, offering few opportunities for women, especially for those who are highly educated. Figure 10 shows the occupational diversity in Jordan over time using the 2008 International Standard of Classification of Occupations (ISCO) codes. The codes have nine occupation groups, descending in order of skill, where managers are the most skilled and elementary occupations are the least skilled. Jordan has a reasonably varied allocation of labour and relies very little on agricultural labour. Over the last decade, 57.5% of Jordanian women were working as professionals, primarily in occupations such as teachers, business and administrative professionals, and health professionals (DoS, 2023). Teachers are the most common profession among women, constituting 35.7% of female workers (DoS, 2023). These patterns persist even after excluding public sector employment, albeit with a slightly higher degree of occupational diversity. Among women in the private sector, 48.9% work as professionals and 23.5% as teachers (DoS, 2023).



Source: ERF-DoS labour force survey data (2017-2023), Obs = 334479

Figure 10: Occupation shares by gender

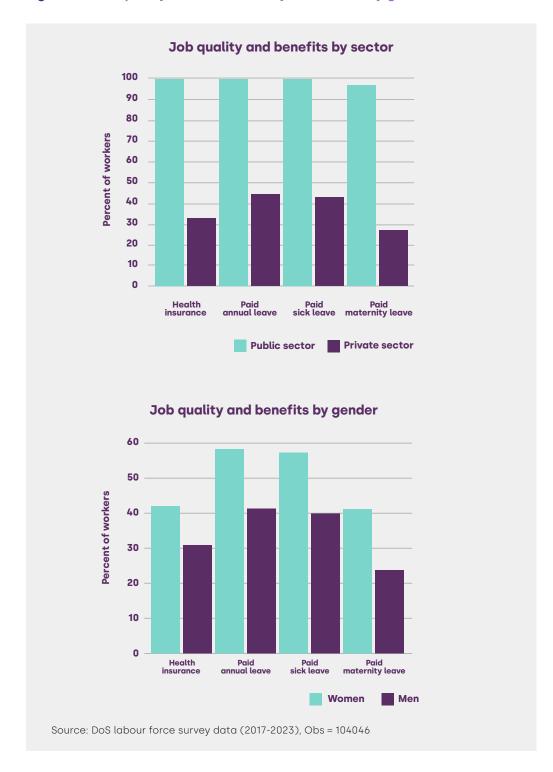


Men work in a larger variety of occupations both within the private and public sectors. Protective service workers, such as police, firefighters, and security forces, are the most common profession among men, constituting 25.5% of male workers across the public and private sectors (DoS, 2023). In the private sector, the most common occupation for men is sales and services, accounting for 25.4% of all private sector jobs (DoS, 2023). Within this occupation group, men predominantly work in sales jobs, as opposed to services. The second most common private sector occupation is crafts and trades, which employs 24.1% of men (DoS, 2023). This occupation group includes construction, metalwork, handicrafts, electrical and electronic work, food processing, woodworking, and garment-making.

Unsuitable job characteristics in the private sector deter women from working.

Jordanian women demonstrate a strong preference for jobs that offer health insurance, paid annual leave, paid sick leave, and paid maternity leave. This is a key reason why the majority of women are employed in the public sector. As shown in **Figure 11**, nearly all public sector jobs provide health insurance, paid annual leave, paid sick leave, and paid maternity leave. Less than half of private sector jobs provide these benefits. The figure also shows private sector job quality and benefits by gender, revealing a strong preference among women for good-quality jobs. Women also work shorter days, which suggests a preference for more flexible hours. Women in the private sector work an average of 7.2 hours per day compared to 8.2 hours for men. Women in the public sector work an average of 6.9 hours per day, highlighting the additional flexibility the public sector provides women (DoS, 2023).

Figure 11: Job quality and benefits – by sector and by gender



Economic growth has been concentrated in specific sectors, resulting in limited opportunities for women's employment.

In Jordan, economic growth has not proportionately translated into increased employment opportunities for women, indicating an inelastic relationship between GDP growth and female employment. This disparity is largely due to the misalignment between the sectors driving economic growth and those

employing a significant number of women. Sectors such as manufacturing and construction, which have traditionally been male-dominated, have experienced substantial growth. For instance, in the first half of 2023, Jordan's economy grew by 2.7%, driven by robust growth in services and a recovery in agriculture (Youssef et al., 2023). In the fourth guarter of 2023, the manufacturing sector contributed 18.3% to GDP growth, while construction contributed 3.1% (DoS, 2023) (see Table 1A in the appendix). Conversely, industries where women are more prevalent, such as education and healthcare, have seen comparatively less growth. In 2023, women constituted around 64.6% of the workforce in education and 51.5% in healthcare and social work. However, these sectors have not expanded at the same pace as maledominated industries. For example, in the fourth quarter of 2023, social and personal services, which includes education and healthcare, contributed only 8.5% to GDP growth, a figure much lower than manufacturing or construction (DoS, 2023) (see Table 1A in the appendix). This imbalance reflects a labour market structure that is not adequately equipped to absorb women into its workforce, underscoring the need for targeted policies to promote female employment in a wider array of growing industries.

Economic shocks, such as the Syrian refugee crisis and the COVID-19 pandemic, have exacerbated challenges for Jordanian women in the labour market, further diminishing their already limited employment opportunities. These external shocks disproportionately impact sectors where women are overrepresented, including healthcare, education, and the public sector, which often face hiring freezes and budget constraints during economic downturns. The COVID-19 pandemic, in particular, intensified women's exclusion from the workforce by increasing their caregiving and domestic responsibilities. A study indicated that around one in three working women in Jordan lost their jobs at the onset of the pandemic, and those who retained employment often experienced reduced wages. Young females were significantly impacted, with unemployment rates reaching nearly 67% in 2021 (IMF, 2022). In contrast, while male unemployment rates marginally increased at the onset of the pandemic, they showed a slight recovery as restrictions eased and the economy reopened.

3. Policies to increase employment and female labour force participation

This section reviews international evidence alongside evidence from Jordan and the MENA region on policies to promote labour force participation and better employment outcomes for women and youth with the aim of identifying key policy options for consideration in Jordan.

The policies and recommendations outlined in this section are strongly aligned with the strategic frameworks set forth by Jordan's Economic Modernisation Vision and the National Women Strategy. Both strategies focus on tackling the dual challenges of youth unemployment and low female labour force participation, aiming to "double female labour force participation" and accommodate more than a million young people in the labour market through a holistic, multi-sectoral approach. These overarching goals guide the development of policies that address the structural barriers to women's economic inclusion, while also focusing on youth employment, particularly among women.

We begin by discussing policies that are particularly important to the first transition, from unpaid work in the home to self-employment, followed by discussions of policies of particular importance to the second and third transitions: to wage work and to specialised work in large firms. We then discuss a set of core cross-cutting policies that work to promote all three of the productivity transitions discussed in **Section 1**. While some of the policies discussed focus specifically on women's labour force participation, the majority apply also to the challenges of youth employment.

Finally, this section also highlights upcoming evidence from IGC research in Jordan on the issues identified in this paper. The primary focus of this developing portfolio of research is testing the effectiveness of specific policy interventions. The aim is to provide actionable insights and robust evidence on what works and what doesn't to inform decisions on how best to achieve the ambitious objectives of the Economic Modernisation Vision and National Women Strategy.

Table 1 below summarises the barriers relevant to each labour productivity transition, along with the corresponding policy interventions for each barrier. The selection of policy interventions is based on the evidence presented below in **Section 3**.

Table 1: Labour productivity transitions: Barriers and policy interventions

Barriers	Access to finance		Access to markets				
Policy interventions	Promote entrepreneurship interventions combining asset transfers and training		Promote e-commerce				
	Ensure direct deposit of finance into women's accounts		Digitise transactions and reduce intermediaries in the supply chain				
	Improve financial literacy among women		Support women's entrepreneurship by ensuring fair contracts and supporting women's networkbuilding and self-efficacy				
	Expand mobile banking and digital financial services						
2. Transition to	wage work in small or me	dium-sized firms					
Barriers	Legal impediments	Childcare	Inflexibility of working arrangements	Transport			
Policy interventions	Establish gender equality in access to jobs, pensions, and pay	Expand access, affordability and flexibility of childcare	Expand work-from- home (WFH) and part- time opportunities	Expand urban and rural public transport networks (including integrated fare systems)			
	Measures to accommodate women's needs and safety (parental leave, flexible hours, anti- harassment policies)		Provide financial and skill training for remote and gig work	Enhance safety measures and invest in sidewalks			
3. Transition to	specialised, high-skilled w	vage work in large firms					
Barriers	Job search and job matching	Gender segregation	Low quality of jobs in p	rivate sector			
Policy nterventions	Promote online job platforms and provide jobseekers with training and job search plans	Expand policies requiring gender-neutral hiring	Strengthen regulations for large firms on key employee benefits such as health insurance, leave, and pension.				
	Provide information about worker skills and job markets	Facilitate women's entry into maledominated sectors	Promote programmes to raise the perceived status of private sector jobs				
Cross-cutting l	Cross-cutting barriers and policy interventions						
Barriers	Social norms	Training	Weak jobs growth				
Policy interventions	Promote awareness campaigns to update men's beliefs about women and work	Promote further research on the effectiveness of training, for example, for the "Women in Manufacturing" and "e-shops" initiatives	Promote export industries, particularly those that disproportionately hire women				
	Implement programmes to raise women's self- efficacy		Promote women's parti services	cipation in high-value			

I. Policies to support the transition from unpaid work to self-employment or entrepreneurship

There are two key barriers to the transition from unpaid work in the home or farm to self-employment or entrepreneurship (the first transition): access to finance and access to markets. To understand how best to address these challenges, we review local and international evidence and present key policy recommendations.

Improving access to finance

Improving access to finance increases women's household business activity. Access to finance in general, and microfinance in particular, in urban India, increased female labour force participation in the long run with an improved probability of working in a household business activity (Field et al., 2016). The importance of finance to women shifting from unpaid work to self-employment has been confirmed in numerous other studies and is cited as a key positive effect of microfinance that should be used in policy (Banerjee et al., 2015).

Combining finance and asset transfers with training has proved particularly effective. Since women face multiple barriers to engaging in market activities, bundled interventions that combine finance with significant asset transfers and training have proven to be especially impactful. A one-off "big push" livestock asset and skills transfer ("graduation") programme pioneered by BRAC in Bangladesh has been shown to enable women to escape extreme poverty (Bandiera et al., 2017). A follow-up study by the authors demonstrated that the changes in occupational choice and earnings persist in the longer run (Bandiera et al., 2020). The effectiveness of graduation programmes has been confirmed in numerous studies in other countries (for example, Bedoya, 2019; Bossuroy et al., 2022).

Ensuring that finance is channelled effectively to women can also promote labour force participation. There is substantial evidence that unequal access to household finances impedes female labour force participation. For example, in-kind grants can have higher returns than cash ones if they reduce male predation in the household (de Mel, Mackenzie, and Woodruff, 2008 in Sri Lanka; Fafchamps et al., 2014 in Ghana). A study in Uganda found that women entrepreneur mobile money transfer recipients have higher profits than those who receive the transfers in cash, with the largest effects among those who felt most pressured to share cash intra-household at baseline (Riley, 2024). Research in India shows that greater earning control through direct deposits—combined with financial literacy training—for women raised labour force participation, banking autonomy, and empowerment for constrained women (who had never worked in the past) by increasing bargaining power (Field et al., 2021). Similarly, a study in Cote d'Ivoire demonstrated that shielding worker revenue in dedicated and private savings accounts increases factory work attendance and earnings, implying a social tax rate of 9-14% (Carranza et al., 2022).

Improving access to markets

Promoting entrepreneurship by enhancing gender equity. One of the obstacles to the transition from unpaid work in the home to entrepreneurship is the difficulty women face in building a network of suppliers and buyers. Ashraf et al. (2022) argue that the trust required for commerce may be difficult if one group can use social power or violence to expropriate the other. They find that women entrepreneurs will avoid interacting with men unless contracts are enforced fairly, and social norms enable female bargaining. This finding is consistent with international evidence that entrepreneurship is maledominated in almost every country (OECD, 2012), that women entrepreneurs are found in a small number of less profitable women-dominated industries (Cirera et al., 2014), and that training and loans to women tend to be less effective (De Mel et al., 2015). Interventions to address social norms and gender equity and to boost women's self-efficacy, as discussed above, may, therefore, be critical in opening entrepreneurship opportunities for women.

Expanding women's professional networks can lead to significant improvements in business outcomes. Ashraf et al. (2022) examine the role of social networks in enhancing the performance of women entrepreneurs. The study reveals that women entrepreneurs often face challenges in building effective business networks, which can impede their entrepreneurial success. The research highlights that interventions aimed at expanding women's professional networks can lead to significant improvements in business outcomes. Specifically, the study finds that providing opportunities for women to connect with a diverse range of entrepreneurs—particularly those who are well-educated and come from various industries—can foster innovation, improve business practices, and increase profits.

Digital commerce offers new opportunities for entrepreneurship. As discussed elsewhere in this section, social norms, including misperceived social norms; concerns about safe transport; and care responsibilities can all create barriers to women working outside the home. They can also create obstacles to women engaging with people outside the home, inhibiting their ability to connect to suppliers and reach buyers beyond a close local circle. By reducing the costs of transactions and coordination and by improving information exchange, e-commerce has the potential to allow women entrepreneurs to reach much larger markets. Pergelova et al. (2019) find confirming evidence that women entrepreneurs benefit from e-commerce both through the enhanced market access it provides and its 'democratising' effect reducing costs and improving access to information.

Related to the transition to wage work in firms, research has shown that measures to support women's entrepreneurship can have broader effects on female labour force participation. Recent research suggests that because women entrepreneurs have a comparative advantage in hiring women workers, removing barriers they face can significantly increase women's labour force participation more broadly (Chiplunkar and Goldberg, 2024).

(N) KEY POLICY PRIORITIES FOR JORDAN: ENHANCING ENTREPRENEURSHIP

Increasing financial inclusion and digital entrepreneurship, particularly among women, is a shared objective of Jordan's Economic Modernisation Vision and National Women Strategy. It directly aligns with Economic Modernisation Vision's Economic Growth Pillar, addressing its two guiding principles: "innovation: tech-enabled economy and entrepreneurship" and "inclusiveness: economic growth linked to quality of life." A key focus under the Economic Modernisation Vision is expanding digital commerce and e-Shops for women-owned businesses, reinforcing the importance of women's participation in the digital economy.

To achieve these objectives, policy must address the two key barriers to the first transition—access to finance and access to markets. Policy priorities include:

- Promote entrepreneurship interventions and bundle them with asset transfers and financial literacy training
- Promote direct deposit systems, in-kind grants, and mobile money transfers for women
- Expand mobile banking and digital financial services
- Enforce fair contract mechanisms
- Expand and promote access to digital commerce platforms
- Digitise transactions and reduce intermediaries in the supply chain
- Promote women-specific entrepreneurial networks



UPCOMING EVIDENCE FROM IGC JORDAN

Enhancing female labour force participation through Sharia-compliant microfinance and micro-equity impact evaluation

This research project addresses female labour force participation and youth unemployment by introducing flexible and socially acceptable financial products tailored to cultural and religious preferences. The study will evaluate the impact of Sharia-compliant microfinance options, including micro-equity and Modaraba-based financing, on entrepreneurship and employment outcomes. The project will provide 2,500 individuals with access to alternative financing models to start or expand their businesses. By allowing participants to rank their preferred loan products and applying rank-weighted randomisation, the study will assess demand for different financing mechanisms and their effectiveness in supporting self-employment and business growth. The research will generate critical insights for the National Aid Fund and microfinance institutions by identifying the most effective loan structures for different beneficiary groups. See appendix for more details.

II. Policies to support the transition to wage work in small- or medium-sized firms

The data presented in **Section 1** suggests that the obstacles to the transition to wage work in small firms are particularly significant for women. We focus in this section on four key barriers women face in making this transition: from legal impediments to gender equality, childcare, flexibility in working arrangements, and transport. These barriers are also relevant to the third transition to more specialised, highly-skilled jobs in large firms. In the next section, we discuss barriers specific to the third transition, along with labour-demand barriers, which are relevant to both the second and third transitions.

Creating a level playing field in the legal framework for work

Government action to ensure gender equality in the legal framework for all aspects of work can promote women's labour force participation. So, while this framework is of direct importance to the second and third transitions, to wage work and work in large firms, it is also cross-cutting as a public commitment to gender equality.

Establishing gender equality in the legal framework promotes female labour force participation. This includes pension and unemployment benefits that allow women to benefit from the same legal contracts that men do, as well as policies that protect women in the workplace from harassment. More gender-equal laws are shown to promote female labour force participation worldwide and do so without having an adverse effect on male participation (Sever, 2023). These reforms thus have a strong justification not only in terms of distributive justice but also of efficiency. The legal reforms that are most effective in promoting women's participation are those related to equal rights to separate and remarry, equal opportunities and treatment in the industrial sector, and laws that guarantee women's right to travel (Fruttero, Gomes, and Sharma, 2023). In Saudia Arabia, legal reforms aimed to ease supplyside constraints, by abolishing the required approval by male guardians for women to work and ending the practice of gender-segregated workplaces. Policy reforms focused on alleviating other barriers faced by women such as limited suitable transportation and a lack of access to childcare. From the perspective of society, individual Saudi Arabians largely supported women's rights to work but misperceived the readiness of the broader society. Strategic information campaigns aimed at promoting women's rights to work helped align individual and communal beliefs. (Youssef et al., 2023; Bursztyn et al., 2020). Equally, banning gendered job advertisements on an online platform raised applications and callbacks for candidates (Kuhn and Shen, 2023). In Denmark, legal reforms were implemented to also address the gender pay gap, with pay transparency legislation leading to a reduction of 2 percentage points in the gap and a 5% increase in the hiring of women at middle and entry-level positions (Bennedsen et al., 2019). Mandating pay transparency has proven to be an effective approach, as it helps close the gender pay gap and increases the representation of women in senior roles (Baker et al., 2019; Castilla, 2015).

Workplace harassment affects women labour market outcomes. Workplace harassment¹ affects a significant number of women around the world. In Sweden, 12.6% of women reported workplace sexual harassment in the past year (Folke and Rickne, 2022), whereas in Uganda, a staggering 90% of women across 2,910 organisations reported harassment by male superiors (ITUC, 2014). Certain groups, such as younger women, those on temporary contracts, women in leadership roles, and those in male-dominated workplaces, are more vulnerable (Agbaje et al., 2021; Folke and Rickne, 2022). Underreporting remains a major issue, often due to fear of retaliation (Dahl and Knepper, 2021) and coordination challenges among victims (Cheng and Hsiaw, 2022). The problem is particularly severe in low- and middle-income countries, where weak labour protections contribute to high rates of unsafe working conditions and harassment (Boudreau et al., 2023). In the Bangladeshi garment sector, which employs over 50 million women, 13.5% of workers reported threats, 5.7% reported physical harassment, and 7.7% reported sexual harassment (Boudreau et al., 2023).

The consequences of harassment on labour market outcomes are significant. In Sweden, women avoid jobs where they are the gender minority and often accept lower pay to switch to workplaces with more women (Folke and Rickne, 2022). Similarly, in Finland, firms where workplace violence occurs see a drop in female hires and higher female turnover (Adams-Prassl et al., 2022). Encouragingly, women managers are more likely than male managers to fire perpetrators, mitigating some of these effects. One effective strategy to increase women in leadership and address harassment is implementing sexual harassment training for managers (Dobbin and Kalev, 2019).

Addressing gender-based violence (GBV) in the workplace is critical for improving both employee wellbeing and organisational performance, as well as promoting female labour force participation. Implementing comprehensive workplace policies to prevent and respond to GBV, including tackling sexual harassment, has proven effective in creating safer, more productive work environments. In Egypt, a programme aimed at enhancing women's safety in the agribusiness sector—which included a zero-tolerance policy for GBV and sexual harassment, worker grievance and reporting mechanisms, and awareness-building initiatives—led to a 25% increase in employee retention rates and a reduction in absenteeism ranging from 9% to 31% (UN Women, 2018). This aligns with global evidence demonstrating the high costs of GBV in the workplace, including reduced productivity, increased absenteeism, and higher employee turnover (IFC, 2019). Proactive measures such as clear reporting channels, strong accountability mechanisms, and leadership commitment to zero-tolerance policies can foster sustainable cultural shifts within organisations, reducing the prevalence of harassment and improving business outcomes. Failure to address GBV not only harms individuals but also poses financial and investment risks for businesses (IFC, 2020).

Sexual harassment ranges from verbal harassment (such as catcalls, whistling, or emotionally abusive statements) to visual harassment (such as leering or staring) to physical harassment (such as men exposing themselves, groping, other forms of touching, assault, or being forced into a sexual act).

NEY POLICY PRIORITIES FOR JORDAN: ENSURING EQUAL TREATMENT IN THE LEGAL FRAMEWORK FOR WORK

Legal and legislative reforms are key to removing barriers to women's economic participation and are central to Objective 1 of the National Women Strategy, which calls for "amending legislation and policies governing work in a gender-sensitive manner." These efforts directly support Economic Modernisation Vision's Economic Growth Pillar, aiming to "advance female economic empowerment" and "reduce the gender gap in the workforce."

Jordan has been actively working to reform its labour laws in this direction. In 2023, the country implemented 10 legal reforms aimed at improving workplace conditions and pay for women, placing it among the top five economies globally with the most legislative advancements since October 2022 ². While these reforms mark significant progress, complementary efforts can further strengthen women's access to economic opportunities by addressing remaining legal barriers, including:

- Expanding maternity leave beyond 14 weeks and introducing paid paternity leave to promote shared caregiving responsibilities
- Establishing legal protections to guarantee equal access to jobs, pensions, and pay for women

Strengthening workplace safety measures and enforcing antiharassment policies

Improving access to childcare

A key priority to enhance women's participation in the labour force and support productive employment more broadly are policies that address the critical need for accessible, affordable, and high-quality childcare. Childcare is an essential service that enables parents—particularly women—to balance work and family responsibilities, and it is also a fundamental right that supports women's full economic participation. Enacting laws that mandate the provision of childcare services has been shown to increase female labour force participation by an average of 2 percentage points across 95 countries, with gains reaching up to 4 percentage points after five years (Anukriti et al., 2023). Growing evidence further highlights the transformative impact of childcare policies in reducing barriers to employment, promoting gender equality, and fostering inclusive economic growth.

Key reforms include: Law No. 10 of 2023 amending the labour code: prohibition of discrimination in employment based on gender, and prohibition of sexual harassment in employment (including monetary fines for perpetrators); Abrogating previous labour legislation: removed all restrictions on women's work across industries.



Access to childcare is essential to enabling mothers to work. In Chile, free afterschool care for children of primary school age increased female labour force participation by 7% and employment by 5% (Martinez and Perticara, 2017). Subsidised childcare for children under four raised female labour force participation by 14 percentage points in Nicaragua (Hojman and Lopez Boo, 2019). Public preschool expansion raised employment of women with pre-school-age children in Indonesia (Halim, Johnson, and Perova, 2017). In Kenya, vouchers for subsidised childcare raised employment probability by 8.5 percentage points, mostly for married mothers (Clark, Kabiru, and Laszlo, 2019). A recent review finds positive effects of access to daycare on female labour force participation, from 5 percentage points (Brazil) to 31 percentage points increase in employment (Ecuador) (Evans, Jakiela, and Knauer, 2021).

However, there is also evidence that reducing childcare costs alone may not be effective in raising women's labour force participation. In a recent study in Egypt, which found survey evidence that childcare was the principal barrier to work, an intervention providing heavily subsidised childcare was ineffective, with less than 5% of participants taking up the voucher and no significant impact on labour force participation. This indicates that relieving only one constraint at a time may be insufficient to increase female labour force participation (Zeitoun, 2022).

The quality of childcare services and the diversity of options available are essential for improving both early childhood education (ECE) enrolment rates and female labour force participation. Growing global evidence shows a strong correlation between the quality of ECE services and increased enrolment rates. In OECD countries, higher-quality ECE services are linked to greater participation rates (OECD, 2017). In Latin America and the Caribbean, the quality of childcare services significantly influences take-up rates, with parents more likely to enrol their children in programmes they perceive as high quality (Mateo Díaz and Rodriguez-Chamussy, 2016). Similarly, in Uzbekistan, there is a positive correlation between the percentage of highly qualified preschool teachers and enrolment rates for children aged 3–6 years, as well as between the presence of fully equipped preschools and higher enrolment rates (World Bank, 2013).

The availability of high-quality childcare not only benefits children but also has a direct impact on women's ability to participate in the labour market. In Germany, women whose children were enrolled in high-quality

ECE services showed a significant increase in their working hours compared to those without such access (Stahl and Schober, 2019). Globally, evidence suggests that access to quality childcare and preschools reduces women's time constraints, improves economic outcomes, and leads to increased employment and household income (Evans, Jakiela, and Knauer, 2021). In Indonesia, the establishment of an additional public preschool per 1,000 children led to a 9.1% increase in women's labour force participation and an 11% boost in total factor productivity for manufacturing plants employing at least 41% female workers (Halim, Johnson, and Perova, 2022; Cali, 2022).

NEY POLICY PRIORITIES FOR JORDAN: PROVIDING CHILDCARE SUPPORT

The Economic Modernisation Vision and National Women Strategy emphasise the importance of expanded access to quality childcare, increasing child enrolment rates, fostering the development of certified caregivers, and creating employment opportunities for women within the sector. Furthermore, the implementation of the National Childcare Policy will ensure the systematic expansion of childcare services, ensuring they are accessible, high-quality, and supportive of Jordan's goals for inclusive economic growth.

Jordan has made significant progress by introducing the National Childcare Policy in 2024, a major step toward improving access to quality childcare and reducing barriers to women's workforce engagement. To support the success and effectiveness of this policy, the following complementary measures can be implemented:

- Introduce targeted subsidies or childcare vouchers for low- and middleincome families
- Ensure expansion of access is followed with a quality enhancement of nurseries and workforce; (for example, develop national quality standards for childcare centres, focusing on well-trained educators, age-appropriate curricula, and safe, stimulating environments)
- Support flexible childcare models, such as part-time, after-school programmes, and community-based childcare

Transport

Improving connectivity can boost labour market efficiency and economic productivity. Well-connected cities match workers to jobs more effectively, foster innovation, and enable firms to scale up and add value (Collier et al., 2023). In major urban centres like London, a worker can access 2.5 million jobs within a 45-minute commute, demonstrating how efficient transport networks drive economic specialisation and productivity growth (Collier, 2016). In Jordan, the estimated cost of transport-related inefficiencies is approximately USD 3 billion per year, or at least 6% of GDP, not including its impact on women's participation in the labour force (World Bank, 2022).

Bus Rapid Transit (BRT) systems can offer cities a simpler, cost-effective, and high-capacity alternative to expensive underground metro systems.

Successful BRT models, such as Bogotá's TransMilenio and Jakarta's bus network, demonstrate their ability to reduce congestion and improve commuter welfare (Tsivanidis, 2022; Kreindler et al., 2023). Beyond mobility improvements, BRT systems have significant labour market impacts, increasing employment, hours worked, and labour earnings for individuals living near BRT stations. Evidence from Lima's Metropolitano BRT shows that improved connectivity allows workers to access a broader range of job opportunities, leading to higher employment rates and earnings growth (Scholl et al., 2019). Similarly, in Rio de Janeiro, Brazil, BRT expansions were found to boost formal employment, particularly in areas that previously had poor transport access (Monteiro, 2019).

For BRT to succeed and improve labour market outcomes, it must be properly enforced. Systems in Jakarta and Accra struggled due to poor enforcement of dedicated lanes, leading to low adoption rates and limited impact on congestion (Collier et al., 2018). Integrating feeder routes is also essential for ensuring accessibility, as demonstrated in Bogotá where low-cost feeder bus networks significantly increased ridership and economic benefits by providing essential last-mile connectivity to BRT terminals (Tsivanidis, 2022). Minibuses, sidewalks, and cycling lanes should complement BRT lines, making public transport viable for commuters in lower-density areas, especially as most public transport journeys start and end with a walk (Anjum et al., 2024). Prioritising speed and efficiency is equally important, as simply increasing bus numbers on congested roads won't boost ridership unless public transport significantly reduces travel time compared to private vehicles (Collier et al., 2018).

Enabling women to travel safely to and from their workplace can significantly facilitate the transition to working in a firm. A key factor influencing women's labour market participation—and particularly their choice of employer—is the availability of safe and quick (well-connected) commutes. In Jordan, close to half of surveyed women have turned down job opportunities due to public transportation concerns or limitations (Kurshitashvili et al., 2020). The main reasons cited for are availability, affordability, and safety (sexual harassment).3 The average acceptable commute duration cited by female respondents is just over 30 minutes (World Bank, 2018), while their average commute time is 48 minutes (UN Women, 2020). This is consistent with global evidence suggesting that women are willing to take pay cuts for shorter commutes (Le Barbanchon et al., 2021). As a result, expanding public transport networks raised female labour force participation in Amman (Alam, Bagnoli, and Kerzhner, 2023), Lima (Martinez et al., 2020) and New Delhi (Seki and Yamada, 2020). Safety compounds with availability—in Amman, safer public transport stops are associated with larger female participation. However, the authors find no link between public transport availability and employment probability. This suggests that complementary policies are needed once women are seeking jobs to raise their employment.

^{3.} Jordan Public Transport Diagnostic and Recommendations. World Bank Group, 2022 highlight significant challenges women face in Jordan's public transport system. Over half of women (51.7%) express dissatisfaction, with 18.1% being extremely dissatisfied. Key concerns include lengthy routes, multiple stops, and poor personal security, as vehicles are often overcrowded, unclean, and unsafe. Alarmingly, 62.6% of women have experienced some form of harassment while using public transport. As a result, women make up only one-third of public transport users, and less than 50% rely on it for mobility.

NEY POLICY PRIORITIES FOR JORDAN: IMPROVING PUBLIC TRANSPORT NETWORKS

Economic Modernisation Vision's Economic Growth Pillar emphasises the need to "enhance transport", a critical amenity for improving labour force participation and employment, particularly for women.

To maximise the impact of Jordan's transportation initiatives, including the forward-looking Five-Year Public Transportation Strategy (2022–2027) and Amman's Bus Rapid Transit (BRT) system launched in 2021, several key recommendations should be considered:

- Expand urban and rural public transport networks to shorten commuting times
- Introduce integrated fare systems and ensure affordability
- Enhance safety measures, including well-lit bus stops and female drivers
- Ensure "last mile connectivity" ⁴ by integrating "feeder routes" and investing in good sidewalks

Adapting work offers to meet women's needs for flexibility and safety

Women in low- and middle-income countries often bear the dual responsibility of work and household duties, highlighting the importance of amenities that help them balance both. Standard work offers, with traditional hours and limited flexibility across a number of dimensions, are not well-suited to many women's needs, impeding their transition to working outside the home. Recent research from Egypt shows that interventions that don't take these needs into account are unlikely to be successful (Caria et al., 2025).

More flexible working arrangements will enable more women to take up wage work. Surveys provide evidence of this and highlight women would be more inclined to enter the labour force if offered part time and more flexible work opportunities (Heath et al., 2024). Women's caring and other home responsibilities mean they require more flexibility than a sole male earner. One aspect of this is working hours, which may conflict with elements of these responsibilities that they may be unable or unwilling to outsource to others. In addition, many may have concerns about the work environment that, if not addressed, will prevent them from taking up wage work in a small or larger firm. In West Bengal (India), offering women flexible, short-term data entry jobs from their homes increases female labour force participation and provides a gateway into less flexible work arrangements subsequently (Jalota and Karandikar, 2024). Results are similar in urban contexts: in Mumbai, the take-up of a job was more than double for women when they had the option

^{4.} The last-mile connection refers to the final segment of a person's journey between the main transit system (i.e., the bus system or train network) and the rider's final destination

to work from home (Jalota and Ho, 2024). Similarly, in Malaysia, research shows that women—particularly those who are educated and from higher-income groups—prefer flexible work arrangements (FWAs) due to their positive impact on family relationships and job satisfaction (Subramaniam, Overton, and Maniam, 2015).

Maternity leave can also attract women to the workplace. International evidence shows that in countries where parental leave is unequal and skewed towards women, female labour force participation is lower, and labour market outcomes are more unequal (Hyland, Djankov, and Goldberg, 2020). Evidence also suggests that across low-income countries, maternity leave and female employment are positively linked, with the share of female workers increasing by 2 percentage points for each log point increase in number of days of maternity leave—and the effect is much stronger when the maternity leave is fully funded by the government (Amin and Islam, 2022). Additionally, research in Brazil shows that expansions of maternity leave, flexibility, and childcare benefits through labour union negotiations significantly raised female participation in the firms that provided these benefits (Corradini, Lagos, and Sharma, 2022). Providing up to six months of paid leave increases the likelihood of women returning to work after childbirth (World Policy Center), and increasing paid maternity leave by one month is associated with a 41.5 percentage point increase in individuals rejecting the idea that men have more right to jobs than women in times of scarcity, reflecting improved gender norms (PMC).

NEY POLICY PRIORITIES FOR JORDAN: ENHANCING FLEXIBILITY AND SAFETY OF WORKING ARRANGEMENT

Promoting better and more adaptive workplace conditions for women is a core priority of both the Economic Modernisation Vision and the National Women Strategy. Flexible work arrangements are central to the National Women Strategy's Economic Empowerment Pillar and its initiative for a Decent Work Environment.

Jordan has made significant strides in adapting to women's workforce needs by expanding flexible work and part-time opportunities, a crucial step toward greater labour market inclusion. On maternity leave, the public sector currently offers 90 days of paid leave, while the private sector has recently extended its leave from 70 to 90 days. Additionally, in late 2024, Jordan introduced a flexible work system to align with evolving labour market trends. Expanding flexible work arrangements, including remote work, is particularly vital to Economic Modernisation Vision's goal of leveraging information and communication technologies (ICT) to drive economic growth, enhance workforce participation, and improve labour market adaptability.

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To maximise the impact of these efforts, several key recommendations need to be considered:

- Expand work-from-home (WFH) and part-time opportunities
- Provide financial and skill training for remote and gig work,
- Support a comprehensive legal framework for remote work, offering protections for remote workers and ensuring job security (as seen in Spain's successful model (Garcia and Martinez, 2020)).
- Promote robust systems to support the implementation and monitoring of extended maternity leave In Jordan, especially in the private sector

UPCOMING EVIDENCE FROM IGC JORDAN

Impact of workplace conditions on labour force participation

This project examines how workplace amenities—such as childcare support and transport vouchers—can help overcome barriers to women's labour force participation in Jordan. Despite similar education levels, women have significantly lower employment rates than men. Using survey data and choice-based questions, the study identifies which job amenities women value most and explores whether subsidising these amenities or addressing firm misconceptions can boost female employment.

Early insights from this research reveal that transportation and childcare are significant barriers for women in the labour market, shaping their employment preferences and willingness to pay for related services.

Women in the study demonstrated a very high willingness to pay for transportation, with many preferring jobs that offered transportation from home and back, even if those jobs paid JOD 8 less per day. Interestingly, women who are not currently employed valued transportation even more, indicating that lack of reliable transportation is a major obstacle for women seeking work.

Additionally, willingness to pay for childcare was also relatively high (JOD 6), but the responses were more varied. Approximately 25% of mothers with children under 12, previously employed, showed no interest in childcare, while another 20% expressed a high willingness to pay. Notably, the distribution leaned towards higher willingness to pay among women who had applied to work but had never worked, a group that tends to be less attached to the labour force on average. This suggests that targeted childcare solutions could increase labour force participation, especially among women who are more detached from the workforce and may benefit from greater support in balancing work and family responsibilities.



Remote work adoption, trends, and preferences

This IGC project, the first of its kind in Jordan, examines the impact of work-from-home (WFH) on labour force participation and productivity, focusing on women and people with disabilities. Using GSWA surveys and LinkedIn data, it explores how flexible work arrangements can enhance job creation, workforce resilience, and economic productivity.

The study also identifies barriers firms face in adopting part-time and flexible work under recent labour law changes and how WFH can address these challenges. Additionally, it assesses WFH's impact on worker and firm productivity, highlighting its potential for long-term economic growth. See appendix for more details.

III. Policies to support the transition to specialised high-skilled jobs in large firms

As shown in **Section 1**, individuals' transition to more specialised, highly skilled positions in large firms is associated with a further step change in labour productivity beyond that of employment in small- and medium-sized firms. This highlights the need for a distinct focus on this transition in active labour market policy. The policies discussed in the previous section on the transition to wage work in smaller firms are also relevant here, as many women and young people make, and want to make, the transition from unpaid work or unemployment directly to specialised, well-remunerated jobs in large firms. However, there is also a need for targeted interventions to address the distinctive challenges associated with this third transition. One of these is gender segregation in occupations and industries. Other key challenges are information barriers to job search and job matching and weak job growth, challenges that apply to both women and young people.

Eliminating gender segregation

Policies requiring gender-neutral hiring can significantly reduce gender segregation. As discussed in Section 2, gender segregation is pronounced in private firms in Jordan (see Figure 10). Miller et al. (2022) show that when social norms lead to gender segregation, it can be costly for firms to employ both women and men and integration costs can impede women's employment. They show that these costs were significant for Saudi Arabian firms and demonstrate that a gender-neutral quota programme, Nitaqat, aimed at encouraging private firms to hire Saudi nationals, caused firms to integrate. This led to a sharp increase in women's employment. Their robust results suggest that this was a key driver of the "spectacular surge" in Saudi Arabia's female labour force.

Facilitating entry into male-dominated sectors can increase women's wages and employment. Campos et al. (2015) find that women who move to maledominated industries can make three times as much as women who stay in women-dominated industries. Policies such as job portals, training and skills certification for women may, therefore, be particularly effective if targeted at historically male-dominated sectors. More broadly, initiatives and new technologies that improve the flow and quality of information (discussed below) could improve matching and increase women's access to work in firms, and the strongest effects may be in previously male-dominated sectors (see Ngoa and Song, 2021).

Accelerating search and improving job matching through better information

Poor information about job opportunities and about the suitability of applicants is a major impediment to the third transition, given the highly specialised skills typically required for work in large firms.

Subsidising search costs has limited effects. A meta-analysis in 2018 found that search incentives and job fairs, two popular policies in the past, have shown limited results (Fox and Kaul, 2018). Some studies find that small financial incentives attract more talented applicants in the job market, particularly women, as they offset the opportunity cost of application for talented jobseekers (Abebe, Caria, and Ortiz-Ospina, 2021), the effects of such incentives are generally short-term (Carranza and McKenzie, 2024). A review of nine programmes found that the costs of such programmes are low (1-2% of the costs of vocational programmes), but that impacts are also low (McKenzie, 2017).



UPCOMING EVIDENCE FROM IGC JORDAN

Impact of micro-job fairs and edutainment on female labour force participation in Jordan

This project examines how micro-job fairs and edutainment sessions challenge societal norms and reduce employment barriers for young Jordanian women. Using a randomised controlled trial (RCT), it assesses their impact on job matching and unemployment in a market where employers struggle to find suitable candidates. By improving job seekers' understanding of job availability, conditions, and wages, the study helps women make informed career decisions and enhances their chances of securing meaningful employment. See appendix for more details.

Online job platforms are effective, but jobseekers may require support in using them. Training jobseekers to use an online job platform in South Africa raised employment rates by 7 percentage points (two-thirds of whom were women) through increased available information for job applicants (Wheeler et al., 2022). Prompting and accompanying job seekers with job search plans resulted in higher application and employment rates in South Africa (Abel et

al., 2019). In India, offering the verification of skills on an online platform makes firms more likely to hire workers through said platform (Fernando, Singh, and Tourek, 2023). There are, however, mixed results in simply providing job platforms to job seekers without adequate support and training on how to use them properly (Caria et al., 2024; Caria, Franklin, and Witte, 2023).

UPCOMING EVIDENCE FROM IGC JORDAN

Improving matches through signalling and inducing a positive labour demand shock: Evidence from an online global marketplace

This project explores how online platforms can improve job matching by addressing barriers faced by job seekers and employers. It examines whether validated work experience—through task completion and employer ratings—enhances hiring outcomes. In an experiment, workers complete short tasks, generating credible skill signals for employers. The study tackles two key challenges: helping job seekers signal qualifications and enabling employers to identify talent efficiently, reducing hiring inefficiencies and unemployment. A randomised controlled trial (RCT) tests two interventions: platform access and platform access with role models. It introduces Jordanian job seekers to Freelancer, expanding both domestic and global employment opportunities. By leveraging digital platforms, the project aims to reduce informal employment, create flexible labour markets, and provide scalable, cost-effective solutions for youth unemployment. Findings will inform policies to foster inclusive labour market growth in Jordan and beyond.

Mechanisms for skill signalling can also be effective. The credible sharing of skills assessments between workers and firms in Cote d'Ivoire improved employment and earnings (Carranza et al., 2022) and in Uganda, vocational training led to large employment gains for women and men in large part due to the skills certification provided by the programmes (Alfonsi et al., 2020). Overall, there is substantial evidence that firms may be hiring fewer workers than optimal due to misperceptions about workers and that correcting these beliefs (regarding trustworthiness, skill, and experience) can lead to greater employment (Caria et al., 2024).

Correcting misperceptions about market wages and average skill levels can also be effective. Alfonsi et al. (2022) found that a mentorship programme fixed the issue of high reservation wages by providing more realistic estimates of starting wages and raised employment by 27%. Temporary job subsidies can be effective (Abel et al., 2022), but wage subsidies, in general, are not (Groh et al., 2015; de Mel et al., 2019). Job seekers may also overestimate their skills relative to the average applicant pool. A recent study in South Africa shows that providing them with information about this misperception shifts their beliefs (Kiss et al., 2023).

NEY POLICY PRIORITIES FOR JORDAN: ENHANCING WOMEN'S PARTICIPATION ACROSS DIFFERENT SECTORS AND PROMOTING JOB SEARCH AND MATCHING

Eliminating gender barriers is essential to realising the Economic Modernisation Vision's goal of enhancing women's participation and access to opportunities across diverse industries, including manufacturing. Likewise, improving job search and matching efficiency directly supports Economic Modernisation Vision's Economic Growth Pillar, aligning with its guiding principle of "Alignment: Full match between skills demand and supply." These efforts are crucial for achieving Economic Modernisation Vision's goals of reducing the gender gap and integrating one million Jordanians into the labour market.

Policy priorities to advance progress towards this goal include:

- Enforce policies requiring gender-neutral hiring, especially in the private sector
- Facilitate women's entry into male-dominated sectors (for example, training, information, etc)
- Support online job platforms and training for applicants to use them (see IGC's project "Is signalling the key to improved matches in the labour market" in appendix).
- Promote programmes that provide information about worker skills and job markets in general.
 - Linked to the development of skills training, programmes aimed at raising skill levels need to also make this information available to employers. These programmes include certifications, but more research is needed to best identify the easiest routes for information-sharing.
 - This also has the potential to reduce relationship-based hiring, improve matching in the labour market, and correct misbeliefs about wage levels.

Promoting private sector-led job growth

Addressing demand-side factors is also important, especially in light of Jordan's high levels of education. Labour market policy has tended to focus on interventions to increase the supply of labour, including addressing the barriers discussed above, but recent research has emphasised the need to focus on the demand side as well, on strategies to create productive jobs (for example, Carranza and McKenzie, 2024; Rodrik and Sandhu, 2024). While a review of the evidence on policies to promote private sector-led job growth is beyond the scope of this paper, increasing employment among women and youth also requires policymakers to address constraints on firm growth, including access to credit, market openness, foreign direct investment, and facilitating export industries, especially those that disproportionally hire women, all of which affect labour market outcomes (Fox and Kaul, 2018). The 2023 Heritage Foundation Economic Freedom Index highlights important areas of improvement to foster a dynamic business environment in Jordan (Jordan Strategy Forum, 2023). On top of all aforementioned constraints to labour, this includes improving property rights, enhancing judicial effectiveness, and raising confidence in the integrity of the government, as well as improving freedom in capital markets.

Jobs-focused trade policy can increase employment. For example, input tariff reductions in more exposed Indonesian regions led to higher female labour force participation as a result of the relative expansion of female labour-intensive sectors such as textiles and food and reduced sectoral gender segregation (Kis-Katos, Pieters, and Sparrow, 2018). Atkin et al (2017) demonstrate that access to export markets increases firm productivity and product quality. A review by Verhoogen (2023) broadens this finding to include access to value chain connections while also signalling the importance of promoting learning by firms to improve know-how.

Enhancing competition stimulates firm and productivity growth and job creation. The primary drivers of job creation are small and medium enterprises, and enhancing competition to allow for their growth is essential for creating more jobs (Haltiwanger, Jarmin, and Miranda, 2013). This is especially true when growth is driven by labour-intensive industries (Harrison and Rodriguez-Clare, 2010). More dynamic and competitive markets benefit especially vulnerable populations. As the productive base grows, firms require labour inputs from originally marginalised populations, driving youth and female labour force participation upwards and raising aggregate productivity (Freeman, 2010; Cuberes and Teignier, 2016). Competition also drives innovation, productivity, and inclusive growth by promoting efficiency, lowering barriers to entry, and leading to broader economic participation and inclusivity (Aghion, Cherif, and Hasanov, 2021).

Expanding the services sector can increase women's labour force participation. International evidence suggests that expansion of the services sector, especially in high-value services, is crucial to raising women's labour force participation. This may be particularly relevant in Jordan given the very low level of women in the services sector. As noted above, a recent study has shown that the dramatic recent increase in female labour force participation in Saudi Arabia was driven mostly by the services sector, with employment in administrative and support services and in accommodation

and food increasing by 37% and 50%, respectively (Tomayo et al., 2021). Rodrik and Sandhu (2024) argue, based on a review of 20 initiatives aimed at creating productive jobs in services, that a key feature of successful initiatives is effective communication between governments and firms. A better understanding of firms' operational challenges enables governments to design productivity-enhancing policy interventions likely to result in increased employment. They also argue that it is essential to focus on productivity, both in targeting growing firms and in enhancing their productive capabilities.

Action is also needed to ensure that private sector jobs are not less attractive than public sector jobs. Addressing the disparity in benefits highlighted in Section 2 between public and private sector jobs and between private sector jobs in different sectors is a priority. Reservation job prestige can also be an issue. For example, a study in Jordan found that skills certifications had no impact on employment, suggesting that the unemployment of tertiary-educated youth may be attributed to strong preferences over non-wage job attributes—such as the prestige of public sector jobs relative to those in the private sector (Groh et al., 2015). Reservation wages affect women and men alike. In the Middle East, in general, high wages paid by public sector employers tend to crowd out private sector development; policies that tackle this issue directly will reap larger effects than those that address second-order distortions (Carranza and McKenzie, 2024).

NEY POLICY PRIORITIES FOR JORDAN: PROMOTING PRIVATE SECTOR JOB GROWTH

Fostering private sector growth—including small and large growing businesses—is a critical strategy to achieving Economic Modernisation Vision's goal of creating one million jobs.

Priority policies to support accelerated job growth include:

- Support private sector development policies—ensure an enabling environment for firm growth, through stable regulations and predictable regulations focused on increasing productivity. Jordan ranks 120th on the Doing Business indicator, with especially low scores in business registration processes, contract enforcement, and resolving insolvency (World Bank, 2020).
- Ensure job growth is explicitly a part of Jordan's trade and investment policies: as the country sets its industrialisation strategy, policies need to account for sectors with large job-growth potential as priorities to develop.
- Reduce public-sector job attractiveness to realign private sector competitiveness (Jordan Strategy Forum, 2024). This is required to realign the reservation wage with private sector levels, especially among new graduates.

IV. Cross-cutting policies to boost participation and employment

Empowering women by changing beliefs

At the core of the cross-cutting policies to enhance women's participation in the labour force and productive employment, are a set of policies aimed at changing beliefs. One part of this is correcting men's misperceptions about women and work. Recent research has demonstrated the effectiveness of such interventions. Another part is changing women's own beliefs to enable them to be more effective in the labour market by "working around" social norms where they persist (Jayachandran, 2021).

Updating men's beliefs may be crucial for getting more women into the workplace. In Saudi Arabia, for example, most young married men support women entering the labour force but underestimate the degree of support by other men, even those of similar demographics, and so have been reluctant to allow their wives to work. Updating these beliefs significantly raised the labour force participation of married women four months later (Bursztyn et al., 2020). Similarly, female university students underestimate their peers' intention to work and updating these beliefs raised students' own intention to work (Aloud et al., 2020). Updating both cases of broad misperceptions in Saudi Arabia shows how information alone can yield powerful results. Paternalistic discrimination—in this case, the act of reserving jobs for men out of worry for women's safety during the commute—can be corrected by providing both safety measures and information about such measures, and lead to more women entering the workforce (Buchmann et al., 2023).



UPCOMING EVIDENCE FROM IGC JORDAN

Correcting misperceived social norms to boost female labour force participation

An IGC project in Jordan examines how misperceived social norms restrict Jordanian women's employment opportunities and potential. Drawing lessons from a successful initiative in Saudi Arabia (Bursztyn, González and Yanagisawa-Drott, 2020), the project investigates cultural and societal barriers impacting female labour force participation in Jordan.

The study engages public, private, and social stakeholders to identify norms that limit female labour force participation and propose corrective interventions. By addressing misconceptions held by households and employers, the project aims to shift societal attitudes toward supporting women's economic engagement.

This research will inform future research experiments and policy designs, providing actionable insights at both the household and firm levels. Ultimately, it seeks to create an environment more conducive to women's workforce participation by aligning societal norms with women's aspirations and employment opportunities in Jordan.

Information about gender equality can empower women to enter the labour force. In Indian schools, engaging adolescent boys and girls in classroom discussions about gender equality raised support for gender equality, with persistent effects two years later (Dhar et al., 2022). In the Democratic Republic of Congo, providing women with trade-specific earnings information caused women to apply to traditionally male-dominated trades (Gassier et al., 2022). Empowerment is a virtuous cycle. Labour force participation in the business process outsourcing industry in rural India raised women's career aspirations (Jensen, 2012).

Raising women's self-efficacy can also increase female labour force participation. For example, a study involving an informative video about job opportunities reduced family opposition to female employment and job offers raised female generalised self-efficacy (GSE), or self-confidence in ability to work (McKelway, 2019). Another study that combined vocational training and information on sex, reproduction, and marriage led adolescent girls to be more likely self-employed, and women's empowerment indicators (teen pregnancies, early marriage, sexual harassment) had all improved four years on (Bandiera et al., 2020). Similarly, programmes aimed at raising women's socioemotional skills have proven relatively successful in raising self-employment—while not transformative in terms of wage employment outcomes (Halim et al., 2023).

Promote careers in the private sector and entrepreneurship. Encouraging private sector employment and entrepreneurship as attractive career paths is essential to diversifying career aspirations and reducing long job-search periods. In many countries, including Jordan, youth—especially women—tend to prefer public sector jobs due to their perceived stability, prestige, and social acceptance. In Jordan, Groh et al. (2015) find that many young people remain unemployed for extended periods, waiting for public sector jobs rather than seeking private sector opportunities. A similar trend is observed in India, where research highlights the same public sector preference (Mangal and Singh, 2024), reinforcing that this is not unique to Jordan. For women, government jobs are not only seen as more attractive but also socially acceptable, whereas private sector employment—especially in certain industries—is often discouraged. Additionally, there is a social norm that justifies waiting for a government job, with individuals attempting multiple times to secure one. However, women tend to give up sooner than men, largely due to marriage market pressures.

NEY POLICY PRIORITIES FOR JORDAN:EMPOWERING WOMEN BY CHANGING BELIEFS

The Economic Modernisation Vision and National Women Strategy recognise that achieving their ambitious goals will require not only policy reforms, but also informational and other interventions aimed at creating a transformation in societal norms and behaviours.

The Government of Jordan's ongoing initiatives could be further strengthened through complementary efforts, including:

- Promote gender equality through media and education (a goal within National Women Strategy's Community Culture pillar, see appendix for further detail)
 - Nationwide awareness campaigns targeting both women and men to challenge traditional gender roles and normalise women's full participation in the workforce. These campaigns can showcase positive role models and promote the economic benefits of female labour force participation. Policies that aim to reconcile privately held beliefs with the perception of those beliefs in their social circles are promising (Heath et al., 2024).
 - Integrate gender equality into school curricula including curriculum reforms that address gender stereotypes from an early age. Educating girls and boys about gender equality, the value of shared domestic responsibilities, and the importance of women's economic participation can foster more progressive attitudes in future generations. Recent research suggests that interventions with adolescent girls can be particularly effective (Bandiera et al., 2020)
- Encourage women's leadership and visibility Increase female representation in leadership roles across public and private sectors. Women in decision-making positions serve as role models, challenging stereotypes and influencing policies that are more inclusive of women's needs in the workplace. Evidence from Egypt suggests that complementary interventions using religious messaging can also be effective (Masood et al., 2016)
- Celebrate and promote private sector and entrepreneurial opportunities as attractive career paths for Jordanian youth.

Training

As highlighted in **Section 2** above, the increasingly specialised skills required at each stage are a key source of the productivity transformations associated with each of the three transitions. Therefore, it is important to understand the appropriate role for training programmes at each stage.

Training interventions combined with access to finance are more effective in boosting self-employment incomes. Blattman et al. (2014) found that providing cash grants and skills training to young adults significantly increased business start-up rates and earnings, indicating that combined approaches can yield stronger results than training-only initiatives. Bandiera et al. (2017, 2020) find similar results for women, as discussed above in our related discussion of improving access to finance. Karlan et al. (2011) find positive impacts of entrepreneurship training for women in an upper-middle-income context (Peru). How business training is delivered is important. For example, the impact is greater if participants have a peer present (Field et al., 2016), if the training includes a role model (Lafortune et al., 2018), and if participants have greater initial motivation or resources (De Mel et al., 2014).

Evidence is mixed on the effectiveness of vocational training in supporting the transition to wage work. A recent meta-analysis of vocational training programmes showed an average increase in employment of 4 percentage points (Agarwal and Mani, 2024). This contrasts with an earlier meta-analysis revealing low returns and high costs of these programmes (McKenzie, 2017). The effects of training vary across groups, with evidence suggesting that for most marginalised women, the effects of training programmes may be larger than for the general population (Maitra and Mani, 2017).

Evidence is also mixed on the effectiveness of vocational training in addressing youth unemployment. A recent unpublished meta-analysis finds larger impacts than previous ones and identifies key channels through which vocational training can improve youth labour market outcomes (Stöterau et al., 2022). The authors find that successful interventions blend both inclassroom and in-workplace training, and involving non-public actors tends to raise outcomes for youth. This echoes Attanasio et al. (2011), who found that a government training programme for disadvantaged youth in Colombia raised employment for both women and men in formal-sector jobs by 4 percentage points. However, reviewing four categories of interventions5, Kluve et al. (2020) find no evidence of an "ideal" policy that dominates others, and overall small intervention effects. The somewhat modest vocational training impacts are suggestive of the importance of other barriers to employment. Cost-benefit analyses often find that the cost of delivery of these programmes is too high when compared to the marginal returns in terms of improved income or employment probabilities.

The four categories are: training and skills development, entrepreneurship promotion, employment services, and subsidised employment.

NEY POLICY PRIORITIES FOR JORDAN: EXPANDING TARGETED TRAINING OPPORTUNITIES

Training is a cornerstone of Jordan's Economic Modernisation Vision and National Women Strategy, which aim to support both helping women enter paid work through targeted entrepreneurship training and pathways into self-employment (first productivity transition), and equipping youth and women with the skills needed to secure employment in diverse sectors (second transition) and advance into specialised roles (third transition).

These efforts can be reinforced by further action, including:

1. Improve vocational training programmes—focus these training programmes on the most vulnerable populations, including women to align with Economic Modernisation Vision's goal of "Women in Manufacturing" initiative and support their transition into more productive sectors (for example, manufacturing).

Successful programmes may include skill verifications/certifications, blend in-classroom and in-workplace training, or use peer mentoring effects, but these vary from context to context (Heath et al., 2024). To ensure impact, these trainings must be thoughtfully curated given the mixed evidence on general training programmes.

2. Improve entrepreneurship training to help create successful digital businesses for women and youth—by including digital literacy and e-commerce skills (to support Economic Modernisation Vision and National Women Strategy "eShops for women-owned businesses" initiative). This includes policies aimed at closing the digital gender gap through skill-building programmes.

Evidence on the effectiveness of training programmes is mixed, varying across countries and even within regions of the same country. Therefore, more research is needed to understand the specific conditions that enable successful training programmes in Jordan. Before implementing broad reforms, it is essential to test different training approaches to identify what works best in the local context. A more targeted, evidence-based approach will ensure that training programmes are tailored to the unique needs of Jordan's labour market.

4. Concluding comments

Against the background of persistently high unemployment and low labour force participation, especially among women and youth, achieving the ambitious objectives of the Economic Modernisation Vision and the National Women Strategy will require new ways of thinking and new policy approaches that are chosen on the basis of robust evidence on what works and what doesn't. Central to the challenge is addressing the barriers that prevent women from working. International evidence suggests this can raise firms' productivity by more than 30% and an economy's growth rate by 20-40%. A study in Jordan suggests that if female employment increased to match that of male employment, Jordan's GDP per capita could rise by up to 70% (Pennings, 2022).

This paper presents a new framework for labour market policy that is grounded in the recognition that increasing labour productivity is the only sustainable way to reduce poverty and raise incomes over time. The framework identifies three key focal points for policy based on transitions in individuals' engagement in the labour market that generate step changes in their labour productivity: the transition from unpaid work to self-employment or entrepreneurship, the transition to wage work in small- and medium-sized firms and the transition to specialised work in large firms. A particular advantage of this new framework is that it broadens the scope of active labour market policies beyond the traditional focus on the transitions to self-employment and to wage work to include the transition to more specialised, high-skilled work in large firms as generating a further significant increase in productivity.

The paper analyses current and historical labour market data, using the framework of the three transitions to provide new insights into Jordan's labour market dynamics. Few women in Jordan transition from unpaid work in the home to self-employment or entrepreneurship. A majority of women who make the transition to wage work enter the public sector, attracted by the better quality of jobs and more flexible working arrangements. Few women transition to specialised jobs in large firms despite their high levels of education. Gender segregation in occupations and industries is a key barrier to this transition, but the absence of flexibility in working arrangements is also an important factor.

Section 3 sets out a practical framework for policy action. The framework identifies the key barriers to each of the three transitions and reviews the international and local evidence on policy interventions to overcome these barriers. These policy options are summarised in Table 1 above, which aims to provide a road map for policy discussions and a guide for where further research is most needed.

Finally, the aim of this paper is to help inform the policy agenda to address Jordan's labour market challenges. By outlining what works, what does not, and where further evidence is needed, it aims to provide a useful resource for policymakers as they navigate decisions aligned with the Economic Modernisation Vision's economic goals. At the same time, it seeks to provide local and international researchers with a clearer understanding of promising research avenues that can support evidence-based policymaking while aligning with government priorities. This aligns with Jordan's ongoing efforts to integrate evidence into policymaking and supports the Public Sector Modernisation Vision, which emphasises the importance of data-driven and evidence-based policy decisions.

5. Appendix

Table 1A: Growth of economic sectors and their contribution to the GDP and growth achieved at constant prices during the fourth quarter of 2023.

Sector	Growth (%)	Sectoral contribution to the achieved growth	Contribution of sectors from GDP (%)
Agriculture	3.7	0.23	6.3
Quarrying industries	9.8	0.22	2.4
Manufacturing industries	3.0	0.55	18.3
Electricity and water	2.6	0.05	1.8
Construction	3.5	0.11	3.1
Wholesale, retail trade, restaurants and hotels	1.4	0.12	8.5
Transport, storage and communication	1.5	0.13	8.9
Finance, insurance and business services	2.0	0.34	17.5
Social and personal services	3.6	0.30	8.5
Governmental services producers	1.6	0.25	15.1
Others	0.14	0.01	9.6
Gross domestic product	%2.3	%2.3	%100

Source: DoS, 2023.

Section 1A: Intersection of the Economic Modernisation Vision and National Strategy for Women:

The Economic Modernisation Vision and National Women Strategy (see details below) emphasise four key areas for creating an enabling environment for women's economic empowerment:

- 1. Better and more adaptive workplace conditions for women (through a legislative agenda and the "Gender Seal for Private Sector") These policies promote workplace flexibility, equitable pay, and career advancement for women, ensuring that workplaces are inclusive and supportive of women's professional growth.
- 2. Women's increased financial inclusion and entrepreneurship This is particularly important through initiatives such as digital platforms for women-owned businesses and the Economic Modernisation Vision's "Women-in-Manufacturing" initiative, which foster an entrepreneurial

environment for women and provide them with the tools, resources, and networks needed to succeed.

- **3. Safe and responsive transport for women** Accessibility to safe and affordable transportation is a critical enabler for women's mobility and participation in the workforce, especially in sectors that require flexible working hours or remote work options.
- 4. Childcare access and modalities with high quality Adequate and affordable childcare services are pivotal in enabling women to enter and remain in the labour market. High-quality childcare services support both women's employment and their children's development.

Private sector development and training/education are identified as crucial across all five of these areas and link to the need for private sector jobs and growth in sectors such as ICT, tourism, industry, agriculture, and garments to accommodate Jordan's young and highly educated population.

Section 1B: Economic Modernisation Vision

The Economic Modernisation Vision is structured around two strategic pillars:

- **1. Economic Growth Pillar** Focused on unleashing Jordan's full economic potential.
- 2. Quality of Life Pillar Aimed at improving living standards for all citizens.

The Economic Growth Pillar is structured around the following key objectives:

1.1 Creating Economic Opportunities for Jordanians

- Increase job creation.
- Reduce unemployment among Jordanians.
- Reduce reliance on expatriate labour.
- Double female economic participation.
- Expand technical and vocational education and training.

1.2 Driving Sustainable and Inclusive Economic Growth

- Increase average per capita income.
- Grow and diversify the economy.
- Expand high-potential growth sectors.
- Increase exports and attract foreign and domestic investments.

1.3 Enhancing Jordan's International Competitiveness

- Improve ease of doing business and international competitiveness.
- Strengthen research, development, innovation, and entrepreneurship.
- Enhance governance, rule of law, and economic freedom.
- Support SMEs and foster a globally competitive workforce.

Section 1C: National Women Strategy

The National Strategy for Women Action Plan (2023-2025) is built on six strategic pillars:

- **1. Economic Empowerment** Enhancing women's participation in the economy.
- **2. Political Empowerment and Decision-Making** Strengthening women's roles in politics and leadership.
- **3. Human Rights** Advancing the protection and promotion of women's rights.
- **4.** Addressing Violence Against Women and Girls Combating gender-based violence.
- **5. Community Engagement** Encouraging women's active role in society.
- **6. Health and Wellbeing** Promoting women's health and access to healthcare services.

Figure 4: Pillars and Initiatives of the National Strategy for Women in Jordan Action Plan 2023-2025

Economic Empowerment

a. Decent work environment

Review policies and legislation governing the labour market lo ensure a family- friendly work environment

Develop mechanisms to raise women's participation in the formal economy

Provide a supportive and safe work environment for women to work

Capacity building for women and girls to increase their employment opportunities in different sectors

Raise legal awareness of women workers about their labour rights to enable them to benefit from protection measures against potential violations and make informed decisions in this regard

b. Entrepreneurship

Reviewing legislation and procedures related to entrepreneurship in order to encourage women to establish their own businesses

Supporting women's entrepreneurship and developing women-owned or managed businesses

Facilitating access to finance for women entrepreneurs

Capacity building and skills upgrading of women owners of micro, small and medium enterprises and members of cooperative societies to start and sustain their businesses

Political Empowerment and participation in decision-making

Reviewing legislation and policies to contribute to increasing the representation of women and persons with disabilities in elected and appointed councils and government committees. (Action plan for the outputs of the Royal Committee for the Modernization of the Political System), and expanding the use of affirmative actions for women in different sectors and companies

Capacity building of women's leadership skills to enhance their effective and impactful role in formal and informal institutions and private sector and to raise community awareness about the importance of active participation in public and political life.

Preparing youth leaders to enhance their participation in public life

Human rights

a. Health care and education

Review policies and legislation supporting reproductive and sexual health concepts for all groups and evaluate the impact of their implementation, including in crisis and emergency situations (Action Plan of the National Strategy for Reproductive and Sexual Health)

Develop a unified integrated reproductive and sexual heath services package, covering reproductive and sexual health and capacity building components (Action Plan of the National Strategy for Reproductive and Sexual Health)

Promoting the enrolment of persons with disabilities in school and university education

b. Transportation

Provide safe and responsive means of transportation for women and girls, including women with disabilities and the elderly, at the governorate and remote areas

c. infrastructure

Providing family-friendly public services spaces and buildings that meet special needs of women and girls, especially those with disabilities and the elderly

Updating building standards and code for facilities to take into account the needs of women and girls, including people with disabilities and the elderly

Facilitating women's and girls' access to water, sanitation, electricity and information technology services

d. Safe communities

Activating the role of women in activating safe societies

e. Equal citizenship and access to justice

Review legislation to ensure equal citizenship and non-discrimination

Developing legal aid services for women and girls to take into account their needs and expanding the base of beneficiaries

Raising community awareness of the rule of law and legal aid services

Developing gender-responsive social protection policies that include women and girls from the most vulnerable groups (Action Plan of the Outputs of the Royal Committee for the Modernization of Political System

Preparing studies and research on the status of women and girls from the most vulnerable and proposing solutions and recommendations

Combating violence against women and girls

Develop and implement effective policies and mechanisms to confront violence against women and review relevant legislation

Strengthen protection and aftercare services including the existence of a sufficient number of shelters for survivors of gender-based violence, to ensure the privacy of dealing with survivors

Raising the capacity of service providers to ensure a timely and effective response to cases of gender-based violence

Conduct awareness programs and provide financial, legal, health and psychological aid that meet the survivors' needs to confront and overcome the negative effect of violence

Strengthening mechanisms to prevent violence within the family

Raising community awareness about gender-based violence in various forms

Review legislation to enhance the response to violence in the public and digital spheres

Organizing community awareness campaigns and outreach programs at the national and local levels, and through traditional and social media outlets

Community culture

a. Education

Review school curricula content to be more gender sensitive

Institutional capacity building in educational sector towards integrating gender concepts in programs and courses

Develop training manuals that help workers in education sector to promote positive image of men and women issues

b. Media

Developing media policies and strategies on women's issues

Capacity building of media professionals on gender mainstreaming in media coverage

Organizing media campaigns at the national level and local levels and through use of social media and audio-visual and written media on the importance of confronting gender-based discrimination

c. Religious discourse

Developing and implementing awareness programs on positive trends and behaviors at the governate level through religious discourse

d. Networking and coalitions

Forming alliances and network to raise awareness about the positive imoact of gender equality and the importance of women's active role to build affluent and prosperous societies

Gender mainstreaming at the institutional level in public and private sectors

Institutionalize the process of monitoring and analyzing gender-sensitive disaggregated data horizontally, vertically and in a participatory manner with relevant institutions and sectors

Development of the National Index of Women's Economic Participation (Women's Empowerment Initiatives in Economic Modernization

Establishment of the Women's Observatory in Jordan

Building the capacity of workers in national and official institutions to analyze data and statistics scientifically (one of the initiatives of the Public Sector Modernization Map)

Integrate the National Strategy for Women (2020-2025) into national policies, strategies and plans (Action Plan of the Outputs of the Royal Committee for the Modernization of the Political System)

Support and strengthen the capacities of ministries and government institutions to adopt gender-responsive policies and tools

Establishing a legal framework for the national machinery for women that guarantees sustainability, legal personality and financial and administrative independence (action plan of the outputs of the Royal Committee for the Modernization of the Political System)

Capacity building and skills development of civil society organizations to enhance their role in achieving national priorities

Networking and building coalitions among entities promoting women and girls empowerment, including private sector and civil society organizations

Source: Jordan National Women Strategy

Ongoing IGC Jordan labour market research portfolio

Title	Research Team	Summary	Policy Impact		
Firms, Trade, and Pro	Firms, Trade, and Productivity				
Restricting female employment - One male guardian at a time: Evidence from husbands and employers in Jordan	Paolo Falco (University of Copenhagen) Nina Buchmann (Yale) Lsia Ho (Yale) Andreas Menzel (University of Warwick)	Examines how male guardians, specifically husbands and employers, restrict women's participation in male-dominated jobs. Designs an experiment involving married couples and employers to analyse labour-supply decisions and hiring behaviour under varying conditions of team gender composition and decision transparency. Tests the impact of public decision-making and male team members on both husbands' willingness to allow wives to work and employers' likelihood of hiring women.	Provides actionable insights to the Jordanian government on overcoming social and organisational barriers to female labour force participation. Supports the development of evidence-based policies and low-cost interventions to address gender bias and promote inclusive labour markets.		
Social norms, girls' aspirations, and female labour force participation in Jordan	Giulia Buccione (Stanford) Suzanna Khalifa (Sciences Po)	Investigates the impact of female role models, teacher biases, and employer biases on the educational and labour market outcomes of women and girls in Jordan. Explores how societal norms, educational choices, and hiring biases influence gender disparities in female labour force participation despite the narrowing education gap. Examines barriers in education and the labour market, including employer hiring practices, teacher biases, and the role of relatable female role models in shaping aspirations and career trajectories.	Supports interventions to empower women, reduce labour market frictions, and foster inclusive, sustainable job creation for Jordanian women. Informs government priorities under the Economic Modernisation Vision by identifying strategies to increase female labour force participation and improve job matching.		

Title	Research Team	Summary	Policy Impact
Firms, Trade, and Pro	oductivity		
Inducing a positive labour demand shock: Evidence from an online global marketplace	Wifag Adnan (NYU Abu Dhabi) Nikita Sangwan (Indian Statistical Institute) Yasmine Abdelfattah (Universities of Canada, Egypt)	Evaluates the impact of two interventions through an RCT: platform access and platform access with a role model intervention. Stimulates labour demand by introducing Jordanian job seekers to Freelancer, an online global marketplace, to create domestic and international employment opportunities. Measures changes in employment outcomes, platform engagement, and the role of mentorship using surveys, analytics, and qualitative interviews across multiple time points.	Addresses youth unemployment by leveraging digital platforms to create flexible labour markets and boost labour demand, reducing reliance on the informal sector. Provides evidence for scalable, cost-effective interventions that improve job matching and employment prospects in emerging markets like Jordan.
Enhancing female labour force participation through Sharia- compliant microfinance and micro-equity impact evaluation	Abdelrehman Nagy (International Initiative for Impact Evaluation) Eleonora Nillesen (Maastricht University) Bruno Crépon (CREST and J-PAL MENA) Amira El-Shal (Cairo University)	Implements an RCT to test preferences for six loan models, including micro-equity and Modaraba initiatives, and assesses their effectiveness. Targets youth employment and female labour force participation by offering Sharia-compliant microfinance products to 2,500 individuals. Monitors beneficiaries' business performance and financial outcomes to identify the most impactful financial models for inclusion in Jordan's social protection programme.	Addresses financial inclusion gaps in the MENA region by identifying costeffective microfinance models that empower marginalised groups, particularly women. Supports the development of inclusive social protection policies to foster economic growth, poverty alleviation, and gender equality in financial systems.
Remote work adoption, trends, and preferences	Nicholas Bloom (Stanford) Cevat Giray Aksoy (King's College)	Uses GSWA surveys and LinkedIn data to analyse the impact of WFH on labour force participation and productivity. Focuses on the impact of WFH for disadvantaged groups (like women and people with disabilities) in joining the workforce, using models to understand its impact on the economy.	Addresses barriers that firms face to utilise the latest changes to labour law related to part-time and flexible work. Provides insights into how flexible work arrangements and WFH helps job creation and workforce resilience. Highlights how WFH impacts productivity for workers and firms. Identifies barriers preventing firms from developing their own capabilities and the role of WFH in tackling these. Shows WFH benefits for different firms as well as potential environmental benefits for society (for example, reduced commuting and lower emissions).

Title	Research Team	Summary	Policy Impact		
Firms, Trade, and Pro	Firms, Trade, and Productivity				
Impact of micro- job fairs and edutainment on female labour force participation in Jordan	Eleonora Nillesen (Maastricht) Abdelrehman Nagy (International Initiative for Impact Evaluation)	Documents the impact of micro job-fairs and edutainment sessions in challenging societal norms and addressing barriers to employment and labour force participation among young Jordanian women through a randomised controlled trial.	Tackles the problem of high unemployment in contexts where employers also struggle to find the right employees to fill existing vacancies. Supports job seekers in making more informed decisions about where jobs are, what the conditions are like, the wages they can expect. Improves their ability to make decisions about where to apply and how to approach job offers and correct opportunities. Offers insight into policy reforms that tackle norms and access barriers impeding female labour participation at both firm, household, and individual level.		
Correcting misperceived social norms among households and employers to support female labour force participation: Evidence from Jordan	Alessandra Gonzalez (Duke University)	Investigates misperceived social norms impacting Jordanian women's employment potential. Engages with the public, private, and social sectors to identify ways for increasing female labour force participation in Jordan, aiming to inform future randomised experiments and policy designs.	Informs policy intervention at household and firm level to correct social norms in ways that are more supportive of female labour force participation.		
Dinars on the sidewalk? Linking women's preferences for workplace amenities to worker productivity: Evidence from Jordan	Bailey Palmer (Berkeley)	Investigates the low female employment rate in Jordan despite similar educational levels between women and men. Aims to conclude whether correcting firm beliefs about women's preferences or providing amenity subsidies could increase women's employment. Identifies preferences, conducted with survey companies, through choicebased questions, identifying desired job features.	Helps identify what firm- level obstacles hinder women's participation in the workforce, thus increasing untapped work potential once obstacles are addressed. Highlights what amenities matter the most for productive women in the workplace. Informs how labour market policies could be most responsive to women's needs and preferences, thus yielding higher participation.		

Title	Research Team	Summary	Policy Impact
Firms, Trade, and Pro	oductivity		
Is signalling the key to improved matches in the labour market? Evidence from Jordan	Nikita Sangwan (Indian Statistical Institute) Yasmine Abdelfattah (Universities of Canada, Egypt) Wifag Adnan (NYU-Abu Dhabi)	Builds on global experiences of innovative approaches to facilitate job matching using online platforms. Examines the quality of worker's efficiency by undertaking an experiment where workers undertake tasks for a few hours per week and are rated on the quality of their work. Supports job seekers in signalling the quality of their work and allows employers a chance to better identify qualified candidates.	Tackles the challenge of filling job vacancies by facilitating the connection between employers and skilled workers. Aims to reduce barriers of entry for workers and supports market employers that struggle to find the right employees to fill existing vacancies. Exposes employment opportunities for workers and offers firms insights about which training sessions they should offer. Fosters sustainable growth by promoting inclusivity, resulting in lower unemployment and inactivity rates.
Labour market framing paper	Jonathan Leape (IGC) Salma Shaheen (IGC) Sarah Winton (LSE) Eliot Faron (IGC)	Reviews recent research and policy developments in Jordan's labour market. Identifies key challenges and opportunities for policy and research interventions. Presents a framework focusing on three productivity transformations in the labour market.	Guides policymakers in designing interventions to support labour market transitions. Informs economic strategies by linking policy reforms to employment dynamics. Enhances research focus on improving job mobility and productivity in Jordan.
What policies can help increase female labour force participation in Jordan?	Ragui Assaad (University of Minnesota) Caroline Krafft (University of Minnesota)	Investigates how maternity leave, childcare subsidies, and labour laws affect female labour force participation. Uses panel data to estimate the causal impact of policy reforms on women's employment. Assesses compliance and uptake of these policies among Jordanian women.	Supports gender- responsive labour policies by identifying effective interventions. Enhances workforce participation by addressing barriers to women's employment. Guides future reforms to improve childcare and workplace policies for women.
Jordan labour market panel survey 2024 data collection	Ragui Assaad (University of Minnesota) Caroline Krafft (University of Minnesota)	Collects labour market data through a large-scale household survey in Jordan. Covers key topics, including employment, education, migration, and social norms. Provides an updated dataset for evidence-based policymaking and comparative research.	Strengthens labour market policies by providing robust, up-to-date data. Supports regional research and policy comparisons for improved economic planning. Enhances policymaking by making high-quality labour market data publicly available.

Title	Research Team	Summary	Policy Impact		
Firms, Trade, and Pr	Firms, Trade, and Productivity				
Expanding the cities spatial model	Nick Tsivanidis (University of California at Berkeley; IGC) Roman David Zarate Vasquez (World Bank) Victoria Delbridge (IGC)	Applies a spatial economic model to Amman to evaluate transport investments and planning policies.	Enhances urban planning by providing insights into policy effects on transport, housing, and wages.		
		Trains Greater Amman Municipality (GAM) staff on using the model for data-driven decision-making.	Improves policymaker capacity with a user-friendly tool requiring minimal data and technical skills. Supports evidence-based infrastructure decisions that optimise economic productivity and welfare.		
		Tests the model on three key transport corridors to analyse economic and spatial policy impacts.			
Jordan's BRT system	Giulia Buccione (Stanford University) Lea Bou Sleiman (National University of Singapore) Lydia Assouad (LSE)	Examines how the BRT system affects labour participation, particularly for women and refugees. Expands on a 2018 study linking poor transport infrastructure to employment barriers. Surveys public perceptions on BRT's impact on safety, accessibility, and economic inclusion.	Informs transport policies to enhance accessibility and labour market participation. Supports gender and refugee-inclusive infrastructure planning. Guides policymakers in optimising public transport for economic and social development.		
Social and economic integration of refugees in Jordanian communities	Eliana La Ferrara (Harvard University) Pedro Rosa Dias (Imperial College London) Angelica Bozzi (Imperial College London)	Examines how labour market opportunities and societal perceptions shape social cohesion in Jordan. Conducts a randomized controlled trial within cashfor-work (CfW) programmes to test stereotype-debunking interventions. Measures changes in prejudice, trust, team productivity, and labour market outcomes.	Guides policymakers in designing employment programmes that promote social integration. Supports inclusive labour market policies by addressing discrimination in refugee-host interactions. Enhances development financing effectiveness through evidence-based social cohesion strategies.		

6. References

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