



Invisible Struggles: Women’s Experiences with Economic GBV in Jordan - Insights from Grassroots Research



Ministry of Foreign Affairs of the
Netherlands

KING HUSSEIN FOUNDATION
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Overview of the Program

The program “Feminist Power in Action for Women’s Economic Rights” (Fem Power) aims to strengthen the capacities of young women who face multiple economic gender-based violence (E/GBV) discriminations in Jordan, Lebanon, Palestine, and Tunisia to become leaders for change. By holding duty bearers accountable and improving conditions for young women in the informal sector through target-led activities, the program ensures that discriminated young women become advocates for their own rights and propose relevant solutions and recommendations. The FemPower program focuses on strengthening leadership, challenging prevailing social norms, and promoting women’s economic rights (WER). It is led by a consortium of 4 organizations and consists of a network of 39 Women’s Rights Organizations (WROs), also referred to as Partner Organizations (POs), that are diverse and vary in size, experience, geographical location, and profile. The focus of this consultancy is Jordan. In Jordan, there is one consortium partner, the Arab Women Organization (AWO), and 12 POs.

Arab Women Organization

AWO is a Jordanian local women’s rights organization for gender equality and the empowerment of women and girls. AWO advances women’s leadership and solutions toward political, social, and economic empowerment that promotes women’s status. AWO was founded in 1970 by an extraordinary group of women’s activists, they recognized that the commitments to women’s rights that emerged from the Fifties of the 20th Century would require rigorous work to improve women’s daily lives and advance true transformation for social justice. Over its 55-year history, AWO has worked to bring feminist analyses into the center of the voices of frontline and grassroots women’s rights leaders in the national policy dialogues. AWO work is centered on partnership-building: creating spaces inside policy processes and movements where feminists and women’s rights activists can build joint agendas, map entry points and intersections and voice demands in collective. AWO coordinates women’s rights meetings in local and Arab spaces and builds coalitions around gender issues. Women in Jordan are facing intertwined crises of economic loss, inequality, and social injustice. AWO works to create gender-just solutions for increasing women’s political and economic participation as well as to abolish the entrenched cycles of violence.

The publication is presented with an introduction and translation by the Information and Research Center – King Hussein Foundation (IRCKHF).

Translated by: Rayana Abuwandi

Designed: Allam Gharaibeh - Ag Designs

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1. Introduction to Research on Economic Gender-Based Violence (GBV) in Jordan

1.1 Importance of the Research

Gender-Based Violence (GBV) remains a pervasive issue globally and in Jordan, with Economic GBV emerging as a critical yet under-researched dimension. This form of violence manifests through practices such as financial control, unequal pay, denial of economic opportunities, and workplace exploitation. Women, particularly those employed in informal or vulnerable sectors, disproportionately bear the brunt of these violations. These practices not only exacerbate gender inequality but also hinder societal progress and sustainable development.

This section serves as an introduction to nine research papers prepared by Community-Based Organizations (CBOs) across different governorates in Jordan. These CBOs, working closely with affected communities, offer a unique perspective by documenting these violations firsthand. Their insights provide an in-depth understanding of the challenges faced by women experiencing Economic GBV in diverse economic and social settings. By capturing these lived realities, this collection of research underscores the importance of grassroots involvement in addressing such pressing issues.

Research of this nature is vital for several reasons. Firstly, it highlights the gaps in the existing legislative and policy frameworks, offering evidence-based data to guide reforms. Secondly, it emphasizes the voices of women who have been marginalized, ensuring their experiences inform future strategies for economic justice. Finally, this body of work has the potential to foster greater accountability among stakeholders, from policymakers to employers, by presenting actionable recommendations that can lead to systemic change.

Through these studies, we aim not only to document the pervasive nature of economic GBV but also to inspire targeted interventions that align with Jordan's national commitments to its constitution, human rights, and gender equality. By addressing these violations, this research seeks to contribute to the creation of an inclusive and equitable society where all women can participate freely and fully in the economic sphere.

1.2 Contextualizing Economic GBV in Jordan

Economic Gender-Based Violence (GBV) must be understood within the broader socio-economic landscape of Jordan, where structural and cultural factors create an environment ripe for such violations.

- High Unemployment Rates Among Women

Jordan continues to face significant challenges in addressing unemployment, particularly among women. According to the Department of Statistics' (DoS) third-quarter 2024 report, the national unemployment rate decreased to 21.5 percent, reflecting a 0.8 percentage point drop compared to the same period in 2023. However, this improvement was not evenly distributed across genders. Male unemployment declined to 18.3 percent, a decrease of 1.5 percentage points, while female unemployment rose to 33.3 percent, marking a 1.6 percentage point increase over the same timeframe.¹ This disparity stems from limited job opportunities, societal expectations that prioritize men as breadwinners, and workplace environments that are often unfriendly or unsafe for women.² The combination of these factors pushes many women into informal employment, where their rights and protections are minimal.

- The Prevalence of Informal and Vulnerable Employment Sectors

In Jordan, women face significant challenges in accessing formal and stable employment opportunities, with many engaged in informal or vulnerable sectors. Women employed in the informal economy often encounter substandard working conditions, lack social protection, and are susceptible to major abuses, including forced labor, exploitation, harassment, and wage theft. Female refugees and migrant workers, in particular, experience heightened vulnerabilities due to precarious employment conditions and limited legal recourse.³ While informal workers, including daily laborers and irregular migrant workers, are technically entitled to labor law protections, the absence of documented employment contracts, coupled with the threat of deportation for residency violations, often deters them from asserting their rights. Additionally, microfinance institutions, which frequently provide loans to poor women, often exacerbate financial instability by charging high interest rates and targeting women who are already financially vulnerable.⁴ Women working in informal sectors also face systemic barriers, such as exclusion from social security coverage if they work fewer than 16 days per month, further limiting their access to maternity benefits and other protections.⁵ Addressing these structural barriers and enhancing protections for women in informal and vulnerable sectors is essential for promoting gender equality in the workforce.

1. The Jordan Times, [Jordan's unemployment rate drops to %21.5 in Q2024 3 – DoS](#), 10 December 2024. Last visited 11 December 2024.

2. World Bank, [Increasing Women's Economic Participation is Key to Jordan's Long-Term Growth and Development](#), 19 December 2023, last visited 12 December 2024.

3. ILO, *A Challenging Market Becomes More Challenging: Jordanian Workers, Migrant Workers, and Refugees in the Jordanian Labour Market*, 2017. ILO, *Migrant domestic and garment workers in Jordan: A baseline analysis of trafficking in persons and related laws and policies*, 2017.

4. ARDD, *Women-led civil society organizations empowered vulnerable women during the COVID-19 pandemic: The indebtedness of women in Jordan*, Policy Brief, 2020.

5. Social Security Law No. 2014/1. Article 4.

- Gaps in Legislative Protections and Enforcement Mechanisms

Despite numerous legislative amendments and policy initiatives, significant gaps in both legal protections and enforcement mechanisms persist in Jordan, undermining efforts to advance gender equality and social inclusion.

After Jordan's independence and the 1952 constitution, the Parliament enacted key laws in the 1950s and 1960s to shape the new state, including the Penal Law of 1960 and the Trade Law of 1966. Heavily influenced by Egyptian, Syrian, and Lebanese laws—rooted in European legal systems of the mid-20th century—these laws reflect an era when women's rights were largely unrecognized, perpetuating traditional gender roles.⁶

Recent amendments to Jordan's Penal Law include abolishing Article 308, which allowed rapists to escape punishment by marrying their victims, and revising Article 98, which reduced penalties for “honor” killings committed in a fit of rage. A clear definition of sexual harassment was also introduced. Rooted in outdated European laws, the Penal Law still frames crimes against women as breaches of “honor,” emphasizing factors like virginity over the victim's suffering. Despite 26 revisions by May 2023, the law continues to view women as family honor protectors. It is time to replace it with legislation aligned with international human rights standards.

The labor Law is another area where enforcement is weak; although the Labor Law prohibits gender-based discrimination and mandates equal pay, there are no reports of labor inspectors ensuring compliance, and the pay gap persists across sectors.⁷ Furthermore, personal status laws rooted in traditional jurisprudence continue to institutionalize gender inequality, especially regarding marriage, divorce, and inheritance, without sufficient reforms to align them with constitutional or international human rights commitments.⁸

The 2017 Domestic Violence Protection Law does not provide a specific definition of domestic violence. Instead, it describes acts that may be considered domestic violence, limited to offenses committed against individuals. This indicates that the legislator views crimes against individuals within the family as domestic violence. However, the law does not criminalize other forms of violence, such as psychological or economic GBV. Furthermore, the law, which provides for protective orders, is limited in its application due to the inadequate number of shelters and the reliance on administrative detention orders under the Crime Prevention Law to “protect” survivors.⁹

6. By analyzing some of these laws, it becomes apparent that some of their provisions do not fit Jordan at all. Article 280 of the Penal Code, for instance, states that anyone who marries while his wife is still alive is punishable by imprisonment between six months and three years, unless it can be proven that the husband's religion permits him to marry more than one wife. Clearly, this text applies to countries with a Muslim minority, but not to countries like Jordan. Also inapplicable to Jordan is the Maritime Law, which governed internal maritime navigation between ports within the country as Jordan has only one port.

7. The Department of Statistics reports that the gender pay gap is %9.5 across all industries, %12.5 in the public sector, and %14.1 in the private sector. Department of Statistics (2020). [Gender Statistics](#). Last visited 10 December 2023.

8. Committee on the Elimination of Discrimination against Women (2017). Concluding observations on the sixth periodic report of Jordan, CEDAW/C/JOR/CO/6, paragraph 49.

9. Amnesty International, [Jordan: End arbitrary detention of women who disobey male guardians or have unsanctioned relationships](#), 2019. Last visited 10 December 2024.

- Cultural and Societal Norms Influencing Women’s Economic Participation

Cultural norms and societal expectations in Jordan significantly exacerbate the challenges women face in the workforce. These norms are deeply entrenched in patriarchal and tribal traditions that emphasize rigid gender roles, perpetuating the belief that a woman’s primary role is to prioritize household responsibilities over economic activities. As a result, women are often relegated to caregiving and domestic duties, limiting their opportunities for professional growth.¹⁰ In many rural areas, these conservative attitudes further restrict women’s mobility and access to economic opportunities, making it even harder for them to engage in formal employment.¹¹

The disproportionate burden of unpaid care work, coupled with limited childcare facilities and inadequate workplace protections, exacerbates these challenges. Women in Jordan spend an average of 18.8 hours per week on unpaid care work, compared to just 1.1 hours for men. Married women face even more significant constraints, as societal expectations place the responsibility for family caregiving almost exclusively on their shoulders. These time burdens often force women to opt out of formal employment, contributing to one of the lowest female labor force participation rates in the region—just 15.6% as of recent estimates.¹²

Educational and professional environments also perpetuate these stereotypes. For example, school curricula and media portray women primarily in domestic roles, while men are shown as leaders and providers. Similarly, workplace cultures often view women, particularly married women, as less capable of handling managerial roles or fieldwork due to perceived family obligations. This perception systematically excludes women from leadership positions and professional advancement opportunities.¹³

Media outlets frequently produce content that casts doubt on women’s ‘intellectual and moral ability to succeed,’ thereby perpetuating traditional gender stereotypes. Stereotypical portrayals of men and women are prevalent in newspaper articles, advertisements, as well as Arab and Jordanian dramas and films, reinforcing norms of masculinity and femininity and normalizing gender-based violence (GBV).¹⁴ Additionally, the media often perpetuates sexual harassment, misogynistic language, and prejudice without facing accountability.¹⁵

Discriminatory stereotypes regarding the roles and responsibilities of men and women in the family and society continue to undermine women’s social standing, autonomy, access to education, and professional advancement.¹⁶ Furthermore, efforts to promote the concept of shared family responsibilities and to tackle the difficulties women encounter in balancing work and family life remain insufficient.¹⁷

Situating Economic GBV within this broader socio-cultural context highlights the pressing need for a multifaceted approach to address these challenges.

10 .IREX (2017). [Gender Role Assessment in School Textbooks, A Case for Content, Context and Environment Review](#). 2017, last visited 10 December 2024.

11 .Committee on the Elimination of Discrimination against Women (2017). Concluding observations on the sixth periodic report of Jordan, CEDAW/C/JOR/CO/6, paragraph 41.

12 .UN Women and ILO, *The Role of the Care Economy in Promoting Gender Equality: Progress of women in the Arab States 2022*, 2020, pp 127-125.

13 .IREX (2017). [Gender Role Assessment in School Textbooks, A Case for Content, Context and Environment Review](#). 2017, last visited 10 December 2024.

14 .IREX. (2017). [Gender Audit Findings of Selected Public Organizations: An Overview of Findings](#).

15 .IRCKHF (2019). [Gender Discrimination in Jordan](#), 2019, last visited 10 December 2024.

16 .Committee on the Elimination of Discrimination against Women, Concluding observations on the sixth periodic report of Jordan, CEDAW/C/JOR/CO/2017 ,6, **paragraph 29**.

17 .ARDD (2021). [Redistributing Care Work in Jordan: Enacting Policy Reforms: Enacting Policy Reforms](#), 2021, last visited 10 December 2024.

- Gender Disparities in Economic Empowerment and Resource Control

The economic participation and control of resources by women in Jordan remain critically limited, underscoring deep-rooted gender disparities. Women's economic participation stands at a mere 15.6%, with significant gender gaps in decision-making and asset ownership.¹⁸ Data from the Department of Statistics (2009–2021) reveal stark inequalities in land and apartment ownership: women own only 18.6% of land and 24% of apartments by volume, compared to 44.2% and 52.1%, respectively, for men.¹⁹ Joint ownership, often the result of inheritance, complicates these statistics further, reflecting systemic barriers women face in accessing and controlling property.

In financial matters, cultural and societal norms further restrict women's autonomy. Despite a clear religious fatwa²⁰ affirming women's financial independence and their right to control their earnings, societal practices often undermine these principles. Surveys show that only 12.1% of women in Jordan make independent financial decisions.²¹ This limited autonomy is exacerbated by cases of economic abuse, where husbands seize their wives' salaries through coercion or manipulation.²² Such practices not only strip women of their financial agency but also contribute to growing marital conflicts and, in some cases, lead to divorce.

Inheritance under the Personal Status Law in Jordan is derived from Islamic jurisprudence, which stipulates unequal inheritance rights for men and women. For instance, daughters are entitled to inherit only half the share of sons.²³ However, discriminatory practices extend beyond the legal framework, particularly in rural communities. In some cases, fathers preemptively register property in their sons' names, effectively disinheriting their daughters. Additionally, a lack of legal awareness often leaves women vulnerable to familial pressure to relinquish their inheritance rights.²⁴

It is worth noting that inheritance for Christians in Jordan is also governed by the Personal Status Law. Nevertheless, there is growing advocacy among activists for the adoption of new legislation aimed at eliminating gender-based discrimination in inheritance matters.

The challenges extend to entrepreneurial and business opportunities, with women significantly underrepresented in leadership and ownership. Women own only 2.1% of small and medium-sized enterprises (SMEs) outright, and their presence in male-dominated sectors like logistics, mining, and construction is negligible. While 44% of individual investors on the Amman Stock Exchange are women, their investments represent just 24% of the

18 .Department of Statistics, [Gender Statistics](#), last visited 10 December 2024.

19 .IBID.

20 .Fatwa No. 3269 issued by the General Iftaa Department, which stated unequivocally that "The woman has financial autonomy from her husband. Therefore, her salary is for her, and the husband's salary is for him, and no one has the right to what the wife owns - not even her husband - without her consent and desire. Furthermore, the wife's alimony is obligatory for the husband even if she is a working employee, and it takes precedence over the alimony of his parents, even if they are poor. It is forbidden for the husband to dispose of his wife's money without her permission, and he may not spend any of it without her permission. Because the maintenance of the house is the responsibility of the husband and his money, not the wife and hers, and because the relationship between the spouses is based on affection and respect, and because a comprehension of these matters is essential. It is preferable for the spouse to have his wife's assistance in reaching safety, whether for worldly or other reasons. And everything she gives to her husband and family is rewarded through charity."

21 .Jordanian Department of Statistics, [Population and Family Health Survey \(2018-2017\)](#), 2019, last visited 10 December 2024.

22 .SIGI (2021). [%15 of wives in Jordan independently determine how they spend their money. Press release.](#), last visited 10 December 2024.

23 .Article 319 - 279, Personal Status Law No. 15 of 2019.

24 .See for example, Committee on the Elimination of Discrimination against Women (2017), Concluding observations on the sixth periodic report of Jordan, CEDAW/C/JOR/CO/6, paragraph 49. The Jordanian National Commission for Women (2012), Women's Rights to Inheritance Realities and Proposed Policies. Musawah (2017), Musawah Overview Table on Muslim Family Laws and Practices: Jordan.

total monetary value.²⁵ These gaps highlight structural inequalities, including limited access to credit and a lack of quotas or policies that mandate female representation in leadership roles across economic institutions.

25 .Economic & Social Council of Jordan and UN Women (2022). General Framework for Gender Equality in Jordan, pp -97 98.

1.3 Brief Summary of the Research Papers

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| 1 | Title | Overcoming Obstacles: The Challenges of Women with Mobility Disabilities in Irbid's Workforce | | |
| | CBO | Nahda Association for Movement Challenges | Researcher | Majed Abu Azzam |
| | Key Questions | <ul style="list-style-type: none"> - What institutional and legal discrimination do women with physical disabilities face in private sector workplaces in Irbid? - What are the obstacles and barriers preventing women with physical disabilities from accessing employment in the private sector? - What challenges do women with physical disabilities face in accessing workplace facilities? - What types of violence do women with disabilities encounter in the workplace? - What practical recommendations can be proposed for policymakers? | | |
| | Methodology | <ul style="list-style-type: none"> - Mixed-method approach (quantitative and qualitative research) - Review of national legislation, policies, and statistical data - 101 surveys with women and girls with physical disabilities working or seeking work in the private sector (aged 18+) - 4 in-depth interviews with women with physical disabilities employed in the private sector - Data collection occurred between 15 August and 15 October 2022. | | |
| | Main Findings | <p>1. Employment Barriers:</p> <ul style="list-style-type: none"> • Only 34% of surveyed women were employed, and a significant portion faced challenges in securing suitable jobs. • Legal and practical gaps in enforcing quotas for employing persons with disabilities in the private sector. <p>2. Workplace Accessibility:</p> <ul style="list-style-type: none"> • 74% found it challenging to secure jobs; 73% faced issues with public transportation, and 51% reported difficulties using workplace facilities like restrooms. • Lack of suitable environmental adjustments in the workplace hinders mobility and accessibility. <p>3. Workplace Violence and Discrimination:</p> <ul style="list-style-type: none"> • 22% of women reported unclear protection mechanisms against workplace violence. • Physical and verbal violence, as well as exclusion and stigma, were prevalent. • Women were often employed to meet quotas without being meaningfully included in the workforce. <p>4. Policy and Awareness Gaps:</p> <ul style="list-style-type: none"> • Weak enforcement of legislation protecting workers with disabilities. • Limited knowledge among women about their rights and avenues for recourse in cases of discrimination or violence. <p>5. Recommendations:</p> <ul style="list-style-type: none"> • Strengthen legislative and regulatory enforcement for workplace inclusivity. • Enhance awareness and capacity-building programs for women with disabilities regarding their rights. • Improve workplace accessibility and ensure fair treatment and equal opportunities. | | |

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| 2 | Title | Challenges Encountered by Women in the Informal Sector in Ma'an Governorate: A Case Study of Small Home-Based Enterprises. | | |
| CBO | Al-Jawhara Association | Researcher | Hadeel Al-Qatamin | |
| Key Questions | <ul style="list-style-type: none"> - What are the economic violence challenges faced by women in the informal sector? - How do cultural, educational, and economic factors influence these challenges? - What are the recommendations for addressing these issues from the perspectives of women and stakeholders? | | | |
| Methodology | <ul style="list-style-type: none"> - Mixed-method approach combining qualitative and quantitative tools. - A community survey targeting 100 women in three areas: Azraq, Petra District, and Ma'an District. - 7 in-depth interviews with women running home-based projects and leaders of associations supporting these projects. | | | |
| Main Findings | <ul style="list-style-type: none"> - Women in informal sectors face economic violence linked to cultural norms, education levels, and economic conditions. - The majority of home-based projects are unregistered, posing challenges in accessing legal protection and financial support. - Support from male family members often depends on the project's financial success. - Economic empowerment of women can reduce economic violence but faces significant social and logistical barriers. - Recommendations include highlighting success stories, empowering community leaders, and raising legal awareness among both men and women. | | | |

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| 3 | Title | Reality of Women Working in the Agricultural Sector: A Case Study of Ajloun Governorate | | |
| CBO | Women for Giving Association | Researcher | Anas Shtiewi | |
| Key Questions | <ul style="list-style-type: none"> - What is the reality of gender-based economic violence faced by women in the informal agricultural sector in Ajloun? - What are the main challenges faced by women working in agriculture, including wages, social protection, and workplace conditions? - How can policy interventions and advocacy improve the situation for women agricultural workers? | | | |
| Methodology | <ul style="list-style-type: none"> • Descriptive Approach: Quantitative and qualitative methods. • Sample Size: <ul style="list-style-type: none"> - 25 female workers surveyed (random sampling). - 25 female workers in focus groups. - 3 in-depth interviews with decision-makers and employers. | | | |

Main Findings

Main Findings:

1. Low and Unstable Wages:

- Daily wage system (1-1.5 JOD/hour).
- No clear employment contracts, leading to wage disparities compared to men.

2. Lack of Social Protections:

- Ineligibility for social security benefits such as maternity leave, health insurance, or paid sick leave.
- No compensation for workplace injuries due to the informal nature of employment.

3. Workplace Challenges and Hazards:

- Exposure to harsh conditions, such as heatstroke and snake bites.
- Lack of safety equipment and health insurance.

Recommendations:

1. Revise labor and agricultural policies to ensure fair wages and better working conditions.
2. Strengthen monitoring and enforcement mechanisms for labor rights in the agricultural sector.
3. Expand social security coverage to include female agricultural workers.
4. Conduct advocacy campaigns to promote legislative changes and raise awareness about workers' rights.
5. Encourage local councils to support economic empowerment initiatives and enhance oversight mechanisms.

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| 4 | Title | The Reality of Women Working in Factories and Kindergartens: A Case Study in Al-Balqa Governorate | |
| CBO | | Raodat Al-Sibaihi Association | Researcher Raya Khreis |
| Key Questions | | <ul style="list-style-type: none"> - What are the working conditions of women in factories and kindergartens? - What are the economic and social challenges these women face? - To what extent are these women aware of their labor rights? | |
| Methodology | | <ul style="list-style-type: none"> - Sample Size: 219 women (123 from factories and 96 from kindergartens) - Tools Used: Surveys, interviews, and focus group discussions - Geographical Coverage: Several areas in Al-Balqa Governorate including Al-Subeihi and surrounding villages | |
| Main Findings | | <p>Factories:</p> <ul style="list-style-type: none"> • Job promotion based on performance and qualifications, considered a positive indicator. • Significant violations reported, including unpaid overtime, salaries below the minimum wage, lack of social security registration, and absence of workplace childcare. <p>Kindergartens:</p> <ul style="list-style-type: none"> • Similar violations as factories, with additional issues such as being forced to resign before summer vacations to avoid salary obligations. <p>Common Issues:</p> <ul style="list-style-type: none"> • Many women unaware of their legal rights, fearing retribution if they demand them. • High transportation costs and challenges are significant barriers to work. • Lack of childcare facilities leads to lower employment among mothers. <p>Recommendations:</p> <ul style="list-style-type: none"> • Awareness campaigns tailored to women workers and their families. • Legal and financial awareness sessions for employers. • Coordination with relevant ministries to enforce labor laws, improve workplace environments, and provide necessary facilities like childcare. | |

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| 5 | Title | The Reality of Young Women Working in the Informal Labor Sector: A Survey Study for Irbid Governorate. | | |
| CBO | | Kahtwat Amal Association | Researcher | Zahour Gharaibeh. |
| Key Questions | | <p>What are the economic, social, and family conditions of young women working in informal labor sectors?</p> <p>Are these women provided with social or legal protection?</p> <p>What are the challenges faced by women in the informal sector?</p> <p>Does informal work limit women's access to other opportunities?</p> | | |
| Methodology | | <ul style="list-style-type: none"> Quantitative and Qualitative Methods: A descriptive analytical approach was employed using a survey questionnaire. Sample: 120 young women aged 18-35 from Irbid Governorate. Equal distribution across sectors: clearance shops, boutique workers, secretarial work, and beauty sector (40 participants each). | | |
| Main Findings | | <ul style="list-style-type: none"> Legal and Social Protection: <ul style="list-style-type: none"> 82.5% lack employment contracts. 76.66% are not enrolled in social security. 98.33% do not have active health insurance. Economic Conditions: <ul style="list-style-type: none"> 69.16% work out of financial necessity to support family members. 65% earn insufficient wages to meet personal needs. Violations and Challenges: <ul style="list-style-type: none"> 32.5% reported workplace harassment (comments about appearance or dress). Many experience domestic violence or economic violence. Sector-Specific Issues: <ul style="list-style-type: none"> The beauty sector has the highest percentage (92.5%) of workers without contracts. Most participants rely on public transportation, adding to their financial burden. <p>Recommendations:</p> <ol style="list-style-type: none"> Training and Awareness: <ul style="list-style-type: none"> Organize sessions on labor rights and reporting mechanisms. Raise awareness among employers about adhering to labor laws. Advocacy Campaigns: <ul style="list-style-type: none"> Push for ratification of international conventions (e.g., Convention No. 190). Amend Jordanian Labor Law to define and penalize workplace harassment. Legal Reforms: <ul style="list-style-type: none"> Strengthen enforcement of laws related to contracts, social security, and overtime. Increase inspection teams to monitor compliance in informal sectors. | | |

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| 6 | Title | The Reality of Women Working in the Sewing and Beauty Sector: A Survey Study in Mafraq Governorate | | |
| CBO | Arab Woman's Association | Researcher | Bara'a Attallah Falah | |
| Key Questions | <ul style="list-style-type: none"> • What are the social challenges faced by women working in the informal sewing and beauty sectors? • What labor rights violations do they experience? • What factors push women to work in the informal economy in these sectors? • How do the experiences of Jordanian and Syrian women compare in these sectors? | | | |
| Methodology | <p>Quantitative and qualitative approaches</p> <ul style="list-style-type: none"> • Survey with 160 participants: 110 women from the sewing sector and 50 from the beauty sector • Data collection through questionnaires focusing on demographics, labor rights, and challenges faced • Secondary data from reports and previous studies | | | |

Main Findings

Labor Rights Violations:

- Many women are denied labor protections like social security, health insurance, and written contracts.
- Wages are often below the minimum, and benefits like paid leave are absent.

Social Challenges:

- Economic violence includes withholding wages by families and controlling women's earnings.
- Women often work to support households or escape family conflicts, yet face long hours and limited financial independence.

Sector-specific Insights:

○ Beauty Sector:

- Predominantly Jordanian workers (76%), with a smaller percentage of Syrian women (24%).
- Social and economic pressures drive women to accept low wages and endure unsafe conditions.

○ Sewing Sector:

- Experiences of exploitation and poor working conditions are exacerbated by informality and lack of legal oversight.

Policy Gaps:

- Limited enforcement of labor laws in informal sectors.
- Syrian women face additional barriers due to their legal status, excluding them from protections like social security.

Recommendations:

- Conduct awareness sessions on labor rights and complaint mechanisms.
- Expand social security coverage to women in informal sectors.
- Strengthen government oversight and enforcement of labor laws in informal economies.
- Promote fair wages and better working conditions, ensuring adherence to international labor standards.

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| 7 | Title | The Case Study of the Russeifa District: Examining the Reality of Economic Violence Against Women in the Private Factory Sector | | |
| CBO | Working Women Association | Researcher | Dalal Salim | |
| Key Questions | <ul style="list-style-type: none"> • What forms of violence are practiced against women workers in private factories? • Are the rights of women workers, as outlined in Jordanian labor law, observed in these factories? • How does gender impact workers' access to benefits like social security and health insurance? • What are the levels of job satisfaction among workers who experience violence? | | | |
| Methodology | <ul style="list-style-type: none"> • Descriptive research design using surveys to collect data. • Sample included 182 female workers and 53 male workers. • Data were analyzed quantitatively and qualitatively. | | | |
| Main Findings | <ul style="list-style-type: none"> • Economic violence is prevalent in private factories, with verbal violence being the most common form experienced by workers. • Women workers are more likely than men to be excluded from social security and health insurance benefits. • The primary perpetrators of workplace violence were employers, followed by coworkers. • Women workers often face challenges in reporting abuse due to fear of losing their jobs or familial repercussions. • Job dissatisfaction is significantly higher among those subjected to violence. <p>Recommendations:</p> <ul style="list-style-type: none"> • Strengthen enforcement of labor laws to protect workers' rights. • Conduct awareness campaigns and training sessions on economic violence and workers' rights. • Enhance workplace monitoring and accountability mechanisms. • Provide support systems for women to report and address violence safely. | | | |

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| 8 | Title | Rights of Female Agricultural Workers in Jordan: Legislative and Practical Challenges - Deir Alla as a Case Study | | |
| CBO | Al-Balawna Charity Society | Researcher | Buthaina Freihat | |

Key Questions

- How do national legislations align with international standards regarding the rights of female agricultural workers?
- What forms of economic violence do female agricultural workers face?
- Are safety, wages, and social protections adequately provided?
- What are the transportation challenges for female agricultural workers?

Methodology

- **Quantitative Survey:** 100 female agricultural workers surveyed.
- **Qualitative Focus Groups:** Four sessions, each with six participants.
- **Field Observations:** Researcher visits to farms to observe conditions and interview workers.

Main Findings

1. Rights outlined in national legislation are poorly implemented, with significant gaps in labor law protections.
2. Female workers earn lower wages than male counterparts for equivalent work.
3. Lack of occupational safety measures such as proper gear or health checks, leading to frequent injuries.
4. Weak oversight by relevant ministries allows exploitation to persist.
5. Transportation is unsafe, with workers often carried in unsuitable and overcrowded vehicles, risking injuries.
6. Limited awareness programs for workers about their rights.
7. Economic hardship forces women into unsafe and underpaid agricultural work.

| | | | | |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--|
| 9 | Title | The Status of Women Working in the Informal Sector in Jordanian Society” (A Case Study: Ma’an City, Al-Husseiniya District, and Al-Mreigha Subdistrict) | | |
| CBO | Women for Sustainable Development Charity Association | Researcher | Dr. Nasser Abdullah Abu Zeitoun | |
| Key Questions | <ul style="list-style-type: none"> • What are the rights available to women working in the informal sector in Ma’an, Al-Husseiniya, and Al-Mreigha? • What are the determining factors shaping the work environment for women in the informal sector? • What social and economic challenges do women face in the informal sector? | | | |
| Methodology | <ul style="list-style-type: none"> • Approach: Mixed-method research combining quantitative and qualitative methodologies. • Data Collection: Conducted between August and October 2022. <ul style="list-style-type: none"> • Surveys: Distributed 446 surveys, 348 of which were valid, targeting women in various sectors such as education, health, and logistics. • In-Depth Interviews: Conducted with 36 women working in different sectors to gain deeper insights. | | | |
| Main Findings | <ul style="list-style-type: none"> • Work Hours and Contracts: <ul style="list-style-type: none"> • 77% of women work up to 8 hours daily, yet 36% of these women lack formal work contracts. • Social Protection: <ul style="list-style-type: none"> • 55% of women are enrolled in social security programs, but 76% lack access to health insurance. • Work Environment: <ul style="list-style-type: none"> • Many women work in unsafe and inequitable conditions, particularly in logistics and industrial sectors. • Key challenges include job insecurity, absence of workplace facilities (e.g., childcare), and low wages. • Economic Challenges: <ul style="list-style-type: none"> • A large proportion of women bear heavy economic responsibilities within their families and face financial exploitation. • Social Challenges: <ul style="list-style-type: none"> • Balancing work and household duties is a significant issue, especially for women with caregiving responsibilities. • Gender-Based Violence: <ul style="list-style-type: none"> • Economic violence and workplace-related violence are common, further limiting women’s financial independence. | | | |

1.4 Forms of Economic GBV captured in the research papers

The research papers collectively highlight the pervasive forms of economic GBV experienced by women across various sectors in Jordan, including agriculture, informal labor, and industrial work. These forms of economic GBV reflect structural, legal, and social inequalities that disproportionately disadvantage women and undermine their economic empowerment.

1. Wage Discrimination and Exploitation

A recurring form of economic GBV is wage discrimination, where women consistently earn lower wages than their male counterparts despite performing similar or identical tasks. In sectors such as agriculture and informal labor, women frequently receive delayed or partial payments and are often paid less than the legal minimum wage. This disparity exacerbates financial insecurity and reinforces economic dependence, particularly for women in vulnerable positions, such as migrant workers and single mothers.

2. Lack of Social Protection and Benefits

The research highlights a significant gap in access to social security and health insurance among women workers, particularly in informal and agricultural sectors. Many women are employed without formal contracts, leaving them ineligible for benefits such as maternity leave, paid sick leave, or retirement pensions. This lack of protection places women in precarious situations, as they are unable to secure financial stability or healthcare, even in times of crisis.

3. Workplace Exploitation and Economic Violence

In factories and other industrial settings, women are subjected to exploitative working conditions, including excessive work hours without overtime pay and inadequate safety measures. Some women are coerced into working under threatening conditions, where refusal or complaints lead to job termination or reduced pay. Economic violence also manifests as the forced seizure of women's salaries by male family members, leaving them with little or no control over their earnings.

4. Barriers to Employment and Economic Independence

Social and cultural norms act as barriers to women's economic participation, limiting their access to higher-paying jobs and leadership positions. Discrimination during hiring processes, such as requiring women to sign agreements not to marry or become pregnant, further restricts their opportunities. For many women, particularly those in rural areas, restricted mobility due to conservative social norms prevents them from accessing viable economic opportunities, perpetuating cycles of poverty.

5. Financial Exclusion and Debt Entrapment

Women, especially in informal and rural sectors, often face financial exclusion, limiting their access to loans and credit. In cases where microfinance institutions do provide loans, the high-interest rates and exploitative terms trap women in cycles of debt. This phenomenon, often referred to as “Gharimat,” disproportionately affects impoverished women, further diminishing their financial independence and reinforcing economic GBV.

These findings underline the urgent need for legal reforms, enforcement of labor laws, and cultural shifts to address the systemic inequalities fueling economic GBV. Enhancing social protections and creating safe, equitable workplaces are essential steps toward empowering women and mitigating economic violence.

Prof. Ayman Halaseh

Director

Information and Research Center – King Hussein Foundation



| | | | | |
|------------|-------------------------------------------|-----------------------------------------------------------------------------------------------|-------------------|-----------------|
| 1 | Title | Overcoming Obstacles: The Challenges of Women with Mobility Disabilities in Irbid's Workforce | | |
| CBO | Nahda Association for Movement Challenges | | Researcher | Majed Abu Azzam |

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Executive Summary

Official reports indicate that a quarter of Jordanians with disabilities are employed, with 7% actively seeking employment, while two-thirds are neither working nor looking for work. Focusing on the economic activity of persons with disabilities in Irbid Governorate, approximately 11.4% are employed, 10.6% are seeking employment, and the remaining individuals are not engaged in work or job search. These figures highlight the need for further initiatives and programs by both public and private sector institutions to integrate persons with disabilities into the broader economic activity²⁶

While the data of the Civil Service Commission – the recruitment portal in the civil service – shows that the number of people with disabilities appointed in public sector institutions did not exceed (2%) between 2016 and 2018²⁷.

Specifically, when discussing the reality of working women with disabilities in the workplace, it remains clear that the work environment is not yet inclusive for them. They face complex challenges, particularly when compared to their male counterparts, especially in terms of workplace violence. This includes demeaning behavior that undermines the value of women with disabilities, portraying them as incapable of innovation and creativity. Additionally, there are verbal attacks that diminish their dignity, as well as physical violence, excessive workloads, and undue pressure that can escalate to the threat of job loss.

The literature review results indicate that women and girls with mobility disabilities face double discrimination—both based on gender and disability—and are more vulnerable to gender-based violence in the workplace compared to women and men without disabilities. Despite the severity of the issue, it often remains invisible due to the lack of a supportive work environment that upholds their rights and a general lack of awareness regarding their labor rights. This was further supported by the findings of the quantitative study, which revealed that 40% of women and girls with disabilities lack a protection system against violence. Additionally, many are unable to confront such violence due to the unclear nature of available protection systems or the absence of reliable bodies to which they can file complaints (22%).

26 .National Policy Report on Ensuring the Rights of Persons with Disabilities in the Hashemite Kingdom of Jordan for the years 2020 – 2023. Available at the following link: <https://bit.ly/3ys2hLr>

27 .The official website of the Civil Service Bureau of Jordan, available at the following link: <http://www.csb.gov.jo/web/index.php?lang=ar>

Chapter One: Introduction and Methodology of the Study

1.1 Introduction

Reports from the World Health Organization indicate that approximately 15% of any given society consists of persons with disabilities. This percentage may be even higher in societies affected by crises or wars²⁸, where both female and male populations with disabilities are more prevalent, According to the latest surveys from the 2015 General Population and Housing Census in Jordan, the percentage of persons with disabilities aged five years and older reached 11.2%²⁹.

The World Health Organization's World Disability Report (2015) highlights that women and girls with disabilities should be a priority in achieving development goals, as they face compounded challenges such as social discrimination, poverty, and disability. Similarly, the Beijing Platform for Action emphasizes the importance of promoting the rights of women and girls with disabilities, noting that they continue to face significant human rights challenges.

1.2 Study Objectives

This study aims to identify the obstacles and barriers that hinder the participation of women and girls with physical disabilities in the workforce within private sector institutions in Irbid Governorate. It will review relevant legislation and policies regarding the employment of women with disabilities, exploring the challenges they face in this area. The study will also assess the environmental facilities and accessibility for women with disabilities in the workplace, focusing on clarifying the real problems and violations they encounter. The study seeks to answer the following questions:

- Examine the forms of institutional and legal discrimination experienced by women with mobility disabilities in the private sector workforce in Irbid Governorate.
- The types of obstacles and barriers that hinder access to employment for women and girls with physical disabilities in the private sector.
- Barriers preventing women and girls with disabilities from accessing workplace facilities.
- The extent of violence experienced by women with disabilities in the workplace.
- Proposed actionable recommendations for policymakers.

28 .The official website of the World Health Organization, facts published on September 1, 2020, available at the following link: <https://www.who.int/ar>

29 .Report: Key Results of the 2015 Population and Housing Census, published on the official website of the Department of Statistics at the following link: <http://dosweb.dos.gov.jo/>

1.3 Study Methodology

The study employed a mixed research methodology, combining both qualitative and quantitative approaches, along with a desk review of relevant national studies and official statistics. It also included an analysis of national legislation and policies to address the study's questions and objectives. Based on this approach, a variety of research tools were designed and developed to gather the necessary information, including the following tools and methods.

1. Conduct an inventory, identification, and review of national legislation, along with an examination of national studies and official statistics
2. Develop a questionnaire to assess the violations faced by women and girls with mobility disabilities in the Jordanian labor market, specifically in Irbid Governorate (Annex 1).
3. Develop an interview guide for conducting interviews with women and girls with disabilities employed in the private sector in Irbid Governorate (Annex 2)

1.3.1 Study sample and data collection process

The study sample was determined for both the quantitative and qualitative components in collaboration with the project's supervising authority. A purposive sampling approach was used due to our prior knowledge of the study population, which consists of women and girls with mobility disabilities, rather than randomly selecting participants. This sampling method was chosen because of the small size of the targeted group and the impracticality of drawing a random sample

A total of approximately 101 forms were completed by women and girls with mobility disabilities, aged 18 and above, who are either working in the private sector or actively seeking employment in Irbid Governorate. Due to the small number of women with mobility disabilities employed in the private sector, this sample size was considered sufficient to provide a comprehensive understanding of the issue. The research team was able to analyze and interpret the data effectively.

For the qualitative research sample, four in-depth interviews were conducted with women and girls with mobility disabilities who are currently employed in the private sector.

After determining the quantitative study sample and the conditions of the respondents from Irbid Governorate, the data was collected from the field by filling out the form designated for quantitative research, and training the research team consisting of two researchers on how to fill out the form from the respondents, while the data collection process took place in September 2022, during which the research team was able to fill out (101) forms distributed to the city of Irbid and its brigades.

1.4 Study Limitation

- **Time Frame:** This study was conducted from August 15, 2022, to October 15, 2022.
- **Spatial boundaries:** This study was conducted with women and girls with mobility disabilities who are either employed or seeking employment in Irbid Governorate and its districts.

Chapter Two: Theoretical Framework

2.1 Promoting Equality: National Legislation on Employment for Women with Disabilities

2.1.1 Law on the Rights of Persons with Disabilities

Article (25) of the 2017 Law on the Rights of Persons with Disabilities requires that public and private sector entities employing between 25 and 50 individuals must hire at least one person with a disability. For entities with a workforce exceeding 50 employees, up to 4% of available positions must be designated for persons with disabilities.

The text does not include mechanisms to ensure that both the public and private sectors comply with the requirement to employ persons with disabilities in accordance with the percentage outlined in the Law on the Rights of Persons with Disabilities. This lack of clarity presents an obstacle to the effective implementation of Article (48/b) of the same law, which penalizes non-compliance with the 4% employment quota. Furthermore, there are legal gaps that permit private sector employers to disregard the provisions of the law. For example, the clause ‘provided that the nature of the work allows it’ is vague and can be used to suspend the enforcement of Article (25), which mandates the employment of persons with disabilities in both the public and private sectors according to the specified quotas. Official reports indicate that the Equal Opportunities Commission, established under the Law on the Rights of Persons with Disabilities³⁰, operates in accordance with specific regulations outlined in dedicated instructions, The Equal Opportunities Commission has received 12 complaints related to discrimination based on disability³¹, affecting a total of forty-four individuals, including eighteen persons with mobility disabilities

2.1.2 Jordanian Labor Law

The Jordanian legislator has expressly prohibited discrimination based on disability, ensuring that individuals with disabilities are treated equally in the workplace as their non-disabled counterparts. Additionally, the law forbids the exclusion of persons with disabilities from vocational training solely due to their disability³², provided that reasonable accommodations are made within training environments. In line with this, the Disability Rights Law prohibits job advertisements that require applicants to be free of disability.

Upon reviewing the provisions of the Jordanian Labor Law No. (8) of 1996 and its amendments³³, it is clear that persons with disabilities are not excluded from employment or training due to their disability. Article (2) of the Labor Law defines a worker as “any individual, male or female, performing work in exchange for remuneration and subject to the employer’s authority, including minors and those undergoing probation or rehabilitation.”

The Jordanian Labor Law does not consider disability a barrier to continued employment.

30 .Instructions of the Equal Opportunity Committee in Issue No. (5555), dated 16/1/2019.

31 .First Annual Report on Monitoring the Situation of Persons with Disabilities and Their Rights for the year 2018, available at the following link: <https://bit.ly/3rGycUM>

32 .Article (25/B) of the Disability Rights Law.

33 .The text of the law is published on the Ministry of Labor’s website at the following link: <http://www.mol.gov.jo/Default/Ar>

It obligates employers to provide alternative work for any employee who sustains a work-related injury resulting in partial permanent disability, ensuring the new role is suited to their condition³⁴. Furthermore, the law requires employers to hire individuals with disabilities according to the quotas set forth in the Disability Rights Law. Employers are also mandated to submit a report to the Ministry of Labor detailing the tasks assigned to persons with disabilities and the corresponding wages

2.1.3 Flexible Work System

Persons with disabilities are covered under the provisions of the Flexible Work Law No. (22) of 2017³⁵, Under the Flexible Work Law No. (22) of 2017, persons with disabilities, with the employer's consent, have the right to adjust their working hours by distributing them across the working day, reducing the total number of hours, or allocating working hours across fewer days than the standard workweek of the establishment. Workers are entitled to wages proportionate to their flexible working arrangements, provided such wages do not fall below the minimum wage³⁶.

When examining the provisions outlined in the Civil Service Law No. (82) of 2013 and its amendments³⁷, it becomes evident that, The law stipulates that individuals appointed to public positions must be free from physical and mental illnesses or disabilities that would prevent them from performing the duties of the position, as determined by the competent medical authority. This provision may act as a barrier to the appointment of persons with disabilities to government positions. Pursuant to Table No. (1) issued under Article (17) of the Medical Reports and Committees Law No. (13) of 2014³⁸It stipulates that individuals appointed to positions must have normal hearing and be free from ear diseases. Additionally, it mandates that the eyes must be free from any impairments or conditions that could affect the performance of the job.

It is evident from the above that the Jordanian civil service system and the system of medical reports and committees are not aligned with the provisions of the Law on the Rights of Persons with Disabilities, particularly in terms of ensuring equal access to public service for persons with disabilities on the basis of equality and equal opportunity.

2.2 Adaptations and Accessibility

Official reports indicate that there is no clear data on the number of private sector institutions equipped to accommodate persons with disabilities. It was noted that, out of the (189,772) establishments registered in the Kingdom, only (6,305) are registered in the national electronic employment system. Additionally, the Ministry of Labor has only (198) inspectors, a number considered insufficient to effectively ensure the provision of necessary accommodations in private sector institutions³⁹.

While the Jordanian Labor Law requires employers to submit reports to the Ministry of Labor detailing the employment of persons with disabilities, including the number of workers with disabilities and their respective wages, as previously mentioned, the number of private

34 .Article 14 of the Jordanian Labor Law

35 .The Flexible Work System is published on the Ministry of Labor's website at the following link: <http://www.mol.gov.jo/Default/Ar>

36 .Articles (4) and (6) of the Flexible Work System

37 .The Civil Service System is published on the Civil Service Bureau's website at the following link: <http://www.csb.gov.jo/web/index.php?lang=ar>

38 .The system was published in the Official Gazette, Issue No. 5364, on January 16, 2014, page 194.

39 .First Annual Report on Monitoring the Situation of Persons with Disabilities and Their Rights for the year 2018, available at the following link: <https://bit.ly/3rGycUM>

sector institutions is significantly large compared to the limited number of inspectors at the Ministry of Labor. In (2018), the Ministry conducted (183) inspection visits to private sector institutions, resulting in (28) institutions complying with the regulations. Meanwhile, (13) institutions were found to be in violation, and (142) institutions did not meet the required conditions⁴⁰.

The 2017 Law on the Rights of Persons with Disabilities establishes specific timeframes for various executive authorities to implement accessibility measures in line with the standards outlined in the Building Requirements Code for persons with disabilities. The law specifies provisions and actions to ensure that all buildings in both the public and private sectors are accessible, including the modification of existing buildings whenever feasible. The National Building Law was enacted in 1993⁴¹. Under this law, the National Building Council was established, with the aim of setting the foundations and principles for the Jordanian National Building Code⁴². Article (13) of the same law stipulates a penalty of a fine ranging from no less than (100) dinars to no more than 3,000 dinars for entities that fail to comply with the building standards set forth by the law. Although the building code was issued by law and thus became legally binding upon its publication in the Official Gazette, many public and private sector institutions have not adhered to the requirements of the National Building Code.

2.3 Gender-Based Violence Against Women and Girls with Disabilities

The literature on gender-based violence against women and girls with disabilities in Jordan has been growing, particularly with the onset of the COVID-19 pandemic. According to the annual report issued by the Family and Juvenile Protection Department for 2020, there was an increase in the number of reported cases of violence against women, reaching 54,743 cases, compared to 41,221 cases in 2018. Of these, 58.7% involved physical violence. It is important to note that the majority of the victims of violence are women, including wives, sisters, daughters, and mothers, in addition to children with disabilities.

Women and girls with disabilities face various forms of violence, including domestic violence, workplace violence, violence from partners or spouses, physical abuse, sexual violence or harassment, and forced isolation by family members. Some women and girls with disabilities may hesitate to report such violence due to emotional or financial dependence on the abuser. They may fear losing their support if they report the abuse or worry that reporting the abuser could lead to further violence or abandonment in care institutions⁴³.

Article 6/5 of the Jordanian Constitution guarantees the protection of persons with disabilities from abuse and exploitation. It states: “The law protects motherhood, childhood, and old age, cares for young people and persons with disabilities, and safeguards them from abuse and exploitation.”

The International Convention on the Rights of Persons with Disabilities, which was adopted into Jordanian national legislation following the government’s signature and ratification in 2008, emphasizes in Articles 12 and 13 the right of persons with disabilities to justice. These articles ensure equal legal capacity for individuals with disabilities in all aspects of

40 .Same reference as No. (12)

41 .The Jordanian National Building Law No. (7) of 1993 was published in the Official Gazette, Issue No. 3888, on April 1, 1993.

42 .Code: A set of rules, conditions, and technical requirements related to construction works, as prescribed by the council and approved by the Cabinet

43 .Policy Paper titled: Gender-Based Violence and Discrimination Against Women and Girls with Disabilities: Access to Justice in Jordan 2021

life, and call for appropriate measures to provide the necessary support during the exercise of legal capacity. Additionally, they advocate for effective access to justice and the facilitation of procedural procedures that are suitable for all ages and applicable in all legal proceedings, whether as witnesses, during investigations, or at other preliminary stages.

Article (30/a) of the Rights of Persons with Disabilities Law No. 20 of 2017 defines violence as “any act or omission that deprives a person with a disability of a right or freedom, limits their ability to exercise such rights or freedoms, or causes physical, mental, or psychological harm to them on the basis of or due to their disability.

According to Article (8/f) of the Rights of Persons with Disabilities Law No. 20 of 2017, the Higher Council for the Rights of Persons with Disabilities is authorized to monitor the rights of persons with disabilities at the national level and to investigate individual and institutional complaints related to discrimination based on or due to disability. Additionally, Article 7 of the same law grants the Council the right to engage in litigation. The annual report of the Higher Council for the Rights of Persons with Disabilities for the year 2019 highlighted that the Council received and monitored a total of 342 complaints in various areas, including violence, filed by persons with disabilities⁴⁴. In its first report on monitoring the situation of persons with disabilities, the Council emphasizes the importance of establishing a national documentation mechanism. This mechanism would ensure the systematic recording of cases of violence against persons with disabilities, providing a unified platform for all relevant stakeholders. It should include detailed information on each case, such as gender, type of disability, age group, nature of the crime, and the location where the incident occurred⁴⁵.

The National Center for Human Rights is responsible for monitoring and receiving complaints related to human rights, including the rights of persons with disabilities. In line with its mandate, the Center has the authority to oversee the conditions of persons with disabilities in day centers that provide care and services. Additionally, the Center is tasked with identifying and addressing any violations of their rights that may occur within these institutions⁴⁶. The quantitative study revealed that 61% of women and girls with disabilities are unaware of the national institutions or bodies that offer support in cases of violence⁴⁷.

2.4 Legal Penalties for violence against women and girls with disabilities

The Law on the Rights of Persons with Disabilities stipulates a penalty of up to one year of imprisonment and a fine not exceeding one thousand dinars, or both, for individuals who commit violence against persons with disabilities. However, the law fails to address sexual violence against persons with disabilities, despite the significant importance of this issue.


According to various studies, persons with disabilities, particularly women, are more vulnerable to violence than others, experiencing violence at a rate more than four times higher than that of women without disabilities. For children with disabilities, they are subjected to violence at

44 .Annual Report of the Higher Council for the Rights of Persons with Disabilities for the year 2019, available at the following link: <http://www.hcd.gov.jo/sites/default/files/Annual%20Report.pdf>

45 .A recommendation issued by the first report on monitoring the situation of persons with disabilities in Jordan. A summary of the report was published in Al-Dustour newspaper at the following link: <https://bit.ly/3m7LEx2>

46 .The National Center for Human Rights Law No. 51 of 2006, published at the following link: <http://www.lob.jo/?v=1.10&url=ar/LegislationDetails?LegislationID:3145,LegislationType:2,isMod:false>

47 .Policy Paper titled: Gender-Based Violence and Discrimination Against Women and Girls with Disabilities: Access to Justice in Jordan 2021



a rate more than three times higher than that of children without disabilities⁴⁸. Moreover, children with mental or psychological disabilities are at an even greater risk, facing violence at a rate five times higher than that of children without disabilities⁴⁹.

Sexual harassment in the workplace is defined as making unsolicited sexual advances or suggestions that create a hostile work environment. It occurs when the recipient of these sexual suggestions perceives them as immoral, believes that rejecting them could have a negative impact, or feels that refusal may adversely affect their current or potential working conditions.

Therefore, the Jordanian Labor Code restricts the right of a worker who experiences harassment to compensation in cases of assault by the employer or their representative, but it does not extend this provision to assaults committed by a co-worker.

48 .The official website of the United Nations, publications on the International Day of Persons with Disabilities, available at the following link: <https://www.un.org/ar/observances/day-of-persons-with-disabilities/background>

49 .The International Labor Convention addressing violence and harassment against women and men in the workplace

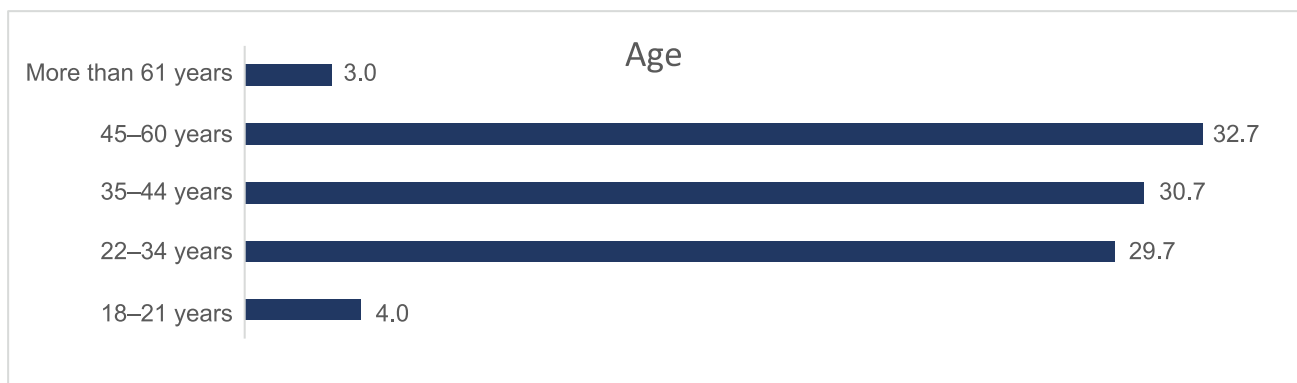
Chapter Three: Results Discussion

To understand the reality of women with physical disabilities and the challenges they face in the private sector work environment, this chapter will focus on analyzing their economic empowerment, identifying the challenges that hinder their participation in the private labor sector, exploring the extent of economic violence and the factors affecting women and girls with motor disabilities in the work environment, and assessing the accessibility of the work environment for women with disabilities. The chapter will then present the most important findings from the “quantitative and qualitative” fieldwork, as outlined below:

3.1 Sample characteristics

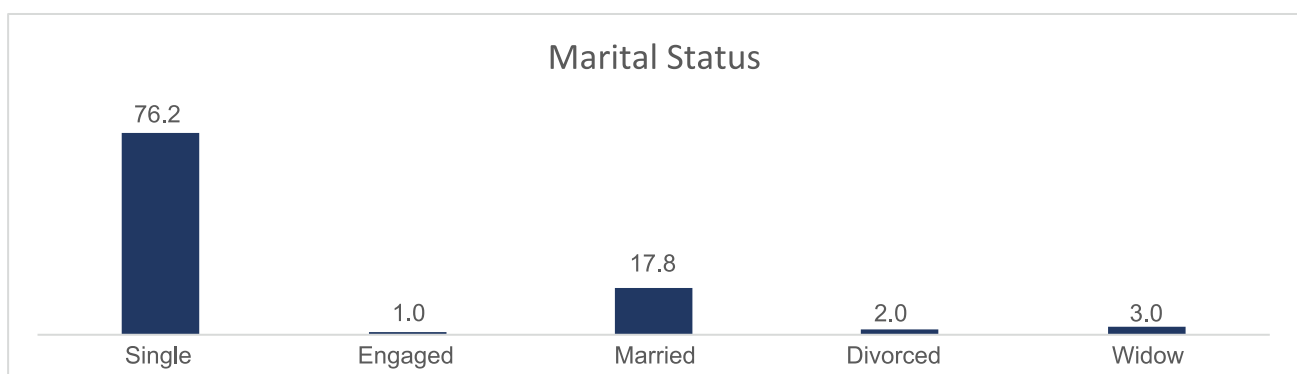
The quantitative research sample focused on women with motor disabilities across a range of ages, from 18 years to over 61 years. However, the age group most represented in the research was between 45 and 60 years, as illustrated in Figure (1):

Figure (1): The age distribution of respondents



The majority of women in the sample (76%) are unmarried and have never been married, despite approximately 63% of the participants being over the age of 35. Figure (2) illustrates the marital status of the women involved in the study.

Figure (2): The marital status of the respondents.



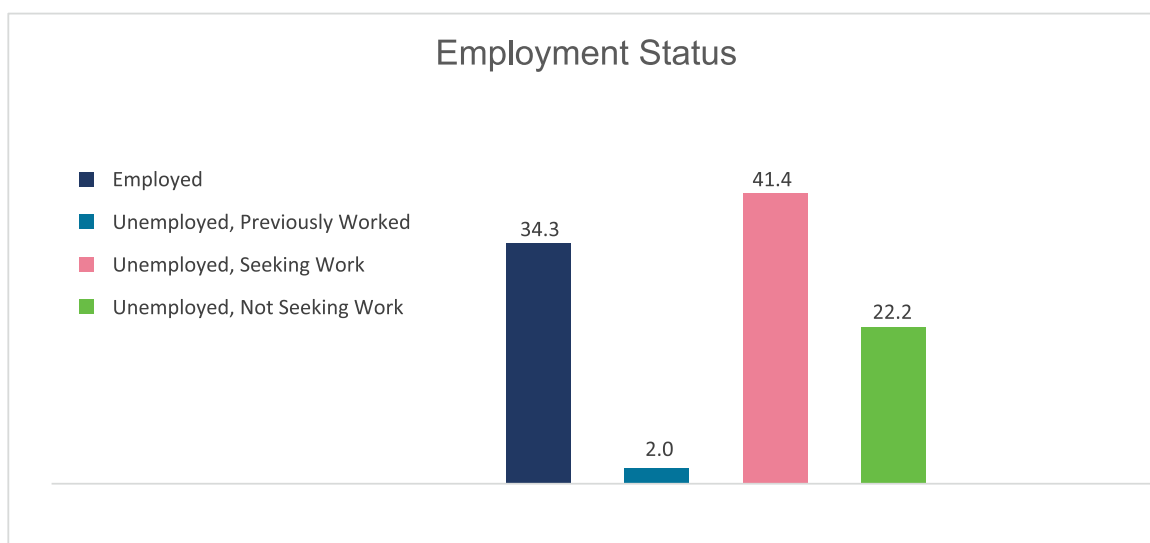
Approximately (62.4%) of the women in the sample have attained a Tawjihi academic qualification or lower, while those with a bachelor’s degree or higher make up less than 10%. Additionally, the majority (61%) report an average family income of less than (350) dinars.

Regarding the employment status of the respondents, the majority are not employed, with approximately (34%) currently working. Many of those seeking employment are unable to secure a job. The sectors in which the employed women are working, as identified in the quantitative research, are primarily in private sector companies such as factories and civil

society organizations. Figure (3) illustrates the employment status of the study sample.

Through in-depth interviews with women with motor disabilities, it was revealed that significant obstacles to obtaining employment stem from legal gaps that hinder their right to work, as discussed in Chapter II. These gaps particularly relate to the requirement for private sector establishments to hire women with disabilities. Additionally, the nature of the work often involves physical movement, which does not align with the capabilities of those with disabilities. It was also found that some employers in the private sector hire women with disabilities but offer them a monthly salary on the condition that they do not attend the workplace, merely to comply with the legal requirement for companies to hire persons with disabilities. This practice clearly indicates that some employers fail to acknowledge the competence and professionalism of women with disabilities.

Figure 3: Working status of respondents



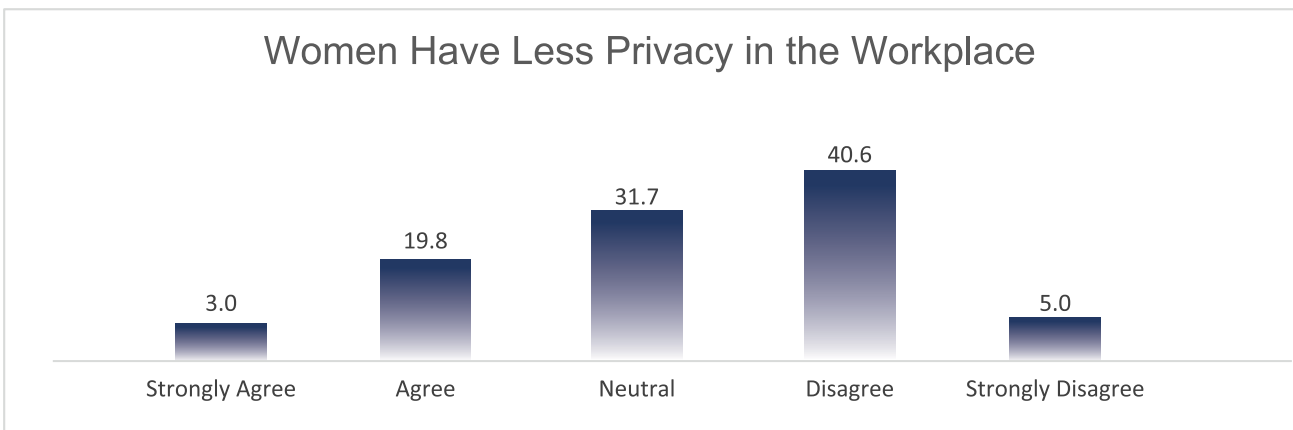
3.2 Improved Access to services and facilities in the workplace

A work environment free of physical barriers ensures that women with disabilities can access the workplace independently and equally. However, women with motor disabilities face significant challenges, starting with their inability to secure employment in both the public and private sectors. When asked about the ease of obtaining a job opportunity, approximately 74% of respondents believe it is very difficult for women with motor disabilities to find employment. Additionally, 24% mentioned that convincing their parents to accept the job would also be a challenge. In-depth interviews revealed that parents often refuse to allow women with disabilities to work due to a lack of trust in the availability of accessible facilities. This mistrust leads to the need for a parental escort to transport women with disabilities to and from the workplace, as public transportation and streets are not adequately prepared for their needs. This creates an additional burden on parents.

Workplace facilities pose significant barriers to the inclusion of women with physical disabilities, limiting their ability to perform job tasks effectively. These challenges start with their daily commute, as public transportation is often inaccessible to individuals with physical disabilities. Approximately 73% of women with disabilities face difficulties in using public transport. In terms of workplace privacy, 23% of these women lack the necessary privacy in the work environment due to their disabilities, as illustrated in Figure (4). Moreover, about 20% of working women with disabilities report feeling unable to make job-related decisions as fully as their non-disabled counterparts.

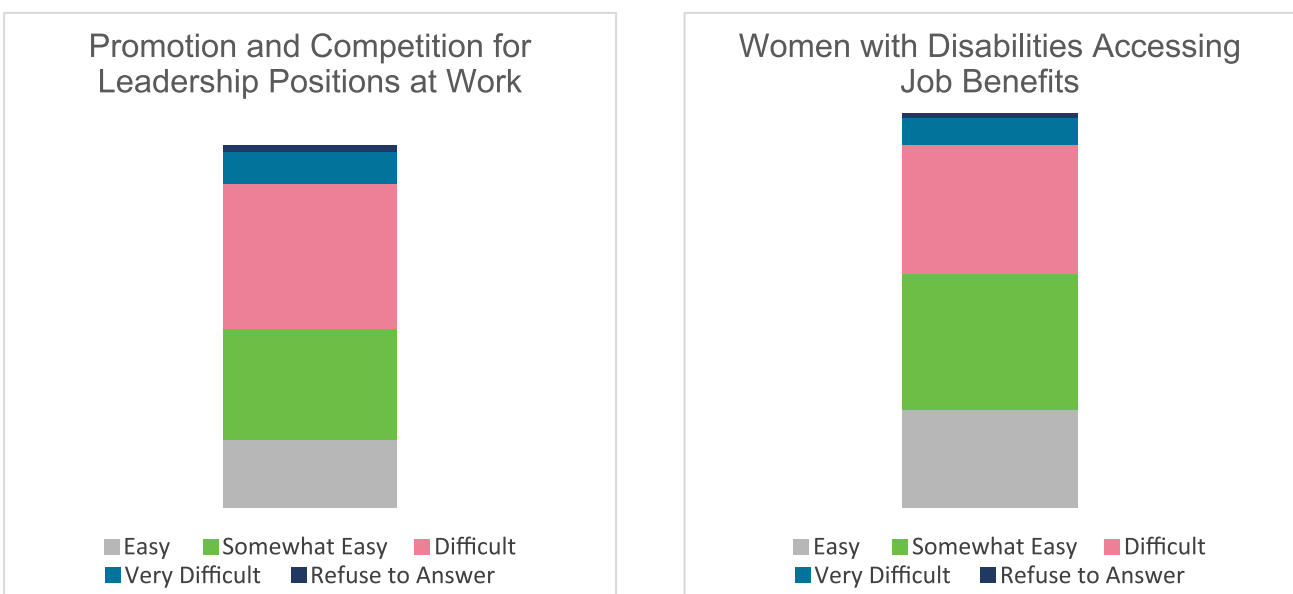
In in-depth interviews, women with motor disabilities reported a lack of privacy in the private sector work environment. To make the work environment more suitable and supportive, they suggested the provision of wheelchairs within the facility, accessible restrooms, and a warning system linking two separate surfaces to assist women with motor disabilities, in line with the National Building Code requirements. Additionally, women who use wheelchairs face challenges in accessing upper or lower floors, highlighting the need for employers to provide workspace on the lower floors of the facility.

Figure 4: Women’s privacy in the work environment



The internal work environment in the private sector is often not equipped to accommodate the movement of women with motor disabilities, with 42% of them reporting challenges in navigating the workplace. Additionally, 51% of women with motor disabilities face difficulties accessing restroom facilities, while 39% experience barriers in moving between offices and departments. These obstacles result in women being excluded from fully participating in the work environment and accessing services provided by other departments, leading to isolation. Over time, this exclusion may prevent them from receiving job privileges, promotions, and professional development opportunities on an equal footing with other employees.

Figure 5: Obtaining promotion and job privileges



3.3 workplace Relationship

The presence of supportive co-workers who believe in the capabilities of individuals with disabilities fosters a more inclusive and competitive work environment. It helps women with disabilities adapt quickly and comfortably to their roles. However, when respondents were asked about how co-workers perceive women with motor disabilities in the workplace, many expressed that they felt unwanted by their peers. Additionally, they reported that co-workers often viewed them with compassion or pity. One of the women interviewed mentioned that colleagues tend to perceive individuals with mobility disabilities as having a medical condition, rather than recognizing that disability is simply another form of diversity. She emphasized that a person with a disability can lead a normal life if appropriate facilities are provided. These perceptions are summarized in Table (1).

Table (1): Relationship with co-workers

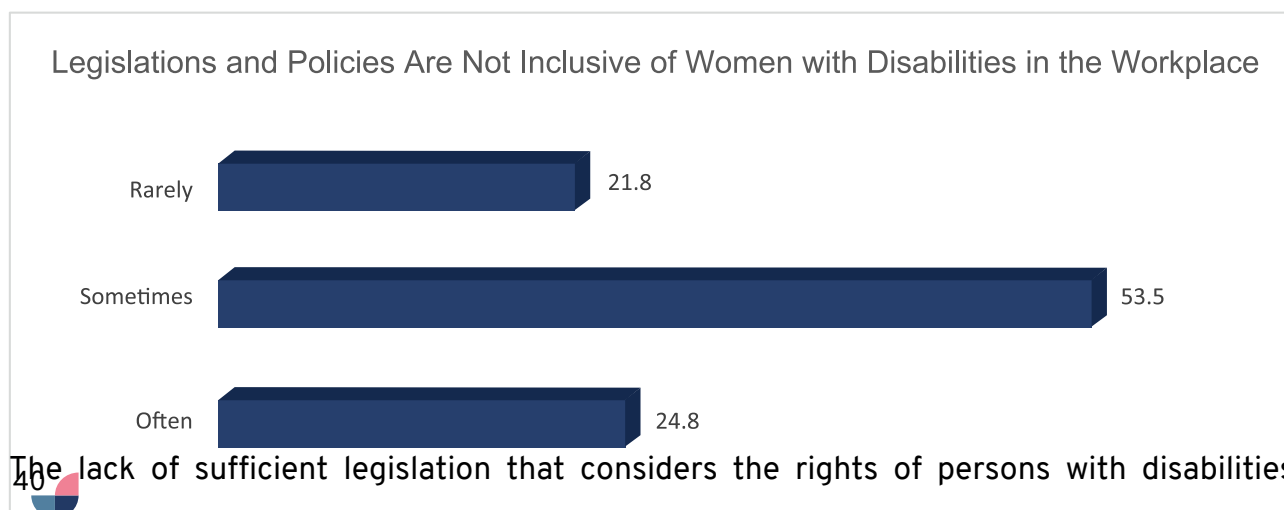
| Percentage Sentence | in an extreme manner | Moderately | Slightly rarely | None |
|----------------------------------------------------------------------------------------------------------------------------------------------|----------------------|------------|-----------------|------|
| Women with disabilities perceive that they are not welcomed by their colleagues. | 15.8 | 42.6 | 25.7 | 15.8 |
| Co-workers perceive them with a sense of sympathy or condescension. | 20.8 | 34.7 | 28.7 | 15.8 |
| Women with disabilities sometimes feel excluded and helpless due to their inability to participate in some joint activities with colleagues. | 12.9 | 32.7 | 34.7 | 19.8 |
| Women with disabilities are sometimes labeled with derogatory terms and insults by those around them at work due to their disability. | 8.9 | 16.8 | 30.7 | 43.6 |

3.4 Policies & employers

Respecting and supporting the rights of women with motor disabilities is not only a matter of human rights but also a testament to the success of the organization and employer. Employees with disabilities possess significant abilities, and fostering an inclusive work environment for women with disabilities enhances the company’s reputation, demonstrating its commitment to social responsibility and its values towards both individuals and society.

It has become essential to incorporate the principle of respecting and supporting the rights of women with disabilities into internal legislation, policies, and procedures within organizations. These policies should be designed to uphold the rights of working women with disabilities and promote their economic participation. When women were asked about the existence of legislation and policies supporting women with disabilities in the workplace, their responses are reflected in Figure (6).

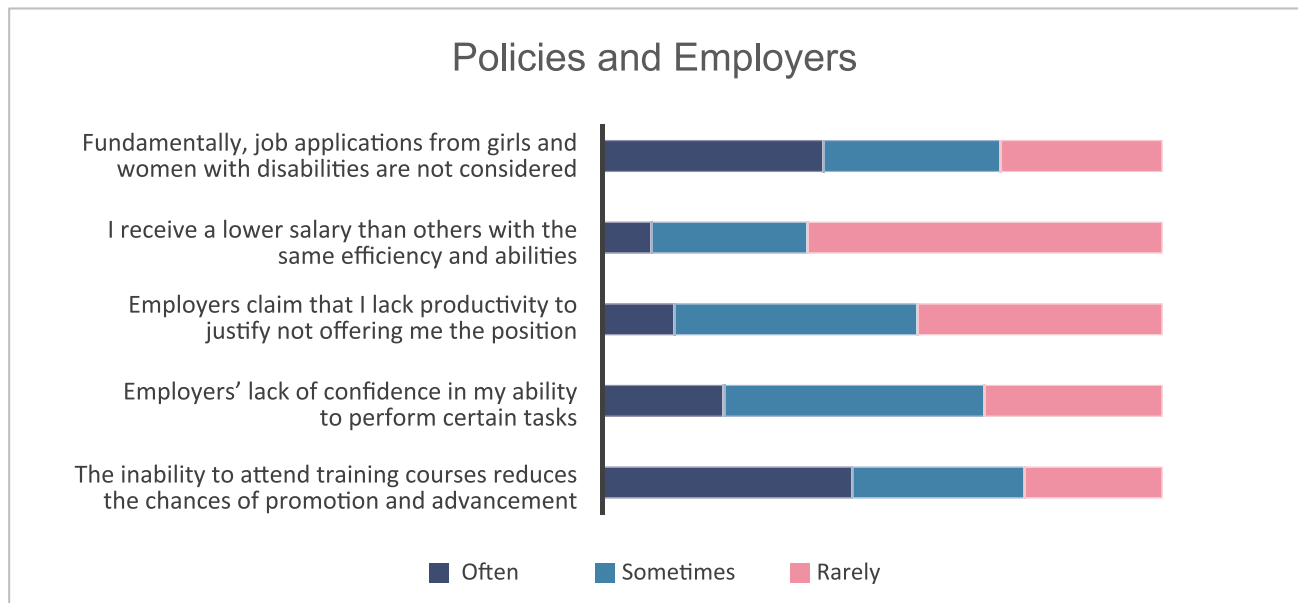
Figure (6): Legislation and Policies Regarding Women with Disabilities in the Work Environment



The lack of sufficient legislation that considers the rights of persons with disabilities,

particularly women, results in the deprivation of their employment and labor rights, as discussed in the second chapter of the study. Women working in the private sector emphasize the necessity of amending legislation and policies to align with the Law on the Rights of Persons with Disabilities, and call for employers to adhere to these regulations. The following figure illustrates women’s perspectives on certain labor policies implemented by employers.

Figure (7): Policies & employers



One key labor right is ensuring that all workers, regardless of gender, have access to social security and health insurance benefits. However, some employers in the private sector may exploit the vulnerability of women with disabilities seeking employment by not providing these benefits. This is despite the fact that labor laws and the Law on the Rights of Persons with Disabilities require all establishments to offer these benefits without discrimination. According to quantitative analysis, 21% of working women with disabilities reported difficulty in enrolling in social security and private health insurance. Additionally, 16% of women reported that they sometimes have to work extra hours, even though they earn less. This highlights a form of hidden violence, where women with disabilities may be forced to extend their working hours to increase their wage, even though they are entitled to fixed working hours, as most of the respondents are earning the minimum wage.

3.5 Discrimination in the work environment

Some women workers with disabilities report experiencing negative discrimination based on their gender, with 30% stating that they are treated unfairly compared to their male counterparts with disabilities in the workplace. According to women with disabilities, one of the most significant forms of discrimination is the lack of appreciation for their contributions, as reported by 43.6% of respondents. Additionally, 39.6% of women cited the lack of awareness among workers in the private sector regarding the rights of persons with disabilities as a major issue.

3.6 Types of violence in the workplace

Women in the study sample report experiencing various forms of violence in the workplace, which sometimes leads to their reluctance to work or continue working. Many women are unable to confront this violence due to the lack of clear protection systems or reliable bodies

through which they can file complaints, with 22% indicating this challenge. Additionally, 40.6% of women are unaware of the existence of such systems.

Violence against women with disabilities in the workplace often begins with colleagues expressing surprise at their presence as workers and questioning their ability to perform job duties. Some women with disabilities also face hurtful labels or titles due to their disability, and many feel isolated in the workplace because of their lack of full inclusion. The following figure illustrates who the women with disabilities perceive as the most likely perpetrators of violence against them in the work environment.

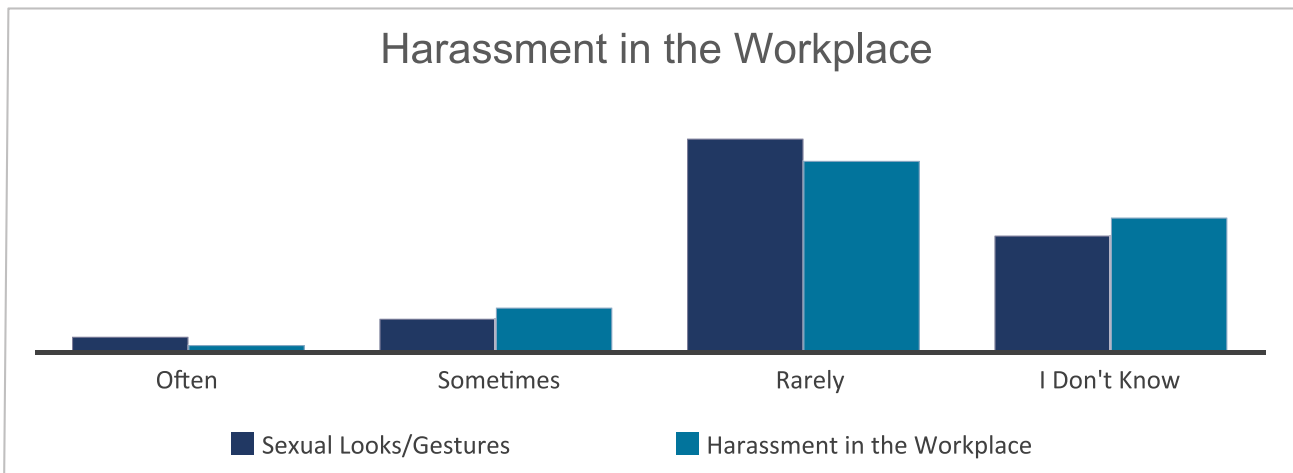
Figure (8): Violence in the workplace



When women with disabilities are asked about their response to experiencing violence in the workplace, the majority (52%) would report the incident to their parents, who are their primary source of trust. Others might approach security services (43%) or the judiciary (18%), and a smaller percentage (12%) would inform their employers. The tendency to first report violence to parents or security services reflects a lack of confidence in private sector labor policies to adequately address workplace violence.

Although sexual harassment, either verbal or physical, is less frequently reported by women with disabilities, the absence of clear regulations and accountability mechanisms in the private sector exacerbates the issue. Harassment in the workplace remains a sensitive topic for women in general, and especially for women with disabilities. Legislation discussed in this study still fails to comprehensively address harassment or establish clear protection mechanisms for victims, whether the harasser is a colleague, manager, or other individuals. Figure 9 illustrates that women often protect the harasser, whether a colleague or a manager, suggesting a lack of awareness about the seriousness of harassment and its psychological impact. Many believe covering up the harasser will protect their job, avoiding the potential loss of employment.

Figure (9): Harassment in the work environment



3.7 Recommendations

- Amend legislation related to the rights of persons with disabilities, particularly those concerning building regulations and the issuance of licenses. This should include the implementation of deterrent and effective financial penalties for violations of the National Building Code's accessibility requirements. Additionally, there should be a focus on rehabilitating existing private sector establishments to ensure they are accessible to both male and female workers with disabilities. It is also important to strengthen enforcement mechanisms, compelling establishments to comply with these regulations and ensuring adherence to the standards set for the inclusion of persons with disabilities in the workplace.
- Mandate government institutions and the private sector to comply with the provisions of the Labor Law and the Rights of Persons with Disabilities Law of 2017 by ensuring the employment of persons with disabilities in accordance with the percentage outlined in these laws. This should be enforced through clear regulations, regular monitoring, and accountability measures to ensure that employers fulfill their legal obligations and promote an inclusive workforce.
- Establish legislative frameworks and measures that require government and private entities to incorporate environmental preparation and reasonable accommodations in their publications and communications. This would ensure that persons with disabilities have equal access to a variety of information and resources, fostering an inclusive environment that supports their full participation in society and the workplace.
- Enhancing the supervisory role of the Ministry of Labor to ensure that employers comply with the law and uphold the rights of persons with disabilities in the workplace. This includes enforcing Article 13 of the Jordanian Labor Law, which mandates employers to submit a report to the Ministry of Labor detailing the positions held by persons with disabilities and their corresponding wages. This will help ensure transparency and accountability in the employment of individuals with disabilities.
- Develop a monitoring mechanism to track violations and discriminatory practices faced by persons with disabilities, particularly women, in the workplace. This mechanism should aim to address and eliminate such practices, ensuring a fair and inclusive work environment for all employees.
- Enhance the capacity of women with disabilities by providing awareness and education on the Law on the Rights of Persons with Disabilities, as well as other relevant legislation

regarding their economic rights in the workplace. This will empower them to better navigate and assert their rights in the professional environment.

- Implement measures to inform women with motor disabilities about their right to file complaints in cases of discrimination, grievances, or violence in the workplace, ensuring they are aware of the available channels and support systems to address such issues effectively.
- Adopt an inclusive definition of disability-based violence in the work environment, encompassing psychological, physical, and sexual violence, and integrate it into national policies and strategies to ensure comprehensive protection and support for individuals with disabilities.
- Mandate private sector employers to include the rights of persons with disabilities in their internal regulations, policies, and bulletins within the workplace, and ensure their effective enforcement and implementation.
- Encourage private sector employers to hire women with motor disabilities and ensure they have equal access to promotions and job benefits.
- Develop institutional alternatives that fully integrate workers with physical disabilities into the work environment, ensuring respectful relationships with co-workers.

Appendix (1): Quantitative Survey: Violations Facing Women with Mobility Disabilities in the Jordanian Labor Market in Irbid Governorate

Introduction

I am [Your Name] from Al-Nahda Association for Mobility Challenges. We are currently implementing the “Without Discrimination” project, which aims to identify the challenges and violations faced by women with motor disabilities in the private sector labor market in Irbid Governorate. The project seeks to raise awareness and advocate for the rights of these women in the future. We kindly request 10-15 minutes of your time to complete the attached questionnaire. Please be assured that all responses will remain confidential, and your answers will not be linked to your identity.

General information

| 1. How old are you now? | |
|--------------------------|---|
| • 18 - 21 years old | _ |
| • From 22 - 34 years old | |
| • From 35 - 44 years old | |
| • 45-60 years old | |
| • Over 61 years | |

| 2. What is your marital status? |
|---------------------------------|
|---------------------------------|

| | | |
|--|-------------------------------|---|
| | • Single (go to question 4) | _ |
| | • Engaged (go to question 4) | |
| | • Married | |
| | • Divorced | |
| | • Widow | |

| 3. Age at marriage | | |
|--------------------|----------------|---|
| | • Less than 18 | _ |
| | • 18-25 | |
| | • 26 - 30 | |
| | • 31 - 35 | |
| | • More than 35 | |

| 4. What is your qualification? | | |
|--------------------------------|------------------------------------|---|
| | • Illiteracy | _ |
| | • Read and write | |
| | • Less than high school | |
| | • Tawjihi | |
| | • Vocational training | |
| | • Diploma of intermediate colleges | |
| | • Bachelor's degree or more | |

| 5. What is the monthly household income on average? | | |
|-----------------------------------------------------|-----------------------|---|
| | • Less than 350 JOD | _ |
| | • From 350 - 499 JOD | |
| | • From 500 - 799 JOD | |
| | • From 800 - 1499 JOD | |
| | • More than 1500 JOD | |

| 6. Business condition? | | |
|------------------------|------------------------------------------------|---|
| | • Work (go to 7). | _ |
| | • I don't work, I used to work (go to 9). | |
| | • Not working, looking for work (go to 9) . | |
| | • Not working, not looking for work (go to 9). | |

7. The nature of the work?

| | |
|-------------------------------------|--|
| • Employee in the Government Sector | |
| • Private Sector Employee | |
| • Self / Home Project | |
| • Civil Society Organizations | |
| • Unemployed | |
| • Retired | |

8. When did you start working?

| | |
|------------------------|--|
| • Less than 1 year ago | |
| • 1 -3 years | |
| • 4 - 7 years | |
| • 8 - 10 years | |
| • more than 11 years | |

9. Number of family members ()

10. Place of residence?

| | |
|----------------------------|--|
| • Kasbah District | |
| • Ramtha District | |
| • Wasatia District | |
| • Taybeh District | |
| • Al , Koura District | |
| • Bani Kinanah District | |
| • Bani Obeid District | |
| • Al , Mazar District | |
| • Northern Valley District | |

11. Select what applies: Disability Difficulty

| Difficulties | No Difficulty | Significant difficulty | Great difficulty | I can't at all. |
|----------------------------------------------------------------------|---------------|------------------------|------------------|-----------------|
| I have difficulty seeing, even with glasses. | | | | |
| I face difficulty hearing, even when using hearing aids. | | | | |
| I have trouble walking or climbing stairs. | | | | |
| I have difficulty with memory or concentration | | | | |
| I have difficulty with self-care tasks, such as washing and bathing. | | | | |
| I have difficulty communicating. | | | | |

12. What do you think of the following statements:

| Statement | Strongly agree | Agree | neutral | disagree | Strongly disagree |
|-----------|----------------|-------|---------|----------|-------------------|
|-----------|----------------|-------|---------|----------|-------------------|

| | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| Women and girls with disabilities have the freedom to make their own personal decisions. | | | | | |
| Women and girls with disabilities have the freedom to make decisions about their education and career. | | | | | |
| Women and girls with disabilities encounter difficulties in securing employment. | | | | | |
| Women and girls with disabilities face mistreatment in the work environment. | | | | | |
| Women and girls with disabilities have less privacy and are not respected in the work environment. | | | | | |
| Women and girls with disabilities have the right to file complaints and receive support when their rights are violated, exploited, or denied in the workplace. | | | | | |
| Women with disabilities are treated equally to men with disabilities in the workplace. | | | | | |
| The rights of women and girls with functional disabilities are fully accessible to them. | | | | | |
| People with disabilities enjoy the same labor rights as those without disabilities. | | | | | |
| People with disabilities enjoy the same labor rights as those without disabilities. | | | | | |
| Girls and women with disabilities lack a protection system against violence. | | | | | |
| Buildings, roads, facilities, and other public and private spaces are accessible to persons with disabilities. | | | | | |

| 13. Access to services and facilities | | | | | |
|-----------------------------------------------------------|------|-------------|-----------|----------------|------------------|
| | Easy | Almost easy | difficult | Very difficult | Refuse to answer |
| Women with disabilities receive employment opportunities. | | | | | |
| Using public transport to commute to work. | | | | | |
| Persuading parents to submit a job application. | | | | | |
| Navigating within workplace facilities. | | | | | |
| Enrollment in workplace health insurance. | | | | | |
| Contribution to labor social security programs | | | | | |

| | | | | | |
|-----------------------------------------------------------------------------|--|--|--|--|--|
| Women with disabilities receive the same job privileges as other employees. | | | | | |
| Advancement and competition for leadership roles at work. | | | | | |
| Use of bathroom aids in ergonomic design. | | | | | |
| Access to the workplace and movement between offices. | | | | | |
| Having a companion assists me in navigating. | | | | | |

| 14. Coworkers | | | | | |
|-----------------------------------------------------------------------------------------------------------------|-----------|--------|----------|------|------------------|
| | Extremely | Normal | a little | None | Refuse to answer |
| Women with disabilities feel excluded by their co-workers. | | | | | |
| A look of sympathy and condescension from co-workers. | | | | | |
| They sometimes feel excluded because they cannot participate in certain group activities with their colleagues. | | | | | |
| People at work are sometimes referred to by derogatory titles and insults due to their disability. | | | | | |

| 15. Policies & Employers | | | | | |
|-------------------------------------------------------------------------------------------------|-------|-----------|--------|--------------------------|--|
| | a lot | Sometimes | Rarely | Answer | |
| The absence of laws and legislation that support women with disabilities in the workplace. | | | | <input type="checkbox"/> | |
| Difficulty in accessing the workplace due to inadequate infrastructure. | | | | <input type="checkbox"/> | |
| Inability to enroll in training courses limits the chances of career advancement and promotion. | | | | <input type="checkbox"/> | |
| Employers' lack of trust in my ability to perform certain tasks. | | | | <input type="checkbox"/> | |
| Employers' lack of confidence in my ability to complete certain tasks. | | | | <input type="checkbox"/> | |
| Receiving lower pay than colleagues who perform the same work as me. | | | | <input type="checkbox"/> | |
| In general, girls and women with disabilities are overlooked for job applications. | | | | <input type="checkbox"/> | |

| 16. Reasons that contribute to discrimination against girls and women in the workplace. | | | | |
|-----------------------------------------------------------------------------------------|-------|-----------|--------|--------------------------|
| | a lot | Sometimes | Rarely | Answer |
| Gender inequality and discrimination. | | | | <input type="checkbox"/> |
| Lack of awareness of human rights.. | | | | <input type="checkbox"/> |
| Lack of awareness of the social and economic value of women | | | | <input type="checkbox"/> |
| Weak family and community support systems. | | | | <input type="checkbox"/> |
| The masculinity of society. | | | | <input type="checkbox"/> |
| Functional and social support for violence | | | | <input type="checkbox"/> |

| 17. From your perspective, which group is most vulnerable to discrimination and violence in the workplace? | |
|------------------------------------------------------------------------------------------------------------|---|
| • Women without disabilities | _ |
| • Women with disabilities | |
| • Expatriate women | |
| • Refugee women | |

| 18. | To what extent do these patterns of discrimination or violence occur in the workplace for women with disabilities? | | | | |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|-----------|--------|--------------|------------------|
| | A lot | Sometimes | Rarely | I don't know | Refuse to answer |
| Assigning labels of victimhood. | | | | | |
| Looks that show compassion. | | | | | |
| Surprised looks at being in the workplace. | | | | | |
| Common labels or terms associated with disability-related injuries. | | | | | |
| Physical assault | | | | | |
| Sexual looks/cues | | | | | |
| Harassment | | | | | |
| Social isolation in the workplace.. | | | | | |
| Women with disabilities are paid less. | | | | | |
| Work more hours | | | | | |
| Women are excluded from health insurance. | | | | | |
| Women are not included in social security. | | | | | |
| Women do not receive their allocated vacation days. | | | | | |

| 19. Girls and women with disabilities are often subjected to violence in the workplace due to: (more than one answer can be selected) | |
|---------------------------------------------------------------------------------------------------------------------------------------|---|
| • Coworkers | _ |
| • Cleaner | |
| • Receptionist | |
| • Employer or Owner | |
| • Drivers | |
| • I don't know | |
| • I refuse to answer | |
| • Other (specify _____) | |

20. How do women with disabilities typically respond when faced with violence? (Multiple answers may apply)

| | |
|----------------------------------------------------------------------------------------------------------------|---|
| <ul style="list-style-type: none"> • Remain Silent | _ |
| <ul style="list-style-type: none"> • Tell parents | |
| <ul style="list-style-type: none"> • Higher Council for the Rights of Persons with Disabilities | |
| <ul style="list-style-type: none"> • Responding to violence with violence. | |
| <ul style="list-style-type: none"> • Leaving the workplace. | |
| <ul style="list-style-type: none"> • Resignation | |
| <ul style="list-style-type: none"> • Reporting to business managers. | |
| <ul style="list-style-type: none"> • Notify the police. | |
| <ul style="list-style-type: none"> • Report it to the Ministry of Labor. | |
| <ul style="list-style-type: none"> • Taking legal action. | |
| <ul style="list-style-type: none"> • Social Media | |
| <ul style="list-style-type: none"> • Other, select | |

21. If the response to the previous question is silence, what are the reasons for this? (Up to three reasons can be selected)

| | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| <ul style="list-style-type: none"> • Fear of the offender. | _ |
| <ul style="list-style-type: none"> • Maintaining one's reputation. | |
| <ul style="list-style-type: none"> • Reliance on financial income | |
| <ul style="list-style-type: none"> • Fear of losing a job | |
| <ul style="list-style-type: none"> • Rejection and lack of support from parents. | |
| <ul style="list-style-type: none"> • Considering violence as normal. | |
| <ul style="list-style-type: none"> • I am unsure who is responsible for receiving the complaint. | |
| <ul style="list-style-type: none"> • Community customs and traditions force me to remain silent | |
| <ul style="list-style-type: none"> • Are you aware of any organizations that assist girls and women who experience violence in the workplace? | |
| <ul style="list-style-type: none"> • If so, could you share the names of one to three organizations that offer support to abused girls and women, particularly those with disabilities? | |

Appendix 2: In-depth Interview Guide

- If you're comfortable, could you share some details about yourself, such as your age, marital status, educational background, and the nature of your work?
 - Could you tell us about the nature of the organization or company you work for? (What services does the company offer, how many employees are there, where is the company located, and what is the infrastructure like, etc.)?
 - Tell us about the nature of the current job: (type of work, date of appointment, entity you work for, your current position, job tasks you do ... etc.)
 - How did you secure the job? Can you tell us about the interview process before being hired? Was it easy to get the job?
 - Do you have an employment contract that you signed? Is it the same for all employees? Are there any specific clauses you were required to sign because you are a person with disabilities? If so, what are they?
 - If you haven't signed an employment contract, what are the reasons for not signing it?
 - Is there any discrimination in the salary you receive due to your disability compared to your colleagues who hold the same position?
 - Do women with mobility disabilities face challenges in finding a job in the private sector? Are they discriminated against because of their physical disability? If so, what type of discrimination do they encounter?
 - Have you been included in medical insurance in the private sector? If yes, did you have to sign any special documents that exclude treatment or access to mobility aids due to your motor disability? Are you required to pay higher insurance premiums, or are there exclusions related to your disability in the insurance coverage?
 - If you are not included in the medical insurance, what are the reasons for your exclusion?
 - Are you covered by social security? If not, what are the reasons for not being included in social security?
 - Please explain the difficulties and challenges faced by individuals with mobility disabilities when using public facilities, roads, and transportation while commuting to and from work.
 - In your opinion, how prepared are workplaces for accommodating women with mobility disabilities? Do you face difficulties moving between departments or floors? What facilities are available, such as ramps, elevators, accessible restrooms, parking spaces, and others?
 - In your opinion, is the privacy of women with mobility disabilities violated in the work environment? If yes, could you please explain how?
 - How are you treated by your co-workers? Do you experience any negative discrimination from them? Please provide details.
 - In your opinion, what are the reasons that contribute to discrimination against women with mobility disabilities in the work environment?
 - While at work, have you experienced any form of violence from any of your colleagues? If so, could you share your experience with us?
 - What types of violence are commonly experienced in the work environment by women in general, and women with mobility disabilities in particular?
 - In your opinion, do women generally face harassment in the workplace? Do women with mobility disabilities experience more harassment? If so, what do you think are the reasons for this?
 - If women have been subjected to violence or harassment in the workplace, how do they typically react? Who do they usually turn to for help?
 - Have you heard any stories about such incidents happening to women that you can share with us?
 - Are there reliable organizations or bodies, either inside or outside the work environment, that women can turn to if they experience violence or harassment? If so, what are they?
- Before we conclude the interview, do you have any additional thoughts or comments on the questions that you would like to share with us?**

Thank you

Study terminology

- **Person with Disability:** A person with a disability is defined as someone who has a long-term impairment in physical, sensory, mental, psychological, or neurological functions. This impairment, when it interacts with physical and behavioral barriers, prevents the individual from carrying out one of the major activities of life or exercising a fundamental right or freedom independently.
- **Reasonable accommodation:** Adjusting environmental conditions, both in terms of time and space, to enable a person with a disability to exercise a right or freedom, or to gain access to a service, on an equal basis with others.

Accessibility: Preparing and adapting buildings, roads, facilities, and other public and private spaces for public use in accordance with the building requirements for persons with disabilities, as outlined in the Jordanian National Building Law and any special standards issued or approved by the Council.

| | | | | |
|------------|------------------------|----------------------------------------------------------------------------------------------------------------------------|-------------------|--|
| 2 | Title | Challenges Encountered by Women in the Informal Sector in Ma'an Governorate: A Case Study of Small Home-Based Enterprises. | | |
| CBO | Al-Jawhara Association | Researcher | Hadeel Al-Qatamin | |

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Executive Summary

Hadeel Al-Qatamin, a researcher, was assigned to conduct a research paper about the challenges faced by women in the informal sector in Ma'an Governorate, with small home-based projects serving as a case study. This report sheds light on the challenges of gender-based economic violence facing domestic workers in the informal sector in Ma'an society, exploring its multiple forms and motives, and the extent to which it is related to culture, customs and traditions, the level of education, the economic level of the family, and others. The study was conducted by Al-Jawhara Association for Women over a three-month period, from September to November 2022. Field research for the study was conducted in October across three communities: Udhruh District, Petra District, and Ma'an District. This was done in collaboration with university researchers from the governorate, who also received training to enhance their capacity for conducting procedural and field research. The study is part of the "Power of Feminism" project, implemented in partnership with the Arab Women Association representing Jordan, alongside women's associations from Palestine, Lebanon, Libya, Tunisia, and Morocco. The project is supervised by the Swedish Women's Organization and funded by the Dutch Ministry of Foreign Affairs.

The research employs a mixed-methods approach, combining both qualitative and quantitative tools. A community questionnaire was administered to 100 women across the three study areas, providing quantitative data. Additionally, seven in-depth interviews were conducted with women who own home-based projects and directors of associations supporting such projects, offering qualitative insights. The research also involves a review of existing literature related to the topic.

The research identified a range of challenges faced by women in the domestic business sector and proposed potential solutions to address gender-based economic violence, drawing on suggestions from the women themselves. Based on these findings, the study provided several recommendations aimed at improving conditions and supporting women working in home-based projects. These recommendations were derived from the insights gathered during the research process:

- Shedding light on the success stories of home-based female entrepreneurs and their impact on families and communities can raise awareness of the value of this group. It can also provide real, successful role models for young girls, especially during the early stages of their youth, inspiring them to pursue entrepreneurship and empowering them with tangible examples of achievement.
- Empowering community leaders who have the potential to positively impact society is crucial in addressing economic violence effectively. Leaders who are trusted and embedded within the community are often more influential than external reformers. Their proximity to local issues enables them to engage in meaningful and constructive dialogue, driving real change and addressing problems in a more sustainable and impactful manner.
- Providing education to women entrepreneurs about their financial and legal rights, as well as the available mechanisms for seeking legal assistance, is essential. This includes informing them about trusted organizations and bodies that can offer support, ensuring they are equipped to navigate legal challenges effectively and confidently.

- Raising awareness among men about women’s financial rights, as outlined in both Jordanian and Islamic law, is essential. These laws affirm women’s freedom to manage their private property. Awareness campaigns should specifically target men in their workplaces to ensure they understand these legal rights and promote gender equality in financial matters.
- Organize gender dialogue meetings to foster open discussions between women and men on economic violence, promoting mutual understanding and addressing related issues. These sessions aim to provide a platform for addressing challenges and working together toward solutions, ultimately advancing gender equality.
- Empowering women economically and supporting their projects can help reduce economic violence. By strengthening women’s financial independence, families are more likely to support these initiatives, leading to broader acceptance and encouragement of women’s entrepreneurial efforts, which can foster economic stability and social change.
- Efforts should be made to challenge and change the negative cultural perceptions surrounding home-based entrepreneurs. These stereotypes often discourage men from supporting their working wives and reduce respect for men who assist their families. This shift can be achieved through various media, mosque preachers, and community leaders, encouraging a more supportive environment for women’s entrepreneurship and redefining traditional gender roles within the local culture.
- Educating women about the importance of instilling respect for themselves and their role in society in their children, starting from an early age, is crucial. This involves teaching children the value of self-reliance and encouraging them to grow up understanding the importance of equality and the contributions of women in their lives.
- Educating women, particularly those considering taking out loans, about the legal consequences of non-payment is essential. It is also important to raise awareness of the risks of exploitation and being pressured into loans that are beyond their control, ensuring they make informed and responsible financial decisions.
- Efforts should focus on facilitating access to educational and training opportunities for women by covering transportation costs, offering some courses online, and providing transportation support when necessary. It is also beneficial to conduct training sessions within local communities, targeting women in their own neighborhoods to make these opportunities more accessible and relevant to their needs.
- Supporting infrastructure improvements and providing reliable, accessible transportation options for women within the governorate can greatly assist in the development of their businesses. This would enable women to move more freely and efficiently, fostering greater business growth and ease of access to necessary resources and opportunities.
- Supporting working women and home-based entrepreneurs in managing domestic care responsibilities, particularly for children or the elderly, can be achieved by providing affordable nurseries or caregiving services. This support would allow women to better balance their work and family obligations, ultimately contributing to the growth of their businesses and enhancing their overall well-being.
- Support women by connecting them with reliable suppliers and marketers at fair prices, protecting them from exploitation or unfair treatment. This can be achieved by helping women build networks and establish valuable business relationships that foster the growth of their businesses.
- Assisting women in effectively marketing their projects on various channels.
- Provide loan allowance grants to women and monitor their use in the workplace.
- Improving transparency and reducing monopolies in grant distribution by civil society organizations.

Chapter One: Introduction and Research Methodology

Introduction

Jordanian women have made notable progress in social and economic measures, improving their status in society over recent decades. Although illiteracy and health indicators have improved and more women have assumed leadership roles, economic participation remains low. In 2016, only (13.4%) of women were economically active, compared to (57.7%) of men. By 2021, this rate increased to (14%). Unemployment among women stood at (29.4%) in 2022. The 2018 Global Gender Gap Index ranked Jordan (138) out of (149) countries, and women in the informal sector face significant challenges due to a lack of legal protections (Sadaka, 2020).

This study aims to frame the challenges of economic violence faced by women in the informal sector in Ma'an, exploring its various forms, causes, and its connection to culture, traditions, education level, economic status, and more. The research focuses on the informal labor system, using small home-based women's businesses as a case study, which constitute a significant part of women's economic activities in Ma'an. It also examines related legal and legislative frameworks, while investigating issues such as gender-based discrimination, access to employment and production opportunities, control over economic resources, exploitation, fraud, harassment, and supply chain interactions.

There are many commonalities in the economic violence against women across different communities in Jordan, yet there are also social, cultural, and economic differences within the communities themselves. This project aims to survey three key communities: the women of the Southern Badia in Udhruh, Petra, and Ma'an, who work in small home-based businesses. The goal is to identify the groups of women most vulnerable to economic violence, the primary forms of violence they face, and the factors contributing to it. The project also seeks to gather recommendations from the affected women, in collaboration with stakeholders, to address the issue.

Study problem

The study examines the challenges of gender-based economic violence facing female workers in the informal sector in the field of small domestic work in Ma'an Governorate within three communities: Udhruh District, Petra District, and Ma'an District. Seek recommendations that address these challenges from the point of view of women working in this sector and civil society organizations that support women's domestic projects.

Objectives of the study

- Analyzing the phenomenon of economic violence against women working in the informal sector, particularly in small household businesses in the study communities, to identify its root causes and structural factors.
- Identifying key stakeholders and evaluating their roles and contributions in shaping programs and policies that impact women's informal work, while assessing the level of influence each stakeholder holds.
- Identifying policy issues that need improvement and advocating for campaigns to address them.

Developing actionable recommendations for families, communities, and policymakers to help address the issue of economic violence in Ma'an society.

Limitations of the study

The study will be conducted over three months, from September to November 2022. A field research component will take place in October across the three study communities: Udruh District, Petra District, and Ma'an District. The study is being implemented by Al-Jawhara Association for Women in Ma'an, in collaboration with a group of data collectors from within the governorate, who will receive training to build their capacity to carry out procedural and field research.

Study Methodology

The research employs a mixed-methods approach using two tools: a quantitative community survey and qualitative in-depth interviews. A community questionnaire will be used to survey 100 women across the three study communities (Udruh, Petra, and Ma'an districts), while seven in-depth interviews will be conducted with women who own home-based businesses and directors of associations supporting such projects. The study will also review relevant literature and use official labor market statistics from the Department of Statistics. Quantitative data will be analyzed using Microsoft Excel, while qualitative data will be coded using software like QDA Lite or Nvivo.

To study the challenges faced by women with small home-based businesses, a multi-level framework was used, addressing individual barriers (micro), such as the skills and experience of the woman managing the business; business-related barriers (medium), like the nature of the project, including its financing size; and environmental barriers (macro), such as legislative, investment, and cultural factors that affect all businesses in the same sector. (Brush et al., 2009; De Bruin et al., 2007)

Study Tools

- Questionnaire: The questionnaire collects demographic and general information about the respondents and their projects, along with their personal perceptions of economic violence. It also provides an opportunity for respondents to share any personal experiences related to the phenomenon. Additionally, the questionnaire seeks recommendations from the respondents to help improve their work conditions and protect their rights.
 - Sample questionnaire: The questionnaire targets a purposive sample of 100 women from the three study communities (Udruh, Petra, Ma'an) working primarily in domestic jobs within the informal sector. Due to the lack of official data on female workers in the informal sector within the study populations, the sample is not statistically representative. However, it directly targets the surveyed women and provides essential indicators related to the research topic.
- Interviews: The information required will differ based on the target sample. Some interviews will focus on understanding the drivers and forms of economic violence, exploring opportunities for transitioning projects from the informal to the formal sector, documenting violations and grievances experienced by women within the informal sector and supply chains, and identifying strategies to address these challenges at the individual, family, and community levels. These discussions will offer valuable insights into the issues impacting women in the informal labor market.
 - Sample interviews: Seven interviews were conducted with women who own small home-based businesses and associations working to empower women economically.

Chapter Two: Theoretical Framework

The importance of small home business

Small home-based businesses serve as a source of income for many Jordanian families and are a key solution to female unemployment. Women are drawn to these businesses due to factors like the ease of starting from home, flexible working hours, and the ability to balance family responsibilities, such as childcare, alongside work. These businesses have relatively low startup costs compared to traditional commercial ventures, saving on operational expenses like rent, maintenance, and communications. Furthermore, home-based work offers professional growth and the opportunity to gain experience in various tasks, including sales, marketing, and accounting. These businesses also provide extra income, particularly for women facing challenges in entering the Jordanian job market due to limited access to affordable transportation and childcare services. According to data from the Jordanian Enterprise Development Corporation (JEDCO), small and medium enterprises (SMEs) account for 96% of private sector businesses, employ 70% of the workforce, and contribute 40% to the GDP (T. Amawi, and Associates, Sanad Law Group, 2017).

The home-based sector in Jordan is one of the most prominent pillars of the national economy. Many of these businesses are carried out unregulated under the so-called shadow economy. According to the UNDP Informal Private Sector Study in (2013), the informal sector employment rate was estimated at (44)percent of total employment in Jordan, equivalent to (487,681) workers in various jobs in this sector. A survey analysis conducted by the USAID-funded Local Enterprise Support Project (LENS) in 2014-2015 revealed that (23.5%) of businesses in Jordan operate informally, without registration or licenses. The same study found that (5%) of these informal businesses are home-based, involving around (12,000) workers across various governorates. This informal status excludes workers from legal protections, restricting their potential for growth and expansion. At the national level, this also affects the accuracy of economic indicators and growth rates in Jordan (T. Amawi, and Associates, Sanad Law Group, [2017]).

Female home-based entrepreneurs face greater challenges compared to their male counterparts, primarily due to fear of failure and the more limited scope of their businesses. According to the (2012) Global Entrepreneurship Monitor (GEM) report, women globally experience a higher fear of failure as their businesses face greater constraints, which differs from the challenges men face. Moreover, most home-based work in women-owned businesses is typically done by the entrepreneur herself, which limits the potential for business expansion and growth (Modarresi, M. et al., 2017).

Small Home Based Business Fields in Jordan

Regarding home-based businesses, according to the Home-Based Business Start-Up Guide issued in partnership with Greater Amman Municipality, the Ministry of Industry, Trade, and Supply, and the Ministry of Municipal Affairs, with support from the U.S. Agency for International Development (USAID), small home-based businesses are classified into four main categories: intellectual professions, handicrafts, food production, and home services. Handicraft industries play a key role in the economy of developing countries, such as Jordan, by generating wealth for local communities and preserving local traditions across generations (Richard, 2007; Graburn, 2006; Yang, 2006). These industries also increase economic participation and export markets in developing countries (Richard, 2007). For instance, India's handicraft sector has created 6 million jobs (Garg and Dhingra, 2014), while

Colombia generates \$400 million annually from handicraft production (Hnatow, 2009). In Iran, the handicraft sector accounts for 70% of small home-based businesses, most of which are owned by women (CHTN, 2014).

The work-from-home business guide categorizes many sub-areas within the four main areas as follows:

- **Intellectual Professions:**
 - o Consulting & Studies.
 - o Interior & Architectural Design.
 - o Translation.
 - o Fashion Design.
- **Handicrafts:**
 - o knitting and embroidery.
 - o Candle manufacturing.
 - o Soap manufacturing.
- **Food Processing**
 - o homemade baked goods.
 - o pickles of all kinds.
 - o Jameed and its products.
- **Home Services**
 - o repairing household electricity.
 - o Home Maintenance.
 - o House Cleaning Services.

The challenges of small home-based businesses run by women

Several global studies indicate that women face greater challenges than men when managing their home-based businesses, such as the blurring of boundaries between family and work, isolation, limited workspace, and difficulty hiring employees (Mason and Reuschke, 2015). Other challenges include a lack of skills in technology use, limited technical support, and inadequate managerial skills. Home-based businesses can also lead to an imbalance between personal life and work, and outsourcing is often not cost-effective for small projects. These factors contribute to isolation and limited access to networks or local support groups (Wynarczyk and Graham, 2013). Research also shows that capital, role conflicts, access to social networks, and the lack of skilled labor are significant barriers to the growth of small home-based businesses for women (Newbery & Bosworth, 2010).

Other challenges include lack of experience in financial planning, conflict between business and personal affairs, inadequate geographical locations of the homes where the business is carried out, lack of capital and professional skill (Hisrich and Brush, 1986), lack of support and expert services, lack of funding, and lack of business management skills such as marketing as well as simultaneous management of both home and business (Still and Guerin), 1991),

lack of access to government agreements and capital, lack of managerial and business skills and family obligations (Loscocco and Robinson, 1991) and responsibilities towards children; lack of capital; lack of education or entrepreneurship training (Brush, 1997); lack of women's business networks to exchange information and receive consultations on topics related to jobs, bureaucracy and expenses; lack of necessary skills and difficulty in recruiting experts (McElwee and Al-Ryami, 2003), lack of access to required capital, lack of business knowledge, cultural attitudes towards women's understanding of their position in society (Grundy and Ben-Yosef, 2004), lack of motivation, ambitions, commitments, accounting knowledge and insight, financial relationships and social networks (Brush and Gatewood, 2008), lack of access to capital, land, workplace, information technology and training, attitudes inherent in a male-dominated society, and support and encouragement of individuals Family, lack of social capitals (Roomi and Parrot, 2008), lack of information for business development, lack of skilled manpower, inability to create networks, lack of training opportunities, childcare responsibility and family requirements (Roomi et al. 2009), balance between business and family life, negative social attitudes and access to capital (Jamali, 2009), family obligations; lack of access to capital and networks; non-acceptance (Mordi et al., 2010), lack of social acceptance of women's entrepreneurial ventures and women-owned businesses, insufficient credibility due to lack of training, insufficient experience and/or education to run a business, and difficulty in accessing predominantly male-dominated networks (S.M.A. ET AL., 2016).

Small Home-Based Business Legislation in Jordan

There are several regulations related to the operation of home-based businesses if they are officially licensed. The government aims to increase the number of licensed home-based businesses through recent legislative and government amendments. Key institutions involved in managing these businesses include the Ministry of Industry, Trade, and Supply, the Ministry of Local Administration, and the Greater Amman Municipality. Notable regulations include the 2017 guidelines for licensing home-based businesses within municipal areas, based on the Building and Urban Planning Law No. (69) of 2017, and the regulations for licensing home-based businesses within Amman Municipality areas. (Greater Amman Municipality et al., 2017).

The lack of licensing for home-based businesses limits the legal employment of additional workers, contributing to higher unemployment in the country. It also prevents business owners or their informal employees from registering with the Social Security Corporation or the Income and Sales Tax Department, meaning they are not paying taxes. Furthermore, they are exempt from paying licensing fees to municipalities or chambers of commerce. Official registration and licensing offer business owners numerous benefits, including formalizing operations and enabling further business growth (Greater Amman Municipality et al., 2017).

- Legal protection.
- Organization of the financial aspect of the work.
- Access to markets and customers.
- Qualify for technical and financial support.
- Facilitating access to credit (financing)..
- Access to social security benefits
- Participation in public and private tenders and tenders.



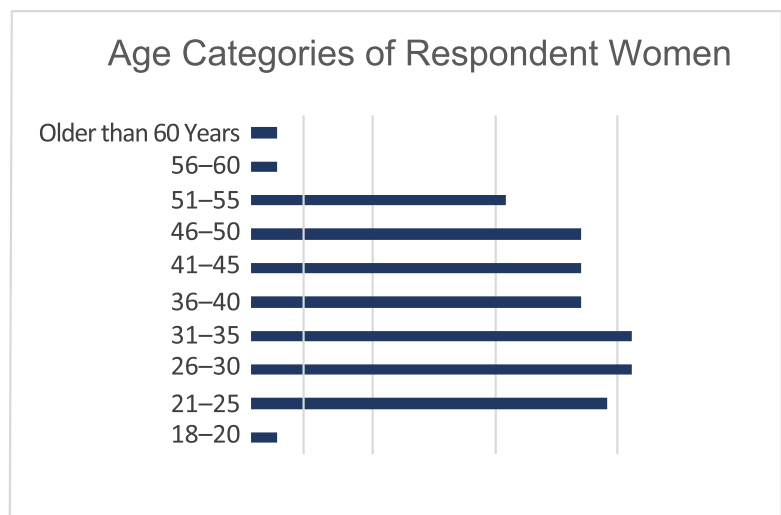
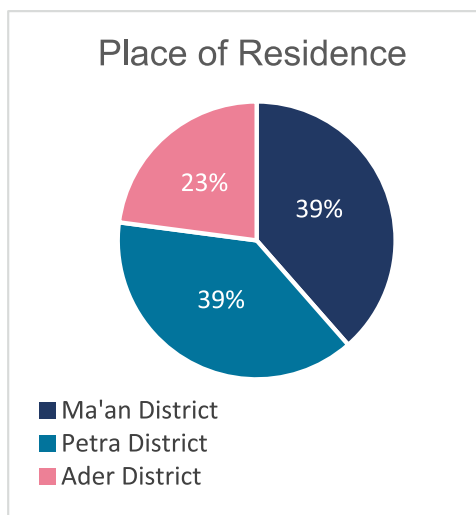
The following are the key legislations that regulate small home-based businesses if they are licensed and integrated into the formal economy (Greater Amman Municipality et al., 2017):

- Trade Law No. 12 of 1966.
- Industry and Commerce Law No. 18 of 1998 as amended.
- Trade Register System and its Amendments No. (130) of 1966.
- Regulation of Registration Fees in the Commercial Register No. (70) of 2004.
- Companies Law No. 22 of 1997 and its Amendments.
- Companies Law No. (77) of 2008.
- Social Security Law No. (1) of 2014 and the regulations issued pursuant thereto.
- Income Tax Law No. 34 of 2014.
- General Sales Tax Law No. 6 of 1994 and its amendments.

Chapter Three: Discussion and Analysis

Study Sample

During the fieldwork, 96 women who have a home project were surveyed, in addition to interviewing seven women who own home projects or women's associations that support women entrepreneurs between 16/10 and 7/11. Women were closely distributed among the three study areas – Udruh district (39%), Petra District (39%), and Ma'an District (23%). The sample also included a variety of age groups ranging from 18 to 60 years. About two-thirds (67%) identified themselves as heads of households. A fifth (18%) confirmed their dependence on the home business as a primary source of income. More than three quarters (78%) confirmed that they manage the project themselves, while the rest of the women reported being helped by family members, acquaintances or friends. While the majority of projects (83%) confirmed that they are not officially licensed, they all said they would like to be licensed in the future if the right conditions are available.




The personality of the woman who owns the home project

The individual interviews revealed several remarkable personal traits among women who own home-based businesses, including perseverance, determination, and the ability to overcome various challenges related to education, skill development, and work. For instance, one woman shared her journey of retaking high school exams, attending university, and graduating top of her class, but despite her academic achievements, she struggled to find suitable employment, highlighting the escalating unemployment issue, especially for women. This situation further exacerbates the economic violence faced by women in the community.

One woman emphasized her dedication to registering for every relevant training course, accumulating 38 certificates in her field. Despite being unable to complete her formal education, she compensated through self-learning and enrolling in various training programs. Additionally, she is a cancer survivor who found her work to be a source of emotional healing, inspiring other women in her community with her success story. Her experience showcases the resilience and determination of women, as despite limited resources and difficult circumstances, they continue to create opportunities for themselves and their families, improving their living conditions and contributing positively to their communities.

It is noteworthy that many women actively participate in volunteer work, demonstrating a strong commitment to charitable activities and providing training, sometimes for free, to



girls interested in their fields. For instance, one woman who previously worked as a social researcher established her own business to support her family financially, while also engaging in various manual tasks such as flower arranging, accessory design, and pastry making. Another entrepreneur expressed her passion for teaching soap making and volunteering, as well as carrying out initiatives like cleaning mosques and offering lessons to students for free. One widowed woman, with 12 years of charitable work experience, now runs a local charity. Similarly, the owner of a sewing project shared that she volunteered as a trainee in multiple community centers for 23 years, in addition to training at the Vocational Training Corporation. The entrepreneurial women's willingness to volunteer is driven by altruism and a desire to contribute to society, with one woman emphasizing that they advocate for their rights and work to improve conditions, not just for themselves, but for future generations, so they can have better opportunities.

Women entrepreneurs also share various experiences that have contributed to shaping their personalities and enriching their life journeys. The interviews revealed that these women possess strong leadership qualities and can effectively interact with people from diverse backgrounds. One business owner shared that in the early stages of her project, she lacked experience and was uncertain about its success. However, as she gained experience and interacted with others, she became more confident and capable of handling different personalities. This transformation is also evident in the trainees, as they develop greater self-assurance and acquire valuable life skills. One woman emphasized that courage, a spirit of adventure, and seizing every opportunity are crucial for entrepreneurial success.

The benefits of these experiences extend to the community and directly impact those working in the projects, helping to resolve family and societal issues. One woman shared that she has supported many widows, helping them raise their children through her home business. She described how she became like a sister and mother to them, offering advice on life, relationships, and even solving personal issues, such as inheritance disputes. She emphasized that having a trusted person from within the community makes it easier for others to accept solutions, demonstrating that women entrepreneurs can be both leaders and agents of change in their communities.

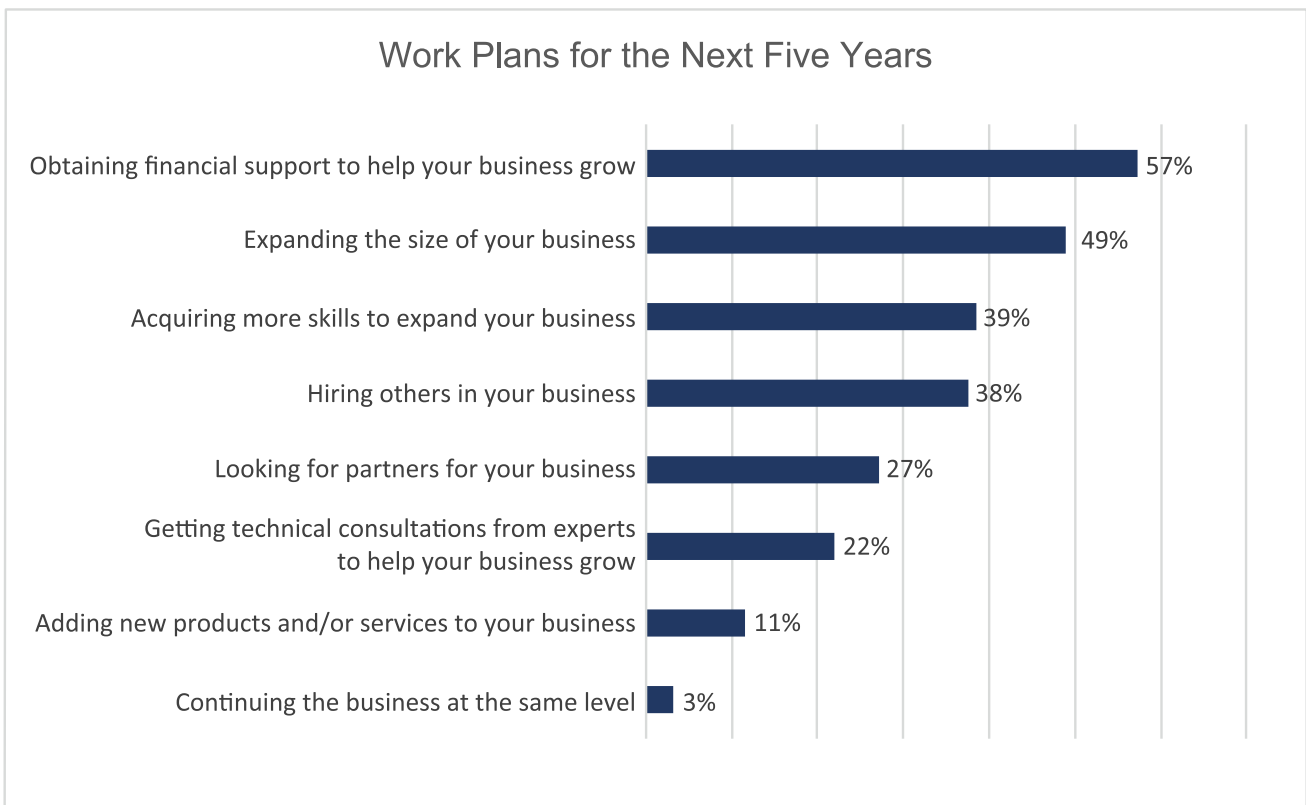
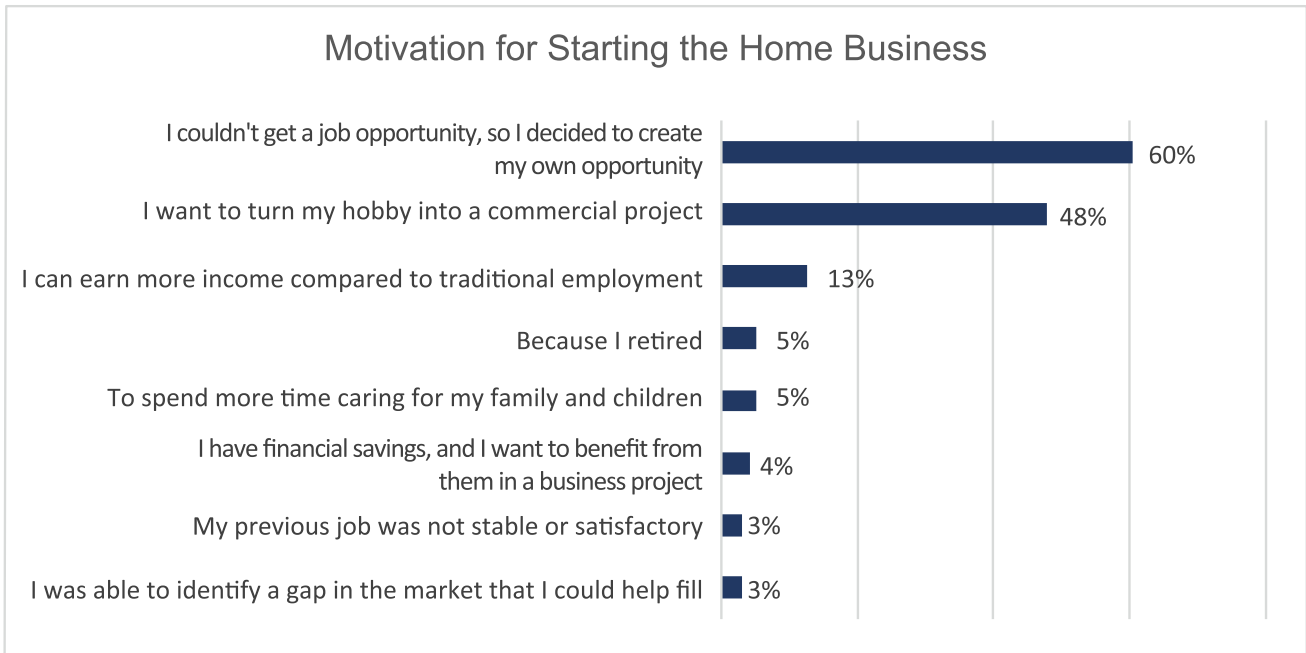
Motives for creating a home business

There are various reasons why women establish home-based businesses, with the primary motive for 60% of women being the lack of job opportunities. Personal interviews revealed that financial need is the main driving factor behind starting home projects. This underscores the persistent unemployment issue in Jordan, particularly in the south, where women face much higher unemployment rates compared to men. According to the Department of Statistics, the unemployment rate for women with bachelor's degrees or higher reached 78%, compared to 25.5% for men.⁵⁰ Unemployment is a type of economic violence linked to the weak capacity of the state to provide job opportunities.

Around (48%) of the sample expressed a desire to turn a personal hobby into a commercial project, with interviews confirming that, alongside financial necessity, there is a strong passion for the work. Only 13% of respondents indicated they sought to earn more income compared to traditional jobs. Other reasons for starting a home-based business include identifying a market gap, dissatisfaction with previous jobs, available financial resources for investment, a need for more family time, and retirement.

50 .Department of Statistics. (2020). Link: http://dos.gov.jo/dos_home_a/main/archive/unemp/2022/Emp_Q22022.pdf

More than half of the sample (57%) expressed a desire to receive financial support to help grow their businesses, while a slightly smaller percentage (49%) indicated their goal of increasing the scale of their operations



Social and economic challenges for women home-based entrepreneurs

Effects of the Corona epidemic

Despite the passage of two years since the onset of the COVID-19 pandemic and the improvement in vaccination rates, its effects on women's home-based businesses remain.

For instance, one woman shared how her husband's job loss due to the pandemic forced her to return to her home project. Others reported a decline in sales and a rise in raw material costs. However, some entrepreneurs benefited from the recovery of tourism, particularly in areas like Wadi Musa. The overall lack of focus on women entrepreneurs during the crisis can be seen as a form of indirect gender-based economic violence.

Freedom of action and control of financial resources

When asked about their freedom in managing key economic activities related to their home businesses, most women reported having moderate freedom, with only a small percentage indicating significant control over these decisions. The activities conducted within the home offered the most flexibility, with (77%) stating they had a moderate level of freedom in executing them. However, borrowing loans from home finance institutions was more restrictive, with (19%) unable to act freely, and (33%) reporting limited freedom. Women also had moderate control over managing the finances and distribution of project profits.

Three-quarters (75%) of the sample reported having moderate control over their finances independently. However, (53%) of the sample believed women in their communities have less control over their financial resources. Some women shared experiences where their husbands or sons controlled their business finances. One entrepreneur mentioned knowing women whose husbands manage their salaries without them knowing how much they earn, often controlling the ATM card. This situation is more common among female employees, while home-based business owners experience less control due to the daily nature of their earnings, often spent on household expenses.

In this context, one woman emphasized that the support a woman receives from her husband is often dependent on the success of her business. If the project does not generate financial returns, the husband may become less supportive, especially when the woman requests additional expenses for transportation, courses, or attending bazaars. Therefore, economic violence is sometimes linked to the economic empowerment of women. The more successful the home-based project, the greater the support from the family, especially the husband. On the other hand, if the business does not generate income, the woman receives much less support. A successful project also offers a space for the family to share work activities, strengthening family ties and income. Thus, financially supporting and empowering women in their projects can reduce the manifestations of economic violence they face. One woman confirmed that providing financial support to home-based projects alleviates domestic and family pressures on women, especially as financial need is the main motivator for women starting their businesses, as noted by the director of an association supporting women entrepreneurs.

In the same context, many women participants highlighted the influence of cultural norms on women-run home-based businesses. One woman shared her personal experience, illustrating how local culture often discourages male support for their working wives, which she described as a form of hidden violence. She recounted an incident where her husband faced ridicule from friends when he stayed home to care for the children while she worked outside. Similarly, the manager of the Productive Kitchen project shared a story of a woman whose male relatives pressured her to stop working, despite her financial struggles.

Regarding loans, some women in the interviews explained that men sometimes pressure their wives into borrowing to take advantage of loans meant for women and home projects, while the men control the loan amount. One entrepreneur shared that in some cases, women's loans were used to benefit their husbands, even though the wives were the ones who borrowed the money. A director of an association confirmed witnessing similar cases

where women took loans for home projects, but the husbands managed the projects, even though these cases were fewer in her community.

In the same context, one home business owner shared that some women take loans to support their projects but rely on their husbands to handle the payments. However, in some cases, women discover that their husbands have been pocketing the loan repayments instead of paying the installments as agreed. These situations sometimes lead to legal action or threats to the woman's sponsor, typically a friend or relative. Often, reconciliation is sought, with interventions to persuade the husband to make the payments or philanthropic donations used to settle the debt.

On the other hand, one woman explained that she was unable to take out a loan due to her and her husband's unemployment, while another woman with an existing project shared that she chose not to apply for a loan because of her fear of being unable to repay it. Instead, she opted to start her project with a small grant and later expanded it as it developed.

Training, education and skills development

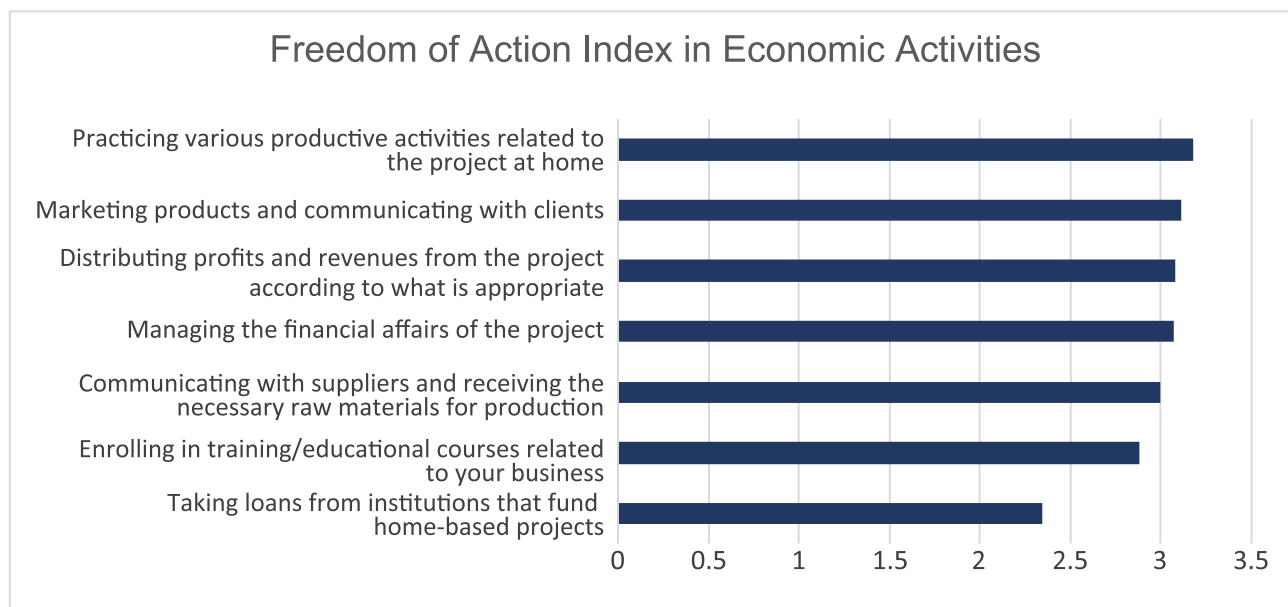
Unfortunately, participating in training and education courses in their field is an activity where women face many restrictions. Two-thirds (66%) of the sample reported having moderate freedom, while about a quarter (22%) indicated they had limited or no ability to enroll in courses. During interviews, several women confirmed cultural and intellectual barriers that restrict their ability to work, go out, or stay away from home. Married women face even more challenges, particularly if attending events like bazaars involves travel or overnight stays, which are considered important opportunities to market their products. One woman mentioned that some husbands refused to allow their wives to attend a month-long training program with a hotel stay in Wadi Musa. She described her husband's lack of support as "selfishness" and noted that she had personally experienced this issue when she worked as an employee, eventually leaving her job due to these attitudes. However, one project manager mentioned that men's perspectives on women traveling have become more flexible than in the past, with women in the region now traveling internationally. Nevertheless, a few men still hold onto the culture of shame, particularly when it comes to women traveling for work.

When asked about market threat factors for home-based businesses, the biggest challenge identified by the respondents was the inability of women to move and travel for work-related tasks. Nearly two-thirds (61%) of the sample reported that this factor had a moderate impact on women's success, while one-fifth (20%) felt it had a significant impact. This issue is linked to poor infrastructure and the lack of reliable transportation options within the governorate, with many women highlighting the high cost and unreliability of transportation.

Community culture, customs, and traditions were not the only barriers to women accessing training, education, and participating in bazaars. One participant noted that the financial cost of these activities often prevents families from allowing women to go out, making economic pressure a key factor. Another woman explained that while her husband doesn't prevent her from attending distant bazaars, the costs are sometimes high and not supported by event organizers. In some cases, her husband accompanies her, using the family car, which adds to the financial burden. She also mentioned the extra costs of childcare when she volunteered, as her children had to attend nurseries, which was expensive.

Additionally, nearly two-thirds (65%) of the participants feel that women are somewhat less able to gain managerial experience. One woman interviewed explained that women face more restrictions than men in managing their businesses. Men can leave the house at any time,

including at night, and travel more easily for extended periods. In contrast, women are often limited to working with a single supplier, who may exploit the situation by undervaluing products or limiting their options for raw materials, leading to unfair pricing and exploitation.



Home projects and women’s social roles

While the overwhelming majority (94%) of women confirmed that their business did not cause family pressure, the same percentage also noted receiving strong support from their families, especially moral support. However, a small percentage (6%) reported experiencing pressures due to the conflicting demands of work and caregiving for children and spouses. Qualitative data indicated that women with more significant family obligations, such as married women, face greater difficulties in balancing family responsibilities with their business. Widows and divorced women, on the other hand, found it easier to manage work outside the home, travel, and participate in bazaars. Additionally, women with school-age children face more stress, and in the Ma’an community, women often care for other family members such as parents, in-laws, or siblings. One participant shared that she cares for her sick mother and, while she manages to balance her business and caregiving, she occasionally feels stressed when her mother is unwell. Another woman explained that caring for her young children limits her ability to work long hours, though she wishes she had worked more to teach them self-reliance in daily chores.

On the other hand, qualitative data revealed stories of families that were more supportive of women. One home-based business owner confirmed that her family, especially her husband, encouraged her project, recognizing the need for any income to support their children. She was also able to attend bazaars, both locally and in Amman, with her husband’s approval. Another woman mentioned receiving help from her family with packaging and wished for more manpower. A sewing workshop owner also attributed her success to her husband’s support, particularly in funding the project and assisting with activities requiring travel and participation in exhibitions.

Another form of economic violence mentioned by one woman is the resistance from some husbands to allow their wives to work in local bakeries, as men dominate these jobs and refuse to accept women working in them. To address this issue, the director of a women’s association highlighted the organization’s efforts to help women challenge these societal stereotypes by supporting them in opening a commercial bakery on a main street, which is traditionally a male-dominated industry in Ma’an. This initiative has encouraged other women to start similar businesses.

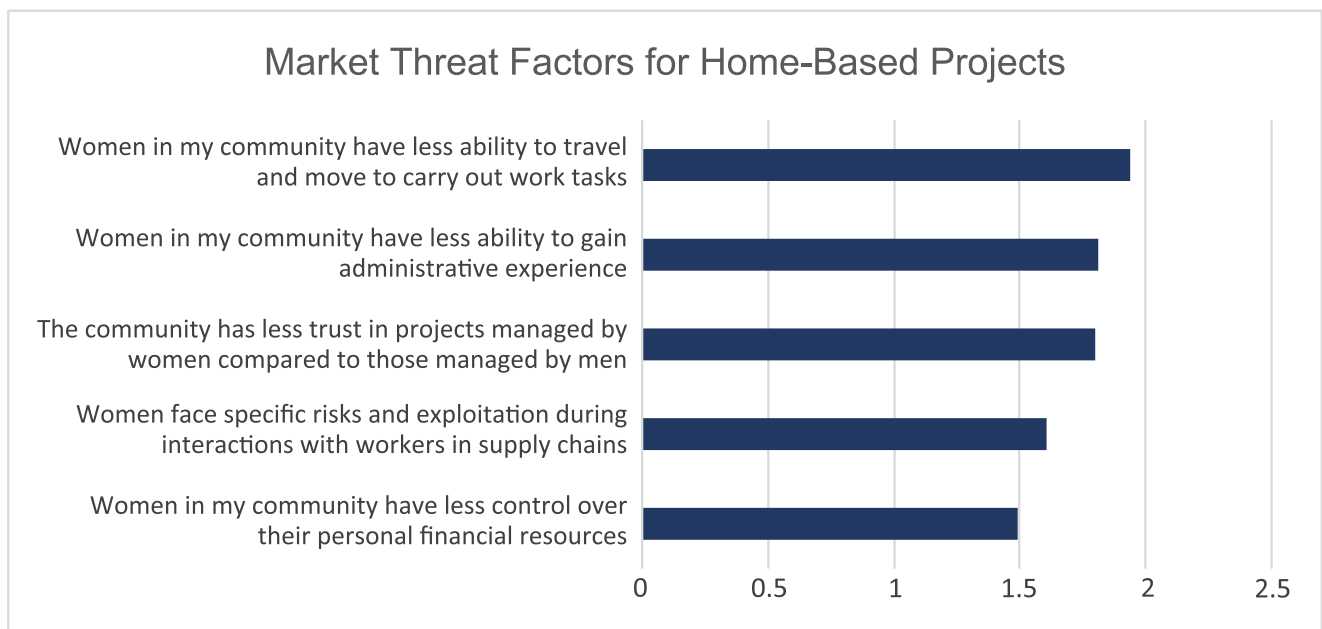
Work with suppliers and marketers

One of the activities in which women find their freedom is to communicate with suppliers, receive raw materials for production, market products and communicate with customers. Moreover, a fifth (20%) confirmed that they face harassment from other people when dealing with suppliers and receiving goods/raw materials, most of which were represented in raising prices and monopolizing goods due to the lack of required diversity in the market. Half of the sample (51%) believe that women in particular are harassed and exploited while dealing with supply chain workers to some extent, while 11% of respondents largely confirmed the challenge.

Additionally, some women interviewed confirmed that they lack key work relationships in the market, such as connections with suppliers and customers, due to interruptions caused by marriage or family care responsibilities. One business owner, who works with several suppliers, mentioned that delays in raw material orders from Amman to Ma'an affect the timely completion of her orders. A tailoring business owner shared that accessing raw materials is sometimes challenging, forcing her to order from Amman or Irbid, as not all materials are available locally, particularly rare items. These situations highlight the challenge of geographical distance between Ma'an and the capital, Amman, where a higher level of services and goods is available. Another participant noted that she finds it easier to work with local suppliers, as personal connections allow her to purchase materials on credit, while another confirmed that she experiences no harassment from either suppliers or customers.

On the other hand, a similar percentage (17%) reported facing uncomfortable situations with customers, such as underestimating prices, price disputes, delayed payments, and sometimes experiencing bullying, verbal abuse, and offensive language. More than half (54%) of respondents stated that community trust in women-run businesses is moderately lower, while (14%) felt that trust is significantly lower. One woman emphasized that societal culture often does not support home-based businesses, with many customers preferring to pay higher prices at stores, undervaluing home-based products due to societal perceptions.

Additionally, most businesses face challenges such as an increasing number of competitors and maintaining consistent product quality to build customer trust. The director of a women's association pointed out that competition in the small household business sector has intensified, particularly in Wadi Musa, leading women to lower their prices. Marketing their products and securing sufficient capital are key challenges for women in economic home-based projects. One woman emphasized the importance of targeting potential markets in the tourism sector and schools, despite using platforms like Facebook and WhatsApp for marketing.



Protection and legal awareness


Two women confirmed that they successfully expanded their businesses, leading them to decide to pursue licensing. However, other women highlighted the difficulty of registering due to the irregularity of monthly profits. Several also expressed concerns that obtaining a commercial license could result in losing social assistance, as the size and profitability of the business are not considered in the deduction process. Most women entrepreneurs acknowledged the instability of income from their projects, with about a quarter (21%) noting that licensing offers significant advantages, particularly legal protection.

One respondent shared that attending awareness sessions on women's rights had a positive effect on her relationship with her husband, allowing her to engage more freely in life activities. Another respondent emphasized the importance of offering awareness courses for men, to encourage their support for their wives and protect their rights in economic activities related to home projects. One participant suggested targeting men at their workplaces, like hospitals or schools, and allocating time within working hours for seminars on domestic workers' rights. While some women doubted the effectiveness of these sessions without motivation, they agreed that there would be gradual impact. Another respondent stressed the need for gender-sensitive awareness sessions to encourage direct dialogue between men and women.

Several women confirmed that they were unaware of organizations supporting women-run home businesses, and noted that the number of such organizations in the south is relatively small compared to Amman, leading to monopolies and a lack of transparency in grant distribution. According to multiple women, many organizations prioritize granting funds to relatives and friends. One woman mentioned that the licensing requirement for many grants is challenging due to the unstable income of home-based businesses. Another woman recounted attempts to secure grants to support their projects but faced challenges while others received large grants. Additionally, age restrictions were cited as an obstacle for some women in accessing grants, further exacerbating the economic difficulties they face. These factors collectively contribute to the economic violence experienced by women entrepreneurs in Ma'an.

Recommendations

- Highlighting the success stories of home-based entrepreneurs and their positive impact on families and communities can raise awareness about the value of these women. It can also provide real, successful role models for young girls, especially in their formative years, encouraging them to pursue similar paths and fostering a greater appreciation for the contributions women make through home-based businesses.
- Empowering community leaders who can positively influence society is key to addressing economic violence effectively. Trusted leaders from within the community tend to have a greater impact than external reformers. By supporting these leaders, it is possible to create meaningful and constructive dialogues that address issues at the grassroots level, leading to more sustainable and impactful change. This approach ensures that solutions are more closely aligned with the community's needs and values.
- Educating women entrepreneurs about their financial and legal rights, the processes for seeking legal assistance, and the trusted organizations that can support them is crucial. This knowledge empowers them to navigate legal and financial challenges, ensuring they have access to resources and protections that help them run their businesses effectively and fairly.
- Raising awareness among men about women's financial rights, as outlined in both Jordanian and Islamic law, is crucial. These laws ensure women's autonomy over their private property. Awareness campaigns should specifically target men in their workplaces, educating them about these rights to encourage support for women's financial independence and promote a more equitable environment.
- Organizing gender dialogue sessions that bring together both women and men can initiate comprehensive discussions on economic violence. These meetings provide an opportunity for open communication, helping to raise awareness of the issue, promote mutual understanding, and develop solutions to address economic violence in a more collaborative and inclusive manner. By involving both genders, these dialogues can foster positive change and encourage a supportive environment for addressing economic inequalities.
- Empowering women economically and supporting their projects would reduce the manifestations of economic violence and motivate families to support these projects.
- Work to change the negative discouragement thoughts of home-based entrepreneurs in the local culture, which establish stereotypical roles for men and women that prevent the husband from supporting his working wife and reduce the respect of the man who cooperates with his family through various media, mosque preachers and community leaders.
- Raising awareness among women about the importance of instilling respect for women and their role in society in their children through family education at an early age is crucial. This includes teaching children to be self-reliant in their daily lives, helping them grow up with an understanding of gender equality and the value of women's contributions to both the family and society.
- Educating women, particularly those considering borrowing loans, about the legal consequences of non-payment is essential. It is also important to raise awareness about the risks of exploitation, where women may be forced into taking loans they cannot manage. This knowledge helps women make informed decisions and avoid falling into financial traps that could worsen their economic situation.

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- Efforts should be made to make educational and training opportunities more accessible for women by covering transportation costs, offering some courses online, and providing transportation assistance when needed. It is also beneficial to organize training sessions within local communities, targeting women in those areas to ensure they can easily participate and benefit from these opportunities.
 - Enhancing infrastructure and providing reliable, convenient transportation options for women within the governorate is essential for helping them grow their businesses and move more freely. By improving access to transportation, women will have greater flexibility in managing their business activities, attending training, and accessing resources, thus enabling them to expand their operations and enhance their economic participation.
 - Supporting working women and home-based entrepreneurs in managing household caregiving responsibilities, particularly for children or the elderly, can be achieved by providing affordable nurseries or care services. This support helps reduce the burden on women, allowing them to focus more on their businesses while ensuring that family care needs are met at reasonable costs, thus promoting a healthier work-life balance and encouraging greater participation in the workforce.
 - Support women in connecting with reliable suppliers and marketers at fair prices, protecting them from exploitation or price undervaluation. Additionally, assist in building strong business networks and relationships that will foster growth and sustainability for their businesses. By creating opportunities for women to engage with trustworthy partners, they can expand their market reach and enhance the success of their home-based projects.
 - Helping women market their projects through effective platforms.
 - Provide loan allowance grants to women and monitor their use in the workplace.
 - Improving transparency and reducing monopolies in grant distribution by civil society organizations.

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Appendixes

Appendix (1)

Study terminology

Economic violence: It is the deprivation of an individual's partner's access to financial resources, typically as a form of abuse, control, isolation, or other negative effects for his or her well-being (ESCWA).

home-based work: is defined as a profession practiced from home where the home's primary function remains residential. The work should not disturb the normal residential use of the area, alter its residential character, or negatively impact the enjoyment of neighbors or the value of the property (Greater Amman Municipality et al., 2017).

Informal sector: The terms "shadow economy," "hidden economy," and "gray economy" are often used interchangeably with "informal economy." These terms refer to economic activities that operate outside formal institutions and are not regulated by legal frameworks, with the exception of illegal activities. While the concept is well-defined, it generally describes activities that occur without official oversight or regulation (Jordan Strategy Forum and Dajani Consulting, 2020).

Worker in the informal sector: A person working in an unregistered establishment or economic unit lacks basic labor rights, such as paid annual or sick leave. Additionally, they are unable to join the Social Security Fund, which further limits their access to social protections (Jordan Strategy Forum and Dajani Consulting, 2020).

Informal employer: An individual who owns an informal establishment provides goods or services to the market, either with or without employees. This type of business typically operates outside the formal regulatory framework, which can affect the owner's and employees' access to benefits and legal protections (Jordan Strategy Forum and Dajani Consulting, 2020).

Appendix (2): Questionnaire Form for Women Operating Small Home-Based Businesses in Ma'an Governorate Introduction:

This questionnaire is part of a study conducted by the Al-Jawhara Charitable Society for Women, targeting an intentional sample of 100 women in Ma'an Governorate, specifically from three communities: Udruh, Petra, and Ma'an Districts. These women are engaged in small home-based projects within the informal sector. The survey aims to explore the challenges faced by women entrepreneurs, their perceptions of economic violence, and gather personal experiences. It also seeks to collect recommendations to improve their work conditions and protect their rights.

Do you agree to participate in the survey?

- Yes
- No

| # | Question | Options |
|---|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | General information | |
| | Do you own a business that you run from home? | <ul style="list-style-type: none"> • Yes • No |
| | Where do you live? | <ul style="list-style-type: none"> • Udruh District • Petra Brigade • Maan Brigade |
| | How old are you? | <ul style="list-style-type: none"> • 18-20 • 21-25 • 26-30 • 31-35 • 36-40 • 41-45 • 46-50 • 51-55 • 56-60 • Over 60 years old |
| | What is your marital status? | <ul style="list-style-type: none"> • single • Married • Divorced • Widow |
| | Do you have children? | <ul style="list-style-type: none"> • Yes • No |
| | How many children do you have? | |
| | How old are your children? | |
| | Are you the head of the household? | <ul style="list-style-type: none"> • Yes • No |
| | Is the project a primary or secondary source of income? | <ul style="list-style-type: none"> • fundamental • secondary |
| | Are you running the project by yourself or with the help of others? | <ul style="list-style-type: none"> • I run the project on my own. • I run the project in collaboration with a family member • I run the project in collaboration with a relative • I run the project with a friend • I run the project in collaboration with a partner |
| | What is the field of the project in which you work? | <ul style="list-style-type: none"> • Intellectual professions • Handicrafts • Food Processing • Home Services • Other area |

| | |
|------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the subdomain of your project? | <p>Intellectual Professions:</p> <ul style="list-style-type: none"> • Consulting & Studies • Interior & Architectural Design • Translation • Fashion Design <p>Handicrafts:</p> <ul style="list-style-type: none"> • Knitting and embroidery • Candle manufacturing • Soap manufacturing. • Food Processing • Home Bakery • pickles of all kinds, • Jameed and its products • Home Services • Home Electrical Repair • Home Maintenance • House Cleaning Services |
| How long have you been running your current job? | <ul style="list-style-type: none"> • Less than a year • 1-3 years • 4-8 years • More than 8 years |
| On average, how much time do you spend at your work each week? | |
| Is your project officially registered and licensed? | <ul style="list-style-type: none"> • Yes • No |
| If not, what are the reasons why you should not register your project officially? | |
| Would you like to register your project in the future? | <ul style="list-style-type: none"> • Yes • No |
| What are your business plans for the upcoming 5 years? (Choose maximum 3 options) | <ul style="list-style-type: none"> • Expanding your business . • Continue to work at the same rate • Reducing the size of your business • Hire others in your project • Find partners for your project • Gain more skills to expand your business • Get financial support to help your business grow • Get expert technical advice to help your business grow • Add new products and/or services to your business • I don't have a specific plan |
| What are the basic expenses of your project? | |
| What motivates you to start your own home-based business? | <ul style="list-style-type: none"> • My desire to turn my hobby into a business • I was able to identify a gap in the market that I could contribute to covering • I couldn't get a job so I wanted to create my own chance • My previous job wasn't permanent or satisfying. • To be able to spend more time with my family and take care of my children • I can earn more income compared to a traditional job |
| Business Skills | |
| Please assess your level of skills/abilities in the following areas while running your home project. | <ul style="list-style-type: none"> • Excellent • Very good • Good • medium • Weak • I don't need it. |

| | |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Balancing the demands of work and personal life | |
| Connecting and networking with other partners, service and product providers, or individuals to grow your business. | |
| The technical and vocational skills required to carry out project activities (for example, in a bakery project: the method of baking or kneading). | |
| Internet access | |
| Access to raw materials | |
| Compliance with government instructions | |
| Access to specialized technologies and machinery/equipment to develop the business. | |
| Organization and management of the project plan | |
| Develop a comprehensive inventory of the project | |
| Cash Flow/Project Expenditure Management | |
| Market Situation Analysis | |
| Analysis of competitors in the market | |
| Develop a marketing plan | |
| Implement a marketing plan/market your products | |
| Pricing | |
| Customer Service | |
| Sales Management | |
| Your knowledge about the business sector you're working in. | |
| Project Legal Department | |
| Are there any other skills not mentioned? If yes Please mention it. | |
| Challenges related to home-based work | |
| Is your home location suitable for marketing your products and running business? | <ul style="list-style-type: none"> • Yes • No |
| Do you plan to expand your business beyond the home in the future? | <ul style="list-style-type: none"> • Yes • No |
| If you answered yes, where would you consider relocating your business to outside of your home? | |
| Is there sufficient space in your home to carry out your project and store the necessary equipment and materials? | <ul style="list-style-type: none"> • Yes • No • The project does not need additional space |
| Is your house spacious enough to store machinery and materials needed for your project? | <ul style="list-style-type: none"> • Yes • No • The project does not need additional space |

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|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Is there enough space in your home to display the products for your project? | <ul style="list-style-type: none"> • Yes • No • The project does not need additional space |
| Do you feel lonely while working from home? | <ul style="list-style-type: none"> • Yes • No |
| Is there anything you are missing in the office that you can't get at home? | |
| Are you satisfied with the tools you use for remote work, such as your laptop or mobile phone? | <ul style="list-style-type: none"> • Yes • No • Not necessary |
| Do you use the garage, additional buildings, or outdoor spaces (e.g., garden or balcony) for storing materials or conducting business activities? | <ul style="list-style-type: none"> • Yes • No • Once in a while |
| Would you like to display any additional external signs or signage for your workplace (e.g., a signboard or logo)? | <ul style="list-style-type: none"> • Yes • No |
| Does your business generate any noise, vibrations, smoke, dust, odors, heat, or glare that extends beyond the boundaries of your home? | |
| Does your business produce any excessive noise, vibrations, smoke, dust, odors, heat, or glare that disrupts or disturbs your household members living in the home? | |
| Customer Relationship | |
| How many customers visit your business each month? | |
| Describe the characteristics of your target customers, (such as their age, income level, location, and any other relevant demographic or psychographic details, etc). | |
| Why do customers choose to buy your products or services? What makes your offerings stand out compared to other businesses in the market? What unique advantages or qualities do your products have that attract customers? | |
| Do you experience any challenging or unpleasant situations with customers? | <ul style="list-style-type: none"> • Yes • No |
| If yes, please explain some of these situations. | |
| How do you market your products? | <ul style="list-style-type: none"> • Through printed materials (paper brochures) • Via the Internet through a special website • Online through a third website (a marketing platform such as Souq Fan) • Through other shops • Through social media • Through public bazaars and interactive days • Through word-of-mouth marketing |
| In what case do you make more profits? | <ul style="list-style-type: none"> • When offering and marketing products to potential customers • When customers order your goods directly |
| Project Challenges | |

| | |
|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>What are the key strengths of your project that help it sustain and expand?</p> | <ul style="list-style-type: none"> • Providing a highly sought-after service/commodity • Small home-based businesses are the most likely candidates for support • Being my project manager gives me more motivation to work • Work flexibility makes me manage my family without interrupting work • Other |
| <p>What are the challenges or weaknesses in your project that hinder its progress and growth?</p> | <ul style="list-style-type: none"> • I/my staff have a lack of skills in some aspects • Need for equipment/machinery or technologies to support production • Weak relationships and networking with suppliers, service providers and raw materials • Disappearance of boundaries between family and enterprise (overlapping responsibilities) • The cost of doing business in your area (i.e. business cost, salary and rent) • Find a suitable workspace or retail space • Access to finance • Finance Department • Independently control my finances • Develop new management or leadership skills • Development of e-marketing/e-commerce methods • Poor marketing, new customer acquisition and/or expansion into new markets • Planning my career • Dealing with income volatility • Other (please specify) |
| <p>What are the market threats that hinder your project?</p> | <ul style="list-style-type: none"> • Lack of access to or limited availability of financial support for small businesses. • Limited or nonexistent consumer culture for purchasing or engaging with small home-based businesses. • Limited availability or absence of experts offering technical support for small businesses. • Community trust in products from home-based businesses is generally lower compared to those offered by registered or standalone shops. • Lower community trust in enterprises run by women. • Several government agencies collaborate with small projects. • Insufficient legislation exists to adequately protect home-based businesses. • The conditions for licensing home-based businesses are often challenging and insufficiently tailored to their unique needs. • Women often face harassment and exploitation while interacting with supply chain workers, including raw material suppliers and product marketers. • Women in my community have fewer opportunities to gain managerial experience. • Women in my community have limited ability to travel for work-related tasks. • Women in my community have limited control over their own finances. • Other (please specify) |
| <p>Governance and relationship with formal institutions</p> | |

| | |
|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Who can help your business grow? | <ul style="list-style-type: none"> • Municipality • Small Enterprise Finance and Support Institutions • Ministry of Industry, Trade and Supply • Ministry of Local Administration • Jordan Enterprise Development Corporation • Other (please specify) • Donors People • Non-profit organizations that support small businesses |
| Need help in any of these areas? | <ul style="list-style-type: none"> • Legal protection • Organization of the financial aspect of the work • Access to markets and customers • Eligibility for technical and financial support • Facilitating access to credit (financing) • Access to social security benefits • Participation in public and private tenders |
| How would you prefer to receive business technician support (expert technical advice)? | <ul style="list-style-type: none"> • Online • Face-to-face interview with an expert to provide support • Support related to project knowledge (through lessons and training courses/interactive activities/workshops/panel discussions) • Ongoing support through follow-up from an expert • Other (please specify) |

Appendix 3: In-depth Expert Interview Questions

- How would you assess the scale and scope of small home-based businesses run by women in Ma'an, Petra, and Udruh Districts? What is your role or involvement with these women?
- Economic violence is when a woman is denied access to financial resources by her husband or family, often used as a form of control or abuse, which can affect her well-being. This includes limiting decisions about business finances, loans, marketing, customer and supplier interactions, and participation in training. Are such behaviors present in the study communities, and how common are they?
- What do you think are the causes of economic violence against women working in small home businesses in the study communities? Please consider both direct (root and structural) and indirect causes.
- How do women deal with situations of economic violence in study communities?
- Who do you think the key stakeholders are in addressing economic violence? What roles do they play, how do they contribute to shaping programs and policies that affect women's informal work, and what is their level of impact?
- What policy areas need to be addressed through improvements and advocacy efforts to effectively tackle economic violence?
- What recent recommendations would you make at the family, community, and policymaker levels to address the issue of economic violence in Ma'an society?

Appendix 4: In-depth interview questions with women who own small home-based businesses

- Could you tell us more about your home-based business? What products or services do you offer, and who are your target customers? How did you get started with your business?
- What challenges do you face in managing your home business, both personally and in relation to the project itself? How do these challenges relate to the business environment in your area, such as market opportunities, legislation, and the investment environment?
- How would you describe the support you receive from your family and husband for your business?
- Do you face any limitations or challenges at work because you are a woman? Would a man in your position experience the same challenges?
- How much control do you have over your finances? Have you ever taken out a loan before? Please provide more details.
- What do you think are the underlying causes of the challenges (economic violence) faced by women in the small home business sector in your community? Consider both direct (root and structural) and indirect factors.
- How do women in your community cope with attitudes of economic violence?
- Who do you believe are the key stakeholders involved in addressing economic violence? What roles do they play in shaping programs and policies that affect women's informal work, and how significant is their impact on these issues?
- What actions are necessary to address the challenges of economic violence in your community at various levels, including women themselves, their families, community leaders, local municipalities, activists, government, and associations for small home-based businesses? What steps should each group take to create meaningful change?

| | | | |
|------------|------------------------------|-----------------------------------------------------------------------------------------|--------------|
| 3 | Title | Reality of Women Working in the Agricultural Sector: A Case Study of Ajloun Governorate | |
| CBO | Women for Giving Association | Researcher | Anas Shtiewi |

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Executive Summary

The Women for Giving Association, in collaboration with researcher Anas Shteivi, conducted a study titled “The Reality of Women Working in the Agricultural Sector: A Case Study of Ajloun Governorate.” This study was part of the “Feminist Power” project, implemented in partnership with the Arab Women Association, representing Jordan, alongside women’s organizations from Palestine, Lebanon, Libya, Tunisia, and Morocco. The project is overseen by the Swedish Women’s Organization and funded by the Dutch Ministry of Foreign Affairs.

This study sought to uncover the realities of gender-based economic violence experienced by women working in the informal labor sector, specifically within the agricultural industry. In Jordan, the agricultural sector is one of the largest employers of informal labor, particularly for women. Ajloun Governorate stands out as a key region where agricultural job opportunities are prevalent for women working in this sector.

The study adopted a descriptive approach, utilizing both quantitative and qualitative methods to achieve its objectives. The research targeted women employed in the agricultural sector, employing a questionnaire distributed to a random sample of 25 workers, focus group discussions with an additional 25 workers, and in-depth interviews conducted with three decision-makers and employers. The study identified various challenges faced by women in the agricultural sector, including:

- Low and unstable wages due to irregular job opportunities and the lack of clear employment contracts.
- The absence of social protections is a significant challenge for women agricultural workers in Ajloun Governorate. They are unable to access work benefits guaranteed under the Agricultural Workers’ Regulation and the Jordanian labor and social security laws, such as annual leave, sick leave, maternity leave, and paid breastfeeding hours.
- Lack of financial compensation in case of work-related injuries due to the absence of social protections.

The study concluded with several key recommendations, the most important of which are:

- Review and amend current labor policies, including those that promote empowerment, to ensure the empowerment of women working in agriculture.
- Strengthen follow-up, monitoring, and inspection mechanisms, linking them to the agricultural workers system and ensuring their activation.
- Expand social security coverage to include women working in agriculture by encouraging both workers and employers to enroll them in the social security system.
- Conduct advocacy and lobbying campaigns at the national level to activate relevant legislation, as well as at the Ajloun Governorate level, targeting elected councils to enhance monitoring and inspection, and support opportunities for economic empowerment and access to social protections.

Chapter One: Introduction and Methodology of the Study

Introduction

In response to global changes and economic shifts, both men and women have resorted to informal work to improve their challenging living conditions and alleviate the pressure of low wages in formal sectors, which are often male-dominated.

This phenomenon has grown in recent years, particularly after the global COVID-19 crisis, which severely impacted the economic conditions of societies and individuals. As a result, many male and female workers were compelled to work under the harshest conditions to secure their daily livelihood and meet their families' basic needs. Jordan was not immune to these global changes and experienced significant economic repercussions at all levels;⁵¹ They were among the most absent from the labor market prior to the COVID-19 crisis, due to several factors, including the inability of the Jordanian economy to generate enough job opportunities to accommodate all job seekers, particularly graduates from the educational system at all levels⁵². This is supported by specialized sources on informal work, which indicate that job seekers have increasingly turned to unregulated employment that fails to provide male and female workers with basic labor rights recognized under the fundamental principles and rights at work, as outlined by the International Labor Organization.

When addressing the topic of women, it is important to highlight the impact of gender differences in informal work. Women's employment is often concentrated in specific sectors, such as agriculture and secretarial work, due to a range of cultural and social factors that affect female workers.

The majority of women working in the agricultural sector in Ajloun Governorate are employed in the informal sector, where they face significant challenges in their working lives. The working conditions for these women are discriminatory and lack equality, undermining the principle of gender equality in the labor market. This situation contradicts one of the four core pillars of the ILO Declaration on Fundamental Principles and Rights at Work, adopted by the International Labor Organization in 1998. The Declaration explicitly emphasizes the need to eliminate discrimination in employment and occupation, including any form of discrimination based on race, gender, color, religion, or other factors.⁵³

Study Problem

The study focuses on the issue of women working in the agricultural sector not being able to fully enjoy their labor rights. This situation, coupled with increased economic and social pressures, has led many women to either withdraw from the labor market or accept working in harmful and unsuitable conditions, negatively impacting both themselves and their families.

51. Study on Gender Inequality and Informal Work Conditions in Jordan - Jordan Labor Observatory

52. https://petra.gov.jo/Include/InnerPage.jsp?ID=20369&lang=en&name=economic_news

53. http://www.ilo.org/wcmsp5/groups/public/---ed_norm/relconf/documents/meetingdocument/wcms_177669.pdf (not valid)

The majority of female workers in the agricultural sector endure harsh working conditions, including low wages, as they primarily work under a daily wage system ranging from one to one and a half dinars per hour. The daily work duration varies between four and eight hours, not accounting for commute times. Agriculture in Ajloun Governorate, like in many other Jordanian governorates, is largely seasonal, resulting in a high unemployment rate among women in the sector. Additionally, women are paid lower wages than their male counterparts for performing the same tasks, and they often face harassment, which further affects their well-being and excludes them from work opportunities.

Study Objective

This study aims to provide an analytical assessment of the situation in Ajloun Governorate, examining the national policies and practices from various parties that have contributed to the current challenges faced by women working in these sectors. It also seeks to identify the features and characteristics of informal work, particularly among women, and analyze how it impacts their working conditions and overall lives.

This study is based on the idea that women working in the informal sector face many challenges in both their work and personal lives. They also experience widespread violations of their basic rights, which leads to more discrimination and less fairness and equality compared to women in the formal sector or men.

Study Limitations

- Time limits: This study will be conducted in the last quarter of 2022.
- Spatial boundaries: This study will be conducted in Ajloun Governorate.

Study Methodology

The research methodology employed was a descriptive approach, combining both qualitative and quantitative methods. This involved reviewing relevant statistical literature and indicators, conducting interviews with experts and employers in the field, and engaging with a number of female workers in the agricultural sector.

Study methodology, study population, sample and research tools

- **Study population and sample:** The study population includes all female workers in the agricultural sector within the informal sector in Ajloun Governorate. The study sample consisted of 25 female farmers, selected randomly through field visits to workplaces or via responses to a questionnaire published on social media, ensuring that answers were not repeated by the same individual. Additionally, 25 female farmers were selected for focus groups, also randomly chosen from those working in the agricultural sector in Ajloun Governorate. The study also targeted three decision-makers (from the Ministry of Labor, Social Security Corporation, and trade unions) and employers (farm owners, labor supervisors, and labor agents) through telephone interviews.

Chapter Two: Theoretical Framework

Analysis of policies and legislation

The global social protection system is a crucial framework related to labor, consisting of five key international conventions established by the International Labor Organization (ILO). These include ILO Convention No. 102 (1952) on Minimum Standards of Social Security, Convention

No. 121 (1964) on Benefits for Work Injuries, Convention No. 128 (1967) on Benefits for Old-Age and Survivors' Disability, Convention No. 130 (1969) on Medical Care and Sickness Benefits, and Convention No. 183 (2000) on Maternity Protection.

Jordan ratified ILO Convention No. 102 in 2014, adopting only four of its provisions. These provisions include those related to old-age benefits, work injury benefits, disability benefits, and survivors' benefits⁵⁴, Jordan did not adopt other provisions of the Convention, such as those related to Medicaid, sickness benefits, unemployment benefits, family benefits, and maternity benefits. This partial ratification aims to establish minimum standards of social protection; however, it highlights gaps within the social security and protection system in Jordan. These gaps particularly affect workers in the informal sector, especially women, who are often more vulnerable to insufficient coverage.

At the national level, a set of legislation and policies in Jordan has contributed to the growth of the informal sector. These policies have encouraged some employers, particularly in the agricultural sector, to rely on unregulated employment, despite the establishment of the national framework for transitioning to a formal economy, published in 2014 through a partnership between the government and the International Labor Organization. The government's efforts to support small enterprises and promote their expansion, in the current manner, have also played a role in the increase of informal workers across all sectors, including agriculture.

For further details, the following are several legislations and policies that impact informal work:

1. The Labor Law has undergone several amendments in recent years; however, it continues to marginalize certain workers in sectors such as agriculture. The inclusion of these workers is contingent upon the issuance of regulations to govern their employment contracts, working hours, rest periods, and other employment-related matters⁵⁵.
- In September 2022, the Minister of Labor announced that arrangements to regulate the coverage of agricultural workers under social security had been implemented since September 2021 through Communication No. (41). This communication allowed agricultural employers to include only their workers in work injury insurance, reducing the total social security contribution rate from (21.75%) to (2%). The validity of this arrangement extends until the end of (2022), with the goal of including all workers in the sector under work injury insurance by early (2024). Additionally, employers in the agricultural sector were enabled to partially include their workers in old-age insurance based on specific income segments. This resulted in varying contribution rates: (6.9%) for the first segment, (9.4%) for the second segment, (13.5%) for the third segment, (17.6%) for the fourth, and (21.75%) if the employer opts to fully insure any worker across all categories.
2. The government issued the regulation for agricultural workers in (2021)⁵⁶. The regulation for agricultural workers, issued in (2021), adopts several provisions of the Jordanian Labor Law and frames agricultural work, clarifying the relationship between employers and agricultural workers. According to Article (3) of this regulation, the agricultural labor

54. https://www.ilo.org/dyn/normlex/en/f?p=1000:11300:0::NO:11300:P11300_INSTRUMENT_ID:312247

55. Jordanian Labor Law No. 8 of 1996 and its amendments, Article 3/paragraph b.

56. http://www.mol.gov.jo/ebv4.0/root_storage/ar/eb_list_page/%D%86%9D%8B%8D%8A%7D85%9_%D%8B%9D%85%D%8A%7D84%9_%D%8A%7D%84%9D%8B%2D%8B%1D%8A%7D%8B%9D%8A9_%D%8B%1D%82%9D85%919_%D%84%9D%8B%3D%86%9D%8A2021_9.pdf

contract is considered fixed-term if both the worker and employer agree on a specific duration, including temporary or seasonal work by nature. If no fixed period is agreed upon, the contract is considered indefinite. Additionally, if the agricultural labor contract is written, it must be in Arabic and a language understood by the agricultural worker, with two copies—one for each party. If the contract is not written, the agricultural worker is entitled to prove their rights through any legal means of proof.

The regulation also governs working hours, rest periods, and vacations to ensure a fair and decent work environment. Daily working hours are capped at eight hours, except under certain circumstances with the worker's consent. Agricultural workers are entitled to 14 days of annual leave, and official holidays are not counted as part of this leave. The regulation prohibits employing individuals under sixteen years old, and for those aged sixteen to eighteen, it restricts working hours to six hours per day, ensures the tasks are not hazardous, and mandates at least one hour of rest for every four continuous hours worked.

Regarding wages, the law stipulates that the wage of an agricultural worker must not be less than the minimum wage and must be paid within seven days of entitlement. It also ensures that male and female workers receive equal pay for work of equal value, without discrimination based on sex. Additionally, the law mandates that employers provide suitable housing and necessary facilities for agricultural workers, if the nature of the work requires it or if stipulated in the agricultural labor contract. Employers are also required to establish an internal system if the number of employees exceeds twenty, specifying working hours, daily rest periods, holidays, vacations, work violations, penalties, and corresponding measures. The law further emphasizes the provision of occupational safety and health conditions in line with guidelines issued by the Minister for this purpose. It also mandates the inclusion of agricultural workers in social security coverage, as per the provisions of the Social Security Law. Furthermore, the system recognizes certain acts as violations, such as employing agricultural workers through coercion, threat, or fraud; seizing their travel documents; subjecting them to sexual or physical assault; or infringing upon any of their fundamental rights.

The law also emphasizes mechanisms for monitoring, inspection, and addressing labor complaints related to the agricultural sector. The Ministry of Labor is responsible for overseeing the enforcement of this law and taking legal action in line with the Labor Code and instructions issued by the Minister of Labor. If the Ministry receives complaints or information regarding violations of agricultural workers' rights, exploitation, or the responsibilities of agricultural employers and workers, the Ministry may take several steps. These include calling both the employer and the worker to the Ministry to resolve the issue amicably, issuing a warning to the employer if violations are found (with a week to correct the issue), issuing a seizure order against the employer, and taking legal action. The Ministry may also prevent the employer from hiring or transferring non-Jordanian agricultural workers for a period specified by the Minister.

One observation regarding this regulation, within the context of this study, is that while it addresses agricultural workers specifically, the nature of the agricultural sector should have been more thoroughly considered when defining working hours. The unpredictable and seasonal nature of agricultural work often makes it difficult to regulate working hours in the same way as in other sectors.

3. The Social Security Law includes a mechanism for self-employed workers to participate in the social security system, but the options are limited to “voluntary contributions.” Under this system, workers are required to contribute approximately 17.5% of their salary, a high percentage that has discouraged participation. As a result, tens of thousands of workers remain outside the social protection system, continuing in informal work. The recent amendments to the Social Security Law in 2022 introduced provisions allowing for the inclusion of domestic workers and similar categories in social security, based on decisions by the Council of Ministers and the recommendations of the Council. The law was amended to grant the Board of Directors of the Insurance the authority to include new categories in its coverage, with the mechanisms for inclusion to be determined by instructions issued for this purpose. One of the categories to be included is workers in agriculture.
4. The government is implementing various initiatives to support women and youth in establishing small businesses and promoting entrepreneurial activities to achieve self-employment and reduce reliance on job searches. These efforts are valuable as they contribute to the growth of economic sectors, particularly in local communities. However, the process of granting loans, either directly or through other lending institutions, along with the unregulated nature of how these projects operate, inadvertently encourages the expansion of the informal economy. A significant portion of these projects, often led by women, focuses on sewing, embroidery, household tasks, productive kitchens, and agricultural initiatives such as hydroponics or leaf cultivation, most of which are carried out at home.
5. The Jordanian government took a positive step in encouraging certain groups, particularly women, who often face limitations due to family and social responsibilities, by introducing the Flexible Work System in 2017 (No. 22/2017). This system aims to enhance labor market integration for women and other groups capable of benefiting from more adaptable working conditions⁵⁷. This can be considered a positive step towards integrating female workers in the informal sector or economy into the formal sector, as well as improving their access to social protection mechanisms. The Flexible Work System is designed to facilitate the integration of women into the labor market, particularly those who need flexibility due to caregiving responsibilities, such as looking after children, family members, or elderly individuals with disabilities or illnesses. Under this system, workers have the option to reduce their working hours, with the employer’s consent, if the nature of the work permits. Additionally, the system allows for flexible working hours, enabling workers to adjust their daily work hours based on their needs, as long as the total number of working hours per day or week remains in line with their usual working schedule⁵⁸. However, a significant issue with the system is that it does not mandate employers to approve flexible work arrangements for workers who meet the established criteria for such work. The decision to implement flexible work is left entirely to the employer, who can choose from various forms of flexible arrangements. Additionally, the system lacks incentives to encourage employers to adopt flexible work practices. This limitation negatively impacts the effectiveness of the system, making it difficult to achieve positive outcomes for both organized and unregulated sectors. As a result, the system is unlikely to have a significant impact on women’s work environments or their family and social lives.
6. The limited capacity of government institutions to enforce labor legislation

57 .<https://jordanianlaw.com/%D%8A%7D%84%9D%8A%3D%86%9D%8B%8D%85%9D%8A9/%D%86%9D%8B%8D%8A%7D%85%9-%D%8A%7D%84%9D%8B%9D%85%9D%84%9-%D%8A%7D%84%9D%85%9D%8B%1D86%9/>
58 .Article (4) of the Flexible Work Law No. 2017/22.

contributes to the increasing number of workers in informal employment, especially in the agricultural sector. The number of labor inspectors is inadequate, with fewer than 300 inspectors available to monitor and enforce labor laws effectively. Additionally, their work is confined to official working hours, making it challenging to oversee sectors that operate outside these hours. As a result, they are unable to inspect tens of thousands of establishments, further exacerbating the issue⁵⁹.

59 .<http://labor-watch.net/ar/read-news/152401>

Chapter Three: Field Section

Introduction

Three research tools were employed in this study: a questionnaire, focus groups, and interviews. The following provides more details about the data and information collection process using these tools:

First: Questionnaire: A random sample of 24 female farmers in Ajloun Governorate was targeted to complete the questionnaire, which aimed to study the reality of women working in the agricultural sector in the region. This tool helped collect data on various aspects of their work, including working conditions, wages, rights, and the challenges they face in the informal sector. The questionnaire was distributed both through field visits and online platforms to ensure a diverse range of responses. The data collected was then analyzed to provide insights into the situation of female agricultural workers in Ajloun Governorate⁶⁰.

Table (1) shows a description of the study sample:

| Marital status | | | | Education level | | | | | Sex | |
|---------------------|------------------------------|-------|--------------------------------------------|-----------------------|--------------------|-------------|--------------|---------|--------|------|
| I am single | Divorced | Widow | Married | Bachelor | University Diploma | High school | Preparatory | primary | female | male |
| 1 | 2 | 6 | 15 | 1 | 8 | 10 | 3 | 2 | 24 | 0 |
| Business Case | | | Duration of work in the agriculture sector | | | | Age Group | | | |
| I don't own a farm. | I own a farm and work in it. | | 3 years to 5 years | Less than three years | More than five | | More than 50 | (31-50) | | |
| 18 | 6 | | 9 | 2 | 13 | | 8 | 16 | | |

Table (1) Description of the study sample

Second: Focus Groups: Three in-person focus group discussions were conducted with 25 female agricultural workers in Ajloun Governorate.⁶¹

Third: Interviews: Three⁶² face-to-face interviews were held with three decision-makers in Ajloun Governorate:

- 1- Chairman of the Provincial Council: Mr. Omar Momani.
- 2- Director in Ajloun Governorate: Mr. Salem Bani Salama.
- 3- Assigned Head of the Social Security Contributions Department in Ajloun Governorate: Mr. Nahdet Al-Smadi.

Assessment of the Current Situation

The agricultural sector in Jordan is a major source of informal employment, with 16% of female workers employed informally compared to 5% of males. According to the 2017

60 .Appendix (1): Questionnaire on the Study of the Reality of Women Working in the Agricultural Sector: A Case Study of Ajloun Governorate

61 .Appendix 2: Focus Group Questions

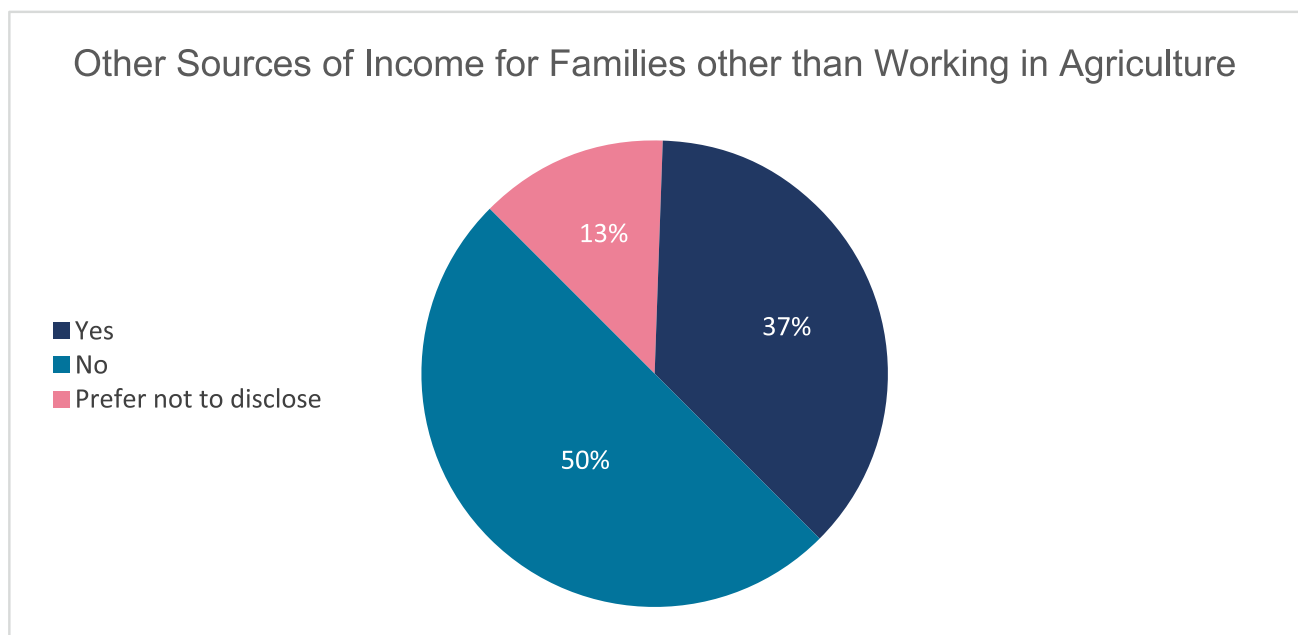
62 .Appendix 2: Interview Questions with Decision Makers

agricultural census conducted by the Department of Statistics ⁶³: the percentage of female ownership accounted for only 6% of all agricultural landowners. ⁶⁴

The agricultural sector in Jordan serves as a vital foundation for the national economy, contributing to societal advancement and the development of rural and desert areas. It is also a key pillar in combating poverty and unemployment, while playing a significant role in environmental preservation and ensuring food security for the population. However, despite its importance, the sector's contribution to the Jordanian economy remains modest, accounting for only 4.5% of the GDP,⁶⁵ Moreover, the sector suffers from a low rate of Jordanian employment, comprising only 1.7% of the total labor force⁶⁶. However, the agricultural sector has the highest rate of informal employment among local workers compared to other sectors⁶⁷.

In Ajloun Governorate, the agricultural sector has increasingly relied on female workers compared to male workers. This shift was highlighted in a questionnaire response from a female farmer who stated: “Farm owners prefer female workers because they need income, their job opportunities have become more limited, and they contribute significantly to supporting their families and households, making them more committed to work.”

This observation was echoed by participants in focus group discussions with women farmers in the governorate. They expressed that they are “forced to work in the agricultural sector daily under difficult, unstable conditions, without access to social security, due to economic pressures, childcare responsibilities, or the need to support their families with at least a minimum income.” These challenges have been exacerbated by the economic impact of the COVID-19 pandemic, which significantly strained family finances in Ajloun. Additionally, the study's questionnaire revealed that most families of women working in agriculture in Ajloun have limited income sources. Half of the women surveyed reported that their families have no additional sources of income, 13% chose not to disclose their financial situation, and only 37% indicated that their families have other income streams.



63 .The Jordanian Senate examines the challenges of employment in the agricultural sector, Jordan News Agency, -30-06 2021

64 .<https://www.sigi-jordan.org/?p=4251>

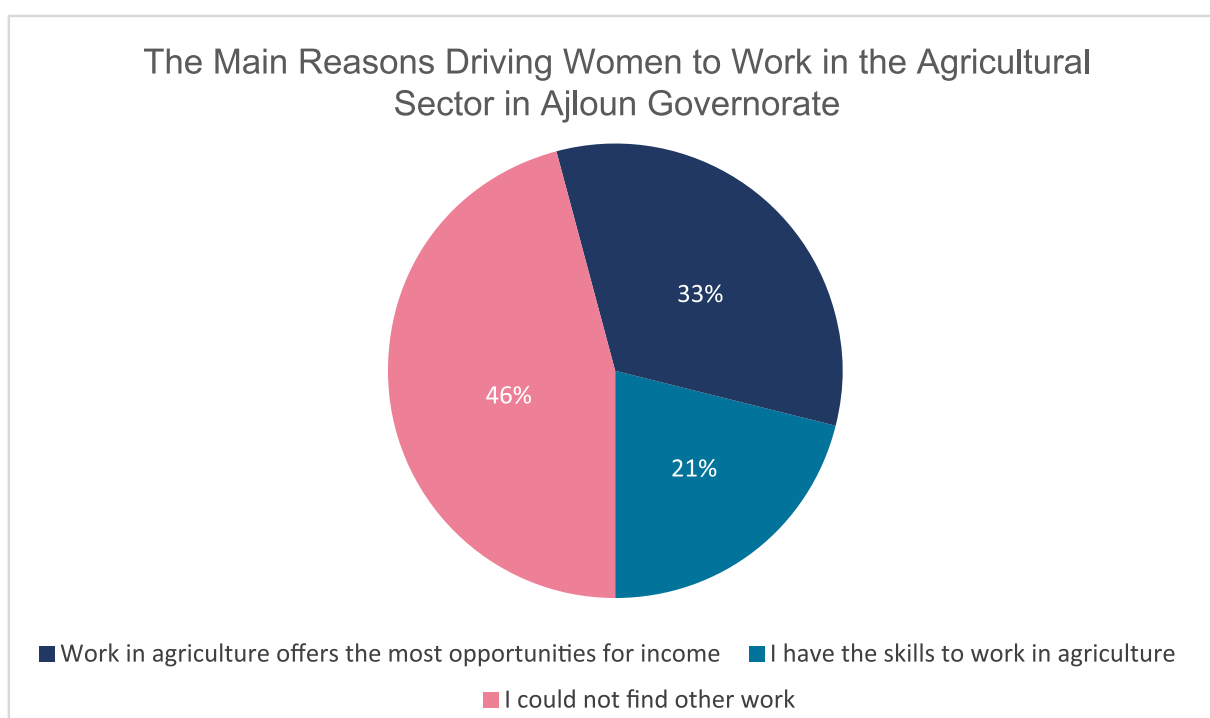
65 .Table of the contribution of the most important economic sectors to the GDP for the first quarter of 2021, Department of Statistics. 2021 .

66 .Growth drivers in the agricultural sector: What is required to promote self-sufficiency? Jordan Strategy Forum. 2017. .

67 .Mazen, Shereen and Jundi, Kenza. 2018, a mini-prospective study, Women in the agricultural sector... Hard work, hard life, Tamkeen Center for Support and Assistance

Despite the significant decline in the agricultural sector’s capacity to employ Jordanian workers in recent years—driven by the reduction in agricultural land, the adoption of modern farming techniques, and an influx of refugee labor—it continues to serve as a refuge for thousands of women seeking job opportunities to support their families by improving household income.

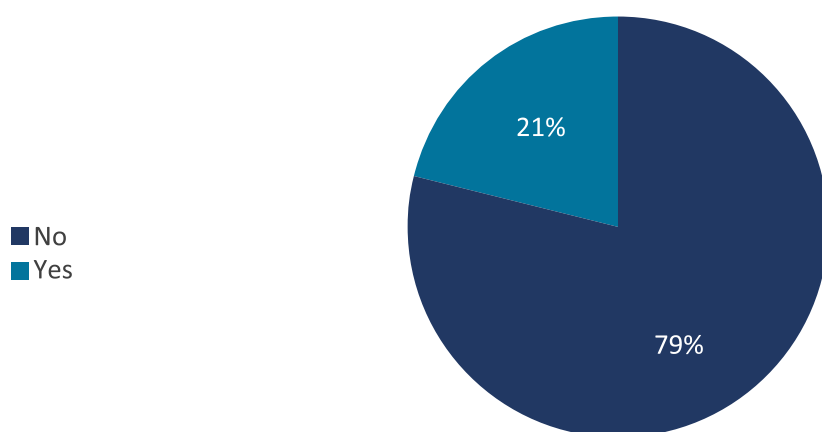
This trend is particularly evident in the lack of diverse job opportunities available to women, as highlighted by female farmers in focus group discussions. According to the survey results, 46% of women working in agriculture reported being unable to find employment in other sectors, while 33% stated they earn higher income in agriculture compared to other professions. Consequently, many women across various regions of Ajloun Governorate are drawn to work in the agricultural sector.



The tasks and roles of women working in agriculture are primarily focused on picking and collecting fruits and vegetables, carrying and washing boxes of crops when needed, and arranging the harvested produce into boxes for market sale. During focus group discussions, farmers noted that farm owners often prefer women for preparing fruit boxes, believing them to be more meticulous than men in these tasks and viewing the work as better suited to their perceived abilities. However, the women farmers highlighted significant challenges associated with agricultural work. They pointed out the risks of work-related accidents, such as heatstroke, snakebites, or encounters with scorpions, which are common hazards in this sector. These risks are exacerbated by the lack of access to social protection mechanisms like social security and health insurance. Consequently, women face compounded vulnerabilities, as injuries, disabilities, or fatalities resulting from their work do not entitle them or their families to any compensation or benefits. This underscores the urgent need for protective measures to safeguard the rights and well-being of women in the agricultural workforce⁶⁸. The results of the questionnaire also revealed a significant lack of a liaison officer or a designated person to contact in case of emergencies or when assistance is needed. This absence leads to delays in emergency procedures, which are crucial in ensuring timely responses to urgent situations.

68 .Focus groups carried out by the research team during the preparation of this study during November 2022

Availability of a Supervisor or Person to Contact in Case of Any Emergency



In addition, women working in agriculture in Ajloun face another significant challenge related to low wages, which fluctuate depending on the growing seasons and the type of crop. Job opportunities are also intermittent, with many days throughout the year without work. After analyzing the information gathered through desk research, as well as the data collected from questionnaires and interviews with stakeholders, decision-makers⁶⁹ and focus groups⁷⁰ with women working in the agricultural sector in Ajloun Governorate: The three most significant challenges that negatively impact the working conditions of women in the agricultural sector, as well as their social and economic health, can be identified. These challenges include low wages, lack of social protection, and exposure to work-related hazards. All of these issues reflect economic gender-based violence, as “working” women face greater vulnerability to these challenges compared to their male counterparts in the agricultural sector.

First: Low wages

Article No. (8) of Regulation No. (19) of 2021 (Agricultural Workers Law for the year 2021)⁷¹ indicated that:

- I- The wage of an agricultural worker must not be lower than the minimum wage set by law.
- II- The agricultural worker is entitled to receive their wage within seven days from the date it is due. The agricultural employer may not deduct any portion of the wage, except in cases allowed by law.
- III- The agricultural employer is committed to providing equal pay for agricultural workers for work of equal value, without any discrimination based on gender.

Despite the existence of this system, there are no guarantees that female agricultural workers will receive the minimum wage due to the low daily wages in this sector, which are treated as daily earnings rather than a fixed monthly salary. Furthermore, they are not compensated for overtime work.

69 .Interviews conducted by the research team during the preparation of this study during November 2022

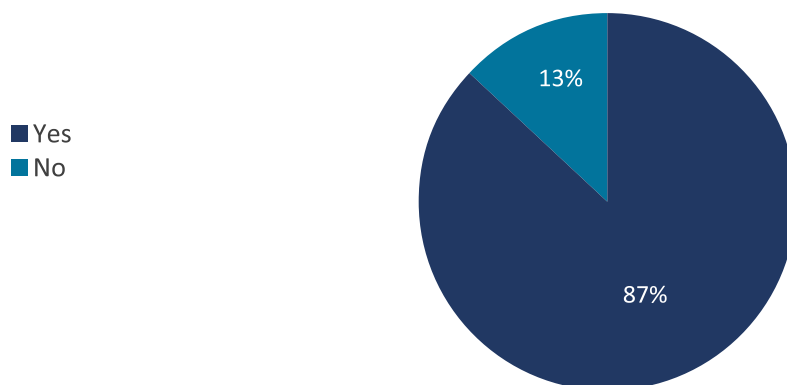
70 .Focus groups carried out by the research team during the preparation of this study during November 2022

71 .http://www.mol.gov.jo/ebv4.0/root_storage/ar/eb_list_page/%D%86%9D%8B%8D%8A%7D85%9_%D%8B%9D8%9%5D%8A%7D84%9_%D%8A%7D%84%9D%8B%2D%8B%1D%8A%7D%8B%9D%8A9_%D%8B%1D%82%9D19_85%9_%D%84%9D%8B%3D%86%9D%8A2021_9.pdf

Second: Weak social protection

The majority of agricultural businesses and occupations are considered unstructured⁷², Unregulated occupations refer to those performed within both formal and informal economy establishments, or within families. These include employed workers and employers working in their own enterprises within the informal economy, contributing labor from family members regardless of whether they work in formal economy enterprises, domestic workers employed by households, members of unorganized productive cooperatives, and independent workers who produce goods exclusively for the use of their households⁷³. These professions lack essential forms of social protection, including health insurance, work injury insurance, unemployment compensation, as well as retirement salaries and death benefits for the families of deceased workers. Additionally, there are no follow-up mechanisms or inspections by government agencies, such as the Social Security Corporation or the Ministry of Labor, to monitor the conditions of agricultural workers. This was confirmed by the questionnaire results, where 87% of respondents stated that they had not witnessed any inspections by the Ministry of Labor or the Social Security Corporation regarding the work environment and compliance with labor rights in the agricultural sector, which is in violation of labor law.

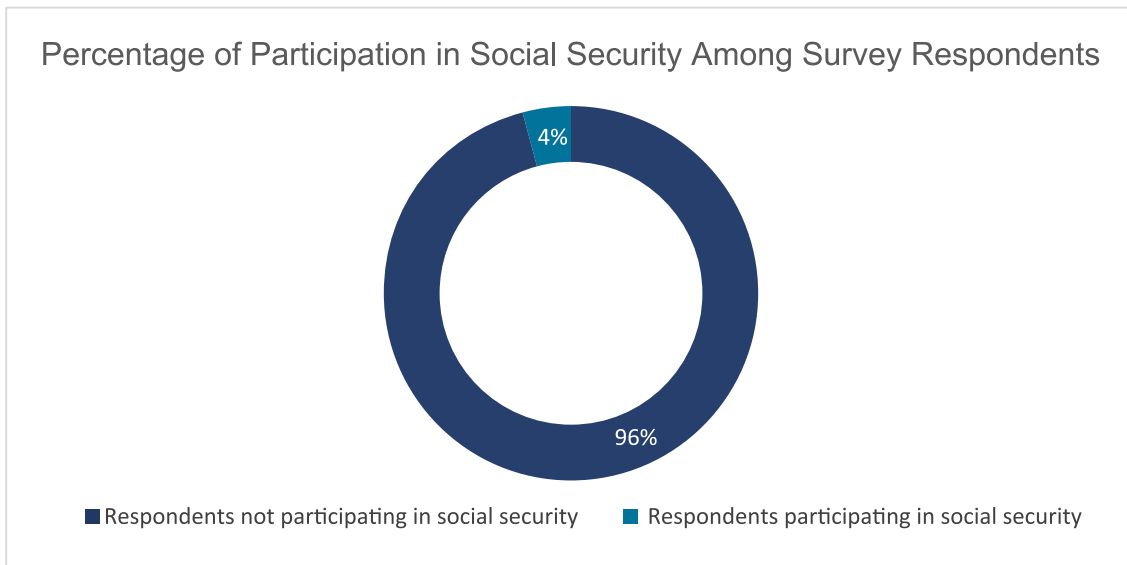
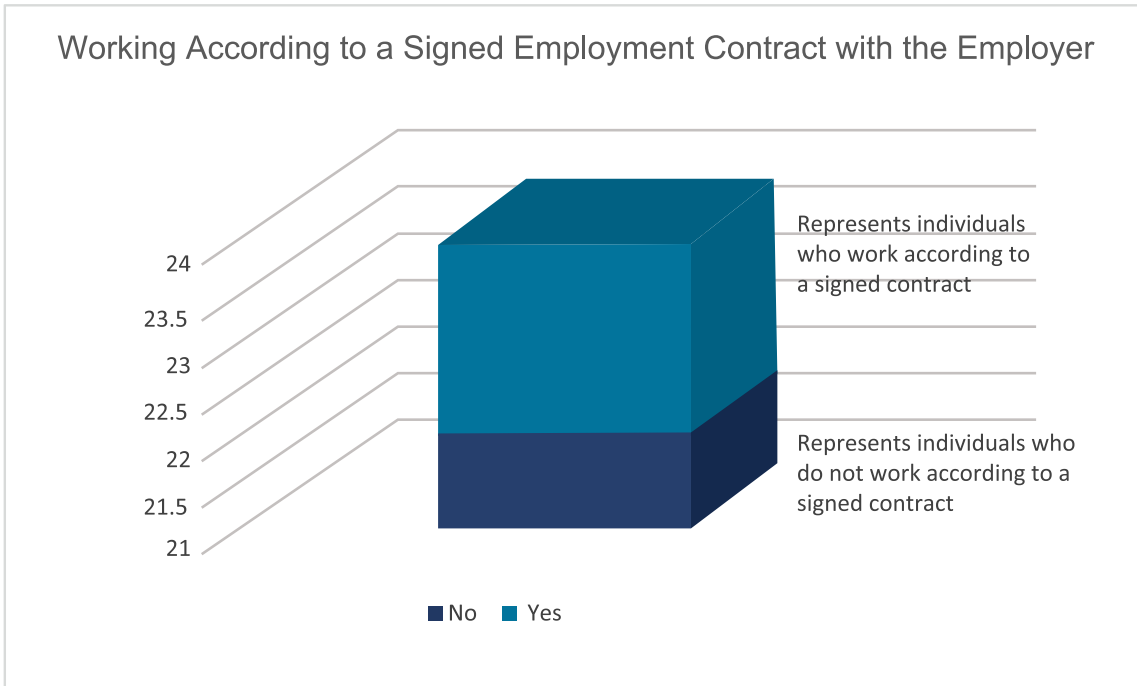
Percentage of Respondents Who Have Witnessed Inspections Conducted by the Ministry of Labor or the Social Security Corporation Related to the Work Environment and Compliance with Labor Rights



Despite the constant and regular demand for workers in agriculture, there are no formal employment contracts between employers and agricultural workers. The work agreement is made orally between the employer and the workers, as confirmed by the questionnaire results. This lack of formal contracts leads to the exclusion of agricultural workers from social security coverage and results in the absence of a designated party to bear the treatment costs in the event of work-related injuries. According to the questionnaire findings, this practice is in violation of the law and represents one aspect of economic violence against female workers.

72 .Interview with the Chairman of the Ajloun Governorate Council, Mr. Omar Al-Momani.

73 . International Labour Office, "Transition from the informal to the formal economy", International Labour Conference, 103rd session, 2014.



Additionally, agricultural workers in Ajloun are unable to access the employment benefits outlined in the Agricultural Workers Law and the Jordanian Labor and Social Security Laws. These include annual leave, sick leave, maternity leave, and paid breastfeeding hours. Furthermore, there is no material compensation for work-related injuries because they are not covered by social security protections. This is due to their work outside regulated environments, without formal employment contracts with employers to safeguard their labor rights, as confirmed by the focus group discussions⁷⁴.

Third: Work Injuries

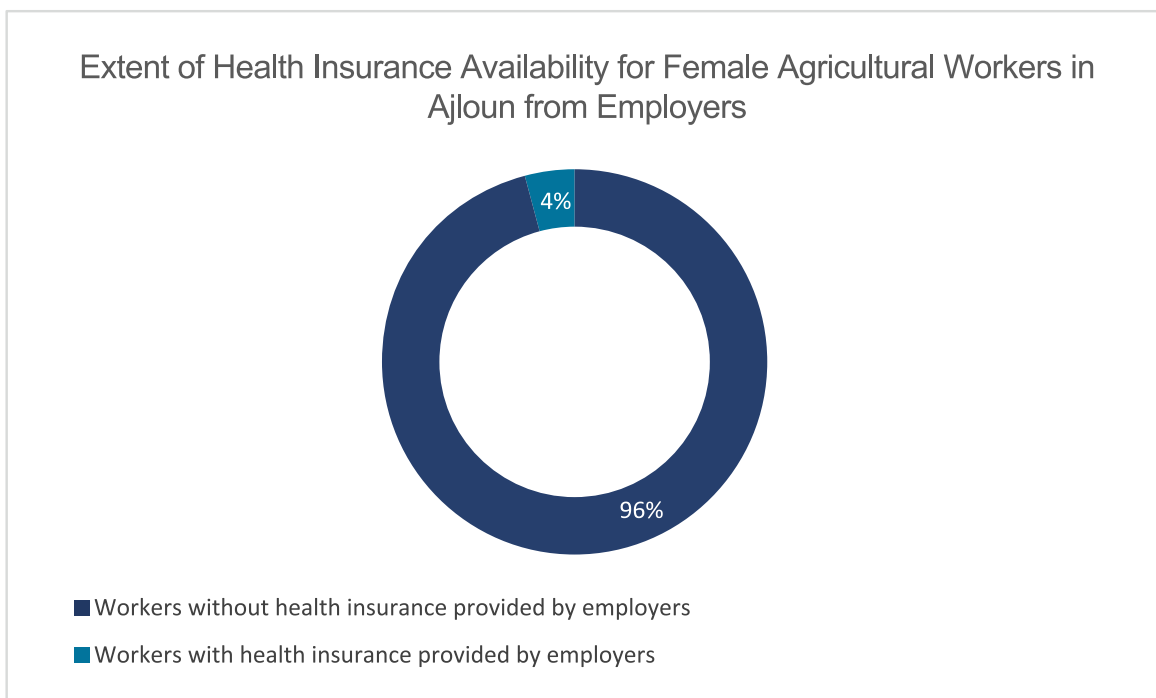
Work injuries are a major concern for female agricultural workers, especially when working on remote farms. The absence of occupational health and safety tools and standards in the workplace increases the risk to workers' lives in case of injury⁷⁵. Participants in focus groups reported that these injuries could include:

⁷⁴ .Focus groups carried out by the research team during the preparation of this study during November 2022

⁷⁵ .Focus groups carried out by the research team during the preparation of this study during November 2022

- 1- Heat stroke due to long working hours, particularly when performing strenuous tasks that do not adhere to occupational safety conditions.
- 2- Injuries resulting from commuting to and from the workplace.
- 3- Exposure to snakebites or scorpion stings.
- 4- Choking due to prolonged stays in greenhouses.

These problems are further exacerbated by the lack of health insurance for female agricultural workers, as confirmed by the questionnaire results. In addition, there is a lack of experience in handling injuries or emergency situations, limited first aid skills, and the geographical distance of some areas from health centers. Focus group participants also highlighted that it is not advisable for workers suffering from illnesses or pregnancy to work under these conditions. This situation represents one form of gender-based economic violence.



Impacts of the Challenges Encountered by Female Agricultural Workers in Ajloun Governorate

The results of field research revealed that the working conditions and challenges faced by female agricultural workers, particularly female heads of households, in Ajloun Governorate have long-term negative effects on their lives and the lives of their families, including:

- Families, especially children, are impacted by long absences when the mother is required to work two shifts in one day. Additionally, her social participation is limited due to irregular working hours.
- The quality of child care is poor because children do not receive the necessary attention from their mothers due to the difficult and long working hours.
- The poor health, challenging psychological state, and negative mindset of female farmers, caused by low income, working in difficult conditions, and an unsuitable environment, especially if they are the sole breadwinner in the family.
- The health situation and the limited opportunities for economic empowerment of women working in agriculture and their families have been negatively impacted due to the lack of social protection measures, including health insurance, social security, old-age pensions, and maternity leave.
- Job instability due to the absence of any guarantees for labor rights for women working in the agricultural sector.

Recommendations

In light of the analysis conducted in this study, which highlighted the challenges faced by female agricultural workers in Ajloun Governorate, particularly after the COVID-19 crisis, and considering that the majority of these workers are not covered by the social protection system and face economic and social pressures amid limited resources and empowerment opportunities, we present the following recommendations. These recommendations aim to improve opportunities for these workers, both in Ajloun Governorate and other similar regions. We urge decision-makers to adopt these policies not just at the level of Ajloun, but at the national level:

1. Review current labor policies, including policies that support individuals and promote investment in various sectors, particularly the agricultural sector. Amend these policies to ensure the creation of decent job opportunities and improve the return on investment in these sectors. Additionally, link these improvements to strategies for the economic empowerment of female workers, especially those in agriculture.
2. Strengthen follow-up, monitoring, and inspection mechanisms by the relevant authorities in accordance with the provisions of the Jordanian Labor Law, the Social Security Law, and the agricultural workers' system.
3. Activate the agricultural workers' system at the institutional level and integrate it with follow-up, monitoring, and inspection mechanisms in coordination with the Ministry of Labor, the Social Security Corporation, local councils, municipalities, and decentralization bodies.
4. Expand the coverage of the social security system to include female agricultural workers by implementing the relevant provisions in the Social Security Law, including both compulsory and voluntary participation.
5. Develop and activate the most effective mechanisms based on best practices for voluntary participation in social security, ensuring that self-employed workers or those engaged in daily agricultural work are not burdened by high payments. This should align with the Social Security Corporation's directives to include larger groups under the umbrella of social protection.
6. Strengthen the role of professional unions in defending the rights of agricultural workers and protecting their interests, in line with international labor standards.
7. Implement incentive mechanisms for employers in the agricultural sector by offering incentives that encourage them to enhance working conditions for their employees and improve their access to social protections.
8. Amend Jordan's Companies Law No. (22) of (1997) and the Professions Licensing Law of 1999 to include conditions that improve opportunities for all workers in business establishments, including agricultural establishments, to participate in social security.
9. Implement awareness-raising campaigns for agricultural workers in Ajloun Governorate about labor rights, the processes and mechanisms for claiming them, and the relevant authorities to receive complaints.
10. Implement awareness-raising campaigns for the community and families of agricultural workers in Ajloun Governorate to provide psychosocial support and enhance their opportunities for empowerment and a decent life.
11. Implement advocacy campaigns at the national level to promote the application of relevant legislation, such as the Jordanian Labor Law, the Social Security Law, and the system for agricultural workers, ensuring a working environment that complies with international labor standards.
12. Implement advocacy and lobbying campaigns at the level of Ajloun Governorate, targeting elected councils, municipalities, and labor and social security directorates, to monitor, follow up, and inspect agricultural establishments to ensure compliance with international labor standards.

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Jordan Labor Observatory

Social Security Corporation

Department of Statistics

Phenix Center for Economic and Informatics Studies

International Labour Organization (ILO)

Jordanian Ministry of Labour

Appendix (1): Survey for examining the situation of women employed in the agricultural sector: A case study of Ajloun Governorate

Dear Sister,

Greetings.

We are conducting this survey as part of a study titled “The Reality of Women Working in the Agricultural Sector: A Case Study of Ajloun Governorate.” The objective is to assess and understand the current situation in Ajloun Governorate, including national and local policies and practices that have contributed to the challenges faced by women working in informal sectors. This study aims to explore the characteristics of informal work, particularly among women in the region, and analyze how these conditions impact their lives and work. Additionally, we seek to measure the extent of harm caused by the ongoing expansion of informal businesses and the pressures and violations experienced by workers in these sectors.

We kindly ask you to answer the following questions objectively to assist with the analysis. Please be assured that all information will be kept confidential and will only be used for research purposes. Thank you for your cooperation.

• Personal Information

- Gender: Male Female
- Age Group: Less than 19 19 – 30 31 – 50 51 or more
- Marital Status: Married, single, divorced , widowed, I do not want to disclose
- Education Level: PhD, Master, Bachelor, High School (Tawjihi), Preparatory, Primary,
 Other (please explain.....), I do not want to disclose

Duration of work in the agricultural sector: Less than 3 years, 3 years- less than 5 years, more than 5 years

Working Condition: I own a farm and I work on it, I don't own a farm.

Who is financially responsible for your household, a man or a woman? Man, woman, I don't want to disclose

Does your family have any other sources of income besides your work in agriculture? Yes, no, I do not want to disclose

• Questionnaire Questions

1- What are the primary factors that motivated you to pursue work in the agricultural sector?

I couldn't find another job, I have the skills to work in agriculture, working in agriculture is the most income-generating opportunity.

Other: Please state why.....

2- How would you evaluate the level of job security in the agricultural sector?

Highly secure in terms of functionality Moderately secure in terms of functionality Functionally secure insecure

3- How do you evaluate agricultural work in terms of occupational safety conditions at the workplace?

Safety conditions are highly ensured. Safety conditions are moderately ensured Safety conditions are inadequate. Safety conditions are entirely absent.

4- Have you ever observed an inspection by the Ministry of Labor or the Social Security Corporation regarding the work environment and adherence to labor rights?

Yes, no.

5- Do you have an employment contract that has been signed by both you and your employer?

Yes, no

6- Does your employer provide you with health insurance?

Yes, no

7- Are you enrolled in Social Security coverage?

Yes, no

8- What is the method of payment for your work?

Daily, Weekly, Monthly, Other (.....)

9- Do women and men in agriculture perform the same tasks?

Yes, No, Other (.....)

10-Do women and men working in agriculture receive equal pay for performing the same tasks?

Yes, No, Other (.....)

11- Do women and men working in agriculture have the same daily working hours?

Yes, No, Other (.....)

12-On average, how many hours do women work per day in agriculture?

Less than eight hours, eight hours, more than eight hours (.....)

13-Are you provided with all the necessary guidance for your work and safety at the beginning of your employment?

Yes, No, Other (.....)

14-Have you received any prior training to work in agriculture?

Yes, no

15-If yes, who provided the training?

Government centers, international organizations, community-based associations,
 etc. (.....)

16-And what was it about?

Awareness lectures, training programs, others (.....)

17- Is there a liaison officer or person you can contact in case of an emergency or if you need assistance, who will respond to you promptly based on the circumstances?

Yes, No, Other (.....)

18-How would you rate your chances of securing a job in agriculture?

Much better than men, Slightly better than men. Equal chances as men.

Slightly worse than men, Significantly worse than men.

19-How do you learn about job opportunities in the agricultural sector?

Direct communication from the employer or his representative, the Internet, from another person,
 other (.....)

20- How would you describe the availability of employment opportunities in agriculture throughout the year?

Available year-round on a daily basis. Available year-round, but not on a daily basis. Available during specific months.

21-How far is the farm from your place of residence?

Less than five kilometers, five kilometers-ten kilometers, more than ten kilometers

22- What is the most common mode of transportation you use to reach your workplace?

I walk to work. public transport (buses and taxis), taxis, two cars a family member's car, etc. (...
.....)

23- Do women who own farmland or farms have the freedom to use and benefit from these lands as they choose?

Yes, No, Other (.....)

Open Questions

- 1- In your opinion, what challenges do women face while working in agriculture in Ajloun?
- 2- What benefits do women in Ajloun gain from working in agriculture?
- 3- What are your suggestions or recommendations to improve the working conditions of women in agriculture in Ajloun?

Appendix 2: Focus Group Questions

- 1- What are the main reasons that motivated you to work in the agricultural sector?
- 2- How would you rate the level of job security in agricultural work?
- 3- How would you assess the occupational safety conditions in agricultural work in Ajloun?
- 4- What challenges do women face while working in agriculture in Ajloun, according to your perspective?
- 5- What benefits do women in Ajloun gain from working in agriculture?
- 6- What suggestions or recommendations do you have to improve the working conditions of women in agriculture in Ajloun?

Appendix 3: Interview Questions

- 1- How common is agricultural work in Ajloun compared to other sectors?
- 2- What impact does women's work in agriculture have on their economic situation, as well as the well-being of their families and society in Ajloun?
- 3- What legal measures or protections exist to safeguard women's rights in agricultural work in Ajloun, including their access to social security, health insurance, and a safe working environment?
- 4- What responsibilities do employers have towards their agricultural workers in Ajloun?
- 5- Is there any gender inequality in agricultural work in Ajloun with regard to workers' rights? If so, how does this affect the economic status of women?
- 6- What benefits does agricultural work provide for women in Ajloun?
- 7- What challenges do women in Ajloun face when working in agriculture?
- 8- What recommendations do you have to improve agricultural work as a viable option for women in Ajloun Governorate?

Appendix 4: Study Terminology

- **Informal employment:** Unregulated jobs are those carried out in both formal and informal economy establishments, as well as within families. These include employed workers and employers operating their own enterprises in the informal economy, contributing labor from family members regardless of whether they work in formal or informal economy enterprises, domestic workers employed by families, members of informal productive cooperatives, and independent workers who produce goods exclusively for their household's use and livelihood.⁷⁶
- **Informal economy:** All economic activities carried out by workers and economic units that are not fully covered by legal or statutory provisions, either in practice or by law. These activities operate outside the formal legal framework, meaning they are not included under the law or are not effectively enforced. Even if these activities fall within the formal legal framework, the law may not be applied or enforced, or it may discourage compliance due to being impractical, burdensome, or imposing excessive costs.⁷⁷
- **Agricultural worker:** Any individual who performs agricultural work in exchange for a wage for the benefit of an agricultural employer and is under the employer's control or authority.⁷⁸
- **Agricultural work:** Any work carried out by an agricultural worker in plant or animal production on agricultural holdings or establishments, or related tasks, that are mainly of an agricultural nature, whether permanent, temporary, or seasonal.⁷⁹

76 . International Labour Office, "Transition from the informal to the formal economy", International Labour Conference, 103rd session, 2014.

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78 .http://www.mol.gov.jo/ebv4.0/root_storage/ar/eb_list_page/%D%86%9D%8B%8D%8A%7D85%9_%D%8B%9D9%85%D%8A%7D84%9_%D%8A%7D%84%9D%8B%2D%8B%1D%8A%7D%8B%9D%8A9_%D%8B%1D%82%9D85%919_%D%84%9D%8B%3D%86%9D%8A2021_9.pdf

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| | | | | |
|------------|--------------|---------------------------------------------------------------------------------------------------|-------------------|-------------|
| 4 | Title | The Reality of Women Working in Factories and Kindergartens: A Case Study in Al-Balqa Governorate | | |
| CBO | | Raodat Al-Sibaihi Association | Researcher | Raya Khreis |

Executive Summary

This study sought to highlight the challenges of economic violence experienced by women in the informal workforce, specifically within factories and the childcare sector in Balqa Governorate. The research included a diverse sample of 219 women, with 123 employed in factories and 96 in kindergartens, offering a comprehensive understanding of their realities.

The study illustrated a set of findings:

- **Factories Sector:** Recruitment and career advancement are primarily determined by academic qualifications and job performance, reflecting a positive trend as performance serves as a key criterion for workplace promotions. However, the study also revealed persistent violations, including denial of annual leave, wages below the minimum standard, unpaid overtime, lack of social security registration, and the absence of workplace nurseries. These practices, despite being mandated by Jordanian labor law, highlight significant gaps in law enforcement and a lack of adherence to legal standards.
- **Kindergarten Sector:** The study revealed that the challenges and violations faced by Female workers in both sectors are strikingly similar. Key issues include denial of annual leave, unpaid overtime, wages below the minimum standard, lack of social security registration, absence of workplace nurseries, and coerced resignations before annual leave to avoid salary payments during vacations. Many of these violations stem from workers' limited awareness of their rights and fear of advocating for them, perpetuating these exploitative practices.

The study emphasized the importance of engaging with workers and their family members—husbands, fathers, and brothers—to foster a holistic approach to raising awareness about the rights of male and female workers in the private sector. Tailored awareness campaigns, reflecting the realities of female workers, should be crafted in accessible language and content to ensure they feel safe and confident engaging with these initiatives. Workers must also be encouraged to share their experiences and to object to daily violations, as their silence perpetuates exploitative practices and enables employers to continue these abuses.

Additionally, the study highlighted the need for collaboration with the Ministry of Labor to exert pressure on the private sector to enforce existing labor laws that safeguard women's rights. These efforts were supported through direct coordination with the Subaihi Pioneers Association, whose knowledge of the Balqa area provided crucial insights and guided the research methodology effectively.

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Chapter One

Introduction and study methodology

Introduction

According to national statistics in Jordan, women constitute only (15%) of the workforce, with a significant concentration in the public sector. Women-led businesses account for just (3%) of the total, and only (8%) of women-owned businesses are managed by women. This gender imbalance is further compounded by limited access to banking and financial services for women, as well as the influence of prevailing social norms. A (2017) World Bank study indicates that (60%) of Jordanian women wish to work but are unable to, primarily due to career aspirations that do not align with the expectations of their husbands or fathers. Moreover, the lack of childcare services and inadequate, unsafe transportation options serve as additional barriers to women's full participation in the workforce.⁸⁰

The coronavirus pandemic has significantly intensified the challenges faced by women in Jordan. Women have experienced higher job losses than men, with those employed in the private sector particularly vulnerable to employment instability. Furthermore, a growing number of women have been forced to leave the workforce permanently, as they take on additional responsibilities at home, including unpaid care and household duties. Notably, the pandemic has contributed to an increase in Jordan's overall unemployment rate, which now stands at (24.8%). Among young people aged (16-25), the unemployment rate has reached an unprecedented (50%), with three out of four young women experiencing unemployment as a direct result of the pandemic.

The limited progress in enhancing women's economic participation in Jordan is primarily due to the challenging and unwelcoming working conditions experienced by most workers, particularly the low wage levels. Women are more vulnerable to violations of their fundamental rights than men, with many being forced into the informal economy, where labor protections are often lacking.

The inadequacy of the public transport network in Jordan places a significant burden on female workers, consuming a large portion of their wages and valuable time spent commuting to and from work. This creates additional challenges for women, discouraging their participation in the labor market. The experience of female workers with transportation differs notably from that of men, particularly in terms of safety, personal security, and accessibility. The impact on women's workforce participation is clear, as (80%) of female workers reported that public transport is directly linked to their economic involvement. Furthermore, (47%) of the women surveyed stated they had rejected job opportunities due to issues such as sexual harassment, high transport costs, and the need to use multiple modes of transport to reach their workplace.

The demographic and social reality of Balqa Governorate

Balqa Governorate is located in the western part of Jordan, bordered to the north by the governorates of Irbid, Jerash, and Ajloun; to the west by the Jordan River and the Dead Sea; to the south by Madaba and the Dead Sea Governorate; and to the east by the Capital and Zarqa Governorates. This central location places the governorate approximately (29) km from the capital, Amman. According to the Department of Statistics, Balqa Governorate has a total population of (569,500), of which (263,700) are women.⁸¹

80. The Jordanian Labor Observatory

81. Ministry of Interior Website

Balqa Governorate has (100,126) households, with an average of (4.9) individuals per household, slightly above the national average of (4.8). The demographic dependency ratio is (59.8%). Over half of the population, or (62.6%), is in the working-age group of (15-64) years, surpassing the national average of (61.9%).⁸²

Balqa Governorate is supported by four social development directorates that provide services to vulnerable families through the National Aid Fund. The governorate also hosts 154 charitable organizations, a Union of Charities, and the Jordanian Women's Union. It is served by 4 social service offices, 7 community development centers, a children's care home, and the Manar Center for Intellectual Development. Unemployment and poverty are key challenges in the region, while there are opportunities for growth, particularly in agriculture and tourism, given the governorate's strengths in these sectors. The workforce in Balqa Governorate includes approximately 14,375 women across various industries.⁸³ Accurate statistics on factories and kindergartens were not obtained, as the Ministry of Industry and Trade unit refused to cooperate with the researcher and the Association of Subaihi Pioneers.

Study problem

Women are engaged in a wide range of social and economic sectors, some of which demand specialized experience and qualifications, while others require physical labor that doesn't necessitate formal education or prior experience. Understanding the working conditions of female workers across these sectors is essential. Factories and kindergartens, which offer various job opportunities for women, present differing working environments that play a crucial role in determining women's participation in the labor market.

One of the common abuses in factories, for instance, is the handling of public holidays. In many factories, official holidays are counted as annual leave or deducted from workers' salaries. Female workers in the factory sector across various governorates in Jordan report a hostile work environment and frequent violations of labor rights, including wages that do not reflect the amount of work performed, unsafe and unwelcoming conditions, lack of fairness in the treatment of workers, and psychological pressure from managers or employers.⁸⁴

Although they work in regulated environments such as factories or kindergartens, many female workers lack social protection, as they are often not registered in social security. While accurate statistics on the number of teachers not registered in social security are not available, it is common for private school owners to only register a portion of their teachers, evading social security obligations for the rest. Additionally, many of these workers do not receive wages at the minimum wage level. They are often coerced into signing contracts at the minimum wage, but receive lower pay on irregular schedules and are deprived of annual and sick leave. Furthermore, they are frequently assigned duties unrelated to their teaching roles.⁸⁵

These violations constitute "economic violence," which is recognized as one of the most damaging and severe forms of violence against women. Economic violence often triggers other forms of abuse, such as verbal, psychological, and physical violence. According to the European Institute for Gender Equality, economic violence is defined as any act or behavior that causes economic harm to an individual. This includes actions such as property damage, limiting access to financial resources, education, or the labor market, and failing to fulfill economic obligations, such as alimony.

82. Department of Statistics

83. Balqa Governorate Development Program - Ministry of Planning

84. Jordan Labor Observatory

85. [Enhancing the protection of women in the informal economy in Jordan.pdf \(women.jo\)](#)

This study is important as it aims to examine the experiences of women working in factories and nurseries in Balqa Governorate. It seeks to answer key questions regarding the opportunities and challenges they face in their work environment. The objectives of the study are to:

- The potential to use the findings of this study as a foundation for developing new research and studies related to economic violence.
- Investigating the causes and consequences of the prevalence of economic violence and suggesting preventive measures to address it.
- The study sought to empower workers by giving them the opportunity to express the challenges they face in their workplace.
- Utilizing the study's findings to design awareness and advocacy campaigns that inform workers about their rights in the workplace.
- Identifying the social challenges that hinder women's employment and exploring potential solutions to address them.

Study Limitations

- **Time limits:** which are represented by the study period during the year 2022.
- **Geographic Scope:** The study covers Balqa Governorate, including the following areas: Bayoudah Al-Sharqiya, Abu Al-Shatal, Abu Qutaifan, Al-Dhahra Khashfa, Al-Subaihi and its villages, as well as Allan, Zay, and Salt.
- **Human limits:** The study focuses on a random sample from Balqa Governorate, including women working in factories and kindergartens, with the aim of examining their conditions in the workplace.

Study Methodology

A- Study population: This study targeted a sample of 219 female workers, with (96) from the kindergarten sector and (123) from the factory sector. Data was collected from (5) factories and (15) kindergarten institutions. The sample was selected based on the team of volunteers' familiarity with the region and their ability to easily access the workers.

B- Study tools: The study utilized forms (which were distributed to the target sample), in addition to interviews and some discussion group sessions with the women. The study tools were applied flexibly to gather comprehensive answers, and the questionnaire was adapted for use in interviews and discussion groups. The questionnaire was designed for data collection, targeting women working in both sectors. Information was gathered through phone calls with women from both sectors, during which they responded to the questionnaire questions. The study employed an analytical approach to examine the rights of female workers and assess their current situation. The analysis was conducted by compiling data and insights from the interviews and questionnaires.

C- Study Limitations

- The female workers' intense fear of revealing their working conditions, which could risk their jobs, led to the use of confidential forms. It was clearly communicated that the study would not include any personal information (such as the factory name, worker's name, or place of residence) to ensure their trust and encourage honest responses.
 - The lack of cooperation from administrators (executives in factories and kindergartens) in allowing access to interview the workers posed a challenge in reaching them. As a result, the volunteer team was utilized to reach the sample through questionnaires, phone calls, and discussion groups.

Chapter Two

Theoretical framework

Previous studies

Women's rights in international conventions⁸⁶

The United Nations Charter addressed women's rights by clearly emphasizing gender equality in rights and freedoms. It shifted the concept of women's rights from a traditional perspective that viewed women as needing special protection and preferential treatment, to the idea of equality between women and men in the enjoyment of rights and freedoms.

International attention grew with the adoption of various conventions and declarations by the United Nations, establishing general standards for organizing women's rights. These standards have become part of customary international law, making them binding on all states. This was affirmed by the Human Rights Committee of the United Nations General Assembly, which referenced the provisions of the United Nations Charter on human rights.

Based on this foundation, women's rights in international law have been established on the principle of equality between women and men, with a focus on the prohibition of discrimination, which is rejected by all human rights instruments. Discrimination based on sex is seen as incompatible with the universality of human rights. This principle was reaffirmed in the Universal Declaration of Human Rights in 1948, which stated that all individuals are entitled to the rights and freedoms outlined in the Declaration, without discrimination of any kind, including gender.

The United Nations has adopted several key conventions addressing women's rights, including the Equal Remuneration Convention No. (100) of 1951, the Convention No. (45) of 1935 on the Elimination of Discrimination in Employment, the Convention No. (89) of 1928 concerning Night Work, and the United Nations Convention on the Elimination of Discrimination in Education of (1960). These conventions aim to ensure equal treatment and opportunities for women in various sectors.

In 1966, the United Nations adopted the International Covenant on Civil and Political Rights, which, in Article (2), affirmed the obligation of each State party to respect and ensure the rights recognized therein without distinction as to race, colour, sex, etc. Article (3) requires States parties to ensure equal rights for men and women to all civil and political rights set forth in the Covenant. Article (4) addresses exceptional circumstances and emergency measures, emphasizing that these measures must comply with international law and must not involve any discrimination based on race, colour, or sex. The rest of the Covenant's articles are generally worded to apply equally to both men and women, in line with the principles established in the preceding articles.

Jordan ratified the International Covenant on 30 June 1972, committing to the implementation of its economic, social, and cultural rights. The application of these rights is overseen by designated institutions, such as the National Center for Human Rights, along with specialized bodies like the Ministry of Labor, particularly concerning the issues addressed in this study.

86. Women's Rights in International Conventions – The American International Journal of Humanities and Social Sciences (aijhssa.us)

The Role of the Care Economy in Promoting Gender Equality.⁸⁷

Women play a significant role in the care economy in Arab countries, where they perform (4.7) times more unpaid care work than men– the highest gender disparity in the world. Additionally, while less than a quarter of women (22%) in the Arab region are engaged in formal employment, half of the women (53%) work in care-related jobs, the highest proportion globally. Therefore, leveraging the potential of the paid care economy, a sector that has received limited policy attention in the region, could be a crucial means of advancing women's economic empowerment.

The results of the study showed that women in the four countries surveyed – Tunisia, Palestine, Jordan, and Egypt – spend between (17) to (34) hours a week on unpaid care work, while men typically spend only a few hours a week. Working women in the region are largely concentrated in the paid care sectors. In the public sector, paid care work accounts for (65%) or more of women's employment, compared to just (14%) to (31%) for men. Although paid care work constitutes a smaller percentage of women's employment in the private sector, women represent a larger proportion of the private sector care workforce at (60%). Although these figures are lower than in other regions, they remain significant given the generally low female labor force participation rates in the region. The report's findings emphasized the need to expand early childhood care and education, implement maternity and parental leave policies in line with ILO recommendations, and develop a range of long-term care options.

A Scientific Lens for Understanding Female Participation in the Labor Force in Jordan: A Report by the World Bank.⁸⁸

The report revealed that 60% of unemployed women in Jordan express a desire to join the workforce.

- However, only 12% of them are actively seeking employment.
- Jordanian society shows a 96% acceptance of women's employment, yet one in four women discontinues work upon marriage.
- 53% of women believe that their husbands support women's work in mixed-gender environments, but in reality, only 23% of husbands are actually supportive.
- Only 17% of men accept that working mothers return home after 5 p.m.
- It is generally believed that it is socially acceptable for a mother to return to work only once her child is at least 4 years old.

The cost of low economic participation of women in Jordan.⁸⁹

The cost of gender inequality in the global labor market is \$28 trillion, an amount that could be added to the global GDP if women participated economically at the same rate as men. Although women make up more than half of the world's population, they contribute only 37% to the global GDP.

The economic participation rate of Jordanian women is among the lowest in the world, which is not reflective of their achievements and educational qualifications. According to World Bank statistics, Jordan has the fifth-lowest rate of women's labor market participation globally, ranking 140th out of 142 countries on the Global Women's Economic Participation

87. [unw_ erf_report_Arabic_29june.pdf \(unwomen.org\)](#)

88. [Hidden Voices Speak Louder Than You Think: A Behavioral Scientific Lens for Understanding Female Labor Force Participation in Jordan \(albankaldawli.org\)](#)

89. [Gender Position Paper.pdf \(jsf.org\)](#)

Index. Women's economic participation in Jordan dropped from 16% in 2010 to 12.6% in 2014. This indicates that only one in eight Jordanian women is either working or seeking work, compared to three in five men.

The progress in the economic participation of Jordanian women has stagnated over the past decade, in stark contrast to the pace of overall economic growth. According to the World Economic Forum's International Gender Gap Index, Jordan ranked 134th out of 142 countries in 2014, placing it higher only than Lebanon, Ivory Coast, Iran, Mali, Yemen, Chad, Pakistan, and Syria. This ranking is inconsistent with Jordan's developmental achievements in recent years.

According to the figures provided by the Department of Statistics in Jordan on employment, unemployment, and economic participation, the unemployment rate for males in 2014 was 10.1%, while for females it was 20.7%, nearly double. The unemployment rate for males aged 20-24 was 23.5%, compared to 53.7% for females. For the 25-39 age group, the unemployment rate for males was 7.9%, while for females it was 17.9%. In contrast, 59.7% of males were economically active, with 6% unemployed. In comparison, the economic activity rate for women was 12.6%, with 2.6% unemployed. This means that 87.4% of Jordanian women were economically inactive in 2014.

In (2013), the total number of workers in Jordan reached (905,983), with women constituting only about (27%) [(243,545)] and men comprising the remaining (73%) [(662,438)]. The average wage gap was (90) piasters per Jordanian dinar, meaning that for every dinar earned by men, women earned only (90) piasters for the same work. The gender pay gap was particularly pronounced among legislators and administrative staff, with a difference of (66) piasters, followed by specialists with a gap of (68) piasters, and technicians with a gap of (75) piasters. These figures indicate that the gender pay gap widens as the position and level of responsibility rise. This suggests that the Jordanian labor market tends to reward men for their educational and professional achievements, while women are penalized as their experience and educational qualifications increase.

Based on the above, Jordan has the potential to address many economic challenges by encouraging women to enter the workforce and providing them with greater opportunities to participate in the market. The country's public sector, private sector, and civil society institutions can play a significant role in promoting women's employment. First, educational outputs must align with labor market needs, equipping women for professional life through both practical and theoretical training, counseling, and awareness programs. Jordanian curricula, across all levels of education and at universities, must work towards reshaping the traditional stereotypes about women, presenting them as active contributors to the Jordanian economy and society. This would involve portraying women as educated, productive, and capable of making independent decisions. Additionally, there should be a focus on imparting skills to students that will ease their entry into the labor market, such as computer literacy, English proficiency, and other relevant skills.

On the other hand, awareness campaigns must be launched to close the gender gap across economic sectors, ensuring that women have a greater presence in the most productive industries. It is also crucial to provide accessible information on job opportunities for women, particularly in the private sector, to encourage them to move away from relying solely on the public sector, which is often perceived as safer and with fewer working hours. Additionally, efforts should be made to raise awareness among Jordanian youth, emphasizing that unpaid household chores are not solely a woman's responsibility but require equal participation from men. This could begin with the introduction of paternity leave into Jordan's labor laws.

Furthermore, it is essential to activate Jordanian laws that support the establishment of childcare centers for working women, particularly in the private sector, and provide these services free of charge.

The biggest challenge women face is the difficulties related to commuting to and from the workplace. Therefore, efforts should be made to improve the public transport network to make it safer and more appealing for women. This can begin by encouraging women to work in the transport sector, expanding the public transport system, and reducing fares for working women.

Conventions and Laws

- **International Conventions:** Jordan has ratified several international conventions on decent work, and under this ratification, the provisions of these agreements must be implemented in the workplace.
- Some of the key agreements include⁹⁰:
 - Convention No. 100 of 1951 on Equal Remuneration for Men and Women Workers for Equal Work (Serial No. 4)
 - Convention No. 106 of 1957 on Weekly Rest in Commerce and Offices (Serial No. 6)
 - Convention No. 111 of 1958 on Discrimination in Employment and Occupation (Serial No. 7)
 - Convention No. 118 of 1962 on Equal Treatment of Nationals and Non-Nationals in Social Security (Serial No. 10)
- **International Labor Standards Conference in Jordan:** The International Labour Standards Conference in Jordan recommended eliminating all forms of discrimination between men and women, particularly concerning inheritance of pensions and ensuring equal treatment in dependency allowances when allocating salaries, with no amount less than the minimum wage. The conference emphasized the need for guidance from the Jordanian Constitution to ensure women's protection from discrimination and violence, alongside the implementation of Convention No. 190: the Convention on the Elimination of Violence and Harassment in the World of Work⁹¹.

Jordanian Laws:

Jordanian Labor Law: Article 27⁹²

(a) Notwithstanding the provisions of paragraph (b) of this Article, the employer shall not terminate the worker's employment or issue a notice to terminate the employment under any of the following circumstances:

Working women who are pregnant starting from the sixth month of their pregnancy or during maternity leave.

The worker is assigned to military or reserve service and is performing such service.

The worker is on annual or sick leave, or any leave granted for labor culture, Hajj, or any leave mutually agreed upon by both parties to engage in union work or attend a recognized institute, college, or university.

Ministry of Labor: Issuing and amending legislation in the law to protect workers' rights in 2019:

The amendments to the Labor Law No. (8) of 1996, through the issuance of the amended Law No. (14) of 2019, included significant changes. Notably, the definition of flexible work was introduced in Article (2) of the Temporary Labor Law No. (26) of 2010. Additionally,

90. International Labor Organization Conventions (International Labor Standards) - Ministry of Labor, Jordan (mol.gov.jo)

91. Convention on the Elimination of Violence and Harassment in the World of Work (ilo.org)

92. Women and the Jordanian Labor Law - The General Union of Air Transport and Tourism Workers (guatt.org.jo)

a definition of wage discrimination based on gender for work of equal value was included, along with stricter penalties if such discrimination is proven by the employer.

The introduction of paternity leave and the issuance of the Vocational and Technical Skills Development Law No. (9) of 2019, along with Law No. (11) of 2019 regulating professional work, were significant legislative steps. These laws aim to enhance workers' rights and support the development of skills in the professional sector.

The ministry highlighted that Article (72) has been amended to require employers to provide a suitable place for the children of workers, irrespective of the number of employees, and to focus on the number of children rather than the number of workers.

With the ratification of international conventions and the amendment of Jordanian labor laws, it is evident that significant efforts have been made in favor of all workers. However, the implementation of these measures within the workplace remains weak and requires further monitoring and follow-up.

Chapter Three

Field Section

The study included a sample of women from Balqa Governorate. The women were contacted through an electronic form and phone communication, and some consented to participate in discussion groups. A total of 219 women were reached, with 123 women from factories and 96 women from kindergartens. No personal information was collected to ensure confidentiality and encourage honest responses. Despite efforts to emphasize the confidentiality of the data, there were challenges in reaching the sample, and some women were hesitant to provide answers.

The volunteer team was able to reach the Eastern Bayudha area, Abu Al-Shatool area, Abu Qutaifan area, Al-Dhahra Khashfa area, Al-Subaihi area and its villages, in addition to Allan, Zay, and Salt. The study aimed to explore the social and economic characteristics of the target sample and also sought to examine the level of awareness and understanding among women about their rights.

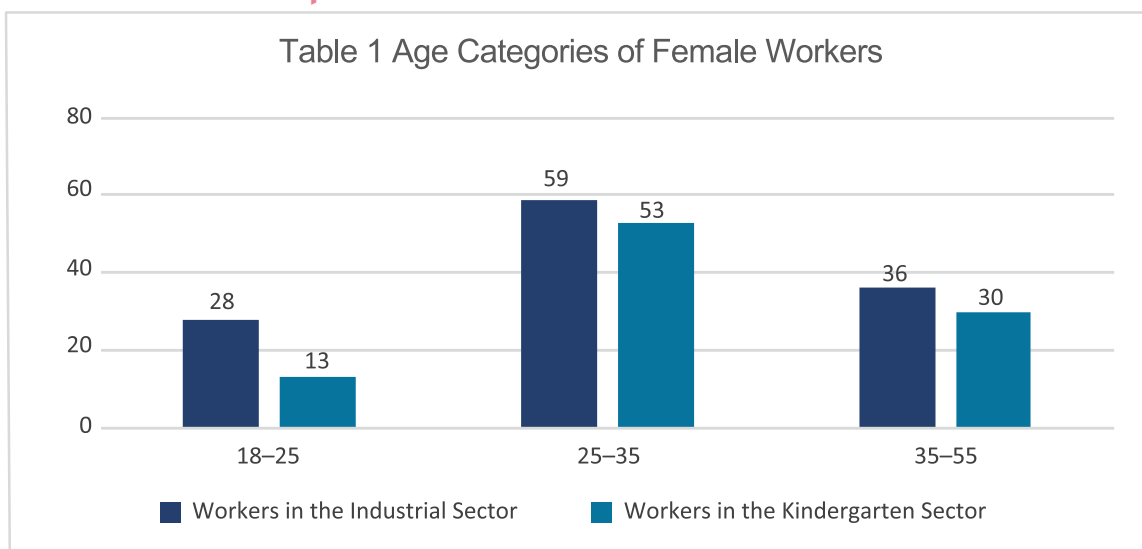
In this study, we found that the phenomenon of economic violence exists within the target sample, with violations occurring on a daily and ongoing basis. These violations begin with issues related to contracts, such as the absence of contracts or workers not receiving a copy of their contract. Additionally, employers fail to comply with Jordanian labor laws regarding the minimum wage, and they do not provide the necessary incentives or support to encourage workers to continue their employment. This leads to the failure to register workers in social security, which also violates provisions in the Jordanian Labor Law. Other violations were also identified and are presented in the tables.

Women's fear of asserting their basic rights enables employers to continue committing these violations. At the same time, the absence of legal justice and the rule of law allows economic violence to persist. It is crucial to emphasize the importance of women having access to justice in addressing the challenges they face, including economic violence. However, women's access to justice remains limited, compounded by a culture of silence and social stigma, which reflects their ongoing inability to fully access their rights.

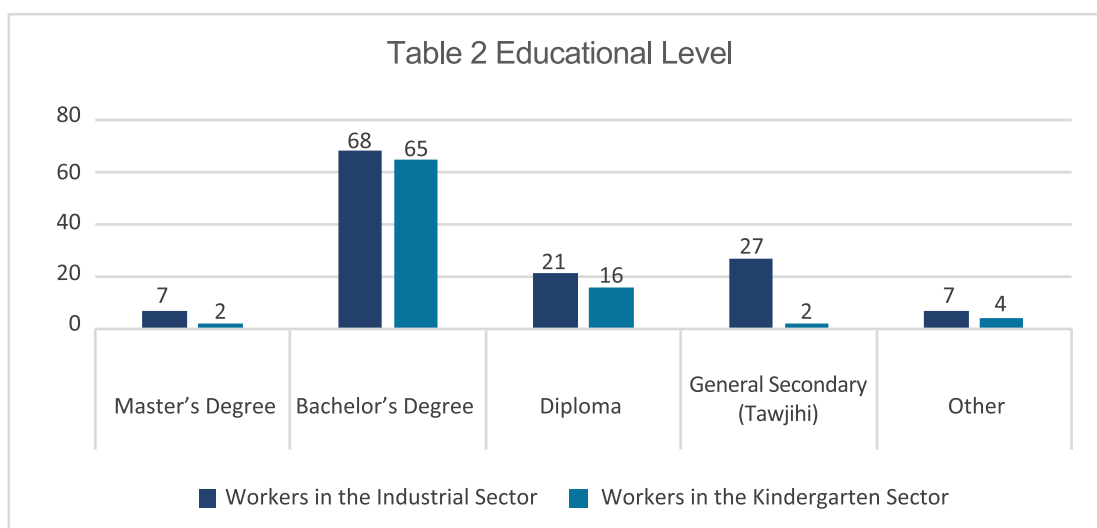
Law enforcement agencies and institutions also lack gender justice, largely due to the insufficient representation of women within the justice system. This is further compounded by women's fear of claiming their rights, often due to societal pressure or threats, which severely restricts their access to justice.

Sustainable development and economic growth can only be achieved when women are actively involved in the process of change. This requires a review and modification of government policies and programs. Furthermore, addressing and reducing all forms of economic violence, both in legislation and prevailing practices, is not only essential for women but is also crucial for society as a whole. It is a matter of national interest for the economic recovery and advancement of the country.

Presentation of Responses



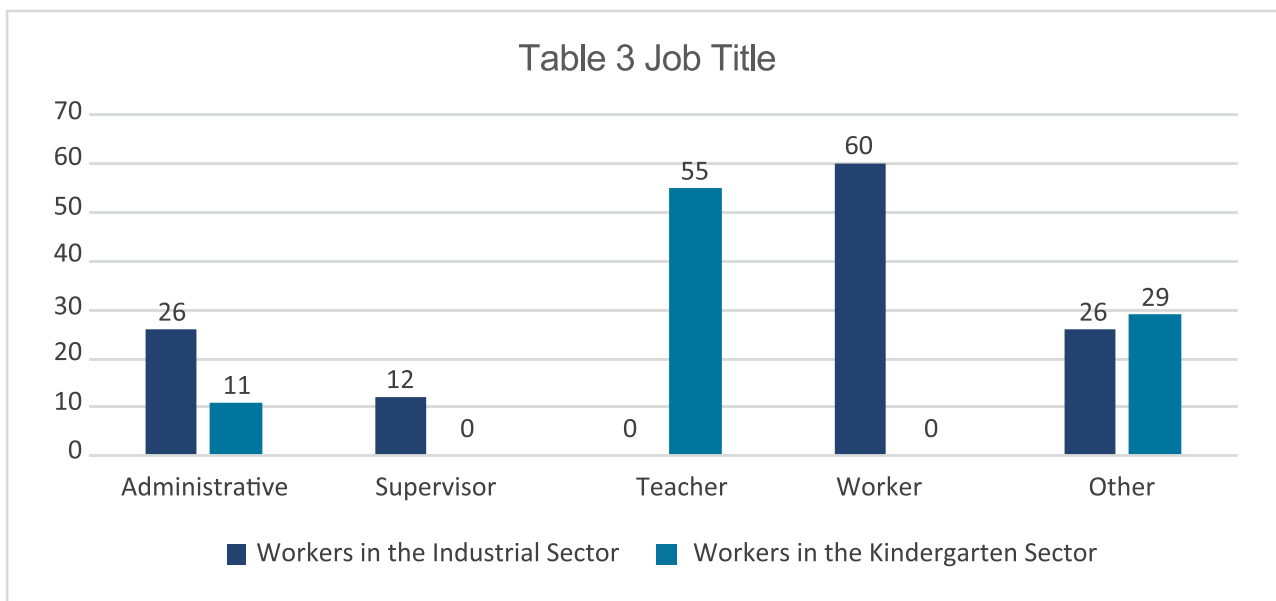
The analysis of the age group of female workers in the two sectors reveals that most female workers are in the young age group (25-35 years), which represents a significant portion of Jordanian society. Investing in this group is crucial, as it directly impacts productivity. Moreover, the fact that female workers are predominantly between the ages of 25 and 35 highlights that job opportunities are mainly concentrated among those with work experience and the physical ability to perform tasks. The 35-55 age group, however, is equally important, as the years of experience and professional knowledge gained can be passed on to new workers. This offers an opportunity to train and mentor younger employees, serving as an incentive for the continued engagement of more experienced workers, while also recognizing and valuing their expertise.



The table above shows the distribution of educational qualifications among female workers: 133 with bachelor's degrees, 37 with diploma degrees, 29 with high school (Tawjihi) qualifications, 9 with master's degrees, and 4 with other qualifications. It is clear that the majority of female workers in the two sectors hold bachelor's degrees. This reflects the high percentage of educated women in Jordan, particularly at the bachelor's level.⁹³ On the other hand, the figures highlight the depth of the unemployment issue in Jordanian society, demonstrating a mismatch between the level of education and the availability of suitable job

93. [Jordanian Women's Report on the occasion of International Women's Day - Department of Statistics \(dos.gov.jo\)](https://dos.gov.jo)

opportunities. This indicates that the labor market is unable to absorb the number of highly educated individuals, leading to a significant gap between qualifications and employment opportunities.



Based on the responses from the target group, it was confirmed that recruitment and career development are primarily based on academic qualifications and work performance, which is a positive indicator in the factory sector. Since job performance is one of the key criteria for promotions, the data from the factory sector reflect a logical distribution across departments, with workers emphasizing the importance of career progression. Some of the workers shared their impressions, noting the following:

- “I feel that the career development in the factory is good and the standards are clear”
- “In general, career development is performance-based”
- “I don’t feel that there is a limit in the place, each unit of us has the opportunity to fly the factory”

Unlike in factories, kindergartens, according to the target group, face challenges in recruitment and career development due to the lack of clear organizational structures. For example, there is no human resources officer, which leads to a lack of institutionalized procedures for appointment, career progression, and other administrative matters related to female workers. The workers also mentioned that “nepotism and wasta” still play a role in recruitment and career advancement.

Moreover, when asked about the career development of workers lacking the necessary educational qualifications, 55 workers reported not having a specific job title. Although we tried to explore the reasons behind this, the workers’ responses were unclear. Some of the replies included:

- “There is no kind of development, I feel that I am in the same place from the first time I started working”
- “Performance at work has no effect at all, and management can not”
- “There is no appreciation for female employees”

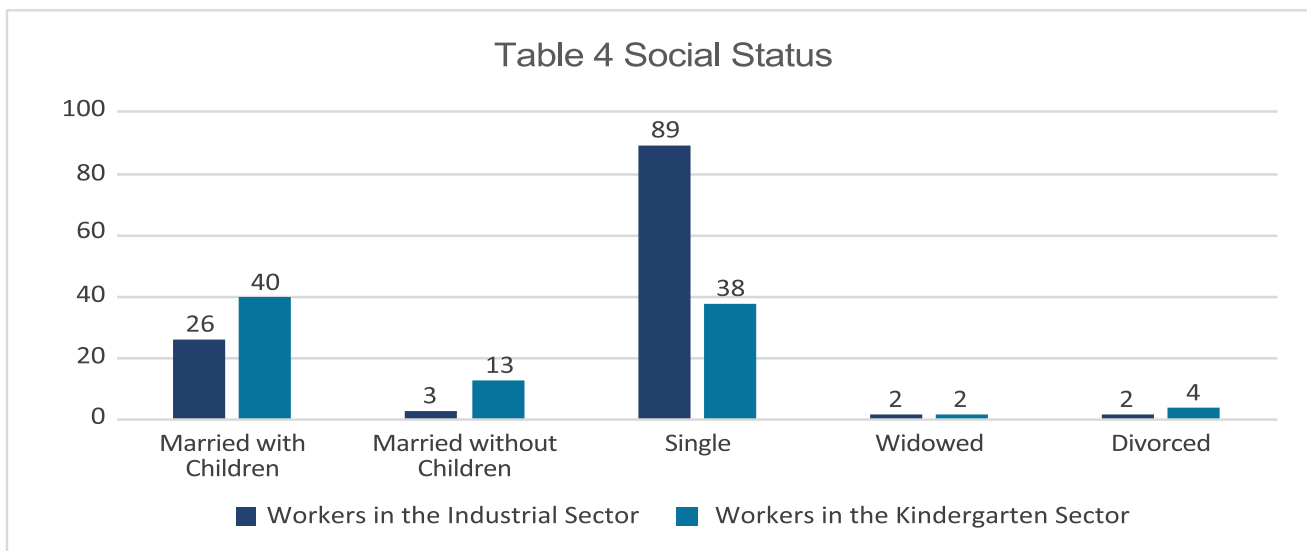


Table (4) reflects the marital status of female workers. The largest percentage are unmarried (127), followed by married women with children (66), unmarried women without children (16), and two widowed women and two divorced women. The figures presented above suggest that the working environment in factories and nurseries may not be particularly accommodating to married women or mothers, as the number of single working women is significantly higher than that of the other categories. Based on the workers' responses, the following explanations can be made:

- Employers often prefer to hire unmarried women due to their perceived lack of social obligations and greater flexibility in movement. From the employers' perspective, unmarried women are less likely to request sick leave for child-related issues or take time off due to family circumstances, which are typically more common among married women with children. As one worker shared, "There are many places that refused to hire me because I am married and have children," highlighting the discrimination faced by mothers in the job market. Another worker mentioned, "The work environment does not encourage me as a mother to leave my children for work," emphasizing the emotional and practical challenges that mothers face when balancing work and family responsibilities. This reflects how the work environment, particularly in sectors like factories and nurseries, may not be conducive to the needs of married women and mothers, often discouraging them from pursuing or remaining in employment.
- The target group explained that many female workers are reluctant to continue working after marriage due to either their husband's refusal for them to work or the lack of acceptance by their husband's family regarding women working. The challenge becomes even greater when children are involved, as the lack of childcare facilities or nurseries in the region or at the workplace limits women's ability to pursue employment. Some of the hesitant responses from the workers included: "If I want to work, where do I put my children?" "The salary is not enough to justify leaving my children," and "I studied and worked hard, but I don't feel the job is worth all this effort." These responses highlight the practical and emotional barriers that many women face when trying to balance work with family responsibilities, as well as the inadequacy of support systems like childcare in enabling women to continue working after marriage and motherhood.

Table 5 How Did You Get the Job Opportunity?

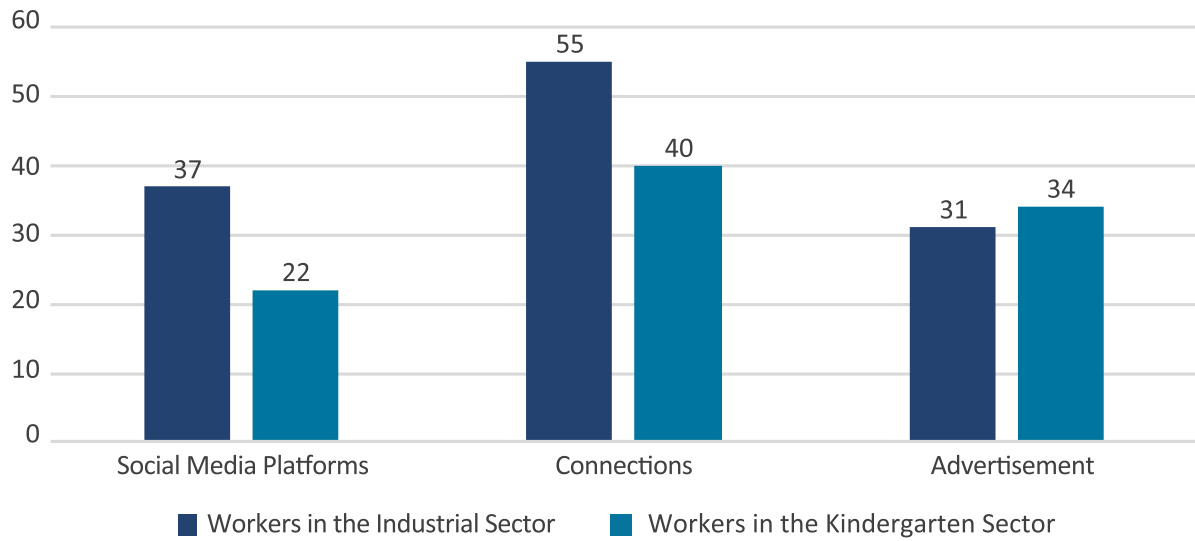


Table 5 illustrates the various methods used to obtain employment.

- The most common method for obtaining a job, according to the responses, is through personal connections such as family, friends, and neighbors (95). This reflects the strong sense of community in the Balqa governorate, where this approach is considered reliable and safe, with many women finding employment through these channels.
- The most prevalent method for securing a job, based on the responses, is through personal networks, including family, friends, and neighbors (95). This highlights the close-knit nature of communities in the Balqa governorate, where this method is viewed as dependable and secure, leading to many women finding employment through these connections.
- In today's era, social media has emerged as a significant platform for job advertisements, as shown in the table. However, it is not considered a completely reliable channel, as the workers explained. There is often room for deception, particularly when the name of the company or institution is unknown. Therefore, personal connections remain the primary reference for workers.

Table 6 Work Duration in the Organization

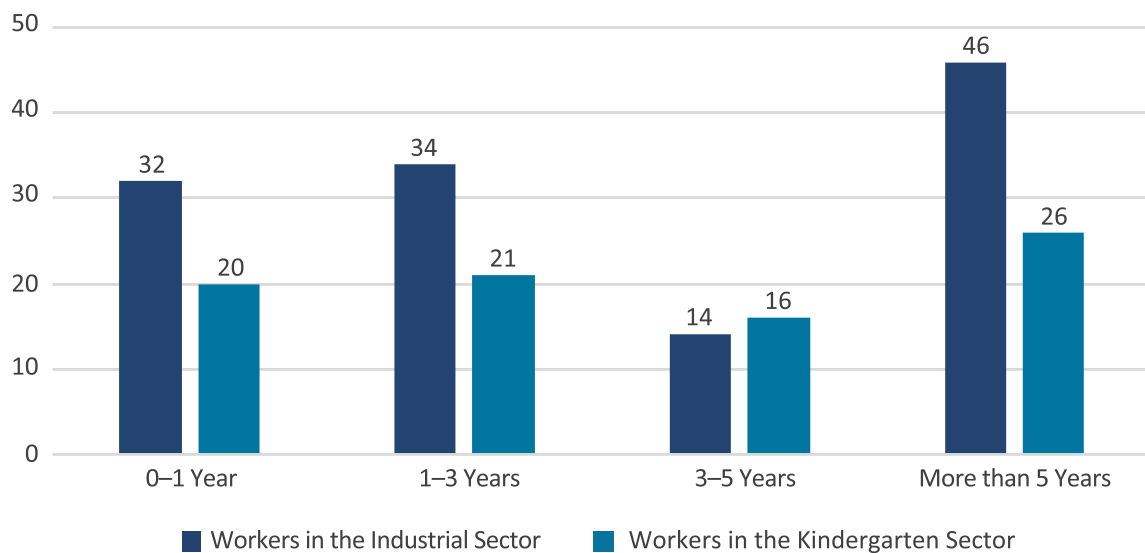
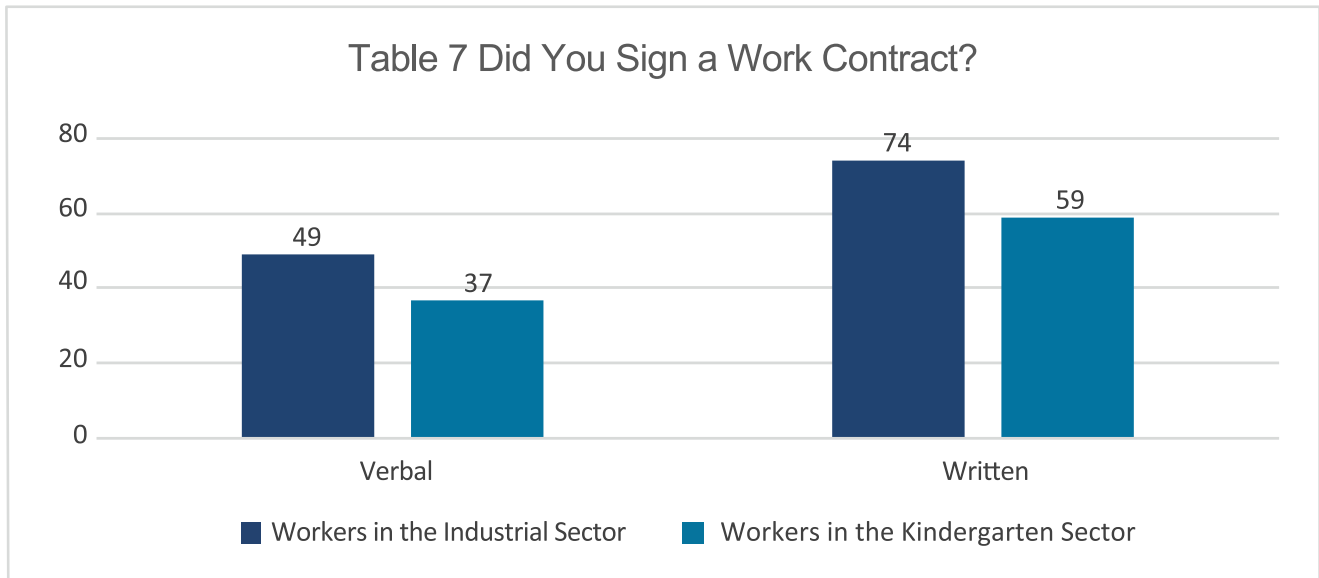


Table (6) reveals a concerning turnover rate, as only (72) women have remained employed for more than five years, which is a positive indicator for the two sectors in Balqa Governorate. According to an economic report from the Bureau of Labor Statistics, the average tenure of workers and employees is currently (4.6) years⁹⁴. For female workers, the second most common duration is between one to three years, with (55) women in this category. Additionally, (40) women continued working for three to five years, while the remaining workers were employed for only one year.



One of the key elements in employment, is the employment contract, which serves as a tool to protect both the rights and duties of the worker and the employer. The study examined workers’ awareness of this aspect, revealing that 133 female workers signed a written contract, while 86 relied solely on a verbal agreement. This disparity highlights both a lack of awareness and a significant need for employment. It is crucial to emphasize the importance of having a written contract to ensure that all job-related details are clear, and in case of any violations, the contract can serve as a safeguard for the worker’s rights. The workers’ limited awareness of this issue underscores the need for awareness campaigns. Some of the workers shared the following responses:

- “In places where we requested a work contract, they responded by saying they wanted to hire us without one.”
- “I don’t think the employment contract is important because, even if there is one, it doesn’t protect me.”
- “Even if there’s a contract, it’s just a piece of paper; in the end, employers do whatever they want without caring.”

94. How Long Should You Stay in Your Job? | Al-Nahar (annahar.com)

Table 8 Do You Have a Copy of the Work Contract?

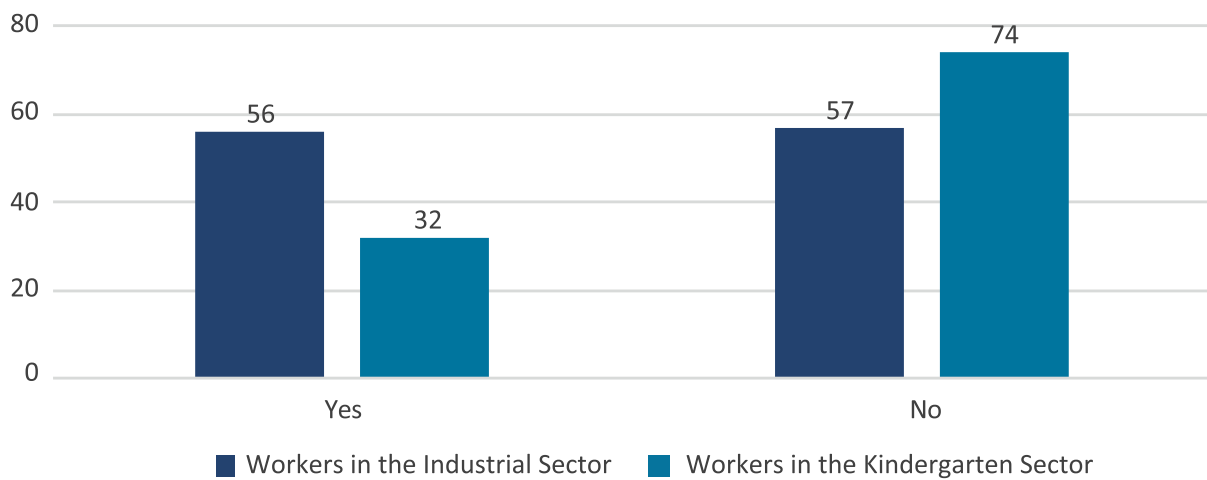
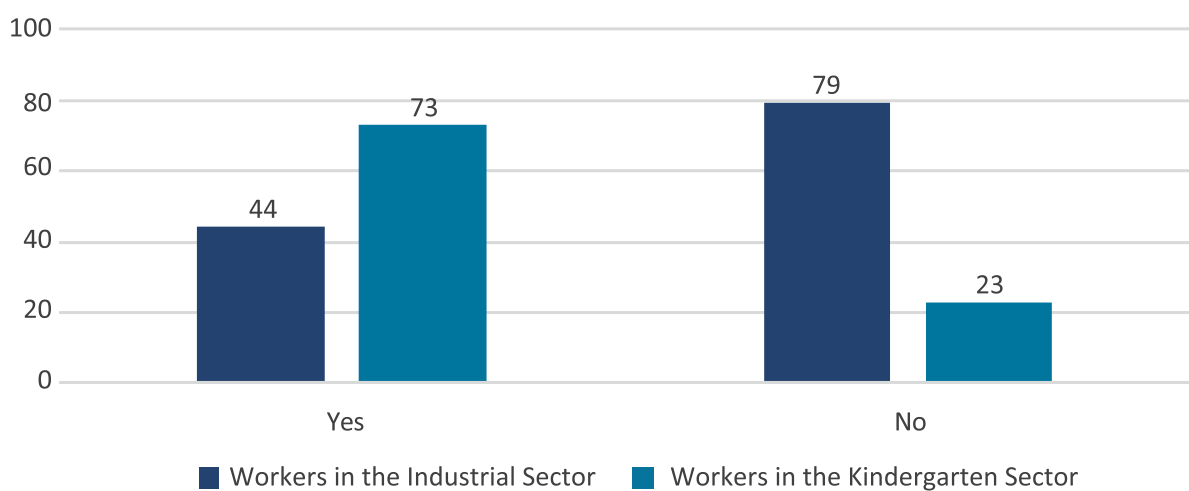


Table (8) shows that only 88 female workers have a copy of their employment contract, while 131 do not. This issue is closely related to Table 7, as many workers do not recognize the importance of having a copy of the contract. It is essential to focus on educating workers about this matter and provide thorough explanations on the significance of keeping the employment contract, as it serves to protect them and guarantee their labor rights. Some responses from workers highlight their lack of awareness about the importance of the employment contract:

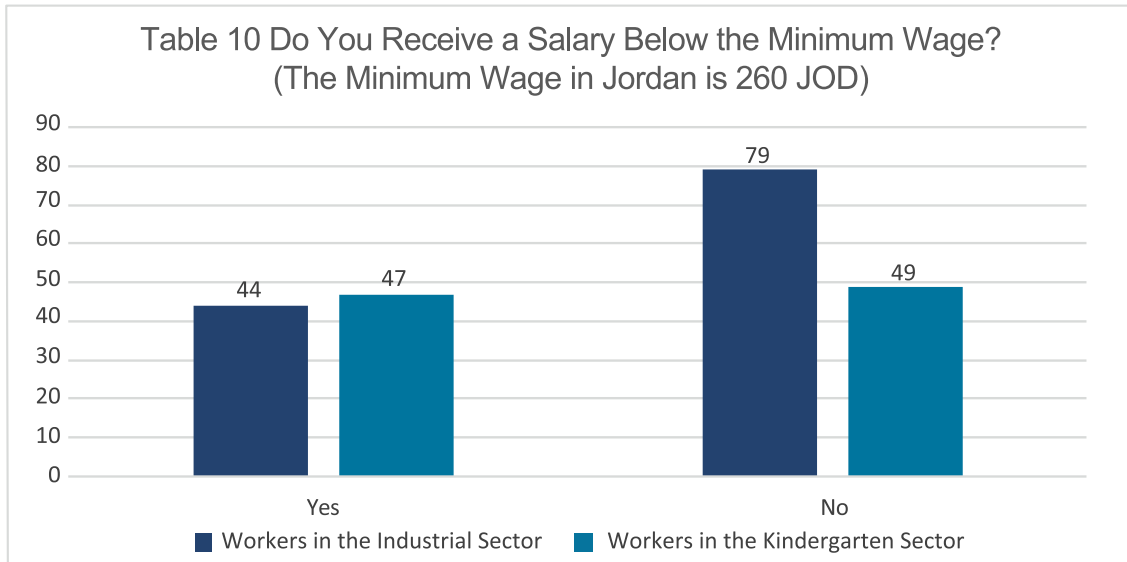
- “I believe this request will not be well-received by the factory owner, so I decided to simplify it.”
- “I tried several times to ask the principal, but each time she would argue.”
- “In general, with a sense of formality, I don’t feel that having a copy of the contract would protect me.”

Table 9 Do You Receive the Same Salary Mentioned in the Work Contract?



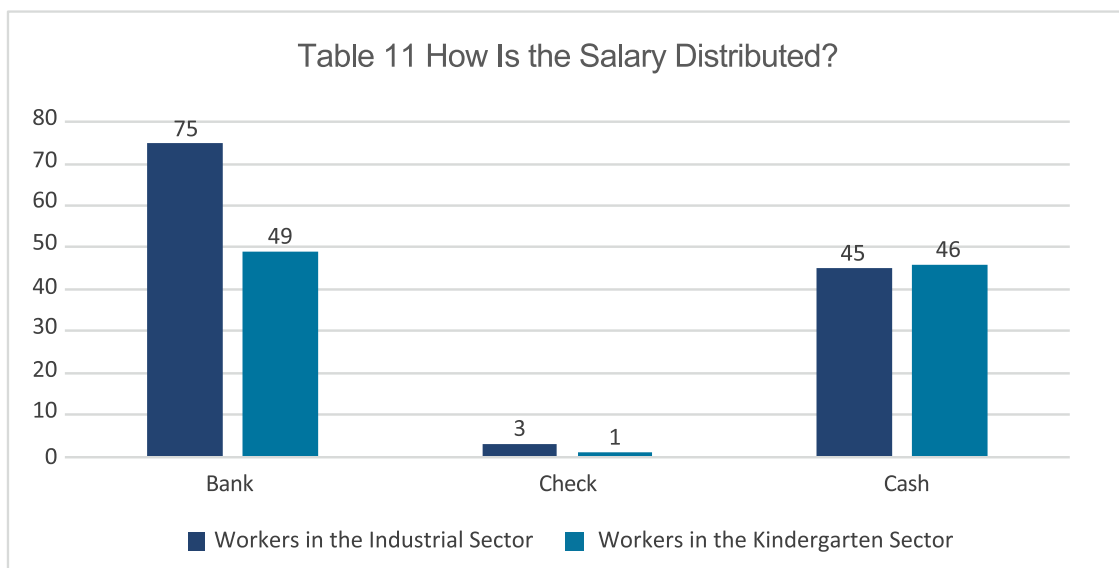
One of the positive findings in this study is that the majority of female workers (117 out of 219) receive the salary stated in their employment contracts. However, 102 female workers do not receive the agreed-upon salary. These violations are primarily attributed to the weak enforcement of the rule of law in private sector establishments and the lack of awareness

among workers about their rights. It is crucial to raise legal awareness and educate workers on the importance of having a written employment contract, which serves as a fundamental condition for employment. Additionally, workers should be informed that the terms of the contract should align with the actual working conditions, such as salary, vacation days, working hours, incentives, etc.



The data also reveals that a significant portion of female workers (128 out of 219) earn a salary higher than the minimum wage as stipulated by Jordanian labor law. However, this right is still being violated, as 91 female workers in both sectors earn less than the minimum wage. Unfortunately, many workers are unaware of what the minimum wage is, which highlights the lack of legal knowledge regarding their basic rights. Despite efforts towards economic empowerment, a large group of workers remains marginalized and in urgent need of support to protect their fundamental rights. When this issue was raised, the responses indicated that there is limited awareness of the minimum wage and the amount specified by Jordan’s labor law.

- “The first time I’ve heard about the minimum wage” .
- “How are we supposed to know about this, and who is willing to help us in the first place?”
- “I am not willing to lose my job, even if my salary is below the minimum wage.”



This table illustrates the distribution of salaries, which is also tied to the employer's satisfaction regarding wages and the payment of salaries to social security. It is evident that the majority of workers, 124 in total, receive their salaries through the bank, which helps guarantee certain rights. On the other hand, 91 female workers receive their salaries in cash. Although the study attempted to explore the reasons behind this, many women were reluctant to disclose this information, considering it a personal matter. However, we can link the violations identified through the study's questions to this table. Private establishments often prefer to pay salaries in cash to avoid legal issues (such as falsifying salary statements and employee numbers), and thereby evade the obligation to register employees with social security. These violations occur due to a lack of worker awareness and their intense fear of employers. The smallest percentage of workers, four in total, receive their salary via check. This method is not very popular among workers, mainly because the bank is sometimes far from their workplace or residence, but they do not object due to fear of employers.

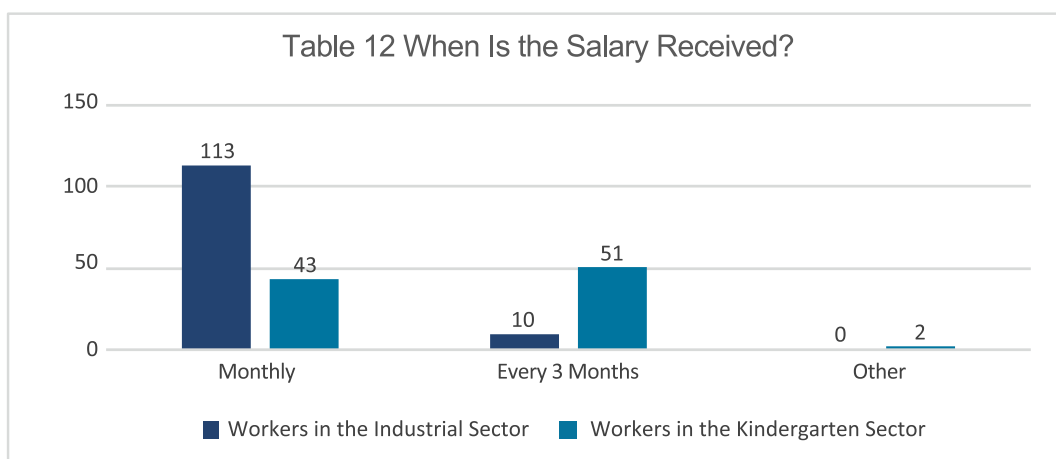


Table (12) shows that (156) women receive their salaries regularly every month, while (61) women receive their salaries every three months, and (2) women receive their salaries intermittently. Many workers were hesitant to answer this question, as they believed such studies could be harmful to them, and employers would not tolerate workers sharing this information. As a result, it was challenging to convince them to respond, and they were reluctant to provide answers. This question proved sensitive for them, but through analysis, it became clear that the delay in salary payments is primarily linked to the delayed payments made by employers in kindergartens. For factories, no clear answers were provided. One worker shared, "I tried to complain more than once because it was very difficult to receive my salary every three months, but the response was always, 'If you don't like it, leave the job.'"

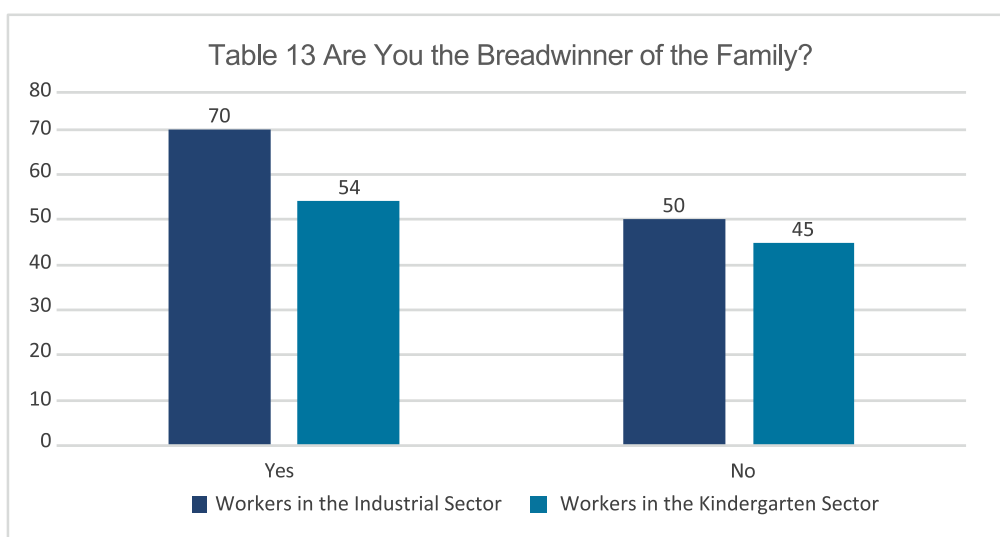
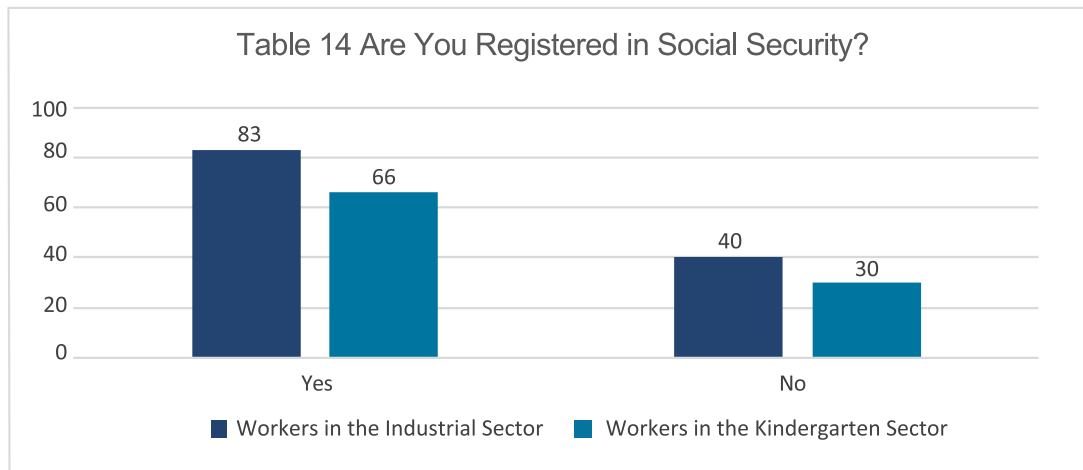


Table (13) shows that (124) women are the primary earners in their families. This highlights the significant role of women’s employment and its economic impact on their households. At the same time, it suggests that women who are the heads of their families may prioritize keeping their jobs over other benefits, as they are primarily responsible for their family’s financial support. Workers report that the main challenge they face is the need to provide for their families, which makes them hesitant to take risks that could endanger their employment. Awareness campaigns should be mindful of these concerns and provide practical solutions tailored to the workers’ circumstances. One worker remarked, “I have to work to help my family,” while another noted, “After I worked, things improved, and I was able to provide more for my children. My husband feels that my job has improved our family’s situation.” Another worker shared, “I studied to work and advance in my career.”



The results of this table present significant concerns regarding the violation of economic rights, particularly in relation to the non-compliance of employers with registering female workers for social security. Social security is a fundamental right for every employee covered by the Jordanian Labor Law, and it is the responsibility of every employer to enroll employees in the social security system. According to the table, 149 women are registered with social security, while 70 women are not.

The Social Security Corporation has emphasized that employers are required to include all employees, regardless of their number, in the social security system as outlined by the Social Security Law. This law guarantees employees access to the benefits and pensions provided by the institution. According to a statement from the media center of the Social Security Corporation, the law mandates that every employer in the Hashemite Kingdom of Jordan must register all employees, regardless of their number, as soon as they begin working, provided they are at least 16 years old. This includes all forms of contracts, and employers must register employees based on their actual wages, without any alterations.

The statement further clarified that to be covered by social security, a worker must be employed by a wage-paying establishment and must work a minimum of 16 days per month. This requirement applies regardless of the worker’s daily wage, working hours, or the number of tasks completed. Workers receiving a monthly wage are also required to work at least 16 days per month to be covered, except for the first month of employment, when they must work at least 16 days to qualify for coverage.⁹⁵ Some workers are unaware of the importance of social security, which allows employers to evade social security registration:

- “I feel that social security is not important, and I am grateful for receiving my full salary.”
- “Even if I register for social security, what benefit will I gain?”

95. Social Security Law of 2019 - The Social Security Corporation (ssc.gov.jo)

- “I requested my employer to register me for social security so that I could receive my full salary, as I believe social security will benefit me.”

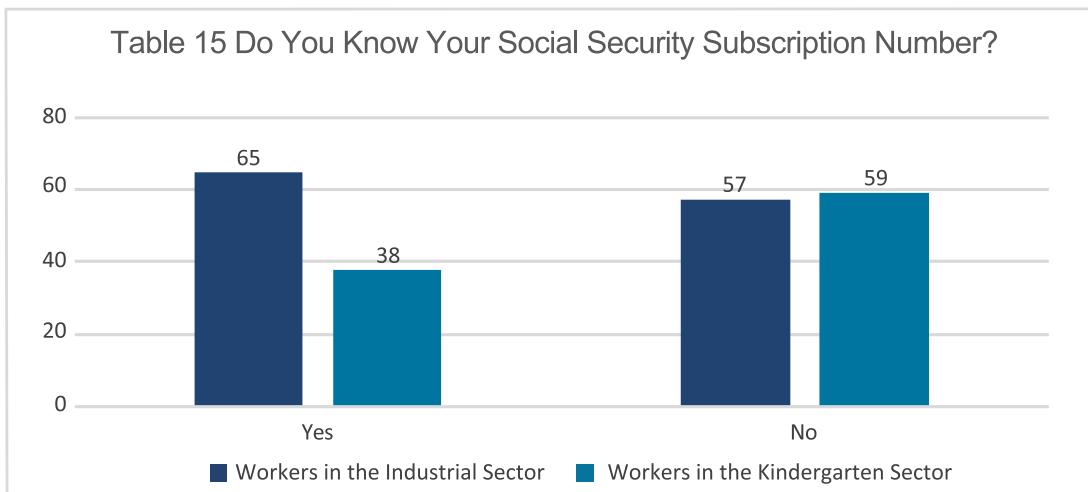
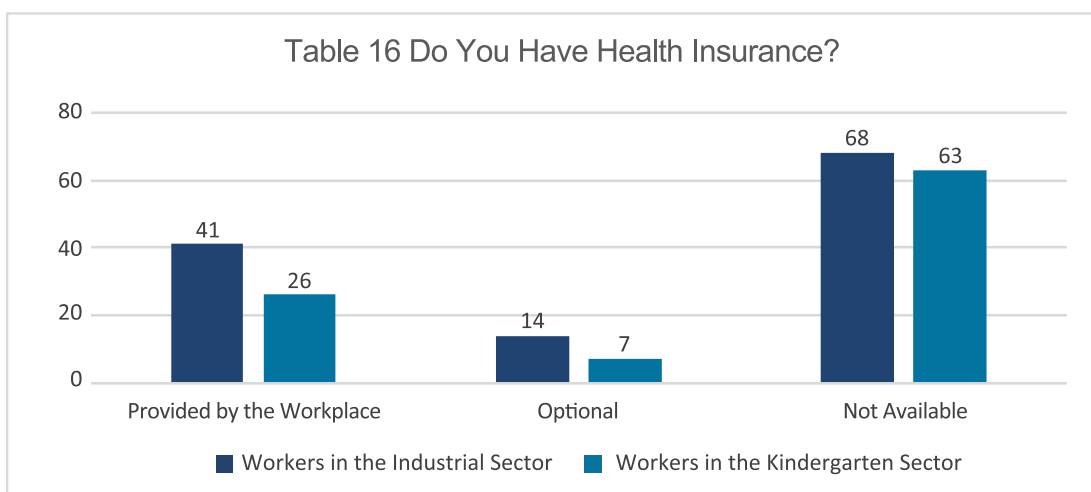
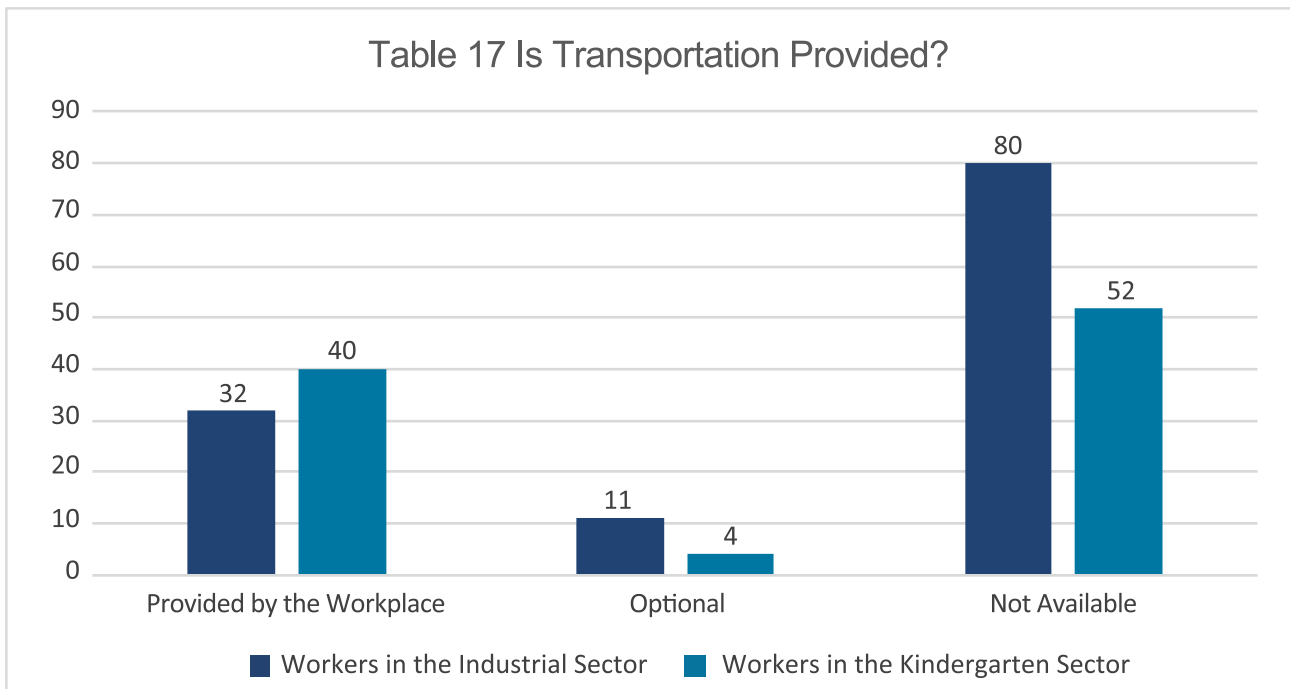


Table (15) shows that (103) female workers are aware of their insurance contribution number, but the majority are not. It is crucial for workers to be informed about such details to ensure that their employer complies with labor laws. These findings indicate that workers require assistance in understanding these details and connecting them to their workplace. Workers have the right to be fully informed about their rights and to ensure transparency in the information provided by employers.



The Jordanian Labor Law does not require institutions to provide health insurance to employees; it is left to the discretion of the institution and its internal regulations. The table shows that the largest percentage, 131 female workers, are not insured, while 67 female workers receive health insurance from their workplace. Additionally, 21 women have the option to obtain health insurance through their institutions, with a portion of the contributions covered by the workers. The responses highlight a lack of awareness about these details. Some unmarried workers did not view health insurance as essential and were not concerned about it, while married workers, especially those with children, considered it an important benefit. However, fear of asking for such benefits prevented them from requesting it. One worker shared, “I wish we had health insurance,” while another stated, “One of the most important things I hope will be provided is health insurance, especially for children.”

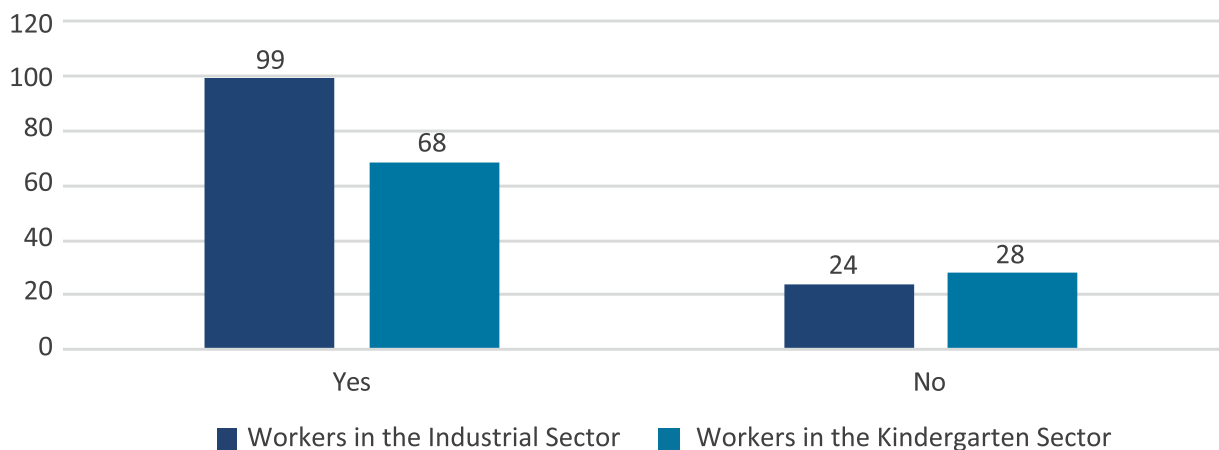
Table 17 Is Transportation Provided?



Transportation is a significant challenge for working women, particularly in the governorates, and is often a major factor in their reluctance to remain employed. A total of (132) women from both sectors reported that their workplaces do not provide transportation. As a result, they either arrange transportation with private drivers or rely on public transport, which requires them to leave home early and return late. According to the workers (target group), this daily routine is burdensome. Many shared stories of former colleagues who left their jobs due to transportation difficulties. Some found the financial burden of daily transportation, often involving multiple modes, made working financially impractical. Others faced family-related obstacles, such as husbands objecting to the use of public transportation due to safety concerns.

- On the other hand, (15) women noted that although their workplace does not provide transportation services, they are given a transportation allowance. This assistance allows them to arrange private transportation, making their commute more manageable.
- Additionally, (72) women reported having access to workplace-provided transportation, which they consider a major factor in encouraging them to remain in their jobs.
- These challenges were further highlighted through workers' feedback, underscoring the critical role transportation plays in their employment decisions. One worker shared, "I often face difficulty getting out in the morning and finding transportation."
- "Public transportation does not cover all areas; we have to walk or take a taxi to reach the bus, which is exhausting and adds to our expenses," shared another worker.
- "One of the most challenging daily tasks is dealing with transportation; I wish there were a solution to make this easier," expressed one worker.
- "If we had transportation provided by work, it would save us time both in the mornings and when heading home after work," shared one worker.
- "Public transport is extremely frustrating, and I face verbal harassment almost every day," expressed one worker.
- "Transportation is one of the most challenging daily issues. The factory is located far away, requiring us to leave early and use multiple modes of transportation, which increases expenses. Additionally, we face daily harassment on public transportation. If the factory provided a safe means of transportation, it would encourage many women to work," shared one worker.

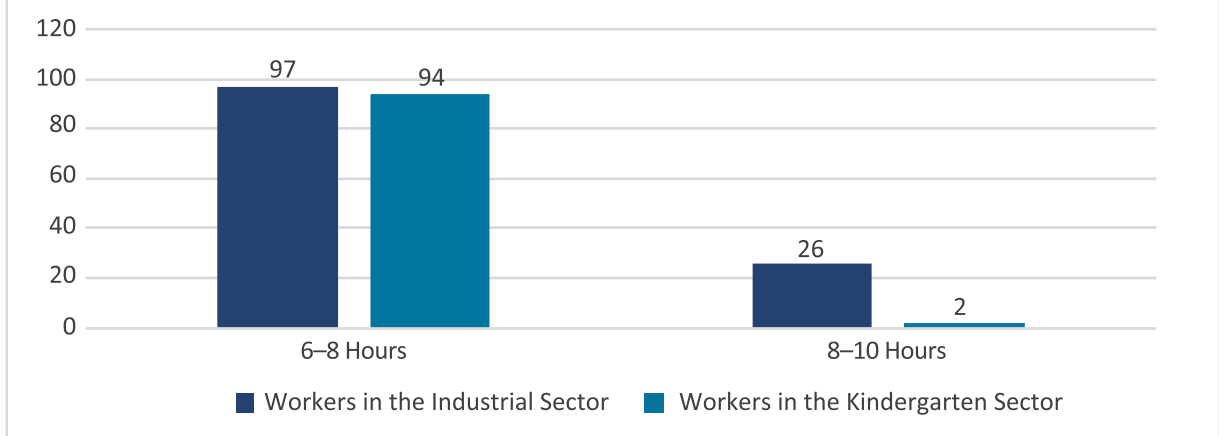
Table 18 Do You Have Annual Leaves, Sick Leaves, National Holidays, and Official Vacations?



In many cases, annual leave is not viewed as a right for workers, although it is stipulated in Article 61 (paragraph a) of the Jordanian Labor Law⁹⁶. The table shows that the majority, 167 workers, receive their annual leave, while 52 workers do not receive this benefit. Upon investigating the reasons, responses indicated that employers often refuse leave due to work pressure, and some workers avoid requesting annual leave for fear of negative consequences.

- “ “This issue is frustrating because we have the right to take vacation, but employers deduct it from our salary, as they don’t consider it a fundamental right.”
- “We frequently discuss this issue, but nothing has changed.”

Table 19 What Are the Official Working Hours?



One of the most debated issues in the private sector is the exploitation of workers by employers, particularly regarding working hours. This study aimed to shed light on this challenge. It was found that 191 female workers spend 6 to 8 hours at their workplace, which aligns with the working hours stipulated in the Jordanian Labor Law. Additionally, 28 female workers reported working between 8 to 10 hours, which is also in accordance with Article 56 (paragraph a and paragraph b) ⁹⁷of the Jordanian Labor Law. Based on the responses from the workers in this study, it is evident that the majority adhere to the hours specified in the Labor Law, which serves as a positive indicator of compliance.

96. Labor Law No. 8 of 1996 and its Amendments.pdf (mol.gov.jo)

97. Labor Law No. 8 of 1996 and Amendments.pdf (mol.gov.jo)

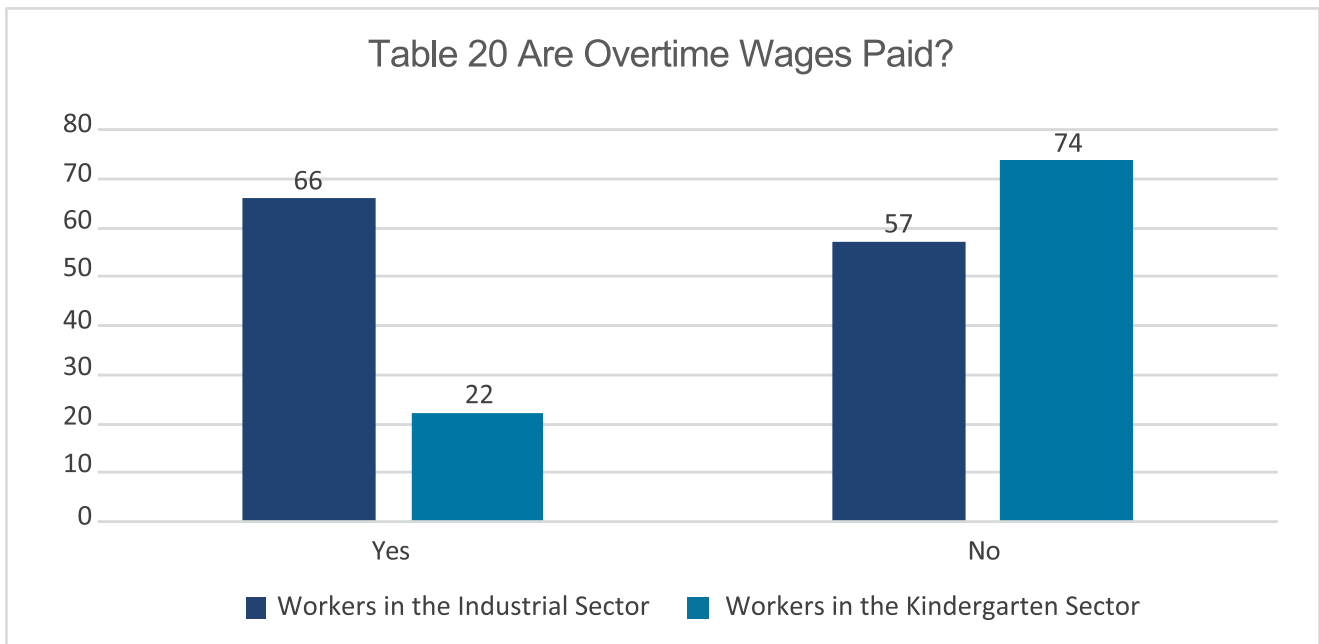


Table 19 indicates that female workers generally work within the legal working hours, yet Table 20 reveals significant violations concerning overtime and its compensation. Specifically, 131 female workers do not receive overtime wages, which violates the provisions of the Jordanian Labor Law, as outlined in Article 59 (paragraph a)⁹⁸. The data shows that such violations are prevalent across both sectors, with a higher occurrence in the kindergarten sector.

The analysis points to the root cause of these violations being the weak enforcement of labor laws and the workers’ reluctance to raise complaints. According to the Jordanian Labor Law, Article 59 clearly stipulates that workers may be asked to work beyond their daily or weekly hours, but they must receive overtime pay at a rate of no less than 125% of their usual wage⁹⁹.

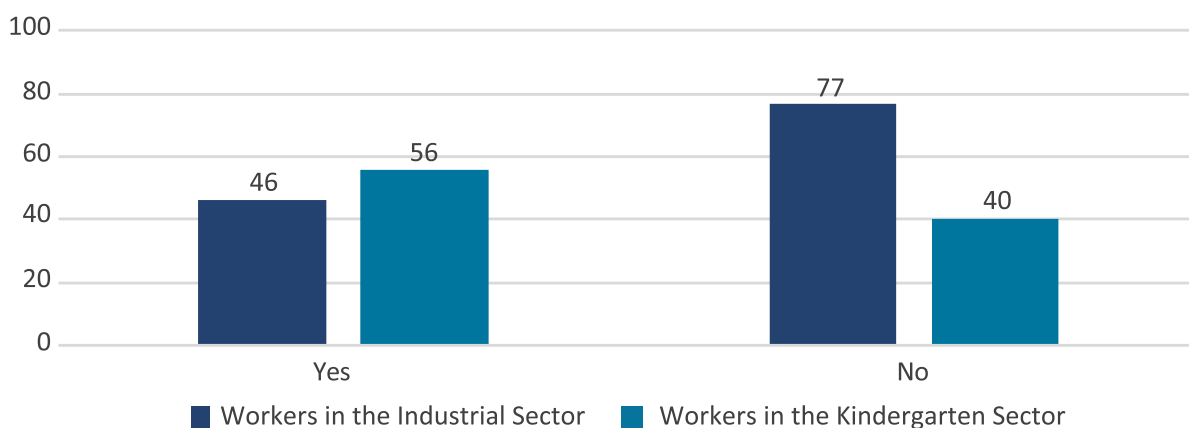
Based on the responses from the workers, the study reveals a strong need for legal training sessions that inform them of their rights and provide them with solutions. Additionally, it is crucial to educate employers about the legal repercussions of such violations.

- “When the manager asks us to work extra hours, she forces us to comply, even if we don’t agree. She threatens us if we refuse, and we don’t receive any compensation in return.”
- “Our boss always forces us to work overtime, claiming it’s part of the job. However, when we ask for our legal rights for the extra hours, we are labeled as bad employees, and the only option given is to resign if we don’t like it.”
- “Even if we work extra hours, they won’t compensate us for this time. If we object, they simply tell us that anyone who doesn’t like it can resign.”
- “I don’t mind spending extra time beyond official working hours, but it should be paid because it requires additional effort.”

98. Labor Law No. 8 of 1996 and Amendments.pdf (mol.gov.jo)

99. Labor Law No. 8 of 1996 and Amendments.pdf (mol.gov.jo)

Table 21 Did You Receive Training at the Beginning of Your Job?



Many private sector employers continue to overlook the importance of employee training, considering it unnecessary. Among the target sample, (117) female workers reported receiving no training at the beginning of their employment, while only (102) indicated that they had been trained. Training appears to be more prevalent in the factory sector compared to the kindergarten sector; however, even in factories, many owners avoid training initiatives due to the associated financial costs and administrative efforts.

In kindergartens, the lack of training is particularly concerning, as teachers require specialized training to effectively cater to children’s developmental needs according to their age groups. Similarly, in factories, training tailored to specific roles and departments is essential. Despite this, many employers disregard these requirements, viewing training as a financial liability with no immediate return on investment.

This neglect persists even though employee training has proven to enhance productivity and serve as a motivational factor, encouraging workers to remain committed to their jobs. Investing in training ultimately benefits both the organization and its workforce.

Here are some advantages of employee training ¹⁰⁰:

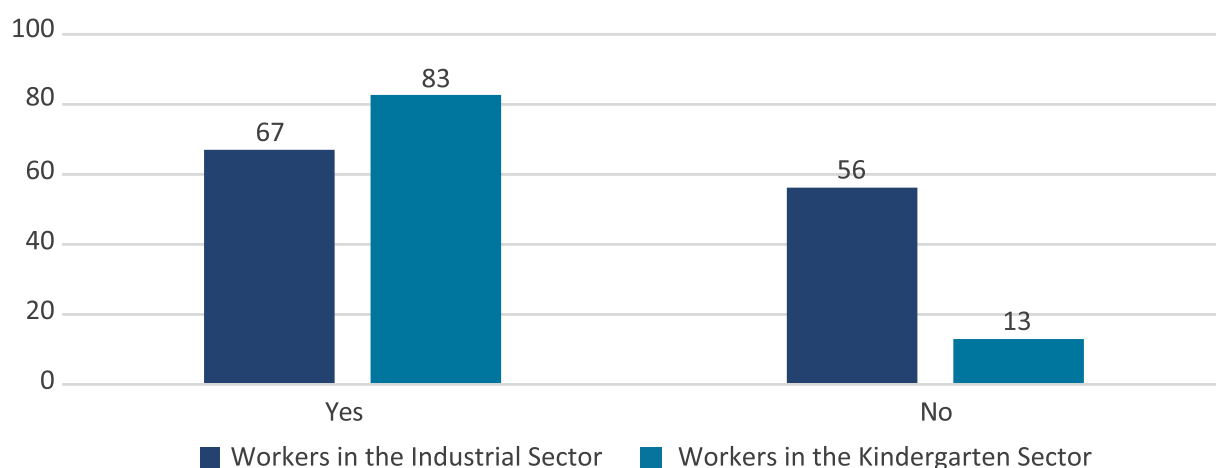
- Raising the skills of the employee and increasing his enthusiasm for work.
- Renewing the employee’s skills and information, and enhancing his ability to compete with others.
- Ensuring the employee is continuously trained, which enables them to stay updated with ongoing technological and industry changes.
- The employee receives a promotion and a higher wage, which motivates them to learn and apply their skills more effectively in their work.

Some responses from the workers:

- “We requested training multiple times, but the factory owners did not respond”.
- “I believe training is essential in our profession to improve our situation and continuously assist children with any new tasks”.
- “The kindergarten principal often claims that there is no budget for training, considering it an unnecessary expense”

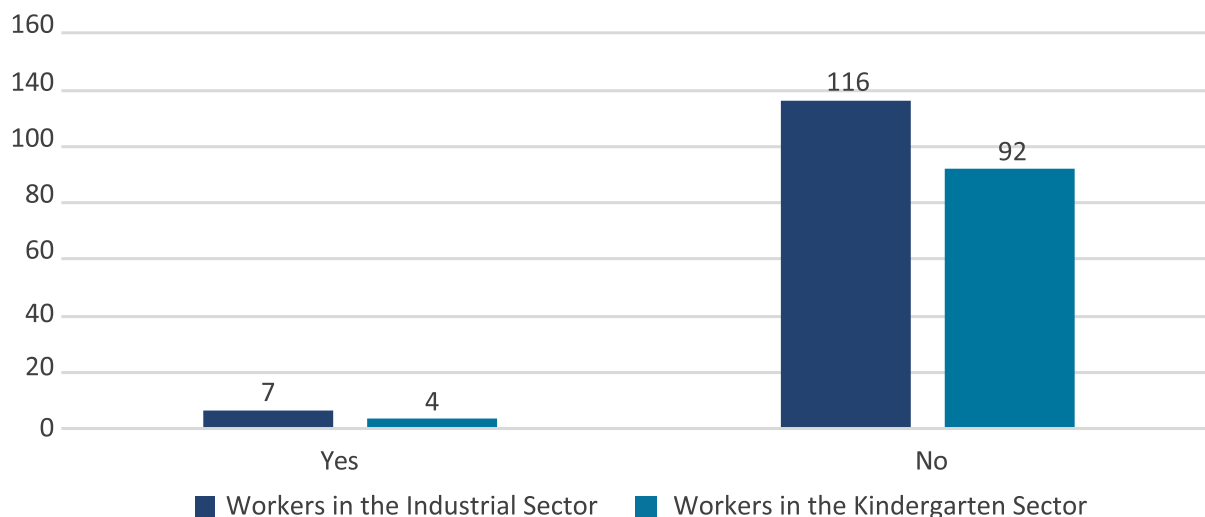
100. “Benefits of training your staff”, www.skills.sa.gov.au

Table 22 Is There a Protocol for General Safety Procedures at Work?



One of the benefits of studies in general is that they provide a reflection of the current reality, highlighting both positive and negative aspects. This table shows that the workplace has a public safety protocol in place, and 150 workers are aware of it, while 69 workers are not. It is important to emphasize these details through awareness campaigns, as increasing focus on such matters helps raise workers’ awareness of their rights and safety measures in the workplace.

Table 23 Are There Any Unethical and/or Unprofessional Violations in the Work Environment?

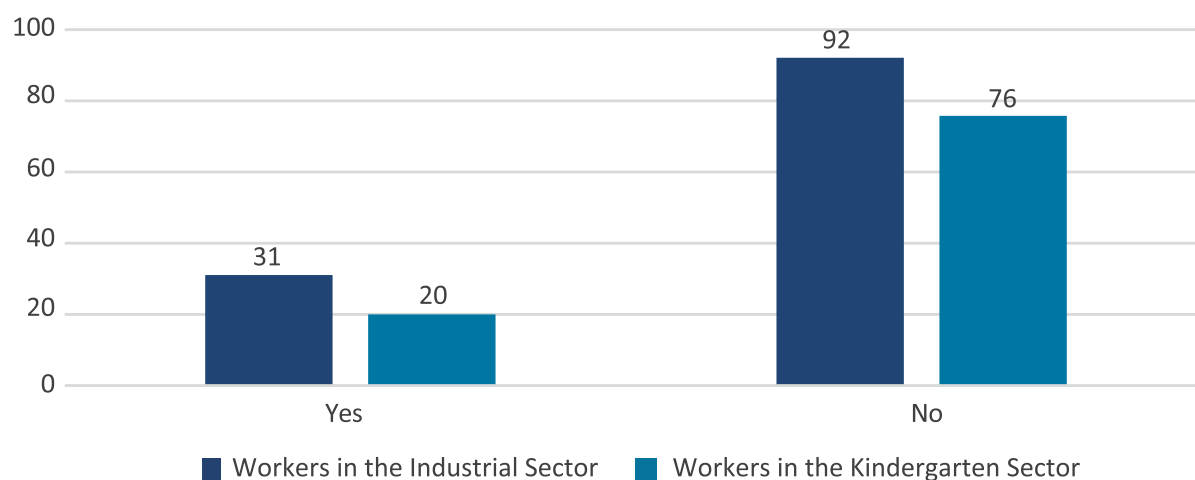


- This question was particularly challenging, as it often caused female workers to hesitate. The fear and distrust of female workers regarding participation in such studies posed a significant challenge in obtaining accurate responses. Workers explained that they felt more comfortable answering “no” to this question, even though they were not entirely convinced by their own answer. They regarded the question as sensitive, as it touched on customs and traditions prevalent in Balqa Governorate. While the word “transgressions” was used instead of “harassment,” the issue still remained difficult for them. The volunteer team played a vital role due to their understanding of the region’s culture and were able to collect some answers from the workers. However, workers refused to provide written responses, fearing potential consequences such as being fired, social stigma, family

backlash, or judgment from their co-workers. They preferred sharing their responses orally with the volunteer team instead.

- Harassment (verbal/physical) often occurs when they use public transport when they go to work.
- Verbal abuse from kindergarten managers and factory employers is common, with many using unprofessional language. They often disregard complaints, fail to listen to workers' needs, and lack flexibility in their approach to handling issues.
- Workers are often required to stay after working hours without additional compensation. If they refuse, they are given the option to resign.

Table 24 Are There Daycares for Workers' Children or a Daycare Allowance (Based on Jordanian Law)?



In recent years, there has been a strong focus on development projects, Ministry of Labor campaigns, and amendments to the Labor Law¹⁰¹, particularly as outlined in Article (72), Paragraph (a). This law requires employers who employ a certain number of workers and have at least (15) children under the age of five to provide a suitable space for childcare, staffed by one or more qualified nannies. Employers may also collaborate to provide this space in a shared geographical area. These efforts have underscored the importance of having nurseries for working mothers for several key reasons:

- It saves the worker time and effort, while also alleviating psychological stress. She can visit her baby in a suitable, well-equipped environment, and care for and breastfeed him more easily compared to situations where there is no in-house nursery. This, in turn, boosts her productivity and motivation to work.
- It strengthens her sense of professional belonging, as a job that provides childcare services acknowledges and supports both her role as a woman and as a mother, demonstrating that these roles can coexist harmoniously.
- The presence of these nurseries benefits not only the mother but also creates new employment opportunities. Establishing nurseries at each workplace, or creating shared nurseries between nearby institutions, can provide job opportunities for many individuals.

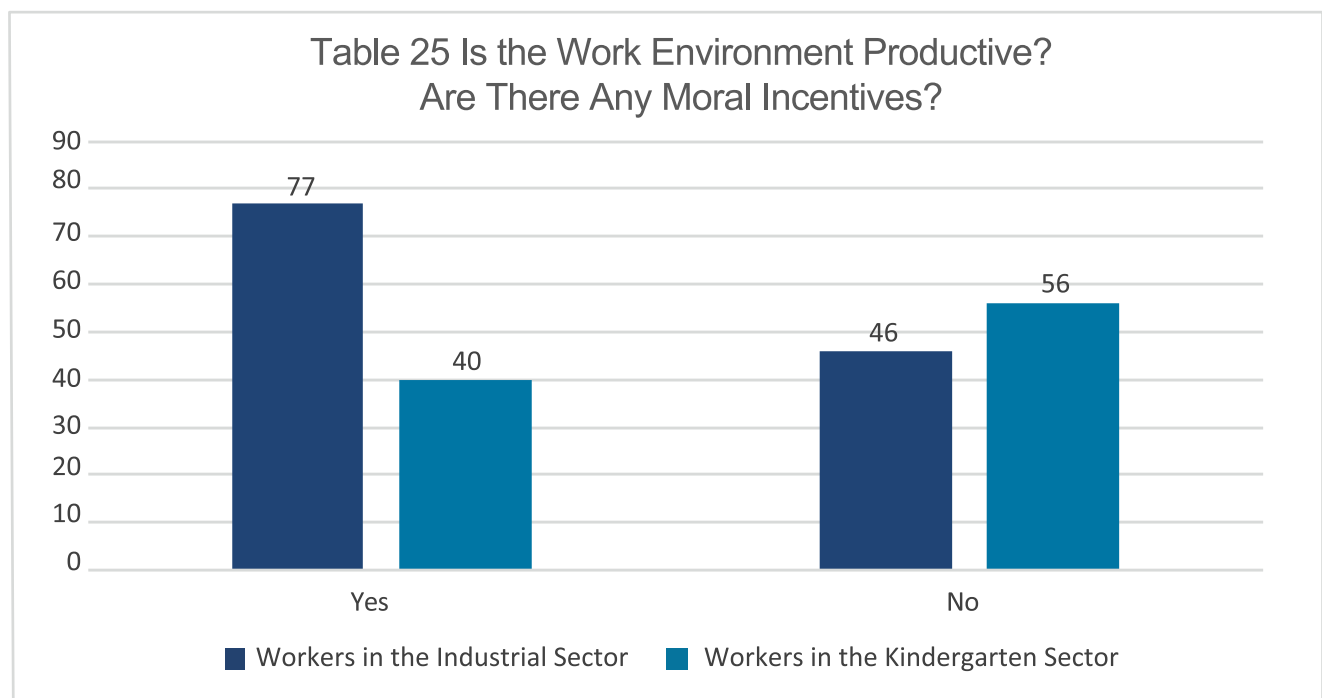
Despite the efforts made in recent years, the private sector continues to neglect the provision of in-house nurseries, as evidenced by the responses from 168 female workers in the sample who stated that their workplaces do not offer this option, despite its clear stipulation in the Jordanian Labor Law. This highlights a concerning violation in

101. Labor Law No. 8 of 1996 and its Amendments.pdf (mol.gov.jo)

the private sector. Workers shared that employers often cite the complexity and length of the process as the main reasons for not providing nurseries. Obtaining a nursery license requires approval from multiple authorities, including the Ministries of Health, Public Works, and Social Development, the Municipality of Amman, and the Civil Defense Directorate, each of which may require separate licenses, taking up to a year. Additionally, the high costs involved in establishing a nursery and the conflicting requirements from different ministries regarding the description of an “appropriate place” for the nursery contribute to the reluctance. However, with the right support, employers can overcome these challenges and provide working mothers with a suitable working environment.

Here are some responses shared by married workers:

- “When we had a nursery in the factory, I was really happy. I could be close to my daughter while also being able to work.”
- “Having a nursery at the workplace is crucial for every mother. It allows her to be with her children, saves her time and expenses, and gives her peace of mind knowing her children are well taken care of.”
- “We made several attempts to have a nursery and even requested its establishment, but unfortunately, the kindergarten owner did not agree.”
- “We constantly ask for a nursery because it benefits all working mothers. I hope this situation changes.”



Moral incentives are a critical component in an institution’s incentive system. Without these, the image of a supportive work environment that boosts performance and motivates employees cannot be fully realized. Humans are inherently social beings and cannot thrive without recognition and respect from others. Employees have a range of non-material needs, which vary from person to person. However, these needs generally encompass a sense of security, belonging, social status, positive relationships with supervisors and colleagues, and respect—both for themselves and from others. Meeting these needs fosters confidence, competence, and a sense of value. Conversely, the absence of these needs can lead to feelings of weakness, helplessness, and frustration. According to Table 25, 117 female workers feel that their work environment is conducive and motivating, while 102 are dissatisfied with the

conditions and treatment they experience. Many workers voiced their dissatisfaction with how their employers treat them, feeling unappreciated, which negatively affects motivation and productivity. Some shared:

- “The manager has always supported us and her words motivated us to keep working.”
- “Sometimes, kind words have a great impact on employees, but unfortunately, this is lacking in the workplace.”
- “In smaller workplaces, simple things like kind words, a small gesture on special occasions, or a gesture of reward can greatly boost employees’ spirits and motivation. These small details have a big impact on employees.”
- “Employers believe that salary is everything, but sometimes we just want encouragement and to feel that our efforts are appreciated. Unfortunately, they don’t see this as important at all.”

Table 26 Are You Forced to Submit a Resignation Before the Summer Vacation? (This Question Is Only for Kindergarten Workers)

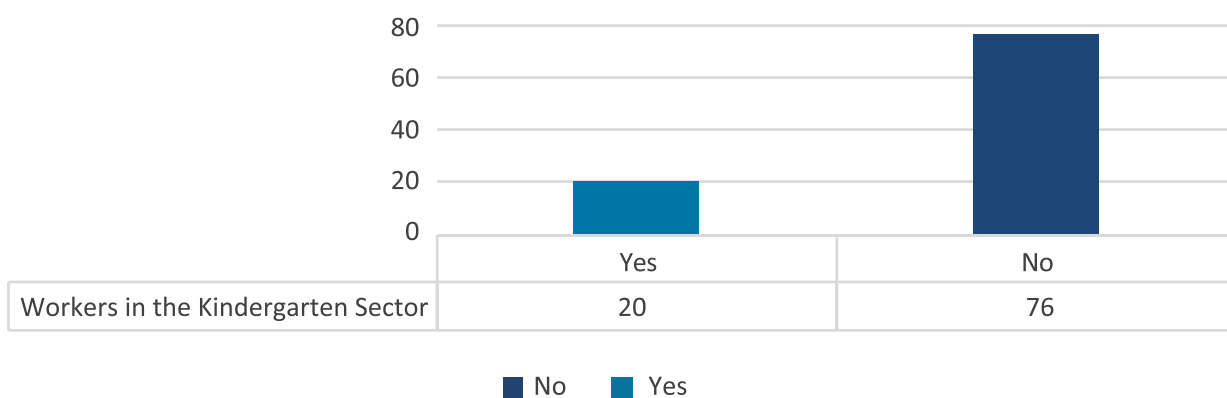


Table No. (26) focuses specifically on female workers in kindergartens and highlights a significant violation concerning resignations prior to the summer vacation, which employers use to avoid paying workers’ salaries during the break. According to the table, the majority (76) of the target sample are forced to resign before the summer vacation, despite the Ministry of Education’s regulations that guarantee teachers their full rights during official holidays for both public and private schools. Unfortunately, these actions negatively affect the psychological well-being of teachers, which in turn impacts their educational effectiveness. It is crucial to address this violation and raise awareness among employers about the potential risks and consequences of such practices.

- “When this happened to me, I felt like I was not valued, and this place never showed me any appreciation, but I am unable to find another job.”
- “Every year, we only complain without any results. Nothing changes, and we keep resigning because they prioritize their own situation.”
- “One of the biggest issues in our work at the kindergarten is being forced to resign before the summer vacation. Despite the laws and follow-up, employers continue this practice, and when we object, nothing changes. This causes financial harm to us and our families.”
- “I hope that someone will find a solution to this issue because it is truly a significant challenge and a violation of the rights of both male and female workers.”

Recommendations

Recommendations at the level of Balqa Governorate

- Awareness campaigns should be tailored to the needs and realities of female workers, using language and content that resonate with the target audience. These campaigns must be inclusive, addressing both men and women to ensure a broader and more comprehensive level of awareness.
- Continuously highlight to workers the importance of voicing their concerns and sharing their experiences regarding daily violations. Emphasize that remaining silent will not lead to change and will only enable employers to continue these practices.
- Legal and economic awareness sessions should be organized for employers, as some may lack knowledge of the law. It is important to emphasize that advocating for workers' rights is a legal obligation mandated by the state, and employers must comply with it.
- Collaborating with the Balqa Municipality to present the challenges faced by female workers and working together to find appropriate solutions that protect their rights and promote women's participation in the workforce.
- Raising awareness among workers about the importance of the guarantees and benefits they are entitled to from this national institution.

Recommendations at the Kingdom level

- Coordinate with the Ministry of Labor to exert pressure on the private sector to implement existing laws that protect women's rights.
- Supporting associations and civil society organizations and equipping them to effectively carry out their role in providing the essential support to the target groups.
- Collaborating with key stakeholders and influencers in society (such as universities, associations, civil society organizations, lawyers, judges, relevant ministries, municipalities, unions, and scholars) to initiate and execute advocacy and lobbying campaigns at the national level.
- Initiating programs aimed at collaborating with the private sector to enhance the role of women in the workforce. These programs should focus on attracting women, retaining employees, and fostering their professional development. Collaboration with the Ministry of Labor is essential to develop systematic and strategic plans and ensure their successful implementation.

Appendixes

Appendix No. (1) Questions Related to Factories

| NO | Question | Answer | Clarification/additions through interviews |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| 1. | These questions are for scientific purposes, and the information will be handled confidentially. We kindly request your consent to answer the questions. | <ul style="list-style-type: none"> - Yes - No | |
| 2. | Age group | <ul style="list-style-type: none"> - 18 – 25 - 25 – 35 - 35 – 45 - 45 – 55 | |
| 3. | Education level | <ul style="list-style-type: none"> • Tawjihi (High School) • Diploma • Bachelor's • Master's | - |
| 4. | Job Title | <ul style="list-style-type: none"> • Administrative • Supervisor • Worker • Other | - |
| 5. | Marital status | <ul style="list-style-type: none"> • Single • Married (without children) • Married (with children) • Widow • Divorced | - |
| 6. | How did you find this vacancy ? Through | <ul style="list-style-type: none"> • Job advertisement • Social media • Contacts/friends | - |
| 7. | Duration of employment at the establishment | <ul style="list-style-type: none"> • 0 – Year • One Year – 3 Years • 3 – 5 years • Other | - |
| 8. | Have you signed an employment contract? | <ul style="list-style-type: none"> • Oral • Written | - |
| 9. | Do you have a copy of the employment contract? | <ul style="list-style-type: none"> • Yes • No | - |
| 10. | Does your current salary align with the terms outlined in your employment contract? | <ul style="list-style-type: none"> • Yes • No | - |
| 11. | Is your current salary below the minimum wage in Jordan (260 dinars)? | <ul style="list-style-type: none"> • Yes • No | - |

| | | | |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| 12. | What is the method of salary distribution? | <ul style="list-style-type: none"> • Bank • Check • Cash | - |
| 13. | When is the salary paid? | <ul style="list-style-type: none"> • Every month • Every three months • Other | - |
| 14. | Are you the primary breadwinner for your family? | <ul style="list-style-type: none"> • Yes • No | - |
| 15. | Are you registered with social security? | <ul style="list-style-type: none"> • Yes • No | - |
| 16. | Do you know your social security number? | <ul style="list-style-type: none"> • Yes • No | - |
| 17. | Do you have health insurance? | <ul style="list-style-type: none"> • Yes, insured by the workplace • Yes, optional, an amount is deducted from the salary • Not available • Other | - |
| 18. | Is transportation offered as part of your employment? | <ul style="list-style-type: none"> • Yes, from work place • Yes, transportation allowance • No, please clarify | - |
| 19. | Do you have annual leave, sick leave, national holidays and public holidays? | <ul style="list-style-type: none"> • All of the above • Other, please specify | - |
| 20. | What are the official working hours? | <ul style="list-style-type: none"> • 6 8 hours • 8 10 hours • More | - |
| 21. | Are employees compensated for overtime work? | <ul style="list-style-type: none"> • Yes • No • Other | - |
| 22. | Did you receive training when you started working? | <ul style="list-style-type: none"> • Yes • No | - |
| 23. | Is there a protocol for general safety procedures at work? | <ul style="list-style-type: none"> • Yes • No | - |
| 24. | Are there any unethical and/or unprofessional violations present in the work environment? | <ul style="list-style-type: none"> • Yes, please give an example. • No | - |
| 25. | Are there nurseries available for children under five years old of working women, or is there a nursery allowance provided, as per Jordanian law? | <ul style="list-style-type: none"> • Yes • No | - |
| 26. | Is the work environment supportive of productivity? Are there any motivational or moral incentives in place?" | <ul style="list-style-type: none"> • Yes, please clarify • No, please clarify | - |
| 27. | Do you have any additional information? | | |

Appendix No. (2) Kindergarten Questions

| NO | Question | Answer | Clarification/additions through interviews |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| 1. | These questions are for scientific purposes, and the information will be handled confidentially. We kindly request your consent to answer the questions. | - Yes - No | |
| 2. | Age group | - 18 - 25 - 25 - 35 - 35 - 45 - 45 - 55 | |
| 3. | Education level | <ul style="list-style-type: none"> • Tawjihi (High School) • Diploma • Bachelor's • Master's | - |
| 4. | Job Title | <ul style="list-style-type: none"> • Administrative • Supervisor • Worker • Other | - |
| 5. | Marital status | <ul style="list-style-type: none"> • Single • Married (without children) • Married (with children) • Widow • Divorced | - |
| 6. | How did you find this vacancy ? Through | <ul style="list-style-type: none"> • Job advertisement • Social media • Contacts/friends | - |
| 7. | Duration of employment at the establishment | <ul style="list-style-type: none"> • 0 - Year • One Year - 3 Years • 3 - 5 years • Other | - |
| 8. | Have you signed an employment contract? | <ul style="list-style-type: none"> • Oral • Written | - |
| 9. | Do you have a copy of the employment contract? | -Yes -No | - |
| 10. | Does your current salary align with the terms outlined in your employment contract? | -Yes -No | - |
| 11. | Is your current salary below the minimum wage in Jordan (260 dinars)? | -Yes -No | - |
| 12. | What is the method of salary distribution? | - Bank - Check - Cash | - |
| 13. | When is the salary paid? | - Every month - Every three months - Other | - |

| | | | |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|---|
| 14. | Are you the primary breadwinner for your family? | -Yes -No | - |
| 15. | Are you registered with social security? | -Yes -No | - |
| 16. | Do you know your social security number? | -Yes -No | - |
| 17. | Do you have health insurance? | - Yes, insured by the workplace - Yes, optional, an amount is deducted from the salary - Not available - Other | - |
| 18. | Is transportation offered as part of your employment? | - Yes, from work place - Yes, transportation allowance - No, please clarify | - |
| 19. | Do you have annual leave, sick leave, national holidays and public holidays? | - All of the above - Other, please specify | - |
| 20. | What are the official working hours? | - 6 - 8 hours - 8 - 10 hours - More | - |
| 21. | Are employees compensated for overtime work? | - Yes - No - Other | - |
| 22. | Did you receive training when you started working? | - Yes - No | - |
| 23. | Is there a protocol for general safety procedures at work? | - Yes - No | - |
| 24. | Are there any unethical and/or unprofessional violations present in the work environment? | - Yes, please give an example. - No | - |
| 25. | Are there nurseries available for children under five years old of working women, or is there a nursery allowance provided, as per Jordanian law? | - Yes - No | - |
| 26. | Are you forced to resign before the summer vacation? | - Yes - No | - |
| 27. | Is the work environment supportive of productivity? Are there any motivational or moral incentives in place?" | - Yes, please clarify - No, please clarify | - |
| 28. | Do you have any additional information? | | |

Study terminology

- **Right to work:** Everyone has the right to work, a fundamental human right essential for achieving dignity and the full enjoyment of life. This right encompasses the opportunity for individuals to earn a living through work of their own free choice or consent. As part of the progressive realization of this right, the State is obligated to provide guidance and support

in the areas of vocational and technical education. The State must also take necessary actions to foster an environment conducive to productive employment opportunities. Additionally, States are required to ensure that discrimination is not practiced in any aspect of work¹⁰².

- **Right to social security:** Everyone has the right to social security. States are responsible for ensuring the protection of every individual, particularly the most vulnerable groups in society, in situations such as unemployment, maternity, accidents, illness, disability, old age, and other life circumstances. This protection can be provided through social care or assistance. States should progressively work towards realizing the right to social security by implementing measures that offer monetary or in-kind support to enable all individuals and families to access essential services. These include healthcare, basic necessities such as shelter, housing, water, sanitation, food, and fundamental education.¹⁰³
- **Economic violence:** When an individual is denied access to financial resources, usually as a form of abuse or control, to isolate them or to impose other negative consequences on their well-being¹⁰⁴. Forms of violence against working women include¹⁰⁵:

Women may work without compensation or for a minimal wage when they participate in family-run businesses or projects

Imposing that the responsibility for living expenses should be entirely on women, without any male contribution.

Prevent women from freely using their economic resources, whether by providing or utilizing them as they consider appropriate

Forcing women to take loans based on their job or salary, or to sign documents as guarantors for other family members, including providing dowries for daughters. If a woman considers refusing, she is threatened with divorce or being prohibited from working.

102. [Right to work | ESCR-Net \(escr-net.org\)](#)

103. [The right to social security | ESCR-Net \(escr-net.org\)](#)

104. [Economic Violence - ESCWA \(unescwa.org\)](#)

105. [Economic violence: what is it? What are its forms, consequences and ways to confront it? Noon Magazine \(noon.net\)](#)

| | | | | |
|------------|--------------|--------------------------------------------------------------------------------------------------------|-------------------|-------------------|
| 5 | Title | The Reality of Young Women Working in the Informal Labor Sector: A Survey Study for Irbid Governorate. | | |
| CBO | | Kahtwat Amal Association | Researcher | Zahour Gharaibeh. |

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Executive Summary

This study aimed to explore the economic, social, and family conditions of women working in the informal labor sector, assess the availability of social protection, and identify the challenges they face. The research utilized a questionnaire, designed using relevant local and international laws. The questionnaire included three main sections: Key characteristics of the sample, labor rights, social protection, and challenges faced by female workers. The study analyzed results using both quantitative and qualitative methods, incorporating open-ended questions and secondary data from reports and studies, particularly those from official institutions like the Department of Statistics.

In analyzing the results, the study used the quantitative and qualitative approach through some open questions in the form, in order to reflect the objectives of the study, and also used secondary data, which were obtained through data, reports and previous published studies, especially official reports issued by some official institutions such as the Department of Statistics.

The geographical scope of the study was limited to Irbid Governorate, where data was collected from female workers in the following informal sectors: boutique shops, clearance, secretarial work, and beauty services. The sample consisted of (120) respondents, with (40) participants from each sector. The study found significant issues affecting these workers, particularly the lack of legal and social protection. Notably, (82.5%) of the participants lacked employment contracts, and (76.6%) were not enrolled in social security, which are critical indicators of labor rights guaranteed by laws such as labor law, social security, and other protections.

The study revealed that the primary reasons women work are financial need and difficult living conditions, with (69.1%) citing the need to support their parents, husband, or family, rather than seeking economic independence. Additionally, (68.3%) of women working could control their financial resources, but their earnings are primarily used to support their family, which is a form of economic violence. Furthermore, these women may also face domestic violence at home and sexual harassment at work.

This study provided several recommendations, categorized into key areas:

- **Training and Awareness:** Conduct training sessions to raise awareness about workers' rights, sexual harassment, and reporting mechanisms.
- **Advocacy and Campaigns:** Launch advocacy campaigns to amend certain laws and urge Jordan to ratify international agreements.
- **Laws, Legislation, and Relevant Government Agencies:** Strengthen penalties for law violators, increase inspection teams, and amend laws to include provisions on sexual harassment.

Chapter I Methodological framework

Introduction

Women's participation in the workforce is a critical factor in their empowerment, granting them access to their full rights, particularly gender equality and equal opportunities, which are fundamental for social justice and sustainable development. In Jordan, despite contributions across various sectors, women face significant challenges, including high unemployment rates. In the first quarter of 2022, the unemployment rate was (22.8%), with women experiencing a notably higher rate of (31.5%), marking an increase of (0.8) percentage points compared to the previous quarter of 2021 (Department of Statistics, 2022).

The report also highlights the economic participation rates for both genders. In the first quarter of 2022, the overall participation rate was (33.2%), with males at (53.2%) and females at (13.7%). In comparison to the previous quarter, the rate for both genders was (34.5%), with males at (54.8%) and females at (14%) (Department of Statistics, 2022).

The participation of women in informal sectors has grown, with many working extended hours without the labor rights guaranteed by the Jordanian Labor Law or social security. These sectors lack adequate legal frameworks to protect workers. Similarly, women are employed in informal roles such as in beauty salons, as secretaries, in the private education sector, agriculture, boutique shops, and other unregulated fields, all of which are not governed by laws that provide protection and regulation for workers.

A report by the Jordan Strategy Forum (2020) highlights that the informal sector operates outside the reach of state laws and protections, leaving workers without legal rights or safeguards. The International Labor Organization defines informal employment as unregistered, unregulated, and unprotected by existing legal frameworks. Official statistics from the Department of Statistics reveal that 18.4% of households in Jordan are headed by women. This study focuses on women working in informal sectors such as boutique shops, beauty salons, and secretarial roles in Irbid Governorate, aiming to explore their working conditions.

Study problem

Women in the informal sector face a significant issue due to the lack of official statistics, particularly regarding workers. The sector is generally categorized into "worker" or "employer." Experts often describe the informal sector in various terms, including the "hidden economy" or "shadow economy," highlighting its unregulated and often unreported nature.

The informal sector is not included in GDP calculations, which affects sustainable development indicators, particularly in areas like gender equality and unemployment reduction. Workers in this sector, whether women as employers or employees, lack legal protections and social security, including rights like minimum wage, working hours, and health insurance. According to the International Labor Organization (2020), over two billion people, or 61% of the global workforce, rely on the informal economy, where most lack social protection and decent working conditions.

Despite the Jordanian state's efforts to enhance women's economic participation through supportive legislation and ensuring their basic rights at work, women, particularly in the informal sector, still face numerous challenges. As outlined in Article 6/6, the state is committed to empowering women and ensuring their active role in society, guaranteeing equal opportunities based on justice and equity, and protecting them from violence and discrimination. However, significant barriers remain for women in informal sectors.¹⁰⁶

What is the nature of women's work in the informal labor sector in Irbid Governorate? The primary research question is further examined through a series of specific sub-questions:

- What are the economic, social, and family conditions of women working in the identified sectors (clearance, boutique shops, cosmetology, secretarial work)?
- Are women working in these sectors covered by social protection or provided with any form of legal protection?
- Does her work in the informal sector create a barrier to other opportunities?
- What are the challenges faced by women in the informal sector?

The importance of the study

This study holds significant scientific value as it serves as a reference for researchers and activists focused on women's rights. It is also a resource for institutions dedicated to supporting and empowering women, particularly those involved in capacity-building and training programs. Furthermore, it is crucial in linking economic violence to gender-based violence directed at women and girls.

This study holds significant geographical value as it focuses on women working in Irbid Governorate, one of Jordan's most populous regions. It provides crucial research material on the informal labor sector, which lacks official statistics, making it difficult to assess accurately. Additionally, the study highlights the connection between economic violence against women and gender-based violence, shedding light on the challenges women face in this sector, where formal protections are often absent.

Objectives of the study

This study aims to achieve the following objectives:

1. To reveal the economic, social, and family conditions of women working in the identified sectors in Irbid Governorate.
2. To examine whether women working in the specified labor sectors in Irbid Governorate have access to any form of social protection, either fully or partially.

To identify the obstacles, challenges, and issues faced by women working in the informal labor sector in Irbid Governorate, with a particular focus on "gender-based economic violence" directed at women and girls.

106. Pursuant to the amendment published in Issue No. 5770 dated 31/01/2022 of the Official Gazette.

Study Methodology

This study aims to achieve the objectives outlined by employing a robust methodology that will effectively answer the research questions. This approach includes:

First: Secondary Data

The data for this study were gathered through a review of prior research, official reports from institutions such as the Department of Statistics, and international organizations related to women's work. Specialized women's institutions' reports were also considered to provide secondary data, which helped in crafting the study's framework, particularly in developing the questionnaire and interview guide used in collecting primary data.

First: Primary Data

This type of data will be collected through fieldwork, specifically by conducting a survey questionnaire targeting a sample of women working in the informal sector. The questionnaire will focus on women with specific characteristics, which will be detailed in the analysis section of the study.

- **Study Methodology:** The study employed both quantitative and qualitative methods to gather data, utilizing a survey questionnaire to achieve its objectives. This approach combined numerical data with open-ended responses to gain a comprehensive understanding of the subject.
- **Primary and secondary data collection tools:** The study will rely on a research form for secondary data, and qualitative data will be collected from secondary sources. This approach integrates both types of data to enhance the study's analysis.
- **Study method:** The study utilizes a descriptive analytical approach and quantitative analysis by calculating frequencies and percentages from the survey data. This method allows for a detailed examination of the data to achieve the study's objectives.
- **Fields of study:**
- **Geographical Area:** This study focuses on Irbid Governorate, where data will be collected from female respondents working within the informal sector in this region.
- **Time Frame:** Preliminary data for the study will be collected starting from August 8, 2022, with fieldwork expected to be completed by the end of October 2022.
- **Human Scope:** which means a sample of 120 women working in the informal labor sector, randomly as follows within the previously defined sectors:
 - Boutique clearance: 40 forms
 - Cosmetology: 40 forms
 - Secretarial: 40 forms

Chapter II Theoretical Framework

Previous studies

The informal labor sector has been extensively studied by various researchers and specialists, and it differs from formal employment in that it is not accounted for in the national GDP. However, it still plays a significant role in shaping the national economy. This sector employs a large, vulnerable group that lacks essential protections and social security, making it difficult for workers to claim their rights.

First: The report (The Informal Sector in Jordan: The Nature of its Employees and Challenges), The study, conducted by the Jordan Strategy Forum in 2020 in collaboration with Dajani Consulting, aimed to examine the characteristics of workers in the informal sector, identify the major challenges they face, and explore ways to encourage them to transition into the formal sector. The study also sought to find methods for registering their work in a legal framework that would simplify communication, support, and monitoring processes.

The methodology of this survey involved collecting data from a large sample of the National Aid Fund, focusing on the heads of households most affected during the full lockdown caused by the COVID-19 pandemic. The sample also included day laborers, unregistered employers, and individuals not covered by social security, making it representative of workers in the informal sector.

The results of the characteristics of workers in the Jordanian informal sector indicated that the majority of workers (64.2%) are between the age group of (31-50), with most working in the service sector (68.9%). In terms of education, (42.8%) have a tenth-grade certificate or less, while (39.3%) have completed high school. The annual income of workers' families ranges between (3,000-6,000) dinars (56.2%), while their annual expenditures are between (2,500-5,000) dinars (54.2%). Additionally, (31.6%) spend part of their expenses on education, while (68.4%) do not.

The survey results also revealed that over half of the informal sector workers (55.5%) cited the inability to expand their business as the primary challenge they face. The second major challenge (33.8%) was the difficulty in registering with the Insurance Corporation and obtaining health insurance due to low income.

Second: A study (Abu Shawish, Bseiso, others, 2022) estimating the size of the informal economy in Jordan during the period 2002-2020; This study aimed to estimate the size of the informal economy in Jordan between 2002 and 2020, using two methodologies: the demand for money approach and the MIMIC (Multiple Indicators and Multiple Causes) method. The findings indicated that the informal economy contributed 23.8% and 22.4% to GDP, respectively. By combining both methods, the study estimated the informal economy's contribution to be 26.5% of GDP on average, which was adopted as the study's final figure. Based on these results, the study recommended taking steps to integrate the informal economy, such as simplifying procedures and reducing costs, to improve government revenue and economic data quality.

Third Study of (Mehtap, and Ozmenekse, etc, 2018), "I'm a stay at home businesswoman": an insight into informal entrepreneurship in Jordan

A study (Mehtap, and Ozmenekse, etc, 2018) provides an insight into entrepreneurship in Jordan.

This study investigates informal entrepreneurship in Jordan, specifically focusing on the characteristics, motivations, challenges, and barriers women face when participating in informal business activities. It uses qualitative research methods, including 14 in-depth interviews with female entrepreneurs operating informally in the capital, Amman. The study aims to gain deeper insights into the factors influencing their involvement in the informal economy and the obstacles hindering their success.

The study found that women entrepreneurs in the informal sector are motivated by both opportunity and necessity, with the primary goal of generating profit and supporting family income. These entrepreneurs typically finance their businesses through personal savings or support from family and friends. They promote their businesses through word of mouth or social media. A key barrier to legalizing their businesses is a lack of knowledge about registration procedures and a fear of dealing with bureaucracy.

A Study of (El-Mekkaoui, Chaker, 2020) Informal Labor and the Expansion of Social Security Programs: Evidence from Jordan and Tunisia

This paper analyzed the expansion of social security programs, focusing on reforms in Jordan and Tunisia. In 2010, Tunisia integrated sickness benefits into a unified system, extending the same benefits to insured individuals and their families. Meanwhile, Jordan's reform in 2010 extended social security coverage to the self-employed, small enterprises, and women outside the formal labor market. Both reforms aimed to enhance coverage and support vulnerable groups within the informal sector.

To assess the impact of social security reforms on informal workers, the paper applied a differences-in-differences methodology, accounting for variations in the economy (such as region, sector, and company size). Analyzing data from the Lower Labor Market Survey (JLMPS) for 2010 and 2016, as well as the Tunisian Labor Market Commission (TLMPS) 2014 survey, the results indicated that both reforms had a minimal impact on formal employment. Workers were found to be more likely to secure informal jobs as they advanced in their careers.

Comment on previous studies

Previous studies have provided valuable insights into the informal sector, each with its unique focus. For instance, the first study measured the impact of the COVID-19 pandemic on heads of households, particularly day laborers, during the total lockdown. In contrast, the current study examines female workers in the informal sector without focusing on specific effects like the pandemic. However, both studies share a common theme in exploring the informal sector's role in GDP and its importance in the broader economy.

The second study provided important figures and statistics, highlighting the lack of official data on employment characteristics and income from the informal economy. The third study differs by using qualitative methods, such as semi-structured interviews, and focusing on women employers rather than those working in informal professions. The fourth study, an applied empirical one, evaluates the impact of social security reforms in Jordan and Tunisia, contrasting with the current study, which focuses on the challenges faced by women workers in the informal sector.

Chapter Three: Field Work

Introduction

This section of the survey aims to reveal the reality of young women working in the informal labor sector in Irbid Governorate. The data was collected through fieldwork, using tools mentioned in the methodology, specifically the survey form. The questions in the form were designed with reference to relevant laws and legislations that protect workers' rights across various sectors, as well as insights from previous studies. This approach provides a comprehensive understanding of the conditions and challenges faced by women in the informal labor sector.

Mechanism of Field Work

To design the field survey form for the study, it was tailored to the current sample. Training was provided to field researchers to ensure accurate data collection. The form was pre-tested with a small sample to evaluate understanding, and adjustments were made by expanding certain questions. The researchers were trained to maintain neutrality and objectivity, ensuring no interference in respondents' answers. These steps ensured the reliability and clarity of the survey tool for the study.

Analysis of field work

This section of the study is divided into two main parts. The first part will focus on analyzing the basic characteristics of the study sample. The second part will examine the axes and questions, linking them to relevant indicators and comparing the findings with previous studies and reports. In the subsequent section, recommendations will be provided based on the results obtained from the analysis.

Section I Key characteristics of the study sample

This section of the study provides a summary of the sample, focusing on their demographic and educational characteristics, as well as their socioeconomic status. It will analyze factors such as age, education level, and income to better understand the context in which the women in the study are working. This will help in examining the broader trends and challenges they face in the informal labor sector.

Sample summary

The study sample consisted of 120 young women aged 18-35 working in the informal labor sectors in Irbid Governorate. The sample was equally distributed across three main sectors: clearance shops (33.3%), boutique workers (33.3%), secretarial workers (33.3%), and beauty sector workers (33.3%). The study aims to examine their characteristics, challenges, and socio-economic conditions in these sectors.

Demographic, Population and educational characteristics

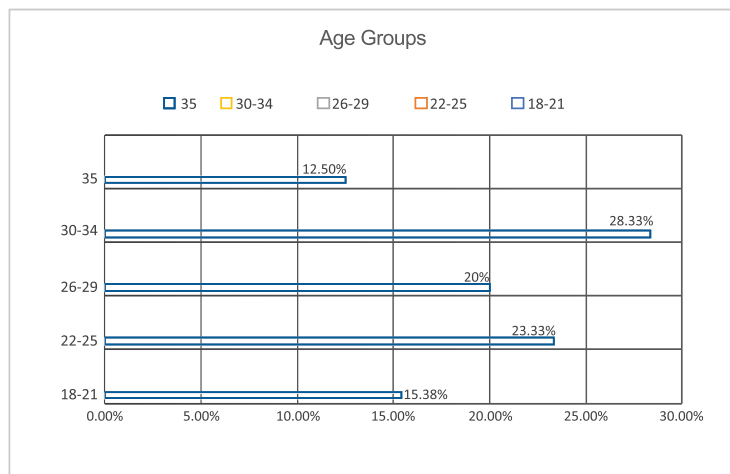


Figure (1-1) illustrates the distribution of age groups in the study sample. The sample includes five age categories: 18-21 years (15.83%), 22-25 years (23.33%), 26-29 years (20%), 30-34 years (28.33%), and 35 years (12.5%). This distribution highlights the representation of various age groups among the women working in the informal labor sectors in Irbid Governorate.

Figure (1-1)

- The sample distribution indicates that 80.8% of participants reside in cities, while 19.2% live in villages. The survey methodology was random, without pre-setting proportions for urban and rural residents, as the study aimed to explore the general reality of female workers in the informal sector.
- The study sample revealed that 47.5% of participants reside in owned houses, while 52.5% live in rented accommodations.

Concerning the distribution of the study sample across the three sectors mentioned earlier, the participants were categorized as follows:

| Labor Sector | Education level | Percentage* |
|---------------------------|-------------------------------|-------------|
| Outlets – Boutique Stores | - Less than secondary | 5.83% |
| | -secondary | 16.66% |
| | - Diploma / Community College | 4.16% |
| | - Bachelor | 6.66% |
| | -Graduate | 0 |
| Beauty Sector | - Less than secondary | 8.33% |
| | -secondary | 14.16% |
| | - Diploma / Community College | 4.16% |
| | - Bachelor | 6.66% |
| | -Graduate | 0 |
| Secretarial Sector | - Less than secondary | 0.83% |
| | -secondary | 10.0% |
| | - Diploma / Community College | 6.66% |
| | - Bachelor | 15.83% |
| | -Graduate | 0 |

*The difference in numbers for fractions is taken into account in the case of percentage. (Table 1)

Second: Socio-Economic Characteristics

Educational Levels (Percentage)

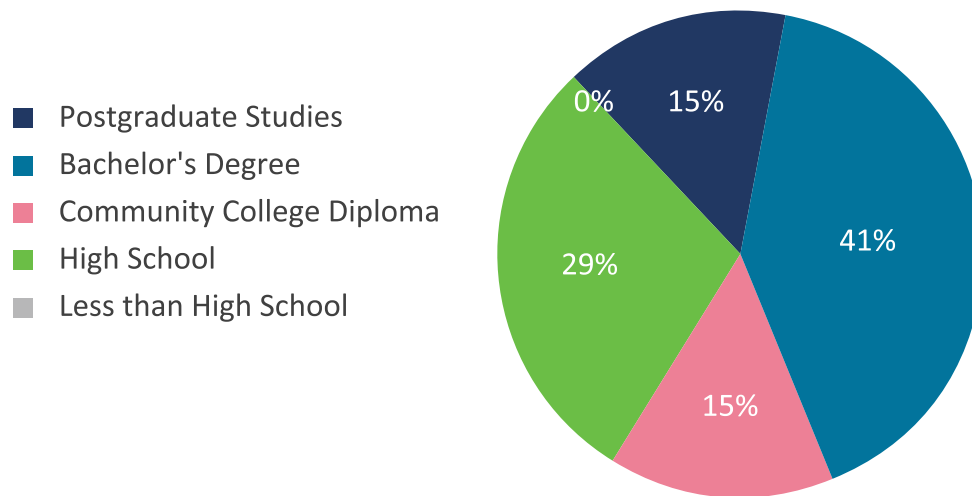


Figure (1-2) highlights the educational levels of the study sample, showing that 40.8% of participants attained a secondary education level. Additionally, 29.2% hold a bachelor's degree, 15% completed a diploma or community college, and 15% have an education level below secondary. These percentages provide an overview of the educational background of female workers in the informal labor sector.

Figure (1-2)

Social Status

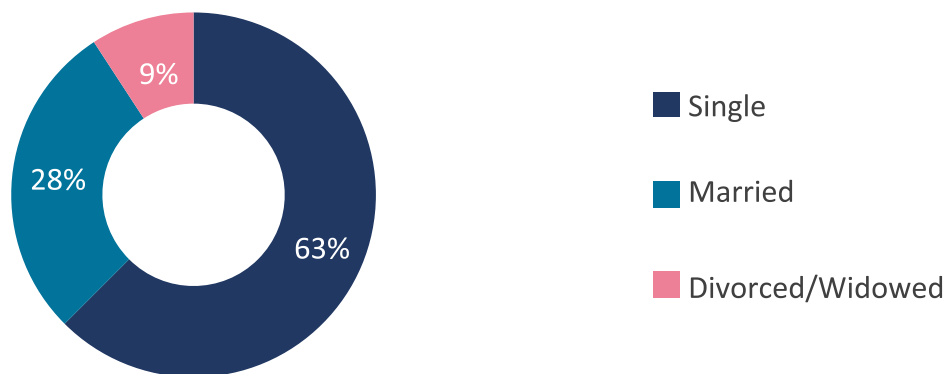


Figure (1-3) illustrates the marital status distribution of the sample members. The results indicate that 62.5% are single, 28.3% are married, and approximately 9.2% are divorced (or separated). The sample does not include any widows.

Figure (1-3)

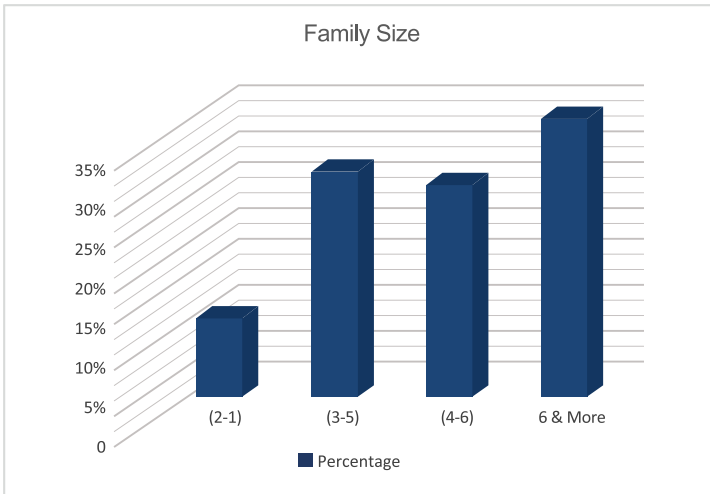


Figure (1-4) illustrates the distribution of the sample based on family size. The data shows that 10% of families consist of 1-2 members, 28.33% have 3-5 members, 26.66% have 4-6 members, and the highest percentage, 35%, comes from families with 6 or more members.

Figure (1-4)

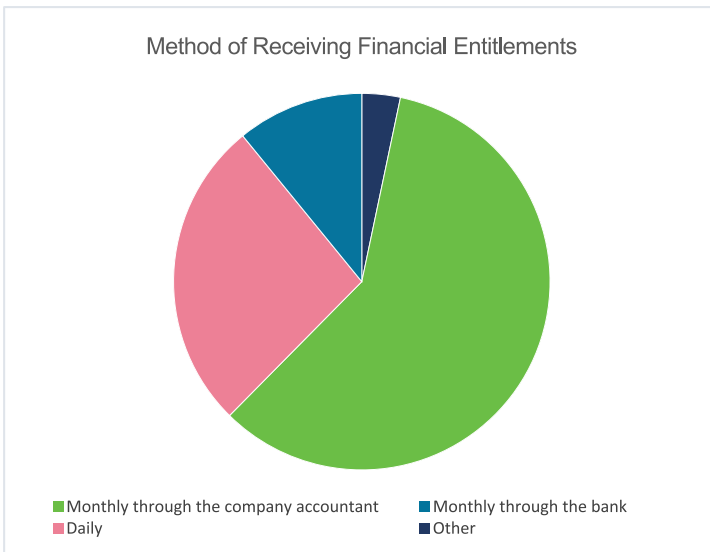


Figure (1-5) illustrates the methods of receiving financial compensation: (3.3%) of respondents receive payments monthly through the bank, (59.1%) receive payments monthly through the company accountant, (26.7%) are paid daily, and (10.9%) use other methods. The payment mechanisms vary, with some workers being paid weekly or according to their work, and others receiving payments directly from the employer. In some sectors, workers are not paid but are considered to be in training, despite performing all required tasks.

Figure (1-5)

(69.16%) of workers across different sectors were motivated by necessity, poor living conditions, and the need to support family or spouses. (15%) were driven by the desire for entertainment and gaining experience, while (15.8%) cited other reasons.

Section II General Analysis

This section of the questionnaire focuses on analyzing women's experiences with domestic violence, labor rights, social protection, and the specific challenges they face in the informal sector. It explores their exposure to violence, their awareness of labor rights, their access to social security, and the various obstacles they encounter while working in informal sectors. These factors are critical for understanding the broader context of women's rights and empowerment in the informal economy.

Economic and Domestic Violence

The study form included questions addressing domestic and economic violence, with a clear connection between these two issues. The results revealed that most women work due to necessity and poor living conditions, primarily to support their families, parents, and husbands. This highlights how economic pressures and the need to provide for loved ones contribute to the persistence of domestic and economic violence, affecting women's participation in the workforce, particularly in the informal sector.

- The percentage of those who were subjected to domestic violence through insults, insults or beatings in the study sample was 13.33%, while the percentage of those who do not consider insulting, cursing or beating violence was 2.5%.
- The percentage of individuals who have access to public services, such as the use of toilets, reached 89.16%, while 11% of individuals do not have access and are forced to relieve themselves at neighbors' homes, neighboring shops, or other similar locations.
- The percentage of individuals who had to change their job reached 34.16%, with the most common reasons being lack of respect for privacy, non-payment of rights, work pressure, and ill-treatment.
- 5% of individuals working in various industries are constantly exposed to hearing comments of admiration about their body from their employer or other workers, while 94.16% are not, and 0.83% are neutral.
- 32.5% of individuals working in various sectors are constantly exposed to compliments about their shape, body, or dress in the workplace, while 66.66% do not hear such comments, and 0.83% take a neutral stance.
- 68.33% of those who work have the freedom to manage their own finances, while 30% do not have this freedom, and 1.67% remain neutral.

Labor Rights

In this part of the study, a Likert three-point scale was used to gather responses. The participants were asked: "What is your opinion towards a group of statements?" The most prominent responses were categorized as: Agree, Disagree, and Neutral. These responses were linked to the indicators of the three sectors mentioned in the study sample.

In this section on labor rights, a set of key statements was measured, which are essential in the workplace. These included topics such as: tasks, vacations, wages, working hours, overtime, and transportation. These factors were specifically evaluated for the sectors mentioned in the study sample.

- 85.8% of workers in the three sectors (clearance, cosmetology, and secretarial) reported that they perform the same tasks agreed upon between them and their employer.
- The percentage of those who have a signed contract with the employer in the three sectors is 17.5%, while 82.5% do not have employment contracts.
- The percentage of those earning less than the minimum wage in the three sectors was

35%, while 4.16% did not answer or responded neutrally, and 60.8% received the minimum wage.

- The percentage of those who work 8 hours a day was 50%, while 45.8% worked fewer than 8 hours, and 4.16% did not answer or provided a neutral response.
- The percentage of female workers in the aforementioned sectors who are provided with paid leave was 38.8%, while 57.5% did not have paid leave, and 4.16% did not answer or chose a neutral response. The percentage of those whose sector provides sick leave was 41.66%, while 45.8% were not provided with sick leave, and 3.33% did not answer or chose a neutral position. Regarding weekly leave, 70% received one day off per week, 28.33% did not, and 1.66% took a neutral stance.
- The percentage of those who receive their wages in the first week of the new month is 61.66%, while 34.16% do not receive their wages in the first week, and 4.16% took a neutral stance. The percentage of those who receive additional wages for overtime work in various sectors is 45.83%, while 46.66% do not receive overtime pay, and 7.5% chose a neutral position.

Concerning transportation, 36.66% of the sample face difficulties, while 63.33% do not. The means of transportation used are as follows: 50% rely on public buses to get from home to work and vice versa, 9.16% rely on taxis, 15% rely on walking and private cars, 10% rely on service cars, and 0.83% have access to all types of transportation.

Challenges and Social Protection

In this section of the study, a set of questions and statements were included to measure, in various ways, the challenges faced by female workers in the sectors mentioned above, as well as the rates of social protection. These factors include: participation in social security, health insurance, adequate wages, availability of nurseries, mobility allowances, annual wage increases, rest periods, awareness of how to submit labor complaints, compensatory bonuses, maternity leave, and other related aspects.

- 76.66% of those working in the above-mentioned sectors do not have a social security contribution, while 20% do, and 0.83% are neutral.
- 98.33% of those working in the aforementioned sectors do not have an active health insurance subscription, while 1.66% have an active health insurance subscription, and 0.83% are neutral.
- 65% of those working in their jobs are not paid enough to meet their own needs, while 31.66% are adequately paid, and 2.5% have taken a neutral position.
- In the aforementioned sectors, 72.5% of employers do not provide nurseries for their workers, 5% provide nurseries, and 23.33% have taken a neutral position.
- 37.5% of those who work are not paid a fieldwork allowance when required to work in the field, 20% receive a fieldwork allowance, and 41.66% have taken a neutral position.
- Among those working in the sectors mentioned, 66.66% do not receive annual wage increases, 24.16% do, and 9.16% remain neutral on the issue.
- 79.16% of workers have an agreed-upon break for free time during the day, while 21.66% do not receive any rest hours.
- 54.16% of workers in various sectors are not familiar with the process of filing complaints against their employer, while 44.16% are aware of the mechanism for submitting labor complaints, and 1.66% have taken a neutral stance.
- 72.5% of sectors do not provide a compensatory bonus upon the termination of workers' services, while 16.66% do, and 10.8% have taken a neutral stance.

- 57.5% of female workers in the aforementioned sectors disagree that their sectors grant 70 days of paid maternity leave, while 14.16% agree that their sectors provide paid maternity leave, and 28.33% remain neutral.

Section III Sector Analysis

The study was analyzed by categorizing the data according to the target sectors (filter shops, boutiques, secretarial work, and beauty), with the study questions being specifically tailored to each sector.

First: Clearance Sector - Boutique

The results of the clearance sector - boutique for labor rights were as follows:

First: Labor Rights

| Fig. | Sentence | Scale | | |
|------|----------------------------------------------------------------------------|-------|----------|---------|
| | | agree | disagree | Neutral |
| 1 | I carry out the tasks that were mutually agreed upon with my employer | 92.5% | 5% | 5% |
| 2 | I have a work contract with my employer. | 10% | 90% | 0 |
| 3 | I receive a salary lower than the minimum wage of 260 JOD | 20% | 80% | 0 |
| 4 | I work only 8 hours a day | 45% | 55% | 0 |
| 5 | My job offers me paid vacation | 30% | 67.5% | 2.5% |
| 6 | I receive my payment by the first week of the new month at the latest | 47.5% | 50% | 2.5% |
| 7 | I receive additional wages from my employer if I work beyond 8 hours a day | 17.5% | 57.5% | 0% |
| 8 | I receive my payment by the first week of the new month at the latest | 62.5% | 12% | 7.5% |
| 9 | My job offers me a paid day off every week | 65% | 35% | 0% |

Table (2)

Table 2 reveals that the most significant violations faced by women working in clearance and boutique shops are as follows: 90% of female workers lack an employment contract with their employer, and 67.5% do not receive paid vacation.

Challenges and Social Protection

| Fig. | Sentence | Scale | | |
|------|----------------------------------------------------------------------------------------------|-------|----------|---------|
| | | agree | disagree | Neutral |
| 1 | I receive a monthly social security subscription through my work | 12.5% | 87.5% | 0% |
| 2 | My workplace provides me with an active health insurance subscription | 0 | 100% | 0 |
| 3 | My work provides me with adequate pay to meet my personal needs. | 27.5% | 72.5% | 0% |
| 4 | My work provides a safe place, such as a nursery, for my children. | 5% | 65% | 30% |
| 5 | My work provides me with a transportation allowance when I am required to work in the field. | 5% | 35% | 57.5% |

| | | | | |
|----|----------------------------------------------------------------------------------------------------------------|-------|-------|------|
| 6 | I receive my payment by the first week of the new month at the latest | 35% | 62.5% | 2.5% |
| 7 | My employer gives me an annual salary increase. | 80% | 20% | 0 |
| 8 | My work includes an agreed-upon break during the day. | 37.5% | 60% | 2.5% |
| 9 | I have clear knowledge of how to file a complaint against my employer. | 25% | 67.5% | 7.5% |
| 10 | Working women are entitled to 70 days of paid maternity leave. | 2.5% | 52.5% | 45% |
| 11 | I am frequently subjected to comments of admiration regarding my body from my employer or other colleagues. | 5% | 92.5% | 2.5% |
| 12 | I am frequently subjected to compliments and insults regarding my appearance, body, or dress in the workplace. | 32.5% | 65% | 2.5% |
| 13 | I can freely dispose of my finances | 72.5% | 25% | 2.5% |

Table (3).

Table 3 shows that all female workers in this sector lack health insurance contributions. Additionally, 87.5% do not have an effective social security contribution, leaving them without any form of social protection. The absence of an employment contract further highlights their vulnerability (as seen in the labor rights percentages), and their wages are insufficient to meet their own needs, exposing them to various forms of economic violence.

Second: Secretariat Sector

First: Labor Rights

| Fig. | Sentence | Scale | | |
|------|----------------------------------------------------------------------------|-------|----------|---------|
| | | agree | disagree | Neutral |
| 1 | I perform the tasks that were agreed upon between me and my employer. | 15% | 85% | 0 |
| 2 | I have an employment contract with my employer. | 65% | 35% | 0 |
| 3 | I receive a salary lower than the minimum wage of 260 JOD | 52.5% | 40% | 7.5% |
| 4 | I work only 8 hours a day | 65% | 32.5% | 2.5% |
| 5 | My job offers me paid vacation | 55% | 40% | 5% |
| 6 | I receive my payment by the first week of the new month at the latest | 77.5% | 20% | 2.5% |
| 7 | I receive additional wages from my employer if I work beyond 8 hours a day | 82.5% | 15% | 2.5% |
| 8 | I receive my payment by the first week of the new month at the latest | 40% | 42.5% | 17.5% |
| 9 | My job offers me a paid day off every week | 85% | 12.5% | 2.5% |

Table (4).

The previous table reveals that within the secretarial sector, the most common violation is the absence of a contract between the worker and the employer, affecting 65% of workers. On the other hand, the least common violation is the timely payment of wages within the first week of the new month, at 82.5%. However, despite the timely payment of wages, the absence of an employment contract increases the likelihood of violations occurring at any time.

Second: Challenges and Social Protection

| Fig. | Sentence | Scale | | |
|------|----------------------------------------------------------------------------------------------------------------|-------|----------|---------|
| | | agree | disagree | Neutral |
| 1 | I receive a monthly social security subscription through my work | 37.5% | 60% | 2.5% |
| 2 | My workplace provides me with an active health insurance subscription | 5% | 92.5% | 2.5% |
| 3 | My work provides me with adequate pay to meet my personal needs. | 40% | 55% | 5% |
| 4 | My work provides a safe place, such as a nursery, for my children. | 2.5% | 77.5% | 20% |
| 5 | My work provides me with a transportation allowance when I am required to work in the field. | 30% | 35% | 35% |
| 6 | My employer offers an annual pay raise. | 25% | 57.5% | 17.5% |
| 7 | I receive my payment by the first week of the new month at the latest | 82.5% | 17.5% | 0 |
| 8 | My work includes an agreed-upon break during the day. | 55% | 42.5% | 2.5% |
| 9 | I have clear knowledge of how to file a complaint against my employer. | 15% | 65% | 20% |
| 10 | Working women are entitled to 70 days of paid maternity leave. | 22.5% | 55% | 55% |
| 11 | I am frequently subjected to comments of admiration regarding my body from my employer or other colleagues. | 7.5% | 92.5% | 0 |
| 12 | I am frequently subjected to compliments and insults regarding my appearance, body, or dress in the workplace. | 42.5% | 57.5% | 0 |
| 13 | I can freely dispose of my finances | 75% | 25% | 0 |

Table (4)

Table 4 highlights the social protection challenges in the secretarial sector, with the most prevalent issue being the lack of effective health insurance coverage, as indicated by 92.5% of respondents. This is followed by the absence of workplace nurseries, contributing to reduced levels of social protection. Additionally, 60% of the workers reported not having effective social security contributions.

Third: Beauty Sector

First: Labor Rights

| Fig. | Sentence | Scale | | |
|------|-----------------------------------------------------------------------|-------|----------|---------|
| | | agree | disagree | Neutral |
| 1 | I perform the tasks that were agreed upon between me and my employer. | 80% | 20% | 0 |
| 2 | I have an employment contract with my employer. | 7.5% | 92.5% | 0 |
| 3 | I receive a salary lower than the minimum wage of 260 JOD | 45% | 50% | 5% |
| 4 | I work only 8 hours a day | 40% | 50% | 10% |
| 5 | My job offers me paid vacation | 55% | 40% | 5% |

| | | | | |
|---|----------------------------------------------------------------------------|-------|-------|------|
| 6 | I receive my payment by the first week of the new month at the latest | 27.5% | 67.5% | 2.5% |
| 7 | I receive additional wages from my employer if I work beyond 8 hours a day | 40% | 57.7% | 2.5% |
| 8 | I receive my payment by the first week of the new month at the latest | 55% | 40% | 5% |
| 9 | My job offers me a paid day off every week | 60% | 37.5% | 2.5% |

Table (5).

The previous table reveals that female workers in the beauty sector face a significant lack of signed employment contracts, with only 7.5% having such agreements, while 92.5% do not. This deficiency negatively impacts other rights, as an employment contract is essential for safeguarding workers' rights, defining their duties, and formalizing the relationship between the worker and the employer.

Second: Challenges and Social Protection

| Fig. | Sentence | Scale | | |
|------|----------------------------------------------------------------------------------------------------------------|-------|----------|---------|
| | | agree | disagree | Neutral |
| 1 | I receive a monthly social security subscription through my work | 10% | 90% | 0 |
| 2 | My workplace provides me with an active health insurance subscription | 0 | 100% | 0 |
| 3 | My work provides me with adequate pay to meet my personal needs. | 27.5% | 67.5% | 5% |
| 4 | My work provides a safe place, such as a nursery, for my children. | 5% | 75% | 20% |
| 5 | My work provides me with a transportation allowance when I am required to work in the field. | 10% | 42.5% | 32.5% |
| 6 | My employer offers an annual pay raise. | 12.5% | 80% | 7.5% |
| 7 | I receive my payment by the first week of the new month at the latest | 75% | 25% | 0 |
| 8 | My work includes an agreed-upon break during the day. | 40% | 60% | 0 |
| 9 | I have clear knowledge of how to file a complaint against my employer. | 10% | 85% | 5% |
| 10 | Working women are entitled to 70 days of paid maternity leave. | 17.5% | 62.5% | 17.5% |
| 11 | I am frequently subjected to comments of admiration regarding my body from my employer or other colleagues. | 5% | 95% | 0 |
| 12 | I am frequently subjected to compliments and insults regarding my appearance, body, or dress in the workplace. | 22.5% | 77.5% | 0 |
| 13 | I can freely dispose of my finances | 57.5% | 40% | 2.5% |

Table (6)

The previous table highlights the challenges faced by workers in the beauty sector concerning social protection. None of the cosmetic workers in the study sample have health insurance, while 90% lack social security contributions. Additionally, 92.5% do not have employment contracts, leaving them without essential legal and social protection.

Analysis and discussion of the results and questions of the study

Introduction

This section of the study focuses on analyzing and discussing the results obtained from the fieldwork, which was divided into three sections: the first section covers the characteristics of the sample, the second section addresses labor rights, and the third section examines challenges and social protection. The challenges refer to the difficulties faced by female workers in informal work, which, despite its legal and legislative framework, still presents numerous obstacles. These challenges are particularly prevalent in the sectors studied, including filter shops, boutiques, beauty salons, and secretarial work.

Labor Rights

The Universal Declaration of Human Rights is one of the most significant historical documents in the field of human rights, as it was the first to define the fundamental human rights that should be universally protected. The Declaration highlights the importance of the right to work and the provision of satisfactory working conditions, as outlined in its articles. For instance, Article 23¹⁰⁷ stipulates, “Everyone has the right to work, freedom to choose his/her work, just and satisfactory conditions of work, and protection from unemployment.” Articles 24¹⁰⁸ and 25¹⁰⁹ of the Universal Declaration of Human Rights, and Jordan has ratified and adopted this declaration, making amendments to its legislation to align with the articles outlined within it. This is in accordance with the principle that international declarations, charters, and conventions take precedence over domestic laws¹¹⁰.

The Jordanian Labor Law of 1996 and its amendments define an employment contract as “an oral or written agreement, express or implied, under which the worker agrees to work for the employer under their supervision or management in exchange for a wage. The employment contract can be for a limited or unlimited period, or for specific or unspecified work.” The results of the current study indicate that only 17.5% of workers in the three sectors studied have an employment contract with their employer, while 82.5% do not. The absence of an employment contract results in the loss of legal and social protection for both the worker and the employer, with the worker being at greater risk. This lack of formal agreement can lead to the threat of job insecurity, as the worker may be dismissed at any time at the employer’s discretion.

The employment contract also governs the duration of vacations, rest periods, wages, and other worker rights, as well as the tasks the worker is required to perform, specifying that these duties cannot be increased or decreased without agreement, and the number of

107. Article 23 of the Universal Declaration of Human Rights states:

1. Everyone has the right to work, to free choice of employment, to just and favorable conditions of work, and to protection against unemployment.
2. Everyone, without any discrimination, has the right to equal pay for equal work.
3. Everyone who works has the right to just and favorable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection.
4. Everyone has the right to form and join trade unions for the protection of his interests.

108. Article 24

Everyone has the right to rest and leisure, particularly by limiting working hours and ensuring periodic paid vacations.

109. Article 25

Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing, medical care, and necessary social services. He has the right to security in the event of unemployment, illness, disability, widowhood, old age, or other circumstances beyond his control that result in the loss of his means of livelihood.

Motherhood and childhood are entitled to special care and assistance. All children have the right to enjoy the same social protection, whether born within or outside of marriage.

110. Decisions of the Constitutional Court for the Interpretation of Laws

working hours, except in cases of overtime. The findings of the current study confirm this, as 38.8% of workers reported receiving paid leave as stipulated in the Labor Law, while 57.5% did not. Similarly, regarding sick leave, 41.66% of workers are entitled to take sick leave, while 45.8% are not provided with this right. Although the difference is small, this is not a positive outcome. The absence of sick leave is a significant concern, as it is an inherent right of female workers.

The rights of workers are not limited to domestic laws; Jordan has ratified several international conventions and agreements that emphasize the importance of economic and labor rights. These rights are enshrined in multiple conventions, including the International Covenant on Economic, Social and Cultural Rights. According to Article 7 of the Covenant, state parties recognize the right of everyone to just and favorable conditions of work¹¹¹. Additionally, the Convention on the Elimination of All Forms of Discrimination against Women, in Article 11(f), affirms the right to health protection and safety in working conditions, including the protection of reproductive functions. Jordan is committed to implementing these conventions through local laws and legislation. However, abuses and violations persist at the level of employers. The law stipulates penalties for employers who engage in such violations, but these issues continue. These violations, including economic violence, can force workers to withdraw prematurely from the labor market.

These violations contribute to limiting women's participation in the labor market, and when they do participate, they often withdraw early due to inadequate working conditions that lack the legal protections outlined by law. Statistical data from the Department of Statistics indicates that women's economic participation in Jordan remains low, with a modest percentage of just 14%. This rate has remained unchanged for several years (Department of Statistics, 2020). Moreover, unemployment rates among women are alarmingly high. Official figures for 2021 show that female unemployment reached 30.7%, compared to 22.4% for males, with a combined rate of 24.1% for both sexes. The economic effects of the Covid-19 pandemic are considered one of the contributing factors to the economic recession and the rise in unemployment. Additionally, the population of Jordan has increased to 11,275,328, according to the population clock of the Department of Statistics.¹¹²

The figures above illustrate that while women do engage in the labor market, many withdraw early due to the violations they face, whether from employers or due to an unfriendly work environment. The lack of legal labor protections, such as an employment contract that guarantees their rights, contributes to this issue. This absence of legal safeguards can be seen as a form of veiled economic violence, as it undermines their ability to maintain stable and secure employment, ultimately limiting their long-term participation in the workforce.

111. (a) A reward provided to all workers, at a minimum:

A fair wage, and equal compensation for equal work, without any discrimination, ensuring that women, in particular, enjoy working conditions that are not inferior to those of men, and receive equal pay for equal work.

A decent living for themselves and their families, in accordance with the provisions of this covenant.

(b) Working conditions ensuring safety and health.

(c) Equal opportunities for promotion within their work, to a higher and appropriate rank, based solely on seniority and competence.

(d) Rest and leisure, reasonable limitation of working hours, paid periodic vacations, and compensation for public holidays.

112. The number 11,275,328 refers to the population in Jordan, according to the population statics on the official website of the Department of Statistics until 11/6/2022.

The current study reveals that workers are often compelled to change jobs due to mistreatment by employers, harassment, or inappropriate comments regarding their appearance, body, or clothing at the workplace. The study found that 32.5% of participants had been subjected to such behavior. According to the existing labor law, if sexual harassment is proven, the employer or their representative is punished, but colleagues or customers are not held accountable. Women who face harassment are often forced to leave their jobs when submitting complaints, as the law permits them to quit but does not provide sufficient protection for them to remain employed. A study by the National Committee for Women (2017) found that 10.5% of harassment victims in the workplace quit their jobs due to sexual harassment. The most common perpetrators of such harassment were male colleagues (29%), followed by male auditors (22%), male administrators (12%), and male managers (11.6%). The current study also shows that a percentage of the sample experienced domestic violence, with 34.16% having to change their jobs due to these issues.

Social Protection and Challenges

Despite the legal obligation for employers in Jordan to provide effective contributions to social security for their employees, and considering the critical link between social security and social protection, the results of the current study revealed that 76.66% of workers in the sectors mentioned above do not have social security contributions from their employers. Additionally, 20% do not have social security coverage, and 0.83% of the workers remained neutral on the matter. The International Labor Organization (ILO) defines “social protection”¹¹³ as a set of policies and programs designed to reduce poverty and vulnerability by promoting income security, access to health care, and providing support during periods of unemployment, sickness, or old age.¹¹⁴

Social protection is a fundamental human right that guarantees individuals access to essential services such as healthcare and income security. It provides vital support to families in cases of illness, unemployment, injury, or pregnancy. Additionally, it offers assistance to the families of those who are injured or unable to work, ensuring their well-being. Social protection is also a means of securing a better future, offering stability and comfort in times of need. This right is essential for protecting the most vulnerable members of society, particularly in times of hardship.

According to figures from the Social Security Corporation (2020), the number of active insured individuals under social security stood at approximately 1.33 million workers in 2018, with a significant portion working in the informal economy under unregulated conditions, especially after the Covid-19 pandemic. The data also showed a decline in the number of insured individuals under the provisions of the Social Security Law in 2020, with [1,327,823] insured, compared to [1,345,118] insured in 2019. This represents a decrease of [17,295] insured individuals, or a [1.3%] reduction. Women made up approximately [28.1%] of the active insured in 2020, which is a slight decline from [29%] in 2019.

Article 25(1) of the Universal Declaration of Human Rights affirms that “Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, in particular food, clothing, housing, medical care, and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age, or other circumstances beyond his control that may result in the loss of his means of subsistence.” However, despite this right, the economic participation rate of women in Jordan remains low at [14%], indicating minimal progress in this area. Official data and statistics from the

113. Documents on Social Protection: <https://www.ilo.org/100/ar/story/protection/> Date of Access: 2022/11/4.

114. Documents on social protection: <https://www.ilo.org/100/ar/story/protection/> Accessed 2022/11/04.

Department of Statistics reveal that this rate has shown little change over the years.

In 2020, women heads of households in Jordan accounted for [17.5%] of the total [2.242 million] households, and this percentage increased to [18.5%] in 2021, according to data from the Department of Statistics (2021). Women in Jordan bear significant responsibilities, not only in their social roles but also economically, as many women who head their families are the primary breadwinners. However, when we examine the rate of women's economic participation, we find that only [14%] of women are economically involved. This presents a significant challenge, as the lack of income for women means that social protection is either nonexistent or very fragile for them.

According to the results of the current study, [69.16%] of workers in various sectors are employed due to financial need, poor living conditions, and the need to support their parents, husband, or family. [15%] work for entertainment, leisure, or the need for experience, while [15.8%] are employed for other reasons. The high percentage of [69.16%] working out of necessity is a critical indicator when considering social protection. Social protection is partly about a worker's ability to provide necessary support to their family. However, the study also revealed that [65%] of workers in these sectors do not receive sufficient wages to meet their personal needs. This raises a significant question: how can female workers provide for their families if their jobs do not offer sufficient wages to cover their own basic requirements?

This indicator also highlights the limited ownership of movable and immovable property among women, as they are unable to contribute to acquiring assets due to insufficient income to meet their basic needs. The low levels of economic participation further exacerbate this issue, as their own resources are inadequate for property ownership. Additionally, due to weak social protection, women are frequently exposed to labor violations, with low rates of legal protection as previously discussed. Despite these challenges, Jordanian laws do guarantee social protection for all, regardless of gender. A position paper issued by the Jordanian Women's Solidarity Institute, titled Social Protection Floors for Women Working in Small Enterprises, emphasizes the importance of providing adequate social protection for women, especially those in informal or vulnerable employment.¹¹⁵ indicates that Jordan applies several social protection policies carried out by various bodies, most notably contribution-based policies, non-contributory policies, policies related to social service, policies related to enhancing women's economic participation. Policies to protect women and girls from violence, discrimination and inequality.

In addition, Jordan launched the National Strategy for Social Protection 2019-2025, which encompasses three main axes: opportunities, dignity, and empowerment. The axis of opportunities focuses on decent work and social security, addressing the current situation and outlining priority actions. The dignity axis targets social assistance to ensure the well-being of vulnerable populations, while the empowerment axis aims to improve access to social services, thereby enabling individuals to overcome economic and social challenges. This comprehensive strategy is designed to enhance social protection systems, improve working conditions, and ensure greater social inclusion for all Jordanians, particularly marginalized groups such as women.

In the current study, social protection was analyzed in relation to the transportation system, which plays a vital role in decent work conditions. The results indicated that 50% of workers rely on public buses to commute between home and work, while 9.16% use taxis, 15% walk or use private cars, and 10% depend on service cars. A small percentage, 0.83%, reported having access to all types of transportation.

115. For more details about social protection visit the following link [paper https://www.siqi-jordan.org/?p=11331](https://www.siqi-jordan.org/?p=11331)

The National Strategy for Social Protection in Jordan shows that the wage for workers in the lowest income bracket is 241 dinars per month, including overtime and bonuses. However, this segment often spends a significant portion of their income on transportation costs, particularly when relying on public transport. The majority of the poor are employed in the private sector, especially in services, with 75% of the poorest workers in this decile. This group is less likely to be self-employed compared to wealthier Jordanians due to the financial requirements for entrepreneurship, the high risks involved, and increasing household debt.

The study also highlights that the majority of workers (59.1%) receive their wages through the company's accountant, 26.7% receive daily payments, and 3.3% get their wages via bank transfers. A small percentage, 10.9%, receive wages through other methods, including weekly payments from their employer. In some sectors, workers are not paid for their labor but are instead offered training, even though they perform all the required tasks.

The National Social Protection Strategy also highlighted the findings of the current study, which revealed that 66.66% of workers in the studied sectors do not receive annual wage increases, while 24.16% do, and 9.16% remained neutral on the issue.

In the context of unregulated employment, the study does not refer to jobs that are entirely outside the law, but rather to employment that is not covered by key labor regulations such as labor laws, social security provisions, and other laws that ensure workers' rights. The primary issue with such employment is that it is not protected by the labor law, leaving workers without the social protection benefits they would otherwise be entitled to.

Another significant challenge highlighted by the study is the gender wage gap, despite the fact that the Jordanian Labor Law prohibits wage discrimination between genders for equal work. According to reports from the Department of Statistics in Jordan, the average monthly wage for male workers in both the public and private sectors is 540 dinars, compared to 484 dinars for females, resulting in a wage gap of 56 dinars in favor of males. Additionally, the average number of working hours per month is 208 hours for males and 188 hours for females (Department of Statistics, 2020).

Results

After analyzing the current study using the designed form and collecting data, I arrived at a set of focused results, which are as follows:

1. Some study participants lack a clear understanding of the concept of domestic violence, while others have experienced it firsthand.
2. Workers across various sectors lack clear and sufficient knowledge about the process for submitting labor complaints in cases of rights violations.
3. Young women working in the three sectors have a low level of social protection, as defined by various international and local documents and reports. The majority of them do not have a signed employment contract with their employer (see percentages).
4. The study results confirmed that the absence of an employment contract between workers and employers directly impacts labor rights, which are typically guaranteed by such contracts. The employment contract serves as a legal safeguard for both parties, the worker and the employer.

5. The results indicated that the absence of an employment contract between the two parties led to a decline in the rights of female workers in the mentioned sectors, such as (see tables and percentages). These include rights outlined in the labor law and measured in this study, such as wages, vacations, annual increases, overtime, working hours, and other entitlements that workers are legally entitled to (see ratios and tables).
6. The study revealed that due to their lack of knowledge about the mechanism for submitting labor complaints, participants were forced to change jobs and move to different sectors.
7. The study revealed that some workers have previously experienced verbal sexual harassment, including hearing expressions of admiration from their employer and customers.
8. The study found that female workers have low levels of social protection, with one of the most significant issues being the low percentage of those with active contributions to social security.
9. The study also found that very few female workers have active health insurance contributions, a violation that undermines the levels of social protection that employers are required to provide.
10. The overall level of social protection is low for the study participants, as their jobs do not provide sufficient wages to meet their own needs, which in turn affects their ability to support their families. Specifically, 69.16% of the workers are employed out of necessity due to poor living conditions.
11. Female workers experience low levels of legal protection due to the lack of provision by employers, as indicated by the study's results (e.g., employment contracts, social security, etc.). This negatively impacts the creation of a safe and decent work environment for female workers across various sectors, affecting their access to services, exposure to sexual harassment, job security, economic violence, wage increases, and other rights.

Recommendations

After presenting the results of the study and analyzing the percentage indicators based on the questionnaire's objectives and questions, I have formulated the following recommendations:

Recommendations for the Training and Awareness Pillar

1. Encourage civil society institutions, particularly economic organizations focused on combating violations, to intensify efforts in offering specialized training programs on the rights of workers as outlined in the Jordanian Labor Law.
2. Organize awareness sessions on the mechanisms for reporting and submitting labor rights complaints through relevant institutions and authorities, particularly human rights organizations and inspection offices within labor directorates.
3. Conduct awareness sessions for employers to emphasize the importance of adhering to labor laws and respecting workers' rights, with a particular focus on the impact this has on employees, especially primary wage earners.
4. Conduct awareness campaigns on the importance of flexible work arrangements for both workers and employers, particularly in the private sector, highlighting the benefits for both parties.
5. Expand awareness and educational programs on domestic violence and sexual harassment affecting working women, while supporting initiatives that involve men and youth in combating harassment. This responsibility should be shared by governmental, non-governmental, and civil society institutions.

Recommendations for the Advocacy and lobbying Campaigns

1. Encourage human rights organizations to launch advocacy campaigns focused on the implementation of the Jordanian Labor Law, particularly Article 2, which defines wage discrimination as “unequal remuneration among workers for work of equal value without any discrimination based on sex.”
2. To strengthen the campaigns, the study recommends forming a coalition of civil society organizations to lead advocacy and lobbying efforts aimed at educating workers about sexual harassment behaviors in the workplace. Additionally, the coalition should work to disseminate awareness messages about the actions that need to be taken in such cases.
3. Conduct advocacy campaigns to define the concept of social protection, legal protection, and the rights of female workers in the workplace. The campaigns should also emphasize the importance of having employment contracts between workers and employers.
4. Launch advocacy and lobbying campaigns urging the Jordanian government to ratify international labor conventions it has not yet adopted, such as Convention No. 190 on Violence and Harassment in the Workplace and Convention No. 189 on Decent Work for Domestic Workers.

Recommendations for laws, legislations and relevant government agencies

1. amend the Jordanian Labor Law, particularly Article 69, to criminalize and clearly define sexual harassment in the workplace, including acts committed by employers, customers, or others interacting with the institution, is crucial. This amendment would help ensure that all forms of harassment are addressed and create a more comprehensive legal framework for protecting workers from such behaviors.
2. Include all types of sexual harassment as defined in the Jordanian labor law, including verbal, physical, electronic, psychological, and any other forms of harassment.
3. Establish a specific and clear definition of sexual harassment in Jordan’s labor law.
4. Broadening the scope of women included under the social security system to guarantee their access to social protection, in accordance with the National Strategy for Social Protection 2019-2025.
5. Efforts to enhance the annual creation of job opportunities to meet decent work standards, in line with Jordan’s international commitments.
6. Expand the number of inspection teams focused on the rights of female workers, particularly in institutions that fail to comply with laws and regulations regarding mandatory social security participation, employment contracts, leave, and overtime.
7. Strengthening the penalties for employers who require employees to work beyond the agreed hours without additional pay or the worker’s consent. Additionally, imposing stricter penalties for non-compliance with Article 53 of the Labor Law, which states that “the employer shall be fined no less than five hundred dinars and no more than one thousand dinars for each instance where a worker is paid less than the minimum wage or subjected to gender-based wage discrimination for equal work.”
8. Repeal Article 98 of Jordan’s Labor Law, which limits the right of wage workers to form unions, and ensure that workers are granted the full right to establish their unions. Additionally, enact a law governing union organization.
9. Enforcing Article No. 72 of the amended Jordanian Labor Law 2019, which requires employers who employ a certain number of workers with children, at least fifteen children and no older than five years, to provide child custody services for their employees.

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Appendixes

This section will define and explain the key terms and concepts used in the study.

Concepts and terminology

This section of the study will define key terms and concepts, providing clear meanings that will be referenced throughout the study wherever those terms appear.

| |
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| <p>1. Women's empowerment: The concept of "empowerment" lacks a unified definition among scholars, as it varies across social, cultural, economic, and political contexts. However, it generally involves themes of self-power, self-control, self-reliance, personal choice, and the ability to defend one's rights. Empowerment also has a collective value tied to local belief systems, aiming to increase women's independence and decision-making capabilities, ultimately aligning them with groups of higher power. (Bhadra, 2001)</p> |
| <p>2. Informal sector: The informal sector is characterized by small-scale production units with simple organization, minimal division between labor and capital, and a primary goal of generating income and employment. It caters to those seeking opportunities outside formal employment structures, and it plays a vital role in providing economic opportunities, especially for marginalized groups. (United Nations, 1993)¹¹⁶</p> |
| <p>3. Social protection: Social protection, as outlined by the European Union and the Organization for Economic Cooperation and Development (OECD), encompasses various programs designed to provide financial support through contributions like pensions and unemployment benefits. It also includes material assistance and non-monetary benefits, such as goods or services intended for children and families. These measures aim to safeguard individuals' well-being and ensure access to essential resources. (Kamer man & Gabel, 2006);</p> <ul style="list-style-type: none">- The ILO defines social protection as a range of measures providing cash or in-kind benefits to ensure income security and healthcare access. These systems protect against income loss due to illness, disability, maternity, work injury, unemployment, old age, family death, and general poverty, and they prevent social exclusion. The goal is to enhance the well-being of individuals and families, particularly adults, by supporting their financial stability and access to essential services (The United Nations Report, 2018).- ESCWA defines social protection as ensuring equal rights for all individuals, providing access to resources and opportunities for both men and women, and removing barriers that prevent disadvantaged groups from achieving their full potential. It also stresses the importance of these groups being able to participate in decision-making processes that affect their lives. |
| <p>4. Decent work: The ILO defines decent work as employment that ensures freedom, equality, safety, and human dignity for both men and women. It emphasizes worker protection, social security, personal and professional development, social integration, and participation in decision-making. Decent work is based on four strategic goals: fundamental rights, labor standards, employment and wages, and social protection. These principles aim to provide equal opportunities, fair treatment, and a safe working environment for all (ILO, 2009).</p> |
| <p>5. Economic violence: refers to situations where an individual denies their partner access to financial resources, often used as a means of control or abuse. This form of violence can isolate the victim or cause negative consequences on their well-being. It primarily affects women and can include controlling business expenses, limiting financial independence, or denying access to work-related resources (ESCWA, date missing).</p> |

116. The procedural definition mentioned in the study is drawn from the Department of Economic and Social Affairs, Statistical Division's Road Studies, Updates, and Amendments to the System of National Accounts 1993, Series F/No. 2, Rev.4, Addendum 1, United Nations, Commission of the European Communities, World Bank, and Organization for Economic Cooperation and Development. This source provides important context for the understanding of national economic systems and definitions applied within the study.



| | | | |
|------------|--------------------------|----------------------------------------------------------------------------------------------------|-----------------------|
| 6 | Title | The Reality of Women Working in the Sewing and Beauty Sector: A Survey Study in Mafraq Governorate | |
| CBO | Arab Woman's Association | Researcher | Bara'a Attallah Falah |

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Executive Summary

The Arab Women Association, in collaboration with researcher Baraa Al-Amoush, conducted a survey study titled “The Reality of Women Working in Factories,” focusing on the Mafrag governorate. This study is part of the “Feminist Power” project, implemented in partnership with the Arab Women Association, which represents Jordan alongside women’s organizations from Palestine, Lebanon, Libya, Tunisia, and Morocco. The project is overseen by the Women for Swedish Women’s Organization and funded by the Dutch Ministry of Foreign Affairs.

The aim of this study was to provide an accurate depiction of gender-based economic violence faced by women working in the informal labor sectors, specifically the beauty and sewing industries, in Mafrag Governorate, across both Jordanian and Syrian nationalities. It also sought to assess the availability of social protection and the challenges and obstacles these women encounter. The study utilized a scientific research tool, a questionnaire, which was divided into three main sections: demographic characteristics of the sample, labor rights, and the challenges faced by female workers.

The study employed both quantitative and qualitative approaches to analyze the results, incorporating open-ended questions in the questionnaire to align with the study’s objectives. It also utilized secondary data collected from reports, data, and previously published studies. The study sample consisted of 160 women working in the two sectors, selected randomly.

Recommendations and findings

After analyzing the study results and examining the percentage indicators based on the questionnaire’s objectives and questions, a series of recommendations were formulated:

6. Organizing awareness sessions to educate workers on how to submit labor rights complaints to relevant institutions and authorities, particularly human rights organizations and labor directorate inspection offices.
7. Implement awareness and educational programs on domestic violence and sexual harassment faced by working women, and establish support programs to engage men and youth in addressing harassment. This responsibility should be shared by governmental, non-governmental, and civil society organizations.
8. Expanding the scope of women covered by social security to ensure they receive social protection in alignment with the National Strategy for Social Protection 2019-2025.
9. Increase annual employment opportunities to meet decent work standards, in accordance with Jordan’s international obligations.

Chapter One: Introduction

Women’s work, in general, is a key pillar in their empowerment across various aspects of life, allowing them to access many of their rights, particularly those related to gender equality and equal opportunities. Amid global changes and transformations, especially in the economic sector, both men and women have turned to informal work as a means to improve their challenging living conditions and ease the pressure from low wages in formal sectors, which are sometimes predominantly male.

Jordan has not been immune to the global changes, particularly due to the inability of its economy to generate sufficient job opportunities and provide formal government employment¹¹⁷. This has led to an increasing unemployment rate, which reached 22.6% in the second quarter of 2022, with women accounting for 29.4% and men for 20.7%. In response to this gap, the

117. Department of Statistics

phenomenon of informal work, both organized and unorganized, has grown, now constituting 15% of the GDP¹¹⁸. Informal employment represents 41.4% of total employment in Jordan¹¹⁹.

Due to the lack of regulation by Jordanian laws and legislation, informal workers, like their counterparts in other countries, do not have access to basic labor rights. These rights include the minimum wage, social security enrollment, a guaranteed retirement salary, paid annual leave, sick leave, and various other labor protections. As a result, they are exposed to economic violence.

Studies examining the status of women in the Jordanian labor market have shown that female participation stands at 14.9%, a significantly lower rate compared to male participation, which is 53.5%¹²⁰.

This modest level of participation is largely attributed to the fact that the majority of women working, particularly in the informal economic sector, face significant challenges in both their professional and personal lives. They are also subjected to widespread violations of their basic human rights. As a result, this type of work lacks the fundamental conditions for decent work, a respectable standard of living, and the societal recognition of working women.

Study problem

Decent work is the aspiration of every worker across various sectors, especially in informal work, as it reflects their desire for employment under conditions of freedom, fairness, security, and human dignity. It also encompasses the essential labor rights that should be guaranteed in any workplace. This study aimed to identify the key aspects of decent work, including the availability of job opportunities and fair wages, job stability and security,

equal opportunities and treatment, social protection, a safe working environment, reasonable working hours, work-life balance, and the representation of workers and employers in trade unions and other platforms that help protect workers. The primary issue, however, remains the exploitation and economic violence faced by women in the workplace, despite the presence of laws and regulations that support women. It is crucial to highlight this reality, as it requires attention and improvement in a way that supports all working women, regardless of their nationality.

Objectives of the study

The study aims to identify instances of economic violence against Jordanian and Syrian women working in the sewing and beauty sectors and to present the findings to the local community and decision-makers in the governorate. The expected outcomes of the research include providing results that support the project and offer a clear depiction of the reality of economic violence faced by Syrian and Jordanian women in the informal labor market within these sectors. The findings will be shared with donors, project workers, and the local community to advocate for increased pressure on administrators. The anticipated results include:

- 1- Social challenges faced by women due to their employment in the informal sector, specifically within the sewing and beauty industries.
- 2- Challenges and issues encountered by women as a result of their work in informal employment within the sewing and beauty sectors.

118. (Jordan Strategy Forum) Study on the Informal Sector in Jordan: The Nature of its Workers and Challenges

119. Jordan Strategy Forum

120. Study Paper from the Jordan Strategy Forum 2021

- 3- Identifying key measures that can mitigate the violations faced by women due to their work in the informal sector within the sewing and beauty industries.
- 4- Identifying the conditions that have compelled women to engage in informal work within the sewing and beauty sectors.

Limits of the study: temporal, spatial, human

This study was conducted between (August 2022 and November 2022) in Mafraq Governorate, which was divided into the Kasbah of Mafraq and the Northern Badia. The study sample included 160 women working in the informal sewing and beauty sectors. The sample was selected based on informal statistics obtained from the Mafraq Labor Directorate and the Mafraq Chamber of Industry and Commerce. According to these statistics, there are 430 female workers in the sewing sector and 200 beauty salons in the region.

Study Methodology

The study employed both quantitative and qualitative approaches, using a sample of 160 women, with 50 from the beauty sector and 110 from the sewing sector. The distribution was as follows:

- Survey Form

In this study, a research form was utilized that gathered demographic information about the sample participants, including nationality, survey location, marital status, age, educational qualifications, targeted work sector (sewing and cosmetology), and years of experience. The form also included measurement sections consisting of six areas, divided into both qualitative and quantitative categories.

- Sample design

The sample was designed based on statistics obtained from the Mafraq Governorate Labor Office regarding the number of female workers in the sewing and beauty sectors. A total of 160 questionnaires were randomly selected from different regions of the governorate to ensure the sample was representative and reliable, allowing for accurate results and the achievement of the study's objectives.

- Data collection

Data was collected through a paper questionnaire, which was randomly distributed to the study sample. Respondents were required to answer the questions in alignment with their various perspectives on gender-based economic violence.

Chapter Two: Legislation and Laws.

The State of the Country Report published by the Jordanian Economic and Social Council in 2021 highlighted that Jordan has made significant progress in the area of women's rights and social justice, particularly in promoting gender equality in both rights and responsibilities. The outputs of the Royal Committee for the Modernization of the Political System included constitutional amendments that addressed women's rights and upheld the principle of gender equality. Notably, the term "Jordanian women" was added alongside "Jordanians" in the title of Chapter II of the Constitution, changing it to "The Rights of Jordanians and Jordanian Women." Additionally, paragraph (6) of Article VI was amended to state: "The State shall ensure the empowerment of women and support them in playing an active role in building society, guaranteeing equal opportunities based on justice and equity, and protecting them from all forms of violence and discrimination¹²¹. These constitutional amendments could serve as a foundation for further aligning other legislative texts related to women's issues and the prevention of discrimination, ensuring a more comprehensive framework for gender equality and the protection of women's rights.

The same report noted that women's economic participation and involvement in the labor market remain low, despite the fact that the enrollment rate of women in education at both regular and higher levels is among the highest in the Arab region. It further highlighted that the challenges to women's economic empowerment are influenced by legislative, political, institutional, cultural, educational, and societal factors. Additionally, the prevalence of violence against women significantly hinders their participation in economic activities, as it forces them to focus on combating injustice and struggling with their inability to make independent decisions. Or empowering herself to benefit from her income, as the violence she experiences may be intended to deprive her of her economic resources (such as income and inheritance). This leaves her unable to make decisions regarding spending or benefiting from her work. As a result, she may feel discouraged and withdraw from the labor market, believing that her efforts are futile¹²².

In light of the COVID-19 pandemic that affected the world, defense orders and instructions were issued that included workers in the informal sectors. However, these measures did not adequately address the challenges faced by women working in the informal sector, including:

- Workers in the most impacted or unauthorized economic sectors/activities (beneficiaries of the "Estidama" program, as stipulated in Article "Third" of Defense Order No. (24) of 2020, and the subsequent notifications issued thereunder) shall be entitled to their monthly wages for the period from December 2020 until May 2021, as follows:
 - (50%) of the monthly wage in economic sectors / activities that are not authorized to work
- In accordance with the provisions of paragraph (a) of Article (10) of Defense Order No. (6) of 2020, the following communication was issued:

First: The provisions concerning the automatic termination or renewal of contracts, as outlined in Defense Order No. (6) of 2020 and the notifications issued pursuant thereto, shall not apply to the concerned workers upon their enforcement in private sector institutions and establishments, or any other entity subject to the Labor Law. This applies whether these institutions, establishments, or entities existed prior to or after the entry into force of the aforementioned order.

121. Country Status Report 2021

122. The Previous Reference

Regulation No. (93) of 2020, the Social Protection Scheme Linked to Maternity Insurance, issued pursuant to Paragraph (b) of Article (42) and Article (106) of the Social Security Law No. (1) of 2014:

This regulation outlines the provisions of social protection provided by the Social Security Corporation for all working mothers in both the formal and informal sectors. However, workers in the informal sectors are not covered by these provisions or this regulation, as they are excluded from the social security system, as stipulated in Article (4) of the aforementioned regulation. Additionally, Article (6) outlines the payment of child care allowances, with Paragraphs (a-f) detailing the conditions under which the insured can receive financial support for child care, as specified in Article (7), which clarifies the amount of financial assistance per child based on the insured's salary.

It was also stated in some previous legislations and regulations:

Under the Prevention and Safety Law for Industrial Machinery, Equipment, and Work Sites of (1998): The employer or the responsible manager within the organization is required to take necessary precautions and safety measures to prevent mechanical, electrical, and chemical hazards related to industrial machinery, equipment, and work sites, in accordance with the provisions of this law and the instructions issued thereunder.

Based on observations, this is an area where most informal and small economic activities fall short, as they typically lack the required safety measures and precautions.

This is an area where some informal work sectors lack the necessary measures to protect workers within the facility.

For non-Jordanian workers, the investor or operator may incur substantial costs when issuing work permits for expatriate workers in their economic activities or establishments. This financial burden often results in employers choosing not to register workers or subject them to government oversight, which adversely affects workers' rights. This issue is outlined in the 2019 Work Permit Fees System for Non-Jordanians.

For reference, Syrian workers are exempt from these high fees, with only 10 Jordanian dinars being collected for each worker.

Despite the provisions outlined in the previous legislation, many business and establishment owners have opted to employ non-Jordanian (Syrian) workers without work permits in an attempt to evade their responsibilities and avoid providing workers with the labor rights guaranteed by the Labor Law, Social Security, and other related labor laws and regulations.

- Regulation No. (84) of (2000), Occupational Classification Fees and Allowance Regulation for the Year 2000:

According to this regulation, the training institution collects fees for issuing certificates to classify the workplace, for licensing to practice the profession, and for conducting professional tests.

This is considered unjust to female workers in these sectors, as it creates a barrier for women who wish to apply and undergo training at vocational institutions. It effectively makes them dependent on employers due to their inability to afford the fees stipulated in the system.

Chapter Three: Field Work

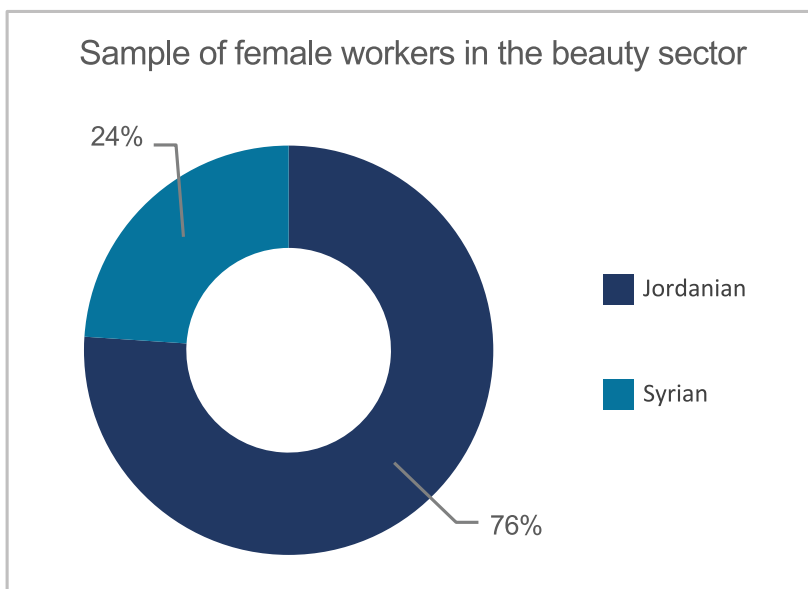
Introduction

This section of the survey aims to reveal the reality of women working in the beauty and sewing sectors in Mafrq Governorate. The findings will be presented through the analysis of data collected from fieldwork, utilizing the methods outlined in the previous methodology. The primary data collection tool used was a questionnaire, which was designed with reference to relevant laws and regulations that ensure the protection of workers' rights across various sectors.

Beauty Sector

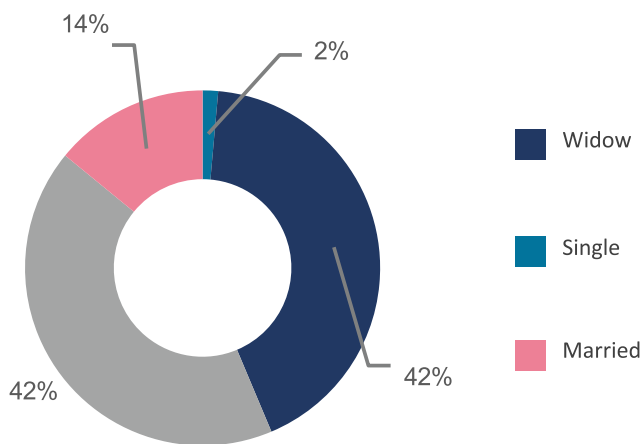
According to available statistics, Mafrq Governorate has 200 salons licensed by the Chamber of Commerce and the Greater Mafrq Municipality. However, there are no records indicating the total number of workers employed in these salons. This implies that the majority of workers in this sector are not registered with social security. Consequently, these workers are deprived of their fundamental labor rights, such as annual, sick, weekly, and official leave. Furthermore, it was reported that workers in these salons are typically paid based on a commission percentage, which, in many cases, does not meet the minimum wage stipulated by Jordanian law.

Due to the lack of effective collaboration between government institutions and the private sector in understanding the challenges and analyzing the local economy in Mafrq Governorate, it was found that there is a significant absence of oversight in this sector, which employs a large number of women workers.



In this study, 71 women were selected to participate, with 54 Jordanian women and 17 Syrian women, making up 76% of the total sample. The study aimed to examine the situation of women working in the beauty sector. Jordanians and 24% Syrians.

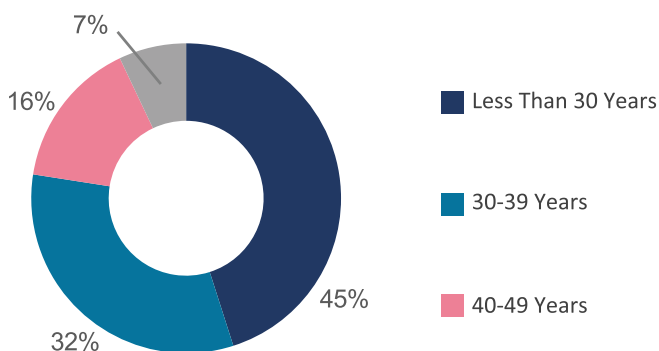
The marital status of the study sample



The results of the study revealed the following marital status distribution among the participants: 30 single women (42%), 30 married women (42%), 10 divorced women (14%), and one widowed woman (2%). These percentages indicate that most workers in this sector are either married or single women, who bear partial or full responsibility for household expenses and securing basic needs. This responsibility exposes them to economic violence and various violations. Additionally, divorced women face challenges in

securing monthly and basic expenses for themselves and their families, which often leads them to accept lower wages and work without their labor rights.

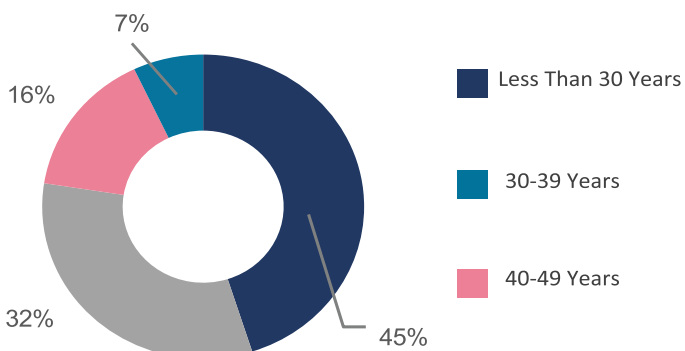
Age group of the study sample



The results of the study also showed that the age of the participants in the cosmetics sector: (32) participants were under 30 years of age, (23) participants were between the ages of 30-39, (11) participants were in the 40-49 age group, and (5) participants were over 50 years of age. From these percentages, it can be inferred that women aged 39 and younger often bear the responsibility

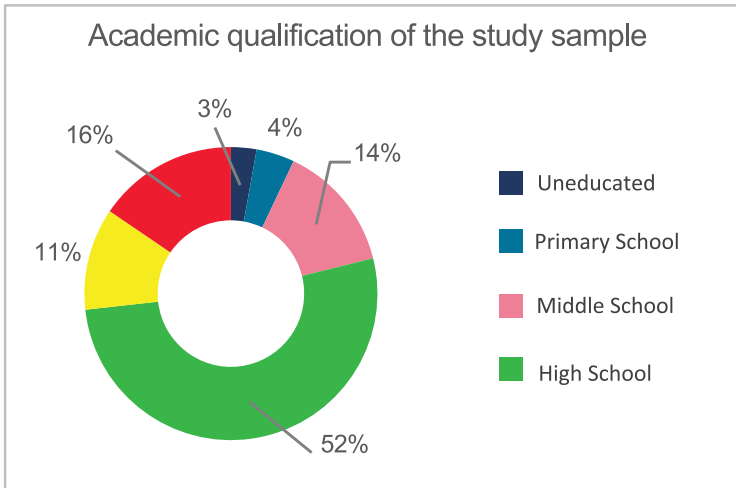
of being the head of the family or contribute significantly to domestic responsibilities. As previously mentioned, this can expose them to gender-based and economic violence.

Academic qualification of the study sample

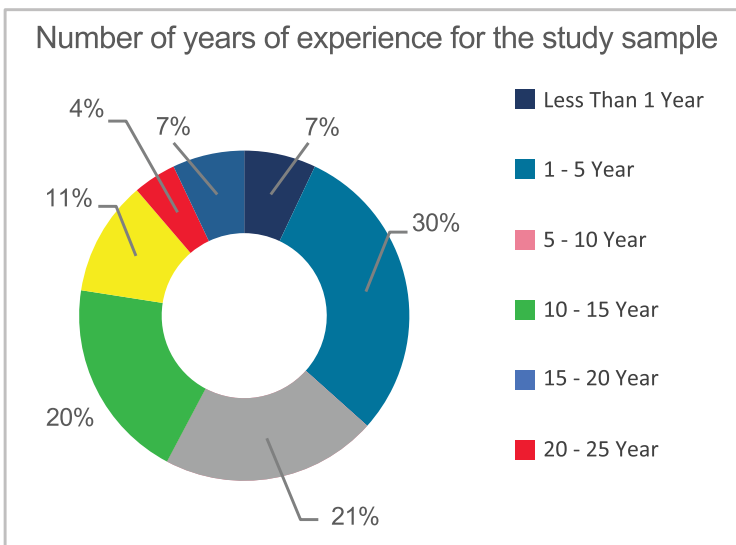


The results showed the academic qualifications of the participants in the study as follows: (2) participants were uneducated, (3) held a primary certificate, (10) participants had completed the preparatory stage, (11) participants had completed the secondary stage, (8) participants held a community college diploma, and (11) participants had a bachelor's degree. None of the selected sample held a master's or doctoral degree.

This indicates that the respondents have sufficient awareness of the concept of work and its importance, and any problems they may face are considered gender-based violence or gender-based economic violence.



The participants in this study have varying years of experience in the beauty sector, ranging from less than one year to more than 25 years, as follows: less than one year (5) participants, from one to five years (21) participants, 5-10 years (51) participants, from 10 to 15 years (14) participants, 15-20 years (8) participants, 20-25 years (3) participants, and (5) women with more than 25 years of professional experience in this sector.



By analyzing the results related to the demographic factors of the participants, we can differentiate between Jordanian and Syrian women in a way that allows for an understanding of the specific factors affecting each nationality. This analysis highlights the diversity and relative differences in how women from each nationality participate in the beauty sector.

Social challenges and issues faced by women working in the beauty sector.

The study on the reality of workers in the sewing and beauty sector in Mafraq Governorate focused on exploring the social challenges women face due to their work, as well as the various work-related issues they encounter in the beauty sector.

The study will also compare the social challenges and work-related problems faced by women in the beauty sector, depending on whether they are Jordanian or Syrian. This comparison will reveal how the realities of women's work in the beauty sector differ by nationality, providing a deeper understanding of the specific challenges faced by both Jordanian and Syrian women in this field.

The first area: Social challenges faced by women due to their work in the beauty sector.

| Social Challenges Facing Women Due to Their Work in the Beauty Sector | Strongly satisfied | Fully satisfied | Neutral | Dissatisfied | Strongly dissatisfied |
|-------------------------------------------------------------------------------------------------------------------|--------------------|-----------------|---------|--------------|-----------------------|
| My family takes my salary | 7. | 13 | 0 | 28 | 23 |
| I am deprived of my own allowance. | 10 | 10 | 2 | 27 | 22 |
| I have the money to reward and motivate my children. | 14 | 7 | 22 | 20 | 8 |
| I can't invite my family because I don't have my own money (salary/monthly expenses) | 15... | 13 | 4 | 29 | 10 |
| My family always guides me to reduce and limit my expenses. | 19. | 10 | 4 | 23 | 15 |
| I receive a small amount of money to cover my basic needs | 21. | 26 | 3 | 18 | 3 |
| I have sufficient money to cover my health expenses | 22. | 12 | 6 | 15 | 16 |
| I agree to work for a salary to avoid family conflicts | 13 | 8 | 5 | 29 | 16 |
| I spend all of my earnings on my family | 18 | 12 | 6 | 25 | 10 |
| I face difficulties/problems because I am unable to take care of my family and children due to long working hours | 19 | 7 | 14 | 22 | 9 |
| I have full control over my personal assets | 35 | 18 | 6 | 8 | 4 |
| I can't collect my financial rights from people. | 13 | 16 | 9 | 21 | 12 |
| My property belongs to my family, not to me. | 10 | 11 | 10 | 27 | 13 |

In the first section, (13) items were identified to analyze the social challenges and issues associated with women's employment in the beauty sector. These items were quantitatively measured to collect facts and statistics, which helped to identify the specific difficulties women face in this field. The following table presents the results gathered from (71) women who participated in the study, highlighting the social challenges and difficulties they encounter while working in the beauty sector.

Second Area: Challenges in the Workplace for Women in the Beauty Sector

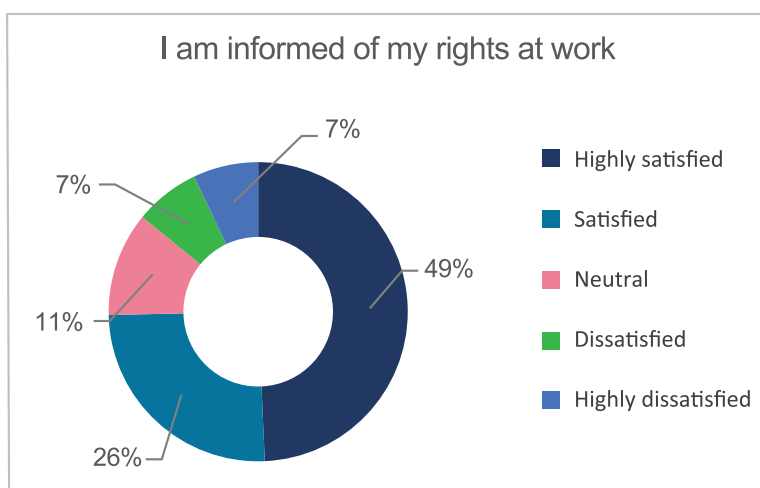
The results from the survey questions revealed that we were able to more deeply measure the impact of issues and their underlying causes, helping us identify key indicators and outcomes that can be used to analyze the challenges faced by women in the beauty sector.

| Work challenges faced by women in the beauty sector. | Strongly satisfied | Fully satisfied | Neutral | Dissatisfied | Strongly dissatisfied |
|---------------------------------------------------------|--------------------|-----------------|---------|--------------|-----------------------|
| I am aware of my rights at work. | 35 | 18 | 8 | 5 | 5 |
| I am permitted to join unions | 18 | 19 | 12 | 16 | 6 |
| I have a signed employment contract. | 3 | 5 | 10 | 38 | 15 |
| I am enrolled in social security. | 3 | 4 | 6 | 39 | 19 |
| I am covered by health insurance. | 4 | 1 | 6 | 40 | 20 |
| I receive training in my field to enhance work quality. | 29 | 15 | 7 | 8 | 12 |

| | | | | | |
|-----------------------------------------------------------------------------------------|----|----|----|----|----|
| The flexible working policy is applied in my workplace. | 37 | 19 | 11 | 4 | 0 |
| I am permitted to work overtime. | 35 | 22 | 8 | 5 | 1 |
| Get paid for overtime | 32 | 21 | 8 | 8 | 2 |
| I receive a sufficient salary to support myself and my family. | 15 | 14 | 6 | 22 | 14 |
| I Feel safe at work | 50 | 17 | 1 | 2 | 1 |
| The salary I receive is fair compared to that of my colleagues at work. | 29 | 17 | 18 | 3 | 4 |
| Official working hours are limited. | 20 | 15 | 10 | 21 | 5 |
| Discrimination at work is practiced based on nationality by my employer or colleagues. | 8 | 2 | 11 | 27 | 23 |
| Discrimination in employment is practiced based on gender (male/female) by my employer. | 3 | 1 | 12 | 31 | 24 |

Third Area: Challenges and Issues Related to Women’s Awareness of Their Labor Rights in the Beauty Sector

The results indicated that 49% of respondents strongly agreed that they are informed about their labor rights, while 26% agreed. However, 7% of respondents admitted to being unaware of their labor rights, including the existence of an employment contract—whether oral or written, explicit or implicit—that outlines the worker’s obligation to work under the employer’s supervision or management in exchange for a wage, and the employment contract is for a limited or unlimited period or for a specific or unspecified¹²³ work. They are also unaware of the importance of having social security and health insurance, which results in their exclusion from the protections of the Jordanian Labor Law. Consequently, they do not receive the minimum wage as stipulated by the law, which encompasses all forms of compensation—whether monetary or in-kind—as well as any additional benefits outlined in the law, the employment contract, internal regulations, or settlement agreements. This lack of awareness also extends to wages due for overtime work, further exacerbating their vulnerabilities¹²⁴. This situation arises from the workers’ lack of knowledge and awareness regarding these laws and their rights.



The analysis revealed that 54% of respondents strongly agreed, and 21% agreed, that they did not sign written employment contracts, with most agreements being verbal. Respondents noted that vacation days were deducted from their agreed salaries or percentages, and while these breaks occasionally provided relief due to the long working hours and work pressure, the findings underscore broader challenges. Women working in this sector face

123. Jordanian Labor Law, Article 1
 124. Jordanian Labor Law, Article 2 - Wages

low salaries, lack of annual leave, and undefined working hours. These factors often push them to take unpaid leave for rest or family care, highlighting systemic issues and forms of economic violence against women.

On the other hand, 11% of the women surveyed indicated prior knowledge of labor laws and their rights. These women emphasized that having a documented and regulated employment contract, along with participation in social security and health insurance, provides long-term economic security and stability. Additionally, female workers of Syrian nationality in this sector expressed a desire to have formal employment contracts and labor rights. However, based on what they have been told by their employers or the surrounding community, they believe that Syrian workers are not entitled to labor rights and have no legal protections. One respondent stated, “I do not deal with an oral or written contract because my nationality is Syrian; I do not consider social security, insurance, or vacations.”

Regarding equality and the improvement of working conditions, the women emphasized the need for increased oversight of beauty salons to ensure compliance with labor laws and regulations. They advocated for equal wages, as highlighted by the women of Syrian nationality, and the establishment of fixed salaries rather than percentages based on the work done. Additionally, they stressed the importance of developing the skills of women in this sector to enhance work quality and productivity. One respondent stated, “There must be justice in salary and daily life. Even if I am Syrian, in the end, we are all human beings.”

Fourth Area: Does Informal Work (Unregistered) Affect Women’s Employment in Terms of Violations?

This question aims to examine the participants’ awareness of informal work in Jordan, where employment is categorized into registered and unregistered sectors. The women were asked about the impact of informal (unregistered) work on potential violations that may affect their employment. The responses revealed several issues related to both workers’ understanding of informal work and the legal framework surrounding it, as well as the role of employers. One key finding highlights how workers in the beauty sector are significantly impacted, as they are often forced to work during public holidays without compensation. Additionally, long working hours are not properly regulated or compensated, which affects their ability to fulfill family responsibilities.

Additionally, women of Syrian nationality working from home in the beauty sector are unable to receive wages comparable to those working in formal beauty salons. This is due to their inability to license or operate a beauty salon in a public space. As a result, these women face significant financial challenges, spending long hours for relatively low earnings compared to their counterparts in established salons. This situation further impacts their ability to manage their responsibilities towards their families and children.

Women working in both the registered and unregistered beauty sectors have faced significant challenges due to the COVID-19 pandemic. The restrictions imposed, including curfews and the closure of certain businesses, such as beauty salons, have exacerbated their difficulties. These women have been particularly affected by the limited opportunities to work, leading to financial insecurity and increased hardships for themselves and their families.

Some of the women surveyed mentioned that they feel humiliated and believe there is no consequence for violations at work. They are paid according to their productivity, and they feel unable to voice objections to any mistreatment, as they can be easily replaced by others.

Women may face repeated work-related injuries, but due to the absence of health insurance or coverage for work-related accidents, they may be forced to take time off from work for days or even weeks, all at their own expense.

Fifth Area: Measures to Improve the Situation of Female Workers in Informal (Unregistered) Sectors.

The study revealed, through the responses of the participants, several solutions and recommendations for improving the situation of female workers in the beauty sector. When women were asked about the measures that could enhance their working conditions, it became evident that there was a lack of awareness regarding the laws and legal procedures governing work in informal sectors. Their suggestions were primarily focused on the need for guarantees from employers, including the establishment of employment contracts that regulate working hours, specify annual and maternity leave days, and ensure inclusion in social security. Additionally, they emphasized the importance of securing a fixed salary by contract and requiring beauty salon owners to provide training courses to improve the skills of workers in the field.

The working women also recommended enhancing the role of the Syndicate of Beauty Salon Owners, ensuring the implementation of public safety measures, and reducing the prices of cosmetics. They also suggested lowering the amount of insurance contributions, as the salaries of workers in this field are low, and these contributions could significantly reduce their income.

The workers recommended the intervention of organizations that defend workers' rights, which could exert pressure on salon owners to ensure labor justice, equal wages, and the development of working conditions within the establishments.

Sixth Area: The Impact of Current Social Conditions on Women's Engagement in Informal Work (Challenges)

The difficult economic conditions are one of the key challenges that have driven women to work outside their homes and away from their families. Based on interviews with the study sample in this sector, the women were divided into those who wish to contribute to family expenses, including those who are the primary breadwinners and those who bear full responsibility for their families.

Some of them stated that family conditions and problems pushed them to work in order to escape the difficult home environment, despite the low wages they receive for working long hours.

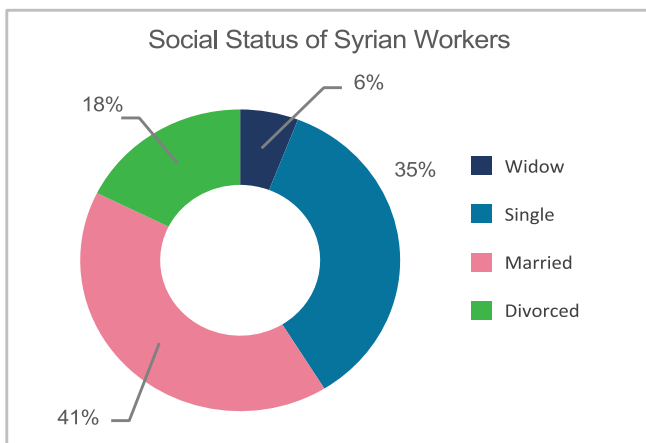
Some of the women, despite having degrees (bachelor's or community college), shared that the lack of government job opportunities and the difficulty in securing them led them to work in the sewing sector.

Examining the reality of female workers in the beauty sector, a comparison between Jordanian and Syrian women reveals distinct challenges and experiences.

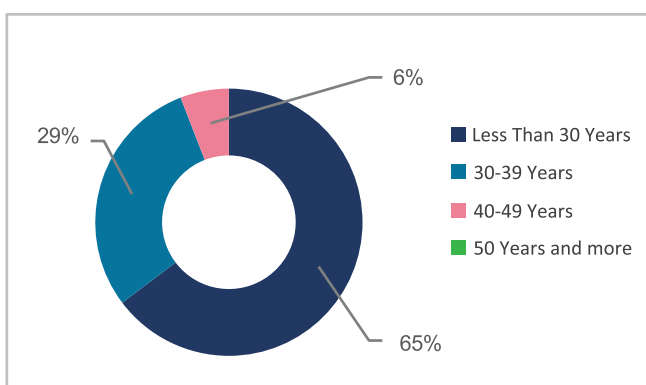
When analyzing the reality of the beauty sector and comparing the results between Jordanian and Syrian women, 54 women, representing 76% of the study sample, were of Jordanian nationality, while 17 women, making up 24%, were of Syrian nationality.

The study was based on an analysis of the demographic situation of workers from both nationalities, which allowed for an in-depth examination of the reality of workers in the beauty sector. The research team worked to analyze the situation of Jordanian and Syrian women separately, as follows:

Syrian Women Working in the Beauty Sector

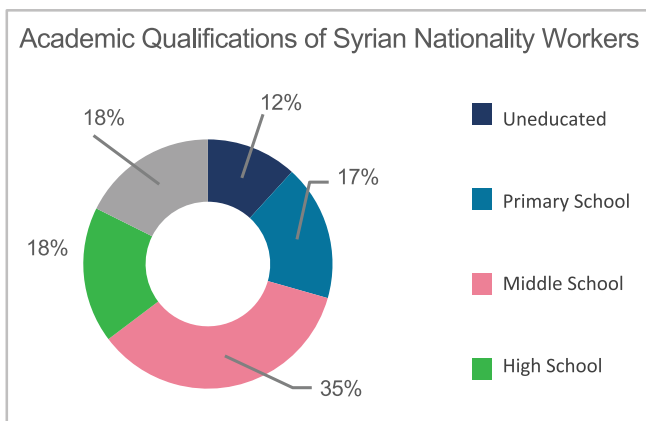


As previously mentioned, 24% of the study sample from the beauty sector consists of women of Syrian nationality. When inquiring about their marital status, it was found that 41% are married, 35% are single, 18% are divorced, and 6% are widows. These figures suggest that the majority of Syrian women working in the beauty sector are married, often seeking employment to assist their husbands in improving living conditions or to escape domestic violence. Single women, on the other hand, also turn to informal work to help improve their family's living conditions.



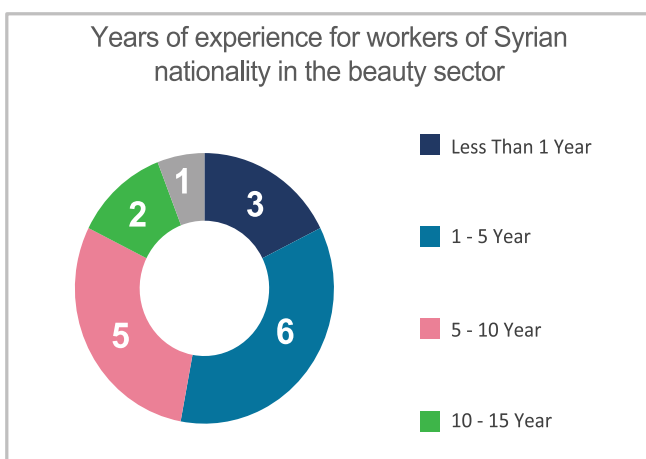
It was found that 65% of Syrian workers in the beauty sector are under the age of 30, 29% are between the ages of 30-39, and 6% fall within the age group of 40-49.

The percentages indicate that the majority of workers are under 30 years old, a group that often faces rights violations and exploitation. Many accept the lowest wages to escape family problems and poverty, as well as to meet their basic needs as young women.



When inquiring about the educational qualifications of female workers in this sector, it was found that the majority of Syrian women working in the beauty sector have completed the preparatory stage, which equips them with basic literacy and simple arithmetic skills. This group represents 35% of the respondents. In contrast, 18% of the respondents hold a diploma from a community college. Therefore, the majority have the capacity to recognize whether they have been subjected

to violence or violations of their rights.



Regarding the years of experience of Syrian workers in the beauty sector, it was found that 18% have less than one year of experience, 35% have between one and five years of experience, 29% have between five and ten years of experience, 12% have between ten and fifteen years of experience, and only 6% have between fifteen and twenty years of experience.

In the research questionnaire, workers were asked about the difficulties and social challenges they face as a result of their work in informal sectors. This question was divided into thirteen statements, and the responses were analyzed using a 5-point scale: strongly satisfied, satisfied, neutral, dissatisfied, and strongly dissatisfied. The highest acceptance rate was for “strongly satisfied,” followed by “satisfied,” with “neutral,” “dissatisfied,” and “strongly dissatisfied” having progressively lower acceptance rates.

The social challenges women face as a result of their work

The workers expressed strong dissatisfaction with 35% strongly dissatisfied and 24% dissatisfied, while 12% were strongly satisfied and 29% were satisfied, regarding the issue of being deprived of their salary by their families. These percentages highlight the significant social and economic violence faced by workers, as being deprived of their earnings not only undermines their financial independence but also affects their family stability, forcing them to endure various forms of violence, including at the workplace.

The results showed that 12% of the workers did not receive any personal expenses and expressed strong satisfaction, while 23% of the sample reported being satisfied. Six workers indicated dissatisfaction, meaning they do receive personal expenses, while four workers answered strongly dissatisfied. Additionally, one worker chose not to respond.

When asked whether the worker had the money to reward and motivate her children, the responses were as follows: 18% expressed strong satisfaction, 29% were dissatisfied, 18% were strongly dissatisfied, and 35% abstained from answering.

When asked if they had their own money to invite their families, (12%) of the workers expressed strong satisfaction, and (6%) were satisfied. However, (11) workers reported being dissatisfied, (2) were strongly dissatisfied, and (1) worker chose not to answer.

The results showed that 17% (4) of the workers from the Syrian nationality receive guidance from their family to reduce expenses, while 12% (3) were satisfied with this guidance. On the other hand, 3 workers (7%) were strongly dissatisfied, and 8 workers (19%) were dissatisfied, indicating they do not receive guidance from their families regarding expense reduction. One woman (2%) refrained from answering.

The results showed that (8) of the female workers received a small amount of money to buy their basic needs, (4) of the workers were very satisfied, and (5) of the women were dissatisfied.

When asked about having enough money to take care of their health, (35%) of women answered strongly dissatisfied, meaning they do not have enough money, (12%) answered satisfied, while two women refrained from answering, and (29%) of the workers answered strongly satisfied and (12%) with satisfaction.

(10) of the workers answered dissatisfied that they work with the lowest wages and salaries to escape family disputes, and (3) workers answered strongly dissatisfied. (12%) of the workers answered satisfied, (6%) answered neutral, while one woman refrained from answering.

When asked if they spend all the work they earn on their families, the results were as follows: (24%) strongly satisfied, (17%) satisfied, (35%) dissatisfied, (17%) strongly dissatisfied, while (4) refrained from answering. One of the respondents said, “I worked because I don’t have money, there is no one to spend on me, and because I spend on my family.” Through interviews with the workers, it was found that many of them work under difficult conditions, enduring various forms of violence. They have to spend everything they earn on their families and barely manage to take any for themselves.

(35%) of female workers indicated that they face difficulties due to their inability to take care of their families and children because of long working hours. This percentage was expressed as follows: (18%) strongly satisfied, (18%) satisfied, (18%) dissatisfied, (6%) strongly dissatisfied, and (23%) refrained from answering.

During the interviews and the research questionnaire, the workers indicated that they face numerous difficulties due to long working hours, which prevent them from caring for their children and families. In many cases, they are forced to place their children in nurseries until they return from work. One respondent shared, “The financial situation made me leave my children for long hours to work in the salon.”

When asked about their ability to control their own property, 59% of the workers answered strongly satisfied, while 17% answered satisfied. Only one worker expressed dissatisfaction, and 3 women refrained from answering.

Despite the high percentage of respondents who indicated that they can control their property, some mentioned that they rely on family members for this control, as highlighted in the previous section.

In analyzing the results regarding the workers’ ability to collect their financial rights, 2 workers answered strongly satisfied, 2 were satisfied, 29% of the workers answered strongly dissatisfied, and 24% were satisfied. This indicates that while some workers can collect their rights, others face difficulties in doing so. Additionally, 4 workers refrained from answering.

Despite the small percentage of workers who reported being unable to collect their financial rights, its existence highlights a significant issue. It indicates that a notable number of women are suffering from economic violence, as they are unable to collect their rightful earnings, whether in the form of salaries, commissions, debts, or other personal funds. This inability to access their material rights further exacerbates their vulnerability and economic insecurity.

In the final question of the scale, workers were asked whether their private property belongs to their family. The responses were as follows: 12% expressed strong satisfaction, 29% were dissatisfied, another 29% expressed dissatisfaction, 12% were strongly dissatisfied, and 18% abstained from answering.

Many women, in general, face abuse of their personal belongings in various forms, a reality confirmed by the respondents through interviews, where they shared their experiences and expressed the violence they endure in this regard.

In the second area of the research questionnaire for the same sample The question, addressing the challenges and problems faced by women working in the beauty sector of Syrian nationality, was explored through sixteen paragraphs. The focus was on the issues and difficulties these workers encounter in informal employment.

Problems and challenges faced by women in informal business

When asked if they were informed of their labor rights, 41% of the women responded with strong satisfaction, while 29% were satisfied. Three women expressed dissatisfaction, one was strongly dissatisfied, and one woman refrained from answering.

The results revealed that five female workers strongly agreed on the possibility of joining unions, while two workers were neutral (18% of Syrian workers). However, 23% of Syrian workers refrained from answering. When asked about the most important improvements for workers in the informal sectors, particularly in the beauty sector, one participant shared, “The demand for our work is increasing, and it is important that we are supported by the existence of a union that ensures people follow regulations, such as those concerning home-based businesses that affect our work.”

However, the Jordanian Labor Law specifies that the founder of any employers’ union or trade union, as well as an applicant for membership, must meet the following conditions: the individual must be a Jordanian national, the founder must be at least 25 years old, and the applicant for membership must be at least 18 years old¹²⁵.

In response to the question about whether they sign an employment contract, 12 workers expressed dissatisfaction, with 2 workers strongly dissatisfied. On the other hand, 6% of Syrian workers indicated satisfaction, meaning they do sign an employment contract. Additionally, 12% of Syrian workers refrained from answering. Interviews revealed that most workers do not sign formal employment contracts outlining their work conditions, such as annual leave and working hours. If there is a contract, it is typically oral and lacks clarity on essential work-related matters. This lack of proper documentation is a clear violation of the rights of female workers in the beauty sector and is a form of exploitation. One of the workers stated, “There must be a written employment contract that guarantees my rights.”

When asked if they were included in social security, 59% of workers responded with dissatisfaction, 29% were dissatisfied, and 12% refrained from answering. These responses highlight that most workers in this sector are not registered in social security and are not covered by the social security law. According to the workers’ accounts, Syrian nationals are not permitted to participate in social security. One worker mentioned during an interview, “There is nothing that guarantees my rights, no protection or assurance.”

The analysis revealed that only one woman strongly agreed to the question of whether she had health insurance. Meanwhile, 53% of the women answered dissatisfied, and 29% answered strongly dissatisfied, indicating that the majority do not have health insurance. Two workers refrained from answering. This lack of health insurance is another form of violence faced by female workers, as it leaves them unprotected in case of work-related injuries or general health needs. One worker shared, “If I suffer any work injury or anything, I will not be guaranteed.”

The results showed that 53% of Syrian workers strongly agreed they received training courses to improve the quality of work, with one worker answering neutrally. Two workers expressed dissatisfaction, and two were strongly dissatisfied, while three women refrained from answering. While many workers expressed satisfaction with the availability of training courses to enhance work quality, there remains a need for more specialized courses. As one worker stated, “There must be empowerment courses in the field of beauty to further develop skills and knowledge in this sector.”

125. Jordanian Labor Law, Article 108(c)

In response to the question about whether the flexible work law is applied in the workplace, 5 female workers strongly agreed, 7 were satisfied, 3 were dissatisfied, and 2 workers refrained from answering.

When female workers were asked if they are allowed to work overtime, the results were as follows: 35% strongly satisfied, 41% dissatisfied, 12% dissatisfied, 6% strongly dissatisfied, and one woman refrained from answering.

When workers were asked if they were paid for overtime, the results were as follows: 35% strongly satisfied, 29% satisfied, 12% dissatisfied, 12% strongly dissatisfied, and two workers refrained from answering.

When questioned about the application of occupational health and safety conditions at their workplace, 59% of the workers expressed strong satisfaction, 35% were satisfied, and one worker expressed dissatisfaction.

The analysis results revealed that 23% of Syrian workers strongly agreed that their salary was sufficient for them and their families, while one worker agreed. However, 41% of the workers expressed dissatisfaction, and 18% were strongly dissatisfied. Two workers refrained from answering. According to the Jordanian Labor Law, the wage amount should be specified in the employment contract, or the worker should receive a wage equivalent to that of others performing similar work¹²⁶. One of the workers stated, “It improves in one way, as there is a fixed monthly salary, but not for the daily work.”

The analysis revealed that 71% of Syrian workers feel safe in their workplace, while 29% expressed neutrality. The reason behind these figures is that beauty salons in Mafrq Governorate employ only female workers, eliminating the possibility of harassment or misconduct that might occur in mixed environments.

When the workers were asked about salary fairness among employees within the same establishment, 47% expressed strong satisfaction, 23% were satisfied, and 2 workers were strongly dissatisfied. Additionally, 3 workers chose not to respond. Through interviews, it was revealed that many workers perceive a lack of salary equity between Jordanian and Syrian employees, with Syrian workers often receiving lower wages. One worker stated, “There should be fairness in the salaries provided by the salon owner, as we put in considerable effort, deserve our rights, and should receive a fixed monthly salary.”

The results also revealed that 35% of the respondents were strongly satisfied with the specification of official working hours, while 18% expressed satisfaction. However, 5 workers were dissatisfied, and 3 were strongly dissatisfied. One worker shared, “A hairdresser leaves her family daily without care due to the long working hours.” This situation contradicts the provisions in the Jordanian Labor Law, which states, “A worker may not be employed for more than eight hours a day or forty-eight hours a week, except in cases specified in the law, excluding time allocated for eating and rest.”¹²⁷

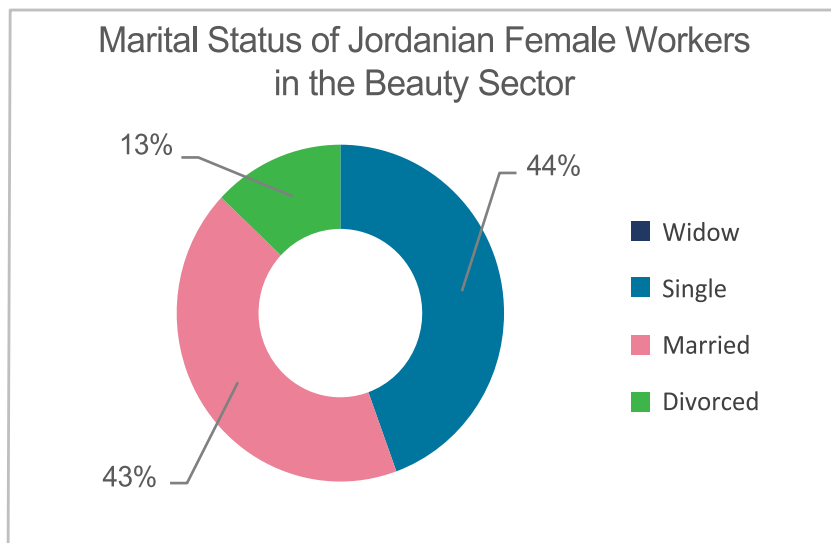
The analysis revealed that 3 Syrian workers strongly disagreed when asked about discrimination at work based on nationality by the employer or colleagues. Meanwhile, 29% expressed dissatisfaction, and 35% strongly disagreed, indicating that they do not experience discrimination. Additionally, 3 workers refrained from answering.

126. Jordanian Labor Law, Article 45 Wage Protection

127. Jordanian Labor Law, Article 56(a)

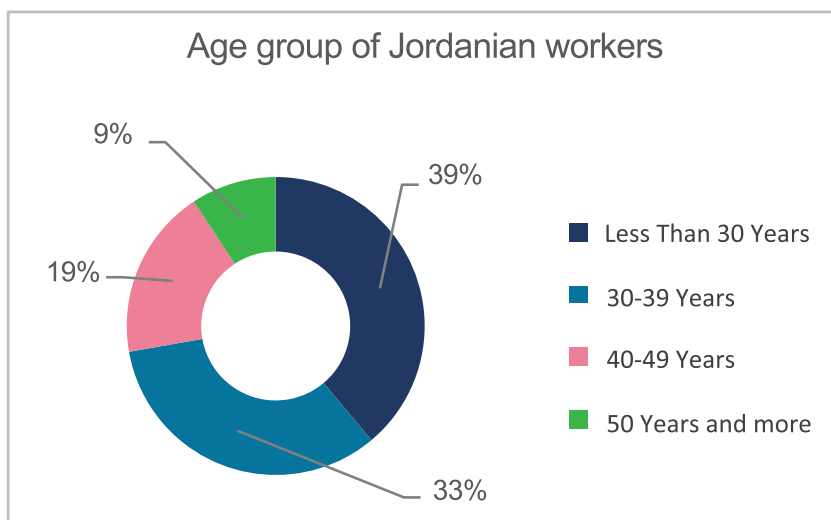
When asked about discrimination at work based on gender (male/female) by the employer, 6% of female workers expressed strong satisfaction, while 35% were dissatisfied and 24% were strongly dissatisfied. Additionally, 5 women refrained from answering.

Jordanian women working in the beauty sector.

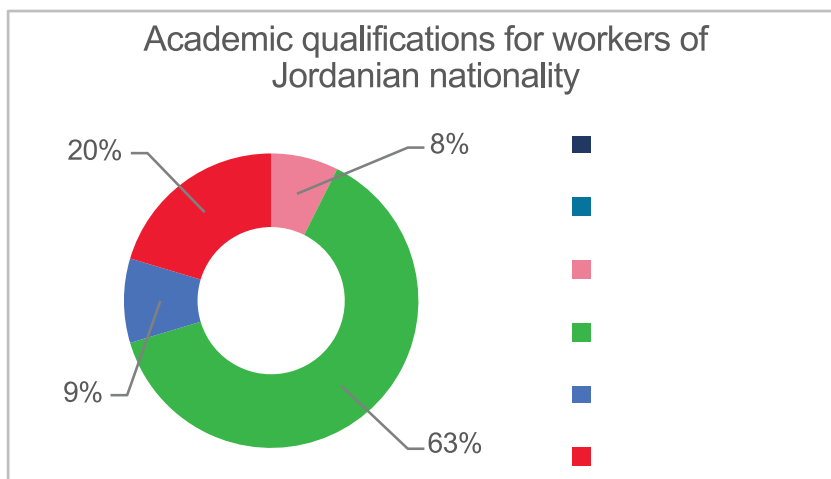


As previously mentioned, 54% of the study sample in the beauty sector are of Jordanian nationality. Upon inquiring about their social status, the results revealed that 43% are married, 44% are single, and 13% are divorced, with 0% being widows. These percentages indicate that the majority of Jordanian women working in the beauty sector are married or single. Married women often work to support their husbands and improve their living conditions or to

escape domestic violence, while single women engage in informal work to contribute to their family's financial well-being.

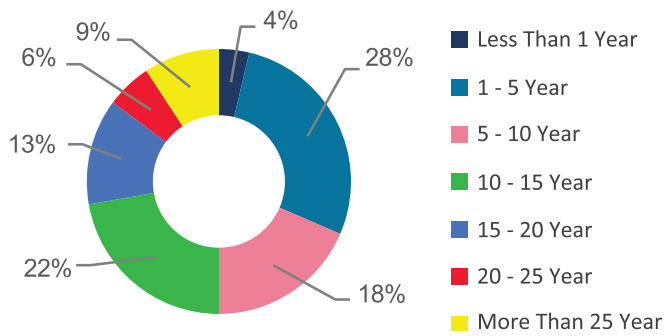


The data indicated that 39% of Jordanian workers in the beauty sector are under 30 years of age, 33% fall within the 30-39 age group, 19% are between 40 and 49 years old, and 9% are 50 years or older.



The data revealed that the majority of Jordanian female workers in the beauty sector have completed their secondary education, accounting for 63% of the sample. Additionally, 20% have attained a bachelor's degree, 9% hold a community college diploma, and 8% have completed the preparatory stage of education.

Years of Experience for Workers of Jordanian Nationality in the Beauty Sector



The analysis of the educational qualifications of Jordanian female workers in the beauty sector indicates that the majority have attained a level of education that equips them with the knowledge of their rights and duties, as well as an understanding of the potential forms of violence they may encounter.

The analysis of the years of experience of Jordanian workers in the beauty sector revealed that 4% have less than one year of experience, 28% possess 1-5 years of experience, 18% have 5-10 years, 22% have 10-15 years, 13% fall within the 15-20 year range, 6% have 20-25 years of experience, and 9% have 25 years or more of experience in the field.

In the research questionnaire, workers were asked about the difficulties and social challenges they face due to their involvement in informal work. This question was articulated through thirteen variables, and the responses were analyzed based on a 5-point scale, with “strongly satisfied” representing the highest level of acceptance, followed by “satisfied,” “neutral,” “dissatisfied,” and “strongly dissatisfied,” which represented the lowest level of acceptance.

Social difficulties faced by women as a result of their work

The results revealed that 9% of workers strongly expressed satisfaction, while 15% of the sample reported being deprived of their salary by their families. Additionally, 35% were strongly dissatisfied, and 41% were dissatisfied. These findings highlight the significant social and economic violence faced by workers, as being deprived of their salary may undermine their family stability and force them to endure various forms of violence, both at home and in the workplace.

The results indicated that 15% of the workers reported not receiving any amount of money for personal expenses and expressed strong satisfaction. Additionally, 11% of the sample were satisfied, while 39% of workers expressed dissatisfaction, indicating they do not receive enough for personal expenses. Furthermore, 33% of workers were strongly dissatisfied, and one worker refrained from answering.

When asked about their ability to reward and motivate their children financially, 20% of the workers expressed strong satisfaction, 13% were satisfied, 28% were dissatisfied, 9% were strongly dissatisfied, and 30% chose not to answer.

Regarding whether they have their own money to support their families, 24% of the workers expressed strong satisfaction, 22% were satisfied, 33% were dissatisfied, 15% were strongly dissatisfied, and 3 workers refrained from answering.

The results revealed that 30% of Jordanian workers reported receiving strong guidance from their families on how to reduce expenses, while 15% were satisfied with the guidance they received. In contrast, 28% expressed dissatisfaction, and 22% were strongly dissatisfied, indicating that they do not receive such advice from their families. Additionally, 3 workers refrained from answering.

The results revealed that 17 workers strongly agreed, and 18 workers agreed that they receive just enough money to meet their essential needs. In contrast, (13) workers were dissatisfied, and 3 were strongly dissatisfied, while (3) workers refrained from answering. Interviews revealed that workers expressed a desire to work to secure their own allowance to meet personal and necessary expenses. One worker shared, “I have completed my university studies, but there are no jobs, and I want to earn and live independently as a woman with needs.

The results also showed that 31% of workers were very satisfied, indicating they had sufficient funds to take care of their health. Additionally, 19% were satisfied, while 24% were dissatisfied, and 19% were strongly dissatisfied. Four workers chose not to respond.

The results indicated that 20% of workers were strongly satisfied, and 13% were satisfied with accepting low wages and salaries to avoid family disputes. On the other hand, 19% were dissatisfied, and 13% were strongly dissatisfied, while four workers refrained from answering. The findings suggest that due to poor economic conditions, many women face domestic disputes and violence, which compels them to work for minimal pay outside the home. One worker commented, “Women work anywhere, even for little pay, just to cover their expenses,” while another said, “Financial need forced her to work, even if the pay is low.”

The findings indicate that 24% of workers strongly agreed and 17% agreed that they spend all their earnings on their families, while 35% disagreed and 17% strongly disagreed. Four workers chose not to respond. These results suggest that many workers take on employment primarily to support their families, either by covering all expenses or a significant portion of them. This is often due to the absence of a primary breadwinner, requiring these women to act as the main financial providers or contributors to improving their household’s living conditions. One worker remarked, “I work to address the difficult financial situation and provide for my family’s needs because the household is large.

The analysis shows that 24% of female workers strongly agreed and 7% agreed that long working hours hinder their ability to care for their families and children. Meanwhile, 19 workers disagreed, 8 strongly disagreed, and 10 chose not to respond. The lack of structured working hours and regulated annual leave often forces women to spend prolonged time away from their families, creating difficulties that may jeopardize their family stability.

When assessing the workers’ ability to control their own property, 25 women expressed strong satisfaction, 15 indicated satisfaction, 7 reported dissatisfaction, and 4 were strongly dissatisfied, while 3 workers refrained from answering. These results suggest that the majority of women in the beauty sector surveyed have autonomy over their property and are not subjected to economic violence, which could otherwise hinder their ability to manage their assets effectively.

In analyzing the results regarding whether workers can obtain their financial rights, 11 female workers expressed strong agreement, while 14 responded with satisfaction. However, 15% of the workers indicated strong dissatisfaction, and 30% were not confident about their ability to secure their rights. Additionally, 5 workers chose not to answer.

In the final section of the scale, workers were asked whether their private property was viewed as belonging to their family. The results showed that 15% did not strongly agree, 11% expressed dissatisfaction, 41% were dissatisfied, 13% were strongly dissatisfied, and 18% abstained from answering.

Table (11) displays the responses from participants of Jordanian nationality in the study,

highlighting the social challenges women face as a result of their work in the beauty sector¹²⁸. In the second section of the research questionnaire, which focused on the same sample of workers in the beauty sector of Jordanian nationality, sixteen questions were included. This section aimed to gather information about the problems and challenges women face in informal work.

Problems and challenges faced by women in informal business

A majority of workers, 52%, reported being strongly satisfied with their awareness of their labor rights, while 24% were satisfied. However, 2% were dissatisfied, 4% were strongly dissatisfied, and 7% chose not to respond. Further analysis revealed that although workers were generally aware of their labor rights, many did not know how to claim them. In some cases, workers were unwilling to pursue these rights for various reasons, which will be discussed later. Additionally, some workers were unaware that labor rights extended beyond just their salary. One worker commented, “I don’t know much about this. I don’t receive a salary, just a percentage of the work

It’s fine for now, and there’s no issue. I’m okay with it because the bad work is shared between me and the employer. Apart from that, I don’t feel that I’m missing anything.

Although trade unions play a role in protecting workers’ rights as stakeholders in law enforcement, their presence and influence are limited in many sectors, such as the beauty sector. The results indicate that 13 workers strongly supported the idea of allowing them to join unions, while 17 workers expressed satisfaction. However, 13% of Jordanian workers were dissatisfied, 3% were strongly dissatisfied, and 15% refrained from answering.

In response to the question about signing an employment contract, 3 workers strongly agreed, and 4 workers agreed. However, 48% of the Jordanian workers expressed dissatisfaction, and 24% were strongly dissatisfied, while 15% refrained from answering. Analyzing these percentages indicates that the majority of workers either did not sign employment contracts or had only verbal agreements, as defined by Jordanian Labor Law. As a result, these workers are not receiving their labor rights, such as annual and sick leave, among other entitlements. One worker shared, “I have worked in the private sector for years, and I have never signed a contract. We are not enrolled in insurance or a guarantee.”

When asked about their inclusion in social security, 3 female workers expressed strong satisfaction, and 4 were satisfied. On the other hand, 54% of the workers felt dissatisfied, with 26% strongly dissatisfied. Furthermore, 7% of the workers did not answer the question.

The Social Security Law does not require male and female workers in the private sector to participate in social security, offering only the option of voluntary contribution. The contribution amount is high, which makes it difficult for many workers to afford, especially given the low wages in this sector. Women working in beauty salons, who often use sharp tools and chemicals, are entitled to health insurance or support in case of work-related injuries. However, according to the analysis, only 3 women strongly agreed that they were included in health insurance, and just one was satisfied. Meanwhile, 57% were dissatisfied, 28% were strongly dissatisfied, and 4 workers refrained from answering. This clearly violates workers’ rights and has serious implications for their health.

Additionally, the results revealed that 37% of Jordanian workers strongly agreed they received training courses to improve their work quality, and 26% were satisfied. However, 6 workers were dissatisfied, 10 were not satisfied, and 4 women refrained from answering.

128. Table (11) in the annex

Training courses are crucial for workers to develop their skills and sustain their work, but some workers have not received any training in this area. In interviews, they expressed that they could easily be replaced, which hinders work development. One worker commented, “If there were training courses that keep up with fashion trends and are affordable, because cosmetology courses are expensive.”

Regarding the flexible work law in the workplace, 32 female workers expressed strong satisfaction, while 12 were satisfied. Only one worker was dissatisfied, and 9 workers chose not to answer.

On the topic of overtime work, 54% of female workers were strongly satisfied, 28% were satisfied, 5% were dissatisfied, and 7 workers abstained from responding.

In response to whether they receive overtime wages, 48% of workers expressed strong satisfaction, while 30% were dissatisfied, and 11% were somewhat dissatisfied. Additionally, 6 workers refrained from answering.

When asked about the application of occupational health and safety conditions in their workplace, 72% of workers reported strong satisfaction, 24% were satisfied, one worker was dissatisfied, and one refrained from answering.

Regarding whether their salaries are sufficient for themselves and their families, 20% of Jordanian workers strongly agreed, 24% were satisfied, 28% were dissatisfied, and 20% were strongly dissatisfied. Four workers refrained from responding. These findings indicate that the majority of workers do not receive adequate wages. This was further supported by the women, who mentioned they receive a percentage of their earnings instead of a fixed salary. One respondent suggested improvements for the beauty sector, stating: “Social security participation, more cosmetic courses, and a fixed salary.”

As they mentioned earlier, the situation of beauty salons in Mafraq Governorate differs from the situation of salons in other governorates in Jordan, which is characterized by the absence of mixing of salon visitors and workers, as workers are not subjected to harassment or harassment, and the results of the analysis showed that 70% of Jordanian workers feel safe inside their work and answered strongly satisfied, 22% of the workers answered badly, (2) of the workers answered dissatisfied, and one worker answered strongly dissatisfied, while one worker refrained from answering.

When female workers were asked whether their salary was fair compared to others in the same establishment, the results showed that 26% were very satisfied, 22% were satisfied, 30% were dissatisfied, and 4% were strongly dissatisfied. Additionally, 10 female workers refrained from answering.

The analysis also revealed that the workers did not sign written or oral contracts, and there were no set working hours. Regarding whether official working hours were specified, 9% of workers were strongly satisfied, 4% were satisfied, 22% were dissatisfied, 17% were strongly dissatisfied, and 8% refrained from answering. One worker commented, “Yes, I know about my labor rights and would like to have official working hours.”

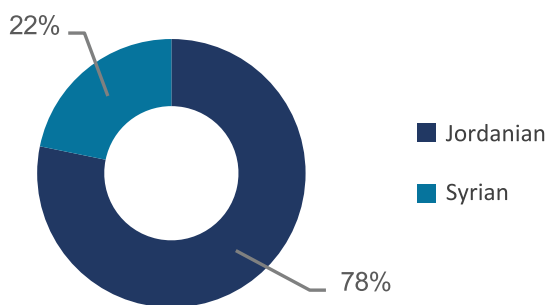
Regarding discrimination at work based on nationality, 5% of Jordanian workers reported being strongly satisfied, 2% were satisfied, 41% were dissatisfied, and 31% were strongly dissatisfied, indicating that most workers do not face discrimination. 8 workers refrained from answering.

When asked about discrimination based on gender (male/female) by the employer, 4% of workers were strongly satisfied, 46% were dissatisfied, and 37% were strongly dissatisfied. Seven workers refrained from answering.

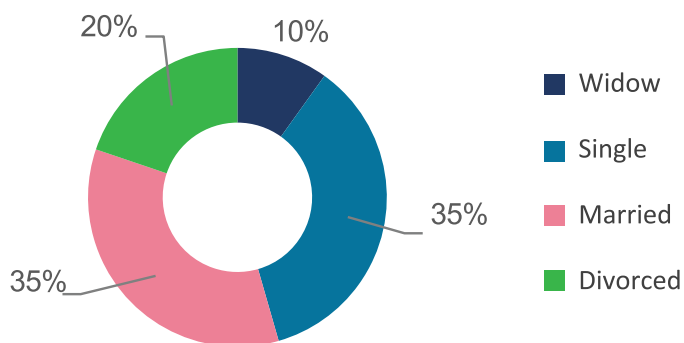
Sewing Sector

During the data collection phase, the research team encountered challenges when attempting to gather information from sewing factories in Mafraq Governorate. The factory owner did not permit the team to enter the factories or collect data from the workers. As a result, the research team had to shift their focus and attempt to find workers in their places of residence. However, due to concerns that the factory owner might learn about these interviews, only a few workers were willing to participate. Consequently, most of the information was collected from sewing workers working in sewing shops located in the Mafraq governorate market.

Social status of women working in the sewing sector

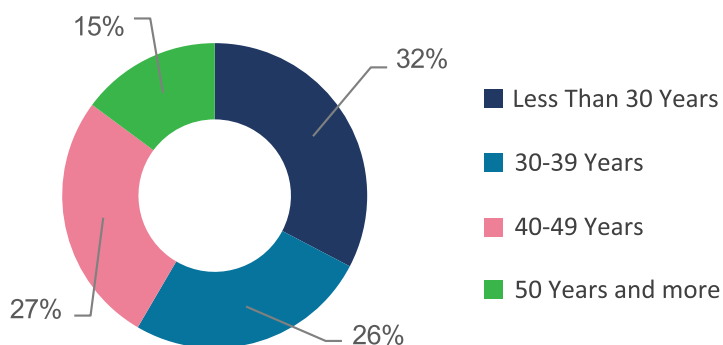


A total of 101 women were targeted to participate in the study on the situation of women in the sewing sector. Among them, 79 were Jordanian women and 22 were Syrian women, making up 78% Jordanians and 22% Syrians.

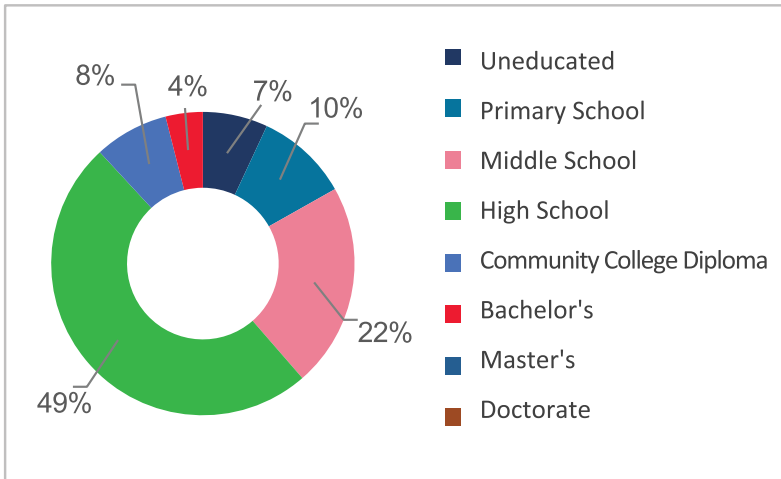


The results of the study revealed the following social status of the participants: 35% were single, 35% were married, 20% were divorced, and 10% were widowed. These results indicate that the largest groups of workers are married and single women, many of whom work to help support their families. This situation, particularly

Age group of workers in the sewing sector



for married women, often forces them to spend less time with their children, limiting their ability to care for them as much as they would like.

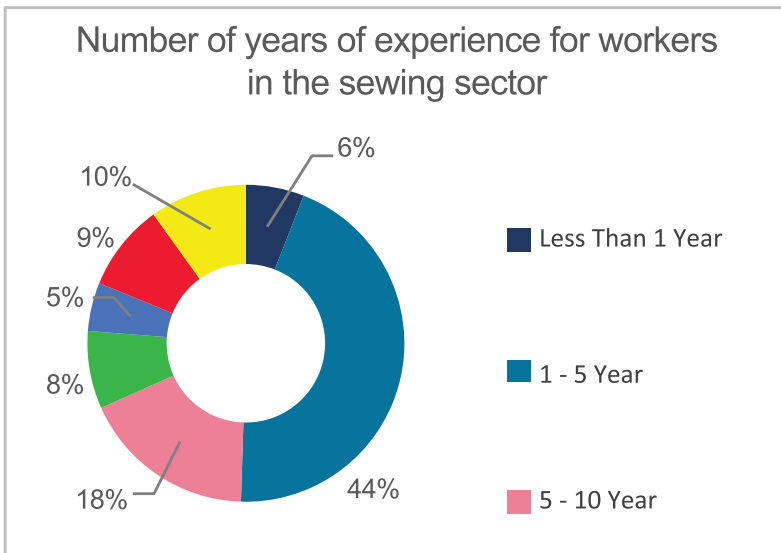


The results of the study also revealed the following age distribution of the participants in the sewing sector study: 32% were under 30 years old, 26% were in the 30-39 age group, 27% were in the 40-49 age group, and 15% were over 50 years old.

The results of the study revealed the academic qualifications of the participants as follows: 7 participants were uneducated, 10 held a primary school certificate, 22 had completed the preparatory stage, 50 had completed the secondary stage, 8 held a community college diploma, and 4 had a bachelor's degree.

The results of the study revealed the academic qualifications of the participants as follows: 7

participants were uneducated, 10 held a primary school certificate, 22 had completed the preparatory stage, 50 had completed the secondary stage, 8 held a community college diploma, and 4 had a bachelor's degree. These results indicate that the majority of female workers are capable of recognizing if they have been subjected to violence or labor abuse.



The participants in this study have varying years of experience in the sewing sector, ranging from less than one year to more than 25 years, as follows: 6 participants have less than one year of experience, 45 participants have between one and five years of experience, 18 have 5-10 years of experience, 8 have 10-15 years, 5 have 15-20 years, 9 have 20-25 years, and 10 participants have more than 25 years of professional experience in this field.

By analyzing the demographic data of the participants separately for Jordanian and Syrian women, we can gain a deeper understanding of the factors influencing their work in the sewing sector. This approach highlights the diversity and the relative differences between the two nationalities in terms of their involvement and experiences in this field.

Social difficulties facing women's work and problems or challenges facing workers in the sewing sector

The study on "The Reality of Female Workers in the Sewing and Tailoring Sector in Mafraq Governorate" aimed to explore two main aspects: the social difficulties women face as a result of their work and the specific challenges they encounter in the workplace. The study also provides a comparative analysis of these challenges between Jordanian and Syrian women. It highlights how the experience of working in the sewing sector differs based on nationality, offering a deeper understanding of the unique issues faced by Jordanian and Syrian women in this industry.

The first area: the social difficulties faced by women as a result of their work in the sewing sector

Through the first area, 13 items were identified to understand and analyze the challenges related to the social aspects of women's work in the sewing sector. These items were designed to measure the social difficulties faced by women in this field in a standardized manner, allowing the collection of concrete facts and statistics that highlight the challenges and problems these women encounter. The following table presents the results obtained from the participants, as previously mentioned, with 101 women taking part in the study on the social difficulties and challenges they face while working in the sewing sector.

| Work challenges faced by women in the sewing sector. | Strongly satisfied | Fully satisfied | Neutral | Dissatisfied | Strongly dissatisfied |
|-------------------------------------------------------------------------------------------------------------------|--------------------|-----------------|---------|--------------|-----------------------|
| I am deprived of my salary by my family | 14 | 13 | 8 | 45 | 21 |
| I am deprived of my own allowance. | 14 | 17 | 6 | 46 | 18 |
| I have the money to reward and motivate my children. | 11 | 16 | 16 | 47 | 11 |
| I can't invite my family because I don't have my own money (salary/monthly expenses) | 15 | 30 | 11 | 41 | 4 |
| My family always guides me to reduce and limit my expenses. | 18 | 22 | 11 | 37 | 13 |
| I receive a small amount of money to cover my basic needs | 43 | 29 | 8 | 16 | 5 |
| I have sufficient money to cover my health expenses | 20 | 27 | 4 | 36 | 14 |
| I agree to work for a salary to avoid family conflicts | 19 | 21 | 3 | 43 | 15 |
| I spend all of my earnings on my family | 38 | 28 | 8 | 23 | 4 |
| I face difficulties/problems because I am unable to take care of my family and children due to long working hours | 25 | 27 | 10 | 37 | 2 |
| I have full control over my personal assets | 36 | 35 | 8 | 19 | 3 |
| I can't collect my financial rights from people | 32 | 13 | 13 | 40 | 3 |
| Official working hours are limited. | 11 | 18 | 10 | 50 | 12 |

Second Area: Challenges Faced by Women in the Sewing Sector

The results derived from the questions enabled a deeper examination of the issues and their causes, providing indicators and insights for analyzing the challenges faced by women working in the sewing sector.

| Work challenges faced by women in the beauty sector. | Strongly satisfied | Fully satisfied | Neutral | Dissatisfied | Strongly dissatisfied |
|-----------------------------------------------------------------------------------------|--------------------|-----------------|---------|--------------|-----------------------|
| I am aware of my workplace rights | 27 | 39 | 7 | 19 | 9 |
| I am permitted to join unions | 8 | 18 | 27 | 36 | 12 |
| I have a signed employment contract. | 14 | 20 | 6 | 43 | 18 |
| I am enrolled in social security. | 21 | 17 | 2 | 36 | 25 |
| I am covered by health insurance. | 5 | 9 | 2 | 58 | 27 |
| I receive training in my field to enhance work quality. | 31 | 16 | 6 | 29 | 19 |
| The flexible working policy is applied in my workplace. | 29 | 45 | 2 | 17 | 8 |
| I am permitted to work overtime. | 20 | 36 | 21 | 22 | 2 |
| Get paid for overtime | 21 | 32 | 22 | 23 | 3 |
| I receive a sufficient salary to support myself and my family. | 51 | 34 | 6 | 5 | 5 |
| I Feel safe at work | 50 | 43 | 3 | 3 | 2 |
| The salary I receive is fair compared to that of my colleagues. | 24 | 42 | 16 | 15 | 4 |
| Official working hours are limited. | 33 | 35 | 5 | 24 | 4 |
| Discrimination at work is practiced based on nationality by my employer or colleagues. | 7 | 5 | 11 | 52 | 26 |
| Discrimination in employment is practiced based on gender (male/female) by my employer. | 5 | 9 | 12 | 51 | 24 |

Third Area: Challenges and Issues Related to Workers' Awareness of Labor Rights in the Sewing Sector

The study examined the awareness and understanding of workers in the sewing sector by designing specific questions aimed at providing a qualitative analysis of the challenges they face. The approach included open-ended questions to gain deeper insights into their awareness of labor rights and their perceptions of their work environment.

Two key aspects were explored:

- **Awareness of Labor Rights:** This included knowledge of oral or written employment contracts, social security, health insurance, annual leave, and paid maternity leave.
- **Recommendations and Needs:** Workers were asked to provide suggestions and identify needs that could address the challenges they face, enabling a more accurate diagnosis of their requirements and the formulation of actionable recommendations.

The findings from the analysis of responses are as follows:

The sample for this study comprised women working in sewing factories within Mafrag Governorate, where the Labor and Workers Law applies. This law mandates that investors uphold labor rights such as employment contracts, health insurance, social security, minimum wages, annual leave, and other entitlements.

However, these regulations are not consistently applied to women working in smaller sewing shops within local markets. Analysis of the responses revealed that many workers in the sewing sector are unaware of their labor rights, including the necessity of a written employment contract that specifies working hours, days, and leave entitlements. Additionally, there is a lack of awareness about the importance of social security and health insurance.

This lack of compliance with labor laws results in workers not being entitled to the minimum wage established under Jordanian law. Contributing factors include illiteracy among some women and a general lack of prior knowledge about the legal provisions that safeguard their rights as employees.

The surveyed women stated that they were not informed by their employers about their labor rights or provided with any guidance on the matter. Additionally, they reported not signing written employment contracts; instead, agreements were typically made orally. The women also noted that if they took leave, the corresponding amount was deducted from their agreed-upon percentage or salary. While these leaves were seen as a welcome respite, especially given the long working hours and occasional work pressures, they came at a financial cost.

On the other hand, a significant number of respondents indicated prior knowledge of labor laws and their rights as workers. They emphasized the importance of having documented and regulated employment contracts, as well as participation in social security, which they view as a vital economic safety net for the future. Health insurance was also highlighted as a critical benefit. Many women disclosed that, in the absence of a formal contract, they had agreed with their employers to receive a share of the profits rather than a fixed salary.

Female workers of Syrian nationality in this sector expressed reluctance toward having a regulated employment contract, as they believe that Syrian workers are not entitled to labor rights or any legal protections.

Regarding equality and improving work conditions, the women emphasized the need for increased oversight of sewing establishments and stricter enforcement of labor laws and

regulations. These measures, they suggested, should include ensuring equal wages and establishing fixed salaries instead of payment based on a percentage of completed work. Syrian workers, in particular, highlighted these points, stressing the importance of fair pay practices. Additionally, they underscored the necessity of skill development programs for women in this sector to enhance work quality and productivity.

Fourth Area: Impact of Informal (Unregistered) Work on Women's Labor Rights and Violations

This question aims to examine the participants' awareness of informal (unregistered) work in Jordan, where official employment is categorized into registered and unregistered work. The focus here is on understanding the impact of informal work on violations affecting workers. The responses revealed several issues related to both the workers' awareness of informal work and the laws governing employment. Notably, the participants highlighted that workers in the sewing sector are frequently forced to work during official holidays without compensation. They also reported long working hours without regulation or compensation, which negatively affects their responsibilities toward their families. These violations stem from the absence of formal written or oral employment contracts, which would typically regulate working conditions and ensure workers' rights.

Women working in the sewing sector, particularly those of Syrian nationality who work from home, face challenges in earning decent wages. This is primarily because they are unable to register or open official tailoring workshops. As a result, they spend long hours working but receive low financial returns, which also impacts their responsibilities toward their families and children. Furthermore, both registered and unregistered female workers in the sewing sector have been negatively affected by the COVID-19 pandemic, particularly due to the imposed curfew and restrictions that limited the operations of some workshops and factories.

Some of the women surveyed reported feeling humiliated and highlighted that their pay is based on productivity. They also mentioned that they cannot raise objections to any violations they face at work, as they fear being easily replaced. Additionally, women in this sector are at risk of frequent work-related injuries, but due to the absence of health insurance or coverage for work injuries, any time off needed to recover, whether for days or even weeks, is at their own expense.

Fifth Area: Measures to Improve the Situation of Female Workers in Informal (Unregistered) Sectors

The study revealed through the participants' responses that many solutions and recommendations were identified when women were asked about measures to improve their situation in the sewing sector. It became clear that there is a lack of awareness regarding the laws and legal procedures governing work in informal sectors. However, their suggestions were primarily focused on the need for guarantees from employers, including the establishment of formal employment contracts that outline working hours, days, and the provision of annual and maternity leave. Additionally, they emphasized the importance of including workers in social security, ensuring a fixed salary through contracts, and requiring sewing salon owners to provide training courses to enhance the skills of workers in the field.

The women also recommended lowering the prices of sewing materials and reducing the amount of insurance contributions, as the salaries of workers in this field are low and may be insufficient once social security and health insurance contributions are deducted. Additionally, they emphasized the need for the intervention of organizations that advocate for workers' rights. These organizations could exert pressure on salon owners to ensure labor justice, equal wages, and improvements in working conditions within establishments.

Sixth Area: The Impact of Current Social Conditions on Women's Engagement in Informal Work (Challenges)

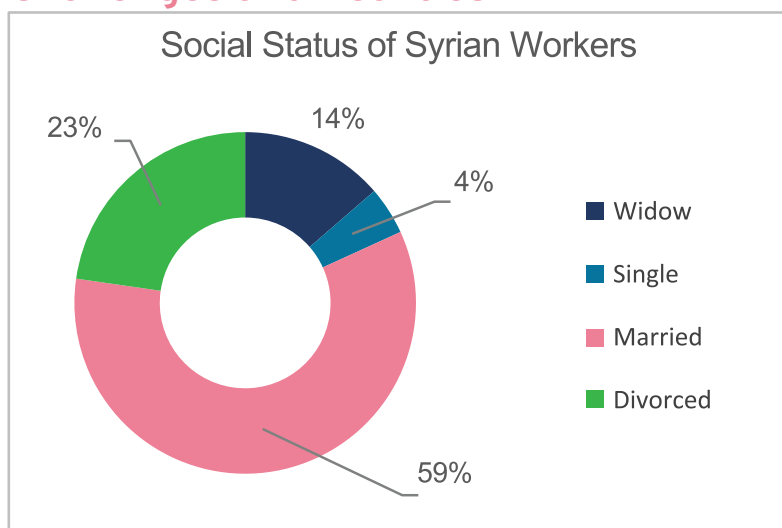
The economic difficulties have emerged as one of the key challenges driving women to seek work outside their homes and away from their families, according to interviews with the study sample in this sector. The women were categorized into those who wish to contribute to family expenses, including those who are the primary breadwinners or those bearing full responsibility. Some participants mentioned that challenging family circumstances and personal issues compelled them to seek work as a means of escaping difficult home environments, despite the low wages they receive for long working hours. Some women, despite holding degrees (bachelor's, community college), mentioned that due to the limited availability of government jobs and the difficulty in securing them, they had no choice but to turn to the sewing sector for employment.

Approaching the reality of sewing workers between Jordanian and Syrian women

The study on the reality of the sewing sector revealed a comparison between Jordanian and Syrian women. Out of the total sample, 79 participants (78%) were Jordanian, while 22 participants (22%) were Syrian.

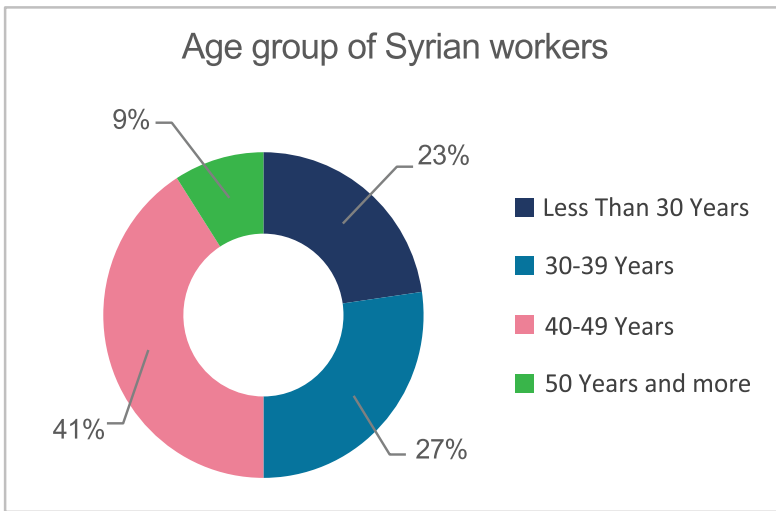
The study analyzed the demographic situation of workers from both nationalities to understand the reality of workers in the sewing sector. The research team focused on examining the experiences of Jordanian and Syrian women separately, as follows:

Exploring the Experience of Syrian Women in the Sewing Sector: Challenges and Realities



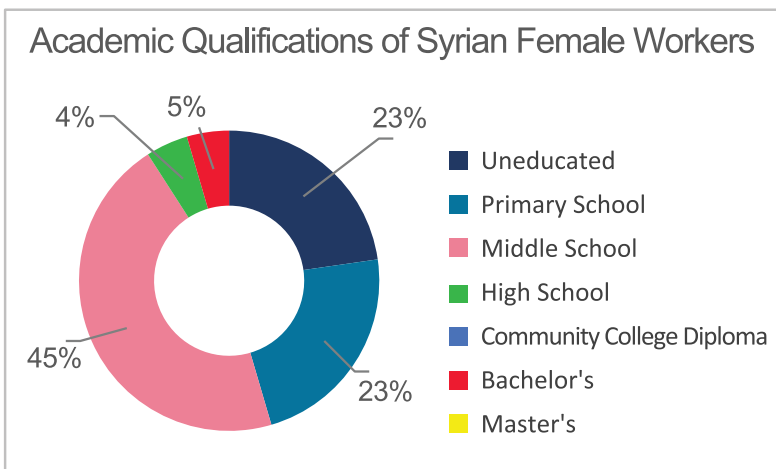
As previously mentioned, 24% of the study sample from the sewing sector consists of Syrian nationals. When asked about their social status, the results showed that 59% are married, 4% are single, 23% are divorced, and 14% are widows. These findings indicate that the majority of Syrian women working in the sewing sector are married and likely work to support their husbands in improving their living conditions or to escape domestic violence. Single women,

on the other hand, turn to informal work to help improve their family's living conditions.

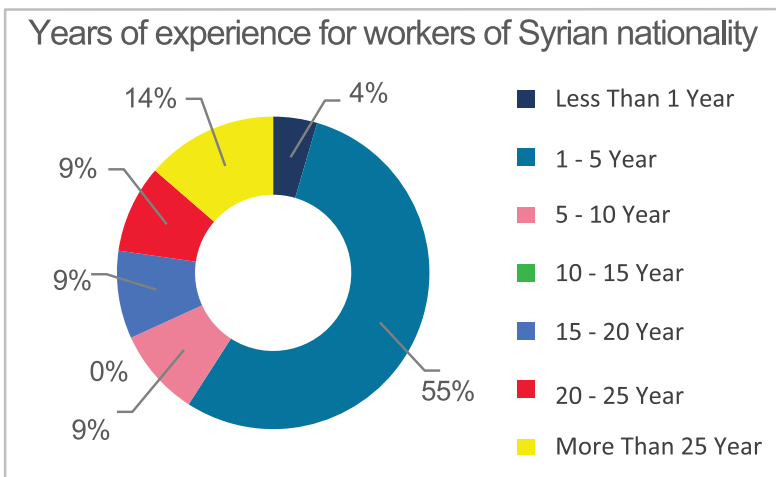


The age distribution of Syrian workers in the sewing sector reveals that 23% are under 30 years old, 27% are between 30-39 years, 41% fall within the 40-49 age group, and 9% are aged 50 and above.

When asked about the educational qualifications of female workers in the sewing sector, it was found that the majority of Syrian women in this sector have completed the preparatory stage, which covers basic literacy,



writing, and simple arithmetic; this group accounts for 45% of the participants. Additionally, 23% have completed primary education, 4% have completed secondary education, 23% hold a community college diploma, and 5% have earned a bachelor's degree.



The years of experience of Syrian workers in the sewing sector revealed that 12% have less than one year of experience, 70% have between 1-5 years of experience, 12% fall within the 5-10 years range, 12% have 10-15 years of experience, and 12% have between 15-20 years of experience.

In the research questionnaire, female workers were asked about the social difficulties and challenges they face as a result of their informal work. This question was broken down into thirteen statements, with responses analyzed using a 5-point scale. The scale ranged from “strongly satisfied” (the highest acceptance rate), followed by “satisfied,” “neutral,” “dissatisfied,” and finally, “strongly dissatisfied” (the lowest acceptance rate).

Social Challenges Faced by Women Due to Their Work

23% of the workers strongly expressed satisfaction, and 13% were satisfied with the fact that they are deprived of their salary by their families. 14% were strongly dissatisfied, and 36% were dissatisfied, while 14% refrained from answering. These percentages highlight the social and economic violence faced by workers, as being deprived of their salary can undermine their family stability and force them to endure various forms of violence both at home and in the workplace.

The results revealed that 23% of the workers strongly agreed they did not receive any money for personal expenses, while 32% of the sample responded positively. Seven workers expressed dissatisfaction, indicating they do receive personal expenses, and two workers were strongly dissatisfied. Only one worker refrained from answering. Personal interviews with the workers confirmed that they work to secure their personal expenses, which their families are unable to provide.

Based on personal interviews with the study sample, it was found that economic conditions pushed women into working under circumstances that may violate their rights and expose them to various forms of violence. Economic hardship, for instance, limits their ability to encourage their children to pursue education or invite their families to their homes. Many women also report being advised to reduce household expenses, whether in their marital homes or at their relatives' homes. The following percentages help illustrate this conclusion:

When asked about their ability to provide financial incentives or rewards for their children, 9% of the workers reported being strongly satisfied, 18% were satisfied, 50% expressed dissatisfaction, and 23% were strongly dissatisfied.

Regarding their ability to invite family members, 32% of the workers were strongly satisfied, 23% were satisfied, while 6 workers expressed dissatisfaction, 1 was strongly dissatisfied, and 3 refrained from answering.

The results also revealed that 23% of Syrian female workers strongly agreed, and 18% agreed, that they receive guidance from their families to reduce and manage expenses. However, 3 workers strongly disagreed, 5 disagreed, and 5 refrained from responding, indicating that a significant portion does not receive advice on cost reduction from their families.

The results revealed that 15% of the workers reported receiving a small amount of money to cover their essential needs, with 5% expressing strong satisfaction, 23% satisfied, 18% dissatisfied, and 14% refraining from answering. One worker shared, "I work because I need money and work to improve my situation."

When asked about having enough money to take care of their health, 5% of the women reported being strongly satisfied, 14% satisfied, while 36% expressed dissatisfaction, indicating that they do not have sufficient funds for their health needs. Two women chose not to answer this question.

The results indicated that 32% of workers expressed strong satisfaction with accepting the lowest wages to escape family disputes, while 27% were satisfied. However, 27% of workers expressed dissatisfaction with working for low wages to avoid family conflicts, 5% were strongly dissatisfied, and two workers refrained from answering. One worker commented, "The problems at home made me feel like I had to do anything."

Regarding the question of whether workers spend all their earnings on their families, 59% strongly agreed, 27% were satisfied, 5% were dissatisfied, and 9% refrained from

answering. The workers, particularly those of Syrian nationality, have faced significant social and economic violence, especially during the Syrian crisis. One worker shared, “During the Syrian war, I turned to sewing because I live for my children, as I am divorced and the only source of income for the house is my profession.”

The results revealed that 32% of workers reported facing challenges due to their inability to care for their families and children because of long working hours, with 45% expressing satisfaction. Additionally, 5 workers reported dissatisfaction, with one worker stating, “It affected the living situation at home and my inability to meet the needs of my children due to the long working hours.”

When asked about their ability to control their own property, 2 workers strongly agreed, 9 were satisfied, 7 were dissatisfied, 1 strongly disagreed, and 3 workers refrained from answering.

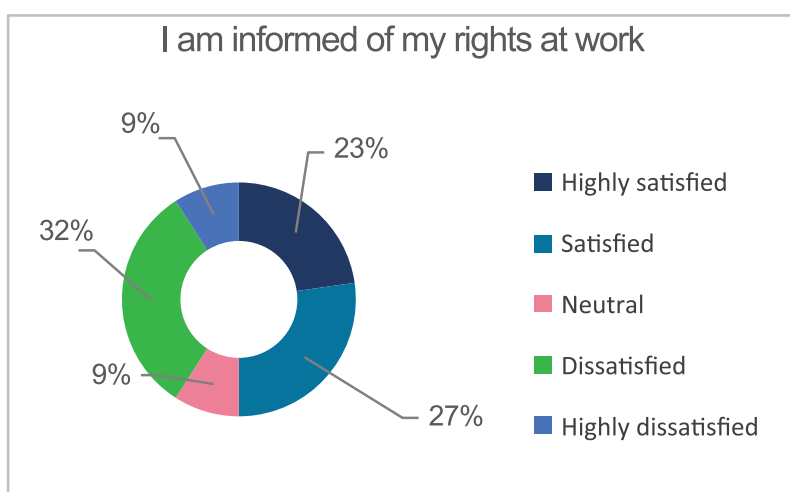
Regarding the ability to collect financial rights from employers, 5 workers expressed strong satisfaction, 2 were satisfied, and 50% expressed dissatisfaction, indicating an inability to collect their rights. Additionally, 4 workers refrained from answering.

In the final question of the scale, workers were asked whether their private property belongs to their families. The responses were as follows: 14% expressed strong satisfaction, 14% were dissatisfied, 36% were dissatisfied, and 9% strongly disagreed. Meanwhile, 27% refrained from answering.

Table (21) presents the responses from the participants of Syrian nationality in the study regarding the social difficulties faced by women as a result of their work.

In the second section of the research questionnaire for the same sample (workers in the sewing sector of Syrian nationality), the question was expressed through sixteen items. The section focused on identifying the problems and challenges encountered by women engaged in informal work.

Challenges and Issues Encountered by Women in Informal Work



When asked whether they were informed of their labor rights, 23% of the workers responded with strong satisfaction, 27% were satisfied, 32% expressed dissatisfaction, and 9% strongly disagreed. Additionally, 2 workers refrained from answering. While some female workers are aware of their labor rights, they do not actively seek to claim them, and others are unaware of these rights. One worker mentioned, “I don’t

know about these labor rights; I just work as a seamstress and get paid daily.

The results indicated that 5% of workers strongly agreed with the opportunity to join unions, while 5% expressed strong satisfaction, and another 5% were satisfied. However, 45% of Syrian workers expressed dissatisfaction, 18% strongly disagreed, and 27% refrained from answering. Despite the significance of trade unions in advocating for the enforcement of workers’ rights, many business owners are reluctant to activate these unions, as they push for the protection and fulfillment of workers’ rights, which employers are often opposed to.

When asked about signing an employment contract, 18% of the workers expressed satisfaction, 50% were dissatisfied, and 32% were strongly dissatisfied, suggesting that many have not signed an official employment contract. One worker shared, “I have a written agreement with the shop owner, but it is not an official contract. As a Syrian national, I do not have health insurance or social security.

When asked if the workers were included in social security, 50% expressed dissatisfaction, 41% were strongly dissatisfied, and 9% were satisfied. Through interviews, workers confirmed that they were not included in social security, stating that they are unable to participate due to their non-Jordanian nationality. This contradicts the provisions of the Social Security Law, which allows non-Jordanians with a valid work permit to be included¹²⁹. Workers also stated that they are unable to participate in voluntary social security due to their low wages and the high subscription fees required for coverage.

The analysis revealed that only one worker responded positively to the question of whether they were included in health insurance. Meanwhile, 55% of the women expressed dissatisfaction, 41% strongly disagreed, indicating they were not covered by health insurance. Only one worker was satisfied, and two refrained from answering. One worker shared, “I would like to participate in health insurance, but there is not enough money to cover the expenses.

The results revealed that 41% of Syrian workers who received training courses to improve their work quality were satisfied, 27% were dissatisfied, and 18% were strongly dissatisfied, while 2 workers expressed dissatisfaction.

Regarding the use of flexible work laws in the workplace, 7 female workers expressed strong satisfaction, 10 were satisfied, 2 were dissatisfied, and 2 were strongly dissatisfied, with one worker refraining from answering.

When asked if they were allowed to work overtime, 23% of workers were strongly satisfied, 23% were satisfied, 41% were dissatisfied, and 13% refrained from answering.

Regarding overtime pay, 23% of workers were strongly satisfied, 18% were satisfied, 41% were dissatisfied, and 18% refrained from answering.

Finally, when asked if occupational health and safety conditions were applied in their workplace, 68% of workers were strongly satisfied, 18% were satisfied, 5% were strongly dissatisfied, and 2 workers refrained from answering.

The analysis revealed that 5% of Syrian workers strongly agreed that they receive a salary sufficient for themselves and their families, while 18% agreed, 45% were dissatisfied, and 18% were strongly dissatisfied. Additionally, 3 workers refrained from answering. One worker shared, “There is no monthly salary written between me and the employer,” highlighting that workers do not receive a fixed salary that corresponds to their work, including the number of working days and hours.

The analysis revealed that 64% of Syrian workers feel safe in their workplace, with 36% expressing strong satisfaction. It is essential that workers in any sector feel safe and free from any form of harassment or assault.

Regarding salary fairness among female workers within the same establishment, the results showed that 32% were strongly satisfied, 23% were satisfied, 18% were dissatisfied, and 4% were strongly dissatisfied, while 5 female workers refrained from answering.

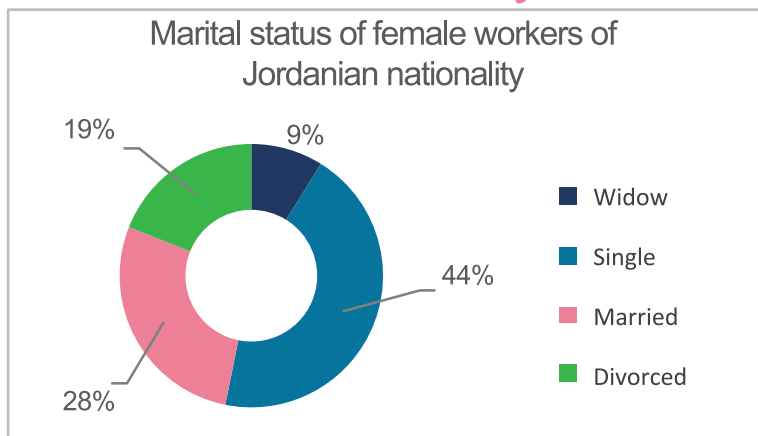
129. Social Security Law.

On the matter of official working hours, 41% of respondents were strongly satisfied, 27% were satisfied, while 4 female workers were dissatisfied, and 2 were strongly dissatisfied. One worker refrained from answering. According to the Jordanian Labor Law, the employer has the right to regulate working hours but must adhere to restrictions, such as a daily limit of eight hours and a weekly limit of forty hours, with rest periods excluded. However, workers hours.”

The analysis also showed that when asked about discrimination based on nationality at work by either the employer or colleagues, 1 worker strongly agreed that they were discriminated against, 2 were satisfied, 41% were dissatisfied, and 36% were strongly dissatisfied, indicating that they did not experience discrimination. Two workers refrained from answering.

The results revealed that when female workers were asked about discrimination at work based on sex (male/female) by the employer, 4% strongly agreed and 4% were satisfied. However, 14% expressed dissatisfaction, 45% were dissatisfied, and 32% strongly disagreed. One worker refrained from answering.

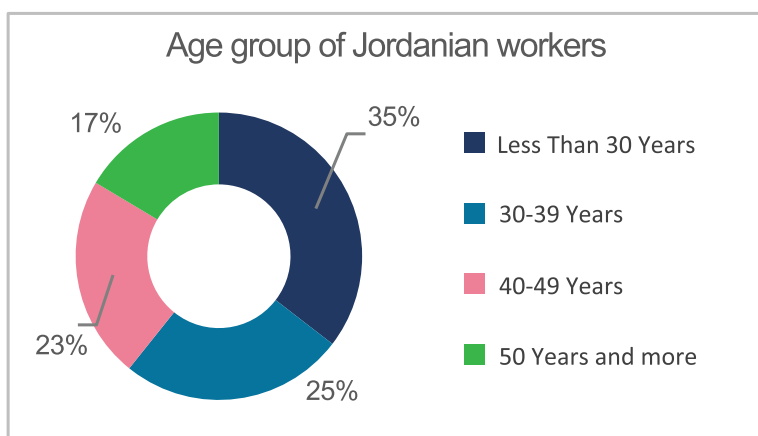
Jordanian Women Working in the Sewing Industry



As mentioned earlier, 78% of the study sample from the sewing sector are of Jordanian nationality. When asked about their social status, the findings revealed that 28% are married, 44% are single, 19% are divorced, and 9% are widows. These percentages indicate that the majority of Jordanian women working in the sewing sector are either married or single. Many of them take up work to

support their husbands in improving living conditions or to escape domestic

violence, while single women often engage in informal work to help improve their family’s financial situation.

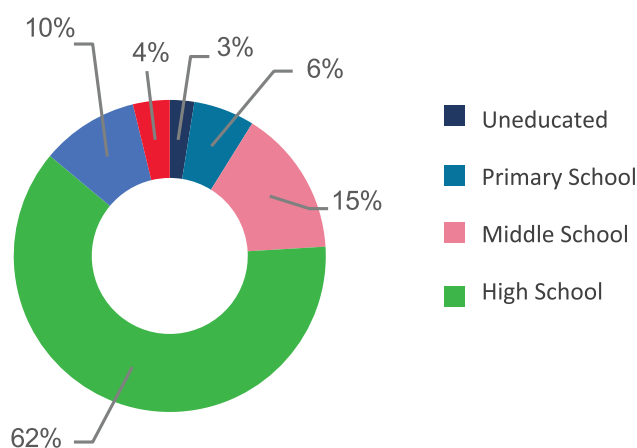


The analysis revealed that 35% of Jordanian workers in the sewing sector are under the age of 30, 25% fall within the 30-39 age group, 23% are in the 40-49 age group, and 17% are aged 50 and above.

By When inquiring about the educational qualifications of female workers in this sector, it was found that the majority of Jordanian female

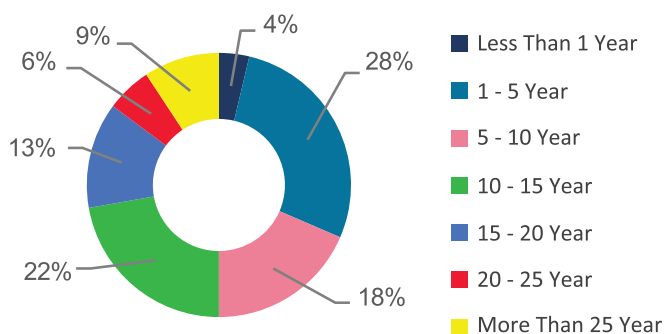
workers have completed their secondary education, accounting for 62%. This was followed by 15% who finished the preparatory stage, 10% who did not attend school, 4% who completed

Academic qualifications for workers of Jordanian nationality



the primary stage, and another 4% who hold university or bachelor's degrees. These figures suggest that many female workers possess the necessary education to recognize and address both economic and social violence, whether in the workplace or outside of it. Moreover, this knowledge likely equips them with the awareness needed to advocate for their labor rights.

Years of Experience for Workers of Jordanian Nationality in the Beauty Sector



Regarding the years of experience of Jordanian workers in the sewing sector, it was found that 4% have less than one year of experience, 42% have between one and five years of experience, 20% fall within the 5-10 years category, 10% have 10-15 years of experience, another 10% have 15-20 years, and 9% belong to the 20-25 years category. Additionally, 9% of workers have 25 years or more of experience in the field.

Social Challenges Faced by Women Due to Their Work

Due to the lack of specific legal protections against economic violence from family members (such as husbands, fathers, or brothers), women may experience various forms of economic abuse, with the alimony law being the only legal recourse available. In the study, when workers were asked about their experiences, the results showed that 11% strongly agreed, and 13% agreed, that they are deprived of their salary by their families, while 23% strongly disagreed, and 47% disagreed. Additionally, 12% of the workers stated they do not receive any money for personal expenses, with 13% expressing satisfaction, while 49% were dissatisfied, indicating they do not receive personal funds. Furthermore, 20% were strongly dissatisfied, and 5 workers refrained from answering. One worker shared, "My father does not always provide for me, so I rely on myself." When asked about having enough money to reward or motivate their children, 11% of workers were strongly satisfied, 15% satisfied, 46% dissatisfied, 8% strongly dissatisfied, and 20% refrained from answering.

When asked whether they had their own money to invite their families, 10% of the workers expressed strong satisfaction, and 32% were satisfied. However, 34% of female workers reported being dissatisfied, 4% strongly dissatisfied, and 8% refrained from answering. The results also revealed that many workers do not receive guidance from their families on reducing expenses. While 16% strongly agreed that they received such guidance, 23% agreed, and 32% strongly disagreed. Additionally, 10% of workers disagreed, with 6 workers choosing not to answer.

Regarding personal expenses, 33% of workers strongly agreed, and 24% agreed that they received just enough money to cover their essential needs. In contrast, 12% were dissatisfied, 5% strongly dissatisfied, and 5% refrained from answering. One worker shared, “I work because I need personal expenses. I wasn’t lucky enough to study for a government job.”

When asked about having sufficient funds to take care of their health, 24% of the workers felt strongly satisfied, indicating they had enough money, while 30% were satisfied. However, 35% of the workers were dissatisfied, 8% were strongly dissatisfied, and 2 workers abstained from answering.

Additionally, when asked whether they would accept working with low wages to escape family conflicts, 15% strongly agreed, and 19% agreed. Yet, 37% of the workers were dissatisfied, and 14% strongly dissatisfied. One worker explained, “I don’t like being stuck at home with depression, illness, and arguments with the family. I prefer to work and get away from the stress, even if the salary is low.”

In response to the question about whether workers spend all their earnings on their families, 32% of the respondents expressed strong satisfaction, and 28% were satisfied. However, 28% were dissatisfied, 5% were strongly dissatisfied, and 6 workers refrained from answering. One worker shared, “I am the only breadwinner for my family, and there is no second source of income.”

When asked about the difficulties they face due to the long working hours that prevent them from taking care of their families and children, 23% of female workers indicated they were strongly satisfied, while 21% were satisfied. On the other hand, 32% were dissatisfied, 2% were strongly dissatisfied, and 10 workers refrained from answering. One worker shared, “The work has affected me a lot. My time and energy are consumed by work, leaving little for my family, and I feel exploited because I work long hours with low returns.”

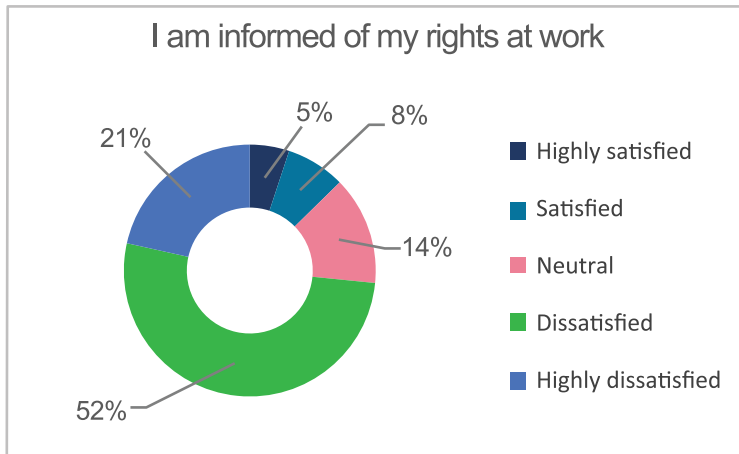
Regarding their ability to control their own property, 34% of the workers answered strongly satisfied, 26% were satisfied, 12% were dissatisfied, 2% were strongly dissatisfied, and 5 workers refrained from answering.

When asked if they were able to collect their financial rights from others, 27% of the workers strongly agreed, and 11% agreed. However, 37% expressed dissatisfaction, 30% were very dissatisfied, and 4% strongly disagreed. Nine workers refrained from answering.

In the final question regarding whether their private property belonged to their families, 10% expressed strong satisfaction, 19% were dissatisfied, 53% were dissatisfied, and 13% were strongly dissatisfied. Additionally, 5% refrained from answering.

In the second section of the research questionnaire, which targeted the same sample of workers in the sewing sector of Jordanian nationality, sixteen questions were posed. These questions focused on the problems and challenges that women face in informal work.

Problems and Challenges Faced by Women in Informal Work



In terms of awareness about labor rights, 28% of the workers were strongly satisfied, while 42% expressed satisfaction. On the other hand, 15% were dissatisfied, 9% strongly dissatisfied, and 6% chose not to respond. One worker mentioned, “I don’t know what my rights are. We start working without thinking about it. The important thing is whether we have health insurance or any benefits if we fall ill. If we take

a day off, they just deduct it from our wages.

The findings revealed that 7 female workers expressed strong satisfaction with the opportunity to join unions, while 17 workers were satisfied. However, 33% of Jordanian workers were dissatisfied, and 10% were strongly dissatisfied. Additionally, 27% refrained from answering.

Despite the existence of a regulated employment contract, whether oral or written, that guarantees workers’ rights concerning working hours, leave, and wages, a significant proportion of workers had not signed such contracts. The results showed the following:

When asked about signing an employment contract, 14 female workers expressed strong satisfaction, and 16 were satisfied. However, 40% of Jordanian workers were dissatisfied, 14% were strongly dissatisfied, and 8% refrained from responding.

Regarding inclusion in social security, 21 female workers expressed strong satisfaction, 15 were satisfied, but 32% were dissatisfied, and 20% were strongly dissatisfied. Additionally, 2% refrained from answering.

The analysis also revealed that only 5 women expressed strong satisfaction with being covered by health insurance, while 8 were satisfied. On the other hand, 58% of women were dissatisfied, and 23% were strongly dissatisfied, indicating that many workers were not included in health insurance. Two workers refrained from responding. One worker commented, “I would love to subscribe to health and insurance, but my financial obligations prevent me from affording the premiums because my salary is too low.”

Regarding training, 28% of Jordanian workers reported receiving training courses to enhance work quality, 19% were satisfied, while 23% were dissatisfied, 15% were strongly dissatisfied, and 4% refrained from responding. One worker stated, “There are courses available for developing skills in the sewing profession, targeting all age groups interested in this field.”

When asked whether the flexible work law was applied in the workplace, 22 workers expressed strong satisfaction, 34 were satisfied, while 16 were dissatisfied, and 6 were strongly dissatisfied. Only one worker refrained from answering.

Finally, on whether workers were allowed to work overtime, the results revealed that 19% were strongly satisfied, 39% were satisfied, 16% were dissatisfied, 3% were strongly dissatisfied, and 23% abstained from answering.

The analysis revealed significant insights into the experiences of workers in the sewing sector. Regarding overtime wages, only 20% of workers expressed strong satisfaction, while 35% were dissatisfied, 18% were dissatisfied, and 4% were strongly dissatisfied, with 18 workers abstaining from responding. In terms of occupational health and safety standards, 44% were strongly satisfied, 39% satisfied, 7% dissatisfied, and 5% strongly dissatisfied. Salary sufficiency emerged as a major concern, with just 9% of Jordanian workers feeling their income was adequate to support their families, 23% reporting satisfaction, and 52% expressing dissatisfaction. One worker remarked, “If they provided enough salary for me and my family and reduced working hours, it would make a huge difference.” On workplace safety, 46% felt secure, 44% were satisfied, 3% dissatisfied, and 2% strongly dissatisfied. Fair salary distribution within establishments showed 21% were strongly satisfied, 47% satisfied, 14% dissatisfied, and 4% strongly dissatisfied. Concerning official working hours, 30% were strongly satisfied, 37% satisfied, while dissatisfaction was noted by 20 workers, with 2 strongly dissatisfied. Long hours and irregular schedules were highlighted, with one worker suggesting, “Reducing the number of working hours and increasing the workforce in the factory would help ease the pressure.” Discrimination based on nationality revealed that 6 workers strongly agreed they had not faced such issues, 3 agreed, while 54% disagreed and 23% strongly disagreed. Gender-based discrimination by employers was another issue, with only 5% expressing strong satisfaction, 8% satisfaction, 52% dissatisfaction, and 21% strong dissatisfaction. These findings underscore challenges related to financial strain, extended hours, and workplace discrimination, while also identifying opportunities for improvement in workplace safety, fairness, and overall conditions.

Appendix

Study terminology

- **Gender-Based Economic Violence:** This form of violence refers to the harm inflicted on women through economic control exerted by parents, husbands, or employers. It manifests when women are denied the right to have an independent economic resource, leaving them dependent on others for financial support. This dependency reinforces their vulnerability, limiting their autonomy both in the present and in the future, and perpetuating cycles of exploitation and control.
- **Decent Work:** According to the International Labor Organization (ILO), decent work refers to creating opportunities for all individuals—women and men alike—to engage in productive employment that offers a fair income. It ensures workplace security, social protection for families, and fosters personal development and social inclusion, ultimately contributing to a better and more sustainable future.
- **Informal Work:** Informal work is broadly defined as economic activity that takes place outside the framework of formal institutions and is often not subject to taxation or regulatory oversight. It encompasses both organized and unorganized forms of work.
- **Flexible Work:** As defined by the Flexible Work Law Regulation of 2017, flexible work refers to employment under the supervision and management of an employer, with compensation provided through a wage. The contract may be for a fixed or indefinite duration, or for specific or unspecified tasks, in alignment with the forms of flexible work outlined in this regulation.



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|------------|--------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------|
| 7 | Title | The Case Study of the Russeifa District: Examining the Reality of Economic Violence Against Women in the Private Factory Sector | | |
| CBO | | Working Women Association | Researcher | Dalal Salim |

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Executive Summary

Researcher Dalal Selim was commissioned to conduct a study on the conditions of female workers in the factory sector within the Russeifa District, focusing on gender-based economic violence experienced by these workers. This research, undertaken in collaboration with the Women Workers Association in Russeifa, contributes to the regional project “The Power of Feminism 2022-2025.” The study was completed between August and October 2022. The Power of Feminism” project is implemented in partnership with the Arab Women Association, representing Jordan, alongside women’s organizations from Palestine, Lebanon, Libya, Tunisia, and Morocco. The initiative is supervised by the Swedish Women’s Organization and funded by the Dutch Ministry of Foreign Affairs.

the research aims to uncover the realities faced by factory workers in the Russeifa District through a descriptive study that integrates labor rights, challenges, and social protection frameworks. The study employed a questionnaire designed in alignment with labor law and informed by secondary data, including prior legislation and studies. The sample included 182 factory workers, comprising 53 female workers, from the Russeifa District. The study yielded significant findings, offering insights into the conditions of workers in the factory sector and their challenges.

1. The findings indicated the prevalence of gender-based violence among workers in private factories within the Russeifa District. The data showed that the incidence of violence was higher among female workers compared to their male colleagues.
2. The study found that verbal violence was the most common form of violence experienced by workers in the factory sector.
3. The study identified several factors contributing to violence against workers, including demands for salary payments, denial of breaks, and failure to meet performance expectations or fulfill required tasks.

The study’s main recommendations were as follows:

- 1- Strengthening the enforcement of deterrent penalties and laws to punish perpetrators of violence, alongside the implementation of immediate protective measures for individuals subjected to abuse in private factories within the Russeifa District. This should include listing each factory with specific penalties and sanctions applicable to violators.
- 2- Designing and implementing training programs to increase awareness about economic violence and the various forms of abuse faced by workers, particularly women, in private factories within the Russeifa District.
- 3- Encouraging female workers in private factories within the Russeifa District to file official complaints with the relevant authorities in cases of violence, through targeted awareness sessions.

Introduction

Violence is a critical issue being addressed by numerous organizations, institutions, associations, and social researchers, both locally and internationally. This focus arises from a heightened awareness of the severe and long-lasting effects violence has on societal structures, particularly as women are often the primary victims.

Violence against women is a direct assault on their human dignity, manifesting through exploitation, control, and enforced dependence. It diminishes women's status and undermines their crucial role in nurturing future generations. This, in turn, disrupts the family system, which is essential to the stability and functioning of the broader social structure in other societies¹³⁰

Violence is not limited to physical abuse; it also includes psychological, moral, and societal dimensions. It is a multidimensional issue that can be economic, cultural, legal, or social in nature. These dimensions are reflected in both the personality traits of the victim and the characteristics of the perpetrator. In both cases, the societal culture plays a key role in shaping these behaviors and traits.

The primary focus of this study is the economic dimension, as gender-based economic violence is a relatively new concept, though it has long been prevalent yet underreported. This study aims to explore the reality of economic violence faced by women working in private factories within the Russeifa District. The Russeifa District is considered one of the most vital and active regions in the Kingdom of Jordan, playing a significant role in the commercial, industrial, and service sectors¹³¹. The district's high population density, with (6342.7) people per square kilometer, provides a trained and qualified workforce for various industrial and commercial activities. The area includes approximately (10,760) operating establishments, and the workforce consists of about (45,000) Jordanian workers, alongside (15,000) expatriate workers.¹³²

The Russeifa District was selected for this study due to its importance in understanding the economic violence faced by women working in private factories, particularly after assessments and statistics from the COVID-19 pandemic highlighted the erosion of workers' rights, particularly for women, and the lack of social protection available to them. According to a rapid assessment published by UN Women in April 2022, which included (847) participants, (91%) of whom were women, the economic impact of the crisis was severe. The study found that (99%) of those working in the informal sector before the pandemic were now unemployed, while (71%) of those employed formally before the pandemic remained in their jobs.¹³³ This data raises important questions about the extent of economic violence experienced by women, both before and after the pandemic, especially given that women—particularly working women—represent the most vulnerable group in this context.

This resulted in both direct and indirect withdrawal from the labor market, which is closely tied to the reality of gender-based economic violence.

130. Assal, D. (2003). Violence against women and it's Impact on Children Abuse. Jordon

131. Ministry of Interior Website, Governorates and Administrative Centers Section
You can access it through the official website of the Ministry of Interior: mol.gov.jo

132. Zarqa Chamber of Commerce Membership Register (All Members)

You can find the register on the official website of the Zarqa Chamber of Commerce or by contacting them directly for access to the membership details.

133. Study on the Impact of the COVID-19 Pandemic on Health, Domestic Violence, and the Economy in Jordan According to Gender. (2020), The Economic and Social Council.

Study problem

The reality of economic violence against women leads to the marginalization of their role and limits their economic participation, resulting in numerous violations of their rights as workers. Economic violence manifests in several ways within both the internal and external spheres of society. This includes the deprivation of women's access to economic resources and the denial of their ability to utilize these resources. Various forms of deprivation exist, including:

- Wage inequality between women and men.
- Denying her contribution at work and underestimating her rightful wage.
- Seizing and controlling her earnings.
- Ignoring her circumstances as a woman and denying her the health leave entitlements mandated by the employer.
- One aspect that is often hidden from public view is the sexual exploitation of women for financial gain.
- Deprivation of inheritance and the exploitation of women to secure loans to their disadvantage.

In the context of the study, the risk of exposure to violence is particularly high within the informal sector, where women face significant exploitation and discrimination compared to men. Women are often paid less than their male counterparts, excluded from health insurance, and denied social security benefits. Additionally, they are frequently deprived of their rights under labor law. To this day, women continue to face various forms of violence in the workplace. Historically, working women have been subjected to multiple deprivations, which they may attempt to address, but the repercussions can be severe, especially when it comes to the risk of job loss. Women also endure verbal abuse, whether directed at them or others, as they try to retain their employment.

In many cases, women choose not to take leave, even when medically necessary, particularly during pregnancy, to avoid the risk of losing their jobs. This decision poses significant dangers to both their health and the health of the fetus. This phenomenon has become increasingly prevalent, highlighting the urgent need to address it as a social issue with serious implications. This study aims to examine the reality of economic violence against women working in private factories within the Russeifa District, focusing on the forms and causes of violence experienced by female workers, as well as identifying the groups responsible for perpetuating such violence. By incorporating the perspectives of workers within the sector, the study seeks to provide a comprehensive understanding of the types of violence faced by both women and men in the factory sector, particularly in one of the most vital areas of the Hashemite Kingdom of Jordan.

Objectives of the study

The study addressed several key objectives, the most important of which include:

1. Identifying the forms of violence perpetrated and the underlying reasons that contribute to the emergence of violent behavior against women and workers in private factories within the Russeifa District.
2. Assessing whether the private factory sector in the Russeifa District upholds the rights of women and workers as outlined in the Jordanian Labor Law, including their rights to social security participation, employment contracts, health insurance, and regulated working hours.

3. Examining whether the work environment in private factories considers the health conditions of female workers.
4. Investigating whether there is a correlation between social security contributions and gender, specifically examining potential discrimination.
5. Determining whether working women and workers experience job satisfaction and whether their job performance is impacted by being victims of violence.

Limitations of the study

The study is bounded by three key limitations:

- **Time limitations:** The study was conducted over the period from June 1 to August 31, 2022.
- **Spatial limitations:** The study focused on private factories within the Russeifa District, with questionnaires conducted in (8) factories.
- **Human limitations:** The sample consisted of female workers and workers employed in private factories within the Russeifa District.

Study Methodology

The study employs a descriptive approach, aiming to test the research dimensions by collecting sufficient data to fulfill its objectives. This is achieved through a questionnaire designed to gather the opinions and perspectives of the research sample, followed by the process of data entry, analysis, and interpretation.

Study population and sample

The study population consists of women and workers employed in private factories within the Russeifa District. A random sampling method was employed, with the sample comprising (182) female workers and (53) male workers in private factories in the Russeifa District. A male sample was included for comparison purposes, providing insights into the differences in violence and other factors between male and female workers.

Theoretical Framework

The Jordanian Constitution is regarded as the pinnacle of the legislative framework, emphasizing the rights of all Jordanians, particularly the rights of workers. This will be addressed in the first section. International standards have also consistently focused on the rights of women workers, especially in agriculture, and their protection from economic violence, which will be discussed in the second section. At the national level, a range of legal provisions, including laws, regulations, and instructions, exist to safeguard these rights, and these will be explored in the third section.

The 2022 Jordanian Constitution, in its second chapter, guarantees the rights and duties of Jordanians. Article 6 specifically prohibits discrimination between citizens regarding rights and duties, irrespective of race, language, or religion. Additionally, the Constitution emphasizes the state's commitment to empowering women and supporting their active role in societal development, ensuring equal opportunities based on justice and equity, and protecting them from all forms of violence. Furthermore, the Constitution guarantees the right to work within the state's capacity, as well as the right to compensation for workers, particularly those who are breadwinners, and access to health care. These provisions are outlined in Article 23, which states the following:

1. Work is a fundamental right for all citizens, and the state is obligated to provide employment opportunities for Jordanians by directing and advancing the national economy.

2. The state shall protect employment and enact legislation based on the following principles:
 - a. Ensuring that the worker receives a wage that is commensurate with the quantity and quality of their work.
 - B. Establishing the weekly working hours and granting workers weekly and annual rest days with pay.
 - c. Establishing special compensation for dependent workers, as well as for cases of dismissal, illness, disability, and emergencies arising from work.
 - d. Setting the conditions for the work of women and juveniles.
 - e. The worker is subject to health and safety regulations.
 - f. The right to form free trade union organizations within the boundaries of the law¹³⁴.

Several laws have been developed to support women in the labor market, particularly the Labor and Social Security Law. These laws aim to preserve workers' rights and ensure a fair balance between opportunities, wages, and treatment for all workers. The following laws play a significant role in achieving this balance:

1. The employment contract shall be drafted in Arabic and in at least two copies, with one copy kept by each party. The worker's rights may be substantiated through all legal means of proof if the contract is not written¹³⁵.
2. The wage shall be paid within a period not exceeding seven (7) days from the date it becomes due. The employer is prohibited from deducting any part of the wage, except in cases permitted by law¹³⁶.
3. The worker may not work more than eight (8) hours a day or forty-eight (48) hours per week. The time allocated for rest and meals shall not be counted as part of the working hours, except in cases specified by this law, in which case the worker shall receive the additional wage as stipulated by the law¹³⁷.
4. Every worker is entitled to sick leave for a period of fourteen (14) days annually with full pay, based on a report from a doctor approved by the institution. This leave may be renewed for an additional fourteen (14) days with full pay if the worker is hospitalized, based on a report from a doctor approved by the institution. For institutions with fewer than twenty (20) workers, the institution's doctor's report is sufficient, while for institutions with more than twenty (20) workers, a medical committee accredited by the institution is required to approve the medical reports¹³⁸.
5. All workers subject to the Labor Law are entitled to social security, regardless of nationality, the type of employment contract, or its duration, provided that their wage is not less than the minimum wage. Social security contributions shall not be deducted from overtime or the actual value of food provided to the worker¹³⁹.
6. The worker has the right to leave work without notice while retaining their legal rights at

134. The Jordanian Constitution

135. Article 15 of the Jordanian Labor Law

136. Article 46 of the Jordanian Labor Law

137. Article 57 of the Jordanian Labor Law

138. Article 65 of the Jordanian Labor Law

139. Social Security Law of 2010, Articles 4, 24, 29, 42, 45, 48, 59

the end of their service and any associated damages if the employer or their representative assaults the worker during or due to work, including physical assault, verbal abuse, or any form of sexual assault punishable under the provisions of the applicable legislation. If such an incident occurs, the worker is entitled to seek appropriate legal remedies¹⁴⁰.

If it is found that an assault has been committed by the employer or their representative through physical violence or any form of sexual assault, the employees employed by the employer may decide to close the establishment for a period they deem appropriate, in accordance with the provisions of any other applicable legislation in force.

7. Jordanians are equal before the law, without any discrimination in rights and duties, regardless of race, language, or religion. Furthermore, the worker must receive a wage that is commensurate with the quantity and quality of their work¹⁴¹.

Based on the above, the progress in Jordanian women's economic participation has stagnated over the past decade, in stark contrast to the country's economic growth. According to the World Economic Forum's International Gender Gap Index, Jordan ranked 134th out of 142 countries in 2014, ahead of only Lebanon, Ivory Coast, Iran, Mali, Yemen, Chad, Pakistan, and Syria. This ranking does not align with Jordan's development achievements in recent years.

According to figures issued by the Department of Statistics in Jordan on employment, unemployment, and economic participation, the unemployment rate for males in 2014 was 10.1%, while the rate for females was 20.7%, nearly double that of men. Among males aged 20-24, the unemployment rate was 23.5%, compared to 53.7% for females. In the 25-39 age group, the unemployment rate for males was 7.9%, while it was 17.9% for females. Furthermore, the percentage of economically active males was 59.7%, with 6% unemployed. In contrast, the economic activity rate for women was just 12.6%, with 2.6% unemployed, meaning that 87.4% of Jordanian women were economically inactive in 2014.

In 2013, the total number of workers in Jordan reached 905,983, with women making up only about 27% (243,545), while men represented the remaining 73% (662,438). The wage gap between men and women was significant, with women earning 90 piasters for every dinar earned by men, for the same work. The gender pay gap was especially pronounced in certain categories: for legislators and administrative staff, the gap was 66 piasters; for specialists, it was 68 piasters; and for technicians, it was 75 piasters. These figures highlight that the gender pay gap widens as the position level increases. This indicates that while the Jordanian labor market rewards men for their educational and practical achievements, it disadvantages women as their experience and educational attainment grow.

To address this issue and solve many economic challenges, Jordan could benefit from encouraging more women to work and facilitating their participation in the labor market. The public and private sectors, along with civil society institutions, can play a vital role in this regard. One crucial step would be to ensure that educational outputs are aligned with labor market demands, equipping women with the practical and theoretical training, counseling, and awareness services needed to succeed in the workforce.

140. Jordanian Labor Law

141. Jordanian Constitution, Articles 6 and 23

Field Section

In this section of the exploratory study, the reality of female workers in the factory sector within the Rusaifah District is examined. The analysis is based on the data collected from fieldwork, using the tool outlined in the methodology. The tool employed in the study was a questionnaire, with its sections designed in reference to relevant laws and regulations that ensure the protection of female workers' rights across various sectors.

The study aims to assess the extent of economic violence against working women. Through the analysis of the responses from the questionnaire, which was developed to measure the objectives of the study, the following results were obtained:

View results

Fig. (1) Distribution of Male and Female Workers' Responses by Gender Variable

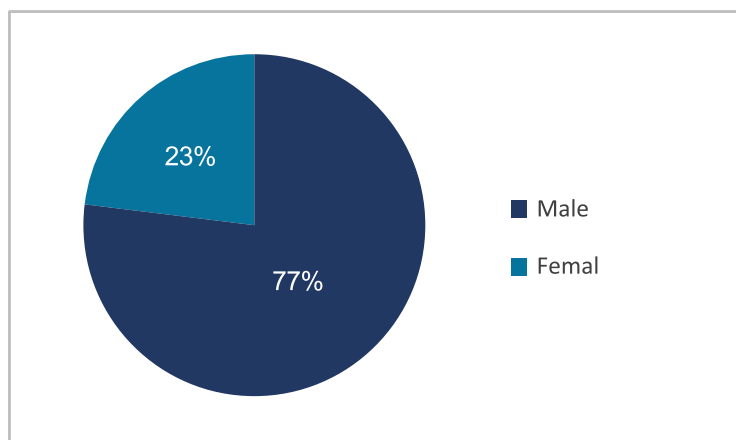


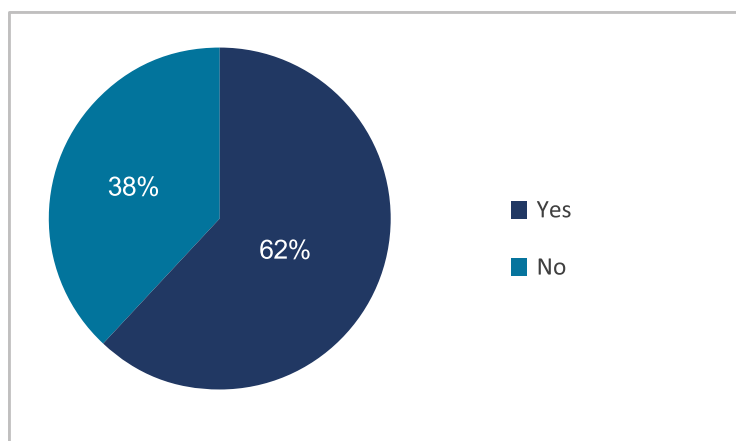
Fig. (1) shows that the number of male respondents was 53, accounting for 22.6% of the study sample, while the number of female respondents was 182, making up 77.4% of the sample.

Results of the questionnaire responses.

1. Are you enrolled in social security?

The responses to the question regarding social security participation were as follows:

Fig. (2) Distribution of Responses from Male and Female Workers Regarding Social Security Contribution



From Table (2), it can be observed that 37.9% of the study sample contributes to social security, while 62.1% does not. This is in direct contradiction to the stipulations outlined in the Jordanian Constitution, particularly the Labour Law, which mandates social security as a key condition for employment.

Table 2: Frequencies, Percentages, and Chi-Square Test for the Relationship Between Social Security Contribution and Gender

| Response | | male | Female | Total | Chi-square value |
|----------|------------|-------|--------|--------|------------------|
| No | Number | 21 | 125 | 146 | 14.731* |
| | Percentage | 8.9% | 53.2% | 62.1% | |
| Yes | Number | 32 | 57 | 89 | |
| | Percentage | 13.6% | 24.3% | 37.9% | |
| Total | Number | 53 | 182 | 235 | |
| | Percentage | 22.6% | 77.4% | 100.0% | |

Table (2) illustrates that the highest percentage of non-registered individuals and contributors to social security were females, with 53.2% of the study sample, compared to 8.9% for males. The chi-square value was 14.731, indicating a statistically significant correlation between non-participation in social security and gender. It was also evident that females are more likely to be non-contributors to social security than males. This discrepancy is considered a form of gender-based economic violence. The reasons for non-participation in social security are as follows:

Table (4) shows the reasons for non-participation in social security as identified in the study.

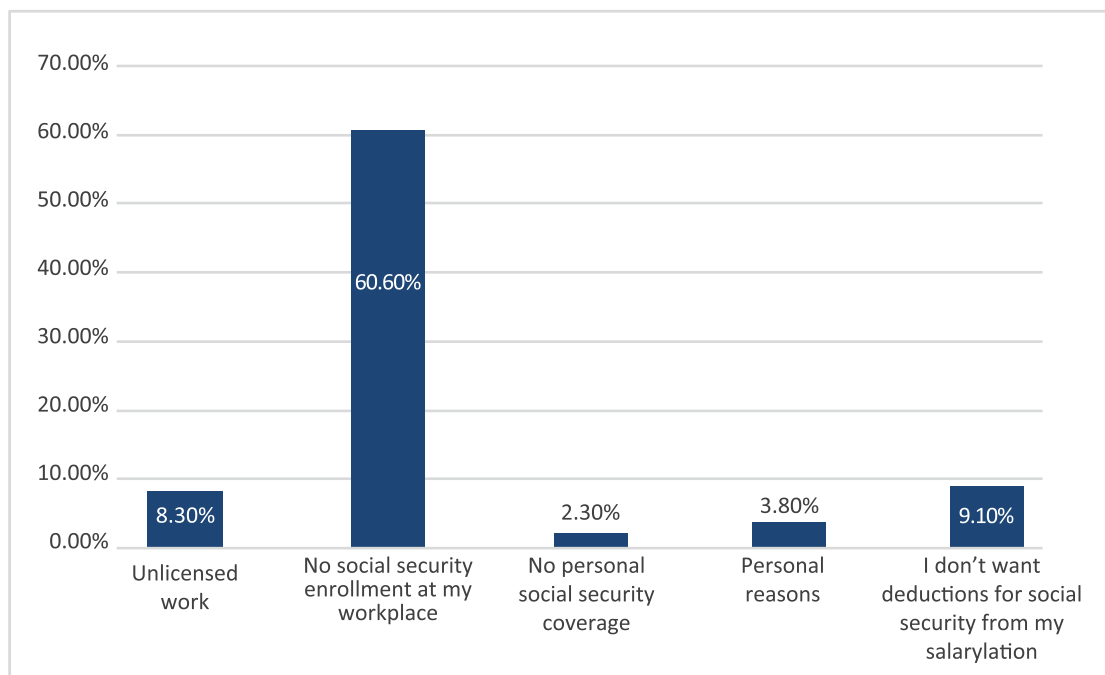


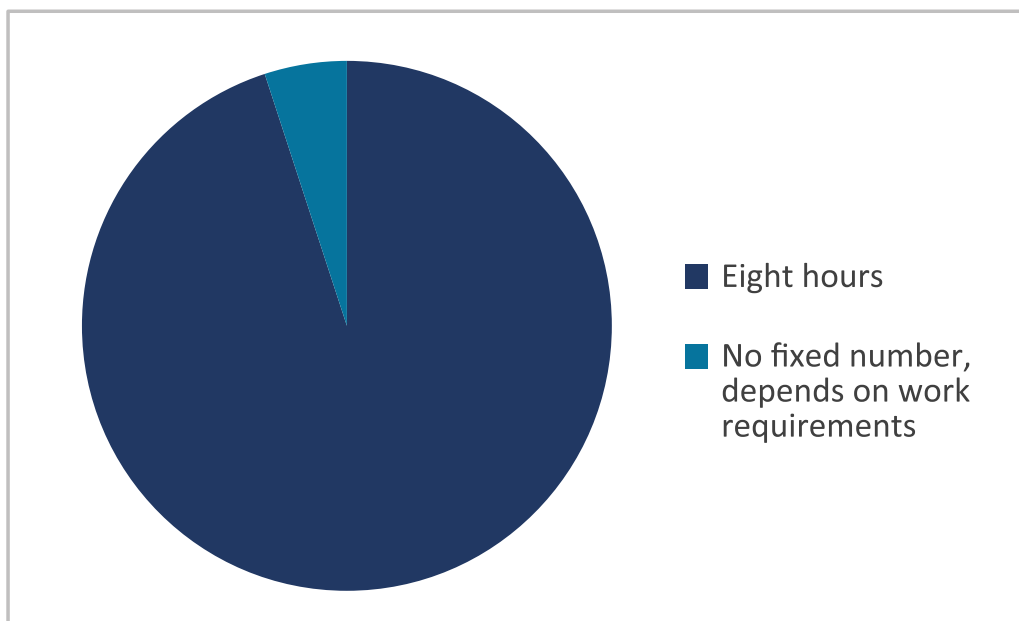
Table (4) shows that the most common reasons for not participating in social security were the lack of insurance or contribution to social security at work, with a percentage of (60.6%), which contradicts the legislation in the labor law. This was followed by reasons such as temporary or unsteady work, or work lasting less than 3 months, at (10.6%), and unlicensed work at (9.1%).

Additionally, some employees expressed unwillingness to participate in the insurance to avoid salary deductions, accounting for (8.3%), while the least common reasons included the existence of social security coverage for the employee (2.3%) and personal reasons (3.8%).

1. What is the daily working hour count?

The responses to the question regarding the number of hours worked per day from the sample were as follows:

Fig. (4) Distribution of Male and Female Workers' Responses by Working Hours



It is observed from Figure (4) that the number of individuals working eight hours a day reached (169), accounting for (71.9%) of the study sample. This was followed by (51) individuals working ten hours, representing (21.7%) of the sample. Nine individuals (3.8%) reported working without a specific number of hours according to their work conditions, and six individuals (2.6%) worked six hours. The following table presents the distribution of working hours between males and females, in accordance with the number of hours approved by the Jordanian government, with any additional hours considered overtime for which the employer is obligated to pay workers.

Fig. (5) Frequencies and Percentages of Working Hours by Gender

| Response | | Ten hours | Six hours | Eight hours | There is no specific number depending on the conditions of work | Total |
|----------|------------|-----------|-----------|-------------|-----------------------------------------------------------------|--------|
| Female | Number | 33 | 6 | 139 | 4 | 182 |
| | Percentage | 14.0% | 2.6% | 59.1% | 1.7% | 77.4% |
| male | Number | 18 | 0 | 30 | 5 | 53 |
| | Percentage | 7.7% | 0.0% | 12.8% | 2.1% | 22.6% |
| Total | Number | 51 | 6 | 169 | 9 | 235 |
| | Percentage | 21.7% | 2.6% | 71.9% | 3.8% | 100.0% |

Table (5) indicates that the majority of both female and male workers work 8 hours a day.

This reflects a positive indication of adherence to reasonable working hours, without evidence of discrimination or gender gaps between males and females.

1. To address the question of commitment to work, the sample responses were as follows:

Table (6): Distribution of Male and Female Workers' Responses Regarding Work Commitment

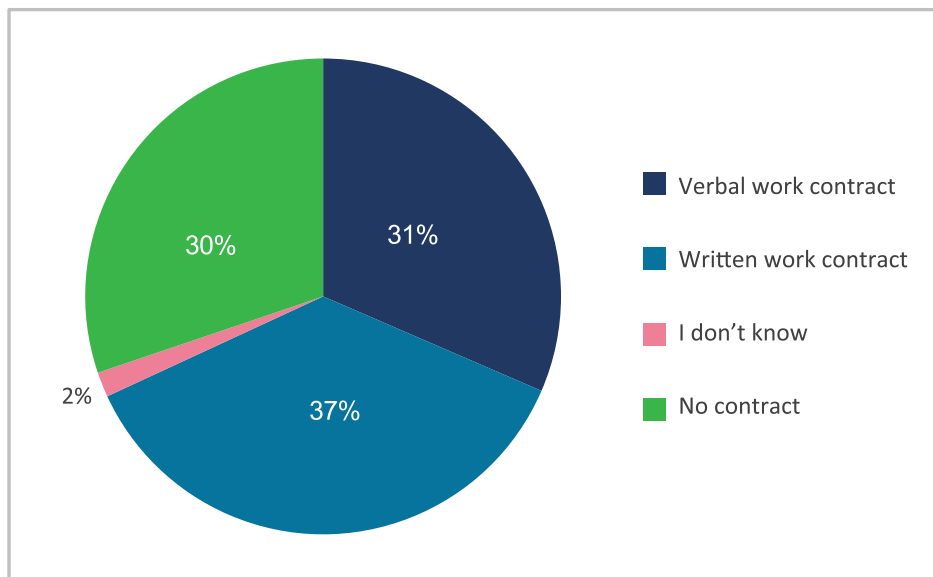


Table (6) reveals that the number of workers with a written work contract was (86), representing (36.6%) of the study sample, followed by those committed to work

through an oral contract at (74), accounting for (31.5%) of the sample. Workers without any contract totaled (71), making up (30.2%) of the sample, while those unaware of

their work commitment method amounted to (4), or (1.7%). The prevalence of oral contracts over written agreements among male and female workers highlights a significant vulnerability, as it allows for the potential dismissal of workers without safeguards. This risk is particularly pronounced within the factory sector.

To examine the distribution of males and females and the relationship between work commitment and sex, frequencies, percentages, and the chi-square test were calculated. The results are presented in the following table:

Table (7): This table presents the frequencies, percentages, and results of the chi-square test, analyzing the relationship between work commitment and sex among male and female workers in the study sample.

| Response | | Oral employment contract | Written employment contract | I don't know | No contract | Total | Chi-square value |
|----------|------------|--------------------------|-----------------------------|--------------|-------------|--------|------------------|
| Female | Number | 60 | 60 | 4 | 58 | 182 | 5.360 |
| | Percentage | 25.5% | 25.5% | 1.7% | 24.7% | 77.4% | |
| Male | Number | 14 | 26 | 0 | 13 | 53 | |
| | Percentage | 6.0% | 11.1% | 0.0% | 5.5% | 22.6% | |
| Total | Number | 74 | 86 | 4 | 71 | 235 | |
| | Percentage | 31.5% | 36.6% | 1.7% | 30.2% | 100.0% | |

Table (7) demonstrates that the majority of those committed to work, whether through

a written contract (25.5%) or an oral contract (24.7%), were female workers, with males comprising a smaller proportion. The chi-square value of 5.36 indicates that there is no significant correlation between work commitment and gender, suggesting the absence of gender-based discrimination in this regard.

2. Is your work covered by health insurance?

To respond to the question about participation in health insurance, the sample’s answers were as follows:

Table (8) shows the distribution of responses by male and female workers regarding their work commitment.

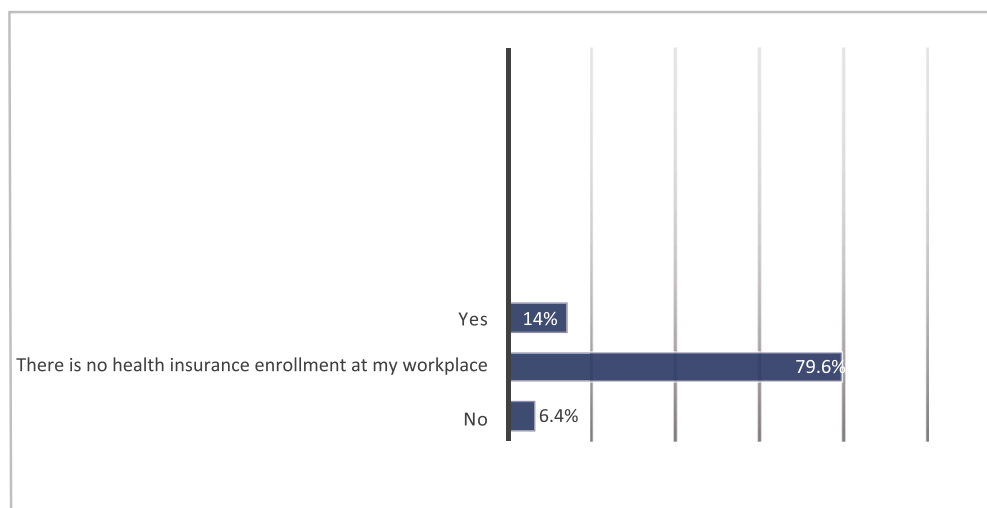


Table (8) reveals that the majority of respondents (187) representing 79.6% reported no participation in health insurance. This was followed by those who participated in health insurance (33) accounting for 14%, while 15 respondents, or 6.4%, were unsure. The table highlights the general lack of health insurance coverage for employees.

To further explore the relationship between participation in health insurance and gender, frequencies, percentages, and the chi-square test were calculated. The following table presents these findings:

Table (9) presents the frequencies, percentages, and chi-square test results for the relationship between health insurance contribution and gender.

| Response | | No | There is no health insurance coverage available at my workplace. | Yes | Total | Chi-square value |
|----------|------------|--------|------------------------------------------------------------------|-------|-------|------------------|
| Female | Number | 182 | 24 | 148 | 10 | 1.727 |
| | Percentage | 77.4% | 10.2% | 63.0% | 4.3% | |
| male | Number | 53 | 9 | 39 | 5 | |
| | Percentage | 22.6% | 3.8% | 16.6% | 2.1% | |
| Total | Number | 235 | 33 | 187 | 15 | |
| | Percentage | 100.0% | 14.0% | 79.6% | 6.4% | |

Table (9) indicates that the majority of non-contributors to health insurance, due to the absence of health insurance at their workplace, were females, comprising (63%) of the study sample, compared to (16.6%) for males. The chi-square value was (1.727), which is not

statistically significant, indicating no correlation between participation in health insurance and gender.

The reasons for those not participating in health insurance were as follows:

Table (10) outlines the reasons for the lack of participation in health insurance.

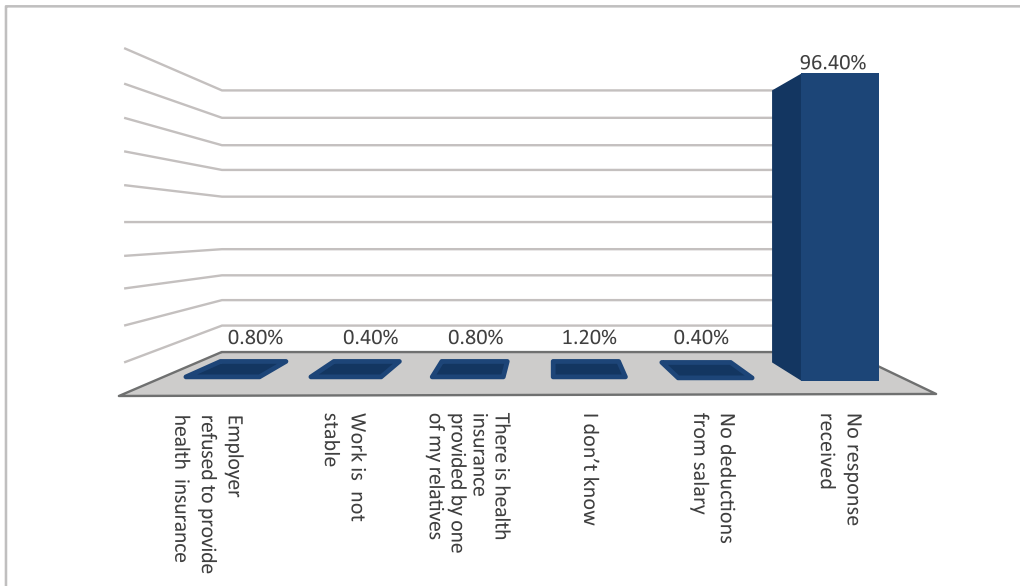


Table (10) shows that the majority of the study sample did not provide reasons for not participating in health insurance, with a lack of response accounting for 96.4%. The reasons provided included lack of knowledge, employer refusal (which reflects the capitalist principle of preserving the employer’s earnings), and having health insurance through a relative.

3. When claiming the monthly salary, the employer shall:

To address the question regarding the process of claiming the monthly salary, the sample responses were as follows:

Table (11) Distribution of Male and Female Workers’ Responses by Monthly Salary Claim

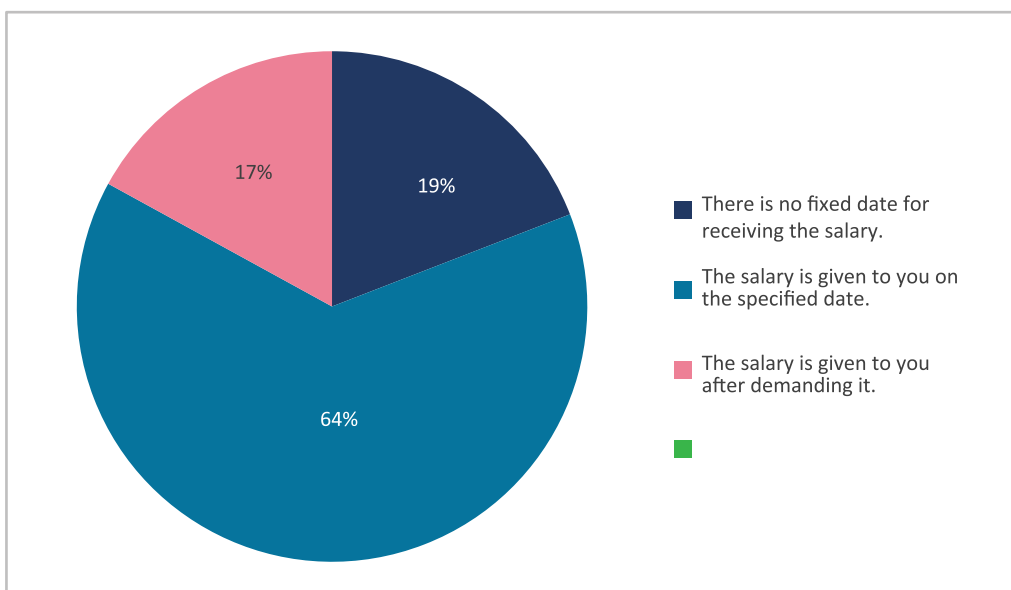


Table (11) indicates that the number of respondents who reported receiving their salary on time was (150), representing (63.8%) of the study sample. This reflects a level of commitment from employers toward their workers.

Additionally, workers in general reported varying experiences. Those who stated there was no specific date for receiving their salary totaled (45), accounting for (19.1%), while those who indicated they received their salary only after claiming it numbered (40), representing (17%). To determine the distribution of responses by gender regarding salary claims, the following table provides these results:

Table (12) Frequencies and percentages between monthly salary claim and gender

| Response | | The salary does not have a fixed payment date. | The salary is paid promptly. | The salary is provided only upon request. | Total |
|----------|------------|------------------------------------------------|------------------------------|-------------------------------------------|--------|
| Female | Number | 40 | 111 | 31 | 182 |
| | Percentage | 17.0% | 47.2% | 13.2% | 77.4% |
| male | Number | 5 | 39 | 9 | 53 |
| | Percentage | 2.1% | 16.6% | 3.8% | 22.6% |
| Total | Number | 45 | 150 | 40 | 235 |
| | Percentage | 19.1% | 63.8% | 100.0% | 100.0% |

Table (12) illustrates employers' commitment to timely salary payments, showing that 47.2% of females in the study sample received their salary on time compared to 16.6% of males. The percentage of respondents reporting no specific salary date was 17% for females and 2.1% for males. Additionally, 13.2% of females and 3.8% of males indicated that they received their salary only after claiming it.

Within this aspect, there is no gender gap between male and female workers in factories, as all individuals operate under the same conditions.

4. Do you feel that your effort is proportional to your monthly income?

To answer the question of whether the effort expended is proportional to the monthly income, the responses of the sample were as follows:

Table (13) Distribution of male and female workers' responses according to the appropriate salary for the effort

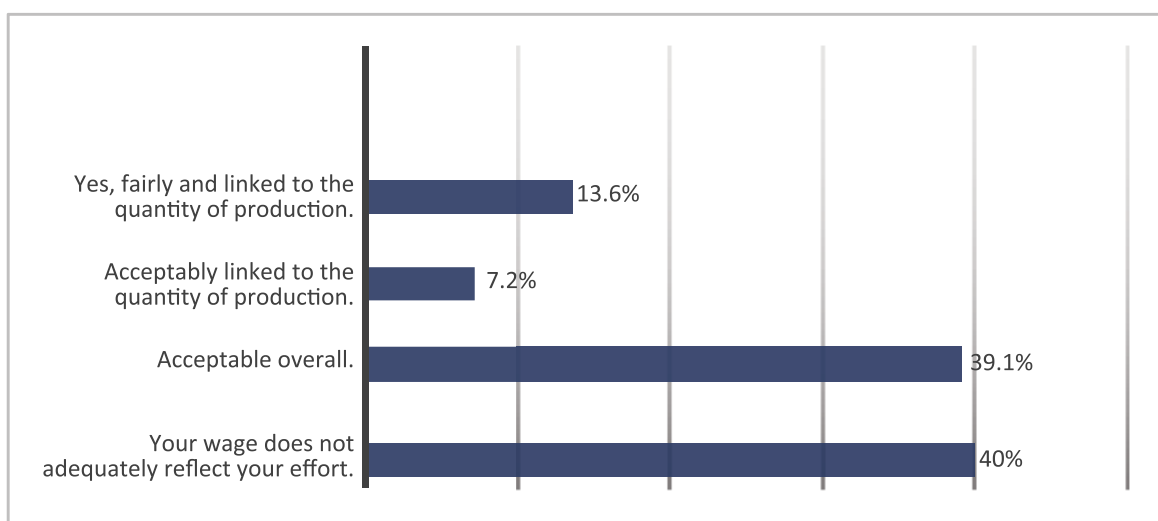


Table (13) reveals that (94) respondents, representing (40%) of the study sample, felt that their salary did not align with the effort expended. This was followed by (92) respondents, or (39.1%), who found the salary to be acceptably appropriate for their effort. (32) respondents, or (13.6%), believed the salary was fairly appropriate, while (17) respondents, or (7.2%), stated that the salary is linked to the amount of production. To explore the responses by gender, the following table displays these results: Table 14 Frequencies and Percentages of Responses between Males and Females

| Response | | Your reward is not equal to your effort | Acceptably | Linked to the amount of production | Yes, fairly. | Total |
|----------|------------|-----------------------------------------|------------|------------------------------------|--------------|-------|
| Female | Number | 66 | 182 | 24 | 17 | 75 |
| | Percentage | 28.1% | 77.4% | 10.2% | 7.2% | 31.9% |
| male | Number | 28 | 53 | 8 | 0 | 17 |
| | Percentage | 11.9% | 22.6% | 3.4% | 0.0% | 7.2% |
| Total | Number | 94 | 235 | 32 | 17 | 92 |
| | Percentage | 40.0% | 100.0% | 13.6% | 7.2% | 39.1% |

Table (14) shows that the salary was considered acceptable by 31.9% of female workers and 7.2% of male workers in the study sample. This was followed by 28.1% of females and 11.9% of males indicating that the salary was not appropriate for the effort exerted. In other words, the responses varied between acceptable and inappropriate wages, with some female workers expressing dissatisfaction. A notable observation is that many female workers felt their salaries were not commensurate with their efforts. This highlights a significant gender gap in wages between male and female workers, reflecting a form of apparent economic violence.

5. Who benefits from your monthly income?

To answer the question related to the benefit of monthly income, the responses of the sample were as follows:

Table (15) Distribution of Male and Female Workers' Responses by Monthly Salary Utilization

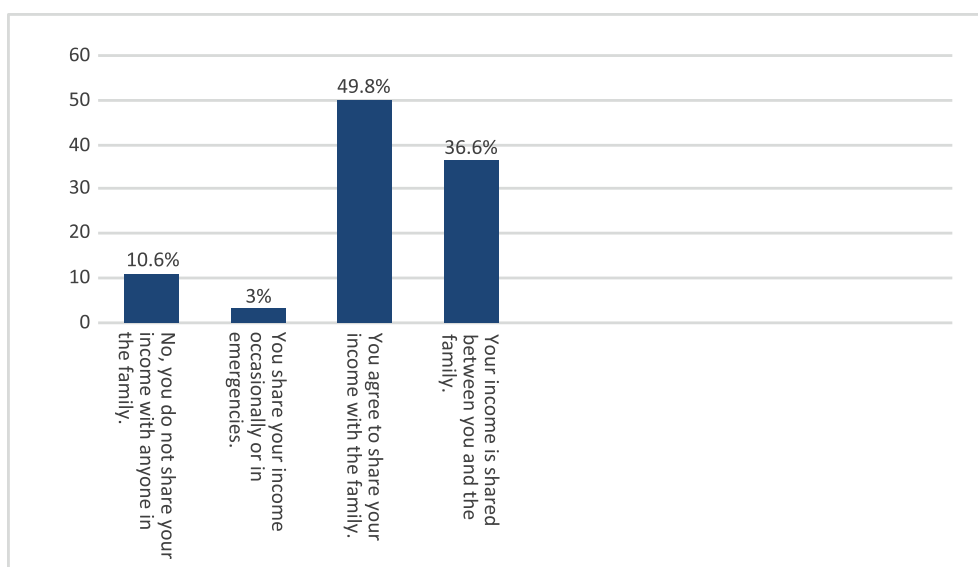


Table (15) reveals that 49.8% of the study sample, representing 117 respondents, indicated that their income is spent on their family. This is followed by 36.6% of respondents (86

individuals) stating that the salary is shared between themselves and their family. Lastly, 10.6% of the study sample (25 individuals) reported that no one shares their income. This distribution reflects the norms of Jordanian society, where both men and women often contribute financially to support their families.

Finally, 3% of the study sample (7 respondents) indicated that their income was saved for time and emergency cases. To further analyze the responses by gender, the frequencies were extracted, as shown in the following table:

Table 16: Frequencies and Percentages of Male and Female Responses to Salary Participation

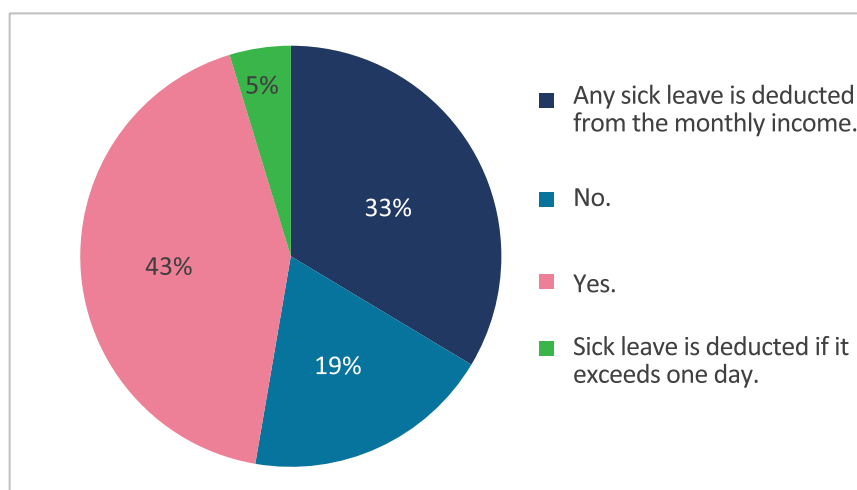
| Response | | No one shares your income. | Save it for time and emergencies | Income is spent on the family | Income is shared between you and the family | Total |
|----------|------------|----------------------------|----------------------------------|-------------------------------|---------------------------------------------|--------|
| Female | Number | 18 | 4 | 94 | 66 | 182 |
| | Percentage | 7.7% | 1.7% | 40.0% | 28.1% | 77.4% |
| male | Number | 7 | 3 | 23 | 20 | 53 |
| | Percentage | 3.0% | 1.3% | 9.8% | 8.5% | 22.6% |
| Total | Number | 25 | 7 | 117 | 86 | 235 |
| | Percentage | 10.6% | 3.0% | 49.8% | 36.6% | 100.0% |

Table (15) indicates that the majority of salary usage among respondents is directed towards family support. Specifically, 40% of females and 9.8% of males reported that their salary is entirely spent on their family. Additionally, 28.1% of females and 8.5% of males indicated that their salary is shared between themselves and their family. This highlights that the primary beneficiaries of both female and male workers' salaries are their families, either wholly or partially.

6. Do you receive sick leave that is not deducted from your monthly income?

To respond to the question regarding sick leave that is not deducted from the monthly income, the sample's responses were as follows:

Table (16) The distribution of male and female workers' responses regarding non-deducted sick leave is as follows:



It is observed from Table (16) that the number of individuals who receive sick leave not deducted from their salary is 100, accounting for 42.6% of the study sample. This is followed by those who report that any sick leave is deducted from the monthly income, with 79 respondents (33.6%). Additionally, 45 respondents (19.1%) indicated they do not receive sick leave, and 11 respondents (4.7%) stated that sick leave is deducted if it exceeds one day. To examine the distribution of responses by gender, the frequencies were extracted, and the following table displays these results:

Table (17) presents the frequencies and percentages of male and female responses regarding sick leave.

| Response | | Sick leave is deducted from the monthly income | No | Yes | Sick leaves are deducted if they are more than one day | Total |
|----------|------------|------------------------------------------------|-------|-------|--------------------------------------------------------|--------|
| Female | Number | 63 | 33 | 80 | 6 | 182 |
| | Percentage | 26.8% | 14.0% | 34.0% | 2.6% | 77.4% |
| male | Number | 16 | 12 | 20 | 5 | 53 |
| | Percentage | 6.8% | 5.1% | 8.5% | 2.1% | 22.6% |
| Total | Number | 79 | 45 | 100 | 11 | 235 |
| | Percentage | 33.6% | 19.1% | 42.6% | 4.7% | 100.0% |

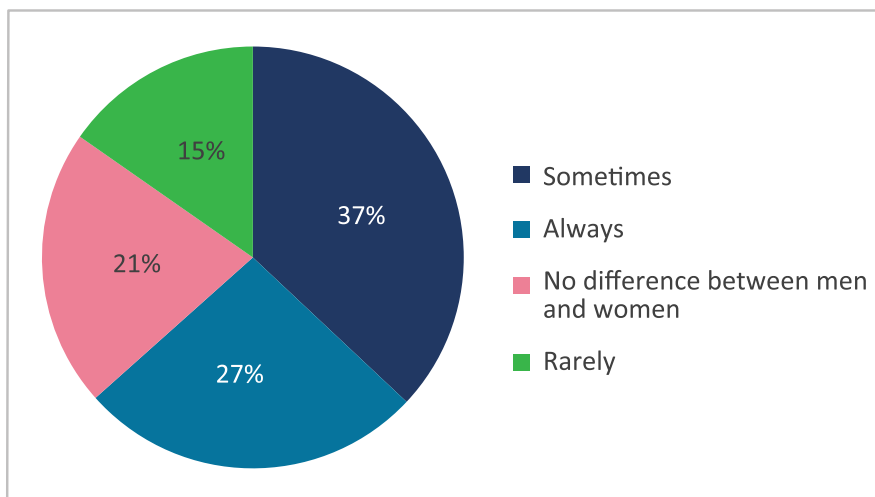
Table (17) shows that the sick leave is obtained without deduction from the salary from females by a percentage of (34%) and by (8.5%) for males, then any sick leave is deducted from the monthly income by a percentage of (26.8%) for females and (6.8%), meaning that the responses showed that males and females benefit

from sick leave without deduction, then it was stated that sick leave is deducted from the monthly income.

7. Does your workplace address the needs and conditions of women?

To answer the question regarding whether the work considers the conditions of women, the responses from the sample were as follows:

Table (18) presents the distribution of male and female workers' responses regarding whether their work takes into account the conditions of women.



It is observed from Table (18) that the response indicating that work sometimes takes into account the conditions of women was the most common, with 87 participants (37% of the study sample). This was followed by the response indicating that the work always takes into account women’s conditions, with 62 respondents (26.4%). The response stating that there is no difference between men and women in terms of consideration for conditions had 50 participants (21.3%). Finally, the rare response, indicating that the work rarely takes into account the conditions of women, was reported by 36 participants (15.3%). To further break down these responses by gender, the frequencies were extracted, and the following table presents the results.

Table (19) displays the frequencies and percentages of male and female responses regarding the consideration of women’s circumstances in the workplace.

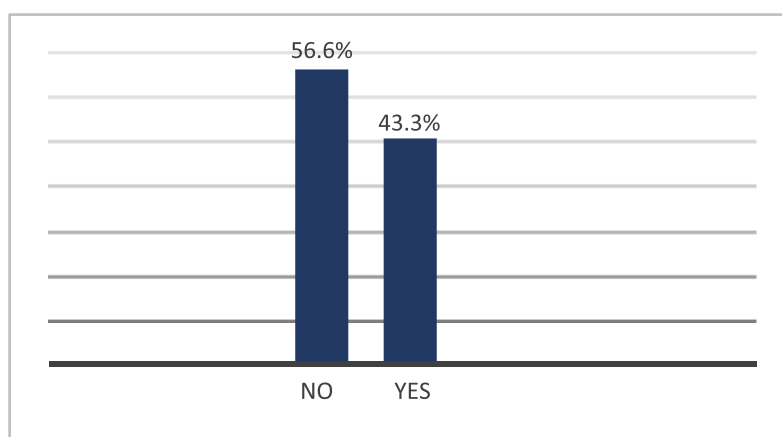
| Response | | Sometimes | All the time | There is no difference between men and women | Rarely | Total |
|----------|------------|-----------|--------------|----------------------------------------------|--------|--------|
| Female | Number | 80 | 52 | 18 | 32 | 182 |
| | Percentage | 34.0% | 22.1% | 7.7% | 13.6% | 77.4% |
| male | Number | 7 | 10 | 32 | 4 | 53 |
| | Percentage | 3.0% | 4.3% | 13.6% | 1.7% | 22.6% |
| Total | Number | 87 | 62 | 50 | 36 | 235 |
| | Percentage | 37.0% | 26.4% | 21.3% | 15.3% | 100.0% |

Table (19) shows that the response “sometimes” regarding the consideration of women’s conditions at work was given by 34% of females and 3% of males. The response “always” was given by 22.1% of females and 4.3% of males. Additionally, the response “no difference between men and women” was most commonly given by males, with 13.6%. These results indicate that the nature of work considers the conditions of women to some extent.

8. Have you experienced any form of violence in your workplace?

To address the question regarding exposure to violence, the responses from the sample were as follows

Table 20 displays the distribution of responses from male and female workers regarding exposure to violence



It is observed from Table (20) that the number of workers who were not subjected to violence amounted to 113, representing 56.6% of the study sample, while the number of those who experienced any form of violence was 102, accounting for 43.3% of the sample.

To determine the number of males and females who have been exposed to or not exposed to violence, as well as the relationship between exposure to violence and gender, frequencies, percentages, and the chi-square test were conducted. The following table presents these results:

Table (21) shows the frequencies, percentages, and chi-square test results for the relationship between exposure to violence and gender.

| Response | | Female | male | Total | Chi-square value |
|----------|------------|--------|-------|--------|------------------|
| No | Number | 99 | 34 | 133 | 1.590 |
| | Percentage | 42.1% | 14.5% | 56.6% | |
| Yes | Number | 83 | 19 | 102 | |
| | Percentage | 35.3% | 8.1% | 43.4% | |
| Total | Number | 182 | 53 | 235 | |
| | Percentage | 77.4% | 22.6% | 100.0% | |

Table (21) indicates that the percentage of females who were subjected to any form of violence is significantly higher, constituting 35.3% of the study sample, compared to 8.1% for males. This highlights a concerning trend, as female workers appear to experience violence more frequently than their male counterparts. The need for employment often compels them to endure such conditions, representing a clear manifestation of gender-based economic violence. Among those who were not

subjected to violence, 42.1% were females and 14.5% were males. The chi-square value was calculated at 1.590.

Table (21) further reveals that the chi-square value of 1.590 is statistically insignificant at the 0.05 significance level, indicating no correlation between exposure to any form of violence and gender.

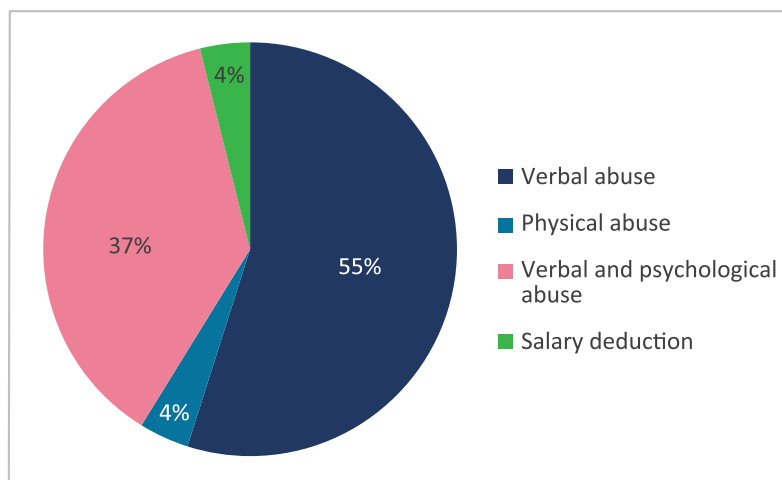


Table (22) highlights that verbal violence is the most prevalent form of violence among workers, representing 54.9% of cases. This is followed by a combination of verbal and psychological violence at 37.3%, and physical violence coupled with salary deductions at 3.9%. This table is particularly significant as it provides a clear picture of the forms of violence present in factories within the Russeifa district. To examine the relationship between exposure to violence and the social status of workers, frequencies, percentages, and chi-square tests were calculated, as presented in the subsequent table.

Table (23): Frequencies, Percentages, and Chi-Square Test for the Relationship Between Exposure to Violence and Marital Status

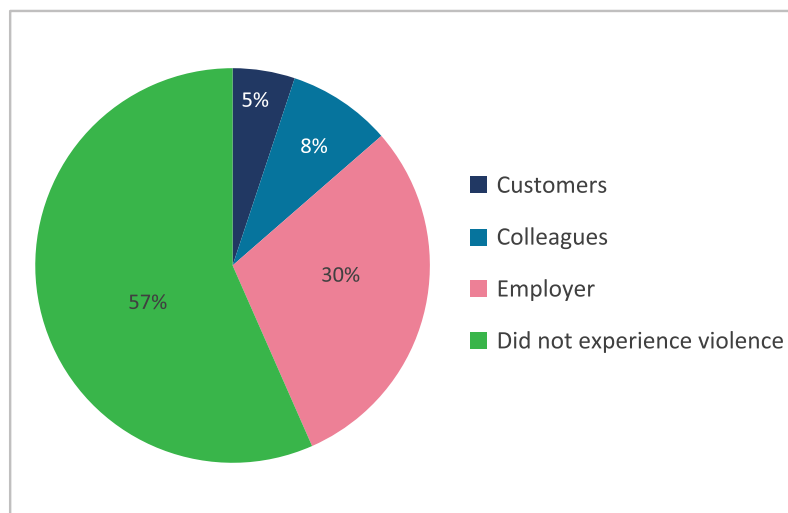
| Response | | Divorced/ widowed | married | Single | Total | Chi-square value |
|----------|------------|----------------------|---------|--------|--------|---------------------|
| No | Number | 60 | 61 | 12 | 133 | 1.594 |
| | Percentage | 25.5% | 26.0% | 5.1% | 56.6% | |
| Yes | Number | 38 | 52 | 12 | 102 | |
| | Percentage | 16.2% | 22.1% | 5.1% | 43.4% | |
| Total | Number | 98 | 113 | 24 | 235 | |
| | Percentage | 41.7% | 48.1% | 10.2% | 100.0% | |

Table (24) indicates that the chi-square value is (1.594), which is not statistically significant at the 0.05 level of significance. This suggests that there is no correlation between exposure to violence and marital status.

9. If you have been exposed to any form of violence, the violence occurred due to:

To address the question regarding the occurrence of violence, the responses of the sample were as follows:

Table 24: Distribution of Responses from Male and Female Workers Regarding the Causes of Violence



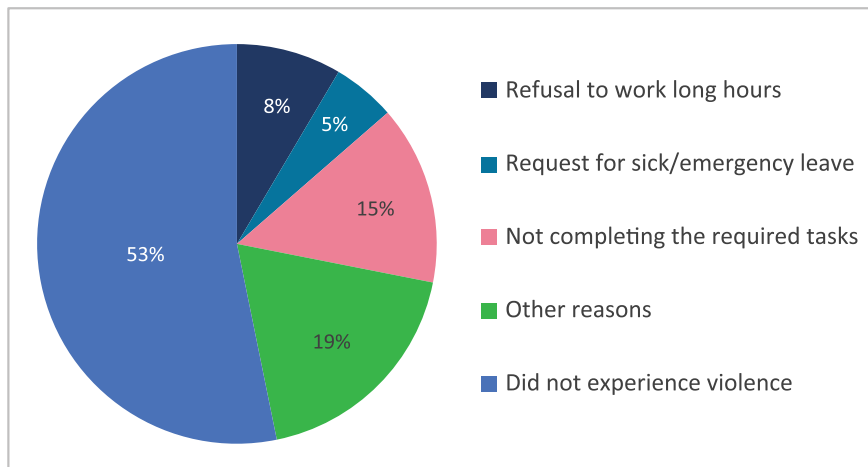
It is noted from Table (24) that the majority of the study sample, 57% (133 individuals), reported not being exposed to any form of violence. This was followed by 30% (70 individuals) who experienced violence from the employer, and 20 individuals who faced violence from co-workers.

Table (24) shows that the majority of the study sample (57%, or 133 individuals) reported not experiencing any form of violence. Meanwhile, 30% (70 individuals) indicated that they faced violence from their employer, 8.5% (20 individuals) experienced violence from co-workers, and 5.1% (12 individuals) reported violence from customers. Among those who did not experience violence, no specific reasons were identified. However, for those who did, the responses revealed that employers and co-workers were the primary perpetrators. This trend highlights the reluctance of women to openly discuss harassment due to fear of repercussions, especially as many work in factories to financially support their families. As a result, many workers remain silent, emphasizing the connection between gender-based economic violence and their hesitancy to report such incidents.

10. In the event of experiencing any form of violence, what was the reason?

To address the question regarding the reasons for exposure to violence, the sample responses were as follows:

Table 25: Distribution of Male and Female Workers' Responses by Cause of Violence



It is noted from Table (25) that the primary response regarding exposure to violence was a lack of reported incidents, with 125 individuals (53.2%) indicating no exposure. This aligns with earlier findings where workers refrained from reporting violence due to fear of repercussions from their families or employers. Following this, 44 individuals (18.7%) cited other unspecified reasons, while 34 respondents (14.5%) identified failure to perform required work tasks as a cause. Refusal to work long hours was mentioned by 20 individuals (8.5%), and requesting sick or emergency leave was cited by 12 respondents (5.1%).

The reasons for exposure to violence were as follows:

Table (26) Causes of violence against workers

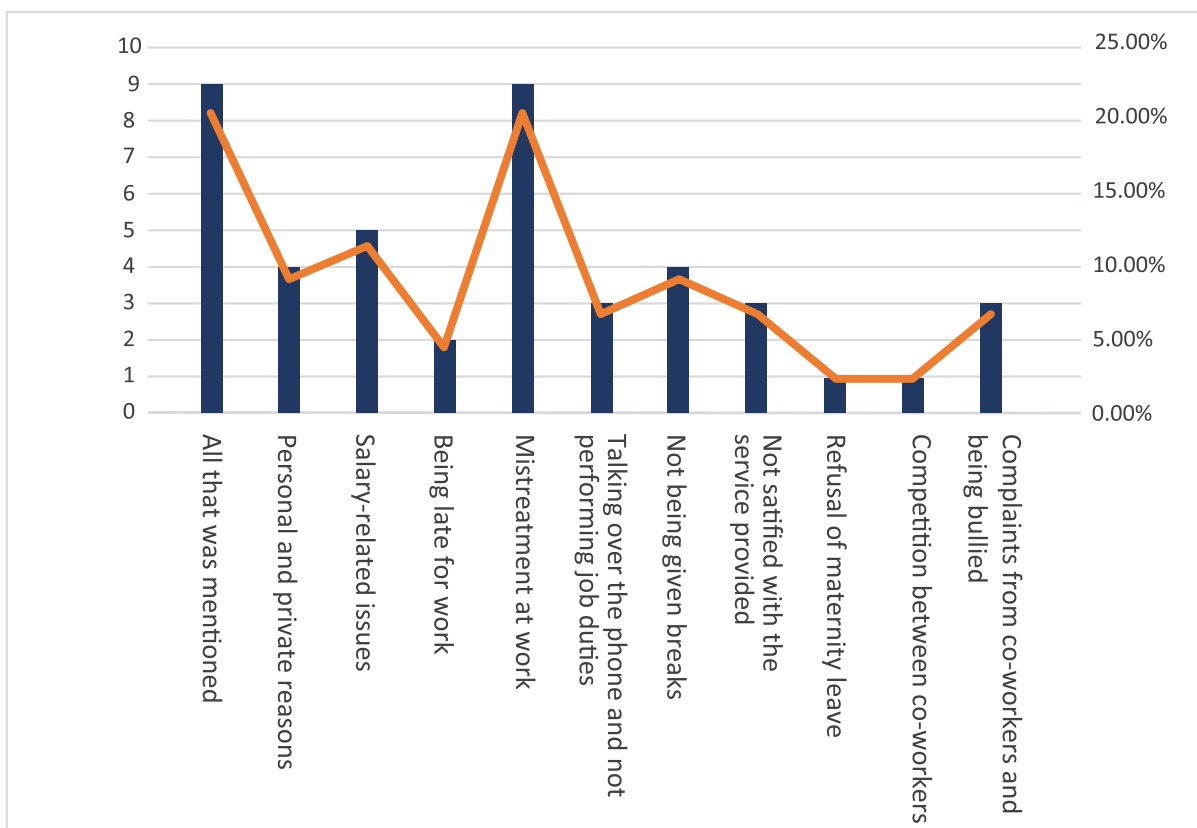
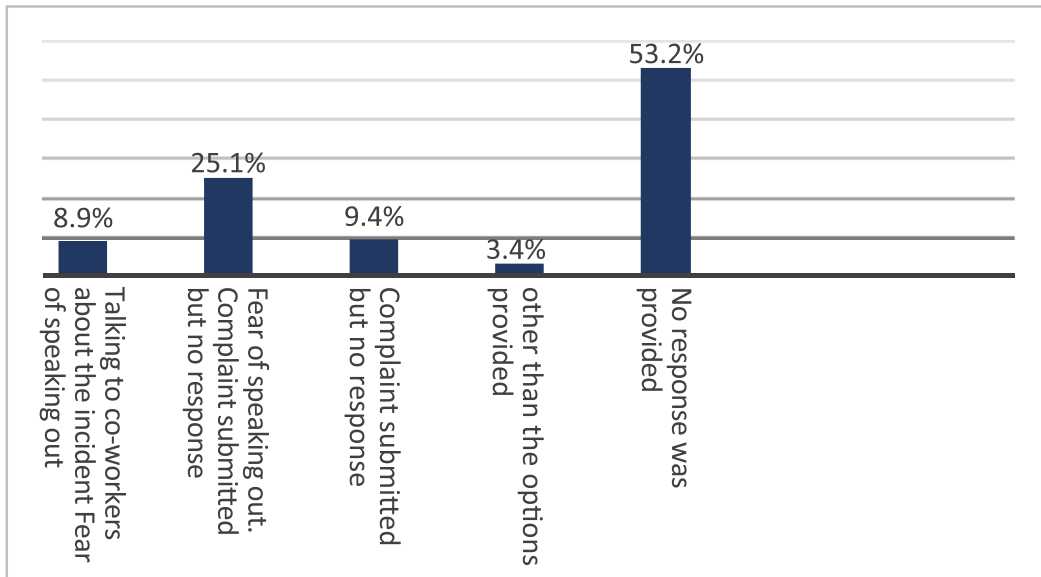


Table (26) highlights the reasons for violence experienced by workers, with workers themselves being the primary victims. The causes of violence include mistreatment by supervisors and colleagues, accounting for 20.5%. This is followed by salary claims at 11.4%, and finally, rejection of maternity leave and competition among colleagues, each at 2.3%.

10. To address the question regarding behavior in response to experiencing violence, the sample’s responses were as follows:

To answer the question regarding the behavior of workers when exposed to violence, the sample’s responses were as follows:

Table 27: Distribution of Male and Female Workers’ Responses Based on Workers’ Behavior When Exposed to Violence



It is observed from Table (27) that the most common response from workers when exposed to violence is not to mention it, with 125 respondents (53.2%) indicating this behavior. This is followed by fear and non-disclosure, reported by 59 respondents (25.1%). Submitting an official complaint to the employer or relevant authorities was chosen by 22 respondents (9.4%), while discussing the incident with colleagues at work was reported by 21 respondents (8.9%). Finally, 8 respondents (3.4%) selected other actions as their response.

Other measures taken by the worker when exposed to violence were as follows:

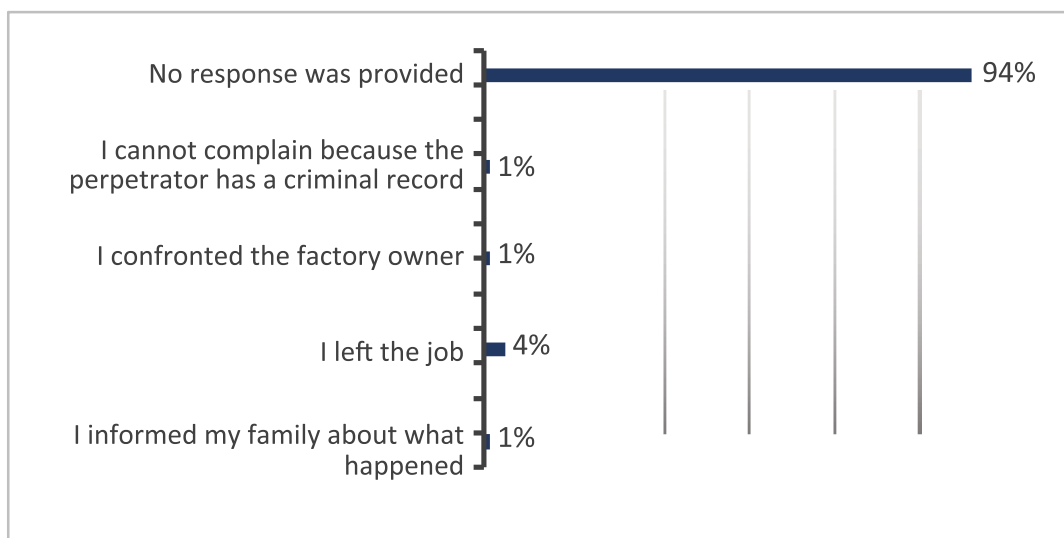
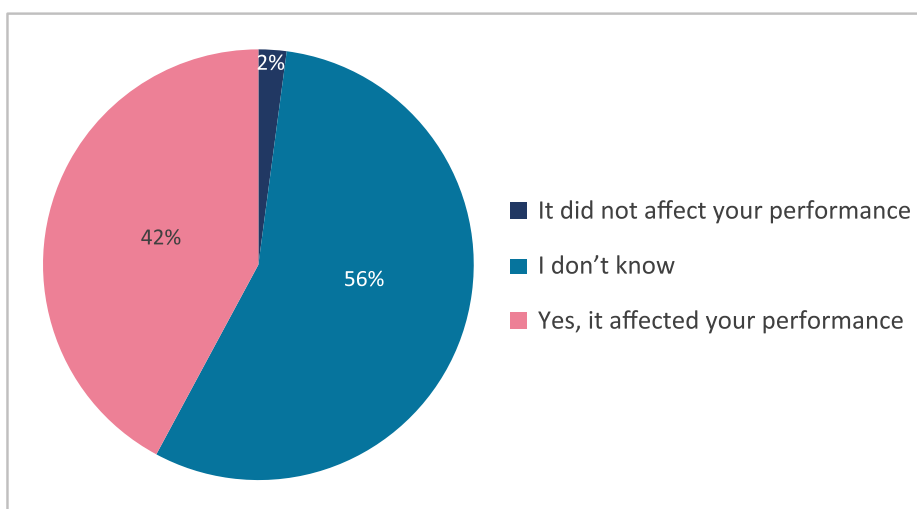


Table (28) indicates that the most common actions taken by female workers when exposed to violence were leaving work (4%), followed by informing their parents, confronting the employer, and not filing a complaint, each accounting for 1%. Notably, 94% of the workers did not take any action. This lack of response is consistent with previous findings and highlights the harmful effects of inaction, which perpetuates the cycle of violence the workers face.

11. To answer the question regarding whether exposure to any form of violence has affected work performance, the responses of the sample were as follows:

To answer the question regarding the impact of violence on work performance, the responses of the sample were as follows:

Table (29) shows the distribution of male and female workers' responses regarding the impact of violence on their work performance.



It is noted from Table (29) that the majority of the study sample (55.7%) were unaware of the impact of violence on their work performance, with 131 respondents indicating this. This was followed by 42.1% (99 respondents) acknowledging that violence did impact their performance, which is a natural response as a harmful work environment can weigh heavily on workers. Only 2.1% (5 respondents) reported that violence did not affect their performance. These results suggest that while most workers may not recognize the impact of violence, a significant portion felt its negative influence. To further explore the relationship between violence and work performance, frequencies, percentages, and a chi-square test were applied, as shown in the subsequent table.

To find out the number of males and females who were affected by violence and to analyze the relationship between the effect of violence on performance and sex, frequencies, percentages, and a chi-square test were conducted. The following table presents these results:

Table (30) presents the frequencies, percentages, and chi-square test results for the relationship between the effect of violence on work performance and gender.

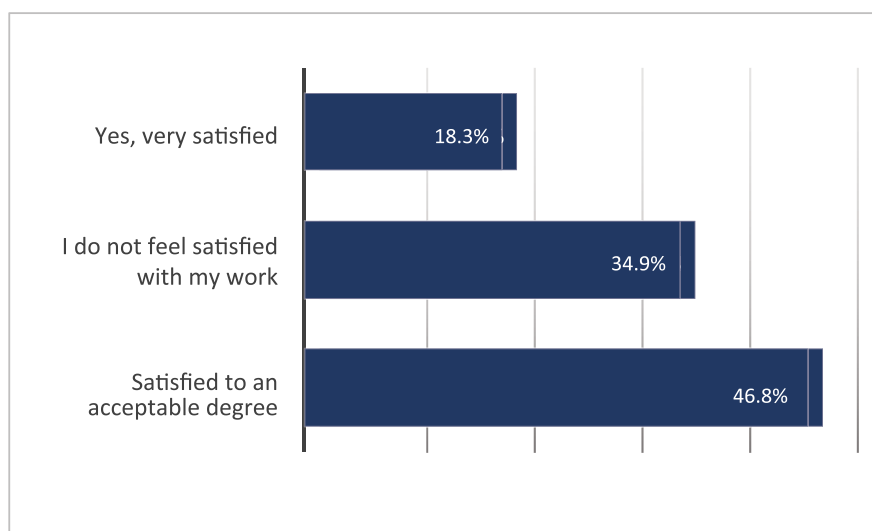
| Response | | No, it didn't affect your performance. | I don't know. | Yes, it affected your performance | Total | Chi-square value |
|----------|------------|----------------------------------------|---------------|-----------------------------------|--------|------------------|
| Female | Number | 4 | 100 | 78 | 182 | 0.213 |
| | Percentage | 1.7% | 42.6% | 33.2% | 77.4% | |
| male | Number | 1 | 31 | 21 | 53 | |
| | Percentage | .4% | 13.2% | 8.9% | 22.6% | |
| Total | Number | 5 | 131 | 99 | 235 | |
| | Percentage | 2.1% | 55.7% | 42.1% | 100.0% | |

Table (31) indicates that the impact of violence on work performance was more pronounced among females, with 33.2% of the study sample reporting an effect, compared to 8.9% for males. Additionally, a higher percentage of females (62.6%) were uncertain whether violence affected their work, as opposed to 13.2% of males. The chi-square value of 0.213 is statistically insignificant at the 0.05 significance level, indicating that there is no correlation or effect between the impact of violence on work performance and gender.

12. Are you generally satisfied with your job?

To answer the question about overall job satisfaction, the responses from the sample were as follows:

Table 31 shows the distribution of male and female workers' responses regarding their overall job satisfaction.



It is observed from Table (31) that the response of the study sample regarding job satisfaction shows that 46.8% (110 individuals) reported feeling somewhat satisfied with their work, followed by 34.9% (82 individuals) who do not feel satisfied with their work, and 18.3% (43 individuals) who reported feeling satisfied. To examine the relationship between work satisfaction and gender, frequencies, percentages, and the chi-square test were conducted, and the following table displays these results:

Table (32) presents the frequencies, percentages, and chi-square test for the relationship between job satisfaction and gender

| Response | | Acceptable | I am not satisfied with my work. | Yes, significantly | Total | Chi-square value |
|----------|------------|------------|----------------------------------|--------------------|--------|------------------|
| Female | Number | 91 | 58 | 33 | 182 | 3.885 |
| | Percentage | 38.7% | 24.7% | 14.0% | 77.4% | |
| male | Number | 19 | 24 | 10 | 53 | |
| | Percentage | 8.1% | 10.2% | 4.3% | 22.6% | |
| Total | Number | 110 | 82 | 43 | 235 | |
| | Percentage | 46.8% | 34.9% | 18.3% | 100.0% | |

Table (32) shows that the percentage of females who reported an acceptable level of job satisfaction was higher (38.7%) compared to the study sample (8.1% for males). Those who did not feel satisfied with their work were 24.7% of females and 10.2% of males. The chi-square value was 3.885, which is statistically insignificant at the 0.05 significance level, indicating no correlation between job satisfaction and gender.

To examine the effect of violence on job satisfaction, frequencies, percentages, and the chi-square test were conducted. The following table displays these results:

Table (33) presents the frequencies, percentages, and chi-square test results for the relationship between work satisfaction and exposure to violence.

| Response | | Acceptable | I am not satisfied with my work. | Yes, significantly | Total | Chi-square value |
|----------|------------|------------|----------------------------------|--------------------|--------|------------------|
| No | Number | 66 | 27 | 40 | 133 | 42.447* |
| | Percentage | 28.1% | 11.5% | 17.0% | 56.6% | |
| Yes | Number | 44 | 55 | 3 | 102 | |
| | Percentage | 18.7% | 23.4% | 1.3% | 43.4% | |
| Total | Number | 110 | 82 | 43 | 235 | |
| | Percentage | 46.8% | 34.9% | 18.3% | 100.0% | |

*Statistically significant at 0.05

Table (33) shows that the level of job satisfaction was lower among those exposed to violence, with dissatisfaction being reported by 23.4% of the study sample. This reflects the psychological harm faced by individuals living in such environments. Additionally, 18.7% of those exposed to violence reported an acceptable level of job satisfaction. The chi-square value of 42.447 is statistically significant at the 0.05 level, indicating a correlation between job satisfaction and exposure to violence. Individuals who experience violence tend to report lower levels of job satisfaction.

To examine the effect of salary suitability for effort on job satisfaction, frequencies, percentages, and chi-square test were extracted, and the following table displays these results:

Table (33) shows the frequencies, percentages, and chi-square test results for the relationship between work satisfaction and salary suitability for the effort expended.

| Response | | The compensation you receive does not reflect the effort you put in | Acceptable | Your efforts are not reflected in your reward. | Yes, fairly. | | Chi-square value |
|----------------------------------|------------|---------------------------------------------------------------------|------------|------------------------------------------------|--------------|--------|------------------|
| Acceptable | Number | 30 | 55 | 8 | 17 | 110 | 35.983 |
| | Percentage | 12.8% | 23.4% | 3.4% | 7.2% | 46.8% | |
| I am not satisfied with my work. | Number | 52 | 19 | 7 | 4 | 82 | |
| | Percentage | 22.1% | 8.1% | 3.0% | 1.7% | 34.9% | |
| Yes, significantly | Number | 12 | 18 | 2 | 11 | 43 | |
| | Percentage | 5.1% | 7.7% | .9% | 4.7% | 18.3% | |
| Total | Number | 94 | 92 | 17 | 32 | 235 | |
| | Percentage | 40.0% | 39.1% | 7.2% | 13.6% | 100.0% | |

***Statistically significant at 0.05**

Table (24) indicates that the majority of the study sample, accounting for 57% (or 133 individuals), reported not experiencing any form of violence. Among those who did report violence, 30% (or 70 individuals) attributed the violence to their employer, 8.5% (or 20 individuals) identified co-workers as the source, and 5.1% (or 12 individuals) pointed to customers as the perpetrators. No clear reasons were identified by the individuals who were not exposed to violence. However, those who did report experiencing violence cited employers and co-workers as the main sources. This pattern suggests that workers, particularly women, are often reluctant to discuss harassment due to concerns about retaliation, especially as many are employed in factories to support their families financially. This silence reflects the intersection of gender-based economic violence and workers' hesitation to speak out.

Discussion of the results

The study's findings can be summarized as follows:

- There is a rate of violence among workers in private factories in the Rusaifa district, with a higher percentage of female workers experiencing abuse compared to their male counterparts.
- The most prevalent form of violence experienced by workers in factories is verbal abuse.
- The reasons for violence against workers, as stated in the responses, include demands for salary, denial of breaks, or failure to fully perform the required tasks.
- There is a rate of violence affecting both female and male workers in private factories in the Rusaifa district, with the percentage of female workers experiencing abuse being higher than that of male workers
- The most prevalent form of violence experienced by workers in factories is verbal abuse.
- The reasons for violence against workers, as identified in the responses, include demanding payment, being denied breaks, or not fully performing the required tasks
- The results revealed that the highest percentage of individuals not enrolled in social and health insurance were females, in contrast to the male percentages. The reasons for this include either the factory owner's lack of response or refusal to provide coverage.
- The study also indicates that the primary source of violence was the employer, followed by co-workers, and then customers. It is worth noting that most factory owners prevented the entry of the researcher or communication with workers to complete the questionnaire.
- It is worth mentioning that there were approximately four cases of sexual violence, but the individuals involved refused to disclose this information in the questionnaire and declined to complete it out of fear of losing their jobs

or concerns about their parents' reactions. Despite our efforts to emphasize confidentiality and privacy, reassuring them that no identifying information would be revealed, they still chose not to participate.

- The results of the study showed that a large percentage of female workers responded with fear and reluctance to disclose information. This may be due to several reasons, including the concern that they could be fired from their jobs if they submit an official complaint or report the issue to any responsible party.
- The results indicate a lack of significant legal awareness among working women. For example, in response to the question about social security contribution in the questionnaire, the highest percentage revealed that the factory does not provide participation in social security.
- The results also revealed that the factory does not include subscription to the guarantee because the workplace is not licensed. This suggests a lack of oversight, which in turn enables the continuation and boldness of violent practices.
- Another response indicated, at a higher rate, that there is no specific time for the salary, which violates the legal provision that requires the payment of salary within a period not exceeding seven (7) days from the due date.
- 14= Regarding sick leave requests, a significant percentage reported that any sick leave is deducted from their salary. Additionally, some responses indicated that the employer deducts salary for sick leave if it exceeds one day. This practice violates
- the Labor Law, which grants workers the right to paid sick leave for up to 14 days per year.

Recommendations

- Conduct more comprehensive studies to assess and explain economic violence in the workplace.
- Strengthen the role of monitoring employers in the private factories sector in the Rusaifah district, particularly regarding the high percentage of violations related to workers' rights, such as social security contributions, health insurance, and sick leave entitlements.
- Enforce stringent penalties and laws to punish abusers, and take immediate measures to protect those experiencing violence in private factories in the Rusaifah district. This should include listing each factory among those subject to sanctions and penalties for violations.
 - Organize training programs to raise awareness about economic violence and various forms of violence against women workers in private factories in the Rusaifah district.
 - Encourage female workers in the Rusaifah district to file official complaints with the relevant authorities in cases of violence through awareness-raising sessions.
 - Activate the role of responsible authorities through regular inspections and effective monitoring of violence and labor law violations in private factories in the Rusaifah district.
 - Develop training courses focused on increasing legal awareness among workers in private factories in Rusaifah district, helping them understand their rights and how to confront violations or abuses in the workplace.

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Annexes

Annex 1 Study terminology

- **Gender-based violence:** It refers to any act of violence that causes or has the potential to cause physical, psychological, or sexual harm or suffering to women and girls. This includes threats of such acts, coercion, or arbitrary deprivation of liberty, whether in the workplace or private life. Gender-based violence is a manifestation of unequal power dynamics between men and women in society or the workplace. It poses a significant threat to society, as it undermines the principles of equality and safety for all.
- **Economic violence:** Any act or conduct that inflicts economic harm on an individual, such as property damage, restrictions on access to financial resources, education, or the labor market, or the failure to meet economic responsibilities like alimony, constitutes economic violence. This form of violence can significantly limit an individual's economic opportunities and stability, leading to long-term hardship and inequality.
- **Societal violence:** It refers to acts directed at working women within society, such as accusations, incitement, or intolerance toward their professional role. These actions often stem from gender biases and can undermine their position, dignity, and rights in the workplace or society.
- **Violence at work:** It refers to a series of actions and events where an individual is subjected to harassment, threats, or mistreatment in the workplace. These actions result in actual or potential harm to the person's security, physical well-being, and/or psychological health, causing both implicit and explicit damage.¹⁴²

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Annex 2

Questionnaire to evaluate the reality of economic violence faced by female and male workers in private factories within the Russeifa District.

First: General Questions: Please answer the following questions:

Name:.....

Age :.....

Gender :.....

Work Location:

Phone :.....

Marital Status:

Qualification :.....

Please circle the answer code that applies to you:

1. Are you enrolled in social security?

a. Yes B. No, why

.....

2. How many hours do you work per day?

A. Six hours b. Eight hours c. Ten hours d. There is no fixed number of hours according to the work conditions.

3. Work commitment is through:

A. Written employment contract B. Oral employment contract c. I don't know d. There is no contract.

4. Are you enrolled in health insurance through your work?

A. Yes B.No c. If you do not have a health insurance subscription, why.....

5. When claiming the monthly salary, the employer shall:

A. He provides your salary on time. B. He provides your salary only after you request it C. There is no specific date for the salary.

6.Do you believe that the effort you put in is reflected in your monthly income?

A. Yes fairly B. Acceptable c. Your wage is not equal to your effort D. Linked to the amount of production

7.Who receives benefits from your monthly income?

A. Income is spent on the family B. No one shares the income with you C. Income is shared between you and the family D. Save it for time and emergencies.

8. Do you receive sick leave that is not deducted from your monthly income?

A. Yes B. No c. Any sick leave is deducted from the monthly income D. Sick leave is deducted if it is more than one day

9- Does your workplace consider the specific conditions of women?

A. Always B. Sometimes c. Rarely D. There is no difference between men and women.

10- Have you experienced any form of violence at work?

A. Yes B. No If your answer is yes, please indicate the type of violence practiced.

.....

11. If you have experienced any form of violence, when did it occur?

A. Employer B. Co-workers c. Customers D. Other.

12- If you are exposed to any form of violence, what do you believe is the reason?

A. Failure to complete the required work tasks. B. Refusal to work extended hours. C. Request for sick / emergency leave d. For other reasons. If your answer is for other reasons, please state the reason

.....

13.If you were exposed to any form of violence, how did you respond?

A. Fear and non-disclosure B. Submit a formal complaint to the employer / official authorities c. Talk about what happened to you with colleagues at work. d. Other. If your answer is otherwise, please state the behavior

.....

14.If you are exposed to any form of violence, does it impact your work performance?

A. Yes it affected your performance B. No it did not affect your performance A. I don't know

15. Do you feel overall satisfied with your work?

A. Yes significantly B. Acceptably A. I am not satisfied with my work

| | | | | |
|------------|--------------------------------|-------------------------------------------------------------------------------------------------------------------|------------------|--|
| 8 | Title | Rights of Female Agricultural Workers in Jordan: Legislative and Practical Challenges - Deir Alla as a Case Study | | |
| CBO | Al-Balawna Charity Association | Researcher | Buthaina Freihat | |

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Executive Summary


Addressing gender-based economic violence requires focusing on women workers in agriculture to identify the specific challenges and violence they face within this sector. Women in agriculture often endure social and economic injustices, such as wage deprivation, unequal pay for equal work, lack of access to social and health protection, and the absence of decent working conditions. These barriers significantly hinder their advancement across various fields.

Such realities highlight the urgent need for policymakers and advocates of women's rights in agriculture to take action, ensuring these workers are protected from economic violence. This includes revising and strengthening legislation, implementing effective policies, and promoting fair practices. The insights from this study in Jordan aim to contribute meaningfully to ongoing efforts by relevant authorities, paving the way for improved conditions and sustainable progress for women workers in agriculture.

This research explores the rights of female agricultural workers and their protection against economic violence, as outlined in the Jordanian Constitution, international conventions ratified by Jordan, and relevant national legislation published in the Official Gazette.

The study employed a mixed-methods approach, combining quantitative and qualitative methodologies. A research questionnaire was designed and administered to 100 agricultural workers to gather insights into the demographic, social, and economic conditions of women in agriculture. Additionally, focus group discussions were conducted using a prepared list of issues to delve deeper into their experiences and challenges. The study revealed that:

- The study found that the rights of agricultural workers outlined in national legislation—such as those related to working hours, wages, social security, vacations, social protection, and the regulation of the employer-worker relationship—are not effectively implemented in practice.
- The study revealed that women working in agriculture receive low wages that are disproportionate to the hard and demanding nature of their work, alongside experiencing wage discrimination based on gender.
- Agricultural workers face a lack of occupational safety and health regulations, with employers failing to supply required protective equipment such as clothes, footwear, and masks. Workers are exposed to dangerous conditions due to a lack of protection, such as prolonged sun exposure and the possibility of snake and scorpion bites.
- The report exposes the Ministry of Labour's and Ministry of Agriculture's lack of monitoring over the working conditions of female agricultural laborers, as well as regulatory bodies, civil society organizations, and media. This lack of oversight has contributed to the exploitation of female workers, as agricultural employers take advantage of their harsh working conditions while failing to give fundamental rights and protections.
- Inadequate awareness initiatives for women's rights in agriculture by authorities and civil society institutions.
- The study also highlights the unsafe transportation conditions for agricultural workers, where they are often transported in overcrowded Hyundai buses or pickups that are not designed for passenger use. These vehicles, typically intended for goods transportation, lack basic safety measures, putting workers at risk of accidents, slipping, and health hazards due to the overloading and inadequate transport infrastructure.
- Weak oversight by the Traffic Department regarding the use of vehicles designated for transporting goods to transport female workers, often with an overload, putting them at risk.



Therefore, it is crucial to implement the recommendations related to enforcing the legislative framework that governs the rights of women workers, raising their awareness of these rights, adopting all necessary measures to protect women from economic violence, and ensuring that appropriate channels are in place for reporting such violence.

Introduction

A research study was conducted by Buthaina Freihat on the situation of female agricultural workers in the Deir Alla area, focusing on gender-based economic violence they face. This study was part of her contribution to the regional project “The Power of Feminism 2022-2025.” It was carried out in collaboration with the Al-Balawneh Charitable Association in Deir Alla, located in the central Jordan Valley near the Jordan River. The study was completed between August and October 2022.

The “Feminist Power” project is being carried out in collaboration with the Arab Women’s Association, representing Jordan, alongside women’s associations from Palestine, Lebanon, Libya, Tunisia, and Morocco. The project is supervised by the Swedish Women’s Organization and funded by the Dutch Ministry of Foreign Affairs.

Chapter One: Introduction and Research Methodology

Introduction

Since its inception, international standards have placed a strong emphasis on women's economic rights and their protection from economic violence. Both the Universal Declaration of Human Rights and the International Covenant on Economic, Social, and Cultural Rights include provisions that promote equality and the respect for human dignity. Following these, the Convention on the Elimination of All Forms of Discrimination against Women was introduced, with Article (14) specifically addressing the rights of rural women. Additionally, in 1992, the Committee on the Elimination of Discrimination against Women issued General Recommendation No. (19), which focused on violence against women.¹⁴³ Despite Jordan's ratification of the Convention on the Elimination of All Forms of Discrimination against Women and its publication in the Official Gazette, which obligates the country to grant women equal rights with men, Jordan still ranks low in the Global Gender Gap Index for 2021. The country ranked (131) out of (156) countries, with the report indicating that Jordan ranked (133) in terms of participation and economic opportunities, (153) in labor force participation, and (56) in wage equity for the same work. Women's participation in the labor force remains low in Jordan, ranging between (14%) and (15%), compared to (54%) for men. Furthermore, the national unemployment rate for Jordanian women stands at (30.8%), compared to (21.2%) for Jordanian men.

Women play a pivotal role in the economic sectors in general, and in the agricultural sector in particular, in the Jordan Valley. They are closely connected to resource management and the household economy. The COVID-19 pandemic highlighted the scale and vulnerability of unorganized sectors, such as agriculture, and exposed the marginalization of workers in this sector, especially women.

Study Problem

The agricultural sector faces numerous challenges, with labor rights violations being among the most significant. These challenges are further exacerbated for female workers, where they experience gender-based economic violence. Such violence manifests through the lack of decent work standards. Some examples of these challenges include:

- Non-payment of wages by agricultural employers.
- Paying women lower wages than men for performing the same work.
- Denying workers their rights to annual, sick, and maternity leave.

Absence of any form of healthcare or health insurance coverage.

Women working in agriculture are particularly vulnerable to heat stroke and bites from insects and rodents due to the lack of occupational safety measures. Additionally, workers are transported from their homes to the farms using vehicles designed for transporting goods, putting their lives at risk.

143. <http://hrlibrary.umn.edu/arabic/cedawr19.h>

Study Objectives

This study aims to review the national legislation regulating the rights of women workers in agriculture, particularly their economic rights, and assess how well these laws protect them from economic violence. It will compare national laws with international standards ratified by Jordan and published in the Official Gazette, identifying any discrepancies and providing recommendations for necessary amendments. Additionally, the study will focus on the social and economic challenges faced by women workers in agriculture, including issues such as wage deprivation, unequal pay for the same work and experience as their male counterparts, and the lack of awareness among authorities responsible for protecting them from economic violence. These challenges hinder women's progress in the agricultural sector. To address these issues, policymakers and advocates for women's rights must prioritize the protection of women workers from economic violence and ensure that their conditions are improved. This study seeks to contribute to the efforts of relevant authorities in Jordan by highlighting these gaps and supporting actions to address any shortcomings in legislation, policies, and practices.

To achieve the objectives of this study, several key topics will be addressed, and various questions will be answered, including but not limited to:

- Analyzing national legislation governing the rights of women workers in agriculture and assessing its alignment with international standards.
- The transportation arrangements for workers, specifically the means of transport used to take them from their homes to their workplace on the farm.
- The employment contract that governs the relationship between agricultural workers and their employers.
- Economic violence faced by women working in agriculture.
- Wages, benefits, and leave entitlements for agricultural workers.
- The availability of healthcare services for women workers in agriculture and their protection against work-related injuries.
- The maternity care provided to female agricultural workers, both before and after childbirth, and its alignment with international standards governing the rights of women workers in agriculture.
- Occupational safety measures and precautions implemented for female agricultural workers.

Study imitations: temporal, spatial and human

The study focused on the situation of female agricultural workers in Deir Alla/Al-Balawneh area, conducted from August to October 2022.

Study Methodology:

The methodology adopted in this study was as follows:

- Review the international framework that governs women's rights in general and the specific rights of agricultural workers, as ratified by Jordan and published in the Official Gazette. Additionally, examine the national legal framework, including the Jordanian Constitution and domestic laws regulating the rights of women agricultural workers, and compare these national laws with international standards.
- The study utilized both quantitative and qualitative methodologies. A questionnaire was developed to gather quantitative data from 100 agricultural workers, aiming to assess their demographic, economic, and social conditions. For the qualitative aspect, the study employed focus group discussions, with a list of key issues created to explore the rights of women workers in agriculture and their protection from economic violence. The focus group sessions were conducted over a three-month period, from August to October, following a methodology that aligned with best practices. The study specifically addressed the needs and realities of female agricultural workers in the Deir Alla region, organizing four focus group sessions, each consisting of six participants.
- The researcher conducted an observational visit to several farms in Deir Alla on 1/ October/2022, to observe the working conditions of female agricultural workers firsthand.
- The researcher conducted an analysis of the data gathered from agricultural workers, employers, and field observations at selected farms to evaluate the conditions and challenges faced by female agricultural workers in the region.

Chapter Two: Legal Framework

The Jordanian Constitution is the highest legislative authority, addressing the rights of all Jordanians, including workers, and will be discussed in the first section. International standards, which have long focused on the rights of female agricultural workers and their protection from economic violence, will be covered in the second section.

At the national level, there is a set of legal texts, including laws, regulations, and instructions, which will be discussed in the third section.

Subchapter I: Jordanian Constitution

The Constitution of 2022¹⁴⁴ in its second chapter guaranteed the rights and duties of Jordanians, Article (6) of the Jordanian Constitution refers to the right to equality among citizens in terms of rights and duties, regardless of race, language, or religion. The Constitution further affirms the state's commitment to empowering women and supporting their active role in building and developing society, ensuring equal opportunities based on justice and fairness, and protecting them from all forms of violence. It also guarantees the right to work, within the capabilities of the state. Article (23) of the Jordanian Constitution highlights the right to labor, demands compensation for dependent workers, and ensures access to healthcare. The article has the following provisions:

1. The right to work is guaranteed for all citizens, with an obligation on the state to provide employment opportunities for Jordanians through the strategic direction and promotion of the national economy.
2. The state is committed to safeguarding labor rights and enacting legislation founded on the following principles:
Workers shall be entitled to wages that correspond to the quantity and quality of their work.
 - B. Establishing standard weekly working hours and ensuring workers receive paid weekly and annual leave.
 - c. Provision of specific compensation for dependent workers in cases of dismissal, illness, disability, or emergencies arising from work-related incidents.
 - d. Establishing regulations governing the employment conditions of women and juveniles.
 - e. Laboratories are subject to sanitary rules.
 - f. The establishment of trade unions in compliance with legal frameworks.

Second Section : International Conventions

The Hashemite Kingdom of Jordan became a member of the International Labor Organization (ILO) in (1956), ten years after gaining independence. To date, Jordan has ratified (26) international labor conventions, including seven of the eight core conventions. These include: Convention No. (105) on the abolition of forced labor, Convention No. (98) on the right to organize and collective bargaining, Convention No. (29) on forced labor, Convention No. (138) on the minimum age for employment, Convention No. (182) on the eradication of the worst forms of child labor, Convention No. (100) on equal remuneration for work of equal value, and

144. www.mpwh.gov.jo

Convention No. (111) on non-discrimination in employment and occupation. However, Jordan has not ratified Convention No. (87) concerning freedom of association and protection of the right to organize.

Additionally, Jordan has not ratified three of the four governance conventions, specifically: Convention No. (81) on labor inspection, Convention No. (122) on employment policy, and Convention No. (144) on tripartite consultations. Furthermore, Convention No. (129) on labor inspection in agriculture remains ratified¹⁴⁵.

Upon Jordan's ratification of the aforementioned conventions, they acquired precedence over Jordanian domestic laws, adhering to the principle enshrined in the Vienna Convention on the Law of Treaties, which states that "A party to a treaty may not invoke the provisions of its internal law as a justification for its failure to implement the treaty." In this regard, the jurisprudence of the Jordanian Court of Cassation has consistently affirmed in several rulings that ratified international treaties and conventions hold supremacy over national legislation in the event of a conflict. The Court has declared that "International treaties and conventions prevail over domestic laws and must be applied in priority when a conflict arises, and no domestic law may be invoked to override the provisions of a treaty."

On the other hand, it is important to highlight that Jordan has not ratified Convention No. 87 on Freedom of Association and Protection of the Right to Organize, which is one of the fundamental conventions. However, under the ILO Declaration, member states are obligated to adhere to the organization's fundamental principles by virtue of their membership, even if they have not ratified the conventions related to these principles. Specifically, this includes the obligation to guarantee the right of all employees to establish and join trade unions without restrictions or the need for prior authorization.

Jordan ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1992, and it was officially published in the Official Gazette on August 1st, 2007, where the Convention affirmed the equal rights of women with men¹⁴⁶, and Article 14 of it was devoted to the rights of rural women and stipulated:

- The three main procedures can be outlined as follows:
 - A. States Parties shall recognize the unique challenges faced by rural women and acknowledge their critical contributions to the economic survival of their families, including their participation in non-monetized sectors of the economy. They shall take all appropriate measures to ensure that the provisions of the present Convention are effectively applied to women living in rural areas.
 - B. States Parties shall take all appropriate measures to eliminate discrimination against women in rural areas, ensuring that women are granted the same rights and opportunities as men, on the basis of equality.
 - C. To participate in and benefit from rural development, and in particular, ensure that women are granted the right to:
 - Participate in the development and implementation of development planning at all levels.
 - Access to adequate healthcare facilities, including family planning information, advice, and services.
 - Directly benefit from social security programs.

145. www.labor-watch.net

146. www.ohchr.org

- To obtain all types of training and education, both formal and non-formal, including those related to functional literacy, as well as, inter alia, the benefits of all community and extension services, in order to enhance their technical competence.
- Organizing self-help groups and cooperatives to secure equal economic opportunities through working for others or engaging in self-employment.
- Participate in all community activities.
- Access to agricultural credit and loans, marketing facilities, and appropriate technology, as well as equal treatment in land and agrarian reform projects and rural resettlement initiatives.
- Have access to adequate living conditions, particularly with regard to housing, sanitation, electricity and water supply, transportation, and communication services.

We note that Article (14) of the Convention emphasizes the equal rights of women workers in agriculture, focusing on their entitlement to social security, access to basic services, participation in agrarian reform, and access to credit projects, among other rights.

Section III: National legislation

A. Jordanian Labor Law and its amendments of 1996:

The first labor law in Jordan was issued in 1960, excluding agricultural workers from its provisions, except for those working in permanent irrigation and in government institutions in mechanical work. In 1996, Labor Law No. 8 was introduced, which remains in force until the preparation of this research. This law was amended in 2002, allowing the Council of Ministers to include specific categories of workers under a system issued for this purpose. The law subsequently included limited categories of agricultural workers, such as veterinarians, agricultural engineers, agricultural workers in government institutions, and technical workers in agricultural machinery, nurseries, and animal husbandry farms. However, these workers were denied the right to organize trade unions, engage in collective bargaining, or receive vocational training. Meanwhile, workers in other categories, who represented the vast majority of agricultural workers, remained outside the framework of the Labor Code.

In 2008, an amendment to the law was issued, which abolished the provision in Article III that excluded agricultural workers and domestic workers from the law. This was replaced by a new provision requiring the government to issue special regulations that outline the provisions applicable to agricultural workers and domestic workers, particularly regarding their rights and offenses related to women's work and juvenile labor.

b. Agricultural Workers Law for 2021

The system for domestic workers was issued under the pretext of including agricultural workers in the labor law, despite the fact that their own system had not been issued as required by Article III of the Labor Law, which did not exclude agricultural workers from its provisions. This situation persisted until the Jordanian Court of Cassation issued a ruling stating that agricultural workers were not to be included in the labor law due to the failure to issue the agricultural workers' system, as mandated by the law. As a result, agricultural workers were deprived of the protections and rights guaranteed by the labor law, including the right to summary litigation under the labor law, and were also denied the right to organize trade unions and engage in collective bargaining. Meanwhile, the Social Security Law mandates compulsory social security contributions and does not exclude agricultural workers from coverage, the Social Security Corporation has continued to exclude agricultural workers from social security since the enactment of the first social security law in 1978. The exclusion was

justified by the lack of an agricultural workers' system and the fact that many agricultural workers are employed on a seasonal, temporary, or daily basis, which was considered as a reason for their non-coverage. After 13 years of delay, the government finally issued the Agricultural Workers Law in May 2021. This law represented a significant and historic shift in the protection of workers' rights in Jordan, particularly in the agricultural sector, and regulated the relationship between employers and workers. It ended a long period of exclusion of the agricultural sector from the labor law, during which labor relations were unregulated and workers lacked legal protection.

The Agricultural Workers Law¹⁴⁷ includes all forms of agricultural work (plant and animal), Agricultural establishments and holdings, whether fully or partially engaged in agricultural work, and all workers, regardless of nationality or gender, are subject to the applicable regulations, including all forms of fixed-term and indefinite employment contracts, as well as temporary and seasonal work. In order to prevent gender-based economic violence and protect the rights of female agricultural workers, the law provides several key provisions. Employers are allowed to extend working hours beyond the normal daily limits during the agricultural season or in emergency situations to avoid losses in agricultural products, provided that workers receive additional compensation in line with the Labor Law. Additionally, the law grants female workers the right to annual leave, sick leave, and maternity leave with full pay for a period of ten weeks, prohibiting the employment of women before this period ends. The law also ensures equal pay for male and female workers for work of equal value, without discrimination based on gender. Furthermore, it mandates the provision of occupational safety and health conditions and requires the inclusion of female workers in social security programs while safeguarding them from all forms of violence. Article 16 of the system affirms the applicability of the provisions of the Labor Law in cases where the system does not contain specific provisions, thereby confirming the inclusion of agricultural workers under the full scope of the Labor Law. With the issuance of this system, agricultural workers are entitled to all the rights stipulated in the Labor Law, in addition to those rights specifically mentioned, such as access to employment services, training, union organization, and collective bargaining. In particular, agricultural workers have the right to approach labor inspectors to file complaints regarding their rights, as well as the right to bring labor lawsuits before the courts, which are exempt from fees and subject to expedited procedures. Furthermore, they are entitled to prove their claims by all means of evidence, after the courts previously declined to consider their claims as labor disputes. Despite the benefits of the system, Article 15 of the law stipulates an exemption for agricultural employers who employ three workers or fewer from certain special provisions. This creates discrimination between workers based on the number of employees an employer has, depriving workers of many rights granted under the law, such as regulations on working hours, vacations, rest periods, overtime, and weekly breaks. This exemption is considered “illegal and unconstitutional,” as it allows employers to circumvent the law by employing three or fewer workers in order to deny them their rights. Such practices lead to significant challenges in legal proceedings, as workers struggle to assert their rights in court. On the other hand, the Prime Minister issued Communication No. (41) of 2021, based on the provisions of Defense Order No. (24) of 2020, which includes a suspension of the application of old-age, disability, death, maternity insurance, and unemployment insurance for all or some agricultural workers. These workers

147. www.mol.gov.jo

are required to be included under the provisions of the Social Security Law in accordance with the Agricultural Workers Law No. (19) of 2021. However, they are to be included in these insurances starting from January 1, 2023. It is important to note that the right of workers to participate in social security was temporarily suspended due to the repercussions of the COVID-19 pandemic, with the suspension ending on December 31, 2022. This suspension, however, did not affect the other rights of workers outlined in the system, which emphasizes the economic rights of female workers and their protection from economic violence.

Chapter Three: The Reality of the Rights of Women Workers in Agriculture

The main findings of the 2017 Agricultural Census, conducted by the Department of Statistics, revealed that the total number of agricultural holders, including those with one or more holdings, reached 101,995, of which 6,133 were women holders, representing 6%. Although the percentage of female holders is relatively low compared to male holders, the number of female holders has increased by 73% since 2007, and by 126% since 1997. Regarding the number of women working in agriculture, it is difficult to determine due to the lack of regulation in the agricultural sector. However, according to the Food and Agriculture Organization (FAO) of the United Nations, Jordan has the highest rate of female participation in agriculture in the Middle East and North Africa, with this percentage expected to rise in the coming years.

To assess the impact of economic violence on the situation of women workers in agriculture from a gender perspective, a research questionnaire was distributed to collect quantitative data. The aim was to evaluate the personal, social, and economic conditions of these workers, with the data being analyzed in terms of numbers and percentages. This approach allowed for a comprehensive understanding of the challenges faced by female agricultural workers, focusing on key aspects of their lived experiences in the sector.

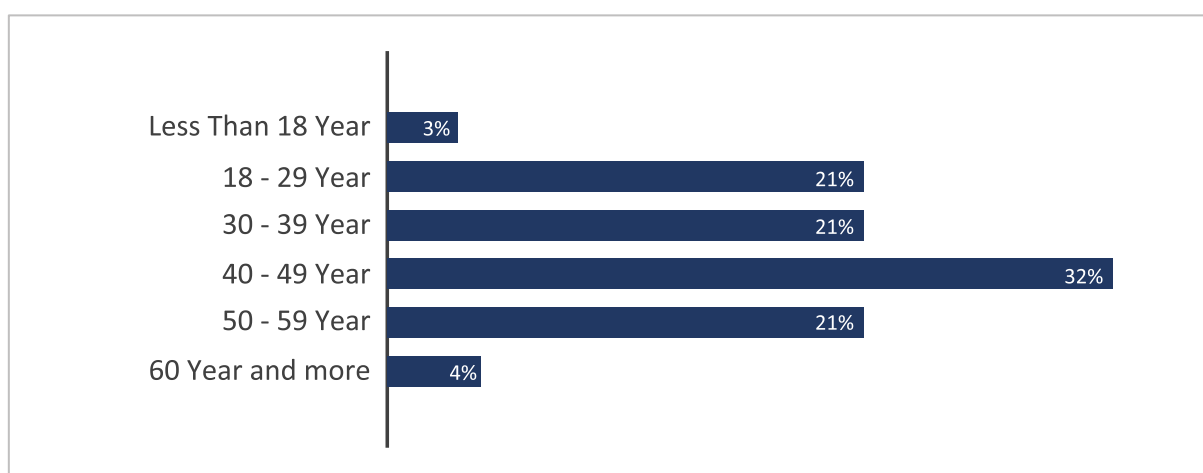
1. Demographic and personal characteristics of women working in agriculture:

• Nationality

The study sample consisted solely of Jordanian women, with no representation of non-Jordanian women, resulting in a 100% representation of Jordanian women in the sample.

• Age

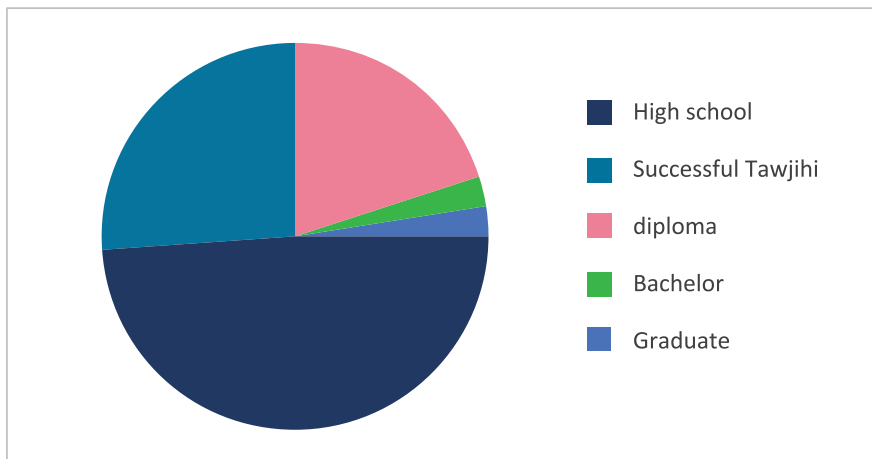
The quantitative study revealed that the highest percentage of female workers in the agricultural sector belonged to the age group of 40-49 years, accounting for 32%. This was followed by the age groups of 30-39 and 50-59 years, both at 21%. The age group of 60 and above comprised 4% of the sample, while the lowest percentage was for women under 18 years, which stood at 3%. This distribution, as illustrated in Graph No. (1), indicates that there is no specific age limit for women working in the agricultural sector.



• education

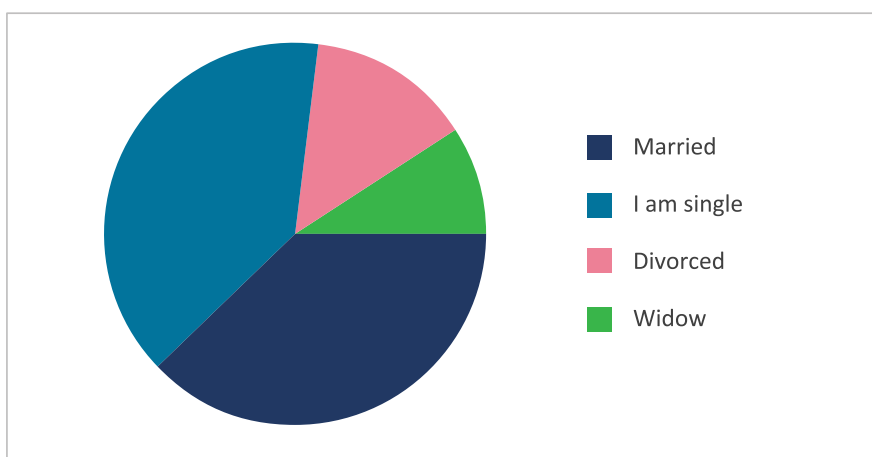
The quantitative study indicated that 49% of the female workers in agriculture did not complete the general secondary education stage, followed by 26% who had successfully

completed the Tawjihi (secondary school leaving certificate). Additionally, 20% held a diploma, while 25% of the sample held bachelor's or postgraduate degrees, as shown in the graph below. This data reveals that female agricultural workers hold various educational qualifications, with the highest percentage being those with education below the high school level. This can be attributed to limited access to educational opportunities for women in the Deir Alla area, coupled with a low level of awareness regarding the importance of education for women. During the researcher's visits to farms and meetings with female workers, it was noted that some women held bachelor's and postgraduate degrees. Focus group discussions with these workers further revealed that the lack of job opportunities in other sectors forces them to work in agriculture.



- Marital status**

The sample revealed that all social categories were represented among women working in the agricultural sector, with the highest percentage being unmarried women (39%), followed by married women (38%), and then widows and divorced women, as shown in the graph below. Focus group discussions with women employed in agriculture confirmed that they work regardless of their marital status to support themselves, their families, and children. Many also shared that they were forced to forgo their inheritance and seek employment to provide for their households. This highlights the vulnerability of women to economic violence. Despite the Jordanian Personal Status Law of 2019, which mandates that a father is responsible for supporting his daughter if she is unmarried and not working, and that a husband is obligated to support his wife, even if she is employed, many women working in agriculture face economic exploitation. This includes situations where their earnings are taken without consent, they are denied alimony, or they are pressured to work against their will by family members. This indicates a form of domestic economic violence impacting women in the agricultural sector.



The Current State of Rights for Female Workers in Agriculture

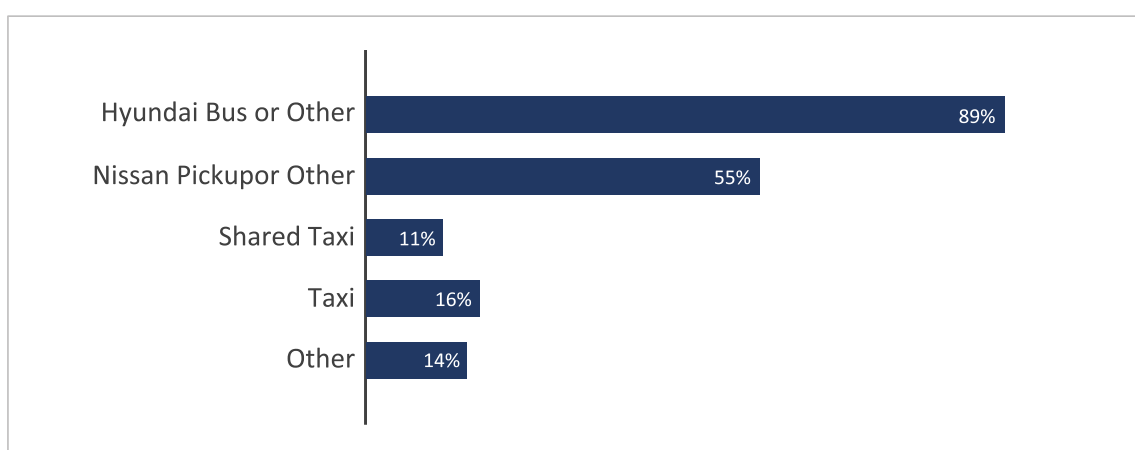
When discussing economic violence and the rights of female workers in agriculture, it is essential to examine the worker's entire employment journey, beginning from her selection as an agricultural worker, through her daily work routine, and up to her return home. This can be outlined as follows:

- **Contract**

- The contract between the agricultural employer and the workers is usually verbal. Workers are selected by the responsible staff, who are known to the employer, based on their experience and ability to endure the physical demands of the work. The employer generally does not accept women with disabilities for farm work, as they believe they are incapable of meeting the job's physical requirements¹⁴⁸. During the research team's visit to the farm, it was observed that there were three women over the age of 60 working, but no women with disabilities were present. The ages of the workers at the time of the research visit ranged from 16 to 75 years. According to the Jordanian Labor Law of 1996 and its amendments, the employment contract may be either oral or written, explicit or implicit. The Agricultural Labor Law of 2021, in its third article, stipulates that if the employment contract is written, it must be in Arabic and a language understood by the agricultural worker. Additionally, the agricultural worker has the right to prove their entitlements through all legal means if the contract is not written. Furthermore, refusing to employ women with disabilities constitutes a form of economic violence against them, as the Rights of Persons with Disabilities Law No. 20 of 2017 defines violence as any act or omission that deprives a person with a disability of their rights or freedoms, restricts their exercise of those rights, or causes physical, mental, or psychological harm based on their disability.

- Means of transportation for female workers

The quantitative study revealed that the majority of female workers (89%) are transported by Hyundai buses, followed by Nissan pickups, as shown in the table below. Additionally, the means of transportation for returning workers is the same, with 100% of workers using the same mode of transport, which is available throughout the week.



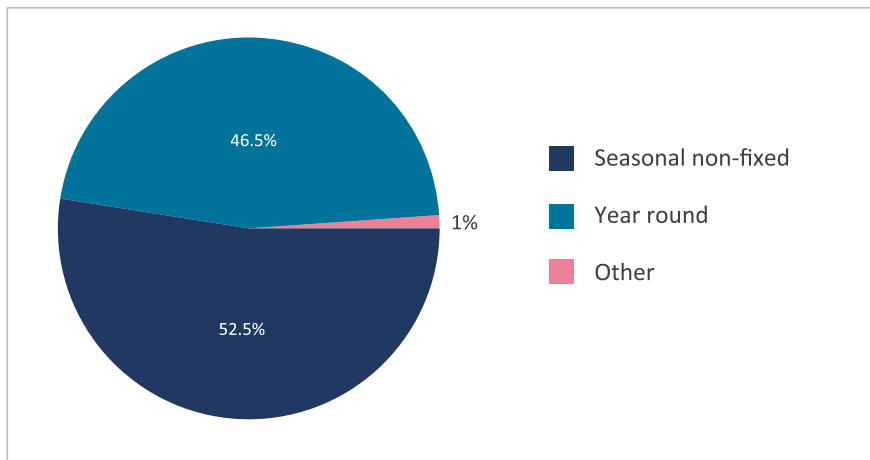
- The workers shared during the focus sessions that they are transported to and from the farm by a Hyundai bus, which is primarily intended for transporting goods rather than passengers. This arrangement follows a verbal agreement between the farm owner and the vehicle driver, with a daily wage ranging from 7 to 10 dinars paid by the farm owner. The workers' homes are located approximately 9 to 12 kilometers from the farm, and the

148. The research team visited farms and met with the employers of the farmers

commute typically takes about ten minutes. On occasion, the workers are transported in two separate batches, with each batch exceeding the bus's capacity. The driver's route is, however, unclear at this point. The sample revealed that 95% of the workers indicated that the means of transport do not meet the public safety standards, while 5% stated that the transport meets the safety requirements. During the focus sessions, workers shared that the Hyundai bus driver often transports more than 15 workers, with some of them sitting on the floor and others sitting on top of each other, as they described it. This overcrowding forces the workers to open the back compartment of the bus, creating a safety hazard. One worker mentioned that her friend, while being transported from home to the farm, fell from the vehicle due to the excessive load, resulting in bruises. One worker reported that her colleague fell from the vehicle due to the excessive load, resulting in bruises. This incident constitutes a form of health violence. Additionally, the workers are not permitted to voice their concerns or object to such treatment for fear of being asked to leave the bus, which would cause them to miss a workday. This scenario reflects psychological violence that women face in the workplace. The situation exemplifies compounded forms of violence experienced by women working in agriculture, in clear violation of Article (78) of the Jordanian Labor Law. This article mandates that employers must implement necessary precautions and measures to protect workers from potential dangers. Additionally, this situation violates Article (11) of the Agricultural Workers Law, which mandates that agricultural employers must ensure occupational safety and health conditions. Furthermore, the driver of the vehicle has breached the provisions of the Traffic Law of 2008 and its amendments.

- The workers reported that, during their bus rides, they are sometimes exposed to health hazards due to unpleasant odors from livestock being transported alongside them, which negatively affects both their health and the environment. Additionally, when they return home in a pick-up truck, they are often required to sit on top of boxes filled with vegetables, further increasing the risk to their safety. These conditions contribute to both the physical and psychological stress experienced by the women working in agriculture.
- **Nature of work**
- Work in agriculture is often characterized as physically and mentally demanding. It involves tasks such as picking vegetables or olives, packing them into boxes, and cleaning the remaining work equipment. The work also includes agricultural activities like planting garlic, peppers, and other crops. The work schedule for agricultural workers is dependent on the seasons. During the summer, they typically work from four to five hours in the morning, and in the afternoon, they work from three o'clock until seven o'clock in the evening. Workers have the option to choose either the morning or evening shift, or both shifts, depending on their preference. In the winter, the morning shift runs from six o'clock to ten o'clock, while the afternoon shift is from twelve o'clock to four o'clock. The work may involve a two-shift system, either within the same farm or across different farms. The study revealed that 52% of the workers are employed seasonally, while 46% work year-round, as shown in the graph below. The Agricultural Workers Law specifies in Article IV that agricultural workers should work eight hours per day, with a maximum of forty-eight hours per week, distributed over six days. In emergency cases, to prevent losses in agricultural products, the employer may extend the working hours beyond the daily or weekly limits, provided the worker agrees. However, under no circumstances can the worker be employed for more than eleven hours a day. Additionally, the worker is entitled to receive extra wages for any overtime, as stipulated in the Labor Law. As stated by the workers during the focus sessions, there is a 30-minute to one-hour food break that is at

the workers' expense and not included in the working hours. However, Article IV of the Agricultural Workers Law requires that the rest interval offered to the worker be no less than one hour, and this break is not recognized as part of the working hours.

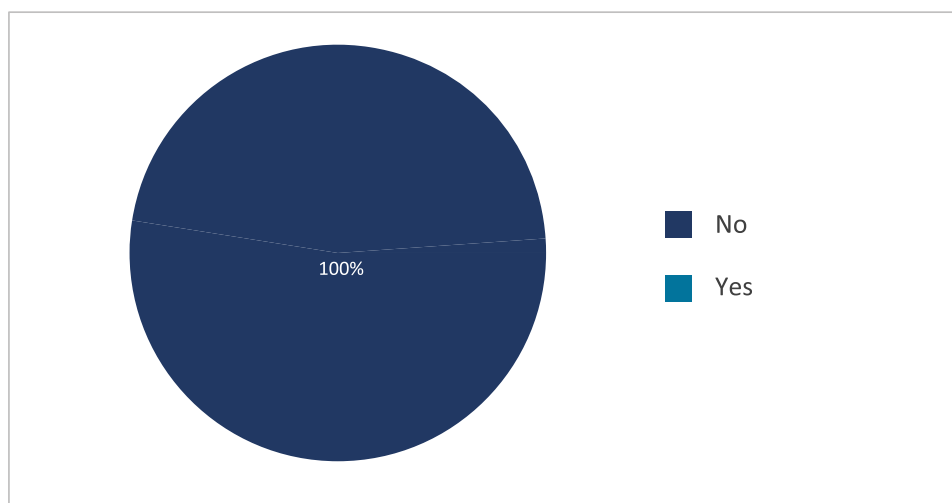


- The task of picking fruits and vegetables is typically assigned to women on the farm, as they are considered more proficient in this activity. While men may assist occasionally, women make up the majority of the workforce. After harvesting, the workers transport the boxes of produce to a designated area, often under a tree for shade, where they are sorted before being loaded onto a pickup truck. During this process, workers may be subjected to verbal abuse from the employer, particularly when there is perceived negligence or failure to meet expectations in their work performance.
- **working hours**
- Their work typically begins at 5:30 AM and continues until 10:30 AM on most days, with winter hours extending from 12:00 PM to 5:00 PM. The study revealed that 30% of workers have less than 48 working hours per week, while 33% work more than 48 hours per week, and 37% have fluctuating or irregular working hours.
- The average number of working days for women in agriculture is 6 days per week, as reported by 50% of the workers. Additionally, 30% work every day of the week, while 10% work less than five days a week.
- According to the Labor Law and the Agricultural Workers Law of 2021, Article 4 stipulates that the total working hours should not exceed 48 hours per week, distributed over six days. The law also allows workers to be employed beyond the prescribed hours in cases of emergency to prevent losses, with overtime being calculated accordingly.
- **Working Environment**
- Some workers, though few, invest their own resources in purchasing gloves, hats, and handkerchiefs to cover half of their faces in an effort to protect themselves from the sun and vegetable dust. However, many others cannot afford these items, and the employer does not provide them. During harvesting, workers often bend forward to pick mature vegetables, working under the intense heat of the sun, where temperatures can reach up to 45°C. As a result of the strenuous work, workers frequently suffer from back pain due to prolonged bending and knee pain from squatting for extended periods. This lack of proper protective equipment and failure to provide basic safety measures by the agricultural employer represents a form of economic violence directed at the workers.

There are no designated rest areas for the workers, and they are forced to rest under trees to eat and drink. Additionally, most farms lack proper sanitary facilities, and where available, the facilities are not separate for men and women.

- **Health rights**

- The farmer does not undergo any medical examinations before starting work in agriculture to show the compatibility of her health condition with the harsh working conditions, as it was found that there are workers over the age of 60 years suffering from pressure and diabetes, and workers suffering from air and dust sensitivity and it was apparent that she was sensitive and tired when visiting the farm by the research team and the inability to work, but she grows up on herself for fear of dispensing with her services. The quantitative study showed that all female workers in agriculture do not have health insurance by the agricultural employer as shown in the table below, and in the event that the worker is injured or bitten by a snake or scorpion, she is responsible for treating herself and bears the costs of treatment, the employer only transfers her to the nearest hospital, the Jordanian Labor Law and the Agricultural Workers System have obligated the employer to take all public safety measures and inform workers of these measures to reduce The worker is exposed to injury, and employers should publish awareness programs to reduce injuries and find safety measures to prevent injury during work and provide the necessary supplies and equipment to prevent work injuries, and in the event that they are harmed, they must be rescued and given paid sick leave according to medical reports.



- In the focus sessions, workers reported that if a worker becomes ill during her shift, she is sent home, and her wages are calculated only for the hours she worked. However, if she is unwell before reaching the farm, she is not brought to work, and the employer does not provide the necessary medical care or grant her sick leave or special leave. This practice violates the Labor Law and Article 7(b) of the Agricultural Workers Law, which mandates providing workers with 14 days of paid sick leave annually, extendable by another 14 days if hospitalized. Denying women their right to medical care and sick leave constitutes a form of economic violence.
- **Vacations**
- Working women are not granted annual leave, sick leave, or paid maternity leave, as illustrated in the accompanying graph. If a worker is absent, whether with or without an excuse, she does not receive pay for that day. This denial of annual leave, sick leave, and maternity leave violates the Labor Law and Article 7 of the Agricultural Workers Law, which

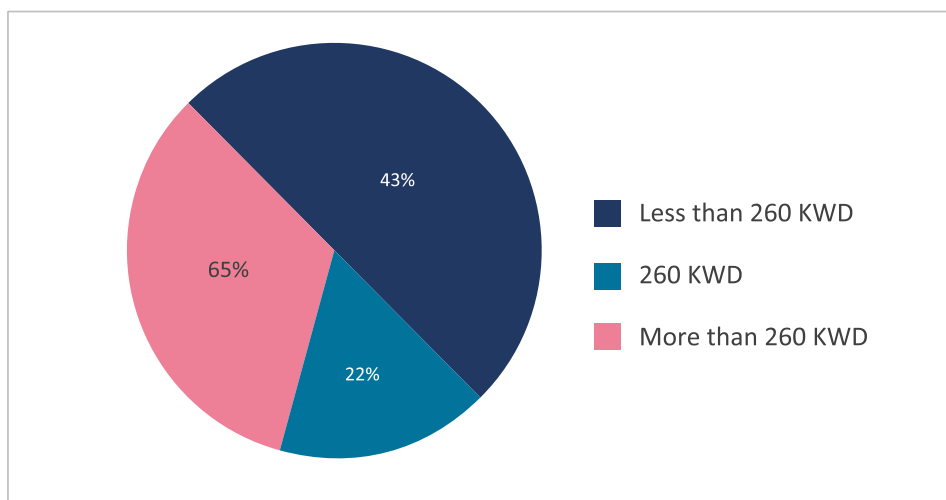
entitles workers to 14 days of annual leave, 14 days of sick leave per year, and ten weeks of fully paid maternity leave. Additionally, it prohibits employers from requiring women to work before the conclusion of their maternity leave.

- **Wages**

The agricultural worker's wage is set at one and a quarter dinars per hour, amounting to five dinars per day. The quantitative study revealed that 91% of the sample receive their wages weekly, while 4% are paid daily by the employer, as they work on a daily basis. In all cases, the wage must not fall below the minimum wage and should be paid no later than a week from its due date. Failure to comply with this is a violation of the Labor Law and Article 8 of the Agricultural Workers Law of 2021. This practice is considered a form of economic violence, depriving working women of their rightful earnings.

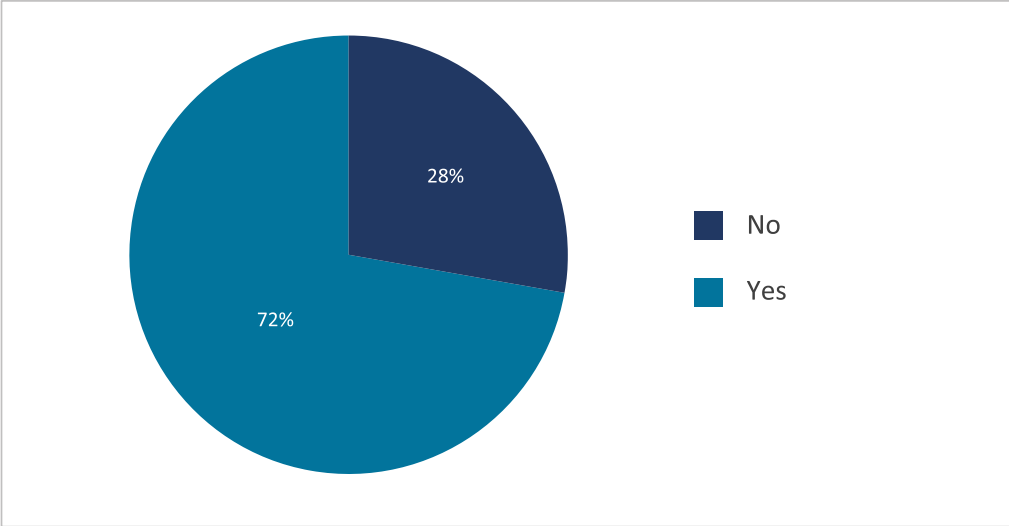
Workers have reported that while some agricultural employers adhere to paying the agreed-upon wage, others either fail to pay on time or provide less than what was agreed. This forces workers to leave their jobs and seek employment at farms where the employer complies with wage payment obligations.

No worker has ever filed a complaint against the employer due to fear of termination or being blacklisted by other farm owners. The difficult economic conditions and the pressing need to secure an income for herself and her children further discourage workers from taking action. Additionally, the workers believe that if they were to file a complaint with any relevant authority, the cost of transportation alone would exceed their daily wages, making the process financially unviable.

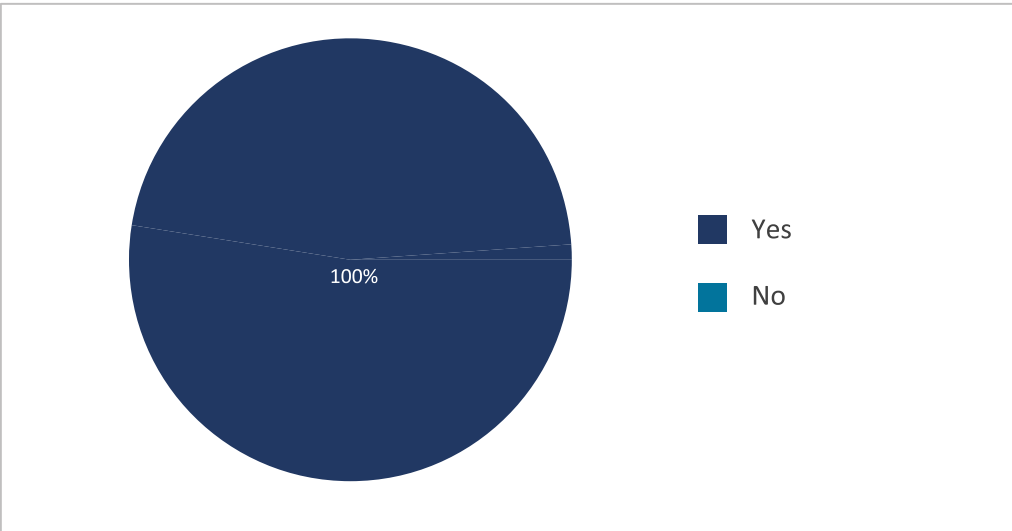


- Workers in the focus groups highlighted that men are paid more than women for the same work and experience, which was confirmed by the quantitative study, showing that 100% of the participants reported this disparity. Employers justify this inequality by citing men's financial obligations, despite it being a clear form of economic violence against working women. This practice directly violates the Labor Law of 2019, which mandates equal pay for equal work as stipulated in Article 8(c). Additionally, it contravenes the Agricultural Workers Law, which requires agricultural employers to provide equal wages for work of equal value without discrimination based on gender.
- **Right to humane treatment**
- The quantitative study found that 72% of respondents reported not experiencing physical or verbal violence during work, while 28% reported being subjected to violence

and harassment, as depicted in the graph below. Focus group discussions revealed that workers face harassment regardless of their age or social status, occurring both on farms and during transportation. Fear of societal stigma often prevents workers from disclosing or reporting incidents of harassment or assault. This, coupled with the lack of a comprehensive protection system against violence and harassment, results in the absence of complaint and accountability mechanisms. Consequently, violence against women in the agricultural sector persists, with perpetrators remaining unaccountable.



- During the focus sessions, when asked about the experiences of men at work, the workers reported that while men do face harassment, they are typically subjected to reprimands, yelling, and ill-treatment. However, incidents of physical or sexual violence against men were reported as rare.
- **Social Security**
- The quantitative study showed that all female agricultural workers are not subject to social security by the agricultural employer as shown in the chart below.




Study's Result:

- The rights of agricultural workers outlined in national legislation, including working hours, wages, social security, vacation entitlements, social protection, and the regulation of employer-employee relationships, are not effectively implemented. Additionally, weak enforcement by the relevant authorities has led to the exploitation of workers by agricultural landowners, who are subjected to harsh working conditions with numerous forms of exploitation.
- Women working in agriculture receive low wages that are disproportionate to the demanding and harsh nature of their work. In addition to wage discrimination based on sex, women are also subjected to economic violence, including delays in wage payment, payment of less than agreed, or even complete deprivation of their wages.
- The work of women in agriculture is primarily limited to vegetable harvesting, as some types of vegetables require a specific level of precision. This reinforces traditional gender roles and marginalizes women, excluding them from other areas of work related to agricultural mechanization.
- The lack of occupational safety and health measures for workers, as agricultural employers fail to provide protective clothing, shoes, and masks to shield them from challenging working conditions, such as exposure to sunlight, snakebites, and scorpions.
- The absence of decent work standards as defined by the International Labour Organization (ILO), which address key aspects such as social security, wages, social protection, occupational safety, and other essential factors.
- The lack of occupational safety and health conditions, as employers fail to provide essential protective gear such as gloves, masks, clothing, and shoes to safeguard workers from harsh working conditions. Additionally, farm owners do not require necessary medical examinations before workers begin their jobs to ensure their health is suitable for the demanding conditions, resulting in poor health outcomes for the workers.
- The weak oversight by the Ministry of Labor and Agriculture, along with the lack of involvement from regulatory authorities, civil society organizations, and the media, has contributed to the exploitation of women workers in agriculture. This insufficient monitoring has allowed agricultural employers to take advantage of the difficult economic conditions faced by women and their families, resulting in the failure to provide workers with their most basic rights.
- Poverty compels women to engage in strenuous and exhausting agricultural labor for minimal wages, enduring harsh conditions under the scorching sun. They work without the benefits of annual or sick leave, proper shelter or shade, social security, or health insurance.
- The provision of awareness programs on the rights of women workers in agriculture by the relevant authorities and civil society organizations is weak.
- The use of transportation means that do not meet general safety standards for agricultural workers, such as Hyundai buses or pickup trucks not designed for passenger transport, results in overcrowding and exposes workers to risks, including slipping and health issues. These vehicles are intended for goods transport, not for carrying passengers, further endangering their safety.
- The lack of effective oversight by the Traffic Department regarding the use of vehicles designed for goods transport to carry workers, often with overloading, places workers at significant risk.

Recommendations:

- Ratify international labour conventions, in particular Convention 87 on Trade Union Organization, Convention 190 on ending violence and harassment in the world of work, and Convention 129 on inspection of agricultural establishments.
- Educate agricultural employers and workers about the Agricultural Workers System of 2021 by conducting awareness sessions in partnership with civil society organizations. Additionally, provide training programs on modern agricultural technologies for female agricultural workers to create new job opportunities and move them beyond traditional work roles.
- Adopt appropriate employment contracts for female agricultural workers that align with their working conditions and safeguard their rights, including working hours, wages, vacations, social and health insurance, as well as their rights during pregnancy and breastfeeding periods.
- Strengthen monitoring and enforce stricter safety measures for vehicles transporting female agricultural workers to ensure the safety of all passengers.
- It is essential to implement safety measures to prevent injuries during work and provide the necessary supplies and equipment to protect workers from harm.
- It is essential to provide safety and decent work standards for women workers in agriculture, which include adherence to the minimum wage, safe transportation, and the provision of social and health guarantees.
- It is crucial to ensure the protection of female workers under the umbrella of social security by implementing protection programs and mechanisms that enable women to participate in health and treatment insurance as well as other forms of insurance.
- Continuous monitoring by the Ministry of Labor, Agriculture, and Information is essential to assess the conditions of female workers in agriculture, with a specific focus on the Deir Alla district.
- Establishing a dedicated union for female agricultural workers would help improve their working conditions and provide a platform to address complaints and advocate for their rights.
- Conducting dialogues with company owners, investors, and farm owners in Deir Alla is essential to fostering a healthy work environment for female workers and ensuring the implementation of equal rights, including fair wages, reasonable working hours, sick leave, and other labor rights.
- Providing support services for women workers, such as establishing childcare facilities like a nursery near the farm, can help support their work-life balance and encourage greater participation in the workforce.
- Providing increased financial support to female agricultural workers through the Agricultural Credit Corporation and other relevant government and private sector institutions can help bridge the gender gap. Expanding the number of women beneficiaries, especially in rural areas, and increasing the loan amounts would empower women financially and enhance their ability to access resources, improve their agricultural work, and foster greater economic independence.
- Creating a comprehensive database on agricultural employment for both women and men is crucial for integrating agricultural workers into social protection systems. This database will enable policymakers to better understand the scope of agricultural labor, identify gaps in social protection coverage, and develop targeted interventions to ensure that all agricultural workers, regardless of gender, have access to necessary benefits such as health insurance, pensions, and unemployment support.

- 
- Ensure that the transportation of female workers is conducted under conditions that meet the needs of women across all segments, adhering to public safety standards. Additionally, transportation should be supported by labor regulations, a code of conduct, and a complaint reporting system to address any violations occurring during transit.
 - Adopt all necessary measures and strategies to protect female workers from economic violence and establish mechanisms that encourage and facilitate the reporting of such incidents.

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Appendixes

Appendix (1): Procedural Terms

- **The International Labour Organization (ILO):** is a specialized United Nations agency dedicated to advancing social justice, human rights, and internationally recognized labor standards. As the only UN agency with a tripartite structure, it unites governments, employers, and workers to promote decent work globally, develop labor policies, and establish international labor standards
- **Agricultural worker:** An agricultural worker is any individual who performs agricultural tasks in exchange for a wage under the authority and supervision of an agricultural employer.
- **Economic violence:** This refers to a form of violence against women that involves denying them access to economic resources or control over their income sources.
- **Agricultural work:** Any effort undertaken by a worker in plant or animal production within an agricultural holding or establishment, as well as any work predominantly agricultural in nature, whether permanent, temporary, or seasonal.
- **Agricultural Employer:** A natural or legal person responsible for managing and supervising an agricultural holding or establishment and employing one or more agricultural workers.
- **Remuneration:** The total compensation an agricultural worker is entitled to for their agricultural work, whether in cash or in kind, including all additional benefits of any kind as stipulated by law, the employment contract, internal regulations, or customary practices.
- **Wage discrimination:** The disparity in wages among workers performing work of equal value, characterized by discrimination based on gender.
- **Decent work:** Employment that upholds the fundamental human rights of individuals and workers, adheres to safety standards, ensures fair wages, and protects the physical and mental well-being of workers during the course of their duties.
- **Agricultural holding:** A unit of agricultural production managed under a single authority, utilized in whole or in part for plant or animal production.

Appendix (2)

Questionnaire

The Al-Balawneh Charity Association is conducting a study based on the results of this questionnaire, and we appreciate your voluntary participation. Completing this questionnaire will take approximately 10 minutes. Your responses will remain confidential and will only be used for the purposes of this study, without identifying the respondents by name. Please indicate your agreement to proceed with filling out the form.

A. Personal Information:

1. Nationality

- Jordanian.

2. Age

- less than 18 years old.
- From 18-29 years.
- From 30-39 years.
- From 40-49 years.
- 50-59 years old
- 60 years and above

3. Education

- Below high school.
 - Tawjihi.
 - Diploma.
 - Bachelor.
 - Graduate.

4. Marital status.

- single
- Married.
- Divorced.
- Widow.

B. Information related to working conditions

5. Are you enrolled in Social Security through your employer?

- Yes.
- No

6. What type of agricultural work do you do?

- Seasonal is not constant.
- Year round.
- Other

7. Weekly working hours

- Less than 48 hours
- More than 48 hours
- Not fixed

8. The agricultural worker is entitled to a rest and meal break of one hour, which is not included in the working hours.

- Yes.
- No.

9. How are you paid for your work?

- Daily.
- Weekly.
- Monthly.
- Other... define

10. How much do you typically earn per month from your work in agriculture?

- Less than 260 JOD.
- 260 JOD.
- More than 260 dinars.

11. Do you have insurance coverage provided by your employer?

- Yes.
- No

12. How many days do you work per week?

- Less than 5 days.
- 5 days a week.
- 6 days a week.
- All days of the week.

13. Does a man perform the same work as you?

- Yes.
- No

14. Are you entitled to paid sick leave if you fall ill?

- Yes.
- No

15. Does the agricultural worker receive 14 days of annual leave with full pay?

- Yes.
- No

16. Do women working in agriculture receive ten weeks of paid maternity leave?

- Yes.
- No

c. Transportation related information?

17. What means of transportation do you use to get to the farm? You may choose more than one option?

- Hyundai bus or other.
- Nissan pickup or other.
- Deanna.
- Taxi.
- Service
- Other (walking).

18. Do you use the same mode of transportation to go home?

- Yes.
- No

19. Is transportation available every day of the week?

- Yes.
- No

20. Does the means of transport meet the general safety requirements?

- Yes.
- No.

21. Are you harassed by men on the farm?

- Yes.
- No

Appendix (3) :Challenges Faced by Women Workers in Agriculture

Governorate Area

Monitoring Day and Date..... Visit time

Supervisory Team.....

First: Information on women working in agriculture

The type of tasks performed by female workers on farms.....

The total number of farm workers..... Number of working females

Ages of working females from to.....

Are there child workers..... And why did they not attend school.....

Are there female workers of older age?.....

Are there workers with disabilities?How many are there? type of disability

Do all employees have Jordanian nationality? What are the other nationalities of female workers?How many non-Jordanian workers are there ?

Second: Employment Contract

Have employment contracts been established with the workers?..... Is the employment contract individual or collective?.....

Is the employment contract fixed-term or indefinite?

Has an agreement been reached with the workers regarding the nature of the work to be performed?.....

What are the daily working hours, and what is the total number of hours worked per week? What are the allowed working hours during the day (from... to...), and is there flexibility in these hours, or are they fixed within a specific period? Is there a designated break during the day?.....

Have female workers been enrolled in social security?.....

Have work permits been issued to non-Jordanian workers?.....

Third: Workers' wages, material benefits and vacations

What is the wage rate for female workers

Are the wages of female workers lower than those of male workers.....

What is the average wage of Jordanian female workers and wages of non-Jordanian workers.....

-. The nature of the work to be performed.....

How to pay workers daily..... Weekly..... Per month..... Agreed further duration.....

Do female workers work on a daily basis?

Is there a delay in the delivery of wages to workers.....

Are paid and sick leave granted to female workers.....

Are the working hours commensurate with the wage due.....

Can the female worker obtain banking and banking benefits such as agricultural credit loans.....

Fourth: Health Care

Were the required medical examinations conducted for the workers before they began work?.....

What measures are in place in the event that a worker is injured on the job?.....
Are the workers covered by comprehensive health insurance?.....
Does this insurance cover all areas of health care.....

Fifth: Nature of Work

What is the nature of work for farm workers ?
Is their actual work as agreed between the employer and the workers?
Are the workers assigned tasks different from those initially agreed upon?.....
What is the nature of work for workers with disabilities.....
Is the nature of work suitable for workers with disabilities.....
If there are older workers, what type of work are they assigned? Is this work appropriate for their age?.....

Sixth: Occupational safety conditions and measures taken

Are the elements of public safety available in terms of:
-. Clothing for work
-. Sun protection umbrellas
-. Gloves and masks to protect against chemicals used to eliminate insects, rodents, plant pesticides and epidemics if they spread
Are the working conditions adapted to the seasonal heat and cold during summer and winter in terms of:
-. Availability of heating means.....
-. Working hours.....

Seventh: The means of transportation used to attend the workplace

What type of transportation is used by workers to reach the workplace?.....
Does the employer provide insured transportation for female workers?.....
Is the route to the workplace safe, or is it challenging and potentially life-threatening?.....
Approximately how long does it take for female workers to reach the workplace?.....

Eighth: Food and drink

Are workers catered? How many meals a day?
Are workers allowed to bring food with them?Is the nature of the food served suitable in terms of quality and quantity?If food is not served to them, will they be paid an allowance for that.....
Is there healthy drinking water available



Eighth: Physical safety of female workers

Is the privacy of workers respected Are female workers harassed within the work environment.....

Is this attack committed by Jordanians or non-Jordanians? Are the victims Jordanian or non-Jordanian workers.....

How old are the victims.....

| | | | | |
|-----|-------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|--|
| 9 | Title | The Status of Women Working in the Informal Sector in Jordanian Society” (A Case Study: Ma’an City, Al-Husseiniya District, and Al-Mreigha Subdistrict) | | |
| CBO | Women for Sustainable Development Charity Association | Researcher | Dr. Nasser Abdullah Abu Zeitoun | |

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Executive Summary

The study aimed to examine the rights available to Jordanian women employed in the informal sector across Ma'an City, Al-Husseiniya District, and Al-Marigha District. It sought to clarify the determinants shaping their work environment and to uncover the social and economic challenges they faced. To achieve these objectives, the study adopted a mixed-methods approach combining descriptive analytical and qualitative methodologies.

A structured questionnaire was developed to collect quantitative data, which was distributed to a sample of (446) workers from the target population across various sectors, including education, industry, commerce, logistics, services, and healthcare. A total of (348) valid responses were received and analyzed. In addition, qualitative data was gathered through in-depth personal interviews with (36) women randomly selected from different sectors. These interviews addressed three key themes: fundamental labor rights as defined by Jordanian labor laws, work environment conditions, and social and economic challenges.

The study revealed significant findings. It showed that (77%) of participants worked eight hours or less per day, while over half (55%) contributed to social security. Alarming, (76%) of participants lacked health insurance. Furthermore, while (64%) of the women reported signing employment contracts, (36%) had not signed any formal agreements.

Regarding labor rights, the findings highlighted substantial employer non-compliance across most of the sectors studied. Additionally, the research identified deficiencies in workplace conditions, particularly in the logistics, commercial, and industrial sectors. These sectors were characterized by a lack of essential elements such as job security, moral and material recognition, and physical and psychological well-being.

The challenges faced by women varied significantly by sector. The most pronounced difficulties were observed in logistics, healthcare, and industry due to the demanding nature of work in these fields. Economic challenges emerged as the most significant, followed by moderate levels of social challenges. Moreover, the study revealed that working women frequently experienced violence, predominantly perpetrated by employers and family members.

The findings further highlighted the persistent prevalence of gender-based economic violence, which deprived women of control over their economic resources and hindered their ability to bring about social, economic, and political change. The study emphasized the urgent need for strengthened legal enforcement and policy interventions to address these systemic issues and to ensure a fair and equitable work environment for women in the informal sector.

Introduction

Jordan has made significant progress in advancing the status of women through various policies, legislation, and procedures, all of which have contributed to enhancing their position in the country. Despite the notable achievements women have made in diverse social, political, economic, and cultural spheres, numerous challenges remain that still need to be addressed (National Strategy for Women in Jordan 2020-2025).

In light of the significant decline in job opportunities for women in the public sector, coupled with the inflationary pressures affecting this sector, other sectors—particularly the private sector, a key strategic partner, and the informal sector—must play a more prominent role in providing employment opportunities for women under suitable working conditions. Economic literature suggests that the informal economy has substantial potential to generate jobs and, consequently, provide income. Therefore, the informal economy cannot be viewed merely as a temporary or time-bound phenomenon. In relation to the scope of the informal economy in Jordan, there are few studies analyzing its dynamics. However, previous research advocates for taking the informal economy seriously by integrating it into the formal sector, which would contribute to enhancing government revenues and improving the quality of economic data. According to the 2018 study by the International Monetary Fund, the informal economy in Jordan constitutes approximately 17.38% of the GDP (Abu Shawish, et al., 2022).

This highlights the critical need to support women in finding job opportunities that align with their skills, while also enhancing employment prospects within the informal sector. Such efforts are essential for promoting gender equality, which, in turn, can significantly drive economic advancement and support sustainable development. Ultimately, this contributes to a better quality of life for both women and men, fostering the well-being of society as a whole.

Economic empowerment of women plays a pivotal role in enabling them to assume a greater position in society by providing them with genuine opportunities and increasing their participation in the economy. This not only contributes to the overall economic growth, as reflected in the rise of GDP, but also improves the quality of life for women and their families, which is a key driver of societal development.

As of 2021, the female population in Jordan reached 5.2 million, representing 47.1% of the total population. Among females, 35.6% were under the age of 15, while 60.6% belonged to the working-age group (15-64 years). However, the proportion of women aged 65 years and above decreased to 3.9% (Department of Statistics, 2021).

According to the Department of Statistics, the total population of Jordan by the end of 2021 was estimated at 11.057 million, with 5.203 million females and 5.854 million males. The female population aged 15 and older was 3.3525 million, with 448,812 women actively participating in the workforce. Unfortunately, 147,210 women were unemployed, and around 39,312 women exited the labor market in the fourth quarter of 2020, becoming economically inactive.

First: Research Problem

According to World Bank statistics, the rate of women's participation in the labor market in Jordan is the fifth lowest in the world, and the International Labor Organization says: The rates of women's integration into the labor market in Jordan are among the lowest in the world, which contradicts the rates of university qualification, as women represent 53% of the total graduates of Jordanian universities, and this puts Jordan in (149) place Among (153) in the world in terms of women's participation in the labor force, which is significantly lower than the global average in middle-low-income countries, this contrasts with the important achievements made by the country in the field of human development over the past three decades, for example, Jordan has made remarkable progress in gender justice in the health and education sectors.

The National Strategy for Women in Jordan highlights that women's economic participation in the country remains relatively limited. This is largely due to the interplay between economic factors and societal norms that define traditional roles within the family. These factors significantly influence women's career choices, often leading them to select over-saturated fields within the labor market (National Strategy for Women in Jordan 2020-2025).

Jordanian women actively contribute alongside men in diverse sectors, including industry, commerce, agriculture, and law. In Ma'an Governorate, women's employment spans various sectors such as industry, commerce, services, and education. To ensure a prosperous future for Jordan, it is essential to eliminate the obstacles preventing women from fully participating in the workforce and to acknowledge their vital role in the economic and social advancement of their families and communities.

According to data from the Jordanian Department of Statistics for 2021, women's participation in the labor force remains relatively low, at 14%, compared to 54% for men. Despite various efforts in Jordan to economically empower women, labor force participation is only one aspect of economic empowerment. Many scholarly sources and international reports emphasize that addressing the barriers preventing women from accessing and controlling resources is crucial to enhancing their economic empowerment and increasing their participation and productivity in the workforce.

Particularly in the informal sector, women face numerous challenges that impact their rights. These issues stem from inadequate labor regulations and employer practices, which contribute to the social and economic difficulties experienced by women in the workforce.

Second: Research Objectives

- 1- Identify the rights afforded to Jordanian women working in the informal sector in Ma'an, Al-Husseiniya District, and Al-Marigha District.
- 2- A statement outlining the determinants of the work environment for women working in the informal sector in Ma'an, Al-Husseiniya District, and Al-Marigha District.
- 3- Identifying the social and economic challenges faced by Jordanian women working in the informal sector in Ma'an, Al-Husseiniya District, and Al-Marigha District.

Third: Research Limits

- 1) **Time limits:** The study was conducted from 01-08-2022 to 31-10-2022.
- 2) **Spatial boundaries:** Ma'an City, Husseiniya District and Al-Marigha District.
- 3) **Human Limits:** The study focuses on Jordanian women over the age of 15, who are part of the labor force, and work in the informal sector. These women come from various educational and social backgrounds.

Fourth: Research Methodology and Tools

This study employs a mixed-methods approach, combining both quantitative and qualitative methodologies. Descriptive and analytical techniques were utilized, along with in-depth interviews to explore the lived experiences of female workers in the informal sector. The following tools were used for data collection:

- a) **A quantitative tool represented in the questionnaire:** The questionnaire included four axes: Appendix No. (2)
- b) **A qualitative tool represented in in-depth interviews:** includes a detailed Appendix No. (3)

Research Community: The research community comprises all women working in the informal sector across various economic sectors. Due to the absence of official statistics on the number of workers in this sector, the study relied on personal efforts and collaboration with key local institutions, including the Greater Ma'an Municipality, the Directorate of Labor in Ma'an, the Ma'an Development Region, the Ma'an Health Directorate, and the Directorate of Education for the Ma'an region. These organizations facilitated the identification and enumeration of female workers across different sectors, as outlined in Table (1).

Research sample: A total of (446) workers from various professions within the informal sector participated in the research. Of these, (348) completed a questionnaire designed to assess the rights and challenges they face in the work environment. Additionally, in-depth interviews were conducted with (36) workers, selected randomly, to gain a deeper and more comprehensive understanding of the rights and challenges they encounter in their work environment.

Table (1)

Distribution of female workers in the informal sector by region and economic sector

| Economic Sector | Region | Total number of study population | Participation in filling out the questionnaire | Participation in in-depth interviews |
|-----------------|------------|----------------------------------|------------------------------------------------|--------------------------------------|
| Tutorial | Ma'an | 162 | 110 | 15 |
| Commercial | Ma'an | 51 | 45 | 5 |
| Logistical | Ma'an | 86 | 78 | 3 |
| Service | Ma'an | 31 | 29 | 2 |
| Financial | Ma'an | 22 | 17 | 0 |
| medical | Ma'an | 65 | 45 | 7 |
| agricultural | Al-Marigha | 4 | 3 | 1 |
| industrial | Ma'an | 15 | 12 | 3 |
| industrial | Husseiniya | 10 | 9 | 0 |
| | | 446 | 348 | 36 |

Source¹⁴⁹: Research team design in collaboration with formal and informal institutions

Chapter Two

Previous studies

One of the key previous studies related to the research topic is the study by Al-Muhafazah and Al-Awawdeh, titled “Factors Affecting Violence against Working Women in Jordanian Society” (2011). This study revealed that working women in Jordan experience various forms of occupational violence. The findings indicated that societal violence is the most prevalent form of functional violence, with 46% of the study sample reporting exposure to it. Conversely, 52% reported not experiencing societal violence. A significant form of societal violence was the widespread accusation that working women contribute to the rise in unemployment, with 66.2% of participants facing such accusations.

Regarding sexual harassment, the study found that the most common forms included verbal expressions of admiration and explicit flirting (46.4%), comments on dress and makeup (43.6%), and inappropriate handshakes and sexual looks (26.5%). The study also revealed significant differences in the types of violence women face, depending on their profession. Female workers in the private sector were found to experience more sexual harassment compared to those employed in the public sector. Additionally, the study found no correlation between the place of residence (urban or rural) and societal violence, indicating that women, regardless of their geographical location, are equally subjected to societal accusations related to their employment.

Badr's study, “Women's Safety in the Work Environment” (2021), identified and analyzed the barriers to creating safe workplaces for women, focusing on issues of gender justice and gender-based violence. The study also outlined health and safety standards that particularly

149. A trained assistant research team to collect the required data from the target group.

impact women across various sectors. The findings revealed that the most common locations where women were exposed to violence were within their workplaces. The study further highlighted several social obstacles, such as the double burden of balancing home and work responsibilities, as well as psychological challenges, including feelings of anxiety and tension among women workers.

The study conducted by the Jordanian Strategy Forum, titled “The Informal Sector in Jordan: The Nature of its Workers and Challenges” (2020), revealed that the majority of workers in the informal sector fall within the age group of 31 to 50 years, comprising 64% of the workforce. Additionally, the study found that most workers in the informal sector are employed in the service industry, representing 69% of the sample. One of the most significant challenges identified was the inability of 33% of the sample members to register with the Social Security Corporation and obtain health insurance, primarily due to their low income levels.

Features of the reality of Jordanian women working in the labor law:¹⁵⁰

The issuance of various laws and regulations, along with their amendments, has been a significant milestone for women’s employment in Jordan. These legal frameworks play an essential role in safeguarding women’s rights and promoting their economic participation. Over the past five years, key legislative reforms have been enacted, including the Labor Law, the Nurseries Law, and the Flexible Work Law No. (22) of 2017. Despite these legislative developments and institutional reforms aimed at enhancing women’s economic participation, women’s participation in the labor market remains low, both quantitatively and qualitatively, according to key indicators. This points to a continued need for a reassessment of certain provisions within these laws, as the challenges related to legislation extend beyond the text itself to issues regarding enforcement and the application of the rule of law.

Regarding specific provisions for working women, the Labor Law provides for a paid maternity leave of ten weeks, fully paid by the employer. However, this is not fully implemented in the informal sector, where employers often avoid hiring married women, or if hired, may encourage them to resign or dismiss them before childbirth. Consequently, even when women enter the labor market, their tenure is often brief. While Jordanian legislation addresses several aspects of women’s work, including maternity leave (Article 70), breastfeeding hours, unpaid leave for child care (Article 67), and protections against dismissal during pregnancy or maternity leave, gaps remain. For example, the law prohibits assigning women to hazardous or health-damaging tasks and sets specific working hours for women. However, these provisions are insufficiently enforced, and the reality often deviates from the legal protections intended to support women in the workforce. Given the current economic and social conditions surrounding women’s employment, a reconsideration of the labor market structure or nature is necessary to ensure these legal protections effectively support women’s participation in the workforce.

150. Jordanian Labor Law No. 8 of 1996.

Chapter Three Field results

Quantitative analysis of the study

What are the rights of women who work in the informal sector in Ma'an, Al-Husseiniya, and Al-Marigha districts?

The results revealed that 77% of the participants work for 8 hours or less, and more than half (55%) are contributors to social security. However, 76% of them lack health insurance, highlighting the deprivation of essential social and health protections for women working in the informal sector. This suggests an unfavorable working environment for these women. Additionally, 83% of the participants indicated that they are aware of work-related regulations and laws, and while 64% signed employment contracts, more than a third (36%) did not. (See Appendix 6).

What factors influence the employment environment for women in the informal sector in Ma'an, Al-Husseiniya, and Al-Marigha districts?

Figure (1)

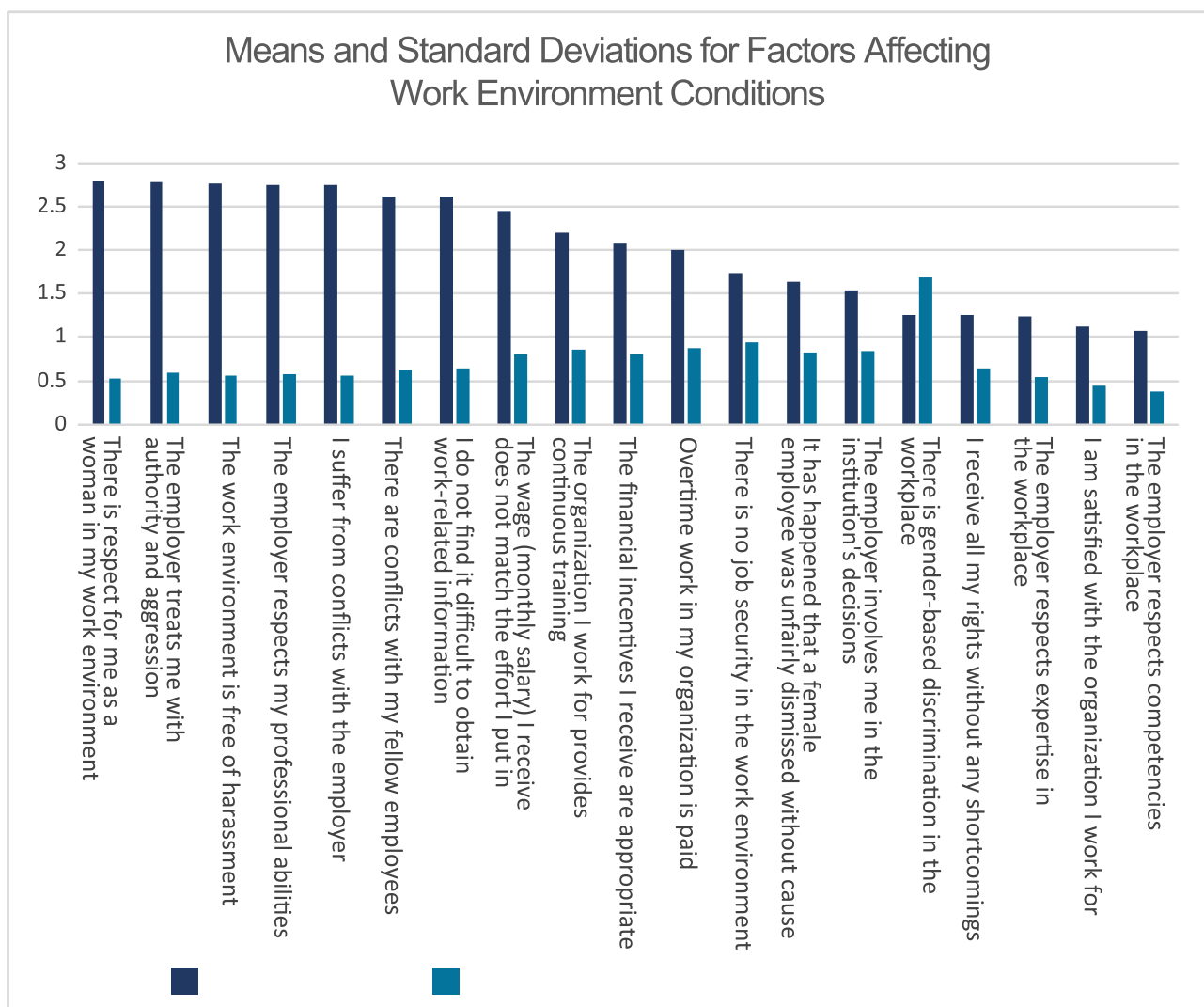


Figure (1) shows that the average scores were notably high for factors related to the respect for working women, recognition of their abilities and skills, access to work-related information, non-harassment, and job satisfaction. In contrast, factors such as job security, involvement in

administrative decisions, and the adequacy of wages in relation to effort or overtime were rated at a medium level. This suggests that the income earned by women in the informal sector may not align with the effort they put in. Regarding social relations with colleagues and management, the results were positive, indicating no conflicts, discrimination, or abuse. However, there was a weakness in material incentives and opportunities for capacity building through training and education, despite the absence of arbitrary dismissals without cause.

What social and economic challenges do women working in the informal sector in Ma'an city, Al-Husseiniya District, and Al-Marigha District face?

Table (2)

Arithmetic averages and standard deviations of the seven domains

| Domain | Ranking | Standard deviation | Arithmetic mean | Level |
|---------------------|---------|--------------------|-----------------|--------|
| Social challenges | 1 | 0.56 | 1.57 | Weak |
| Economic challenges | 2 | 0.71 | 2.05 | Medium |
| Total | | 0.66 | 1.68 | Medium |

The results in Table (2) indicate that the social and economic challenges faced by women working in the informal sector in the city of Ma'an, Al-Husseiniya District, and Al-Marigha District show an overall average for both types of challenges. When these challenges are analyzed separately, it becomes evident that women face economic challenges more than social ones. This is explained by the fact that economic challenges, particularly low wages, go beyond just meeting material needs. These wages fail to cover basic needs and also diminish feelings of security and social status. The individual perceives wages as a symbol of their value as a productive person. The findings also revealed that the majority of sectors do not provide transportation for workers, and workers bear the full costs of medical treatment due to the absence of contributions to health insurance. This situation is consistent with the nature of work in the informal sector, where job insecurity is prevalent.

The following are the details related to the social and economic challenges as highlighted by the participants:

Social Challenges

It was found that financial exploitation of women by family members is significant, particularly when they are forced to surrender their monthly income to a family member. This reflects a form of economic violence against working women. Regarding the balancing of work responsibilities and household chores, it was noted to a moderate degree. However, this remains within the broader challenge that most working women face concerning unpaid social care roles. Women often carry these burdens disproportionately and are subjected to psychological, family, and social pressures to manage these responsibilities, which include childcare, family care, and household duties, alongside economic pressures, especially when they are the sole breadwinners. This situation is intensified in cases of divorce, widowhood, or when caring for elderly relatives or people with disabilities. Women are under significant psychological stress, leading to anxiety, tension, and poor health. In several sectors, including healthcare, education, logistics, and industry, women may work long hours, which limits their ability to form social connections or engage in social activities. These challenges are further compounded by the lack of adequate support services for working women with children, such as the insufficient availability of nursery services. (Appendix 7).

Economic challenges

Figure (2)

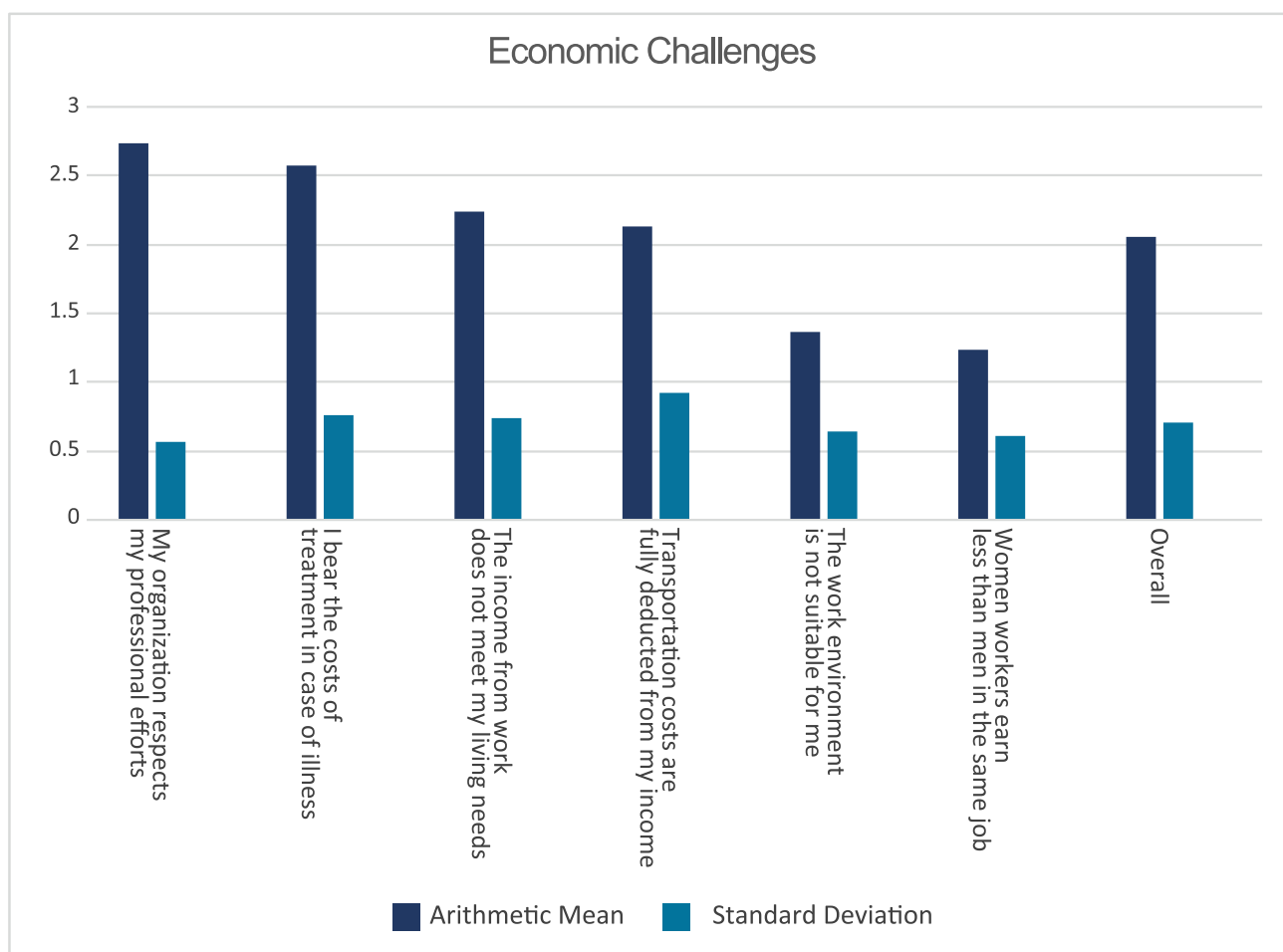


Figure (2) illustrates the economic challenges faced by workers, particularly the high cost of health treatments. This is especially evident considering that a significant portion of female participants in the study sample (76%) lack health insurance, despite the fact that income from work does not adequately meet the living needs of workers. While the income level was rated as moderate, it does not align with the rising inflation rates and stagnant wages, especially in comparison to the income levels in the public sector. Regarding transportation costs, these were also rated as moderate, prompting many working women to walk to their workplace, which adds to their burden, given the lack of public transportation options in the research community. In terms of gender wage disparity, it is noteworthy that the majority of the sample reported no significant wage discrimination between men and women.

Qualitative analysis of the study

To gain a deeper understanding of the conditions of Jordanian women working in the informal sector in Ma'an city, Al-Husseiniya District, and Al-Marigha District, in-depth interviews were conducted with 36 women employed in various sectors, including education, healthcare, agriculture, commerce, logistics, industry, and services (see Appendix No. 4). The interviews focused on three main themes:

Basic Rights of Female Workers: This covered aspects of the Labor Law, including working hours, social security contributions, health insurance, wages, and employment contracts.

Work Environment: This explored the organizational and social environment, along with incentives, as well as opportunities for training and skill development.

Social and Economic Challenges: This included the availability of social support services for working women, the ability to balance work and household responsibilities, and financial independence.

Finally, Economic Challenges were discussed, including income adequacy, transportation, wages, and their impact on the standard of living. These areas formed the basis for the research findings.

First: Imbalances in the basic rights of women workers in the informal sector.

Regarding the basic rights of female workers, the research findings highlight a significant gap in employer compliance with labor regulations across most sectors studied. In the commercial sector, all cases examined revealed that the workers' incomes were below the minimum wage of 260 dinars stipulated by the Labor Law. Female workers' wages ranged from 150 to 175 dinars, and none of them were covered by health insurance or social security. Additionally, their working hours ranged from 10 to 12 hours a day, significantly exceeding the 8-hour workday mandated by the law.

While the quantitative results suggested that wage discrimination between men and women was not widespread, the reality expressed by the participants in the interviews painted a different picture. Specifically, female workers in the commercial and service sectors reported low wages and the employer's failure to meet the minimum wage requirements. One participant shared: "I work long hours, about 12 hours a day, excluding holidays, with no overtime compensation." This practice clearly violates the Labor Law.

Furthermore, none of the workers in the study had written employment contracts, which is another clear violation of labor regulations. In the educational sector, one worker expressed frustration: "We sign a contract, but the reality is different; the salary is not what was agreed upon." She also mentioned: "I urgently need this job, but I can't find any opportunities in the government sector. - The findings indicate that many workers are bound by what could be described as "hidden employment contracts." While written terms are nominally agreed upon, they are not enforced in the actual work environment. As a result, workers are deprived of their legal rights, and wages often fall below the stipulated minimum of 260 dinars. One worker expressed a sense of injustice, stating, "God suffices, and yes, the agent," highlighting the frustration felt by many.

Across various sectors, the majority of workers reported a lack of health insurance, with only the industrial sector offering partial coverage. This imbalance is particularly evident in sectors like logistics, services, commerce, and education, where clear violations of labor laws are more pronounced. These disparities can be attributed to the unequal power dynamics that female workers face in informal sector labor environments.

In light of these findings, it is crucial for employers to comply with labor laws and take responsibility for creating a supportive and equitable environment for female workers. It is essential to uphold legal protections, such as fair wages, health insurance, and work conditions, to ensure that workers are not exploited and their rights are respected.


Second: Safety in the workplace for women.

The results of the study indicate the presence of an unsatisfactory work environment, particularly in the logistics, commercial, and industrial sectors. This is primarily due to the absence of essential elements such as job security, adequate recognition, and both physical and psychological well-being. Workers in these sectors are notably deprived of these fundamental rights. One worker expressed, “There is no respect from the employer, and the worker is viewed with inferiority.”

Many workers in these sectors are subjected to unacceptable practices in the workplace, including moral violence. This often takes the form of threats and intimidation regarding dismissal. A common sentiment expressed by workers was: “I am threatened if we demand our rights; I fear losing my job. I am always in a state of tension and anxiety.” This environment of constant fear and insecurity negatively impacts workers’ overall well-being and productivity. A worker noted, “If I say more, Allah will tell you about others.” In the logistics sector, wage discrimination in favor of males has been observed, along with a lack of transparency regarding work-related information. Workers are often transferred between departments without prior knowledge or explanation, and employers frequently exercise unchecked authority and abuse their power.

Women in the logistics sector face more significant violations of their legal rights compared to those in the other sectors studied. These violations include gender-based violence manifesting in unequal division of labor, wage disparities, and discriminatory treatment. Workers in this sector are also subjected to severe threats. One of the participants shared, “I am afraid they will fire me if I speak up,” while another said, “The most important thing is work—you live or die, it doesn’t matter; the work is all that counts. This reflects the high levels of exploitation and the pervasive fear of losing their jobs. Given the economic constraints and the high unemployment rates, particularly among females, many workers are unable to change jobs, further compounding their vulnerability. The situation results in daily experiences of fear and anxiety, forcing women to exert significant efforts to resist and adapt to these challenging circumstances. she says: In the **logistical and industrial sectors**, The research findings reveal that transportation is a significant challenge for working women. One participant shared her experience, stating: “My house is very far, but I walk every day to save the transportation allowance for my orphaned children. By God, my legs hurt, and I am exhausted.” This highlights the physical and emotional toll faced by women who must prioritize family needs over their own well-being, often enduring considerable hardship to balance work and personal responsibilities.

The research findings reveal several challenges faced by women in the workplace. One major issue is transportation, with participants citing the high cost and lack of public transport services. As one worker explained: “I suffer because transportation is very expensive.” Many workers rely on walking or private means of transportation despite their limited wages, incurring physical and psychological strain. This daily struggle highlights the absence of supportive infrastructure, which contributes to exhaustion and financial burden.



Furthermore, the study shows that workplaces across all sectors fail to provide opportunities for training and capacity building, with no incentives offered to workers. Participants emphasized that the effort they invest in their work often exceeds their financial compensation, leading to psychological, mental, and physical fatigue. Most workers noted that their income does not meet basic living costs, especially given stable wages and rising inflation.

In the industrial sector, the work environment poses additional risks. Workers reported exposure to hazardous conditions, including heavy equipment, poor lighting, inadequate ventilation, and a lack of heating or cooling systems. One worker described these conditions as “a dangerous environment in which we work,” where extreme temperatures and unsafe settings increase the likelihood of work injuries. Partial health insurance coverage exacerbates the financial impact of such injuries, leaving workers to bear the costs themselves.

Additionally, some workers in the logistics sector are employed in positions below their educational qualifications, such as diploma holders working as cleaners. This mismatch between education and job roles creates a sense of diminished self-worth among workers, further highlighting the inequities and challenges faced by women in the informal sector.

Third: Economic and Social Challenges

First: The Intensification of Pressures in Social Care Institutions

The results revealed that the challenges faced by women differ across sectors, with the logistical, medical, and industrial sectors posing the greatest challenges. This is primarily due to the nature of work in these sectors, which often involves shift-based schedules, including morning and evening shifts, and the lack of support services in the workplace. The majority of female workers highlighted this issue, stating: “There are no nurseries for newborns,” despite Article 72 of the Labor Law, which mandates employers to establish a safe childcare facility at the workplace. This underscores the urgent need to enforce this provision of the Labor Law to create a supportive and accommodating work environment for women in their diverse roles. Furthermore, the findings indicate significant difficulties in balancing household responsibilities and family care with work demands. One participant expressed: “I cannot reconcile work and family responsibilities because there are ongoing problems with my husband.¹⁵¹” Additionally, there is a lack of family appreciation from husbands, rooted in a cultural norm that places the responsibility for home care solely on women. These burdens and pressures have led to negative psychological effects on working wives, including feelings of anxiety. The excessive workload, stemming from managing both professional and domestic responsibilities, often results in distress, irritability, fatigue, and a lack of self-care. As one individual expressed, ‘I am deprived of adequate sleep and the opportunity to care for myself¹⁵²’ “ The health effects observed among women included extreme fatigue, highlighting the acute role conflict they face between the demands of work and family. This conflict becomes particularly pronounced when there is an unequal division of labor within the household and when women expect their husbands to play a more active role in managing family and domestic responsibilities.

These findings align with the results of the Badr study, which identified several social challenges, including the double burden of balancing work and home life, as well as psychological challenges such as anxiety and stress among female workers. The study also highlighted that women in certain sectors, such as education, experience greater participation from their husbands in domestic responsibilities, which may be attributed to higher levels of education and a greater ability to address role-sharing within the family.

Furthermore, the research revealed that societal, familial, and community perceptions of women’s work are generally positive. There is no significant stigma attached to women working in the informal sector, despite its lack of the benefits typically associated with public sector employment. In some cases, informal sector jobs represent new work opportunities that deviate from the traditional fields of education and health, which are predominant in areas like Ma’an Governorate. However, this shift does not necessarily indicate a broader social transformation in work culture or an acknowledgment of women’s right to choose their preferred type of work. Instead, women’s choices often appear to be driven by economic necessity.

151. Industrial Sector 2022/9/15

152. NA Logistics Sector 2022/9/5

Second: Gender-Based Economic Violence

The cases highlighted that women are heavily involved in contributing to the economic expenses of their families, often serving as the primary financial providers. This is particularly evident in situations involving widows, divorced women, or households where the husband is retired or unemployed. For the majority of women, the income earned from their work is primarily allocated to family expenses.

One worker shared, 'I have many obligations to help my husband pay his debts,' revealing that she was compelled to cover her husband's financial obligations when he was unable to do so. This scenario underscores the deprivation women face in enjoying their own income, as well as the additional mental and financial burdens placed on them to find alternative sources of funding to meet these demands.

Many women resort to participating in traditional worker associations that provide loans to meet financial demands. As one woman expressed, 'I spend everything on the house,' highlighting the significant economic sacrifices and responsibilities they bear. Working women often shoulder a large portion of household expenditures, dedicating a substantial share of their resources to basic needs such as food, healthcare, and education. This is exemplified by one case, where the individual stated, 'My husband is receiving the monthly salary,' illustrating the restriction of her autonomy in managing her income.

Economic violence against women manifests in various forms, including being compelled to allocate their earnings toward family expenditures such as purchasing a car or house or funding a son's marriage. These practices are shaped by cultural and social norms that prioritize protection, stability, and family welfare over women's financial independence. Although laws provide for women's financial independence, including the right to independent financial disclosure, the reality for many working women deviates significantly from this ideal. This disparity reflects the broader issue of economic rights being undermined, as women face restrictions on their ability to freely manage and save their earnings.

The findings of the Badr study confirm that violence against working women is multifaceted, encompassing both psychological and economic dimensions. However, economic violence was notably absent in interviews with unmarried workers in the commercial sector. While this observation cannot be generalized without further exploration, it points to the nuanced and context-dependent nature of economic violence in different sectors and circumstances.

Conclusion

The findings of the field study revealed significant disparities in the working conditions of women employed in the informal sector across various fields, including education, healthcare, agriculture, commerce, logistics, industry, and services. The extent of labor rights violations and disparities varied by sector, with the logistical, commercial, and service sectors exhibiting the most severe negative indicators. Women in these sectors often accept lower wages in many professions and continue to face challenges in accessing basic labor rights and job security within their work environments. These issues are further compounded by discrimination and exploitation, which adversely impact the quality and nature of their work.

Moreover, working women continue to endure gender-based economic violence and a lack of genuine economic empowerment. They have limited control over their economic resources, which restricts their ability to contribute meaningfully to social, economic, and political change. This persistent lack of empowerment underscores the urgent need for addressing structural inequalities and fostering an environment that supports women's economic independence and rights in the informal sector.

Recommendations

First: Review laws and regulations related to the protection of women from occupational violence and assess the extent of their implementation by the relevant authorities. This should be done in a manner that ensures women's right to protection from employer violations in the informal sector. Additionally, draft and submit proposals for amendments or new laws to the concerned authorities to address gaps and strengthen the legal framework for safeguarding women's rights in the workplace.

Second: There is a need to organize programs and workshops focused on education and awareness as preventive measures to enhance understanding of the rights afforded to working women under the Labor Law in Ma'an Governorate

Third: Conduct further research to address aspects not covered in the current study, and undertake comprehensive future studies on the informal sector in Ma'an Governorate. This will contribute to the creation of a specialized database focused on gender and sector-specific information

Fourth: Promote awareness among decision-makers about the concept of a flexible work culture and its social and economic significance, emphasizing the benefits of its implementation.

Fifth: Enhance the effectiveness of oversight and inspection bodies, such as the Ma'an Labor Office, to ensure the enforcement of labor laws, the provision of legally mandated workplace facilities, and employer compliance with all legal requirements in the workplace.

Sixth: Launch an advocacy campaign led by civil society organizations in Ma'an Governorate to combat all forms of violence against women working in the informal sector, with the goal of promoting justice, equality, and the protection of women's rights.

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Appendixes

Appendix (1)

Research Terms: Theoretical and Operational Concepts

The informal sector: The informal economy is a highly complex phenomenon that encompasses economic, social, and political dimensions, affecting economies worldwide to varying extents. Generally, the informal sector consists of small-scale production units with minimal organizational structures and little separation between labor and capital as factors of production. Its primary objective is to generate income. A significant drawback of the informal economy is the loss of workers' rights, particularly due to the absence of work contracts, health insurance, or social security. This lack of protection leaves workers and their families vulnerable, without the security of a decent standard of living.

The informal economy has been referred to by various terms, including the shadow economy, parallel economy, informal economy, land economy, and invisible economy (Boudala and Kawadik, 2018). The issue with defining this phenomenon persists, making it challenging to establish a single, universally accepted definition. This difficulty arises from the continuous evolution of the informal economy, influenced by changes in tax systems and regulations.

Smith (1994) defined informal economics as “the production of goods and services based on market needs, whether legal or illegal, and not included in official GDP estimates.”

Procedurally, the informal sector can be defined as “the sector that includes economic units (such as productive, commercial, and service activities) engaged in lawful activities, but which do not fully or partially comply with the official procedures established by the state for conducting their activities.

Working women: In the current study, “working women” are procedurally defined as Jordanian women over the age of 15 who are part of the labor force. These women come from diverse educational and social backgrounds and are employed in the informal sector across various economic sectors, including education, healthcare, logistics, commerce, industry, and agriculture. Their incomes are earned on a daily, monthly, or seasonal basis.

Appendix (2) Questionnaire

The reality of women working in the informal sector in Jordanian society

A field study in Ma'an - Al Husseinia and Al Marigha District

Governorate: Ma'an ()

District : Al Husseinia ()

Form Number: ()

Al-Marigha District ()

A survey study in the city of Ma'an, including the Al-Husseiniya District and Al-Marigha District, will examine the reality of women working in the informal sector in Jordanian society. The aim is to gather data and information about the work environment and the challenges faced by women in this sector. Kindly allow some time to answer a set of questions. We assure you that all information collected will be used solely for academic and scientific purposes and will be treated with the utmost confidentiality.

Date: / /2022

Signature: _____

Researcher Name

Date: / /2022

Signature: _____

Supervisor Name

Do you agree to participate in this study?

1. Yes.

. 2. No

Researcher: Interview Ended

First: Basic Data

1. Age

18-28 year () 29 – 38 years. () 39 - 48 years ()

49 years and above ()

2. Educational level .

Illiteracy () Basic education () Secondary education ()

Intermediate diploma () academic () Postgraduate studies ()

3. Marital status.

Single () Married () Divorced () Widow ()

4. Number of children

Less than 3 () 4-7 persons () 8 persons or more ()

There are no ()

5. Field of work.

Industrial () Commercial () Services ()

Agricultural () Medical () Other: ()

6. Years of Experience .

Less than two years () 3 years – 6 years () 7 years – 10 years ()

11 years and above ()

7. Income.

Less than 300 JOD () 301-600 JOD () 601-900 JOD () 901-
JD or more ()

8. Place of residence.

Ma'an City () Al Husseinia District () Al-Marigha District ()

Second: Workers' Rights

How many hours do you work each day?

- 8 hours or less
- 9-12 hours
- More than 13 hours

Are you currently enrolled in social security?

- Yes
- No, why:.....

Does your workplace provide you with health insurance?

- Yes
- No, why:.....

Are you entitled to paid leave according to the Labor Code?

- Yes
- No

Are you familiar with the laws and regulations governing your work?

- Yes
- No

Did you sign a written employment contract before starting your job?

- Yes
- No, Why.....

Third: Work Environment Determinants

| Paragraphs | high degree | Medium degree | low degree |
|-------------------------------------------------------------------------------------|-------------|---------------|------------|
| In my work environment, I am respected as a woman | | | |
| My employer treats me with bullying and hostility | | | |
| Work environment free from harassment | | | |
| My employer values my professional abilities | | | |
| I have conflicts with my employer | | | |
| I have disagreements with my colleagues. | | | |
| There are conflicts with my coworkers | | | |
| The monthly wage I receive does not reflect the effort I put into my work | | | |
| My workplace provides ongoing training | | | |
| The financial incentives I receive are appropriate. | | | |
| My organization compensates for overtime work. | | | |
| There is a lack of job security in the work environment. | | | |
| There have been instances where a worker was dismissed arbitrarily without cause. | | | |
| My employer involves me in the decision-making processes of the organization | | | |
| In the work environment, there is gender-based discrimination between men and women | | | |
| I receive all my rights in full without any reductions | | | |
| My employer values the expertise within the workplace | | | |
| Are you satisfied with the organization you work for? | | | |
| My employer respects the competencies within the workplace | | | |

Fourth: Challenges (Social and Economic)

| Paragraphs | high degree | Medium degree | low degree |
|------------------------------------------------------------------------------|-------------|---------------|------------|
| Social challenges | | | |
| I find it difficult to balance my professional and domestic responsibilities | | | |
| A family member manages the monthly income from my work | | | |
| A family member interferes with my work | | | |
| The work environment conflicts with my customs and traditions | | | |
| The employer provides a childcare facility at the workplace | | | |
| Economic challenges | | | |
| The income from my work is insufficient to meet my living needs | | | |
| Transportation costs to and from work are high | | | |
| The work environment is not suitable for me | | | |
| My organization values and respects my professional effort | | | |
| Working women are paid less than men for the same work | | | |
| To cover the treatment costs in case of illness. | | | |

Appendix(3)

In-depth individual interview questions

The reality of women working in the informal sector in Jordanian society

A field study in Ma'an - Al Husseinia and Al Marigha District

2022

- **First: Information about participation**

How old are you () What is your marital status () How many children do you have ()

Their ages:

- Who takes care of your children while you are at work?
- Education

- Where did you study:-
- What is the type of your educational specialization? (Scientific, literary, vocational)
- Have you completed high school? (Yes) , (No)
If not, why?
- Have you pursued university education?

- **Accommodation**

Where do you currently live?

Do you live in a house that you own, rent, or is provided free of charge as part of social housing?

- **Work**

- How long have you been employed?
- How long have you been working in your current profession?
- Is your residence located far from or close to your workplace?
- How do you go to your workplace (transportation method)?
- What is the cost?

- **Second: Labor Rights**

| | | | |
|-------------------------------------|--------------------------------------|-------------------------------|------------------------------|
| How many days per week do you work? | How many hours do you work each day? | What time do you finish work? | What time do you start work? |
| | | | |

| | | |
|-----------------------------------------------|-----------------|--------------------------------|
| Do you have designated vacation days at work? | How long is it? | Do you find it easy to obtain? |
| | | |

- **Social Security**

| | |
|--------------------------------------------|------------------------------------------------------------------|
| Do you have social security: - (Yes), (No) | Since when have you been enrolled in the social security system? |
| | If not, why? |

- **Health Insurance**

| | |
|---------------------------------------------------------|-------------------------|
| Do you have health insurance? (Yes), (No) | |
| (No) Why: | |
| Does your work cover the cost of treatment? (Yes), (No) | |
| Are you exposed to the risk of work-related injuries? | |
| Does the employer cover the treatment costs? | |
| Do you have breaks during your workday? | How long is your break? |
| | |

- **Third: Work environment determinants**

| |
|------------------------------------------------------------------------------------------|
| What is the amount of your monthly wage from your work? |
| Do you feel that the effort you put in exceeds the income you earn? |
| Are you satisfied with your income? |
| Does it meet your living expenses? |
| Do you have any other sources of income besides this job? |
| Can you describe in detail the nature of your work? |
| Do you feel that your employer treats you with respect at work? |
| Does the employer take into account the health conditions of female workers during work? |

| |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Do you work overtime? |
| Do you receive additional pay for overtime? |
| In your workplace, do male employees receive overtime pay? |
| Is it easy for you to access information related to your work? |
| Are there regular meetings with your employer for consultations or discussions on work-related matters or decision-making, and do you have the opportunity to participate in these decisions? |
| <p>Compared to male employees, are these opportunities available to you in the workplace? Equal treatment</p> <ul style="list-style-type: none"> - We have equal opportunities for promotion at work - We have access to training opportunities. - We receive equal pay for the same work |

- **Fourth: Challenges facing women working in the informal sector**

| |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Can you describe in detail how you manage to balance your professional and domestic responsibilities? |
| How does society (family, friends, neighbors, relatives) perceive your work? |
| Do you feel embarrassed or uncomfortable with the work you do? |
| Does your work cause any issues with your family (e.g., your husband, children, etc.)? |
| What is the nature of these problems? For example, do they involve shouting, violence, threats, or verbal abuse? |
| <p>Expenditure Factors:</p> <ul style="list-style-type: none"> - I have financial obligations that exceed my income -For example, I have outstanding loans that are not being paid. -The large size of my family imposes significant financial responsibilities on me - The education of children is expensive -I have a substantial medical bill. |

Appendix (4)

Distribution of the members of the qualitative study sample based on the study variables

| Number | Categories | Variable |
|--------|----------------------|-----------------|
| 14 | 18-28 years | lifetime |
| 16 | 29-38 years | |
| 4 | 39-48 years | |
| 2 | 49 years and above | |
| 0 | Illiteracy | Education level |
| 8 | Basic education | |
| 7 | Secondary education | |
| 1 | Intermediate Diploma | |
| 20 | academic | Marital status |
| 0 | Graduate | |
| 12 | I am single | |
| 19 | Married | |
| 4 | Divorced | Scope of work |
| 1 | Widow | |
| 3 | industrial | |
| 5 | Commercial | |
| 3 | Logistical | That's mine |
| 1 | agricultural | |
| 7 | medical | |
| 15 | Tutorial | |
| 0 | That's mine | services |
| 2 | services | |

Appendix (5)

Distribution of the members of the quantitative study sample according to the variables of the study

| Variable | Categories | Ratio |
|---------------------|-----------------------|-------|
| Age | 18-28 years | 32% |
| | 29-38 years | 37% |
| | 39-48 years | 24% |
| | 49 years and above | 8% |
| Education level | Illiteracy | 3% |
| | Basic education | 10% |
| | Secondary education | 26% |
| | Intermediate Diploma | 13% |
| | academic | 43% |
| | Graduate | 5% |
| Marital status | single | 29% |
| | Married | 59% |
| | Divorced | 10% |
| | Widow | 2% |
| Number of children | Less than 3 | 38% |
| | 4-7 | 26% |
| | 8 and above | 1% |
| | There are no children | 45% |
| Field of work | industrial | 6% |
| | Commercial | 13% |
| | Logistical | 22% |
| | agricultural | 1% |
| | medical | 13% |
| | Educational | 32% |
| | Financial | 5% |
| | services | 8% |
| Years of Experience | Less than two years | 27% |
| | 3 years - 6 years | 24% |
| | 7 years - 10 years | 18% |
| | 11 years and above | 31% |
| Salary | Less than 300 JOD | 68% |
| | 301-600 IQD | 29% |
| | 601-900 JOD | 2% |
| | 901- JD or more | 1% |

Appendix (6)

Distribution of Study Sample Members Based on Available Women's Rights in the Informal Sector in Ma'an City, Al-Husseiniya District, and Al-Marigha District.

| Variable | Categories | Ratio |
|-----------------------------------------|--------------------|-------|
| Number of working hours | 8 hours or less | 77% |
| | 9-12 hours | 22% |
| | More than 13 hours | 1% |
| Enrollment in Social Security | Yes | 55% |
| | No | 45% |
| Providing health insurance | Yes | 24% |
| | No | 76% |
| Getting vacations | Yes | 76% |
| | No | 24% |
| Awareness of labor laws and regulations | Yes | 83% |
| | No | 17% |
| Signing a work contract | Yes | 64% |
| | No | 36% |

Appendix (7) Social Challenges

Table (3)

Arithmetic means and standard deviations sorted in descending order based on the mean

| Paragraph number | Paragraphs | Arithmetic mean | Standard deviation | Level |
|------------------|------------------------------------------------------------------------------|-----------------|--------------------|-------------|
| 2 | The monthly income from my business is handled by a family member | 2.45 | .384 | Large |
| 1 | I find it difficult to balance my professional and domestic responsibilities | 1.92 | .751 | Medium |
| 5 | The employer offers an on-site childcare facility | 1.22 | .604 | Weak |
| 4 | The work environment conflicts with my cultural values and traditions | 1.21 | .566 | Weak |
| 3 | A family member gets involved in my work. | 1.05 | .246 | Weak |
| | Total | 1.57 | 0.56 | Weak |

