

Response of the Jordanian National Commission for Women (JNCW) to the request of the Secretary General of the United Nations on implementation of the agreed conclusions of the Commission on the Status of Women 61st session on “Women’s economic empowerment in the changing world of work”.

The promotion of women's economic participation is reflected in the country's strategic planning documents:

- The National Strategy for Women in Jordan adopted by the Government in March 2020¹. It encapsulates Jordan’s vision for gender equality and women’s empowerment, for both Jordanians and refugee communities, and is fully aligned to the SDGs and to all Jordan’s international commitments, national plans and strategies.
- The Women's Economic Empowerment National Action Plan 2019-2024, developed under the World Bank program namely - Mashreq Gender Facility, that aims to strengthen the government's capacity to address challenges to women's economic participation;
- Jordan Vision 2025. The development plan contains several objectives to improve women's participation in economic life and sets an ambitious target to increase women's participation in the labour force by 24% by 2025.
- Jordan Growth Indicative Plan (2018-2022). The plan, which serves as a complement to the Jordan 2025 Vision, calls for the empowerment women in the public sector and the promotion of women's participation in the industrial sector.

1. Strengthening normative and legal frameworks (paragraphs 40 (a) to (j))

- ***What specific actions have been taken to enact, strengthen and enforce laws and regulatory frameworks that ensure gender equality and prohibit discrimination against women in the world of work?***

Jordanian Labour Law No. (8) of 1996 is the primary source of legislation governing the relationship between employers and employees in Jordan. In mid-May 2019, this law was amended by Law No. (14) of 2019, which was issued in the *Official Gazette*. The amended law’s most significant impacts on the employment relationship include amendments to wages, overtime, paternity leave, annual leave (e.g., vacation), childcare, retirement, the resolution of wage disputes, guarantee of labour rights of Jordanian women married to non-Jordanians; adherence to the principle of equal pay for work of equal value; tough punishment for the employer in case of pay discrimination when the performed work is of equal value.

- In 2017 the Government of Jordan’s adopted the Flexible Working Hours Bylaw to encourage women’s economic participation and in 2018 the Flexible Work Instructions was issued, provides for various form of work: telework, part time work, or flexible working hours. These forms of employment contribute to the promotion of women’s economic participation in the public and private sectors.

¹ The National Strategy for Women in Jordan 2020-2025// <https://women.jo/ar/node/7982>

- The Civil Retirement Law of 2018 was amended to eliminate imbalances and promote women’s pension rights. However, a decree issued by the Law interpretation Bureau limited immediate and direct implementation of the law to all widows. The implementation of the amendments was limited to women who retire and become widows after the enactment of the law².
 - The Jordanian government endorsed the Regulation No. (93) of 2020 on Social Protection for Maternity, which aims to empower and retain working mothers in the labour force. The new regulation, issued under the Social Security Law No. (1) of 2014, provides working mothers with cash benefits, to enable them to return to work while securing childcare for their children either at a childcare facility or at home. It also allows for registered childcare centres to receive direct cash benefits to cover operational costs. The regulation is a significant step forward in protecting women’s rights in Jordan, and falls in line with international labour standard instruments, particularly Workers with Family Responsibilities Convention, 1981 (No. 156), Maternity Protection Convention, 2000 (No. 183), and Maternity Protection Recommendation, 2000 (No. 191)³.
 - To strengthen law enforcement, the Jordan's National Center for Human Rights (NCHR) receives complaints of discrimination on the basis of gender, and promotes recommendations on women integration into the labour market.
 - The new personal income tax law (effective from 2019 onwards) introduced an explicit acknowledgement of the female breadwinner status affirming women’s right to benefit from tax exemptions for dependents, without the conditionality under the previous implementation of the law, of being a widow or (ex) husband unemployed. Single female breadwinner households are now subject to similar income tax rates as single male breadwinners⁴.
 - The Jordan Decent Work Country Programme (2018–2022) articulates the common commitment of the Government of Jordan, workers’ and employers’ organizations and the International Labour Organization (ILO) to promote Decent Work, social justice and equity⁵.
 - To prevent negative practices and to adopt the principle of equality and equal opportunities in employment procedures and to prohibit discrimination in the public sector, the Prime Minister issued a circular in 2018 stating that the gender of the candidate for vacant posts shall not be specified.
- ***What specific actions have been taken to enact, strengthen and enforce laws and regulations that uphold the principle of equal pay for equal work or work of equal value in both the public and private sectors?***
 - The World Bank estimated in 2020 the wage gap for women and men working similar jobs with similar education and experience in Jordan’s private sector at about 17%⁶.

² Decree No. 8 of 2018 issued by the Legislative and Opinion Bureau stated, in its answer to question 8, at the request of the Prime Minister, who asked “whether the persons whose pension rights had been settled before 1 October 2018 may combine their retirement pensions and their share of the retirement pension of their spouses after the entry into force of the amended law.” The answer was, “The persons whose pension rights had been settled before 1 October 2018 may not combine their pensions and their share of the retirement of their spouses after the amended law entered into force, since the law under which the retirement rights of either spouse did not grant them this right, and so long as the provisions of the amended law do not apply to them.”

³ https://www.ilo.org/beirut/media-centre/news/WCMS_758903/lang--en/index.htm

⁴ FISCAL POLICY, TAXATION AND GENDER EQUALITY IN JORDAN // https://www2.unwomen.org/-/media/field%20office%20jordan/images/publications/2020/june/un%20women%20gender%20analysis_jco%202019.pdf?la=en&vs=3739

⁵ https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/genericdocument/wcms_656566.pdf

⁶ WOMEN IN IRAQ, JORDAN AND LEBANON // <https://www.worldbank.org/en/country/lebanon/publication/state-of-the-mashreq-women>

- With ILO support, Jordan created the National Committee for Pay Equity (NCPE) 10 years ago to promote gender pay equity in the country⁷. In recognition of the efforts of the National Committee for Pay Equity, Jordan was invited in 2018 to join the Equal Pay International Coalition (EPIC) launched in late 2017. Jordan was the only Arab country to make a new commitment to bridge the pay gap. The commitment included expanding the membership of the National Committee on Pay Equity, conducting further studies on the pay gap, and expanding the electronic payment umbrella to include the health sector, confirming the commitment to bridge the gender pay gap⁸.

The Jordanian labour law addresses and acknowledges pay equity, through stipulating penalties for violations in the Article 53 of the Jordanian Labour Law: “An employer who pays a worker less than the minimum wage, or discriminates in pay for work of equal value on the basis of sex/gender shall be fined not less than JD 500 but not more than JD 1,000, and shall pay the worker the wage difference. Penalty amounts shall increase with repeat contraventions.

- Digital payments tool was introduced to protect wages, especially for female workers. Digital payment mechanisms ensure transparency and openness in how women and men are remunerated. They prevent practices which were common such as under-payment of wages, forcing teachers - mostly women - to resign before the summer holidays and therefore avoiding payment of wages over the vacations. Commitment to digital payments is encapsulated in the Collective Bargaining Agreement, the first of its kind, established between the Union of Workers in Private Education and the Association of Private School Owners under the supervision of the Ministry of labour and National Committee for pay equity, along with other labour rights such as minimum wages and paid holidays, provision of nurseries for workers, registration with social security, working hours.

- ***What measures have been taken to enact, strengthen and enforce laws and policies to eliminate all forms of violence and harassment against women in the world of work and provide means of effective redress in cases of noncompliance?***

- A study by the Jordan Women Union (JWU) in 2019 on sexual harassment and work found that 82.4% of Jordanian women had been subject to one or more forms of sexual harassment in the workplace.
- A 2018 study carried out by the Arab Renaissance for Democracy and Development (ARDD) civil society organisation found that 75.3 per cent of Jordanian women subjected to workplace harassment did not consider legal action.⁹
- The Ministry of Labour has adopted a violence and harassment prevention policy and code of conduct. There are some local Jordanian companies which have adopted anti-harassment policies¹⁰.
- In addition, the government submitted amendments to Article 29 of the Labour Law to the Lower House of Parliament where included a definition on sexual harassment. The labour law and the proposed amendments are being discussed and under revision in the labour parliamentary committee.
- Currently, the Article 29 of the Labour Law envisages the employee right to leave work with no notification while keeping his/her legal rights related to the end of service and the arising compensations of damages (f) if the employer or his representative assaulted him during work by beating or degrading treatment.

⁷ https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_778056.pdf

⁸ Comprehensive National Review of the Progress in the Implementation of the Beijing Declaration and Platform for Action 25 Years On

⁹ Silent women: Report on harassment problem in the workplace. ARDD. 2018.

¹⁰ <https://documents1.worldbank.org/curated/en/345681623916069293/pdf/The-Business-Case-for-Investing-in-Women-s-Employment-in-Jordan-Case-Study-Umniah-Safe-and-Respectful-Workplaces.pdf>

2. ***Strengthening education, training, and skills development (paragraphs 40 (k) to (n))***
- ***What measures have been taken to mainstream a gender perspective into education and training programmes in order to facilitate the effective transition from education or unemployment to work?***
In 2020 the GOJ has adopted the governmental gender mainstreaming policy to be implemented by all governmental institutions.
 - Prior to adoption of the abovementioned policy, in 2018, the Ministry of Education developed and began to implement a new five-year Education Strategic Plan (ESP) and complementary Strategy for Mainstreaming Gender Equality (GE) in education, with the support of UNESCO and funding from the Government of Canada¹¹.
The national centre for developing curricula work under the by-law is currently reviewing and improving the curricula, textbooks and the evaluation system in the preschool, primary and secondary grades including selected gender perspective concepts.
3. ***Implementing economic and social policies for women’s economic empowerment (paragraphs 40 (o) to (mm))***
- ***What steps have been taken to promote decent paid care and domestic work in the public and private sectors?***
 - According to the study¹², Jordanian women spend 17 times more time than men in unpaid work (compared to a global average of 3.2), while men spend 6.5 times more time than women in paid work (compared to a global average of 1.8). In Jordan, it is estimated that for married women with school-age children, the increase in unpaid working time has been up to 18-24 hours per week. Particularly in the case of women in paid employment, this has created a workload of 80-85 hours per week¹³.
 - In May 2019, an amendment has been introduced to the Jordanian Labour Law Art. 66 2.c that endorsed the three-day paid paternity leave. In 2014, public sector employees became entitled to a two-day paternity leave in line with Jordan’s Civil Service Regulation. This leave increased to three days following an amendment to the regulation in 2020 to the article 106c: “An employee is entitled to three working of paid paternity leave upon confinement of his wife, pursuant to a medical report attested by a medical doctor or midwife”.
 - JNCW jointly with UN Women and ILO conducting an awareness campaign within initiative on promoting productive employment and decent work for women in Egypt, Jordan and Palestine, that aims at raising awareness on necessity to share the burden of unpaid care work and to challenge stereotyped images of women's work and importance to enforce the care economy and its positive impact on the national economy.
 - ***What actions and investments have been made to support gender-responsive social protection and care infrastructure and services?***
 - To facilitate conditions of appropriate employment for women and to provide employment opportunities in childhood specialties, the National Council for Family Affairs, in partnership with the

¹¹ <https://en.unesco.org/news/moe-implements-gender-equality-education-strategy-support-canada-norway-unesco-0> and <https://www.jordantimes.com/news/local/education-ministry-implements-gender-equality-strategy-support-canada-norway-unesco>

¹² RAPID ASSESSMENT OF THE IMPACT OF COVID-19 ON VULNERABLE WOMEN IN JORDAN. UN Women. 2020// <https://www2.unwomen.org/-/media/field%20office%20jordan/images/publications/2020/unwjcorapidimpactassessmentcovid19v8.pdf?la=en&vs=3456>

¹³ Ibid.

Ministry of Labour implemented a project ‘Support for the establishment of nurseries in the public and private sectors’ to encourage women to participate in the labour market by providing safe and suitable sites for children in the workplace.¹⁴

- The amendments to the labor law are likely to increase the demand for childcare services as the article 72 states that employers whose employees, men and women, have 15 or more children below the age of five are required to provide childcare services either in the workplace or by utilizing services of childcare providers, as per **the instructions for workplace nurseries alternatives of 2021**, issued under paragraph B of Article 72 of the Labour Law no.8 of 1996 and its amendments. The instructions are implemented in case employers are incapable of providing an on-site nursery, which they are obliged to set up in case two conditions are fulfilled.
 - The Jordanian government endorsed the Regulation No. (93) of 2020 on Social Protection for Maternity, which aims to empower and retain working mothers in the labour force (*ref. section 1*).
 - Amendment to the social security law opens the door to subsidizing childcare services¹⁵. Article 42 of the law was amended allowing the Social Security Corporation (SSC) to use 25% of the maternity fund resources to maternity related social protection programs. The Ministry of Labor (MOL), and as part of its ambitious employment charter, is also planning to support employer-provided childcare through a grant covering capital expenditures and operational expenses.
 - Currently, a comprehensive childcare supply and demand assessment is in its final stage of development, that includes a focus on employer-supported childcare that will inform the policies to be put in place to spur the supply to quality child care services.
 - JNCW conducts a nationwide, multimedia campaign spanning TV, print, online and social media, addressing benefits of childcare, influencing social norms campaign through tailored behaviour communication campaigns: “changing stereotypical roles within the family”.
 - **Social protection:** The National Aid Fund is the most important social safety net for the poor. It is designed to provide protection and care for poor families, particularly women-headed, or mother-headed families, raise their standard of living, develop and empower their members, and integrate them into the labour market to ensure continuous income through monthly and emergency financial assistance, allowances for physical rehabilitation for persons with disabilities of both genders, and vocational training and employment programmes for the adult members over 16 years old of poor families.
 - The Alimony Fund, in accordance with its regulation issued in 2015, provides maintenance to wife, ascendants, especially the elderly, and descendants of both genders, when they cannot collect it from the person who is obliged by judgement to provide it. It is a mechanism of social protection.
- Safe transportation for women:** Sexual harassment, represent one of the biggest mobility barriers affecting women in Jordan. According to a 2018 study¹⁶, 47% of women surveyed in Jordan reported to have turned down job opportunities due to the current state of public transportation, naming availability, affordability, and sexual harassment as some of the main reasons. The Social Protection Strategy (decent work pillar) has tackled in its action plan programs related to securing safe transportation and safe work place for women.
- The National Framework for Gender Sensitive Public Transport¹⁷ has been launched that aims to enhance reliability, safety and accessibility of public transport for women and guide national efforts in promoting gender-responsive solutions for improving public transport and reinforce women

¹⁴ Comprehensive National Review of the Progress in the Implementation of the Beijing Declaration and Platform for Action 25 Years On

¹⁵ Social security law number 24 for the year 2019.

¹⁶ <http://www.jordantimes.com/news/local/study-finds-47-jordanian-women-have-turned-down-jobs-due-lack-viable-public-transport>

¹⁷ <https://jordan.unwomen.org/en/news/stories/2021/april/national-framework-for-gender-sensitive-public-transport-launched>

empowerment. The Framework was developed in cooperation among SADAQA and the Ministry of Transport, the European Union Delegation to Jordan and UN Women.

- A Code of Conduct (CoC) was developed in 2018 by the Government of Jordan (GoJ), with the support of the World Bank. The CoC regulates passenger, driver and operator conduct in public transport. The World Bank and government teams have made notable progress in operationalizing the CoC, as the CoC app will be a tool for women users of public transport to make their voices heard, whether to provide feedback on services or to report serious violations that require immediate intervention, including harassment.

- ***What specific measures have been implemented to promote women's entry, re-entry and advancement in the labour market?***

In the 2021 Global Gender Gap Report of the World Economic Forum (WEF), Jordan was among countries that have managed to close their economic participation and opportunity gap by at least 1 full percentage point in one year, yet female labour force participation rate remains low (14%), compared to males (54%).

To promote women's entry, re-entry in the labour market Jordan has introduced some legislative and policy improvements such as equal pay for the work of equal value, obligation to establish nurseries depending on the number of children regardless of the numbers of female employees, flexible working arrangements (for details refer to section 1) In addition to this, programs and vocational trainings were introduced to promote and sustain women economic participation and encourage women entering non-traditional jobs such maintenance, sport, energy, ICT. Through JONAP 1325 that was adopted by the GOJ in 2017, there was an increase in the number of women in the security and military sectors, including leadership positions.

- 4. ***Addressing the growing informality of work and mobility of women workers (paragraphs 40 (nn) to (qq)***

- ***What measures have been implemented to promote the transition from informal to formal paid employment for women?***

, Pursuant to Article 3 (B) of the Labor Law No. 8 of 1996, the Agricultural Workers Bylaw No. 19 of 2021 was issued for workers in agriculture, aiming to improve working conditions for men and women working in agricultural sector and formalize their employment status

Despite negative impact of Covid-19 pandemic on economic climate in the country, it is worth mentioning that the COVID-19 lockdown has provided opportunities for both the Social Security Corporation (SSC) and employers, as many employers registered with the SSC at the outbreak of the COVID-19 pandemic, for fear that they would suddenly need social security protection for their staff.

- 5. ***Managing technological and digital change for women's economic empowerment (paragraphs 40 (rr) to (ss))***

- ***What specific actions have been taken to support women's access to skills development and decent work in emerging fields, including science, technology, engineering, and mathematics?***

The OECD Programme for International Student Assessment (PISA)¹⁸ reveals that in Jordan education girls outperform boys in all subjects, including mathematics. Yet, there are few women pursuing careers in science, technology, engineering and mathematics (STEM) disciplines. Nevertheless, the percentage of females enrolled in universities in ICT majors for the academic year 2017 reached 37.3%. To maximize the benefits of this investment, the Ministry of Communications and Information

¹⁸ https://www.oecd.org/pisa/publications/PISA2018_CN_JOR.pdf

Technology (MICT) launched several initiatives in collaboration with private sector companies to achieve gender equality in access to training and employment opportunities. Forty-seven percent (47%) of ICT graduates were females. The percentage of female employees reached: 44.5% in the Ministry of Information and Communications Technology; 45.5% in the National Information Technology Centre; 29% in ICT private companies in 2016; and 50.4% in the government ITC sector¹⁹.

6. ***Strengthening women’s collective voice, leadership, and decision-making (paragraphs 40 (tt) to (aaa))***
- ***What specific efforts have been implemented to support women’s participation and leadership in trade unions, workers’ organizations and employers’ organizations?***
 - JNCW in collaboration with HIVOS developed recommendations to inform policy making on measures to be taken to increase the active representation of women in decision making positions in trade unions, and professional associations²⁰.
JNCW facilitated and conducted training programs to build leadership skills that enable access to decision-making positions; 70 trade union members (45 women, 25men) from different unions participated in the training program: the Jordanian Pharmacists Association, the Nurses Association and Midwives Council in Jordan, the Jordanian Teachers Syndicate, the general trade unions of workers in food industries, the Agricultural Engineers Association. The following concept were introduced: gender mainstreaming in union work, leadership skills for CBOs (trade and professional unions), preparation for elections campaigns, mobilization, networking and advocacy campaigns, time and crisis management, the use of technology (such as: online platforms) in running remote work. In addition to this, JNCW introduced the gender audit methodology and conducted gender audit for some professional associational and trade unions.
 - In 2021 a Royal Committee for political reforms has been formed, the Committee includes five sub-committees, once of them is the sub-committee on women’s issues that proposed recommendations aiming to ensure significant women representation in public life, including in the associations and trade unions as part of women’s political empowerment.
7. ***Strengthening the role of the private sector in women’s economic empowerment (paragraphs 40 (bbb) to (eee))***
- ***What efforts have been undertaken to encourage private firms and institutions to mainstream gender equality considerations in policies and practices?***
 - JNCW in partnership with the World Bank carried out programs on Safer and Respectful Workplace for Women and Men: Strategies, Lessons, and Best Practices in Jordan introducing international and regional best-case practices on women’s economic empowerment at the workplace, including family friendly policies, flexible working arrangements for working parents, especially during the COVID-19 pandemic; also the importance of abolishing social and gender norms, and the role the private sector can play in adopting those policies and providing females with opportunities and securing their rights. Important focus was given to address sexual harassment at the workplace and in public space.
 - Three business cases have been developed that highlight the business benefits of investing in women’s employment, that promote greater inclusion of women in their workforce in three thematic areas: (1) Supporting women in non-traditional roles (Estarta Solutions); (2) Anti-Harassment Policies at the

¹⁹ Comprehensive National Review of the Progress in the Implementation of the Beijing Declaration and Platform for Action 25 Years On

²⁰ Policy paper “Mechanisms and recommendations proposed to support trade unions and professional associations to increase effective women’s participation in decision-making positions”//<https://www.women.jo/en/node/7400>

Workplace (show-case UMNIAH) and (3) Family Friendly Policies at the Workplace (Kawar Group), and Etihad bank.

- Measures to ensure family friendly working environment and gender equality principles in the workplace were introduced to the private sectors through many joint programs by national and international actors that led to conducting gender audit by many firms.

- ***What action has been taken to increase investment and support for women entrepreneurs?***

In Jordan, women are underrepresented among entrepreneurs. According to the Global Entrepreneurship Monitor (GEM) 2019-2020²¹, only 59 women engage in entrepreneurial activities for every 100 men. Moreover, the Covid-19 crisis has hit female-owned businesses harder. Access to financial and productive resources, in particular land, is essential to start a business, as these resources can be sold or used as collateral for loans to finance the business. The OECD's Social Institutions and Gender Index (SIGI) 2019²² indicates that women in Jordan face one of the highest levels of discrimination in access to productive and financial resources in the world: 43%, compared to a global average of 27%. The SIGI results also show that women face a very high level of discrimination in relation to legal rights to inherit land and non-land assets. Difficulties in accessing formal financial services is a critical obstacle to female entrepreneurship. In Jordan, only 27% of women have a bank account, compared to 56% of men, and only 14% of women report borrowing from financial institutions, against 19% of men²³. The initial findings of the **socio-economic impact of microlending** quantitative analysis²⁴ reveal that only 7 percent of women recipients end up with a business, and these employed on average 1.2 additional persons.

Despite implementing various programs and initiative to facilitate women's access to finance, Jordan has not achieved significant progress in promoting women's entrepreneurship, and therefore JNCW under WEE national action plan conduct a study to assess the conditions for micro lending for women entrepreneurs to inform policy making.

- **What measures have been taken and their impacts or results, including for the COVID-19 response and recovery, identify good practices and key lessons, gaps and challenges, and highlight successful inclusive collaboration with stakeholders in the implementation of the agreed conclusions.**

Despite progress towards greater inclusion of women in economic life and the advancements of women's rights and equal opportunities, Jordan still faces significant challenges in numerous areas related to women's economic participation. Most of these challenges have been exacerbated by the COVID-19 pandemic, which has affected women and men differently due to their different roles in the labour market and society.

Mothers suffered from reduced access to childcare support during the COVID-19 lockdown. The lockdown cut off some mothers from their preferred choice of childcare support – close female family and friends – as travel within the country was reduced and social distancing encouraged. Nurseries also closed during this period, causing problems for women whose workplace remained open or reopened during the lockdown.

²¹ <https://www.gemconsortium.org/report/gem-2019-2020-global-report>

²² SIGI 2019 Global Report Transforming Challenges into Opportunities// <https://www.oecd.org/publications/sigi-2019-global-report-bc56d212-en.htm>

²³ World Development Report 2021: DATA FOR BETTER LIVES// <https://www.worldbank.org/en/publication/wdr2021>

²⁴ Assessing Microfinance as a means of Socioeconomic Empowerment for Vulnerable Women in Jordan// <https://www.developmenteducationreview.com/issue/issue-29/assessing-microfinance-means-socioeconomic-empowerment-vulnerable-women-jordan>

To address this, the Jordanian Government laid out instructions for implementing flexible work arrangements in Defence Order 7 published in the Official Gazette. This instruction provided an opportunity for employers to consider flexible working arrangements, such as working from home. The flexible working arrangements provided mothers greater employment options in the market place and made also it easier for them to work from home while taking care of children.

The SSC introduced measures to secure the support through the maternity fund for working mothers as mentioned in the section 1.

JNCW worked closely with the GOJ and national institutions on the impact of the Covid-19 pandemic to ensure women needs are met and considered: JNCW jointly with UN Women addressed the GOJ with policy recommendations on the response and planning for the pandemic from a gender perspective; close coordination with female teachers, the Ministry of Labour and association of teachers in the private sector and documenting all violations committed in response to the closure; supporting and coordinating prevention and protection efforts, campaigns in response to GBV during lockdown; coordinated efforts and campaign against closure of nurseries and kinder gardens for working mother, and other measures. Detailed overview of measures taken to mitigate the covid-19 crisis is presented in the report *Jordan's National Social Protection Response during COVID-19²⁵ and Impact of the COVID-19 pandemic on enterprises in Jordan²⁶*.

²⁵ Jordan's National Social Protection Response during COVID-19. UNICEF and JSF. 2020//<https://www.unicef.org/jordan/media/3921/file/Jordan's%20National%20SP%20Response%20During%20COVID-%20UNICEF%20%20JSF.pdf>

²⁶ Impact of the COVID-19 pandemic on enterprises in Jordan. Fafo// https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_749136.pdf