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# Program Information Document (PID)

Appraisal Stage | Date Prepared/Updated: 29-Feb-2024 | Report No: PIDPA00069

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# **BASIC INFORMATION**

# A. Basic Program Data

Project Beneficiary(ies)	Region	Operation ID	Operation Name
Jordan	MIDDLE EAST AND NORTH AFRICA	P180508	Enhancing Women Economic Opportunities in Jordan
Financing Instrument	Estimated Appraisal Date	Estimated Approval Date	Practice Area (Lead)
Program-for-Results Financing (PforR)	20-Feb-2024	26-Mar-2024	Social Protection & Jobs
Borrower(s)	Implementing Agency		
Ministry of Planning and International Cooperation	Ministry of Social Development (MOSD)		

Proposed Program Development Objective(s)

To address constraints that women face to enter and stay in the labor force related to the workplace conditions, financial inclusion, transportation, and childcare.

# **COST & FINANCING (US\$, Millions)**

# **Maximizing Finance for Development**

Is this an MFD-Enabling Project (MFD-EP)? Yes

Is this project Private Capital Enabling (PCE)? No

## **SUMMARY**

Government program Cost	0.00
Total Operation Cost	0.00
Total Program Cost	0.00
IPF Component	0.00
Other Costs (Front-end fee,IBRD)	0.00
Total Financing	0.00
Financing Gap	0.00

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FINANCING	
World Bank Lending	

Trust Funds 0.00

0.00

#### **Decision**

The review did authorize the team to appraise and negotiate

#### **B.** Introduction and Context

## **Country Context**

- Women's participation in the labor market in Jordan remains among the lowest in the world at 14 percent, compared to 65 percent among men (ages 15 to 64, World Development Indicators (WDI) 2021 modeled estimate).
   A fourth of women in the labor force are unemployed, and almost half of the women who do work are employed by the public sector (48 percent; DoS, 2022).
- 2. The Government of Jordan (GoJ) recognizes the potential contribution of women's economic activity to the overall economic growth agenda and has set the ambitious target of increasing female labor force participation to 28 percent by 2033 in its Economic Modernization Vision 2033 (EMV). To help achieve this ambitious target, the Vision is accompanied by an Engendered Strategy to address the series of challenges through a multisectoral approach that both mainstreams gender and launches tailored initiatives that target women. The EMV has identified a series of priorities related to: legislative reforms for women's economic participation and protection; gender-responsive private sector through Gender Equality Seal, improved infrastructure, decent work conditions; entrepreneurship support targeting women through financing and training programs, soft loans, and eShops for women-owned businesses; promoting establishment of nurseries; transportation solutions for women; research, data and monitoring on women's economic participation. The proposed Program supports the implementation of government reforms and priorities that will contribute to increasing women's economic activity. The GoJ expects it to contribute to improving the enabling legal, workplace, and social environment for women's work while also addressing key constraints women face to enter and remain in the labor market.

## Sectoral (or multi-sectoral) and Institutional Context of the Program

3. Jordanian women face several challenges that affect their participation in the labor market. Women in Jordan are increasingly well educated, with about half of young women having more than secondary education. However, this has not translated into more women active in the labor market. Another half of young women have less than secondary education, and most of them are outside the labor market. Women face specific constraints to a larger extent than men related to access to quality childcare, safe public transportation, financial inclusion, and

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<sup>&</sup>lt;sup>2</sup> Redaelli, Lnu, Buitrago Hernandez and Ismail. 2023. State of the Mashreq Women Flagship: Who Cares? - Care Work and Women's Labor Market Outcomes in Iraq, Jordan, and Lebanon. Washington, DC: World Bank Group. World Bank. 2020. Women's Economic Participation in Iraq, Jordan, and Lebanon. Washington, DC: World Bank Group.

entrepreneurship, further limiting their participation in the labor force.<sup>2</sup> For example, a recent World Bank study shows that 60 percent of non-working women identify commuting as a barrier to working in Amman, and further estimates that a 5 percentage point improvement in safety in public transportation would increase Female Labor Force Participation (FLFP) by 4.7 pp among working-age women.<sup>3</sup>

- 4. Women's economic activity peaks at the age of 26, with marriage and childbearing being key times when a woman decides whether to join (or stay) in the labor market. Childcare is identified as the main barrier for women to join the labor market among Arab Barometer survey respondents in Jordan. However, most mothers with young children expressed willingness to work more if childcare services were available. There is an untapped demand for nurseries, as only 2.3 percent of children under the age of five are enrolled in formal childcare. It is estimated that FLFP could increase by 2.5 percentage points (pp) if childcare services are provided for pay and 7.3 pp if provided free of charge.<sup>4</sup>
- 5. Institutionally, the Inter-Ministerial Committee for Women's Empowerment (IMC-W) serves as the high-level guiding body for women's issues. The Jordanian National Commission for Women (JNCW) advocates for and promotes women's issues, supporting mainstreaming of gender across policy areas. Given the multisectoral nature of the challenges related to women's economic participation, various government agencies play an important role in developing and implementing policies to address sector-specific issues, such as the Ministries of Labor, Social Development, and Transport. In addition, the Prime Ministry and the Ministry of Planning and International Cooperation (MOPIC) have overarching responsibilities related to coordinating, planning, monitoring, and reporting on indicators and programs for women's issues.

#### **PforR Program Scope**

- 6. Aligned with the Government's strategic vision and commitment to simultaneously increase FLFP and expand economic growth, the proposed Operation is centered on four key dimensions. The Operation will support activities under four Results Areas: (i) better and more adaptive workplace conditions for women; (ii) increased financial inclusion and entrepreneurship; (iii) safe public transport; and, (iv) access to affordable, quality childcare.
- 7. Results Area 1 focuses on enhancing workplace conditions for women, supporting the effective implementation of legal reforms to facilitate women's participation in the private sector labor market. The activities under the Operation aim to create a more women-friendly, flexible, safe, and equal opportunity workplace, and supports the development and implementation of a national Gender Equality Seal for the private sector.
- 8. Results Area 2 will support women's enhanced financial inclusion and entrepreneurship, mainly by supporting the implementation of the Central Bank of Jordan's new National Financial Inclusion Strategy (2023-2027). It will focus on expanding the number of women's basic bank accounts, bank accounts and e-wallets and increasing the number of bank loans to women, and support the expansion of women's entrepreneurship and business activity.

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<sup>&</sup>lt;sup>2</sup> Redaelli, Lnu, Buitrago Hernandez and Ismail. 2023. State of the Mashreq Women Flagship: Who Cares? - Care Work and Women's Labor Market Outcomes in Iraq, Jordan, and Lebanon. Washington, DC: World Bank Group. World Bank. 2020. Women's Economic Participation in Iraq, Jordan, and Lebanon. Washington, DC: World Bank Group.

<sup>&</sup>lt;sup>3</sup> Alam, Mehmood and Bagnoli. 2023. Ten-thousand Steps in Her Shoes: The Role of Public Transport in Women's Economic Empowerment – Evidence from Egypt, Jordan, and Lebanon. Washington DC: World Bank.

<sup>&</sup>lt;sup>4</sup> Redaelli, Lnu, Buitrago Hernandez and Ismail. 2023. State of the Mashreq Women Flagship: Who Cares? - Care Work and Women's Labor Market Outcomes in Iraq, Jordan, and Lebanon. Washington, DC: World Bank Group.

- 9. **Result Area 3 will support the basic building blocks for improving safety in and around public transportation.** Activities include to devise and adopt a national action plan to enhance women's access and use of public transportation and the development, adoption, and implementation of modernized and climate resilient standards and guidelines for bus stops to improve women's safety and access.
- 10. Results Area 4 will expand access to affordable, quality childcare for women with young children supporting system coherence through the adoption of a National Childcare Policy, improving the quality of childcare workers and expanding the supply and demand of home-based and other nurseries.
- 11. The Operation is complemented by an IPF component to support the implementation through three main activities. The first activity is the establishment of a team to function as a Collaboration and Evidence Hub to coordinate technical assistance related to the results areas, including evaluations, research, and capacity-building activities. The second activity is Program Management and Monitoring to facilitate coordination between various stakeholders, including government agencies, civil society organizations, academia, and international partners. The third activity supports the expansion of quality childcare. Additional fundraising can support the expansion of the IPF component.

## C. Proposed Program Development Objective(s)

- 12. **The Program Development Objective (PDO)** is to address constraints that women face to enter and stay in the labor force related to workplace conditions, financial inclusion, transportation, and childcare.
- 13. **The Operation consists of four Results Areas**, supported by the IPF pillar that focuses on childcare and on the collaboration and evidence hub as described above. Indicators will measure the private sector firms awarded the gender seal; women's ownership of basic bank accounts, bank accounts and e-Wallets; bus stops constructed applying the modernized standards developed under the Operation; and, the share of children enrolled in nurseries.

#### D. Environmental and Social Effects

14. Minor, limited, and site-specific impacts, especially OHS risks and impacts, might result from the potential support to renovating and operating childcare facilities. Potential low environmental risks and adverse impacts are likely to be associated with the absence of environmentally responsible childcare provisions and licensing, improper handling and management of childcare waste. social risks could include children safety and protection, exposure to safety hazards, discrimination against disabled children, SEA/SH risks by workers, limited social (family) conflict due to the entry of women in the labor market, and psychological impact. Other risks also include the type of modalities and selection criteria for the beneficiaries, definition and selection of vulnerable households, existing childcare facilities, etc. Also lack of coordination between the different relevant entities, availability of reliable data and data sharing, availability of required staffing and capacities.

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Legal Operational Policies	Triggered?		
Projects on International Waterways OP 7.50	No		
Projects in Disputed Area OP 7.60	No		
Summary of Screening of Environmental and Social Risks and Impacts of the IPF Component			

# **CONTACT POINT**

#### **World Bank**

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# **Borrower/Client/Recipient**

## **Ministry of Planning and International Cooperation**

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## **Implementing Agencies**

# Ministry of Social Development (MOSD)

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## FOR MORE INFORMATION CONTACT

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#### **APPROVAL**

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