

ERF Policy Brief

How Can Jordan Increase Female Labor Force Participation?

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In a nutshell

- Jordan's female labor force participation rate (15% as of 2025) is very low.
- Low participation persists despite childcare and maternity leave social insurance policy reforms.
- Childcare operating hours are poorly aligned with women's work schedules.
- Restrictive gender norms and a strong preference for family-based childcare limit women's labor force participation and reduce uptake of formal childcare.

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1. Introduction

Globally, female labor force participation (FLFP) is reduced by events such as marriage and childbearing (Kleven et al., 2025). Eliminating this “child penalty” on mothers is a key requirement for achieving gender parity in employment. Governments worldwide use early childhood care and education (ECCE) policies to address the time constraint on mothers and increase FLFP (Halim et al., 2023). In low- and middle-income countries (LMICs), ECCE had positive effects on maternal labor market outcomes in 21 of 22 rigorous studies (Halim et al., 2023), with the only negative result observed in the context with the lowest baseline participation (Medrano, 2009). Likewise, governments offer maternity leave policies in an effort to help women retain employment (Canaan et al., 2022). An important question for childcare and maternity leave policies is whether they can increase maternal employment in low-employment contexts, such as in the Middle East and North Africa (MENA), and in particular Jordan.

FLFP rates in MENA are the lowest in the world, with Jordan having the second lowest FLFP rate globally at 15% as of 2025 (ILOSTAT, 2025; Krafft, Assaad, & Abushehab, 2026; Verick, 2018). This low participation is despite rising female educational attainment in the region (Assaad et al., 2020; Gatti et al., 2025). In MENA, maternity social insurance systems exist but are often limited in their coverage and impose costs on employers (Economic Research Forum & UN Women, 2020). Similarly, workplace nursery laws exist but suffer from low compliance (World Bank, 2024). Finally, ECCE expansions have shown no impact on FLFP in MENA (Caria et al., 2025; Krafft, Assaad, Avendano, et al., 2026; Krafft & Li, 2024) or even negative impacts when days of care are short (Krafft & Lassassi, 2024). As of 2025, Jordan had a 15% FLFP rate, with only 8% of Jordanian mothers whose youngest children were aged 3 to 5 employed (Krafft, Assaad, & Abushehab, 2026). This is in spite of Jordanian women being, on average, more educated than men (Krafft, Assaad, & Abushehab, 2026). In an effort to address these issues, Jordanian policymakers have implemented a variety of care policies designed to raise FLFP, including maternity insurance, workplace nursery mandates, and a Kindergarten 2 (KG2) expansion.

This brief examines the design and reach of these three Jordanian childcare policies. We review existing evidence of the effect of these policies on maternal employment and situate the findings within the broader MENA pattern. Finally, using the Jordan Labor Market Panel Survey (JLMPS) 2025 data (Krafft, Assaad, & Ragab, 2026; OAMDI, 2026), we identify the aspects

of the design of these policies and additional social policies and programs that would need to change to meaningfully reduce the childcare constraint on maternal employment.

2. Childcare policies for increasing FLFP in Jordan

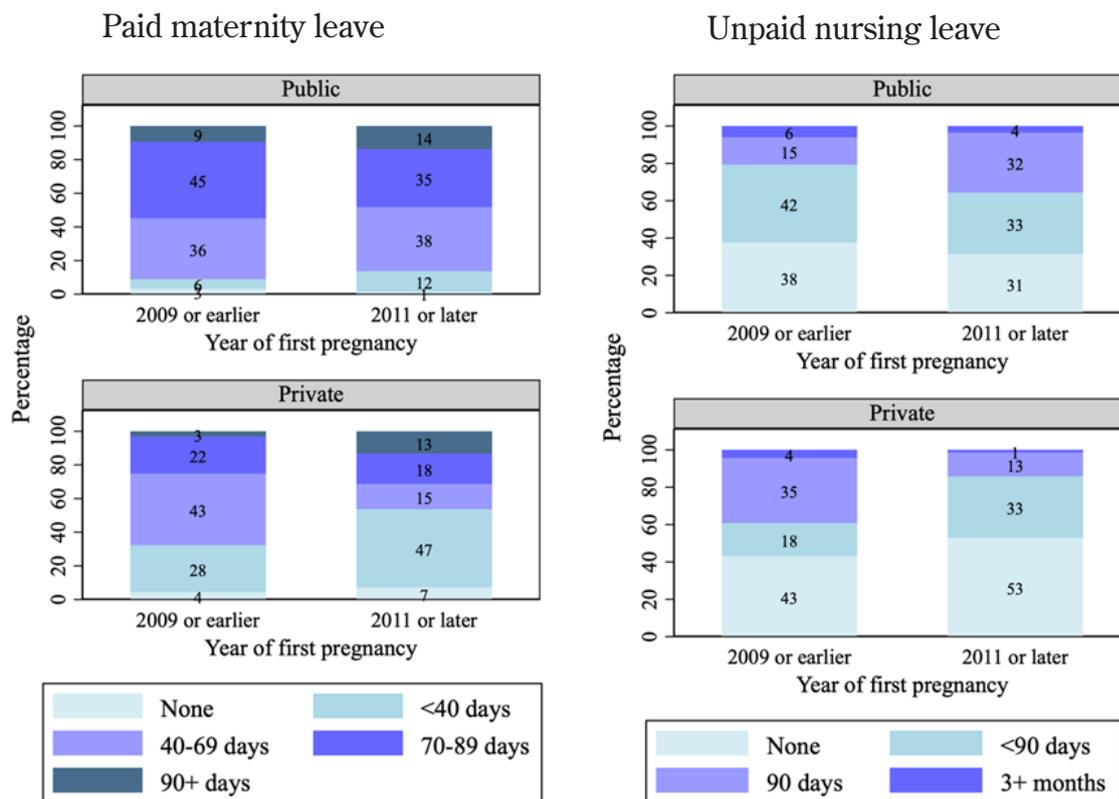
2.1. Maternity leave and childcare allowance policy

In Jordan, public sector workers receive 13 weeks (90 days) of fully paid maternity leave (Economic Research Forum & UN Women, 2020; World Bank, 2024). Prior to 2010, Article 70 from the 1996 Labor Law required private sector employers to pay mothers on maternity leave 10 weeks of their full wage, which disincentivized employers from hiring women or retaining them after marriage, to avoid funding maternity leave (International Labour Organization, 2015, 2021; Labour Law and Its Amendments No. 8 of the Year 1996, 1996). In 2010, the Social Security Corporation (SSC) laid the foundation for maternity social insurance through the Maternity Fund, which took effect in 2011 through Article 42 of the Social Security Law (Brodmann et al., 2014; Social Security Corporation, 2014). This program shifted the financial responsibility of the 10 weeks of full wages to the SSC, with employers’ contributions reduced to a payroll tax of 0.75% of each employee’s monthly wages (regardless of sex) (Social Security Corporation, 2014; World Bank, 2024). The policy objective was to reduce employer discrimination against women of childbearing age, and support women’s return to employment after childbirth. Moreover, Jordan also offers the option of unpaid maternity (“nursing”) leave, with a maximum leave duration of one year for women working in the private sector and two years for women working in the public sector (Civil Service Bylaw, 2020; Labour Law and Its Amendments No. 8 of the Year 1996, 1996).

Although policy reforms have been undertaken, implementation of maternity leave is uneven and has not improved over time. From Figure 1 we can see that paid maternity leave falls short of what is legally mandated, even after the recent reforms. The figure shows paid maternity leave, by sector at the time of first pregnancy, comparing first pregnancies in 2009 or earlier vs. 2011 or later. There was a slight increase in the share of women receiving 90+ days of paid leave over time, from 9% to 14% in the public sector and 3% to 13% in the private sector. This is the mandated duration in the public sector. In the private sector the share receiving the mandated 70 days or longer increased slightly from 25% to 31%, but was well below universal. Furthermore, the share of women with short leaves in



Figure 1. Percentage of women with paid maternity leave and unpaid nursing leave by duration of leave and sector at time of first pregnancy



Source: Authors' calculations based on JLMPS 2025

Notes: Public denotes government or public enterprise employment; private denotes employment in the private sector. Restricted to women who were working for a wage at the time of their first pregnancy.

the private sector, less than 40 days, actually increased after the reforms, from 28% to 47%. Even for those private-sector women who do receive the mandated leave, many would prefer receiving a longer leave, citing reasons such as spending more time with their child and not feeling physically and psychologically prepared to return to work (Brodmann et al., 2014; International Labour Organization, 2021; World Bank, 2024). In terms of unpaid nursing leave, while it has become slightly more common in the public sector over time, it has diminished in the private sector, with the share of women receiving none rising from 43% for births in 2009 or earlier to 53% for births in 2011 or later. While women might opt to take less than the legal maximum, they may also have short unpaid nursing leaves due to employer non-compliance. Overall, these patterns show that although the maternity insurance reforms intended to standardize and expand maternity leave access, implementation is uneven and made limited progress over time.

3.2. ECCE

In recent years, Jordanian policymakers have focused on expanding access to ECCE, to both increase FLFP

and enhance children's development. In 2019 Jordan had a major revision to its Labor Law, with Article 72 stating that private sector employers were no longer required to provide a nursery if they have at least twenty female employees. Instead, the law requires employers to provide a nursery if their employees (of either sex) have a total of at least fifteen children under age 5 (World Bank, 2024). Employers in the same area can co-participate in the establishment of a nursery, or can contract with one or more nurseries, or can provide a subsidy to mothers towards childcare (International Labour Organization, 2022). The goal of the reform was to reduce discrimination against women with young children by making the policy gender-neutral.

Similarly, in 2021 the SSC launched the Reaya program, which provides financial assistance to mothers with children under 5 through two mechanisms (World Bank, 2024). The first mechanism is financial assistance to individuals, either (1) a six-month period with monthly payments of up to 25 dinars¹ to the mother for caregiving

¹ According to the United States Treasury Reporting Rates of Exchange (<https://fiscaldata.treasury.gov/datasets/treasury-reporting-rates-exchange/treasury-reporting-rates-of-exchange>), as of September 30th, 2025, 25 Jordanian dinars are valued at 35.31 US dollars.



at home, or (2) making contributions towards nursery fees for six months (up to 60 dinars per month) (World Bank, 2024). The second mechanism comes in the form of a financial subsidy to private sector center-based nurseries, with eligible nurseries receiving up to 10,000 dinars per year for operational costs (World Bank, 2024). Eligibility for the Reaya program is determined by being an insured mother earning less than 1,000 dinars per month (World Bank, 2024). The goal of this program was to subsidize childcare costs for mothers working in the private sector.

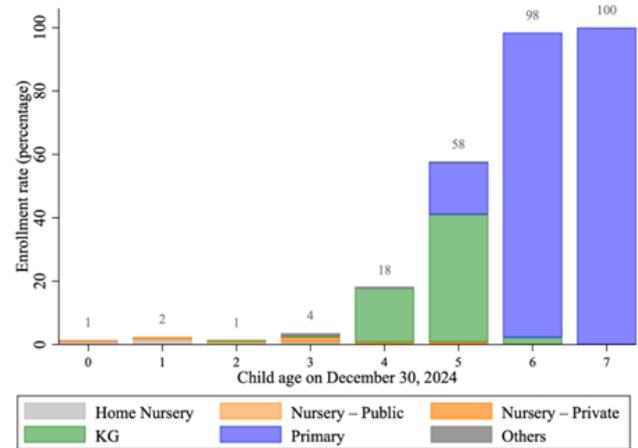
Furthermore, in 2021, Jordan began expanding KG2, with the goal to make it universal by 2025 (Ministry of Education, 2018). Children aged 5 years old by December 31st of the year of enrollment are eligible for KG2 (Ghaith, 2021). As of 2025, KG2 enrollment had stalled at around 65%, a substantial increase from 57% in 2018, yet still far from the universal enrollment that was expected by 2025 (World Bank, 2024).

ECCE enrollment in Jordan remains very low for children of ages 3 and younger as of 2025 (Figure 2, which uses age as of December 30th, the cutoff for KG and primary enrollment eligibility (Ghaith, 2021)). Only a very small share of children ages 3 and younger are attending ECCE (1-4%), primarily in home- or center-based nurseries. This low rate is despite the 2019 nursery law reform and the introduction of the Reaya program. Meanwhile, enrollment for children aged 4 is slightly higher (18%), through KG. Similarly, children aged 5 enroll frequently (58%) through KG or primary. KG1 enrollment is through private schools, but KG2 is a near-equal mix of public and private.² Subsequently, children aged 6 to 7 experience near universal ECCE enrollment (98% of 6-year-olds and 100% of 7-year-olds, almost all in primary school). When we analyze whether those using ECCE under the age of six had assistance from the Reaya program, less than 1% did so. Despite recent policy efforts to increase ECCE enrollment, formal childcare before age 5 remains limited, while KG at age five (primary KG2) has yet to achieve the desired universal coverage.

Furthermore, new research on the effect of ECCE enrollment on mothers' employment in Jordan shows that it has no impact on mothers with children ages 4 to 6 (enrolled in KG1 to primary school) (Krafft, Assaad, Avendano, et al., 2026). Overall, the findings suggests that ECCE access alone is insufficient to increase women's employment in Jordan's low-employment context. These results are similar to other studies of

² The individual questionnaire for those aged 6+ did not distinguish type of KG, but for ages 5 and younger we can distinguish types.

Figure 2. ECCE enrollment (percentage of children in ECCE) by type of ECCE and age on December 30, 2024



Source: Authors' calculations based on JLMPS 2025

Notes: Age on December 30, 2024, determines eligibility for different grades of KG and primary. Labels denote the enrollment rate summing across all types of ECCE.

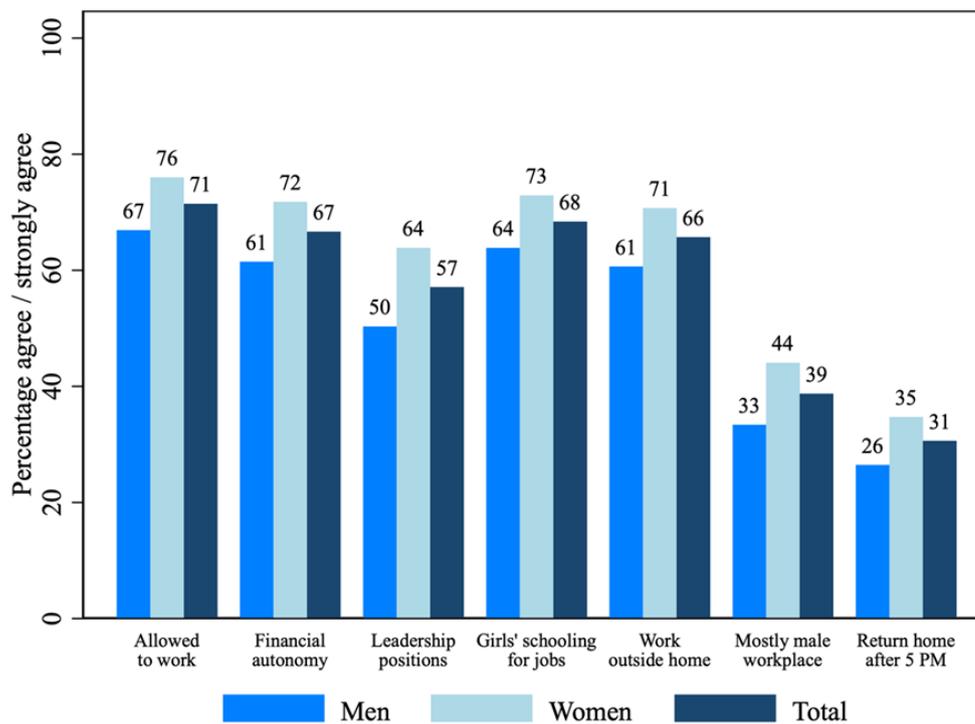
ECCE's effect on mothers' employment in the MENA region that have shown no or negative impacts (Caria et al., 2025; Krafft & Lassassi, 2024; Krafft & Li, 2024). Obstacles such as low trust in providers, limited hours and availability, and high costs of childcare have resulted in low formal childcare uptake even after reforms to expand access (Caria et al., 2025; Girgis & Adel, 2021; International Labour Organization, 2022; Krafft & Li, 2024).

3. Barriers limiting policy impact

Several interrelated normative and structural barriers continue to limit the effectiveness of childcare policies in increasing maternal employment in Jordan. These barriers can be categorized into demand-side barriers to using childcare and supply-side barriers. Starting with the demand-side barriers to using childcare, Figure 3 presents gender norms in favor women's work and equality, by sex. There is broad support for women's participation in economic life in principle, although more so among women than men. Two-thirds to three-quarters of respondents agree that women should be allowed to work (71%), have financial autonomy (67%), receive schooling for jobs (68%), and work outside the home (66%). However, this support is conditional. Agreement declines markedly when employment challenges traditional expectations regarding time, space, and gender mixing. Support drops to 39% for women working in mostly male workplaces and to 31% percent for women returning home after 5 PM. These patterns suggest that while women's employment is widely accepted in the



Figure 3. Gender norms (percentage agree or strongly agree) in favor of women's work and equality, by sex, ages 15+



Source: Authors' calculations based on JLMPS 2025

Notes: Full statements: "Women should be allowed to work," "Women must work for financial autonomy," "Women should obtain leadership positions in society," "Girls should go to school to prepare for jobs," "It is acceptable for women to work outside the home," "It is acceptable for women to work in mostly male environments," and "It is acceptable for married women to return home after 5 PM from work."

abstract, it remains constrained by expectations that work should not interfere with domestic responsibilities or transgress social boundaries. Such norms can limit the types of jobs women can accept and the hours they can work, even when they want to participate in the labor market.

Figure 4 highlights gender norms restricting women's work. Only a small minority of respondents agree that women's employment harms motherhood (18%), marriage (17%), reputation (9%), or risks harassment (13%), suggesting that overt moral opposition to women's work is limited. In contrast, a large majority—63% of respondents, with virtually no gender difference—agree that men's jobs should be prioritized. In contexts of limited job availability, such as Jordan (Assaad & Khraise, 2026; Krafft, Assaad, & Abushehab, 2026), prioritizing men's employment can directly constrain women's opportunities, even when their participation is socially acceptable in principle.

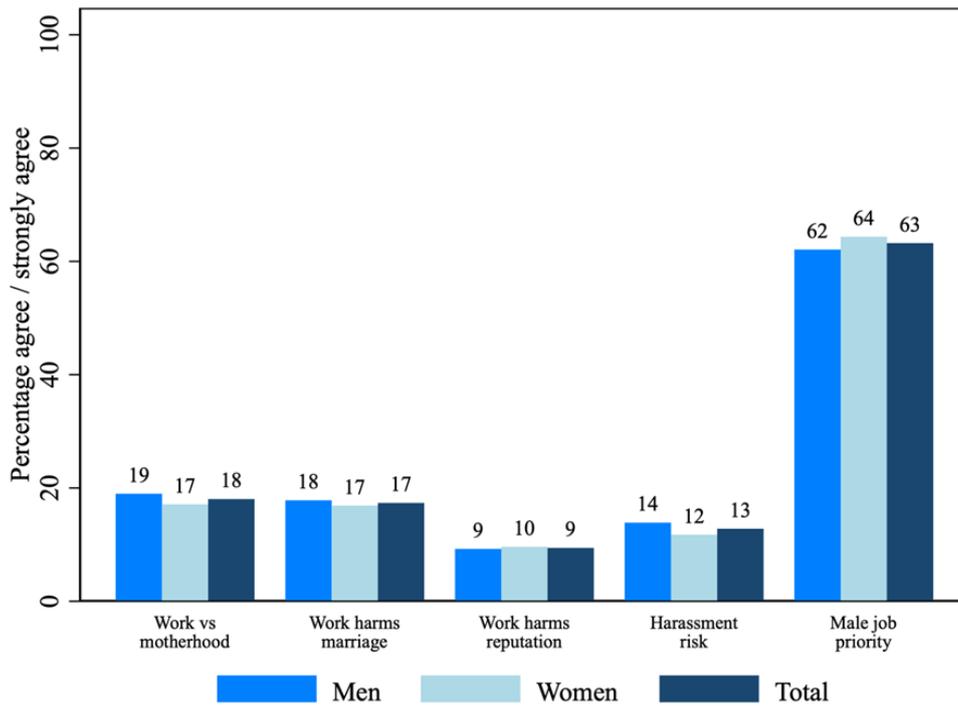
Figure 5 illustrates attitudes toward childcare options for children under five (in order for women to work). Acceptance is highest (75%) for care provided by adult family members, reflecting a strong preference for

kin-based childcare. Formal options—such as childcare facilities and early childhood education programs—are accepted by a majority of respondents (63% for childcare facilities and 56% for early childhood education programs) but remain clearly secondary to family care. Acceptance is lowest for informal non-kin arrangements, such as care by neighbors or friends (37%). Women are slightly more accepting of all childcare options than men, yet even among women, support for childcare facilities is not universal (66%). These preferences help explain the limited uptake of formal care despite legal reforms and subsidies: when families strongly favor family-provided care, expansions in formal supply may have only modest effects on actual childcare use.

Next, we explore the supply-side barriers to using ECCE. Figure 6 illustrates the distribution of the daily duration of ECCE. The mean duration was five hours, and the median was 4.75 hours. The most frequent duration was 4 hours (39%), followed by 5 hours (27%), 3 hours (11%), and 6 or 7 hours (9% each). Given that the mean hours per day of work for an employed individual is 8.9 in Jordan, ECCE services only cover approximately half of typical daily work hours. Alongside the limited duration of ECCE, the start-time and end-time may also pose a



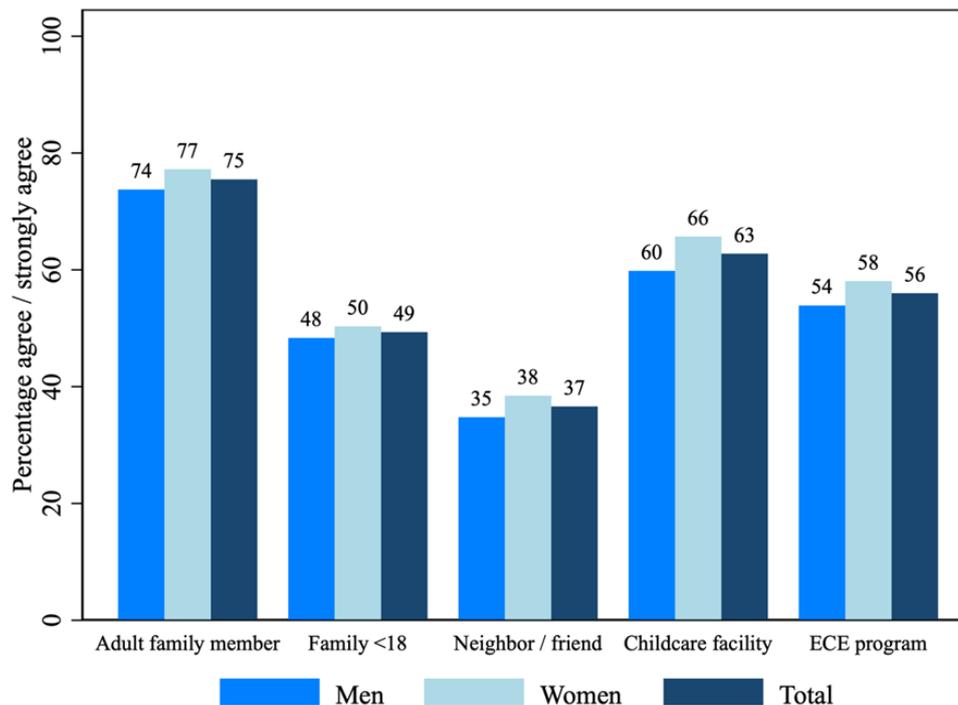
Figure 4. Gender norms restricting women’s work (percentage agree/strongly agree), by sex, ages 15+



Source: Authors’ calculations based on JLMPS 2025

Notes: Full statements: “A woman who works outside the home cannot be a good mother,” “A woman’s work interferes with her ability to keep a good relationship with her husband,” “Women’s work harms their reputation,” “Women should not work because work will put her at risk of harassment,” “When jobs are scarce, men should have more right to a job than women.”

Figure 5. Acceptance of childcare options (percentage agree/strongly agree) by sex and total, ages 15+

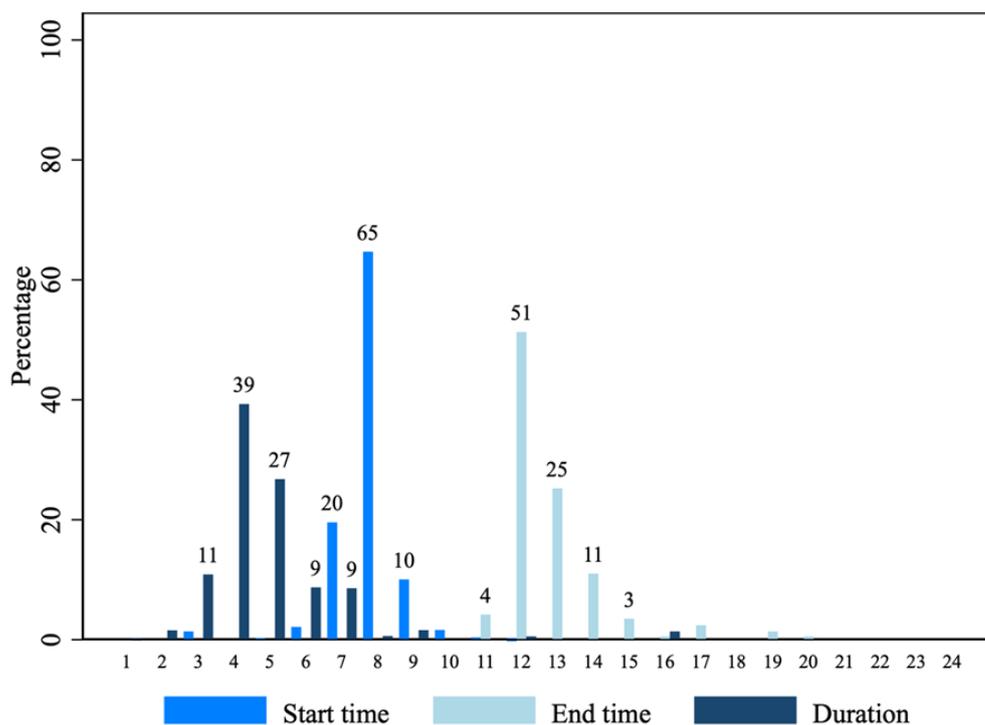


Source: Authors’ calculations based on JLMPS 2025

Notes: Responses to a question series: “It is acceptable for a married women with a child under 5 years old to work while the child is cared for by: An adult family member, A family member who is under age 18, A trusted neighbor or friend, A childcare facility, An early childhood education program.”



Figure 6. Daily start time, end time, and total duration of ECCE (percentage of children aged 5 and younger enrolled) by hours (24-hour day)



Source: Authors' calculations based on JLMPS 2025

Notes: Not available for children aged 6+. Labels <3 suppressed

barrier to working mothers as the most common start time is 8 AM (65%) and the most common end time is 12 PM (51%). The limited hours of ECCE, alongside its incomplete alignment with mothers' work schedules help explain the lack of take-up in ECCE enrollment and the lack of an effect on women's employment (Krafft, Assaad, Avendano, et al., 2026).

Taken together, Figures 3–6 point to a dual constraint on the effectiveness of childcare policies in Jordan. On the childcare demand side, gender norms condition the acceptability of women's work and the use of formal childcare, particularly when employment challenges traditional expectations about caregiving and family roles. On the childcare supply side, institutional features of existing childcare programs—limited hours and incomplete alignment with work schedules—reduce their ability to relax binding time constraints (Krafft & Lassassi, 2024; Krafft & Li, 2024).

4. Policy implications

Jordan's childcare policies, as currently designed and implemented, are unlikely to substantially raise female labor force participation on their own. While maternity-related social insurance reforms have reduced some

direct employer costs, maternity leave access remains uneven and far from universal even in the public sector. ECCE expansions, particularly KG2, have increased enrollment at age five, but coverage for younger children remains extremely limited.

First, implementation of maternity insurance should be strengthened. Maternity benefits also need to be more consistent (universally 90 days) to avoid reproducing existing inequalities between public- and private-sector workers. Without reliable access and consistent duration of leave, women cannot plan a return to work after childbirth (Devercelli & Beaton-Day, 2020).

Second, childcare design must better align with labor market realities. Programs that operate for short hours or only serve children aged five and above are insufficient in a context where most jobs require full-day, on-site work (Krafft & Lassassi, 2024; Krafft & Li, 2024). Expanding affordable, full-day childcare options for children under five is essential if childcare constraints are to be meaningfully relaxed (De Barros et al., 2011; Padilla-Romo & Cabrera-Hernández, 2018; Schlosser, 2005).

Third, childcare demand-side barriers require direct attention. Inequitable gender norms and low acceptance of formal childcare limit policy impact. Complementary



interventions—community engagement (Attanasio & Vera-Hernandez, 2004; Hojman & Lopez Boo, 2022lassass) and efforts to improve trust and quality in childcare provision (Devercelli & Beaton-Day, 2020)—are necessary to increase uptake.

Finally, childcare policies should be embedded within a broader strategy to raise FLFP. Without parallel reforms that expand flexible work arrangements and part-time work (Delecourt & Fitzpatrick, 2021; Ho et al., 2024), reduce labor market segmentation (Dang et al., 2022), and address discriminatory practices (World Bank, 2024), childcare policies alone are unlikely to overcome Jordan's exceptionally low rates of female employment.

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