International Labour Organization

Towards a Coordinated Approach to Formalisation in Jordan: Mapping Systems, Challenges, and Opportunities

Building a Unified Framework for Sustainable Formalisation and Economic Inclusion

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List of Acronyms

Acronym	Definition
BMZ	German Federal Ministry for Economic
CPF	Crown Prince Foundation
DoS	Department of Statistics
EMV	Economic Modernization Vision
ESC	Economic and Social Council of Jordan
EU	European Union
GDP	Gross Domestic Product
GFTU	General Federation of Trade Unions
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (German Development Agency)
ILO	International Labour Organization
IMF	International Monetary Fund
ISTD	Income and Sales Tax Department
JEDCO	Jordan Enterprise Development Corporation
LOB	Legislation and Opinion Bureau
MoDEE	Ministry of Digital Economy and Entrepreneurship
MoITS	Ministry of Industry, Trade and Supply
MoLA	Ministry of Local Administration
MoL	Ministry of Labor
MoPIC	Ministry of Planning and International Cooperation
MoSD	Ministry of Social Development
MSME	Micro, Small, and Medium Enterprise
NAF	National Aid Fund
NEET	Not in Employment, Education, or Training
NSPS	National Social Protection Strategy
SSC	Social Security Corporation
TVSDC	Technical and Vocational Skills Development Commission
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
WB	World Bank
WIEGO	Women in Informal Employment: Globalizing and Organizing

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Executive Summary

Jordan's informal economy is too big to ignore. It provides livelihoods for many, yet operates on the margins, with workers and enterprises missing out on the protections and opportunities that come with formality. For the Government of Jordan (GoJ), tackling informality isn't just about regulation—it's about rethinking systems, incentives, and policies to create a pathway towards formalisation that works for everyone.

This ILO study dives into the complexities of formalisation in Jordan, mapping out key regulations, policies, stakeholders, and interventions. It unpacks the structural challenges that keep informality persistent—ranging from high formalisation costs to an institutional coordination in need of improvement—and lays out a roadmap for more integrated, systemic solutions. Grounded in **ILO Recommendation No. 204 (R204) on the Transition from the Informal to the Formal Economy**, the study underscores that formalisation isn't a standalone process but a multi-layered transformation that requires the engagement of various government institutions, the private sector, and workers themselves.

Supported by the EU-funded project "Towards an Inclusive National Social Protection System and Accelerating Decent Job Opportunities for Syrians and Vulnerable Jordanians," this research is part of a broader effort to strengthen the links between social protection and employment, ensuring that formalisation isn't just about compliance, but about creating an economy that is more resilient, fair, and inclusive for all.

This study employs both primary and secondary research methodologies to provide a comprehensive analysis of informality in Jordan. The secondary research involved an in-depth review of global and local policies, regulations, strategies, and interventions related to informality, with a particular emphasis on the ILO's normative framework, particularly **Recommendation No. 204 (R204) on the Transition from the Informal to the Formal Economy**. Primary research included key informant interviews (KIIs) with diverse stakeholders across the public, private, and non-profit sectors, gathering insights on the systemic challenges and opportunities for formalisation. The analysis is grounded in data from the Department of Statistics, the International Labour Organization (ILO), and other relevant sources to ensure that recommendations reflect the realities on the ground. It is important to acknowledge that multiple international financial institutions (IFIs) and donors are increasingly incorporating informality into their policy-based budget support frameworks. Additionally, while UN agencies play a critical role in supporting labour market transitions and social protection, their perspectives—though not directly captured through interviews—remain key reference points in shaping a coordinated national approach.

Data from the Department of Statistics, the International Labour Organization (ILO), and other sources provide a robust evidence base, ensuring that the recommendations put forward in this study reflect the realities on the ground.

For many in Jordan, informality is not a choice but a necessity, shaped by structural barriers such as high formalisation costs, cumbersome regulations, and limited awareness of benefits. Informal workers—who constitute a significant share of the workforce—face decent work deficits, lack access to social protection, and often endure unstable incomes and unsafe conditions. Informal enterprises, typically small and resource-constrained, struggle with registration, licensing, and access to finance, limiting their growth and integration into the formal economy. These challenges are further exacerbated by low trust in government institutions and fragmented approaches to informality, making effective policy responses difficult to implement.

This study identifies the **key systems influencing informality and formalisation:**

- **The social protection system**, led by the Social Security Corporation (SSC), which seeks to extend coverage to informal workers.
- **The labour and employment system**, managed by the Ministry of Labour (MoL), responsible for regulating worker rights and issuing permits.
- **The enterprise system**, which focuses on business formalisation and growth, engaging multiple actors across the public, private, and non-profit sectors.
- **The coordination and dialogue system**, a cross-cutting mechanism essential for integrating efforts and ensuring a unified approach to formalisation.

The report underscores the potential for reform by proposing a set of actionable recommendations aimed at creating a more coordinated and effective approach to formalisation. It calls for the development of a national formalisation framework that brings together key stakeholders, ensuring alignment across government interventions and moving beyond isolated, sector-specific approaches. Strengthening data collection and research is also essential to inform evidence-based policymaking and better understand the dynamics of informality. The report highlights the need to recognise and incentivise high-risk groups, such as MSMEs, to transition towards formality, while also piloting and scaling multisectoral interventions that provide practical pathways to formalisation. Finally, it stresses the importance of strengthening representation and collective bargaining for informal workers and enterprises, ensuring that their voices and concerns are effectively integrated into policy discussions and decision-making processes.

By tackling informality through a coordinated, systems-based approach, Jordan has a unique opportunity to unlock the potential of its informal economy. A well-designed formalisation agenda will not only improve livelihoods and working conditions but also foster economic resilience, supporting Jordan's broader ambitions for inclusive and sustainable development.

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Introduction

Informality is a defining feature of Jordan's economy. While it provides livelihoods for a significant share of the population, it also presents major challenges—from decent work deficits and lack of social protection to lost public revenue and reduced economic resilience. Addressing informality is not just a matter of regulation; it requires a **systemic approach** that aligns economic, social, and labour policies with practical, incentivised pathways towards formalisation.

This study aims to provide a comprehensive mapping of the formalisation agenda in Jordan. At the request of the Ministry of Planning and International Cooperation (MoPIC) as a convening actor, the study seeks to lay the groundwork for a coordinated, multi-institutional response to informality, ensuring that formalisation efforts are not fragmented but part of a broader economic and social policy vision.

▶ What this study covers

This study provides a structured and evidence-based understanding of informality in Jordan and the steps needed to address it. It draws on primary research (key informant interviews with public, private, and non-profit stakeholders) and secondary research (global and national policy reviews, statistical analysis) to present a comprehensive picture of the informal economy.

The report examines root causes of informality, including economic constraints, policy gaps, and coordination challenges. It maps out the key systems influencing formalisation—social protection, labour and employment, and enterprise growth—and highlights the need for stronger institutional collaboration.

Finally, the study outlines a pathway for reform, advocating for a unified national framework, targeted incentives, enhanced worker representation, and a pilot-based approach to test and scale formalisation efforts. The findings and recommendations aim to support ongoing national initiatives, ensuring a more coordinated, inclusive, and sustainable approach to formalisation.

▶ Why this matters

Jordan's informal economy cannot be tackled in isolation—it requires a coordinated strategy across government institutions, private sector actors, and social partners. This study serves as a starting point for structuring a more coherent national approach, moving beyond siloed initiatives towards integrated policies and practical interventions. By aligning formalisation with broader employment and social protection goals, Jordan could unlock economic potential, improve livelihoods, and build a more resilient and equitable labour market.

Methodology

This report utilized a combination of primary and secondary research on the informal economy in Jordan. Secondary research included a desk review of relevant regulations, policies, strategies, stakeholders and interventions, including global. These provided an understanding of both Jordan and other states' approaches to the informal economy, ranging from those not recognizing to actively supporting and engaging with the informal economy. Sources accessed included studies and reports, journal articles, government strategies, and news articles.

This was combined with primary research, including a series of key informant interviews (KIIs) with experts and stakeholders from the public, private and non-profit sectors. In addition to collecting insights on general institutional approaches to the informal economy and formalisation, information on public, private and non-profit actors' practices (such as inspections of markets and economic units) was also collected. Data on Jordan's macroeconomy and informal economy, including workers, economic units and enterprises, was also collected from a variety of sources, including the Department of Statistics (DoS), the International Labour Organization (ILO), and World Bank (WB), among others.

Jordan's Economy

Predominantly a services-based economy , Jordan is a lower middle-income country facing significant economic challenges. These include modest GDP growth in 2022 of 2.4 percent, a relatively high unemployment rate (21.4% during the second quarter of 2024 , and 46% for youth), and low labour force participation rates , including especially for women (standing at 13.8% in the second quarter of 2023). A series of shocks, including the Syrian refugee crisis, the COVID-19 pandemic, the conflict in Gaza and restrictions on the movement of trade in the Red Sea have exacerbated economic challenges. This has led to an economy characterised by an uncompetitive private sector, a low supply of employment opportunities, and an oversupply of jobseekers, many of whom lack the skills required by the market.

Private Sector

Jordan's private sector is dominated by micro and small enterprises (MSMEs), which make up 98% of all businesses yet account for only 31% of total employment. These enterprises struggle with high formalisation costs, limited access to finance, and a challenging business environment, which often push them towards informality. Rising operational expenses—particularly in energy, transport, and trade—along with policy unpredictability, discourage formalisation and business growth.

▶ Table 1: MSME size distribution and employment contribution

Size in % of no. of Total Enterprises*				Employment
Micro	Small	Medium	Large	MSME % of total employment
87.7	10.2	1.6	0.5	31

SOURCE: United Nations Development Programme (2021) Micro, Small and Medium-Sized Enterprises in the Arab Region: Structural Vulnerabilities at a Time of Multiple Shocks, UNDP. * Calculations based on the MSME Economic Indicators Database, SME Finance Forum, IFC, 2019. MSMEs are formal.

Access to finance remains a key barrier, with only 6.9% of MSMEs having access to credit, while over half operate without a bank account. Informal borrowing is widespread, especially among microenterprises, further limiting their ability to grow and transition to formality.

Jordan's **labour market** faces challenges, including high unemployment (21.4%), low labour force participation (33.9%) , and a skills mismatch between education and market needs. Young people and women are particularly disadvantaged, with 32.8% of youth (15-24) classified as NEET (not in employment, education, or training), and female labour force participation standing at just 13.9%—one of the lowest globally. Structural and cultural factors, such as a strong preference for public sector jobs and limited workplace accessibility for persons with disabilities, further constrain private sector employment.

Migrant workers, who represent a significant share of Jordan's workforce (estimated at 1.5 million, though only 330,000 are officially registered), play a crucial role in sectors such as agriculture, construction, and domestic work. However, many operate informally, lacking social protections and facing significant rights violations.

Trade **unions and worker representation** have weakened over time, with union membership declining by 9% between 2012 and 2020. Restrictions on organising and collective bargaining further limit workers' ability to advocate for better conditions, particularly in informal employment.

Social protection plays a critical role in reducing economic vulnerability, **39% of private-sector workers are effectively covered by social security**. Key barriers to enrolment include:

- **Affordability:** Many workers and businesses cannot sustain social security contributions (21.75% for own-account workers).
- **Legal exemptions:** Sectors such as agriculture (3% coverage) and domestic work (3% coverage) are largely excluded.
- **Informal employment practices:** In construction (11% coverage), reliance on informal contracts and migrant labour limits enrolment.

A lack of **integration between formalisation efforts and social protection policies** exacerbates these challenges. Without tailored incentives and flexible contribution models, informal workers and enterprises remain outside the system, limiting their access to critical benefits such as pensions, health insurance, and unemployment support.

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Understanding Informality in Jordan

While informality is a common feature of economies worldwide, its scale and characteristics vary across sectors and regions. Studies estimate that in Jordan, the informal economy contributes around 25 percent to the national income, and that the informal workforce is estimated to be over 1.2 million , a share of approximately 50 percent of Jordan's total workforce, with sectors such as agriculture and construction exhibiting high levels of informality and lacking critical social protection.

However, strengthening data collection efforts can help build a more accurate and nuanced understanding of the informal economy, which in turn supports the design of more targeted policies.

Informal workers and enterprises often face challenges related to decent work, productivity, and access to opportunities. Studies indicate that informal enterprises in Jordan tend to be small, operate with limited administrative capacity, and rely on personal savings rather than formal financial mechanisms. These constraints can limit their ability to grow and integrate into the formal economy. Informal workers, particularly those in informal enterprises, may lack access to social protection, stable incomes, and benefits such as paid leave, medical insurance, and workplace safety protections.

At the same time, there are structural barriers to formalisation that enterprises and workers face. Common challenges include:

- **Business registration and compliance costs**, particularly for micro and small enterprises.
- **Social security contribution requirements**, which can be challenging for businesses and own-account workers with irregular income streams.
- **Complex regulatory and tax structures**, where smaller businesses may have limited awareness or capacity to navigate formalisation processes.
- **Limited awareness of the potential benefits of formalisation**, including access to finance, business development opportunities, and enhanced legal protections.

Recognising these realities, the Government of Jordan (GoJ) has made strides in advancing the formalisation agenda, including through the work of the Social Security Corporation (SSC), the Ministry of Labour (MoL), and other key institutions. The development of regulatory frameworks and incentives for formalisation remains an evolving process, with ongoing efforts aimed at ensuring that both workers and enterprises can transition to formality in a way that is sustainable and beneficial for all stakeholders.

As part of previous multi-stakeholder efforts, including the 2014 working document "Towards a National Framework for the Transition to a Formal Economy in Jordan", there have been discussions on strengthening legal recognition of informal workers, promoting collective bargaining, and facilitating enterprise formalisation. Building on such initiatives, further dialogue and coordinated efforts between public and private sector actors, development partners, and workers' representatives can help accelerate formalisation and ensure a balanced approach that supports economic resilience and decent work opportunities.

▶ Definitions of the Informal Economy

The informal economy represents a large and diverse array of actors operating on a continuum of formality, ranging from those who meet some regulatory requirements (e.g., business registration but not social security contributions) to those who operate entirely outside formal legal and institutional frameworks.

▶ Table 2: Informal and formal jobs by status in employment and sector

	Independent workers			dependent workers					
	Owner operators of corporations	Independent workers in household market entreprises		Dependent contractors		Employees		Contribution family workers	
	Formal	Informal	Formal	Informal	Formal	Informal	Formal	Informal	Formal
Formal sector	Formal Jobs	Inexistent by definition	Formal Jobs	Informal jobs	Formal Jobs	Informal jobs	Formal Jobs	Informal jobs	Formal Jobs
Informal sector	Inexistent by definition	Informal jobs	Inexistent by definition	Informal jobs	Inexistent by definition	Informal jobs	Inexistent by definition	Informal jobs	Inexistent by definition
Household own-use and community sector	Inexistent by definition	Inexistent by definition	Inexistent by definition	Inexistent by definition	Inexistent by definition	Informal jobs	Formal Jobs	Inexistent by definition	Formal Jobs

Formal Jobs Informal jobs Inexistent by definition

Source: ILO

As part of Recommendation No. 204 (R204) of 2015 , ILO defined the informal economy as,

▶ **"...all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements. Their activities are not included in the law,** which means that they are operating outside the formal reach of the law; or they are not covered in practice, which means that – although they are operating within the formal reach of the law, the law is not applied or not enforced; or the law discourages compliance because it is inappropriate, burdensome, or imposes excessive costs."

ILO distinguishes the informal economy from illicit activities, highlighting that informal economic actors may still engage in productive and legally permissible activities but lack full regulatory compliance. Within this broad concept, R204 outlines four key definitions:

Informal Employment

Informal employment refers to **jobs that lack formal protection or regulation**, either because the worker is employed informally in a formal enterprise or because they work in the informal sector. Informal employment includes:

- Workers who lack access to labour rights, such as social security, severance pay, or paid leave.
- Employees in formal enterprises who are not registered for social security or other legal protections.
- Self-employed workers in informal enterprises.
- Contributing family workers who work without formal contracts or protections.
- Workers in household employment who lack formal contracts or protections.

Informal Enterprises

Informal enterprises are economic units that are not registered as businesses or lack full compliance with regulations. According to R204, these include:

- Businesses that lack a formal registration with relevant authorities.
- Enterprises that do not comply with labour regulations, tax laws, or licensing requirements.
- Home-based businesses, street vendors, and micro-enterprises that operate informally.
- Formal enterprises that employ some workers informally.

Informal Sector

The informal sector refers to a subset of the informal economy composed of informal enterprises. It includes:

- Unregistered businesses engaged in the production of goods or services for sale or barter.
- Small-scale operations often characterised by low capital, low productivity, and limited access to markets and finance.
- Units owned by individuals working on their own account, alone or with contributing family members.

While the informal sector is part of the broader **informal economy**, it focuses specifically on **economic units** rather than informal employment relationships within formal enterprises.

Informal Economy vs. Informal Sector: A Distinction

While often used interchangeably, the informal economy is a broader concept that includes both informal enterprises (the informal sector) and informal employment within formal businesses. This distinction is crucial in understanding how formalisation efforts must address both enterprises and workers, ensuring that transitions to formality consider social protection, decent work, and business development.

▶ Formalisation in Jordan in Regulation, Policy and Strategy

Jordan's legislative framework does not explicitly recognise the informal economy, and references to informality in national policies and regulations remain fragmented. While some laws address formalisation—such as municipal regulations for street vendors and exemptions for small traders under the Commercial Law—there is no unified definition of the informal economy or an integrated strategy to address it. The Labour Law and Social Security Law implicitly recognise informal workers by granting rights regardless of contractual status, yet enforcement remains inconsistent.

The **Economic Modernisation Vision (EMV)** acknowledges the need to transition workers and enterprises from the informal to the formal economy, particularly by supporting women's participation in formal employment and exploring pathways to reduce informality in key sectors, such as food industries. However, a broader, structured approach is still needed. Interviews with public entities highlighted the need for greater clarity and consistency in defining informality, as it is sometimes conflated with illicit activity, leading to fragmented responses. Without a coherent national framework, formalisation efforts risk remaining isolated, uncoordinated, and misaligned with broader economic and social protection policies.

Statistical Definitions of Informal Employment in Jordan

The Department of Statistics (DoS) defines the informal economy using frameworks developed by the 2008 System of National Accounts (SNA) and the ILO. The SNA defines the informal economy as "all informal productive activities carried out by workers or economic units within the general production boundary", aligning with the ILO's definition that considers informal activities as those "not covered by formal arrangements in law or practice."

DoS applies ILO-developed definitions and survey methodologies to classify informal employment, distinguishing between workers and economic units. The classification considers factors such as social security contributions, business registration, and employment duration. A summary of these definitions is presented below:

▶ **Table 3: Statistical definitions of informal employment used in Jordan**

Employment status	Definition of informal employment
An employee is in informal employment	...if the employer does not pay social security contributions on the worker's behalf. (Note that employees can be in informal employment even if the enterprise where they work is formal/ registered.)
An employer is in informal employment	...if the establishment is in the private sector or is household-based, and if it is not registered with the commercial registry. (Note that all employers in the public sector or in international organizations are considered to be in formal employment.)
An own-account worker is in informal employment	...if the establishment is in the private sector or is household-based, and if it is not registered with the commercial registry. (Note that all own-account workers in the public sector or in international organizations are considered to be in formal employment.)
A contributing family worker is in informal employment	...in all cases (by definition).

Source: ILO

A 2012 study conducted by MoPIC, UNDP, and the Economic and Social Council of Jordan—before ILO Recommendation No. 204 (R204) was adopted—defined the informal economy as "any market-based production of goods and services, whether legal or illegal, that escapes detection in official GDP estimates." Unlike R204, this definition included illicit activities, highlighting the evolving understanding of informality in Jordan.

National Documents

Several key government documents explicitly reference the informal economy and formalisation strategies. Informality is frequently mentioned and addressed across various national policy frameworks. It is referenced in the Economic Modernisation Vision (EMV) and National Social Protection Strategy 2019-2025 (NSPS). The EMV mentions decreasing 'informal employment' as part of the strategic objective of "job creation", while the EMV's executive program references the regulation and reduction of the informal economy in food manufacturing. The NSPS 2019-2025 analyses informality in the context of decent work and social security, and as part of strategic actions proposed to be undertaken, including the development and presentation to the government Cabinet analyses of the challenges associated with informal employment and actions to reduce it (including through enrolment in social security). The MoL's National Employment Strategy 2011-2020 provides an analysis of informality, including some causes of informality in Jordan and the potential implications of various regulatory reforms. The SSC's Strategic Plan 2020-2023 mentions the preparation of a study on the informal economy and the need to decrease the size of the informal economy, yet lacks details on how this will be implemented. The Technical and Vocational Skills Development Commission (TVSDC) National Strategy for TVET 2023-2027 mentions orienting training and education towards addressing the needs of the informal economy. The Central Bank of Jordan's (CBJ) National Financial Inclusion Strategy 2023-2028 outlines goals to shift individual and enterprise financial inclusion from informal to formal institutions. The Ministry of Environment's (MoE) Waste Sector Green Growth National Action Plan 2021-2025 lists the integration of informal waste pickers in municipal solid waste management facilities, and regulatory actions to formalise them.

System of Formalisation

Within the scope of formalisation, various overlapping frameworks, processes, systems (defined by the ILO as a "web of actions and interactions") play a key role in shaping how stakeholders (primary and secondary) function. Three key systems shape how stakeholders operate: (a) social protection, (b) labour rights and employment, and (c) enterprise formalisation and growth. These systems are underpinned by economic conditions, regulatory frameworks, and the mechanisms for coordination and dialogue among relevant actors. As the following analysis will show, structured collaboration between these systems in addressing informality and advancing formalisation remains limited in Jordan.

▶ **Table 4: System Affecting Formalisation**

	Coordination and Dialogue			
	MoPIC, ESC (and secondary stakeholders such as SSC, MoL, MoLA, DoS, etc.)			
Sub-Systems	Social Protection	Labor Rights and Employment	Enterprise (Formalisation)	Enterprise (Growth)
Lead Actors	SSC	MoL	MoITS, CCD, MoLA (and municipalities [as licensors])	Ministries, JEDCO, chambers, business associations, financial institutions, funds and grantors, incubators and accelerators, development agencies
Role	SSC entity primarily mandated with enabling and enforcing one aspect of formalisation, social security, through legislation, programming and inspections.	MoL entity primarily mandated with (a) enabling and enforcing labour rights through legislation, programming and inspections (b) Matching skills with job opportunities.	Mandated with enforcing regulations governing the formalisation of economic units, including through registration (MoITS/CCD), licensing (MoLA/ municipalities), and the regulation of business practices.	Support in enabling growth of informal or formal economic units through technical and financial assistance, potentially leading to the (a) formalisation of informal units and (b) enabling continued formalisation of formal units.
Influencing Actors	MoL, NAF, Zakat Fund	SSC, GFTU, labor and worker advocacy organizations, enterprises	SSC, MoL, ISTD, Ministries (pre-approvals)	ISTD/Customs

	MoL: supports in provision of social security through enforcing labour rights NAF and Zakat Fund: provide layer of social protection to IE	SSC: ensures labour rights through social security GFTU: represents and supports informal workers Labor and worker advocacy organizations: protect informal worker rights Enterprises: abide by labour rights and employ employees	SSC and MoL: formalises workers of enterprises through social security and labour rights ISTD: formalises enterprises through extraction of taxes Ministries: support in formalizing enterprises through the provision of mandate/sector-specific pre-approvals	MoITS and MoLA (and municipalities): can provide technical and financial assistance to firms ISTD/Customs: provide incentives to various enterprises, depending on sector
Beneficiaries / Recipients	Workers, Enterprises, Retirees, Economically Underprivileged	Workers	a) Enterprises: Sole Proprietorships and Companies b) Home-based businesses (HBBs) c) Street vendors and mobile sellers	
System Boundaries	Economy (and costs borne by informal economy – taxes, social security, licensing and registration, etc.)			
	Regulations, Policies, and Strategies			
	Application of Regulations, Policies and Strategies			

▶ Table 5: Stakeholders and Formalisation Interventions

Stakeholder	Mandate and Interventions
Public Sector	
Prime Ministry	The Prime Ministry leads in the enforcement and implementation of regulations, in coordination between ministries through the Council of Ministers (CoM). The Prime Ministry also monitors government performance and the implementation of strategic plans, including the Economic Modernization Vision (EMV). Directly linked to the Prime Minister is the Legislation and Opinion Bureau (LOB), which is responsible for drafting, reviewing, and interpreting legislation, providing legal opinions, and ensuring alignment with the Constitution and national policies.
Ministry of Planning and International Cooperation (MoPIC)	MoPIC engages in national strategic planning, coordinating between the government and international donors, organizations and development finance institutions in facilitating and allocating funding towards various developmental objectives. This study was jointly initiated by ILO and MoPIC as part of efforts to increase the coordination of the formalisation agenda in Jordan.

Stakeholder	Mandate and Interventions
Ministry of Industry, Trade and Supply (MoITS)	MoITS regulates and supports Jordanian industry, manages and regulates the national food supply and availability of goods at market prices, and supports and regulates internal and external trade. MoITS registers individual establishments/sole proprietorships, and supervises the Companies Control Department (CCD), which registers companies. MoITS also provides technical and financial assistance to firms, including through its USD 100 million World Bank-backed Support for Industry Development Fund.
Social Security Corporation (SSC)	SSC is mandated with overseeing the provision and advancement of social security, social insurance and associated benefits, extending social security to residents of Jordan, including through the development and enforcement of regulation and the provision of incentives to increase enrolment through programs such as Estidama++. The SSC engages in formalisation through extending social security enrolment for workers, including through the Estidama++ programme, which provides contribution subsidies and coverage rewards to Jordanian and non-Jordanian, male and female, vulnerable and *informal workers*, as well as refugees, targeting MSME workers and the self-employed in the agriculture, tourism and transportation sectors.
Ministry of Labor (MoL)	The MoL is mandated with regulating and supervising the labour market (including through the regulation and issuance of worker permits for foreign workers), developing the requisite regulations to generate employment opportunities, register and supervise trade unions. Among its programmes is the National Employment Program (NEP), a JOD 80 million government and World Bank-funded program supporting the employment of workers between the ages of 18 and 40 in the private sector through temporary wage and social security subsidies.
Ministry of Local Administration (MoLA)	MoLA oversees government local administration in Jordan, supervising municipalities and local councils. In addition to regulating and managing administrative affairs and service delivery, MoLA oversees local economic development and economic activity through regulations governing the formalisation of economic units, including through licensing various economic activities by municipalities. Among MoLA's notable efforts focusing on formalisation was the issuance of instructions to register and license home-based businesses engaging in various activities, and the issuance of regulations regulating street vendors (By-Law on Monitoring and Organizing Street Vendors).
Jordan Enterprise Development Corporation (JEDCO)	JEDCO is an independent government entity chaired by the Minister of MoITS and represented by the private and public sector. JEDCO provides a combination of technical and financial assistance to startups and SMEs mainly in the manufacturing, services and agro-industry sectors. While JEDCO can solicit and evaluate applications for assistance from informal firms, it requires their formalisation to provide technical assistance or disburse funding.

Stakeholder	Mandate and Interventions
Department of Statistics (DoS)	DoS is the national entity mandated with producing, analysing and disseminating statistical data, providing economic, demographic, environmental, industrial, and labour force data. DoS assesses the size of the informal economy indirectly, including through household surveys, but has been unable to estimate completely the informal economy, workers and economic units, and their division across economic sectors and subsectors. DoS is currently undertaking efforts to more comprehensively assess the informal economy in Jordan, with efforts expected to be finalized by the end of 2025.
Economic and Social Council of Jordan	ESC is an advisory body of the Government of Jordan with the mandate to advise the government on economic and social policies, including through engaging in dialogue with various stakeholders on behalf of the Prime Minister. The ESC previously led a public-private dialogue (PPD) with the GIZ on the formalisation of informal enterprises in Jordan in 2024, with agreement between the public and private sectors to undertake awareness raising, define terms related to the informal economy, and increase coordination between relevant entities on the formalisation agenda.
Ministry of Finance	The Ministry is responsible for developing and implementing fiscal policy, managing government investments and debt, and ensuring integration between fiscal and monetary policies in coordination with the Central Bank of Jordan and other institutions. Its tasks include overseeing revenue collection, government spending, retirement funds, and legal matters, as well as preparing financial legislation, analysing economic conditions, and coordinating training for financial personnel. Its Income and Sales Tax Department (ISTD) focuses on managing tax operations and ensuring the collection of income and sales tax from workers and economic units, providing incentives to the private sector and exempting them from taxes and customs duties (ex: 0% sales tax on services sold inside Jordan for the ICT sector).
Ministry of Social Development (MoSD)	MoSD is mandated to enhance social development through social protection, social integration, and the provision of improved services to local communities. MoSD was one of the primary members of the steering committee to establish the National Social Protection Strategy (NSPS) 2021-2025, in addition to MoPIC, which addressed informal employment through recommendations to analyse its associated challenges.
National Aid Fund (NAF)	NAF provides valuable financial and healthcare support to Jordanian individuals and families below the poverty line, including those who work in the informal economy. NAF targets households with workers in the informal economy and had previously provided support through the Takaful 2 and 3 Cash Transfer Programs, established in 2020, and which provided emergency cash assistance to households with workers in the informal economy adversely affected by COVID-19.
Ministry of Digital Economy and Entrepreneurship (MoDEE)	MoDEE is responsible for developing Jordan's digital economy, including digital entrepreneurship, skills, financial services, infrastructure and platforms, and focuses on supporting entrepreneurship in Jordan, including through developing enabling policy, and technical assistance programs such as incubation, access to markets, etc.

Stakeholder	Mandate and Interventions
Technical and Vocational Skills Development Commission (TVSDC)	The TVSDC is the apex entity responsible for overseeing technical and vocational training and education. The TVSDC also oversees National Sector Skills Councils (NSSCs), comprised of individuals from the public, private and non-profit sectors and which work on developing professional and occupational standards for different sectors. The TVSDC supported the formalisation of Syrian refugee workers through the issuance of occupational licenses to beneficiaries of the "Formalizing Access to the Legal Labour Market for Refugees and Host Communities in Jordan" Recognition of Prior Learning (RPL) project.
Vocational Training Corporation (VTC)	The VTC implements technical and vocational training for beneficiaries. The VTC supported formalisation through the training of ILO RPL project Jordanian and Syrian refugee beneficiaries.
Private Sector	
Accelerators and Incubators	Various accelerators and incubators provide technical and financial assistance to early-stage, still informal, startups and micro and small enterprises, supporting them in validating their business idea, accessing markets, raising funding, and formalizing. These include Injaz's myStartup incubator, Oasis500, and Jordan Start, among others.
Business associations	Various business associations provide technical and financial support to enterprises through partnerships with other stakeholders (such as development agencies), in addition to advocacy and networking. Some associations, such as the Business and Professional Women Association (BPWA), provide technical assistance to informal enterprises.
Chambers	Chambers of commerce and industry provide technical and financial assistance to registered enterprises only, in addition to networking and advocacy support.
Non-Profit, Development and Donor Entities	
European Union	The EU provides technical and financial assistance in areas including economic and political relations, rule of law, human rights, climate change, and security. The EU funds the "Towards an inclusive national social protection system and accelerating decent job opportunities for Syrians and vulnerable Jordanians" project, supporting this study, and which seeks to achieve the following outcomes: 1) Outcome 1: Enhanced coordination, integrated planning, and monitoring for government-wide efforts in the social protection and employment sector, 2) Outcome 2: Strengthened national systems/mechanisms to enhance access to the labour market, decent work, and employment-based social protection schemes, 3) Outcome 3: Vulnerable Jordanians and Syrians transition from cash assistance to sustainable jobs

Stakeholder	Mandate and Interventions
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)	The service provider for the German Federal Ministry for Economic Cooperation and Development (BMZ), GIZ provides Jordan with development assistance in areas including security, reconstruction and peace, sustainable infrastructure, social development, governance and democracy, environment and climate change, and economic development and employment. The GIZ has supported in formalisation efforts through (a) the "EU Support to the implementation of the National Solid Waste Management Strategy – Informal Sector Integration and Awareness Raising" project intended to raise awareness of the situation of informal waste pickers and improve their situation and integrate informal recyclers into municipalities, and (b) supporting the implementation of the PPD on the Formalisation of Informal Enterprises with the ESC in 2024.
International Labor Organization (ILO)	The UN agency focusing on work, the ILO focuses on promoting worker rights, creating decent employment opportunities, enhancing the coverage and effectiveness of social protection. The ILO has supported formalisation efforts through the following activities: a) National Framework: supported in establishing a working group to develop a working document, "Towards a National Framework for a Transition to Formal Economy in Jordan," in 2015 to recognize and regulate Jordan's informal economy, b) Recognition of Prior Learning (RPL): as part of the "Formalizing Access to the Legal Labour Market for Refugees and Host Communities in Jordan" project, funded by the US Department of State's Bureau of Population, Refugees, and Migration, the ILO, in collaboration with Jordan's Vocational Training Corporation (VTC) provided training to 1,000 beneficiaries (500 Jordanian, 500 Syrian, 30% women) who possessed vocational skills, knowledge and experience but lacked formal recognition, with Syrian beneficiaries ultimately provided with work permits through the Technical and Vocational Skills Development Commission (TVSDC), enabling them to obtain formal employment, and c) Employment through Labour Intensive Infrastructure in Jordan (EIIP): funded by the German Development Bank, and initiated in 2016 in partnership with the Ministry of Agriculture, Ministry of Public Works and Housing, and the Ministry of Local Administration, the project focused on improving local infrastructure by engaging Jordanians and Syrian refugees in formal, short-term, cash-for-work employment opportunities, ultimately providing Syrian refugees with work permits in the agriculture and construction sectors.
General Federation of Trade Unions (GFTU) and Unions	The GFTU is the umbrella organization representing unions in Jordan. Unions provide a combination of representation and advocacy for worker rights, while also engaging with partners to upskill workers and improve working conditions. Unions can in principle represent informal workers in Jordan.
Labour Rights and Advocacy Organizations	These include entities such as Tamkeen, Workers' House, and Phenix Center, which produce research on, and advocate for, worker (including informal worker) rights.
United Nations Development Program (UNDP)	UN agency focused on achieving sustainable economic growth and human development and eliminating poverty. UNDP Jordan previously undertook research on the informal economy through its Informal Economy Facility (IEF) and developed a new contract modality for informal waste pickers in partnership with MoLA as part of the "Improving Solid Waste Management & Income Creation in Host Communities - Rehabilitation of Al Ekaider Landfill" project (2015-2019).

Stakeholder	**Mandate and Interventions**
United Nations High Commissioner for Refugees (UNHCR)	UNHCR, the UN Refugee Agency, focuses on the protection, and provision of assistance to, refugees, host communities and asylum seekers. In Jordan, the agency works with the government to provide work permits for Syrian refugees, *formalizing their employment*, and develops livelihoods opportunities with various partners.
UNICEF	UNICEF supports children, youth and families to protect and promote child rights through engaging in emergency response, early childhood development, and social protection in areas including education, health and nutrition, and WASH. UNICEF provided technical and financial assistance to develop the National Social Protection Strategy (NSPS) 2021-2025.
United States Agency for International Development (USAID)	USAID is the United States' government agency undertaking international development and humanitarian assistance through a combination of technical and financial support. USAID has previously supported formalisation efforts in Jordan through its Local Enterprise Support Activity (LENS), which worked to develop government instructions to formalise home-based businesses. USAID is also currently implementing the Informal Livelihoods Advancement Activity (Iqlaa), a five-year project initiated in 2022, and which provides a combination of technical and financial assistance to micro and small informal enterprises, including through its Business Registration and Formalisation Inquiry Center, which provides small businesses with advisory on whether or not they should formalise.

4

Sub-Systems Affecting Formalisation and the Informal Economy

Formalisation in Jordan is shaped by multiple interconnected sub-systems, each playing a distinct role in influencing the transition from informality to formality. These sub-systems include:

A. Enterprise:

- **Formalisation** – Ensuring businesses comply with registration, licensing, and regulatory requirements.
- **Growth** – Providing technical, financial, and market access support to sustain formal enterprises and prevent backsliding into informality.

B. Labour Rights and Employment: Enforcing labour laws, ensuring workers' rights, and addressing employment-related formalisation barriers.

C. Social Protection: Expanding access to social security and other protections to make formal employment more attractive and sustainable.

Cross-Cutting Elements

Several overarching factors influence how these sub-systems interact and impact formalisation:

1. **Coordination and Dialogue:**

   a. Given the wide range of actors involved in formalisation, effective coordination between public, private, and non-profit stakeholders is essential.

   b. A structured coordination mechanism—potentially through a dedicated committee—can facilitate policy alignment and resolve key barriers to formalisation.

c. **Lead coordinating entities:**

- **MoPIC:** Responsible for development planning and cross-government coordination, MoPIC can oversee formalisation efforts and facilitate collaboration across ministries, private sector bodies, and development partners.
- **ESC:** The Economic and Social Council (ESC) has a mandate to conduct Public-Private Dialogues (PPDs), having previously facilitated discussions on formalising informal enterprises.

d. **Other supporting entities:** SSC, MoL, MoITS, JEDCO, MoLA, DoS, ISTD, chambers, business associations, unions (GFJTU), development agencies, and financial institutions.

2. **Economic Pressures and Costs:**

a. Formalisation comes with financial burdens—such as taxes, social security contributions, and licensing fees—which can deter businesses and workers from transitioning to the formal economy.

3. **Regulatory and Policy Framework:**

a. Existing laws, policies, and strategies govern formalisation efforts, but inconsistencies and gaps in their design or implementation can create barriers to compliance.

4. **Implementation and Enforcement Practices:**

a. The way regulations are enforced—whether through supportive measures or punitive approaches—directly influences the willingness of informal actors to formalise.

b. Misaligned or inconsistent enforcement often contributes to continued informality rather than reducing it.

The Need for a Systemic Approach

While these sub-systems interact with the informal economy, their engagement is often fragmented, lacking a unified strategy for sustainable formalisation. The informal economy is shaped by multiple structural factors, meaning that isolated interventions tend to reinforce its persistence rather than address its root causes. Jordan requires a **coordinated, structured, and multi-stakeholder approach** to formalisation, ensuring synergy between enterprise growth, labour protections, and social security systems.

A closer review of these sub-systems reveals key systemic challenges that must be addressed to create an effective and inclusive pathway to formalisation. Including:

- **Coordination and Integration:** While various public sector entities engage with the informal economy, their efforts are often carried out independently, without a unified or structured approach. Social protection, labour rights, and enterprise formalisation operate as separate domains, limiting the potential for comprehensive, cross-sectoral solutions. Additionally, the regulatory framework needs harmonisation, with some groups—such as sole street vendors—not fully accounted for within existing laws.
- **Regulatory Consistency and Enforcement:** The application of rules and regulations varies, and in some cases, enforcement practices may not align with official policies or the broader objectives of formalisation. Some informal actors perceive regulatory approaches as restrictive rather than supportive, which can discourage engagement with formalisation efforts. Ensuring a balanced approach—one that combines incentives with enforcement—could enhance compliance and trust in formalisation initiatives.
- **Economic Barriers to Formalisation:** Many informal workers and businesses face financial constraints that make formalisation challenging. Beyond general increases in operational costs—such as energy and transportation—formalisation comes with direct expenses, including taxes, social security contributions, and registration fees. Addressing these cost barriers in policy design and implementation can help create more viable pathways to formalisation, particularly for micro and small enterprises.
- **Representation and Dialogue:** While dialogue mechanisms exist, informal workers and enterprises often have limited participation in policy discussions. Ensuring that their perspectives are incorporated into decision-making processes can help tailor formalisation strategies to their needs, making policies more effective and inclusive.
- **Data Gaps and Evidence-Based Policy:** A lack of up-to-date, comprehensive data on informality presents challenges in designing targeted interventions. Strengthening data collection and analysis will be essential for identifying key trends, measuring progress, and refining strategies to support a smooth transition to formality.

The subsequent sections will explore each system's specific challenges and opportunities in greater depth, ensuring that proposed actions contribute to a cohesive and sustainable formalisation agenda.

A. Enterprises Sub-System

The enterprise system plays a crucial role in formalisation by addressing both the **registration and licensing** of businesses and the **growth of enterprises**, particularly micro and small enterprises (MSEs). While Jordan has implemented various regulations to support formalisation, challenges remain, including high costs, complex procedures, and limited incentives.

Enterprise Formalisation

Government efforts to formalise enterprises have been broad, targeting both the general business environment and specific groups within the informal economy. Key initiatives include:

- **Home-Based Businesses (HBBs):** Regulations introduced to facilitate their registration.
- **Street Vendors:** Licensing frameworks and designated trading spaces to support transition to formality.
- **Small Traders:** Some exemptions under commercial law to ease compliance.

Despite these measures, barriers persist. Many informal businesses hesitate to formalise due to high registration fees, social security costs, and tax burdens. Additionally, designated trading areas for street vendors are often perceived as isolated and commercially unviable, discouraging compliance. Enforcement practices have also been inconsistent, with reports of vendors facing eviction, arrests, and confiscations despite existing regulations.

A key regulatory gap is the lack of legal definitions for startups and MSMEs, preventing these businesses from benefiting from tailored incentives or support structures. Many of these enterprises operate under financial strain and survivalist motivations, making formalisation costs prohibitive.

Institutional Responsibilities

- **Primary Entities:**
  - **MoITS/CCD:** Responsible for business registration and oversight of formal enterprises.
  - **MoLA and Municipalities:** Regulate local economic activities, including licensing and enforcement.
- **Supporting Entities:**
  - **SSC/MoL:** Oversee worker formalisation, including incentives like Estidama++.
  - **ISTD/Customs:** Handle business taxation and sector-specific tax incentives (e.g., 0% sales tax for ICT).
  - **Other Ministries:** Issue sector-specific pre-approvals for business operations.

Regulatory Framework

Several laws shape enterprise formalisation, though gaps and inconsistencies remain:

- **Local Administration Law (2021):** Defines municipal roles in economic development, including market management and vendor regulation. Licensing fees for mobile vendors range from JOD 150 to JOD 300.
- **Industry and Trade Law (1988):** Governs market competition, industrial policies, and business oversight.
- **Companies Law (1997):** Regulates different business structures (LLCs, joint ventures, etc.) but does not distinguish between startups, MSMEs, and larger firms.
- **Consumer Protection Law (2017):** Grants oversight authorities access to business records, impacting informal businesses operating without full compliance.
- **Commercial Law (1966):** Exempts small traders and mobile businesses from certain registration and reporting requirements but lacks explicit recognition of informal enterprises.
- **Income and Sales Tax Laws (2014, 2018 amendments):** Require businesses to obtain a tax ID before operation. However, Jordan lacks a dedicated small business tax system, placing MSMEs under the same tax obligations as large firms. The OECD highlights high tax rates and complex regulations as key drivers of informality.

Challenges and Opportunities

- **Formalisation Costs:** MSMEs face high regulatory and financial barriers, making transition to formality difficult.
- **Tax and Incentives:** The absence of a simplified tax system for small enterprises discourages compliance.
- **Business Support Gaps:** Startups and informal MSMEs lack dedicated frameworks that offer financial and technical support.
- **Regulatory Enforcement:** Inconsistent enforcement practices, particularly at the municipal level, create uncertainty and deter formalisation.

A more coordinated, incentive-based approach is needed to facilitate enterprise growth and formalisation. Reforms that address financial burdens, streamline administrative procedures, and improve enforcement consistency will be crucial in encouraging compliance and strengthening Jordan's business ecosystem.

▶ Enterprise Growth

Jordanian enterprises face significant financial and regulatory pressures, impacting their ability to grow while maintaining formal status. High operational costs, including taxes and social security contributions, are often perceived as burdensome, leading some formal enterprises to operate partially informally (e.g., employing informal workers or bypassing certain licenses). Others revert to informality due to the cost of compliance. Supporting enterprise growth through a combination of technical and financial assistance is therefore critical to ensuring both the formalisation of informal businesses and the sustainability of formal enterprises.

Key Institutional Support for Enterprise Growth

- **Ministries:** Provide financial and technical assistance, such as MoITS' Support for Industry Development Fund and MoLA's oversight of local economic development.
- **JEDCO (Jordan Enterprise Development Corporation):** Supports MSMEs through financial and technical assistance, particularly home-based businesses and microenterprises.
- **Business Associations & Chambers:** Provide financial and capacity-building support, as well as advocacy and networking opportunities for formal enterprises.
- **Financial Institutions & Donors:** Offer loans, grants, and financing mechanisms to support business growth.
- **Incubators & Accelerators:** Provide tailored support for startups, often helping with early-stage formalisation.
- **Development Agencies:** Fund projects that improve business environments and facilitate transitions to formality.

Existing Government Support Mechanisms

- **Support for Industry Development Fund (MoITS):** A $100 million World Bank-backed fund providing SMEs with financing up to JOD 500,000.
- **Jordan Renewable Energy and Energy Efficiency Fund (MEMR):** Provides loans and subsidies for energy efficiency and renewable energy audits.
- **JEDCO:** Supports economic development, trade, and investment, but requires enterprises to be formally registered to access its programmes.

Non-Governmental & Private Sector Support

- **Chambers of Industry & Commerce:** Offer funding, training, and business development services, but primarily for already registered enterprises.
- **Accelerators & Incubators:** Provide early-stage startups—including some unregistered businesses—financial and technical support to scale and formalise.
- **Development Initiatives:** Various donor-funded programmes have supported home-based businesses (HBBs) and MSMEs in Jordan through formalisation efforts, training, and financial assistance, aiming to enhance their sustainability and integration into the formal economy.

Challenges & Opportunities

Despite these support mechanisms, barriers remain:

- **High Costs of Formalisation:** MSMEs struggle with taxes, registration fees, and social security contributions.
- **Limited Access to Finance:** Many small businesses operate outside formal banking systems, limiting growth opportunities.

- **Regulatory Gaps:** No dedicated small business tax regime or specific incentives for startups and MSMEs.
- **Disjointed Support Structures:** Many financial and technical assistance programmes exist, but lack coordination across government, private sector, and donor initiatives.

A more integrated approach is needed to support enterprise growth while promoting formalisation. This includes targeted incentives for MSMEs, streamlined compliance processes, and better alignment of government and private sector support to ensure small businesses can thrive in the formal economy.

B. Labour and Employment Sub-System

The labour and employment system plays a key role in formalisation by regulating worker rights, employment contracts, compensation, and inspections to ensure compliance with labour laws. It also oversees work permits for migrant workers and programmes that incentivise formal employment.

Labour Law and Informal Workers

Jordan's Labour Law (No. 8 of 1996 and its amendments) grants rights to workers regardless of contractual status, implicitly recognising informal employment. However, many informal workers lack fundamental rights, including representation and collective bargaining. The law excludes certain groups, such as domestic and agricultural workers, further limiting their access to formal protections.

While the Ministry of Labour (MoL) has introduced initiatives to improve compliance, challenges remain in enforcement, particularly in sectors where informal work is prevalent. Some informal arrangements—such as temporary work in transportation, e-commerce, or domestic services—are difficult to regulate through traditional inspection mechanisms.

The Hemayah platform, launched in 2020, enables workers to report labour violations, but enforcement gaps persist, especially for own-account workers and those in platform-based or gig employment, who often operate outside traditional employer-employee relationships.

Challenges for Migrant Workers

Migrant workers in Jordan experience significant decent work deficits, with many lacking active work permits and social protections. Social security coverage is partially extended to the agricultural sector, but construction and domestic work remain largely excluded.

Government Interventions and Employment Programmes

The National Employment Programme (NEP), launched by the MoL, has contributed to formalisation efforts by offering wage subsidies (JOD 130 for six months), social security support (JOD 10), and transportation allowances (JOD 10). The programme has led to the registration of over 2,500 enterprises and 38,000 employment contracts.

Key Stakeholders

- **Ministry of Labour (MoL):** Leads on labour market regulation, inspections, and employment support.
- **Social Security Corporation (SSC):** Works alongside MoL to ensure compliance with worker protections.
- **General Federation of Jordanian Trade Unions (GFJTU) and sectoral unions:** Have the potential to represent informal workers but face structural and legal restrictions.
- **Labour advocacy organisations (e.g., Workers' House, Phenix Center, Tamkeen):** Provide research, policy advocacy, and legal support.

Unions and Representation Gaps

Although labour unions and worker organisations play a crucial role in advocating for worker rights, representation for informal workers and migrant labourers remains limited. Legal restrictions and weak collective bargaining structures further constrain union engagement with the informal workforce. However, some unions, such as the Union of Construction Workers, have provided legal support to informal workers in cases of wage disputes and workplace violations.

While Jordan's labour law acknowledges informal workers, significant gaps remain in implementation, enforcement, and worker representation. Strengthening labour inspections, extending social security coverage, and improving employment programmes can support sustainable formalisation efforts while ensuring greater protection for informal workers.

C. Social Protection Sub-System

The social protection system in Jordan plays a key role in formalisation, particularly through social security expansion and financial assistance for vulnerable populations. It is primarily led by the Social Security Corporation (SSC) and the National Aid Fund (NAF), with additional support from the Ministry of Labour (MoL) and the Ministry of Social Development (MoSD).

Social Security Corporation (SSC) and Formalisation Efforts

The Social Security Law No. 1 of 2014 mandates coverage for all workers, regardless of contractual status, implicitly recognising informal employment. However, some categories remain explicitly excluded, including:

- Day labourers working fewer than 16 days a month,
- Workers paid by the hour, piece rate, or shipment,
- Agricultural and domestic workers.

While expansion efforts such as COVID-19 support programmes (Tadamon and Musaned) and Estidama++ have improved coverage, enrolment costs remain a significant barrier, especially for small enterprises and own-account workers. Own-account workers, for example, must pay the full 21.75% contribution rate, which is often unaffordable for those with low and irregular incomes.

Recent **SSC reforms** have aimed to lower barriers to social security enrolment, including:

- Reduced contributions (2%) for agricultural workers covering only work injury insurance,
- 50% discount on old-age, disability, and death insurance for first-time registrants under 30 in small enterprises, and
- 25% discount for medium-sized enterprises.

Despite these efforts, social security contributions remain a challenge for many enterprises, contributing to reluctance to formalise.

National Aid Fund (NAF) and Employment Linkages

The NAF provides financial assistance to vulnerable Jordanians, many of whom rely on informal employment for survival. While NAF does not directly address formalisation, some of its initiatives indirectly support it through:

- Vocational training and skills development, in collaboration with partners such as the Vocational Training Corporation (VTC), the Crown Prince Foundation (CPF), and the ILO,
- Microenterprise support, including grace periods for income thresholds before terminating aid, and
- Data collection on beneficiaries' skills, conducted with ESCWA and WFP to improve employment matching.

However, challenges remain:

- **Perceived disincentives to formalisation:** Beneficiaries fear losing cash assistance if they transition to formal work.
- **Lack of clear communication:** Many believe social security enrolment disqualifies them from assistance, discouraging formal employment.
- **Low participation in active labour market policies (ALMPs):** Despite vocational training and employment support, uptake remains limited due to lack of awareness and the limited availability of formal jobs.

National Social Protection Strategy (NSPS) 2021-2025

The NSPS 2021-2025 recognises informality as a challenge to decent work and social security expansion. One of its three pillars, ‘Opportunity’, aims to promote a just, private-sector-led labour market with decent working conditions and social security coverage. The strategy also outlines plans to analyse informality and propose measures to reduce it, but implementation remains a challenge.

Key Stakeholders in Social Protection and Formalisation

- **Social Security Corporation (SSC):** Leads social security expansion and enforcement.
- **Ministry of Labour (MoL):** Oversees worker protections and wage subsidy programmes.
- **Ministry of Social Development (MoSD):** Leads national social protection efforts.
- **National Aid Fund (NAF):** Provides financial assistance and employment support to vulnerable populations.

While Jordan has made significant strides in expanding social security and social protection, further efforts are needed to bridge gaps between formalisation and financial assistance programmes. Key recommendations include:

- **Aligning cash assistance with formal employment incentives**, ensuring beneficiaries do not lose support immediately upon formalisation.
- **Improving awareness and communication** to address misconceptions about social security and employment eligibility.
- **Strengthening employment linkages**, ensuring NAF and ALMPs offer clearer pathways to sustainable, formal work.

A coordinated, multi-stakeholder approach is essential to ensure social protection policies support rather than hinder formalisation.

5

Conclusion: Towards a Coordinated and Inclusive Approach to Formalisation in Jordan

While there are systemic constraints in the system of formalisation that have been mentioned and are to be addressed operationally, Table 6 below also provides additional details on the challenges specific to each of the sub-systems, some of which the solutions can begin to be addressed through more targeted pilot interventions.

Table 6: Systems Affecting Formalisation – and Sub-System Challenges

Coordination and Dialogue				
MoPIC, ESC (and secondary stakeholders such as SSC, MoL, MoLA, DoS, etc.)				
Systems	Social Protection	Labor Rights and Employment	Enterprise (Formalisation)	Enterprise (Growth)
Lead Actors	SSC	MoL	MoITS, CCD, MoLA (and municipalities [as licensors])	Ministries, JEDCO, chambers, business associations, financial institutions, funds and grantors, incubators and accelerators, development agencies
Role	SSC entity primarily mandated with enabling and enforcing one aspect of formalisation, social security, through legislation, programming and inspections.	MoL entity primarily mandated with (a) enabling and enforcing labour rights through legislation, programming and inspections (b) matching skills with job opportunities	Mandated with enforcing regulations governing the formalisation of economic units, including through registration (MoITS/ CCD), licensing (MoLA/ municipalities), and the regulation of business practices.	Support in enabling growth of informal or formal economic units through technical and financial assistance, potentially leading to the (a) formalisation of informal units and (b) enabling continued formalisation of formal units.
Influencing Actors	MoL, NAF, Zakat Fund	SSC, GFTU, labor and worker advocacy organizations, enterprises	SSC, MoL, ISTD, Ministries (pre-approvals)	ISTD/Customs
	MoL: supports in provision of social security through enforcing labour rights NAF and Zakat Fund: provide layer of social protection to IE	SSC: ensures labour rights through social security GFTU: represents and supports informal workers Labor and worker advocacy organizations: protect informal worker rights Enterprises: abide by labour rights and employ employees	SSC and MoL: formalises workers of enterprises through social security and labour rights ISTD: formalises enterprises through extraction of taxes Ministries: support in formalizing enterprises through the provision of mandate/sector-specific pre-approvals	MoITS and MoLA (and municipalities): can provide technical and financial assistance to firms ISTD/Customs: provide incentives to various enterprises, depending on sector
Beneficiaries / Recipients	Workers, Enterprises, Retirees, Economically Underprivileged	Workers	Enterprises: Sole Proprietorships and Companies Home-based businesses (HBBs) Street vendors and mobile sellers	

Coordination and Dialogue			
Challenges	Social security coverage still out of reach for some informal workers, such as own-account workers Social security still viewed as too costly, especially by MSMEs	Some informal work arrangements not covered in practice by Labor Law (ex: sole-work arrangements) Domestic workers, gardeners, and cooks, and agricultural workers excluded from Labor Law Collective bargaining and representation rights characterized as being weak, and not representing informal workers	Formalisation costs and requirements (social security, registration and licensing, company closing) seen as too onerous; prevailing economic conditions preclude formalisation, especially for smaller enterprises Enterprises such as startups and MSMEs not legally recognized as separate from other types of enterprises, and do not receive specialized incentives Approaches to formalise informal actors (by-law on street vendors) do not necessarily take into consideration economic/commercial needs of such actors, frequently failing to provide viable solutions
Economy (and costs borne by informal economy – taxes, social security, licensing and registration, etc.)			
System Boundaries	Regulations, Policies, and Strategies		
	Application of Regulations, Policies and Strategies		
System Challenges	1) Fragmentation – Formalisation efforts remain uncoordinated across public entities, with regulatory gaps leaving some informal actors unaccounted for. 2) Regulatory Compliance – Inconsistent enforcement and restrictive approaches can discourage engagement with formalisation efforts. 3) Economic Barriers – High formalisation costs, including taxes and social security, make the transition unaffordable for many small enterprises. 4) Limited Representation – Informal workers and businesses have minimal influence in policy discussions, leading to misaligned interventions. 5) Data Gaps – Limited and outdated data on informality hinders evidence-based policymaking and targeted interventions.		

The informal economy plays a vital role in Jordan's labour market and economic fabric, offering livelihoods to a significant portion of the workforce. However, many workers and enterprises within the informal economy face precarious conditions, limited access to protections, and barriers to growth. While informality is a common feature of economies worldwide, its persistence in Jordan reflects specific structural challenges, including economic pressures, skills mismatches, and regulatory complexities.

Jordan has taken steps to address informality through various policies, regulations, and initiatives, yet these efforts have often been fragmented or sector specific. Challenges such as high compliance costs, administrative burdens, and inconsistent enforcement continue to make the transition to formality difficult for many. Additionally, gaps in data and a lack of a unified national framework mean that interventions may not always be well-targeted or fully aligned with broader economic and social protection goals.

International experiences highlight that formalisation is most effective when approached holistically, combining simplified processes, targeted incentives, and better coordination among key institutions. In Jordan, there is an opportunity to build on existing efforts by fostering greater collaboration between government, private sector actors, workers' representatives, and development partners.

A structured, inclusive approach to formalisation—one that balances incentives with enforcement and integrates informal workers and enterprises into economic policies—can help create a more resilient and equitable economy. Strengthening coordination, improving data collection, and designing policies that reflect the realities of informal workers and businesses will be key steps in ensuring that formalisation efforts are sustainable and beneficial for all stakeholders.

Recommendations: A Pathway to Sustainable Formalisation

A structured and inclusive approach to formalisation in Jordan requires a **comprehensive strategy** that aligns with the country's broader economic and social protection objectives. Effective formalisation efforts should not only expand coverage and protections but also ensure that policies are practical, adaptable, and responsive to the needs of informal workers and enterprises.

To achieve this, the following key actions are recommended:

3. **Establish a Unified Framework for Formalisation:** A national formalisation framework should bring together key stakeholders from government, the private sector, and civil society to develop a coordinated and structured approach. This framework would serve as a foundation for aligning policies, sharing data, and fostering collaboration to ensure that formalisation efforts are systematic, inclusive, and sustainable.

4. **Design Tailored Policies for Different Segments of the Informal Economy:** Recognising that one-size-fits-all approaches do not work, policies should be tailored to the specific needs of informal workers and enterprises. MSMEs, home-based businesses, and vulnerable worker groups require targeted interventions that reduce administrative burdens, lower compliance costs, and provide clear incentives for formalisation.

5. **Enhance Representation and Dialogue for Informal Workers and Enterprises:** Strengthening collective bargaining mechanisms and representation for informal workers will ensure that their perspectives are integrated into policy discussions. Encouraging dialogue between the government, employers, and workers—through public-private consultations and sector-specific engagements—will support the design of more practical and widely accepted formalisation strategies.

6. **Improve Coordination Across Government Institutions:** To reduce duplication and inefficiencies, formalisation efforts should be streamlined through a centralised coordination mechanism. Better integration of policies between ministries and agencies will help ensure that initiatives targeting informal workers and enterprises are harmonised, complementary, and mutually reinforcing.

7. **Strengthen Data Collection and Evidence-Based Policymaking:** Reliable and comprehensive data on the informal economy is essential for designing effective interventions. Expanding research and data collection efforts will provide better insights into the size, composition, and dynamics of informality, allowing for targeted and evidence-driven policymaking that reflects the realities on the ground.

By implementing these actions, Jordan can move towards a structured, pragmatic, and inclusive approach to formalisation. Strengthening institutional coordination, reducing barriers to formality, and fostering dialogue with informal economy actors will contribute to a more resilient, equitable, and sustainable economic environment.

Proposed Action Plan: Advancing a Structured Approach to Formalisation

A structured and collaborative approach is essential for advancing formalisation in Jordan. This action plan outlines key steps to align efforts across stakeholders, pilot targeted solutions, and ensure long-term sustainability in addressing informality.

Convening Stakeholders and Establishing a Framework

A coordinated national effort is needed to bring together key institutions, including MoPIC, MoL, SSC, MoITS, MoLA, unions, and private sector representatives such as MSMEs and home-based businesses (HBBs). Establishing a national forum on formalisation would facilitate dialogue, ensure inclusive participation, and guide the development of a comprehensive framework aligned with Jordan's Economic Modernisation Vision.

This framework should:

- Provide **clear definitions** of informality to ensure consistency in policies and approaches.
- Set **measurable targets** for formalisation, including expanding social protection, improving enterprise registration, and strengthening labour rights.
- Establish a **dedicated committee** to coordinate efforts and promote **data-sharing** between relevant entities to improve evidence-based policymaking.

Identifying Key Challenges and Joint Priorities

Effective interventions must address the most pressing barriers to formalisation. Based on stakeholder inputs and available data, key challenges include:

1. High costs and administrative complexity: Many MSMEs, startups, and HBBs struggle with registration fees, tax burdens, and compliance costs, deterring formalisation.
2. Limited access to finance and markets: Informal enterprises face barriers in securing credit, investment, and procurement opportunities, restricting their ability to grow and formalise.
3. Insufficient support for vulnerable groups: Women, youth, refugees, and persons with disabilities face additional barriers, requiring targeted interventions.
4. Lack of representation: Informal workers and businesses often lack a voice in policymaking, leading to gaps in protection and support.

Addressing these challenges requires public-private dialogue (PPD) sessions to refine policies, integrate sector-specific insights, and align formalisation with broader economic goals.

Piloting Solutions to Drive Learning and Innovation

Given the diverse nature of informality, pilot initiatives are essential to test and refine effective formalisation strategies. These pilots should:

- **Target high-potential sectors** such as construction, agriculture, and food processing, where informal work is prevalent.
- Integrate **social security incentives, simplified tax schemes, and enterprise support mechanisms** to encourage formalisation.
- Explore **public procurement incentives** that favour businesses transitioning to the formal sector.
- Leverage **digital tools and AI-powered models** to enhance monitoring, tailor interventions, and predict informality risks.

Evaluating, Scaling, and Institutionalising Formalisation Efforts

To ensure that formalisation strategies are effective and sustainable, pilot programmes must be systematically assessed, refined, and scaled. A robust monitoring and evaluation framework should be established to:

- **Review key lessons** from pilot initiatives, using real-world data to refine formalisation models.
- **Identify scalable best practices** that can be extended to additional sectors and geographic regions.
- **Ensure that successful pilots inform policy reforms** and regulatory adjustments, embedding proven solutions into Jordan's broader formalisation strategy.

For long-term impact, formalisation efforts must be institutionalised within national economic policies. This includes:

- **Aligning formalisation with Jordan's Economic Modernisation Vision** to ensure coherence with national development goals.
- **Strengthening institutional capacity** through training, technical support, and policy adaptation.
- **Expanding research and data collection** to deepen understanding of informality, particularly at the sectoral and geographic levels.
- **Enhancing collaboration with the Department of Statistics and research institutions** to ensure that policies remain evidence-driven and responsive to emerging trends.

By integrating these elements, Jordan can establish a **sustainable and adaptive formalisation framework** that evolves with economic and social realities.

Formalisation is a gradual, multi-step process that requires a balanced approach—combining incentives, tailored support, and regulatory improvements. By fostering coordinated action, piloting targeted interventions, and embedding formalisation into broader economic reforms, Jordan can move towards a more resilient, inclusive, and sustainable economy.

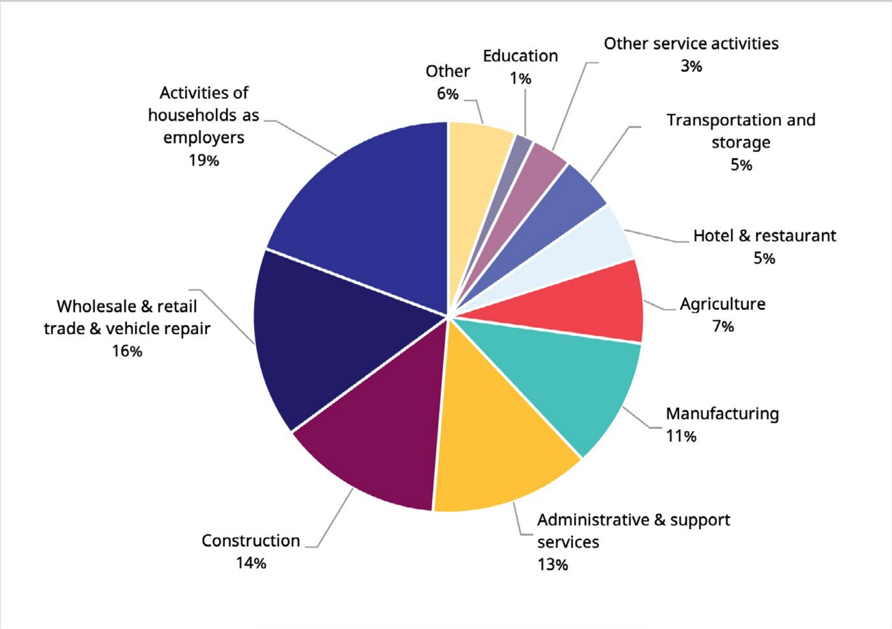
6. Annex: Social Security Coverage Data

▶ **Table 7: Coverage rates by employment status.**

Employment status	Coverage rate	Share of employment status among all workers
Employees	52% (48% of employees lack de facto coverage)	87% (87% of all workers in Jordan are employees)
Own-account workers	22% (78% of own-account workers lack de facto coverage)	8% (8% of all workers in Jordan are own-account workers)
Employers	30% (70% of employers lack de facto coverage)	4% (4% of all workers in Jordan are employers)
Contributing family workers	8% (92% of contributing family workers lack de facto coverage)	1% (1% of all workers in Jordan are contributing family workers)

Source: ILO

▶ **Figure 1: Sector of work of employees lacking coverage.**



Source: ILO

▶ Table 8: Coverage rates by sector, from the lowest to highest coverage rates.

Sector	Coverage rate	Share of sector among all employees
Agriculture	3% (97% of agriculture workers lack coverage)	4% (4% of all workers in Jordan are employed in the agriculture sector)
Domestic work	3% (97% of domestic workers lack coverage)	10% (10% of all workers in Jordan are employed as domestic workers)
Construction	11% (89% of construction workers lack coverage)	7% (7% of all workers in Jordan are employed in construction)
Administrative and support services	11% (89% of workers in administration and support services lack coverage)	7% (7% of all workers in Jordan are employed in administrative and support services)
Wholesale and retail trade	28% (72% of workers in wholesale and retail trade lack coverage)	11% (11% of all workers in Jordan are employed in wholesale and retail trade)
Electricity and gas	90% (10% of workers in the electricity and gas sector lack coverage)	1% (1% of all workers in Jordan are employed in the electricity and gas sector)
Education	92% (8% of all workers in the education sector lack coverage)	10% (10% of all workers in Jordan are employed in the education sector)
Finance and insurance	95% (5% of all workers in the finance and insurance sector lack coverage)	1% (1% of all workers in Jordan are employed in finance and insurance)
Public sector and defence	100% (100% of workers in the public sector and defence are covered)	20% (20% of all workers in Jordan are employed in the public sector and defence)

Source: ILO

▶ Table 9: Coverage rates by nationality of employees.

Nationality	Coverage rate	Share of sector among all employees
Jordanian	76% (24% of Jordanian employees lack coverage)	64% (64% of all employees are Jordanian)
Egyptian	6% (94% of Egyptian employees lack coverage)	18% (18% of all employees are Egyptian)
Syrian	4% (96% of Syrian employees lack coverage)	11% (11% of all employees are Syrian)
Iraqi	32% (68% of Iraqi employees lack coverage)	<1% (<1% of all employees are Iraqi)
Other Arabs	24% (76% of other Arab employees lack coverage)	2% (2% of all employees are other Arabs)
Non-Arabs	12% (88% of non-Arab employees lack coverage)	4% (4% of all employees are non-Arabs)

Source: ILO

▶ Table 10: Coverage rates among own-account workers, by sector.

Economic activity	Coverage rate	Share of own-account workers in different economic activities
Trade	21% (79% lack coverage)	31% (31% are in trade)
Transportation	25% (75% lack coverage)	16% (16% are in transportation)
Construction	12% (88% lack coverage)	14% (14% are in construction)
Agriculture	40% (60% lack coverage)	11% (11% are in agriculture)
Other	19% (81% lack coverage)	28% (28% are in other sectors)

Source: DOS Household Income and Expenditure Survey 2017.

▶ Table 11: Percentages of each group lacking social security coverage

	Jordanian	Non- Jordanian	All nationalities
Employment status			
Contributing family workers	90%	99%	92%
Employers	65%	96%	70%
Own-account workers	70%	98%	78%
Employees	24%	93%	48%
All employment status	31%	93%	52%
Duration of employment agreement			
Temporary daily agreement	98%	99%	99%
Temporary weekly agreement	99%	100%	100%
Temporary monthly agreement	64%	98%	84%
Temporary less than one year agreement	50%	97%	77%
Temporary one year or more agreement	43%	94%	72%
Permanent contract	14%	87%	30%
Main industry (sector) of work			
Agriculture, forestry and fishing	91%	98%	97%
Mining and quarrying	21%	82%	38%
Manufacturing	37%	90%	55%
Electricity, gas, steam and air conditioning supply	10%	21%	10%
Water supply, sewerage, waste management and			
remediation activities	41%	85%	57%
Construction	75%	96%	89%
Wholesale and retail trade; repair of motor vehicles and motorcycles	62%	92%	72%
Transportation and storage	54%	81%	56%
Accommodation and food service activities	48%	85%	65%
Information and communication	10%	39%	13%

	Jordanian	Non- Jordanian	All nationalities
Finance and insurance activities	5%	100%	5%
Real estate activities	32%	NA	32%
Professional, scientific and technical activities	19%	65%	24%
Administrative and support service activities	30%	96%	89%
Public administration and defence; compulsory social			
security	0%	8%	0%
Education	5%	67%	8%
Human health and social work activities	8%	71%	14%
Arts, entertainment and recreation	31%	78%	47%
Other service activities	64%	94%	76%
Activities of households as employers; undifferentiated goods and service-producing activities of households for			
own use	9 %	97%	97%
Activities of extraterritorial organizations and bodies	28%	78%	61%
Estimated number of employees at the workplace			
<10 persons	65%	98%	85%
10–19 persons	23%	97%	41%
20–49 persons	10%	89%	21%
50–99 persons	5%	88%	19%
100 persons and more	5%	51%	15%
Gender[97]			
Male	27%	93%	52%
Female	11%	88%	29%
Age			
15–19	59%	96%	77%
20–24	30%	91%	46%
25–29	23%	93%	48%
30–39	19%	94%	49%
40–49	22%	93%	47%
50–59	24%	85%	42%
60	35%	92%	56%

	Jordanian	Non- Jordanian	All nationalities
Education			
Elementary or less	53%	95%	83%
More than elementary but not more than secondary	31%	94%	53%
More than secondary	10%	83%	23%
Nationality			
Egyptian	NA	94%	NA
Syrian	NA	96%	NA
Iraqi	NA	68%	NA
Other Arab	NA	76%	NA
Non-Arab	NA	88%	NA

Source: ILO

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