



Hashemite Kingdom of Jordan



Assessment of Gender Specific Challenges to Trade Facilitation



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Country Overview

(latest data available)

Population (2022): 11,285,869 (48 percent female and 52 percent male)¹

GDP (current US\$, 2022 billion): 48.65²

Income category: Lower-middle income³

Est. GNI per capita female/male (2021 based on 2017 PPP\$): 3,778/15,631⁴

Female labor force participation rate (Q2-2023): 13.8⁵

Merchandise trade (% of GDP, 2022): 82⁶

Top imports by value (2022): Mineral fuels, mineral oils and products of their distillation bituminous substances/mineral waxes; Natural or cultured pearls, precious or semi-precious stones, precious metals, metals clad with precious metal and articles thereof/imitation jewelry/coin; Vehicles other than railway or tramway rolling-stock, and parts and accessories thereof; Nuclear reactors, boilers, machinery and mechanical appliances/parts thereof; Cereals⁷

Top exports by value (2022): Fertilizers; Articles of apparel and clothing accessories, knitted or crocheted; Inorganic chemicals/organic or inorganic compounds of precious metals, of rare-earth metals, of radioactive elements or of isotopes; Salt/sulfur/earths and stone/plastering materials, lime and cement; Natural or cultured pearls, precious or semi-precious stones, precious metals, metals clad with precious metal and articles thereof/imitation jewelry/coin⁸

WTO Trade Facilitation Agreement ratification date: February 22, 2017⁹

■ 7 measures notified as Category C requiring technical assistance (1.2 information available through internet; 1.3 enquiry point; 3 advance rulings; 7.1 pre-arrival processing; 10.1 formalities; 10.2 acceptance of copies; 10.4 Single Window)

Number of active cross-border trade firms (2022): 7,746¹⁰

Number of active customs clearing agents (2022): 427¹¹

¹ The World Bank. 2023. *World Development Indicators Database*. Accessed 2023. <https://databank.worldbank.org/source/world-development-indicators>.

² Ibid.

³ GNI per capita between \$1,136 to \$4,465. Data source: The World Bank. 2023. *World Bank Country and Lending Groups*. Accessed 2023. <https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups>.

⁴ United Nations Development Programme. 2022. *Human Development Data Center*. Accessed 2023. <http://hdr.undp.org/en/data>.

⁵ The World Bank. 2023. *Jordan Economic Monitor: Building Success, Breaking Barriers, Fall 2023*. Washington, DC.

⁶ *World Development Indicators Database*.

⁷ Jordan Department of Statistics. 2022. *External Trade*. Accessed 2024. <https://dosweb.dos.gov.jo/economic/externaltrade/>.

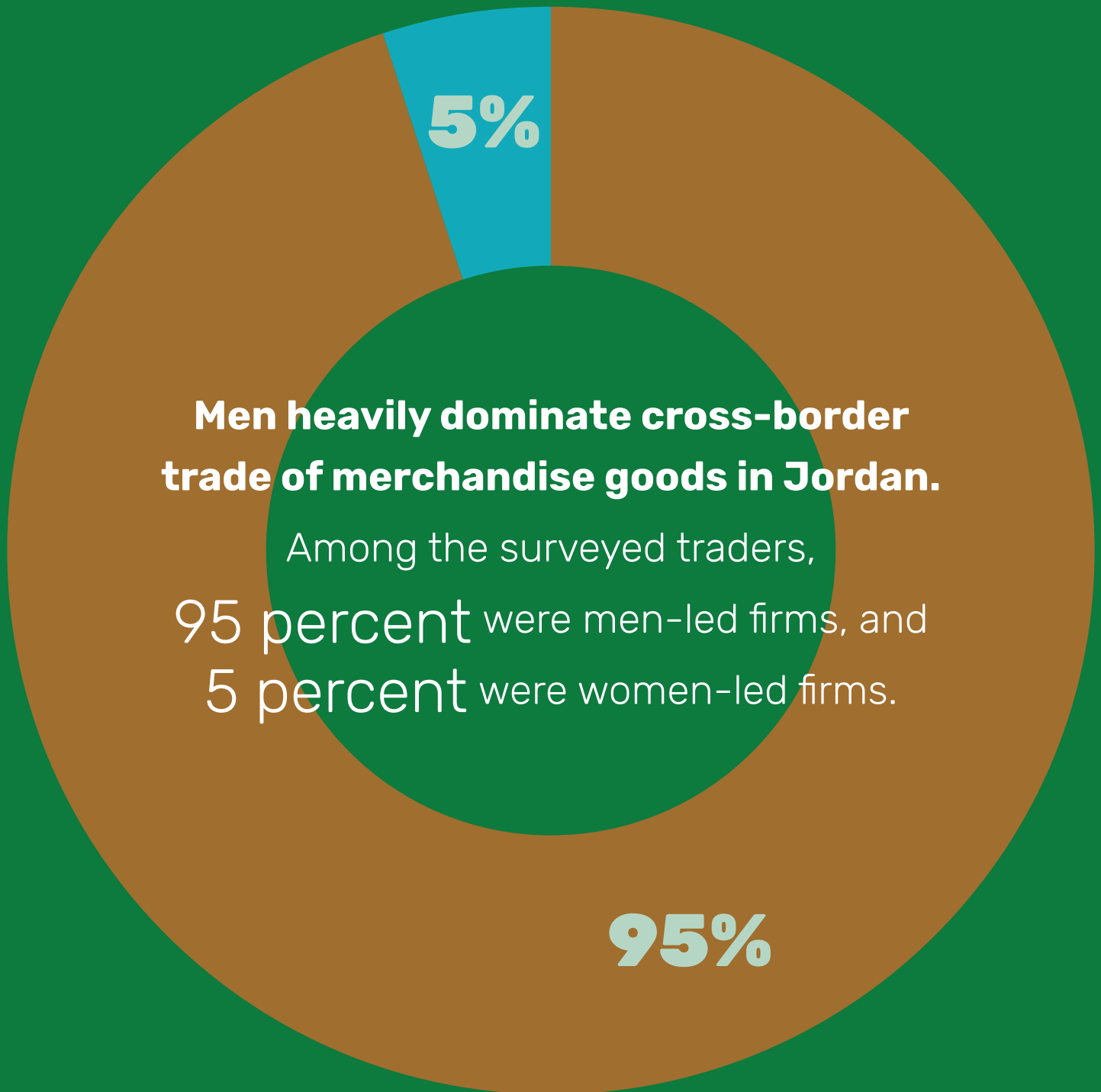
⁸ Ibid.

⁹ World Trade Organization. 2024. *TFA Database: Member profiles Jordan*. Accessed 2024. <https://www.tfadatabase.org/en/members/jordan>.

¹⁰ The original list of firms provided by the Reform Secretariat of the Ministry of Planning and International Cooperation contained 8,802 entries. After remediation of the list to remove duplicates and firms that were not be eligible for the survey, 7,746 firms remained.

¹¹ The original list of customs clearing agents provided by the Reform Secretariat of the Ministry of Planning and International Cooperation contained 2,565 entries and included many duplicates. After remediation of the list to remove duplicates, 427 customs clearing agents remained.

Trader Population Breakdown



Men heavily dominate cross-border trade of merchandise goods in Jordan.

Among the surveyed traders, 95 percent were men-led firms, and 5 percent were women-led firms.

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Overview of Assessment

This note was prepared as part of a larger package of World Bank trade facilitation assistance to the government of the Hashemite Kingdom of Jordan (hereafter referred to as Jordan) and presents the key findings from an assessment of the main challenges faced by **women-led and/or men-led firms** (also referred to as “traders”) and **customs clearing agents** when completing border processes and procedures for trade in goods in Jordan. The note also includes recommendations to address the challenges identified, primarily within the scope of the World Trade Organization’s Trade Facilitation Agreement (WTO TFA).¹²

Trade facilitation is an important contributor to trade openness and competitiveness by simplifying and improving customs and border processes and procedures that reduce the time and cost to trade for the private sector. However, global research has shown that “trade policy is inadvertently biased against women,” and the “lack of gender-specific data reinforces biases against women in trade policymaking.”¹³ With regards to trade facilitation, the measures are designed to be impartial and applicable to all traders. However, it is important to acknowledge that the impact or benefits of these may not be uniform across all traders.

Against this backdrop, the World Bank (WB) undertook a trade facilitation and gender study to help fill some of the broader knowledge gaps that exist around the specific barriers that women, firm-level traders face when undertaking cross-border trade in Jordan.

Main survey populations:

- Women and men-led firms: also referred to as “traders” that import, export, and/or transit goods
- Customs clearing agents: intermediaries such as customs brokers that provide services to handle cross-border trade processes and procedures for clients

Data presented in this note was gathered through a combination of face-to-face interviews and virtual interviews conducted across Jordan. The successful interviews included 530 traders and 134 customs clearing agents. The survey responses, encompassing slightly over 50 questions addressing cross-border trade processes both behind and at the border, were consolidated and analyzed. This analysis aimed to identify areas for improvement, and the significant findings are succinctly presented in this note. This research expanded upon similar surveys conducted in other countries, with the methodology crafted by the World Bank.¹⁴ The findings have the potential to serve as benchmarks for assessing changes in Jordan’s trade facilitation environment.

The team encountered difficulties in identifying women-led business to interview (95 percent of surveyed traders were men-led firms, and 5 percent were women-led firms). This imbalance represents a missed economic opportunity for Jordan. A more thorough exploration of the obstacles hindering women’s participation—such as skills, caregiving responsibilities, mobility, and other factors—should be pursued.

The survey underscores that the primary challenges faced by women-led businesses in Jordan are not directly associated with official border processes and procedures. The gathered data offers valuable insights into areas where certain processes and procedures are operating effectively, as well as areas that require improvement for the overall benefit of the entire trade community.

The WB recommends several actions to address both the gender specific and broader challenges identified for traders and customs clearing agents to border processes and procedures:

¹² This note is focused on trade of merchandise goods and does not cover trade in services. This is because the WTO TFA—the primary scope of the study—pertains to the movement, release, and clearance of goods and not services.

¹³ The World Bank and World Trade Organization. 2020. *Women and Trade: The Role of Trade in Promoting Gender Equality*.

¹⁴ See the annex for details on the methodology. See findings from similar studies here: <https://blogs.worldbank.org/trade/helping-women-entrepreneurs-break-global-markets-overcoming-challenges-border..>

Snapshot of Recommendations

(details are in the main part of this note):



1. Examine more deeply the factors contributing to the underrepresentation of women in trade



2. Improve access to official border regulations and procedures



3. Enhance clarity of official requirements



4. Increase awareness of pre-declaration procedures



5. Eliminate paper declarations and spread awareness of the option to submit documentation electronically



6. Establish official enquiry points in alignment with the TFA



7. Fortify existing consultation mechanisms



8. Increase awareness of the National Committee for Trade Facilitation (NCTF) and ensure robust representation from both men and women within its membership



9. Increase regular engagement by traders in the Chambers



10. Raise awareness of and simplify the application process for the preferred trader programs, targeting increased participation, especially among SMEs



11. Enhance consistency in the implementation of border processes and procedures



12. Identify and address reasons for delayed release of detained goods



13. Provide clearer guidance and explanations on penalties, and ensure clarity of official grievance procedures



14. Implement measures that enhance safety and security at the borders



15. Develop sustainable funding and financial support instruments tailored to SMEs



16. Encourage secure online payments for official fees to boost transparency, efficiency, and discourage gifts to officials

The WB team would like to recognize the government of Jordan for its invaluable contribution to the project, including through the provision of trader and customs clearing agent data. The team would also like to express gratitude to all survey participants that provided information to support the study.

Heidi Stensland Warren, Aileen Yang, Violane Konar-Leacy and Zachary Ochola Ochieng led the survey work and this note for the World Bank, receiving valuable guidance and comments from other colleagues. Ipsos, Jordan, conducted the survey rollout.

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Women in Trade: Key Survey Findings and Recommendation

Between July and October 2023, 530 traders and 134 customs clearing agents, including 70 women traders and two women clearing agents were interviewed as part of this survey effort. Extensive efforts were made to identify women customs agents in Jordan, but the final sample size for women customs clearing agents was extremely small. Due to this, results for customs clearing agents could not be disaggregated by gender. The sample size for women traders (aka women-led firms) was larger, and thus the data collected from traders were disaggregated by gender in the analysis.

The survey confirmed that men heavily dominate cross-border trade of merchandise goods in Jordan. Among the surveyed traders, 95 percent were men-led firms, and 5 percent were women-led firms. Specifically, 98 percent of cross-border trade firms had men CEOs, directors, or top managers, while 91 percent had men owners or majority shareholders.

Among women-led firms, 30 percent started trading across borders less than a decade ago, compared to 17 percent of men-led firms. Seventy-two percent of all trade firms were micro-small (1–19 employees), while 5 percent were large firms with 100 or more employees. Notably, more women surveyed

were found to lead larger enterprises than men, with 20 percent of all women-led businesses having over 100 employees, in contrast to 5 percent for all businesses led by men.

Most surveyed traders imported machinery, vehicles, and arms (38 percent) and frequently transited these goods (46 percent). For exports, mineral products, plastics, and rubber were prominent (32 percent). More women-led firms traded in industries like textiles and footwear (30–35 percent) and art-work and collectibles (30 percent).

Ninety-one percent of traders and 67 percent of customs clearing agents reported a perception that their gender has no impact on their ability to engage in cross-border trade. By gender, 92 percent of men traders compared to 89 percent of women traders maintained this neutral perception. On the other hand, 22 percent of customs clearing agents felt that their gender presented disadvantages in cross-border trade, while 11 percent saw potential advantages linked to gender. For traders, six percent of those interviewed perceived their gender as a disadvantage. Breaking it down, 9 percent of women traders considered their gender a disadvantage compared to 5 percent of men traders.



Recommendation 1: Examine more deeply the factors contributing to the underrepresentation of women in trade

Trade is a crucial component of Jordan's economy, with merchandise trade representing 81.5 percent of Jordan's GDP in 2022.¹⁵ The survey, however, found that only 5 percent of the firms in Jordan that actively engage in international trade were led by women. This indicates a large untapped potential as trade can play a significant role for women working in export-oriented sectors such as manufacturing, services, and agriculture in the country.¹⁶

A comprehensive evaluation is necessary to delve into the reasons why women-led firms fail to engage in cross-border trade (and the labor force overall). This includes examining barriers to starting a business, societal norms, and other relevant factors—as well as whether trade agreements should better incorporate commitments on gender equality and inclusion.

Jordan, for example, scored 46.9 in the 2023 Women, Business and the Law index, which is structured around the lifecycle of working women. This is slightly below the average regional score of 53.2. In the Index, Jordan scored 100 on entrepreneurship; however, the score on mobility was 25 due to restrictions on married women's ability to travel domestically without her husband's consent.¹⁷ Female labor force participation in Jordan is among the lowest in the

¹⁵ Latest data available on the World Development Indicators Database and is calculated as the sum of merchandise exports and imports divided by the value of GDP.

¹⁶ OECD. n.d. *Trade and gender: How can trade contribute to women's economic empowerment?* Accessed 2023. <https://www.oecd.org/trade/topics/trade-and-gender/>

¹⁷ The World Bank. 2023. *Women, Business and the Law 2023*. Washington, DC: International Bank for Reconstruction and Development.



world, standing at 14 percent.¹⁸ According to a World Bank report on women’s economic opportunities in Jordan, women experience a comparatively lower labor force participation rate than men, a higher unemployment rate, and a lack of entrepreneurship and women in leadership roles in firms. Women in Jordan are often unable to work due to legal barriers, caretaking responsibilities or lack of childcare services, and social norms around whether women should work outside the home.¹⁹ Recent amendments in 2023 to the Labor Law removed restrictions on women’s work in some industrial sectors and night shifts; as well as prohibits gender discrimination in employment. At the time of finalizing this note, however, the results of these changes were too recent to be seen.

Jordan can establish an empowering environment for women’s involvement in trade and make significant strides toward gender equality and women’s empowerment by tackling systemic obstacles, advocating for gender-sensitive policies and initiatives, and cultivating collaborations among the government, private sector, and civil society.

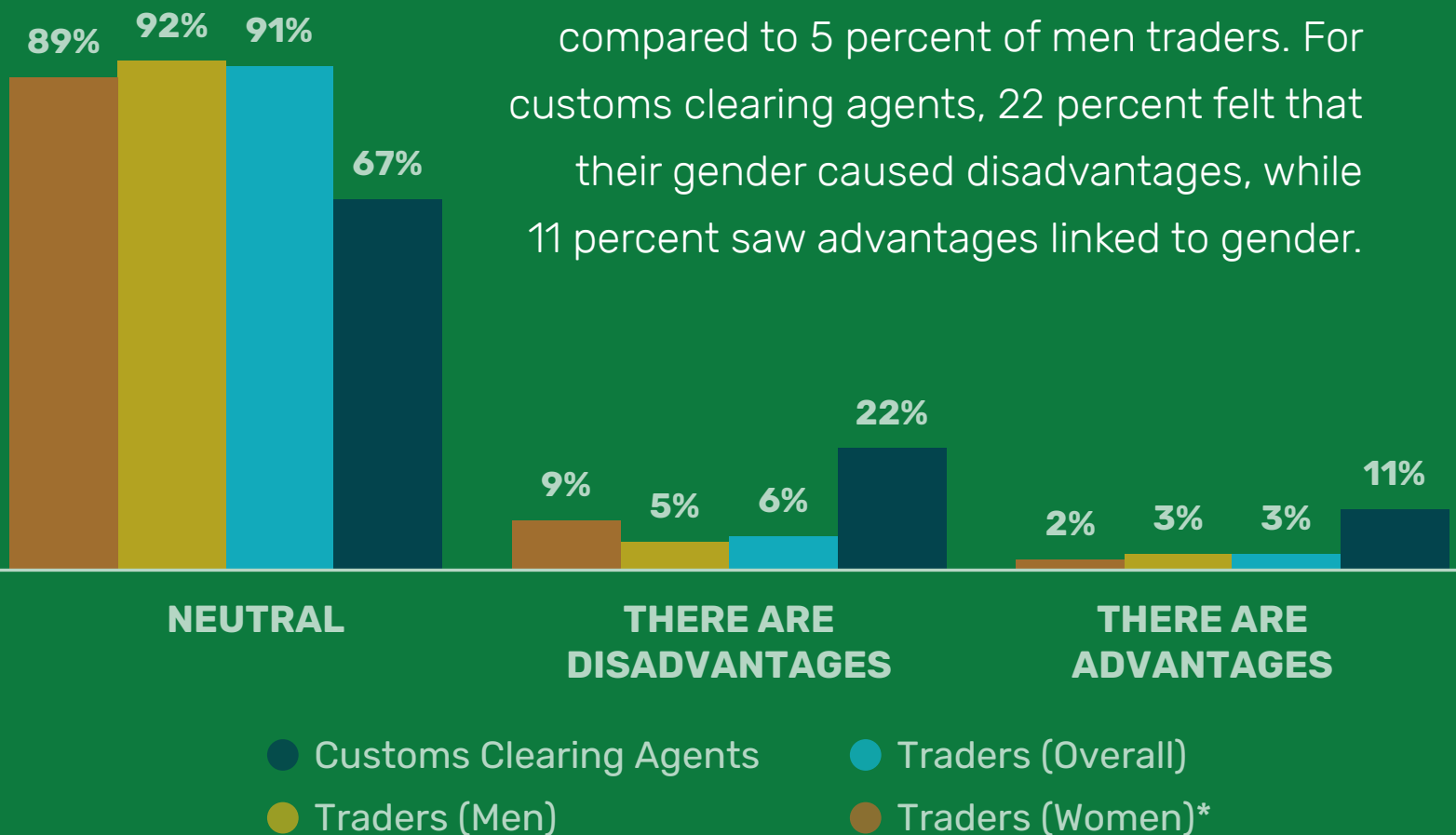
¹⁸ *Jordan Economic Monitor*.

¹⁹ *The World Bank. 2019. Improving Women Economic Opportunities: Select Entry Points for Policy Dialogue and Operational Interventions. Washington, DC; and The World Bank. 2020. Women’s Economic Participation in Iraq, Jordan and Lebanon. Washington, DC.*

Perception About Gender

The majority of traders and over half of the customs clearing agents believe their gender has no impact on their ability to engage in cross-border trade.

For traders, 6 percent perceived their gender as a disadvantage, with 9 percent of women traders considering their gender a disadvantage compared to 5 percent of men traders. For customs clearing agents, 22 percent felt that their gender caused disadvantages, while 11 percent saw advantages linked to gender.



*Should only be used for comparison with men responses but not overall because the female sample base is not statistically sufficient.

Note: Given the extremely small women customs clearing agents sample size, the data was not disaggregated by gender.



Undertaking Trade Processes and Procedures: Key Findings and Recommendations

The government of Jordan has undertaken commendable efforts to upgrade and modernize customs procedures to streamline processes and procedures in recent years. This study, however, revealed opportunities to further address trade facilitation challenges to cross-border traders and customs clearing agents. A summary of the main opportunities are presented on the following pages.

Access to and Understanding of Information

Ensuring straightforward access to easily comprehensible official regulations and procedures is important for fostering transparency, compliance, and predictability within the trading environment. Article 1 of the WTO TFA covers publication and availability of information, including the prompt publication of general trade-related information in a non-discriminatory and easily accessible manner, as well as publication of practical guides, forms and documents, relevant trade laws, and enquiry contact points on the internet.

While the majority of the surveyed customs clearing agents can easily access information on official regulations and procedures, 19 percent encountered difficulties, primarily attributing it to the absence of a centralized trade information hub. Among traders, 23 percent faced challenges in obtaining information, with 41 percent of them citing the lack of a centralized information source. Moreover, of the traders experiencing difficulties, some noted incomplete online information from border agencies (25 percent) and found official government websites not user-friendly (18 percent).

Both traders and customs clearing agents primarily rely on official government websites, official communication, and personal networks for information on official border processes and procedures. Specifically, 67 percent of traders and 18 percent of customs clearing agents utilize personal networks (including word of mouth, other agents, brokers, and freight forwarders). By gender, 68 percent of men-led firms and 60 percent of women-led firms reported utilizing personal networks. In addition, 35 percent of traders and 58 percent of customs clearing agents turn to government websites and official communications (including trade portals, public manuals, and government newsletters).

Regarding the clarity of available information, 28 percent of traders and 11 percent of customs clearing agents found official regulations and processes challenging to understand. By gender, 28 percent of men traders compared to 23 percent of women traders had trouble understanding the information.



Recommendation 2: Improve access to official border regulations and procedures

Nineteen percent and 23 percent of customs clearing agents and traders face challenges in obtaining information on official regulations and procedures. These challenges arise from the lack of a centralized information source, incomplete online information from government agencies, non-user-friendly government information tools, and the heavy reliance on personal networks for information.

To address these issues, consider improving the centralized trade information portal by regularly updating and expanding it, alongside efforts to raise awareness about its existence. This should be part of an overarching communications strategy covering border agencies' efforts to increase visibility of its processes and procedures.

Awareness of Official Processes and Procedures

The publication and dissemination of relevant information on laws and regulations should be done with sufficient advance notice and in easy-to-understand language. If traders are unaware of existing and/or new customs rules and regulations, if they cannot understand them, or if they are not aware that changes have been made to them, they may face additional transaction costs or compliance burdens for not properly meeting requirements.

■ **Use of customs clearing agents.** A significant 99 percent of traders utilized the services of a custom clearing agent. A notable finding indicated that over half of the traders (59 percent) mistakenly perceived the use of customs clearing agents as a legal mandate, even though, according to Article 164 of the Customs Law,²⁰ it is not obligatory.

²⁰ Jordan Customs. 2018. Jordan Customs Law. Accessed November 2023. https://www.customs.gov.jo/CustomsLawsEn/Law_Sec10.aspx.



Recommendation 3: Enhance clarity of official requirements

The misconception that the use of customs broker is required by law underscores a significant lack of clarity in official procedures. It is important to note that utilizing a customs clearing agent may incur additional costs for the trader, depending on the breadth of services the customs clearing agent is hired to perform. As such, rules around whether use of agents is required by law should be clarified so that traders do not unnecessarily hire agents. If a trader can proficiently handle mandatory border requirements without agent assistance, potential savings can be realized by completing the processes in-house. Conversely, if the trader must invest significant time and resources in fulfilling requirements independently, employing an agent could prove advantageous in terms of efficiency and costs.

Overall, it is crucial to ensure that official regulations and processes are articulated in clear and simple language. By adopting language that is easily understandable, businesses can navigate regulatory requirements accurately, promoting transparency and compliance within the trading environment. Implementing measures to communicate these procedures effectively will contribute to reducing misunderstandings and foster a more streamlined and accessible business environment.

■ **Pre-arrival processing/pre-declaration.** Article 148 of the Customs Law simplifies the import process by regulating pre-declarations.²¹ It eliminates the need for inspecting goods by relying on presented documents for direct clearance. Pre-declaring goods before arrival speeds up the release of goods, allowing border officials to assess risks beforehand. They can then physically inspect only a portion of the goods, saving time for traders and reducing bottlenecks.

Overall, 63 percent of customs clearing agents and 65 percent of traders submitted pre-declarations for their shipments. Among those who did not pre-declare (but declared when goods arrived), 67 percent of customs clearing agents and 42 percent of traders cited the lack of pre-declaration procedures by customs/border agencies as the reason for not doing so. Among those that pre-declared, 45 percent of customs clearing agents and 72 percent of traders did so consistently every time.

■ **Electronic declarations.** Using an electronic system to submit import and export declarations streamlines compliance with regulatory documentation for international trade. It serves as a single entry/exit point, making the process faster, more transparent, and predictable. This approach, exemplified by Jordan adopting the ASYCUDA World platform in 1999, offers benefits such as quicker clearance times, simplified processes, and reduced bureaucracy for traders.²²

Ninety-five percent of customs clearing agents and 61 percent of traders were aware of electronic systems for digital import, export and transit activities at seaports, land border posts, and airport agencies. In terms of gender, more women-led firms (67 percent) were aware of the electronic systems for document submission at agencies than men-led firms (61 percent).



Recommendation 4: Increase awareness of pre-declaration procedures

More than one-third of customs clearing agents and traders refrained from pre-declaring their goods, primarily due to a perceived lack of established procedures. Pre-declaring goods enables port authorities to conduct a risk assessment and process the declaration and release decision before the goods reach the port of entry. When executed efficiently, this not only saves time and costs but also facilitates early communication of release decisions, enabling traders to streamline their supply chain and logistics planning. To address this, it is advised for border agencies to better align its pre-declaration procedures in line with WTO TFA article 7.1 on pre-arrival processing, as well as intensify awareness campaigns on pre-declaration procedures. Ensuring clear communication to the trading community about the process and its associated benefits is essential.

²¹ Ibid.

²² ASYCUDA. n.d. User Countries - Jordan. Accessed November 2023. <https://asycuda.org/en/usercountries-jordan/>.



Recommendation 5: Eliminate paper declarations and spread awareness of the option to submit documentation electronically

The government should communicate the time-saving benefits of electronic declarations to the trading community through official websites, customs clearing agents, trade associations, and the National Trade Facilitation Committee (NTFC). More importantly, ensuring that traders are informed of customs automation will assist in reducing the time required to meet documentary requirements.

Furthermore, the government of Jordan notified WTO TFA article 10.4 on Single Window as Category C. A Single Window helps to simplify trade by connecting relevant authorities and traders in one platform to allow them to more efficiently exchange data, submit clearance, and make payments. Full and effective implementation of the Single Window in Jordan can help to further streamline the documentary processes, eliminating the need for paper use.

Digital adoption reduces bias by eliminating face-to-face interactions, often encouraging more trade participation. Digital transformation provides empowers women economically as internet and digital platforms offer leapfrog opportunities, enhancing income, employment, and knowledge access for women.²³

■ **Enquiry points.** An enquiry point is typically a government official, or office designated to handle queries from individual importers, exporters, and any other interested parties. They usually provide specific information about import, export, or transit requirements.

While an official government enquiry point does not exist in Jordan, some traders and customs clearing agents reported using similar mechanisms to obtain trade related information. Among those who used these enquiry vehicles, more women-led firms utilized them compared to men-led firms (36 percent versus 23 percent). Both traders and customs clearing agents who utilized enquiry points found them to be fast and helpful, with 57 percent of traders and 68 percent of customs clearing agents expressing satisfaction.



Recommendation 6: Establish official enquiry points per TFA article 1.3

Nearly half of customs clearing agents and traders utilize various sources as enquiry points. To enhance efficiency and compliance, it is essential to establish official enquiry points aligned with the WTO TFA. These points, offering timely and accurate information, will boost transparency and adherence to regulations. Promotion of these enquiry points among traders and customs clearing agents should be widespread, facilitated by collaboration with trade associations and Chambers of Industry and Commerce through various channels like workshops and informational materials.

²³ OECD. 2018. *Bridging the Digital Gender Divide: Include, Upskill, Innovate*. Accessed 2024. <https://www.oecd.org/digital/bridging-the-digital-gender-divide.pdf>.

Public-Private Consultations

Regular public-private consultations allow traders to provide comments on new or amendments of trade-related laws and regulations. Enhanced transparency and communication between the border agencies and private sector are critical for progress, and bringing stakeholders together can help identify common obstacles, solutions, and achievements.

■ **Consultations.** In Jordan, 73 percent of traders and 55 percent of customs clearing agents had never been consulted by the government. Among them, 74 percent of traders and 70 percent of customs clearing agents were not aware consultation opportunities even existed. For those that were consulted (regularly or irregularly), 61 percent of customs clearing agents reported being consulted through the Association of the Owners of Cargo Shipment and Clearance Companies.²⁴ Moreover, 36 percent of customs clearing agents engaged in consultations through government-managed processes or notice-and-comment mechanisms. For traders, 69 percent reported regular or irregular consultations through the Chamber of Commerce or Chamber of Industry, and 32 percent were consulted through other trade or industry associations.

Seventy-one percent of customs clearing agents believed their feedback is considered, but 12 percent believed it was disregarded. Among traders, 47 percent of women-led firms believed their feedback was considered, compared to 50 percent of men-led firms.



Recommendation 7: Fortify existing consultation mechanisms

Addressing the lack of confidence in the acknowledgement of official feedback requires fortifying existing consultation mechanisms, ensuring consistent and transparent engagement with key stakeholders—especially (women) traders. This can be accomplished by establishing regular meetings involving a diverse array of firms and agents across various industries. The roles of the Chambers and the NCTF should be leveraged further to strengthen public-private consultations. Periodic stocktaking should be conducted to ensure the Chambers are sufficiently reaching out stakeholders and that a broad and diverse set of stakeholders' voices are heard.

■ **National Trade Facilitation Committee.** According to WTO TFA Article 23, every WTO member should establish and/or maintain a national committee on trade facilitation. This committee plays a crucial role in coordinating and implementing the WTO TFA. It serves as a significant mechanism for building consensus between the public and private sectors on reform priorities, planning and the coordinated implementation of successful trade facilitation measures.

Traders and customs clearing agents in Jordan show limited awareness of the Jordanian National Committee for Trade Facilitation (NCTF). Specifically, 75 percent of customs clearing agents and 88 of traders indicate that they were not aware of the NCTF.



Recommendation 8: Increase awareness of the National Committee for Trade Facilitation and ensure robust representation from both men and women within its membership

The lack of awareness among customs clearing agents and traders of the NCTF hinders the ability of the committee to fulfil its strategic objective of serving as a national focal point for trade facilitation reforms. It is crucial to invest significant efforts in promoting the visibility of the NCTF and raising awareness about its role and functions. A strong communications plan should be developed, including a strategy for how to systemically engage with the private sector (both the trade community and general public) to communicate its work plan and achievements. This will help ensure the right information reaches the right people and businesses. Emphasis should be given to engaging groups that promote inclusion—such as women or young professionals-focused associations—and ensuring they are regular participants in NCTF meetings and consultations.

²⁴ Entity that serves the companies working in clearance of goods (see <http://www.civilsociety-jo.net/en/organization/45/association-of-the-owners-of-cargo-shipment-and-clearance-companies>).



As a step in this process, the gender balance of the NCTF's composition should be carefully considered. While the consensus among most countries is that NCTFs should strive for gender balance, there is no universally applicable blueprint for achieving this goal. The composition of representatives from border agencies to NCTFs often aligns with specific roles, complicating efforts to enforce a predetermined gender ratio and establish an international standard. If government representation within the NCTF leans towards roles traditionally held by men—which is a challenge beyond the scope of the TFA—there is an opportunity to bolster the presence of women's voices from the private sector instead. Many countries employ a multi-tiered decision-making approach, separating policy and strategic matters (government) from operational and technical concerns (business). Steering committees and technical working groups are commonly established to oversee implementation, and efforts to achieve gender balance should be integrated at every tier.

The NCTF should consider establishing a trade and gender sub-committee to engage with women entrepreneurs and young professionals, gathering ground-level feedback for gender-sensitive policies. Conducting vulnerability assessments of existing or proposed policies could ensure inclusivity, and initiatives targeting women's challenges should enhance their sector participation and operational scope.

Additional clarifications are provided throughout this note to underscore the imperative of pursuing gender balance, both in the composition the NCTF and the substance of their endeavors.

■ **Chambers.** In Jordan, a company must register with the Chamber of Commerce if it conducts commercial activities and with the Chamber of Industry if engaged in industrial activities.²⁵ The Chamber of Commerce is responsible for cooperating with the private and public sector, as well as to play “an advisory role vis-à-vis government and parliament.”²⁶ The Chamber of Industry's aim is “to increase the competitiveness of the Jordanian industry sector.”²⁷

Fifty-four percent of traders and 49 percent of customs clearing agents regularly interacted with the main chambers (the Jordan Chamber of Industry and the Chamber of Commerce). For traders, the primary reasons for this engagement included participation in seminars or meetings and staying informed about their business's commercial/industrial activities. For both men and women, the likelihood of engagement was linked to the firm's size, with 90 percent of large firms actively involved compared to 44 percent of micro-sized firms. Additionally, older traders, especially those over 60, were more likely to engage with chambers (58 percent), contrasted with 44 percent among traders aged 25 to 39. Experience also played a role, as 56 per-

cent of traders with over 10 years of experience regularly engaged with chambers compared to 43 percent of those with less than 10 years of experience.



Recommendation 9: Increase regular engagement by traders in the Chambers

Given the mandatory requirement for a company to register with the Chamber of Commerce (or Chamber of Industry), more active outreach to achieve more regular involvement by a broader and more diverse body of traders should be considered. This would involve strategies that enhance awareness, communication, and the perceived value of Chamber membership. SMEs, women-led firms, and young professionals in particular, may benefit from more active involvement in that the Chambers offer a platform for connect, learn, and grow in a supportive business community. The Chambers could also play a stronger role in public-private consultations of border processes and procedures.

²⁵ The World Bank. 2020. “Doing Business 2020.” Washington, DC.

²⁶ Jordan Chamber of Commerce. 2013. About JCC. Accessed 2023. https://www.jacc.org.jo/pages/Object_en.php.

²⁷ The Official Site of the Jordanian e-Government. n.d. Jordan Chamber of Commerce. Accessed v2023. https://portal.jordan.gov.jo/wps/portal/Home/GovernmentEntities/Agencies/Agency/Jordan%20Chamber%20of%20Industry/!ut/p/z0/04_Sj9CPykyssy0xPLMnMz0vMAfjo8ziHU1cQ0wN3B09Pc0MzAwcXRwt_JwD3I0N3I30g1Pz9L30o_ArAppiVOTr7JuuH1WQWJKhm5mXlq8f4ZVfJKYp-CckZiblFqkkJ-m4.

Authorized Economic Operator Program

Authorized Economic Operator (AEO) programs enhance supply chain security by accrediting low-risk economic operators and often giving them preferential treatment in border processes and procedures. The “Golden List” (launched in 2005 for large-scale companies) and “Silver List” (launched in 2017 for SMEs) are the Jordanian versions of the AEO program. Firms that are certified can benefit from “reduced cargo processing time, enhanced security of their goods, and better risk management”.²⁸

Traders and customs clearing agents demonstrated a significant lack of awareness and recognition of programs like the Golden List and their associated benefits. A notable 50 percent of traders were not enrolled in either program, with an additional 38 percent indicating that they had never heard of them. By gender, 10 percent of women compared to 3 percent of men traders reported being on the Golden List. At the same time, no women traders and 3 percent of men traders reported being on the Silver List. Among those traders who had not applied or were rejected from the Golden List program, 21 percent cited insufficient business size, 20 percent pointed to excessive documentary requirements, and 15 percent found the overall criteria too challenging to fulfill as the primary reasons for non-participation.²⁹



Recommendation 10: Raise awareness of and simplify the application process for the preferred trader programs, targeting increased participation, especially among SMEs

To address the widespread lack of awareness and participation in the preferred trader programs, a targeted awareness campaign should be launched. This campaign should focus on educating traders and customs clearing agents about the benefits of certification, including reduced cargo processing time, enhanced security, and improved risk management. The campaign should utilize various communication channels such as workshops, seminars, and online platforms to ensure broad reach.

Additionally, efforts should be made to simplify and streamline the application process for large firms seeking Golden List membership. While there is no application process for the Silver List, the barriers for small and medium-sized enterprises (SMEs) can be further reduced by ensuring the Silver List membership process is made more transparent. Firms should be informed of the criteria to earn membership into the Silver List and be kept apprised on their status of meeting eligibility requirements. This approach aims to increase participation and foster a greater understanding of the advantages associated with accreditation among traders and customs clearing agents in Jordan.

²⁸ The Jordan Times. 2014. Jordan Customs revises ‘Golden List Programme’. April 22. Accessed 2023. <https://jordantimes.com/news/business/jordan-customs-revises-golden-list-programme%E2%80%99#:~:text=The%20Golden%20List%20Programme%2C%20launched,history%20with%20certain%20customs%20requirements.>

²⁹ There is not application process for the Silver List.

Consistency of Border Procedures and Requirements

The consistent application of border procedures provides predictability and certainty for businesses engaging in cross-border trade. If border procedures are inconsistently implemented, traders may face additional costs of complying with regulation and thereby contributing to increased time and costs of international trade.

Examining the uniformity of import, export, and transit processes at airports, land borders, and seaports in Jordan, the survey discovered that 84 percent of customs clearing agents and 82 percent of traders noted consistent implementation by border officials. Nevertheless, 16 percent of customs clearing agents and 18 percent of traders perceived there was inconsistency in implementation of processes and procedures. Specifically, 53 percent of traders and 43 percent of customs clearing agents cited inconsistency in the valuation process, while 29 percent of traders attributed the inconsistency to sudden changes in laws.

Of those that experienced valuation problems over half the time, slightly more women traders reported this happening than men—14 percent compared to 10 percent respectively. Regarding the frequency of facing valuation problems, 55 percent of customs clearing agents reported issues occurring less than half the time, with 10 percent experiencing them every time in the past year. Among traders, 7 percent faced valuation problems every time, 10 percent more than half the time, and 34 percent less frequently in the past year.



Recommendation 11: Enhance consistency in the implementation of border processes and procedures

Almost 20 percent of customs clearing agents and traders reported a lack of consistency in the implementation of border processes and procedures by border officials, particularly when it came to valuation of their shipments. To address this issue, it is recommended to explore measures such as regular capacity building for customs staff and increased objectivity, coordination, and information sharing within border management. These efforts will help in ensuring a more consistent and efficient implementation of border processes and procedures.

Detention of Goods

Customs authorities have the power to search imports and exports and exclude, detain and/or seize, and destroy counterfeit and infringing products.

Twenty-six percent of customs clearing agents and 16 percent of traders had their goods detained in the past three years. Among them, 51 percent of customs clearing agents and 33 percent of traders reported it was due to issues with licenses, permits, certificates of origin, or authorizations for import. Counterfeit goods and brands were the primary reason for detainment of goods for 23 percent of customs clearing agents and problems with customs declaration, classification, or valuation for 20 percent.

Notably, 94 percent of customs clearing agents and 87 percent of traders reported being promptly notified when their shipments were detained. However, 77 percent of customs clearing agents and 88 percent of traders that experienced detainment of goods in the past three years mentioned that the detainments caused delays exceeding five days, with an average delay period of approximately 30 days for traders.



Recommendation 12: Identify and address reasons for delayed release of detained goods

A large proportion of customs clearing agents and traders who have had goods detained have subsequently experienced delays exceeding five days. It is crucial to conduct regular reviews and analyses, such as Time Release Studies, to identify and address the underlying reasons for these delays. This will help in streamlining the release process and minimizing unnecessary delays.

Appeals and Grievances

An official grievances/complaints system is crucial to allow traders to challenge decisions made by border agencies on detained shipments or non-compliance among others. WTO TFA article 4 ensures that parties involved have the right to appeal administrative decisions issued by customs, both through administrative and judicial processes.

In Jordan, 21 percent of traders and 26 percent of customs clearing agents faced difficulty understanding and accessing the procedures and regulations related to official appeals. Among those encountering issues, 66 percent of traders found appeal procedures unclear, while 29 percent noted a lack of explanations for penalties. Similarly, 46 percent of customs clearing agents facing challenges with official appeal procedures found the information unclear.

Regarding the perception of the effectiveness of the appeals and grievances processes, 26 percent of traders and 32 percent of customs clearing agents reported no change after an appeal, while 15 percent of traders and 28 percent of customs clearing agents noticed a change.



Recommendation 13: Provide clearer guidance and explanations on penalties, and ensure clarity of official grievance procedures

In addition to improving overall access to official border regulations and procedures, specific attention should be given to providing better guidance and explanations on penalties and the procedures for filing an official appeal. Enhancing clarity and transparency in official grievance procedures will contribute to a more equitable and effective system.

Experiences at the Border

Sixty percent of customs clearing agents regularly visit seaports, airports, and land borders for trade processes, while 9 percent of traders make regular visits (85 percent rely on customs clearing agents). Regarding official operating hours, 76 percent of traders find them convenient, but 21 percent find them restrictive due to varying opening times of border agencies.

In terms of safety and security experiences during border visits, 89 percent of customs clearing agents and 84 percent of traders reported no issues. However, 7 percent of customs clearing agents felt intimidated, and 4 percent experienced incidents of theft. Among traders, 7 percent reported incidents of intimidation and theft, with an additional 4 percent facing verbal harassment or threats.



Recommendation 14: Implement measures that enhance safety and security at the borders

The establishment and promotion of clear protocols for handling incidents of intimidation, theft, verbal harassment, or threats should be pursued. Additionally, efforts should be made to standardize and communicate consistent operating hours across border agencies to alleviate the reported inconvenience. Regular feedback mechanisms can also be established to monitor the effectiveness of these measures and make necessary adjustments based on the evolving needs of customs clearing agents and traders.

Access to Finance

Forty-one percent of customs clearing agents relied on personal savings as their main source of financing, with company savings being the second most common (19 percent). In terms of gender differences, 38 percent of men-led firms primarily used personal savings, while for women-led firms it was 26 percent. This could potentially be due to the larger size women-led firms (for which sources of finance tend to be significantly larger than for smaller firms). Approximately one quarter (24 percent of traders) relied on official bank loans as their primary source of business finance, while the corresponding figure for customs clearing agents was 12 percent.



Recommendation 15: Develop sustainable funding and financial support instruments tailored to SMEs

Most traders and customs clearing agents used personal savings, equity financing, and company savings as their main source of finance. While personal savings can be a starting point for launching a business, it may also involve significant limitations and risks. Exploring a mix of funding sources, including external investment, loans, or grants, can provide a more robust financial foundation and support long-term business success.

Payments of Official Fees

Most customs clearing agents used online payments to pay official fees except for 5 percent who employed both online and offline methods. Among traders, 76 percent paid official fees through brokers or agents, while the remaining 24 percent directly settled their fees with the government.

A small percentage of customs clearing agents (6 percent) and traders (4 percent) acknowledged an expectation to provide gifts to public officials to facilitate processes.



Recommendation 16: Encourage secure online payments of official fees to boost transparency, efficiency, and discourage gifts to public officials

To promote the adoption of secure online payment methods for official fees among customs clearing agents and traders, a comprehensive approach is needed. This could involve educating stakeholders through workshops, establishing clearer ethical guidelines, actively promoting online platforms, collaborating with government agencies for support, providing incentives for compliance, implementing a monitoring system, and launching public awareness campaigns. Additionally, a review and enhancement of the legal framework can further discourage unethical practices, fostering a culture of transparency and compliance in customs and trade processes.



Conclusion



The survey results indicated that the primary challenges faced by women-led businesses in Jordan are not directly associated with official processes at the border. While women-led businesses appear to be at a disadvantage in some areas related to trade facilitation, the gaps are not substantial—though it is worth noting that this study did not cover women involved in non-managerial roles in cross-border trade. Nevertheless, the following measures are recommended to address both gender-specific issues and broader concerns faced by traders and customs clearing agents in relation to border processes and procedures:

1. Examine more deeply the factors contributing to the underrepresentation of women in trade
2. Improve access to official border regulations and procedures
3. Enhance clarity of official requirements
4. Increase awareness of pre-declaration procedures
5. Eliminate paper declarations and spread awareness of the option to submit documentation electronically
6. Establish official enquiry points in alignment with TFA article 1.3
7. Fortify existing consultation mechanisms
8. Increase awareness of the National Committee for Trade Facilitation and ensure robust representation from both men and women within its membership
9. Increase regular engagement by traders in the Chambers
10. Raise awareness of and simplify the application process for the preferred trader programs, targeting increased participation, especially among SMEs
11. Enhance consistency in the implementation of border processes and procedures
12. Identify and address reasons for delayed release of detained goods
13. Provide clearer guidance and explanations on penalties, and ensure clarity of official grievance procedures
14. Implement measures that enhance safety and security at the borders

15. Develop sustainable funding and financial support instruments tailored to SMEs

16. Encourage secure online payments of official fees to boost transparency, efficiency, and discourage gifts to officials

The low number of women trading across borders is a missed economic opportunity for Jordan, and a deeper understanding around the obstacles preventing women from participating (e.g. skills, care responsibilities, mobility, other areas) should be pursued. Among the surveyed traders, 95 percent were men-led firms, and 5 percent were women-led firms.

The survey revealed a significant trend: 30 percent of surveyed women entered the industry in the last decade, while the corresponding figure for men is 17 percent. To capitalize on this momentum, introducing targeted initiatives and programs for women traders holds great potential to amplify their involvement in the industry and broaden the scope of their activities. While Chambers can host such initiatives, there is a valuable opportunity for women-focused associations to take on a more substantial role in overseeing and implementing trade promotion programs.

Furthermore, the survey showcased that businesses led by women excel in using electronic systems and digital processes, especially in comparison to men. This emphasizes potential opportunities for women to enter or enhance their presence in cross-border trade, provided the existence of a strong e-trade ecosystem. Access to and efficient use of digital processes in cross-border trade can create an environment that is more inclusive, efficient, and empowering for women traders, ultimately contributing to their success in the global marketplace.

The government of Jordan has made commendable efforts to promote gender equality and economic empowerment, exemplified by initiatives like the “Women’s Economic Empowerment Action Plan” aiming to enhance women’s economic participation by 2025 and the “All on Board” platform focused on increasing women’s representation in business leadership roles. Despite these strides, there are still opportunities for further improvements in working conditions for women in the country. Jordan can establish an empowering environment for women’s involvement in trade and make significant strides toward gender equality and women’s empowerment by tackling systemic obstacles, advocating for gender-sensitive policies and initiatives, and cultivating collaborations among the government, private sector, and civil society. The World Bank remains committed to supporting Jordan in advancing these efforts.



Annex 1

Survey Methodology

This quantitative research consisted of in-depth face-to-face computer-assisted interviews (CAPI) and virtual interviews. The creation of the master list for the interviews consisted of the following steps:

1. A request for information on the universe of cross-border traders and customs clearing agents in Jordan was sent to the Reform Secretariat of the Ministry of Planning and International Cooperation.³⁰
2. Upon receipt of the information, the data was cleaned to remove duplicates.
3. Using the cleaned data, a validation process was undertaken to confirm the contact details of each firm and whether each firm is still in operation. This created the preliminary field list.
4. Firms in the preliminary field list were pre-screened to better understand the universe and to produce a final field list for the survey.

A simple random sampling method was employed for the survey, selecting a minimum sample size of 589 traders and 149 customs clearing agents (739 in total). As only about 5 percent of the trade firms were women-led, all women-led firms in the sample were interviewed to ensure adequate representation. Each women-led firm had an equal chance of being selected. The survey results were adjusted through weighting to reflect the actual distribution of men and women traders in the population. Due to the small sample size for women-led firms, their responses were only compared with men trader responses, not the overall trader sample. No weighting was

applied to the customs clearing agents sample due to the small size, and the report does not include gender disaggregation for customs clearing agents due to an extremely small sample size.

As summarized in the table 1, there was an oversampling of men compared to women respondents; and, there was an oversampling of women in the representation of the list. This imbalance can be attributed to the following factors:

1. For traders:
 - Some firms initially classified as women-led were found to be led by men, and some women-owned firms, especially among customs clearing agents, had no women in management.
 - Instances where firms labeled as women-owned had men in management resulted in classifying survey responses as men-led based on the respondent's gender.
2. For customs clearing agents:
 - Women customs clearing agents primarily focused on administrative tasks, limiting insights for a gender gap analysis. Due to this limitation, results for customs clearing agents were not disaggregated by gender.
 - Customs clearing agents noted the dominance of men in the sector when asked for referrals to other women experts.

The work undertaken in connection with this study, clearly highlights the need for a centralized and regularly updated

Table 1. Survey Sample

Type	Population in Field List (excluding duplicates)	Completed Validation	Completed Pre-Screening	Target Sample (Men)	Completed Interviews (Men)	Target Sample (Women)	Completed Interviews (Women)	Total Target Interviews	Total Completed Interviews
Traders (importers)	6,107	5,627	2,528	257	361	137	52	394	413
Traders (exporter)	1,639	1,603	907	154	99	41	18	195	117
Customs clearing agents	427	0	197	138	132	11	2	149	134
Totals	8,173	7,230	3,263	549	592	189	72	738	664

³⁰ The WB requested information on all firms that made three or more import, export, and/or transit transactions in the past 12 months, excluding state-owned enterprises, bi-national companies, public companies, union entities, religious organizations. Information on all active customs clearing agents was also requested.

database on trading and customs clearing firms, as manual refinement of official lists of firms provided by the government was necessary to develop a final sampling frame for the study. Such a database would enable more effective monitoring of the Jordanian trade environment, facilitating better-informed decision-making for the government and relevant stakeholders.

Overall Research Limitations

The survey focused solely on identifying constraints faced by existing traders and did not explore reasons for non-

engagement in cross-border trade, which goes beyond its scope and likely that of the WTO Trade Facilitation Agreement. It specifically examined firm-level traders, excluding small-scale traders often involving unrecorded trade by small businesses, many of which are women-led. Consequently, the gender gaps observed in firm-level traders may not be representative for small-scale traders. While the survey provides valuable data on gender gaps in Jordan, it does not explain most of the differences identified. Explanations would rely on assumptions, and deeper analysis through more extensive surveys and research is necessary to understand the reasons behind these gaps.



Annex 2

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