Construction Safety in Jordan – Conditions and Obstacles

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The number of accidents still remains unacceptably high in the Jordanian construction industry. The injury and fatality rates were observed to be increased. Conditions and obstacles, affecting the safety in the Jordanian construction industry are observed and investigated. Results and discussions reveal obstacles related to subcontracting and non-Jordanian workers, preventing safety performance, effective implementation of laws, regulations and recommendations, and lead to increasing accident rate toward alarming levels. Other conditions like the increasing need for complex and tighten project were indicate less effect. A general form of an Integrated and Comprehensive Systematic Approach is recommended to deal with and/or overcome such conditions and obstacles.

Keywords: Safety, Safety performance, Safety Management, Jordanian Construction

INTRODUCTION AND BACKGROUND

Globally, the construction industry faces many occupational injuries and fatality risks. This makes it both unique and challenging to study. Construction is always risky because of outdoor operations (Hsiao & Simeonov, 2001). Construction incidents account for more than one-third of all industrial incidents (Chua & Goh, 2004). In addition to the loss of life and reduction in the quality of life of construction workers, construction incidents lead to project delays (Meerding et al, 2006; Gavious et al., 2009).

In Jordan, the number of accidents still remains unacceptably high in the construction industry.

The injury and fatality rates were observed to be increased. It is notable that, even though construction labor accounts for about 6.4% of the labor force (Jordan Statistical Yearbook, 2013), the accidents in the construction industry account for at least 10.4% of the legally registered incidents (10-Annual Report of the Social Security Corporation, 2013), while the actual percentage is estimated to reach 17%. Although the formally published figures are high, Hiyassat and Talhouni (2000) found that the number of accidents and work-related injuries much larger, due to many reasons: Some employers avoid the registration of...
injuries that are located on their sites, others are to escape bearing costs incurred by him as penalties for non-compliance with the terms of the application of public health and safety, as well as there are tens of thousands of workers are informally employed in small enterprises which forms the most subcontractors in the construction sector. El- Mashaleh et al. (2010) noted, that both the society and economy of Jordan have suffered human and financial losses as a result of the poor safety performance in the construction industry. Saraireh and Tarawneh (2013) stated that safety in construction is a priority of all project’s parties including project clients, consultants, engineers, workers, visitors, and neighbors, whose job is to make safety tools available for workers in project sites. Hiyassat and Talhouni (2000) explored the measurement of construction sites’ safety in Jordan. They aimed to increase the realization of contractors and workers of the importance of health and safety. Their results showed that safety on construction in Jordan is weak in both quality and quantity compared with the amount of safety laws and regulations. The Jordanian Labor Law (1996) gives the Ministry of Labor (MOL) the full responsibility for legislating and enforcing safety regulations for all industries in Jordan. This makes several major issues for several industries are not enough described in enough detailed in these regulations. That leaves many issues to be solely judged by firm leaders and labor employers.

It is found, that many construction and project management aspects in the Jordanian Construction sector are well studied, very poor efforts have been paid to safety, where the focus is limited on its performance, regulations and the factors related to their implementations. But, on the other hand, and besides the mentioned studied factors, the construction sector in Jordan has witnessed many significant changes and conditions in the last decade, dictated by the instability in the neighboring countries (Iraq, Syria, Egypt, Yemen and others). Jordan becomes more attractive country to invest. A need for more big, large, tall complex projects to be implemented in tighten schedules is appeared. A huge number of refugees from these countries are living in the country with a high percent of non-educated and unskilled workforce. This leads to a new, uncomfortable mix of cultures, and a cheap, unskilled available workforce. Furthermore, the Jordanian Contractors and their subcontractors are still responsible for the implementation of such complex projects under such constraints, using such human resources with no control on the workers hiring and firing (day laborer appointment with law salaries but without commitments). These new conditions produce many obstacles, preventing the regular and normal aspects of construction project implementation, including safety.

The purpose of this work is to observe, investigate and discuss the related to these new conditions obstacles, affecting the safety. They include the subcontractors’ competence; non-Jordanian workers with different cultures on the job sites; the requirement of complex and tighten projects.

METHODOLOGY

The study used a combination of methods: literature review, interviews, observation and investigation’s by questionnaire. The review of the relevant literature on the causes of and contributors to construction safety is used to summarize the main recommendations concluded to achieve the objectives related to safety performance, climate, culture, management and development of the safety system. A proper attention has been paid to the Jordanian safety laws and regulations. The observations are conducted by 3 to 5 individual site visits to each of 8 large, under construction, with different stages of implementation projects in Amman. The visits are scheduled within the period, considered to be an intensive for construction works period (April to September 2014). The visited projects include two tower- buildings, one road intersection with tunnel, bridge and circle, two shopping malls, and three multipurpose business centers. All these projects are awarded to high grade general contractors.

The observations are mainly addressed to subcontractors, constructors and workers, and focused on the subcontracting practices and their agreements with the general contractors; skills and education of the workers, their nationality, registrations, employment regulations and safety
behavior; contractors’ commitment, and responsibility. The safety organizing, planning and controlling activities, and the communications between all parties on the site have been considered too. Special sheets are prepared to gather and sort the site observations’ data and notes.

The data gathered from the reviews and observation are sorted and formulated as open ended questions and deeply discussed with the contractors by interviews. The face to face discussions have been conducted with the top managers of the contracting firms or their representatives, involved in the implementation of the visited projects. All of them are experts with high reputation in the Jordanian construction market. The records of the Jordanian Constructions Contractors Association (JCCA) have been used for this purpose. Respecting their decision, the representatives of two of the observed projects are excluded.

The discussions with each of these experts are independently held. They help the author to confirm a number of the observed conditions and obstacles which Jordanian construction Sector has witnessed in the last decade. To the contractors, such obstacles may prevent the full and adequate implementation of laws, regulations and good recommendations, and in general, may prevent any efforts towards safety performance in construction projects.

Based on the results of these discussions and according to the contractors’ recommendations, a questionnaire has been designed in a simple form and the main parts of the questions have been prepared and confirmed.

The questions are focused on the main four conditions, the Jordanian construction market have witnessed in the last decade, which reveal obstacles, preventing safety performance and effective implementation of laws, regulations and recommendations, and leads to increasing accidents toward alarming levels. It is: a large number of unskilled, non-educated non-Jordanian workers; subcontracting; trend toward large and complex projects and duration tightening of such projects.

The questionnaire’s aim was to collect the opinions of the contractors of Jordan about the effect of the observed conditions and obstacles and the need for systematic ways leading to solve the problems of safety.

The questionnaire consists of three groups of questions:

- General information about the contracting firm, including specialty, experience, the safety organizational levels and responsibility.
- Questions about the contractors opinions about the obstacles, related to workers, especially non-Jordanian workers, subcontracting, work complexity and project tighten schedules.
- Question about the need for approaches and tool to prevent obstacles or to minimize their effect on injuries’ rates and safety performance.

Because of the different types and forms of the data required to collect, and many aspects to be studied, different forms of questions are adopted in the questionnaire.

The population of this study is the contractors, classified in the upper three grades: first, second and third grades. All of them are registered in the fields of buildings construction. They are the only qualified by law to bid for large and complex projects, and possess 53% of the annual work volume of contracts (Ministry of Public Works and Housing Annual report 2013). It is assumed that they are more responsible, experienced, interested and committed, and could have the ability to meet any requirements related to safety. The contractors of the lower fourth, fifth and sixth grades are usually subcontracting in the large and complex projects. The contractors of other specialties are excluded because of the large range of specialties with a specified character of accidents.

The records of JCCA contain 301 officially classified and registered contractors in the upper three grades: 85 in the first, 62 in the second and 154 in the third grade, specialized in building construction. Their portion is 44% of the cost of all
construction projects in Jordan (10-JCCA Annual Report 2014).

A sample of 80 contractors is randomly selected, with a proportion of around 25% of each grade: 25 of the first, 20 of the second and 40 of the third grade contractors. The questionnaire has been distributed by Email after phone call and permission asked.

RESULTS AND DISCUSSION
The Respondents
As shown in table 1, sixty one of the questioned contractors replied, with a respondent rate of 76.25%. The average experience of the respondents was 13.36 years. However, the answers of two contractors of the first and two of the third grades were excluded because of ignoring some questions. Thus, only 57 of the received questionnaires were accepted and analyzed. All of them, except three, have safety site officers, and only two have safety departments.

TABLE 1 HERE

The results of investigations of the targeted obstacles are summarized and discussed in the order, determined by the respondents. As shown in table 2, the obstacle with top importance is the non-Jordanian workers, which strongly supported by 61.4% of contractors of all grades; the second position with high importance is given to the subcontracting conditions with 33.34%. With more less importance to the tighten schedules and complex projects. The contractors placed them in the third and fourth orders with only 3.5% and 1.57% respectively. No significant differences have been noticed between grades. Because of that, they excluded from further discussions.

TABLE 2 HERE

The Conditions of Non-Jordanian Workers
Since construction sector is a labor-intensive sector, it is expected to absorb a significant number of the migrant manpower. Despite the relatively high unemployment rate in Jordan, which stood in 2014 at about 12.6% (Ministry of Labor, 2014), there is a significant number of expatriate workers in Jordan, especially in construction industry.

It is difficult to give an accurate estimate of the number of the workers in construction due to many reasons, studied by Hiyassat (1998). Unfortunately, for other reasons, it is more difficult to estimate the number of the foreign workers in Jordanian construction sites. Nowadays, very large numbers of workers from Egypt, Syria, India, and less numbers from Yemen, Sudan, Pakistan, Turkey and many other countries are forming the crews and teams in the construction sites in Jordan.

Officially, 6.4% of the workers in Jordan are employed in construction sector. While 24% of the workers in Jordan are expatriate workers, 11.4% of them are in the construction sector. (SSC annual Report 2013). It means that about 44% (2.8% of 6.4%) are legally registered expatriate workers in Jordanian construction sector.

The observed percentages of the expatriate workers on the visited construction sites ranged from 55% to 85%, collected as a result of 20 visits, with an average of 72.25%. Most of these workers (observed 65%) are not holding the work permit and not registered. In their answers the contractors give a range from 40% to 65%, with an overall average of 57%. All the sources are agreed with the fact that a huge number (more than 90%) are non-educated at all, and around this number are unskilled workers. Almost all of them are employed on a daily basis and with significant percentages of turnover rate. Some reasons, as explained by Hiyassat (1998), are related to a seasonality of construction works, which in turn causes the variation in the number of workers involved in construction activities. Moreover, contractors are not interested on organizing their needs for long time, but according to the current demand. They don’t register their temporary workers to avoid paying social security fees.

Table (3) includes the results of the collected parameters and notes about the status of the non-Jordanian workers from different sources and points of view. It is clearly noticed the differences of these sources and views. It is not easy to understand the differences. It seems that some
contractors are tried to give the indications about the workers as a general contractor’s workers. Besides the specialized subcontractors, the small firms are working as subcontractors on complex and large projects under the umbrella of these general contractors. It is observed that most of the subcontractors and many of the small contracting firms are not officially registered anywhere, and they employ most of the unregistered and uncontrolled foreign workers, because most of these firms do not pay social security fees on behalf of their workers nor do they pay other forms of commitments.

**TABLE 3 HERE**

All the above mentioned data and notes show a very complicated mix of strange to each other people with different cultures, languages, behaviors, and non-educated, unskilled, untrained people. Most of these workers are in precarious employment such as part-time and casual and on a daily basis workers and they tend to be out of any commitments.

Many researchers have their conclusions related to such situations, which could be taken in consideration in the Jordanian construction sector. Langford et. al. (2000) mentioned that workforce from different countries leads to safety problems. Hinze and Harrison (1981) indicated the human behavior as the main reason of construction to be unsafe and danger. Loosemore and Lee (2001) studied the communication problems with minorities in construction industry. They defined safety culture as the attitudes, risk-perceptions and behaviors as they relate to employee safety. Harper and Kohen (1998); Hinze and Gambatese (2003) – concluded, that new hires are more subjected to accidents and that the higher turnover rates are associated with higher injury rates. Abdelahmid and Everett (2000); Aksorn and Hadikusumo (2008); Toole (2002) indicated that workers’ attitude towards safety is one of the root causes of accidents. In his recommendations Jaselsks et al. (1996) advised to increase fines to workers with poor safety performance. The study conducted by El-Mashaleh (2010) reveals several factors of poor safety management. Among these are lack of safety training, occasional safety meetings, occasional safety inspections, unavailability of safety protection measures, and hesitance of workers to use safety equipment, high labor turnover rates and non-compliance with safety legislation.

Here we can conclude that all sources and opinions are met with the fact that, the large percentage of the non-Jordanian workers on the construction sites are non-educated, unskilled, with different behaviors and beliefs according to safety requirements, with unstable and incomplete employment conditions and work status. This situation stands as a barrier, with top importance, against improving the safety performance and leads to injury rate’s increasing.

On the other hand, it will be difficult to implement most of recommendations given by the different studies without conducting a systematic approach of organizing and managing safety.

**The Subcontracting Conditions and Practices**

Subcontracting will be discussed in different aspects:

**The need for subcontractors**

In today’s construction market of Jordan, subcontracting has been utilized extensively, and subcontractors execute significant portions of construction work. The respondents’ answers are agreed with the site observations, that the subcontracting portion is ranged from 75% - 90%, while globally, it is common to subcontract 80% to 90% of the construction work to subcontractors (Kumaraswamy and Matthews, 2000). The mentioned previously conditions lead to the increasing of investments in the Jordanian market. Subsequently, the subcontracting has greatly increased. It is well-suited the Jordanian general contractors to increase the subcontracting to expand the available work force, then they have more opportunities to bid on new projects.

On any particular project, the general contractor divides the work among 20 - 40 subcontractors in order to deliver a complete project in accordance with the contract documents. All of these subcontractors, with different trades and specialties, different amounts of craftsmen and workers, then, different safety requirements, have
to work on the same area over the project implementation’s period. To the respondents, 2 to 9 subcontractors are usually working on the site at the same periods besides the general contractor’s labor force.

Selection and Coordination

It is observed that most of the subcontractors’ employments are not written or documented. The subcontracting documents are limited on the specifications and the prices offered by the subcontractors. Not concentrating on subcontractors’ selection, organizing, abilities, workers, commitments according to the general contractors regulations, may result in uncoordinated on-site execution, then disappointing safety parameters. It leads to the observed poor safety performance, weak safety auditing, very complicated areas on site with different sources of risks from each job at the same periods (electrical, mechanical, chemical… pollution, falling…).

It is observed that most of construction sites are without most of the minimum acceptable safety standards. It seems that General Contractors as well as subcontractors are occupied with other problems, while safety according to their beliefs, is among the least significant problems they face. Even an openly outrage is witnessed. Arguments such as: it is heavy or hot to wear, it is interrupt, no need because it is well known or well seen, and God or Allah Saves… are usually expressed with a full understanding by the site community. Hence, it is noticed that the employees’ beliefs which associated with a safety culture are complex.

On the official side of the problem, despite the considerable amount of safety laws and legislations, the enforcement of such laws rather weak. It is the responsibility of the Ministry of Labor to control the implementation of the safety laws and legislations. However, during our site visits, no visits by the inspectors of the Ministry of Labor to construction sites have met. Their rare visits are targeted the registrations of the no-Jordanian workers mainly, with no attention to safety requirements. In spite of the responsibility of the general contractor, no article founded in the agreements between general and subcontractors related to safety requirements and commitments. It is generally understood that it is the responsibility of each subcontractor. Each subcontractor is working as a stand-alone party without coordination with others. The general contractors’ safety officers who manage and operate the safety requirements have weak knowledge about the human, technical, organizational and environmental factors that determine the safety of the system as a whole. And they do not follow the safety rules properly.

That is why the owners and the government agencies must enforce the safety. Safety articles should be included in the contract with the general contractor as the one who is responsible for safety of the project i.e. it is a part of the contract and safety performance should be measured against the safety standards. In turn, the contractors’ safety regulations should be included in the subcontracting agreements. It is also must be one of the main parts of the contract.

Bid Shopping Practice

Nowadays, there are many different kinds of subcontractors in the Jordanian construction industry with a very strong competition among them. This condition allows the contractor to have the work performed at the lowest price. In theory, this sort of competition is healthy. In reality, however, it can lead the contractor to take advantage of subcontractors through the use of excessive bargaining pressure in the form of bid shopping.

Bid shopping practice forces a subcontractor to reduce the costs in an effort to break even or make up for lost profits. One way in which a subcontractor can do this is by reducing the crew size and hiring unskilled, non-educated, non-registered non-Jordanian workers, and mostly, with poor employee morale. Another way is by reducing the expenses of different tools including personal safety tools, training and awareness, as they usually become with less importance.

Furthermore, in bid shopping, everyone looks out for themselves rather than the good of others and the project. “Subcontractors who have been shopped to the point where they don’t know whether the job will be profitable aren’t likely to
exhibit a spirit of trust with the other “team” members. All of this self-interest makes it difficult to work together as a team. This distrust further destroys team spirit and creates an adverse work environment.

Anywise, bid shopping is one of the subcontracting unethical practice in which safety is definitely suffering. Furthermore, it can be harmful to the construction industry because it creates an unhealthy and unsafe business environment, promotes lower standards of safety performance and reduces job site safety.

Unfortunately, the current law and regulations do not prohibit the contractor from re-soliciting or renegotiating the bid price after the prime contract has been awarded. Attempts will be made to stop or to reduce the amount of bid shopping through contract law and regulations.

Suggested Approaches and Tools

Answering the question about the need for approaches and tools to prevent obstacles or to minimize their effect on injuries’ rates and safety performance, respondents gave a wide range of suggestions, including:

- To exclude the individual involvement, individual interests, individual concern.

- To have a leadership committed to safety, to having competent safety advisors, to investigating accidents etc., that should and did ensure considerably improved performance as measured in terms of injuries and fatalities.

- Special regulations for construction environment.

- Safety training before giving a permission to workers on construction sites.

All the given by the contractors suggestions are show the willingness and readiness to support any fair and comprehensive solving of the safety problems as an integrated whole.

CONCLUSIONS AND RECOMMENDATIONS

New conditions and the related to them obstacles, highly affecting the safety, have been observed, investigated and discussed. They include the non-Jordanian workers and subcontracting practices. There is a large number of the non-Jordanian workers on the construction sites who are non-educated, unskilled, with different behaviors and beliefs according to safety requirements, with unstable and employment conditions and work status. There is an increase need for subcontractors which leads to unorganized selection and uncontrolled coordination, unethical bid-shopping practices. Both of these conditions stand as a barrier, with top importance, against improving the safety performance and lead to increased injury rates. On the other hand, it will be difficult to implement most of recommendations given by the different studies without conducting a systematic approach of organizing and managing safety. Hence, the study concludes with a discussion of how to achieve such a safety systematic approach. This will include a look at the regulatory environment that can encourage the development of systematic safety management with safety cultures and high levels of performance.

It may be valuable to raise the level of importance of construction safety, to understand and figure construction safety criterion as well as cost, time and quality. It must become one of the main criteria of construction project’s implementation. It is also well-suited to include criteria for the classification and awarding of contractors under terms of the level of occupational health and safety in projects implemented by the Contractor. Therefore, special attention must be paid on subcontractors’ selection and employments.

On the other hand, to meet and deal with many changes and conditions, overcome many obstacles and factors, make a suitable environment for different previously stated and other recommendations, and make a serious climate for the implementation of laws and regulations, an Integrated and Comprehensive Safety Systematic Approach is recommended. It must cover the following:

Systematic Development of legislations and rules

Laws must be detailed into regulations to cover the special conditions of construction implementation
and proper safety requirements. Contracts must include clear articles enforcing the general contractors to be responsible in all the requirement, tools and regulations of safety on sites. Subcontracts must be in a written form, and include clear articles enforcing the subcontractors to meet the safety requirements of the general contractor as a responsible side for safety on site.

All workers must be hired and fired according to law. Commitments to safety must be signed and followed up. Penalties and incentives must be established and figured clearly in all agreements of contracts and subcontracts.

Systematic development of safety organization
Proper organizational structure safety units must be established in all levels of responsibility, including Government, represented by the Ministry of labor, and all the contracting firms. The responsibilities and authority for each unit must be carefully stated.

Development of contractor’s safety management system
It could be established within the Contractor’s firm and the Project Management System. Safety parameters and major elements must be included in the project planning and controlling functions (safety policy, work practices, meetings, training, inspections, investigations, evaluation and analysis). A smooth transmission of safety information can be developed. More interactions should be established between the site project manager and the workers where a better safety monitoring can be ensured. This system must consider engaging an active leadership and developing a positive safety culture.

In other words, it will be a good safety organizing, safety planning, safety controlling and auditing. Such system may overcome the obstacles and leads to increase performance, decrease the injury and fatality rates.

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REFERENCES


APPENDIX

Table 1: Distribution of the respondents: numbers and rates.

<table>
<thead>
<tr>
<th>Item</th>
<th>1st grade</th>
<th>2nd grade</th>
<th>3rd grade</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of targeted contractors</td>
<td>80</td>
<td>62</td>
<td>154</td>
<td>301</td>
</tr>
<tr>
<td>Sample</td>
<td>20</td>
<td>20</td>
<td>40</td>
<td>80</td>
</tr>
<tr>
<td>No. of Respondents</td>
<td>18</td>
<td>16</td>
<td>27</td>
<td>61*</td>
</tr>
<tr>
<td>Respondent rate</td>
<td>90%</td>
<td>80%</td>
<td>67.5%</td>
<td>76.25%</td>
</tr>
<tr>
<td>Average Experience in the top 3 grades</td>
<td>16.11</td>
<td>12.56</td>
<td>8.7</td>
<td>13.36</td>
</tr>
<tr>
<td>No. of accepted questionnaires</td>
<td>16</td>
<td>16</td>
<td>25</td>
<td>57</td>
</tr>
<tr>
<td>Safety organizational level: - department</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>- officer</td>
<td>14</td>
<td>16</td>
<td>22</td>
<td>52</td>
</tr>
</tbody>
</table>

- Four questionnaires were excluded because of ignoring some questions.

Table 2: The orders of obstacles by contractors’ grades

<table>
<thead>
<tr>
<th>ORDER</th>
<th>Obstacle</th>
<th>1st Grade</th>
<th>2nd grade</th>
<th>3rd grade</th>
<th>Weighted Average %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Non- Jordanians</td>
<td>10 = 62.5%</td>
<td>10 = 62.5%</td>
<td>15 = 60%</td>
<td>35 = 61.4%</td>
</tr>
<tr>
<td>2</td>
<td>Subcontractors</td>
<td>5 = 31.25%</td>
<td>6 = 37.5%</td>
<td>8 = 32%</td>
<td>19 = 33.34%</td>
</tr>
<tr>
<td>3</td>
<td>Tight schedule</td>
<td>1 = 6.25%</td>
<td>--</td>
<td>1 = 4%</td>
<td>2 = 3.5%</td>
</tr>
<tr>
<td>4</td>
<td>Complex projects</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>1 = 1.57%</td>
</tr>
</tbody>
</table>
Table 3: the status of the non-Jordanian workers in the construction projects

<table>
<thead>
<tr>
<th>Items</th>
<th>Official records</th>
<th>Observed</th>
<th>Questionnaire</th>
<th>Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of construction workers</td>
<td>44%</td>
<td>72.25%</td>
<td>57%</td>
<td>No studies</td>
</tr>
<tr>
<td>Legality</td>
<td>-</td>
<td>35% legal</td>
<td>75% legal</td>
<td>-</td>
</tr>
<tr>
<td>Education</td>
<td>95% non-educated at all</td>
<td>90% non-educated</td>
<td>88 % non-educated; 10% - less than secondary school</td>
<td>No studies</td>
</tr>
<tr>
<td>Skills</td>
<td>-</td>
<td>5% skilled</td>
<td>16% skilled</td>
<td></td>
</tr>
<tr>
<td>No. of nationalities at the same time (without Jordanian)</td>
<td>-</td>
<td>2 -7</td>
<td>1-8</td>
<td>-</td>
</tr>
<tr>
<td>Using personal protection equipment</td>
<td>-</td>
<td>15%</td>
<td>40%</td>
<td>-</td>
</tr>
<tr>
<td>Employment method or regulations</td>
<td>-</td>
<td>92% on daily basis</td>
<td>25% on monthly basis; 75% on daily basis</td>
<td>-</td>
</tr>
<tr>
<td>Turnover rate: - Less than one week</td>
<td>-</td>
<td>&gt; 35%</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>- up to month</td>
<td></td>
<td>57%</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>- up to year</td>
<td></td>
<td>8 %</td>
<td>-</td>
<td>&gt;25%</td>
</tr>
<tr>
<td>Having a contract with the employer</td>
<td>-</td>
<td>10% with monthly contracts</td>
<td>25% with monthly contracts</td>
<td></td>
</tr>
<tr>
<td>Having social security records</td>
<td>-</td>
<td>0.0</td>
<td>25%</td>
<td>-</td>
</tr>
</tbody>
</table>