

# **The Economic Advancement of Women in Jordan: A Country Gender Assessment**

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## CURRENCY AND EQUIVALENTS

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## ACRONYMS AND ABBREVIATIONS

ACC	Agricultural Credit Corporation	MHH	Male-Headed Household
AIHC	Arab International Hotels Company	MNCO2	MENA Country Office Unit
AMIR	Access to Microfinance and Improved Implementation of Policy Reform Program	MNSEED	Social and Economic Development Group of the Middle East and North Africa Region
ATIC	Al Tajamouat Industrial City	MNSHD	MENA Human Development Group
CAS	Country Assistance Strategy	MoA	Ministry of Agriculture
CAWTAR	Center of Arab Women for Training and Research	MoE	Ministry of Education
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women	MoH	Ministry of Health
CEO	Chief Executive Officer	MoHE	Ministry of Higher Education
CESGU	Gender, Entrepreneurship, Markets (IFC)	MoL	Ministry of Labor
CGA	Country Gender Assessment	MoP	Ministry of Planning and International Cooperation
CRC	Convention on the Rights of the Child		
DfID	Department for International Development (UK)	MoSD	Ministry of Social Development
DGIS	Directorate-General for International Cooperation	NAF	National Aid Fund
DoS	Department of Statistics	NESD	National Economic and Social Development Plan
ECSPE	Eastern Europe and Central Asia – PREM	NGO	Nongovernmental organization
ErFKE	Education Reform for the Knowledge Economy	NFWBO	National Foundation for Women Business Owners
FAO	Food and Agriculture Organization	NSEAP	National Social and Economic Action Plan
FDI	Foreign Direct Investment	NSW	National Strategy for Women
FHH	Female-Headed Households/Female Heads of Households	OECD	Organisation of Economic Co-operation and Development
GDLN	Global Development Learning Network	OED	Operations Evaluation Department
GDP	Gross domestic product		
GNI	Gross national income	PA	Poverty Assessment
GoJ	Government of Jordan	PER	Public Expenditure Review
GTZ	Gessellschaft fur Technische Zusammenarbeit	PHR	Partnerships for Health Reform
HDR	Human Development Report	PREM	Poverty Reduction and Economic Management
HEIS	Household Employment and Income Survey	PETS	Public Expenditure Tracking Survey
IBRD	International Bank for Reconstruction and Development	PSRL	Public Sector Reform Loan
ICRC	International Committee of the Red Cross	QIZ	Qualifying Industrial Zones
ICT	Information and Communication Technology	ROSCA	Rotating savings and credit associations
IDB	Islamic Development Bank	SG	Secretary General
IDF	International Development Fund	SIC	Specialized Investment Compounds Company
IEC	Information, education, and communication	SME	Small and Medium Enterprise
IFC	International Finance Corporation	TA	Technical assistance
ILO	International Labour Organisation	TFR	Total Fertility Rate
JACP	Jordan Access to Credit Program	TOR	Terms of Reference
JD	Jordanian Dinar	UNAIDS	Joint United Nations Programme on HIV/AIDS

JFBPW	Jordanian Forum for Business and Professional Women	USAID	United States Agency for International Development
JHDR	Jordanian Human Development Report	UNDP	United Nations Development Programme
JICA	Japan International Cooperation Agency	UNESCO	United Nations Educational, Scientific, and Cultural Organization
JMCC	Jordan Micro Credit Company	UNICEF	United Nations Children's Fund
JNCW	Jordanian National Commission for Women	UNIFEM	United Nations Development Fund for Women
JOHUD	Jordanian Hashemite Fund for Human Development	UNRWA	United Nations Relief and Works Agency for Palestine Refugees
JSDF	Japan Social Development Fund	WB	World Bank
MCH	Maternal and child health	WBI	World Bank Institute
MDG	Millennium Development Goals	WID	Women in development
MEC	Middle East Complex	WIDTEC	Women in Development Technical Assistance
MEIB	Middle East Investment Bank	WTO	World Trade Organization
MENA	Middle East and North Africa	ZENID	Queen Zein Al Sharaf Institute for Development
M&E	Monitoring and Evaluation		
MFI	Microfinance Institution		
MFW	Microfund for Women		

## FOREWORD

The Hashemite Kingdom of Jordan has the vision of becoming the most competitive and dynamic knowledge-based economy in the Middle East in order to generate sustainable economic growth with more and better jobs and greater social cohesion for its people. To achieve this, the Government of Jordan has set out to redefine the conditions to achieve growth and prosperity in a changing geopolitical and economic environment.

Creating a knowledge economy goes beyond computerizing and digitizing the country. It centers on effective use of the most scarce resource of any nation, its people. It requires new skills, with greater expertise and foresight, to meet the challenges ahead.

Over the past decades, Jordan has achieved impressive results on a host of social indicators, among them women's high literacy and the bridging of gender gaps in education. Yet, women's participation in the economic sphere has not kept pace with these impressive gains, mainly due to a host of barriers that women face in access to opportunities in the public sphere. As globalization is sharpening competition among regions and markets, removing such barriers is critical for the country to navigate toward its vision. To realize concrete results, it needs to nurture the unique capabilities of all of its citizens. As such, gender issues are central to competitiveness and productivity.

It is with great pleasure that I present *The Economic Advancement of Women in Jordan: A Country Gender Assessment*, prepared by the World Bank's Middle East and North Africa Region in collaboration with many partners in Jordan. The report proposes a number of policy priorities and recommendations to advance the increasingly important role and contribution of Jordanian women to the country's development.

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# JORDAN COUNTRY GENDER ASSESSMENT

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## EXECUTIVE SUMMARY

*Women should be provided with all the necessary capabilities and due rights in order to ensure their full participation in political, economic and social life.*

—His Majesty King Abdullah II in inaugurating the first ordinary session of the 14th Parliament (December 1, 2003).

### Introduction

Jordan is a small country with limited natural resources. Its comparative advantage lies in its people. For the past three decades, Jordan has invested in human resources as part of an extensive reform initiative to promote private sector–led growth and become a knowledge-based economy. This country gender assessment (CGA) explores the extent to which gender issues contribute to or impede the success of Jordan’s vision for transforming itself into a knowledge-based, diversified, and private sector–driven economy.

The Government of Jordan (GoJ) spends more than 5 percent of gross domestic product (GDP) on education and around 9 percent on health. These investments are higher than those made by other lower-middle-income countries and have been instrumental in improving Jordan’s literacy and health indicators. Women have been equal beneficiaries of these policies. In 2002, Jordan’s 90 percent gender parity in literacy placed it among the top five Middle East and North Africa (MENA) countries. Literacy rates for adult females increased from 55 percent in 1980 to 86 percent in 2002 (compared with an increase of 82 to 96 percent for adult males). Jordan is set to achieve its Millennium Development Goals (MDG) in education by 2005. Health sector policies too have paid off; female life expectancy rose from 66 to 73.6 years, compared with 63 to 70 years for men.

### The Patterns and Levels of Women’s Economic Advancement

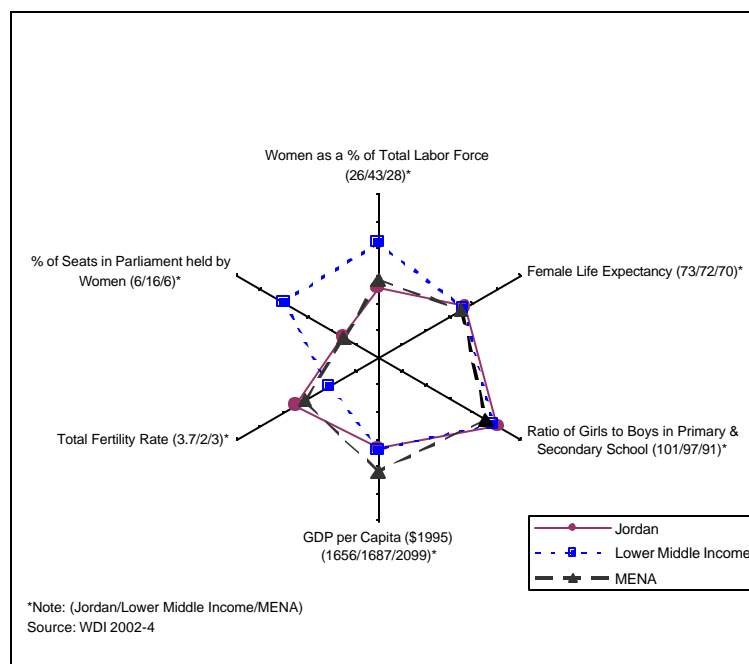
Despite impressive attainment in education, Jordanian women’s economic roles, in some ways, do not fit the pattern seen in similar lower-middle-income countries or even in MENA.

Women’s participation in the economy and their economic advancement are important for equality of opportunity, improved human capability, and access to and control over resources. For the purposes of this CGA, women’s economic advancement is defined as follows: (1) female participation in the labor force as employees in the public and private sectors, including their actual and potential labor force participation rates, unemployment and underemployment, gender gaps in wages and benefits, and horizontal and vertical job segregation; (2) women’s capability for employment and wealth creation through their effective participation in the private sector as entrepreneurs, producers, and investors; and (3) women’s participation in the political sphere to contribute to gender-responsive decision making in economic and social development.

Regarding indicators of women’s economic participation, Jordan ranks consistently below other lower-middle-income countries and is on par with the MENA region’s averages; given the rate of improvement in women’s health and education, however, it would be expected to rank higher. Estimates of the proportion of females in the total labor force in Jordan vary significantly (ranging from 12 to 26 percent). Whichever definition or number is taken, these estimates are

relatively low numbers. The highest end of the scale places Jordan below other comparable lower-middle-income countries and that of the MENA region's estimate, which, at 28 percent, is the lowest for any region in the world (Figure 1). In terms of political decision making, when measured by the percentage of seats held by female parliamentarians, Jordan is on par with the MENA region's average of 6 percent, although lower than the 16 percent average for comparable lower-middle-income countries.

Figure 1. Select Gender Indicators: Jordan and Lower-Middle-Income Countries, 1999–2002



*Source:* World Bank Global Development Finance (GDF) and World Development Indicators (WDI) central database 2003

*Note:* GDP = gross domestic product.  
a Jordan/Lower Middle Income/MENA.

This report seeks to understand the extent to which the different patterns of women's economic participation reflect the society's own choice of a socioeconomic development model, the result of specific constraints and discriminatory practices, or a combination of these factors. More specifically, why have Jordanian women not advanced as far as they could in terms of lowering fertility and participating in the labor force and political arena, despite the investments that have been made in their education and health? Is this attributable to personal choice, labor market constraints, or discriminatory practices? What are the implications for Jordan's vision for economic development?

The objective of this CGA is to assess the status of women relative to men to (1) identify gender disparities in and impediments to the economic advancement of women; (2) highlight the implications for economic growth and poverty reduction that arise from women's participation in the economy; and (3) identify a set of priority policies and actions to address these implications. This CGA does not analyze gender issues in each sector. Instead, it focuses on women's economic advancement and their participation in the public sphere as key outcome indicators of

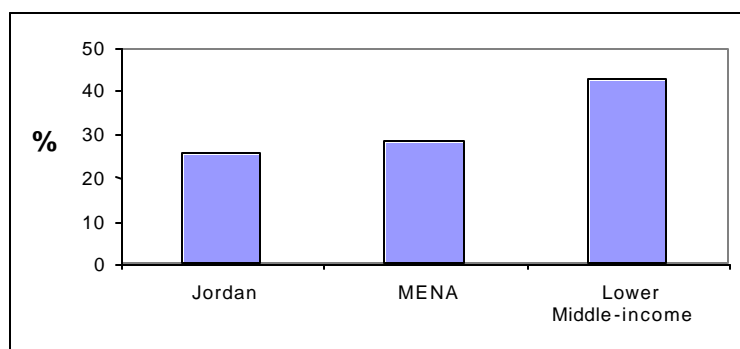
past policies. Additionally, the entry points will be used to target those gender issues that are of vital significance for a development policy that will leverage the talents of both women and men.

### **The Implications of Women’s Labor Force Participation—Key Findings**

*Jordan is poised to create a new vision for its future, and advancement in human capacity is an important part of this new vision.*

Because Jordan’s main resource is its human capital, the productivity and effective use of its human capital and labor force will be the engine for its vision as a knowledge economy. The fact that Jordanian women participate less in the labor force than their peers in comparable countries, as shown in Figure 2, could have broader economic implications for how this vision can be attained.

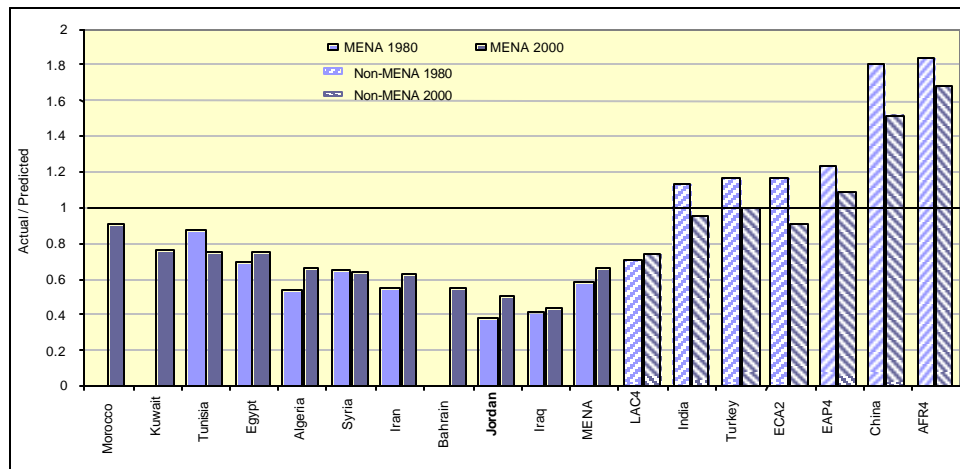
**Figure 2. Women as a Percent of Total Labor Force, 2002**



*Source:* World Bank Global Development Finance (GDF) and World Development Indicators (WDI) central database 2003.

The level of female participation in the labor force implies that Jordan could increase its productive capacity. Based on estimates for all MENA countries and other world regions, the actual level of female labor force participation in Jordan is only about half of its potential. This level is the lowest in the MENA region (higher only than Iraq’s), although this rate increased between 1980 and 2000, as shown in Figure 3. This situation has several implications that affect family welfare and economic performance. One of the most evident consequences is the large number of nonworking people that the working population supports—that is, the high economic dependency ratio. In Jordan, this ratio is 2.6, one of the highest in the developing world, and even higher than the MENA regional average of two.<sup>1</sup> However, even after correcting for unemployment and the age structure of the population, Jordan still shows a dependency ratio of 2.1 nonworking dependents per worker. This high ratio is attributed to women’s low labor force participation.

**Figure 3. Ratio of Actual to Predicted Female Labor Force Participation, MENA and Selected Countries and Regions, 1980 and 2000**



Source: World Bank 2004b.

Note: Bahrain and Kuwait estimates are based on total female labor force participation (which includes foreign workers). LAC4 = **Argentina, Brazil, Chile, and Mexico**; ECA2 = **Hungary and Poland**; EAP4 = **Indonesia, Malaysia, the Philippines, and Thailand**; AFR4 = **Cameroon, Ghana, Kenya, and Senegal**.

Naturally, with additional earners, earned family income would be higher. If Jordanians were to realize their potential levels of employment, based on their education profile, current fertility levels and the structure of the population, average household income in Jordan could increase by as much as 18 percent.<sup>2</sup> Additionally, estimates of the potential effects of increased female labor force participation, based on regression analyses conducted by the World Bank for 10 countries in the MENA region for which data are available (including Jordan) show that, had women in the MENA region participated in the labor force according to their potential, per capita GDP (as a simple average of the set of countries) could have been higher in the region by 0.7 percent per year in the 1990s (a growth rate of 2.6 percent instead of 1.9 percent). It is important to review whether Jordan's low female employment rates are dictated by personal choice, specific discriminatory practices, or a combination of these factors.

### Impediments to Women in the Labor Market

*...fertility remains relatively high*

Female primary educational attainment and life expectancy in Jordan are around the norm for comparable lower-middle-income countries. In most countries, one typical outcome of educational attainment for women is lower fertility (which normally leads to greater participation of women in the public sphere). Indeed, total fertility in Jordan decreased by more than half between 1980 and 2002, from 6.8 births per woman to 3.7 births.<sup>3</sup> Yet, Jordan's total fertility rate is higher than the average observed in other comparable countries, as well as the average for the MENA region.

*...gender-based wage and nonwage discrimination are present*

Wage differentials between women and men appear to be similar to those exhibited in MENA and in other countries. Estimates show that if discrimination was eliminated and women were paid at a level commensurate with their education, women's wages would increase by as much as 45 percent in the private sector and 13 percent in the public sector. These estimates have strong implications for women's incentive to seek careers in the private sector. Nevertheless, many countries with similar or higher wage discrimination exhibit much higher female labor force participation. Thus, wage discrimination by itself does not explain why women in Jordan participate less often in formal employment. However, when combined with other factors, such as differentials in non-wage benefits, wage discrimination may play a role in raising the reservation wage (that is, the average wage rate at which an individual is exactly indifferent between working and not working) that women set for themselves.

Labor, pension, and social security rules do not provide the same benefit structure for working women as they do for men. For example, male employees are eligible for family tax allowances regardless of whether their wives work, whereas female employees, despite contributing at the same rate, must demonstrate that their husbands are deceased, old, or incapacitated to qualify for government benefit schemes. Furthermore, men can pass on their pensions to their families after their death, while women cannot. By failing to recognize the dependence of other individuals on women's employment remuneration and benefits, such policies on non-wage benefits diminish the value of women's work, affect the welfare of many families, and may further reduce women's labor force attachment.

*...underemployment is high among women*

When faced with difficulties in finding jobs at their level of education, prospective employees sometimes end up taking jobs for which they may be overqualified, leading to underemployment. Underemployment is high among women in Jordan, partially because of the significant mismatch between available skills and available jobs. Surveys show that the average female wage earner in Jordan is likely to have 12.3 years of education, compared with 9.3 years for a male counterpart holding a similar type of job. This could indicate job discrimination effects, leading to lower expected remuneration, which may discourage educated and qualified women from entering the labor force altogether. While similar findings have been observed for all MENA countries, it is particularly evident in Jordan, where females have the highest levels of education.

*...but unemployment is more critical, even among the more highly educated*

Jordan's labor force has been growing at 4 to 5 percent per year, indicating that GDP growth rates of at least 6 percent are required to stabilize unemployment. GDP growth rates were high until 1994, when they fell to 3.2 percent. As a result, unemployment is generally high, at 15 percent for the population as a whole and 25 percent for women.

*... and occupational segregation is significantly prevalent*

There is evidence of vertical and horizontal occupational segregation along gender lines. Vertical segregation, normally known as the glass ceiling, indicates that women are concentrated

more in lower paying echelons of organizations. Horizontal segregation indicates that certain professions are normally more female intensive than others. Segregation is a problem when it does not follow the demand and supply interactions of the market or the individual's preferences in career choice. Worldwide, the range of male-dominated occupations and industries is seven times higher than female-dominated industries. However, where women have few industries to enter because of specific barriers and impediments, they may find themselves having to work in overcrowded, female-dominated sectors with lower wages. Segregation on the basis of sex is economically inefficient and leads to women's lower participation in the labor force. With a Duncan index of 0.44, Jordan displays a higher measure of occupational segregation than the average of 0.34 for the MENA region.<sup>4</sup> While such segregation is not a phenomenon peculiar only to Jordan, the question is why it is higher than the rest of the MENA region. Reducing barriers for women to enter a wider range of professions is a way to increase efficiency, promote gender equality, and effect changes in social norms.

*... and women's capability for involvement in the private sector remains untapped*

Generally, the unequal treatment of women in the private sector is more prevalent than in the public sector. The civil service is the largest employer of females, most of whom work in the education, health, and social services sectors—a phenomenon that is seen worldwide (as women tend to cluster in the “care sectors”). In Jordan, this is also because of the relatively attractive public sector work conditions, such as job security and shorter work days, as well as retirement, health, and other benefits. These considerations elevate the importance of the public sector as the employer of choice for many women.

Increasing the contribution of the private sector to Jordan's economic development is not just about big business. It also is essential for developing Jordan's vision for a knowledge economy. The GoJ is committed to “preparing the legal and institutional frameworks to enable further private investment.” As Jordan continues its program of fiscal discipline, the private sector will increasingly be relied on to create growth and employment opportunities. The small and medium enterprise sector is estimated to include 90 percent of all businesses in Jordan. Yet, women entrepreneurs account for 3.9 percent of all entrepreneurs. This is extremely low by world standards (average of 25 to 33 percent, depending on how female entrepreneurship is measured).

### **What are Other Impediments to Women's Economic Participation?**

*Despite improvement in human development, some impediments still exist in the social sectors*

The education system still sustains stereotyped gender roles and limits students' capabilities and future opportunities, directing girls into “appropriate” professions and women into female-segregated jobs. It may also perpetuate traditional social norms, which run counter to the country's current vision for a fair and open society for all. The gender roles and social norms tend to strengthen the preference for very large families, contributing to the relatively high fertility rate in Jordan. This situation further hampers women's economic participation.



### *Some “protective” labor laws themselves act as impediments*

The legal status of women was unequal in many respects, particularly because well-intentioned labor laws designed to protect women’s health, safety, or modesty constrained their ability to participate effectively in the labor force. Some of these were modeled on Western laws that were in themselves gendered at the time. For example, studies show that by regulating women’s working conditions, labor laws can lower working hours, employment rates, and earnings. These effects particularly affect private sector employers, who value a work force that will remain agile in a changing economy. Other examples of the effects of labor laws are extended leave and mandatory maternity benefits that are required to be paid by private sector employers (as compared with International Labour Organisation [ILO] Convention 183 on maternity leave, which recommends universal provision through taxes or insurance to prevent discrimination against women by private sector employers who are concerned with containing staff costs). Studies have shown that both maternity benefits and extended leave have a positive impact on women’s labor force participation, particularly when measures exist to ensure that such benefits do not place the entire costs on employers or women alone. Between 2001 and 2003, many of these laws, including those that allowed for differentiated social security and pension benefits, were amended to reduce discrimination, and are now provisionally in force. Therefore, it is too early to assess the enforcement of these laws or their impacts on women’s economic advancement and inclusion.

### *Social attitudes and legal barriers define women’s traditional roles in society and the family*

As in most countries, the barriers to women’s access to economic advancement may also lie in social attitudes that emphasize differential roles within the family, including the male role as the sole breadwinner, the importance of women’s honor and modesty, and unequal power in the private sphere. These result in well-defined gender roles and relations, much of which is rooted in Jordan’s rich traditions. Some of these attitudes create a problem when they run counter to laws and regulations that give women equal opportunities and rights in access to and control of assets.

### *Female voice and representation in decision making is low, despite government efforts to aid women’s participation through quotas*

An important measure of women’s economic advancement is their access to voice in the decision-making sphere, as measured by their participation in public life and professional associations. Indeed, His Majesty King Abdullah II has taken a leadership role in promoting women into such decision-making roles by instituting a quota system. Despite government efforts to increase the number of women appointed to higher public offices, Jordanian women are significantly underrepresented in decision-making spheres. Most women parliamentarians were the beneficiaries of the quota system. Women’s largest participation in the political sphere is at the governorate levels, where they serve as members appointed as mayors or municipal councilors. At around 6 percent, their participation as parliamentarians remains significantly lower than the global average of 16 percent and the lower-middle-income average of 12 percent. This has implications for how gender issues are discussed and considered in public debates, as well as for how awareness about these issues is built among leaders and decision makers. However, focusing solely on the number of women in elective bodies is not sufficient. It is far

more important to examine the attitudes of the electorate toward women candidates, as well as the power of female voters to advocate for their own rights by electing male or female candidates who best represent their interests.

*The strategic approach adopted so far may also be part of the problem*

The disconnect that exists between Jordan's high rate of educational attainment and health outcomes for its female population and their lower-than-average presence in the economic and decision-making spheres stems from a combination of complex factors. To date, the strategic approach adopted to redress this imbalance has offered partial solutions, but there is potential to do more. The National Strategy for Women (NSW) has rightly focused on women, as has the Jordanian National Commission for Women (JNCW), the quasi-governmental organization responsible for coordinating the formulation and implementation of national strategies for women's advancement. However, more needs to be done to target male roles and to integrate men into the agenda for women's economic advancement as a national goal, so that both sides of the gender equation can be addressed. While there is a credible women's advancement infrastructure in place, and many ministries work on women's development issues, further work remains to be done to ensure that gender issues will continue to be systematically included in the policy, planning, and implementation process. This will ensure that the national women's strategy becomes a collectively owned agenda that enjoys widespread male support for women's economic advancement, and that this strategy is implemented through an institutionalized approach that has relevant ministry and agency support with appropriate staffing and budgets.

### **What are the Policy Implications and Imperatives for Jordan?**

To enhance the ability to better analyze and effectively address gender issues in Jordan, a new approach to promoting women's economic advancement is required—one that makes the economic transformation of the economy possible by focusing on (1) education curricula reform; (2) alignment of legal reform with economic objectives; (3) an institutional framework that values skills to mainstream a gender perspective in policy making and implementation; and (4) a results-oriented approach to policy and decision making that relies on gender-sensitive indicators. In formulating any solution, it is important to remember that the family unit is central to Jordanian women, as well as to the society as a whole and, to be fully effective, policies addressing women's increased economic participation must, at the same time, provide mechanisms to ensure that the needs of families are met. The following are the main challenges that Jordan needs to meet as it prioritizes this new approach:

- Evaluate school curricula and adopt special policies and procedures to improve the quality of education and eliminate gender stereotyping in school texts.
- Develop long- and medium-term strategies to strengthen the legal protections afforded to women in the work force, with an emphasis on revising and enforcing laws that directly differentiate between male and female employees. Enforce or revise existing laws to protect women from gender-based discrimination and improve people's knowledge about rights and legal protections for women in the labor market.
- Adopt and implement a strategy to mainstream gender in government ministries and agencies by clarifying the roles and responsibilities of individual ministries and agencies in addressing gender-relevant disparities in their mandates and portfolios, and by building

the capacity of staff in those agencies to analyze and integrate male and female perspectives, roles, and responsibilities (including male roles as husbands and fathers) into their policies, strategies, operations, and monitoring of results.

- Promote a gender-sensitive private sector development agenda that will ensure that business, financial, and regulatory reforms level the playing field for women's participation as employees, entrepreneurs, and employers.

## **The Way Forward for Jordan and the World Bank**

The effectiveness and sustainability of Jordan's strategy for socioeconomic transformation in a competitive world will need the full talent and energy of its human resources. While there is not sufficient information about all the causes of the male-female differences in economic participation, it is also clear that some barriers are preventing women from gaining full economic advancement and inclusion in the development process and in the policy arena.

As a major development partner, the World Bank is assisting Jordan to identify and analyze the impediments to achieving its economic growth strategy, including, in the case of this CGA, those that arise from gender inequalities. The main policy levers for addressing gender issues within the context of the GoJ's development goals include the MDGs, and the 2004–06 National Social and Economic Action Plan. Most importantly, the GoJ is about to release a new NSW. Through its policy dialogues and the projects it finances, the World Bank can contribute to concrete follow-up actions to implement these policies by focusing on five key areas:

- Education reform to ensure a comprehensive approach to current Bank work by strengthening the links between the CGA findings and the Education Reform for the Knowledge Economy.
- Pension and social security reform to analyze and identify optimum policy levers in ongoing reform work to address or mitigate gender-differentiated impacts.
- Public sector reform and service delivery to better integrate gender issues in national policies and programs for civil service reform, public expenditures, and legal reform initiatives.
- Research and studies to gain further insight into the gender paradoxes in Jordan, highlight areas where information is lacking, and shed light on the information and data gaps that have been identified in this CGA.
- Monitoring and evaluation to support the GoJ in monitoring progress, results, and the impacts of goals set in the national development and women's strategies.

## **CHAPTER 1. OBJECTIVES AND BACKGROUND OF THE COUNTRY GENDER ASSESSMENT**

### **Objectives**

The objective of this country gender assessment (CGA) is to assess the status of women relative to men to (1) identify gender disparities in and impediments to the economic advancement of women; (2) highlight the implications for economic growth and poverty reduction that arise from women's low participation in the economy; and (3) identify a set of priority policies and actions to address these implications. The purpose is to demonstrate the link between women's economic participation and the achievement of Jordan's broad economic development vision. Women's participation in the economy and their economic advancement are important for equality of opportunity, improved human capability, and access to and control off resources, and therefore their empowerment in the public sphere.

For the purposes of this CGA, women's economic advancement is defined as follows: (1) female participation in the labor force as employees in the public and private sectors, including their actual and potential labor force participation rates, unemployment and underemployment, gender gaps in wages and benefits, and horizontal and vertical job segregation; (2) women's capability for employment and wealth creation through their effective participation in the private sector as entrepreneurs, producers, and investors; and (3) women's participation in the political sphere to contribute to gender-responsive decision making in economic and social development. A secondary objective is to strengthen partnerships between the World Bank and Jordan's government, civil society, academia, and donor community on gender-relevant development work.

This report does not advocate that all women must work in the formal or informal labor force, nor that such work is the only means of empowerment. In focusing on women's economic advancement, it is highlighting that, given Jordan's level of development and the investments made in the past in human capacity development, women's participation in the economy can contribute to a higher level of welfare for families and the economy as a whole. Because the main mandate of the World Bank is poverty reduction and economic development, this CGA focuses on ways that gender issues impact poverty reduction and economic growth.

### **Scope**

This CGA is relatively more selective in that it assesses development issues through the lens of the effects of women's economic participation in an economy that targets the development of human capital for growth and poverty reduction. Knowledge of gender disparities in most other sectors is already available. The Jordanian National Commission on Women (JNCW) partnered with key institutions to analyze gender issues across all sectors in Jordan and to integrate these into the 1999–2003 National Economic and Social Development Plan (NESD). The comprehensive set of gender-specific issues they identified is presented in Annex 2.

## **Participatory Process**

This CGA was prepared through a participatory process with a series of dialogues with different stakeholder groups in Jordan. These dialogues provided an opportunity for the World Bank to work with partners in government, civil society, academia and the private sector to define the scope for the assessment and gather information for the analysis. The process is described in Annex 3.

## **Methodology**

The CGA does not conduct original analysis or empirical research. The assessment draws on and synthesizes existing quantitative and qualitative data, research, surveys, and studies conducted by the Bank and the Government of Jordan (GoJ), the United Nations, academia, and independent researchers and research institutions. The assessment analyzed the available sex disaggregated data in the areas of education, health, and female labor force participation, and conducted cross-country comparisons at various levels between Jordan and its peers in the Middle East and North Africa (MENA) and in middle-income countries. The assessment relied especially on the quantitative analyses conducted as part of the World Bank's 2004 regional report on gender in the MENA region (*Gender and Development in the Middle East and North Africa: Women in the Public Sphere*). For example, calculations of the economic dependency ratio for Jordan relied on the methodology used in that report. The methodology also included an analysis of the laws and legislation affecting women's advancement in Jordan, categorizing them into a framework for policy making and the ability of women to influence policy and decision making through greater voice in the public sphere. Finally, the assessment conducted a review of the World Bank's portfolio for Jordan to identify opportunities to better integrate gender issues, both into current initiatives, as well as into the pipeline of future assistance, and to analyze their policy implications for the GoJ and the World Bank.

## **Structure of the Report**

The CGA starts with an analysis of the various facets of women's labor force participation and evaluates opportunities for women in the private sector to determine the extent to which women's low labor force participation could be caused by gender-based disparities in education, health, and poverty. It then examines factors affecting gender equality, such as social, legal, and economic barriers that women face and what can be done about them. Finally, the report reviews various initiatives and World Bank-financed projects and analytical work to identify strategic entry points for action and priority policies. Various useful background information is provided in the Annexes.

## CHAPTER 2. WOMEN'S ECONOMIC ADVANCEMENT

This chapter describes women's labor force participation primarily in the formal economy and, to the extent possible, in the informal sector, as well as women's ability to create wealth in the private sector as investors and entrepreneurs. It highlights the constraints and barriers that women face in the economic sphere. In addition to affecting living standards and economic and social development, attaining and expanding one's assets and capabilities is one of the elements that can allow individuals to negotiate with, influence, control, and hold accountable the institutions that affect their lives. Thus, women's participation in remunerated economic activities, which can accord them access to and control of resources and the security of regular earnings and benefits, is a key indicator of women's empowerment, although not the only one. The main findings of this chapter are as follows:

- Estimates of women's labor force participation in Jordan vary widely, from 12 to 28 percent. An examination of the education level, fertility rate, age structure of Jordan's female population, and the current level of female labor force participation implies a lower utilization of productive capacity, creating potentially negative implications for household income and GDP growth. This ultimately affects growth and development objectives.
- Jordanian women face gender-based differential treatment in the labor force. These are wage and non-wage benefits, vertical and horizontal job segregation, unemployment, and underemployment. These differentials discourage women from entering or staying in the work force. Above all, labor laws and regulations create an uneven playing field for female employees, which lowers women's demand for work.
- The share of women's participation in the public sector is unlikely to grow, because of limitations in the growth of this sector and public sector downsizing. Future job growth for women has to be in the private sector. However, the private sector displays a greater degree of preferential treatment for male employees, partly due to certain social norms as well as some labor regulations that increase the perceived cost of female employees.

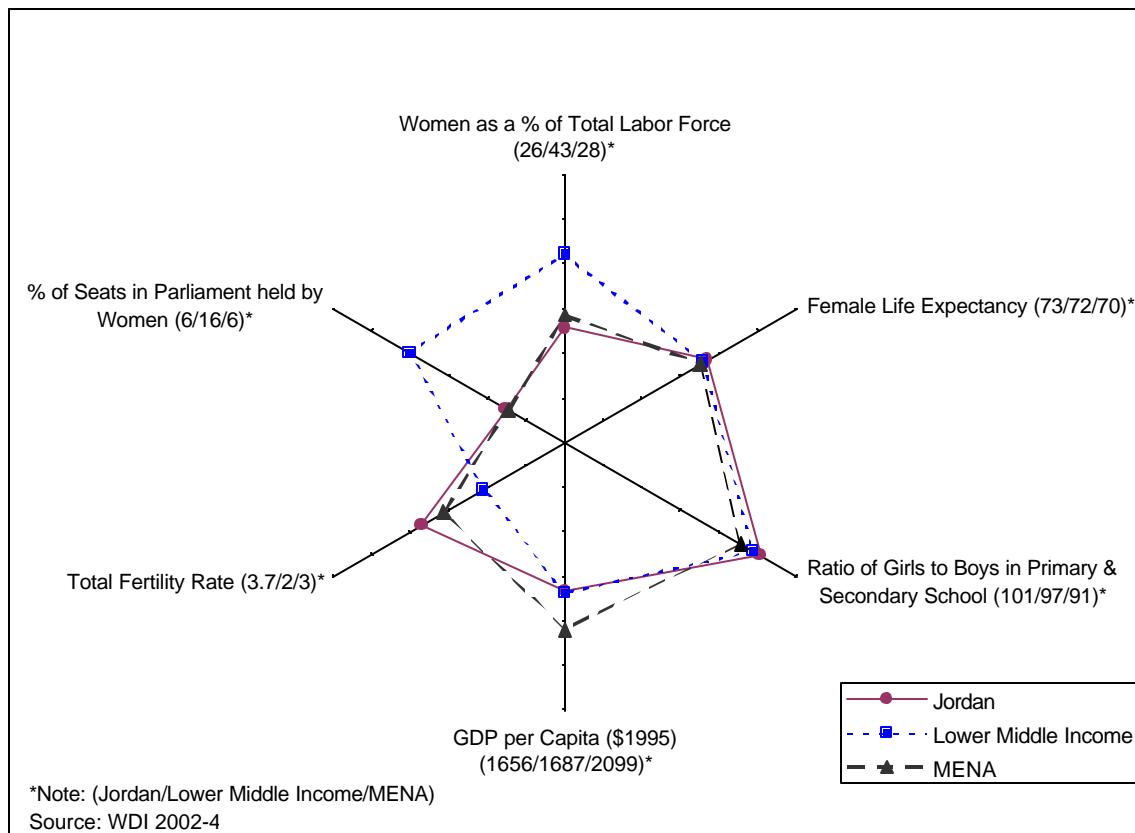
The chapters that follow this one will explore how barriers to economic participation are rooted in women's health and educational attainment; in laws, legal, and institutional frameworks; and in women's access to leadership and decision-making positions.

### **Female Labor Force Participation and Economic Activity: Present Outlook**

To review the trends in women's economic advancement in Jordan, this section of the assessment compares five main indicators of social and economic empowerment for women in Jordan and their counterparts in the MENA region and in selected lower-middle-income countries with similar gross domestic product (GDP) per capita (Figure 2.1). These indicators include (1) female life expectancy, a measure of the effectiveness of health policies in improving access to and quality of health care and services for women; (2) the ratio of girls to boys in primary and secondary school, a measure of the extent to which education policies have increased educational attainment and reduced or even eliminated gender gaps in education; (3) total fertility rate, a measure of the average number of children that would be born to a woman if

she were to live to the end of her childbearing years and bear children in accordance to prevailing age-specific fertility rates (fertility is usually correlated with the level of educational attainment); (4) the percentage of seats in parliament that are held by women, an increasingly important measure of women's access to and voice in decision making at the highest levels; and (5) women as a percentage of the total labor force (see Box 2.1 for information on data issues relating to female labor force participation). Some of these indicators are similar to the Millennium Development Goals (MDGs), and Jordan's progress toward meeting the MDGs as well as select gender-sensitive indicators to target the MDGs are presented in Annex 4.<sup>5</sup> Even when compared with the MENA region averages in female labor force and fertility, Jordan lags behind, as shown in Figure 2.1. This poses a significant paradox.

**Figure 2.1. Select Gender Indicators: Jordan, MENA, and Lower-Middle-Income Countries, 1999–2002**



*Source:* This is World Bank Global Development Finance (GDF) and World Development Indicators (WDI) central database 2003.

*Note:* GDP = gross domestic product.  
a Jordan/Lower Middle Income/MENA.

In most countries, increased education indicators often lead to declines in fertility rates and to women's increased labor force participation and greater contribution to the economy. Jordan has the highest education and female life expectancy indicators among comparable lower-middle-income countries, but the percentage of females in the labor force is significantly lower, and fertility rates are significantly higher. For the purpose of data consistency among the three

groups (Jordan, MENA countries, and lower-middle-income countries) Figures 2.1 and 2.2 show the percentage of women in the total labor force, whereas the rest of the analysis uses the definition of female labor force participation rates described in Box 2.1.

**Box 2.1. Divergent Numbers of Female Labor Force Participation in Jordan**

Labor force participation rates used throughout this report are taken from the World Bank's 2004 report on gender and development in the MENA region.<sup>6</sup> These rates apply the International Labour Organisation (ILO) definition of labor force, which includes the employed and the unemployed seeking work for wages or salaries, and unpaid workers on family farms and in informal commercial activities. To the extent that those in the survey considered themselves as working, they are included in these numbers. It is likely, however, that not all women in the informal sector are captured in the survey. It does not include students, housewives, and people who are retired. Calculations for labor force participation apply to the working-age population group of 15–65 year olds and not the entire population.

Work and unemployment can be defined differently by different data collection methods, which can affect the numbers given for labor force participation. For reasons that are hard to explain, estimates of economic activity and employment in Jordan vary significantly after 1995. The official Jordanian estimate noted by the Department of Statistics (DoS) indicate that the percentage of women in the labor force in Jordan is less than 15 percent. The estimation used in the World Bank's 2004 report is 28 percent, while the World Bank's 2004 poverty assessment uses an estimation, based on a household income and expenditure survey of 12 percent for 2002.<sup>7</sup> Estimates quoted in government reports give a participation rate of around 15 percent (for example, the National Social and Economic Transformation Plan).

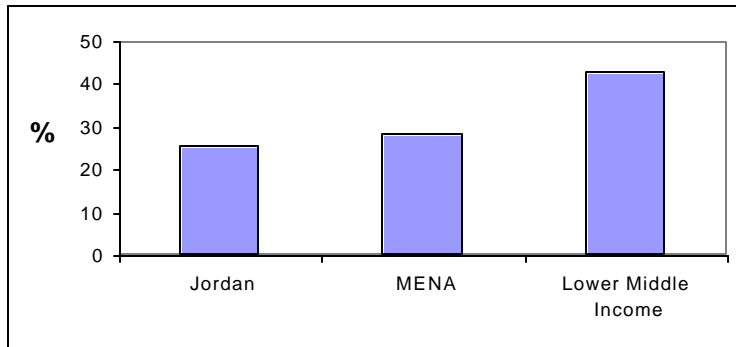
These variations can be the result of differences in the definition of labor force (such as the age groups considered in the estimation); the instrument used to capture the active population (some questionnaires might be more efficient than others in capturing women's economic activity and informal employment); or differences in the sample size and in the sample design. Whatever the cause, these differences make it difficult to assess the exact trend in labor force participation and employment in Jordan. As such, it is also important to note that the results presented in this report might differ from those in other published estimations. This report uses the ILO numbers because of consistency of approach across different countries and over time.

*Source:* World Bank 200a; 200b

On average in the MENA region, women constitute 28 percent of the total labor force, the lowest in the world and significantly lower than the 43 percent average of lower-middle-income countries. However, while Jordan has better indicators in education and health, its percentage of women in the labor force, which has been estimated by various sources at somewhere between 12 percent and 26 percent, is lower than the MENA regional average (Figure 2.2).



**Figure 2.2. Women as a Percent of Total Labor Force, 2002**

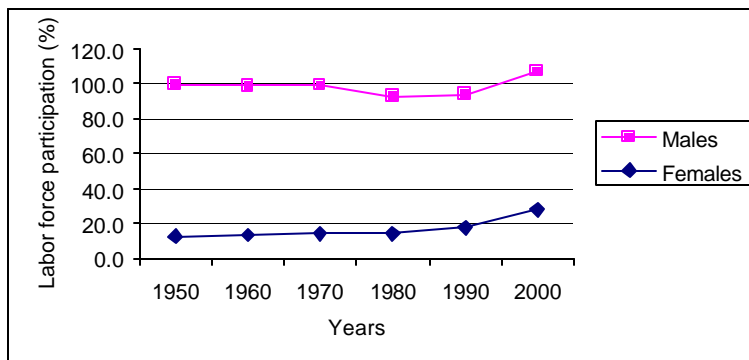


Source: This is World Bank Global Development Finance (GDF) and World Development Indicators (WDI) central database 2003.

### Trends in Female Labor Force Participation

Examining labor force participation rates from 1950 to 2000 reveals that female labor force participation remained slightly above 10 percent until the 1960s, increasing to 18 percent in 1990 and then rising sharply to 27.8 percent in 2000 (Figure 2.3).<sup>8</sup> These trends reflect the pattern of labor migration by Jordanian men to the Gulf States during the 1970s and early 1980s. During that time, there was a shortage in the Jordanian labor market that was filled primarily by imported labor from other Arab countries such as Egypt, but there was also an increase in demand for women's labor. This trend may indicate that women continued to stay in the labor force after the return of the male labor force from the Gulf States.

**Figure 2.3. Trends in Male and Female Labor Force Participation Rates, 1950–2000**



Source: World Bank 2004b.

### Who Participates in the Labor Force and Why

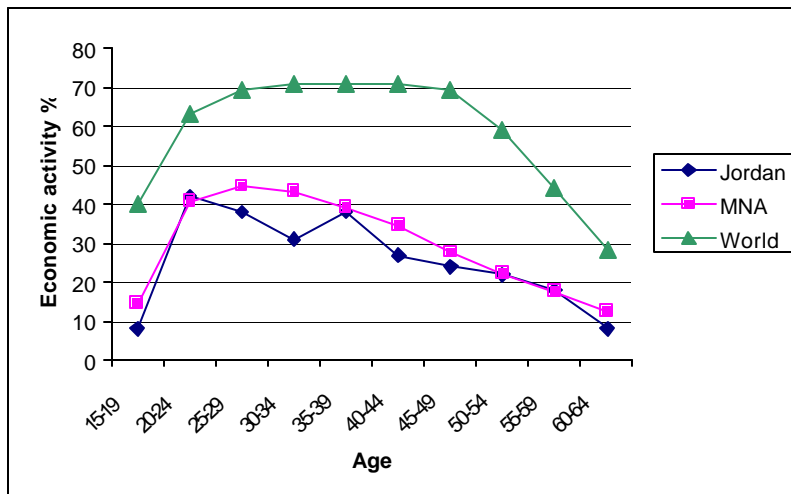
Increasingly, women do not have a choice but to work in the labor force to improve family welfare.<sup>9</sup> Because of the rising cost of living, the tendency to view a wife solely as a homemaker and mother is changing. Recent survey research indicates that young people are increasingly

concerned about economic pressures and how to make ends meet on just one salary.<sup>10</sup> Young men realize that they are less able to afford marriage and, thus, they seek wives who can earn an income, highlighting the economic necessity for both spouses to work and the willingness to accept changes in gender roles that such work may entail.

***Married Jordanian women are less likely to participate in the labor force than their counterparts in other MENA countries***

Globally, women show an increase in economic activity during their peak working age (24 to 44 years, when family expenditures are high), but in MENA the trend is the opposite: Women leave the labor force earlier, between the ages of 25 to 34, presumably because of marriage (Figure 2.4). In Jordan, however, the exit rate of women in that age group is significantly higher than the MENA average. Women seem to return to the labor force following the childbearing years (as shown in the increase in activity among the 35 to 39 year age group), perhaps motivated by financial pressures often associated with childcare costs.

**Figure 2.4. Female Economic Activity Rates by Age: Jordan, MENA, and World, 2000**

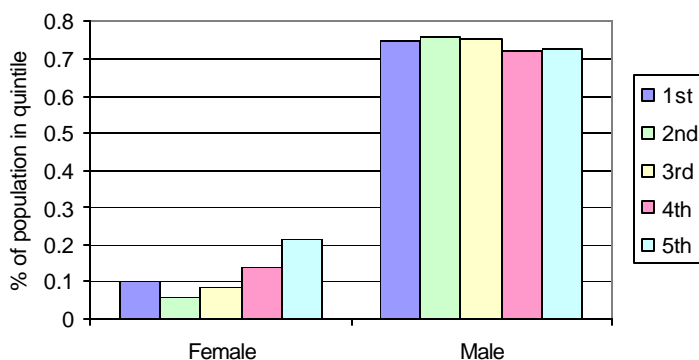


Source: World Bank, Statistical Information and Management Analyses (SIMA)

***Women in higher income quintiles participate more in the formal labor force than poor women***

Women’s labor force participation varies by income more than men’s labor force participation. Women in the top two income quintiles have the highest labor force participation rates and are most likely to be engaged in wage employment, showing the highest participation rates in the formal labor force (Figure 2.5).

**Figure 2.5. Labor Force Participation by Sex and Household Income Quintile, 1997**

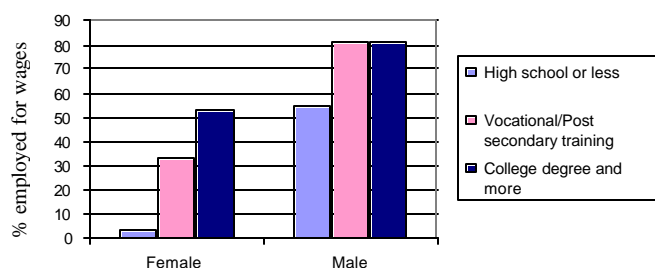


Source: World Bank staff estimates. Data from the 1997 Household Expenditure and Income Survey.

***Women’s probability of entering the labor force increases noticeably with their level of educational attainment***

Women’s probability of being employed increases noticeably with their level of educational attainment, particularly in the case of vocational training. While a man’s probability of being employed for a wage also increases with education, the transition for men from high school to vocational or college education is less important for employability than it is for women. (Figure 2.6). In other words, men are more likely to find jobs regardless of their level of education, whereas, women with lower levels of education find fewer opportunities for employment.

**Figure 2.6. Proportion of Female and Male Working-Age Population Who are Employed for Wage, by Educational Attainment, 1997**



Source: World Bank staff estimates. Data from the 1997 Household Expenditure and Income Survey.

Note: Wage employment includes public sector workers, and casual and noncasual private sector workers.

Table 2.1 shows that in the agriculture sector women more than men rely on paid employment. Men constitute a larger percentage of employers and the self-employed. According to additional Department of Statistics (DoS) data for 1999, the largest segment of rural employed women were

salaries employees (92.5 percent), similar to urban women (93 percent). More rural women were unpaid family workers (5 percent, compared with 0.4 percent in urban areas).

**Table 2.1. Jordanian Employed Persons Age 15 Years and Over by Current Employment Status in Urban Areas, Gender, and Sector of Work (Percent Distribution)**

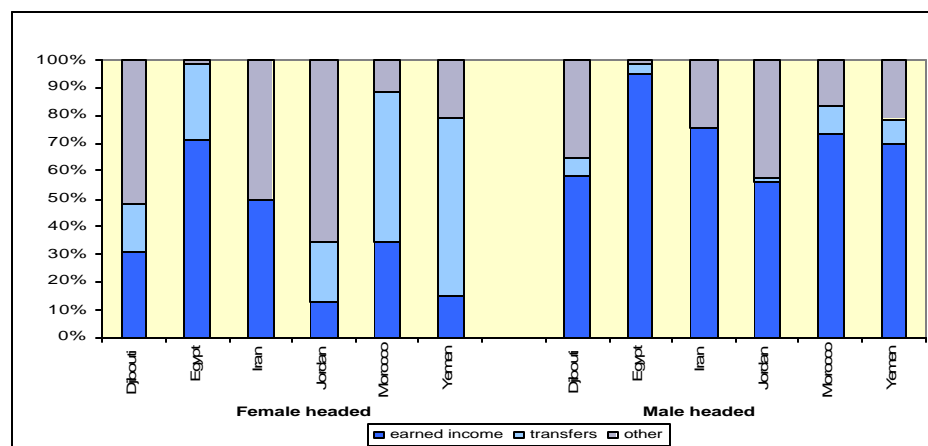
Gender	Sector of Work				
	Employed	Employer	Self-Employed	Unpaid Family	Unpaid Worker
Male	77.1	8.8	11.8	2.4	0.0
Female	93.0	3.0	3.5	0.4	0.0
<b>Total</b>	<b>79.2</b>	<b>8.0</b>	<b>10.7</b>	<b>2.1</b>	<b>0.0</b>

Source: Jordan Department of Statistics 1999.

*Poverty also plays an important role, as women heads of household depend the least on earned income*

Income levels of female-headed households (FHH) in Jordan (based on earnings) are among the lowest in the region, at a little over 10 percent of total household income. This figure is close only to that of Yemen (Figure 2.7). Earnings in FHH are also much lower than in male-headed households (MHH). Thus, Jordan is the one country in the region where FHH depend less on earned income and more on other sources. This situation may imply that poor women in Jordan participate at a lower rate in the labor force than either poor women in other countries or poor Jordanian men. It may also imply that if poor women engage in labor force or economic activity, they earn wages that are substantially lower. Either explanation has worrisome implications, because of the high dependency of poor FHH on transfers and aid, and therefore their risk of vulnerability to poverty.

**Figure 2.7. Sources of Income for Male- and Female-Headed Households, MENA Countries**



Source: World Bank 2004b.

According to the World Bank's poverty assessment (PA), although workers' remittances do not accrue very much to the poorest groups, poor FHHs' poverty can increase by 50 percent if remittances were not available. With regard to other forms of aid, because of system inefficiencies, it is estimated that large amounts of assistance from the National Aid Fund

(NAF)—Jordan’s main safety net for poor, vulnerable, and at-risk individuals and groups—often do not actually reach the intended beneficiaries. The PA indicates that two-thirds of the NAF’s assistance leaks to non-poor people, diminishing its overall effectiveness in helping vulnerable individuals and groups.<sup>11</sup>

The ratio of the number of working members to the size of household has a positive effect on welfare.<sup>12</sup> The only gender information available on poor households is on the head of household and not on all members of the household. Thus, there is little information that can measure the level of income-support that working women in poor families can contribute to the household. Often, the care of children and the elderly leave FHH no time to engage in income-generating activities. Provision of childcare, early childhood learning, and extended before-and-after school hours, can help to relieve some of these burdens. In addition, vocational training can improve the earnings and employment potential of poor FHH, helping to empower these women and make them less dependent on transfers and welfare.

### **A Larger Proportion of the Female Labor Force is in the Public Sector**

Nearly 54,000 women, or 45 percent of the female labor force is employed in the public sector. The Ministries of Health, Education, Planning, Social Development, and Post and Telecommunications employ the largest proportions of women in their civil service, totaling 45,829, or approximately 86 percent of all female civil service employees. The Ministry of Education (MoE) has a higher proportion of female employees than males, reflecting the demand for women in the education sector, and this is similar to trends in other countries. The Ministries of Tourism and Antiquities; Finance; Awqaf, Islamic Affairs, and Holy Places; Energy and Mining; Works and Housing; and Water and Transport employ the lowest proportions of female workers, relative to males.<sup>13</sup> The Central Bank of Jordan employed a total of 474 staff in 2003, of which 35 percent were females. Although female employment in the civil service is increasing, job creation in the public sector will not be a major engine of job growth for either men or women, given the government’s priority on stimulating growth in the private sector.

### **Factors in the Economy that Impact Women’s Level of Labor Force Participation**

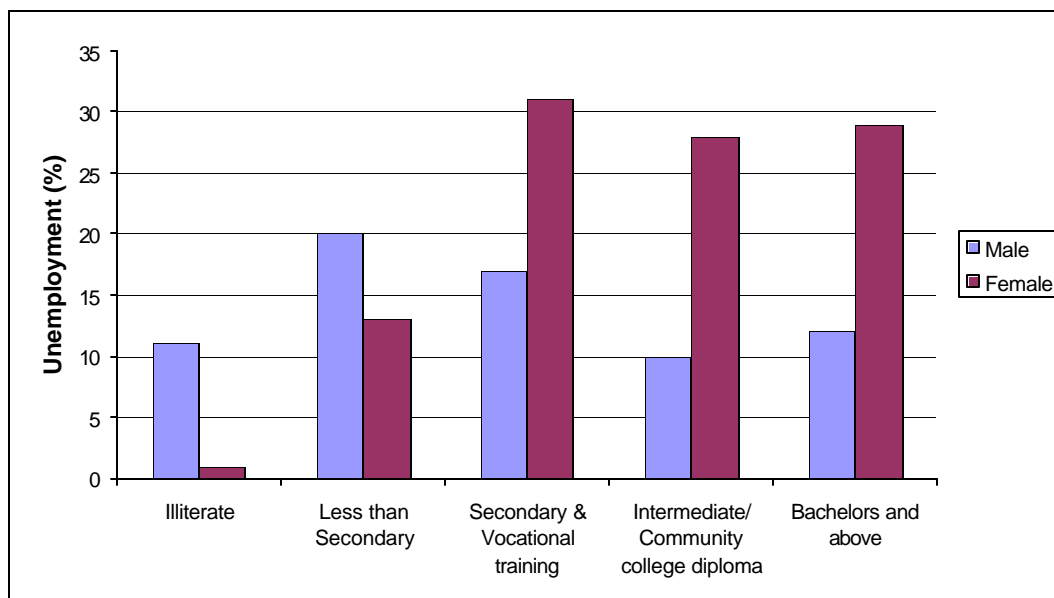
#### ***Unemployment***

The Jordanian labor force is characterized by high unemployment—estimated at about 15 percent. Unemployment manifests itself along gender, age, and skill dimensions, with more women than men unemployed and younger and less skilled workers among the ranks of the unemployed. Women’s unemployment rate, at 25 percent, is higher than the rate for males, which is 15 percent. Unemployment statistics have been the subject of some debate, with wide variances between government statistics and those of independent surveys. DoS figures calculate a male unemployment rate of 13.4 percent in 2003, and a female unemployment rate of 20.8 percent.<sup>14</sup>

Young people age 15 to 29 years old are the ones most affected by unemployment. Sixty percent of all unemployed are under 25, and the highest unemployment rate in 1997 was among 15- to 29-year-old workers (a staggering 76 percent). Young women as a subgroup were even more likely to be unemployed in that age group (82 percent).<sup>15</sup> Among the employment-related concerns raised by youth are economic pressures, especially on young men who are still expected to be the sole breadwinners; limited extracurricular activities that link education and employment; and a serious lack of vocational training centers, combined with society's under-appreciation of vocational professions.<sup>16</sup>

While Figure 2.6 indicated that women's (and to a lesser extent men's) chances of being employed increase with higher education, Figure 2.8 indicates women with higher levels of education also have high unemployment rates. There is a general lack of jobs within the economy as a whole. However, the difference in unemployment patterns between educated men and educated women and the significant levels of female unemployment indicate that women may face additional employment-related barriers. Women with vocational or post-secondary training, but without university education, have the highest rates of unemployment (31 percent). At higher education levels (community college and university degrees), women's unemployment rates are more than double those of men. The high unemployment rates for educated women imply that the job opportunities that skilled women compete for are few. This situation can also reflect a mismatch between education skills and available jobs, as well as barriers that educated and skilled women face in accessing a wider range of opportunities than what is currently available to them. As shown in Figure 2.8, the trends in male unemployment follow a reverse pattern; men's chances of finding a job improve with each successive level of education between secondary school completion and obtaining a community college diploma. This situation indicates a lower mismatch between education skills and market jobs for men, or that a wider range of opportunities are available for men, even if mismatches did exist.

**Figure 2.8. Unemployment Rates by Gender and Educational Attainment, Percent, 2002**



Source: World Bank 2004a.

### ***Underemployment is high***

Underemployment is another problem that reflects the significant disconnect between women's skills and available jobs in the domestic sectors. When faced with difficulties in finding jobs at their level of education, prospective employees end up taking jobs for which they may be overqualified. In Jordan, on average, women tend to be more qualified than men in similar jobs. World Bank estimates show that the average female wage earner in Jordan is likely to have 12.3 years of education, compared with 9.3 years for men holding a similar job. Across the population women, in general, have fewer years of education than males (7.9 years versus 9.1). Among wage earners in all countries (except Djibouti), however, women are more likely to be hired only if they have higher education than a man, even for a similar job. This could indicate job discrimination effects, leading to lower expected remuneration, which may discourage women from entering the labor force altogether. As shown in Table 2.2, Jordanian women face the highest level of such underemployment effects.

**Table 2.2. Average Years of Education: Men and Women in the Labor Force in MENA Countries, 1989-99**

Country	Wage Earners		Population	
	Male	Female	Male	Female
Djibouti	6.0	3.0	5.0	2.0
Egypt	8.4	13.0	8.1	6.1
Iran	7.0	9.1	6.8	5.8
<b>Jordan</b>	<b>9.3</b>	<b>12.3</b>	<b>9.1</b>	<b>7.9</b>
Morocco (1999)	4.1	4.6	3.9	2.4
Tunisia	9.4	9.6	6.9	5.4
Yemen	6.2	6.6	5.1	2.4
West Bank and Gaza	9.1	12.2	8.6	7.2

Source: World Bank 2004b.

### *Specific issues in female unemployment in the private sector*

Although some of the causes of women's unemployment apply equally to the public and private sectors, women have tended to be disproportionately affected in the private sector. Social mores and cultural values, education, high wage differentials, labor market skill misalignment, and the regulatory and legal framework for private sector businesses have also contributed to the complex picture of women's high unemployment and low participation in the private sector.

### ***Differentials in wages and nonwage benefits***

In other parts of the world, wage differentials alone have not been observed to be a significant factor in keeping women from taking jobs, and there is no evidence to indicate that it would be any different in Jordan. Because of their usual responsibility for the family and the costs of childcare and domestic services, women's reservation wage is usually higher than men's. The reservation wage is the average wage rate at which an individual is exactly indifferent between working and not working. In other words, a wage rate that is equal to or higher than the reservation wage would constitute an incentive for an individual to consider working. Normally, the reservation wage for most women should be at least high enough to cover their costs for childcare and domestic services, or it may not be worthwhile for them to work. Other elements

can also drive a women's reservation wage higher, such as those that can affect the overall returns on work and those that can affect women's own well-being, for example, social pressure against working outside the home. Thus, wage discrimination per se may not drive women out of the labor force, but when combined with other factors that diminish the value of work for women, it can play an important role.

Wage differentials between women and men exist everywhere in the world and wage differentials in MENA, on the surface, are comparable to other world regions. What is particular to MENA is that the average employed woman has more education qualifications than the average employed man holding the same type of job. In addition, what sets Jordan apart is that this education gap is one of the widest. Wage differentials are less prominent in the public sector than in the private sector and, in Jordan, private sector wage differentials are the second highest in the MENA region (Iran's are the highest). Estimates show that if discrimination was eliminated and women were paid at a level commensurate with their skills, women's wages would increase by as much as 45 percent in the private sector and 13 percent in the public sector (Table 2.3).

**Table 2.3. Gender Wage Differentials in Public and Private Sectors, Jordan and Select MENA Countries, 2000 (or most recent year)**

Country and Sector	Ratio of women's wages to men's wages	Percentage increase in women's wages if discrimination were eliminated
Djibouti, public	1.34	-26
Djibouti, private	0.87	13
Egypt, public (1998)	0.99	6
Egypt, private (1998)	0.77	26
Iran, public	1.95	-41
Iran, private	0.56	70
Jordan, public	1.07	13
Jordan, private	0.73	46
Morocco, public (1991)	0.92	21
Morocco, private (1991)	0.88	9
Tunisia, public	1.28	-7
Tunisia, private	0.78	16
West Bank & Gaza, public	1.02	8
West Bank & Gaza, private	0.53	87
Yemen, public	1.17	-4
Yemen, private	0.90	14

Source: World Bank 2004b.

### ***Nonwage benefits and certain tax structures lower the overall returns on work for women***

Nonwage benefits in the form of pension and social security do not provide equivalent packages to female employees compared with those for male employees. For example, women's pensions and social security cannot be passed on to their husbands or children after their death. While females contribute at the same rate as males, only men are eligible for children's allowances (women are eligible only if they can show that their child(ren)'s father is not alive or is disabled), implying that women's incomes are considered secondary sources of support for the family.

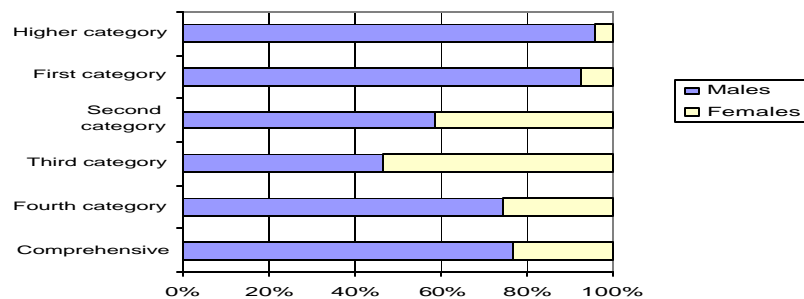


Sometimes government policies act as disincentives to the very goal that they are trying to attain. One example is the lower mandatory retirement age for women, which has several repercussions for women's pension allowance. Although the intention of the law is to protect women by enabling them to retire early, it deprives them of the opportunity to accumulate more years for their pensions. This disadvantage is aggravated by the fact that a woman is more likely to interrupt her employment for childrearing, or, if she chooses to enter the labor force (after childbearing), it is also more likely that she will lose some work years and or possibly lose seniority.<sup>17</sup> The impacts of these gender differentials in nonwage benefits further reduce women's overall remuneration and, as a result, their labor force attachment. These impacts can make a woman more dependent on relatives in her old age, because her income may not suffice. In the case of eligible pension and social security inheritors and subscribers, differentials also fail to recognize the dependence of other individuals on this income, thereby, diminishing the value of women's work for the welfare of many families. It also deprives the economy of potentially more experienced workers.

***Occupational segregation is high***

There is also evidence of vertical and horizontal occupational segregation along gender lines. Vertical segregation, normally known as the glass ceiling, indicates that women are concentrated more in lower paying echelons of organizations. Horizontal segregation indicates that certain professions are normally more female intensive than others. The gender imbalance in Jordan's civil service implies the existence of vertical segregation. Figure 2.9 shows that males make up the majority of public servants in the highest-ranking positions, whereas women are concentrated in the middle ranks.<sup>18</sup>

**Figure 2.9. Gender Distribution of Civil Servants, by Employment Category, 2002**



Source: Hashemite Kingdom of Jordan 2002, p. 94.

As shown in Table 2.4, with a Duncan Index of 0.44, Jordan displays a higher measure of occupational segregation than the average of 0.34 for the MENA region.<sup>19</sup> While such segregation is not a phenomenon peculiar only to Jordan, the particular reasons fueling its existence in the Jordanian context need to be examined and understood. Measures to extend the range of occupations and industries that are open to women are an important means of promoting both economic efficiency and gender equality in Jordan.

**Table 2.4. Occupational Segregation in MENA and World Regions, 2000 or Most Recent Year (as Measured by the Duncan Index)**

Country or Region	Duncan Index for Occupational Segregation
Djibouti	0.51
Egypt	0.46
Iran	0.22
Jordan	0.44
Lebanon	0.37
Morocco	0.13
Tunisia	0.19
West Bank and Gaza	0.42
Yemen	0.31
MENA average	0.34
West Africa	0.23
East Asia and the Pacific	0.32
South Asia	0.20
Central and Eastern Europe	0.26
Rest of Europe	0.40
America	0.45

Source: World Bank 2004b, p. 110.

Segregation is a problem when it does not follow the demand and supply interactions of the market and/or the individual's own preferences in career choice. Segregation is economically inefficient and leads to women's lower participation in the labor force. Worldwide, the range of male-dominated occupations and industries is seven times higher than female-dominated industries. This means that where there are fewer industries for women to work in, such differentials can lead to overcrowded sectors with lower wages. Overcrowding in female-dominated industries can lead to lower productivity in those industries, whereas male-dominated industries do not compensate for this lower productivity by being overproductive.<sup>20</sup>

### **Private Sector Opportunities Exist and So Do the Impediments**

Private sector development is recognized by the GoJ as the primary engine of economic growth and poverty reduction.<sup>21</sup> The National Social and Economic Action Plan (NSEAP) for 2004–06 expresses the government's commitment to introduce programs that "aim to empower and enable citizens, especially youth and women, as well as to encourage more private investment in order to create 50,000 additional job opportunities every year."<sup>22</sup> Part of this effort is to increase the percentage of women in the labor force.<sup>23</sup> In line with this aim, the GoJ is facilitating women's access to employment through two areas of increasing importance for private sector development in Jordan: the Information and Communication Technology (ICT) sector; and Qualifying Industrial Zones (QIZs).

The ICT sector is an integral part of the GoJ's vision for a knowledge economy. His Majesty King Abdullah II has established an initiative to promote Knowledge Centers that bring about

positive economic and social change by facilitating ICT access and training across the Kingdom. For women, ICT skills provide access to information, a bridge between the private and public sphere, and opportunities for income-earning opportunities commensurate with cultural mores (such as design and research online). Of those Jordanian women who had access to a **personal computer** in 2002, almost 30 percent used their skills in a private income-generating capacity.<sup>24</sup> ICT access has also promoted community development projects, facilitated access to markets, and provided a means to research new farming techniques (see Box 2.2).

### **Box 2.2. Community Knowledge Centers Assist Female-Headed Households**

With the help of their Knowledge Station trainer, the local community in Madaba researched water conservation online and found a cost-effective solution to their problem. With detailed information on potential new farming opportunities, a female head of household was assisted to establish an ostrich farm to help her provide for her family.

*Source:* World Bank Staff interview at Community Knowledge Station, Madaba, 2004.

QIZs are part of Jordan's wider efforts to generate employment by attracting Foreign Direct Investment (FDI), based on a special agreement with the United States.<sup>25</sup> QIZs have significantly increased Jordan's exports to the United States, accounting for 87 percent of the total in 2003. New job opportunities have been created, mostly in the garment and textile industry, and according to the Ministry of Industry and Trade, women account for approximately 70 percent of QIZ employees.<sup>26</sup>

Close to 70 percent of Jordanian women employed in the QIZ have never had previous work experience.<sup>27</sup> The majority of them work to generate family income, providing a means for poverty reduction.<sup>28</sup> However, Jordanians may not be fully benefiting from this opportunity, because of the large numbers of foreign workers entering this market (around 15,000 of the approximately 40,000 QIZ employees are from Asia).<sup>29</sup> The Ministry for Industry and Trade projections show a five-fold increase in QIZ workers in manufacturing by 2010.<sup>30</sup> Given these very optimistic projections, the GoJ has initiated a program to bring rural women to work in QIZs, aiming to ensure that more Jordanians benefit from new job opportunities and technology and skill transfer (see Box 2.3).

### **Box 2.3. Three Women's QIZ Story**

In addition to contributing to family income, Randa, Basma, and Rola saw the opportunity to work in a QIZ as a chance to explore the outside world and interact with others beyond their home environment, to make new friends, and earn some money for themselves. "There are no jobs in our rural area and our families wouldn't normally have let us come so far away, but the Ministry of Labor representative came to the village and explained the opportunity and how we would be well supervised. It's tough, but we wouldn't have had the chance to work otherwise."

*Source:* World Bank Staff interviews with QIZ workers facilitated by the Ministry of Labor. 2004.

### ***Disincentives to women's participation in the private sector***

Private sector employers say they are dissuaded from hiring women, partly because of regulations that require employers to assume additional costs specific to women employees. For example, employers are required to pay for female employees' maternity leave for 70 days, and to provide fully-funded nursery facilities on site once they employ 20 or more married women with children. A focus group study to assess the impacts of gender on employment and unemployment in Jordan found that the same government policies, such as maternity leave and childcare, which facilitated the rise in women's participation in the labor force, played a role in the large unemployment that women faced in later years: private sector employers were reluctant to hire them, viewing women as financial burdens and unreliable workers.<sup>31</sup>

Married women, in particular, are viewed as more costly and less reliable to hire. Recent surveys in Amman show that 68 percent of employers (40 percent in the private sector and 28 percent in the public sector) expressed a marked preference for unmarried female workers, who are perceived to have fewer household and childcare responsibilities.<sup>32</sup> Similarly, because of the potential need to adhere to Labor Code requirements of long maternity leaves and childcare requirements, employers in the QIZ said that they discourage married women from applying for jobs.<sup>33</sup> Only 7 percent of married women in Jordan are employed.<sup>34</sup> The underdevelopment of an infrastructure to help women balance work and family is a critical constraint to women's work opportunities.

Mandatory maternity leave impacts women's employment in several ways. Research has shown that maternity benefits and leave are important for working women who have to balance family and work and that it fosters employee loyalty. However, employers may in turn cover maternity costs by offering lower wages to women.<sup>35</sup> For many women who need income and seek work in a very competitive labor market, their options for negotiating can become low, leaving them little choice but to accept what is offered. However, for women whose reservation wage is high (particularly those with university education, employers may discriminate against hiring them. In turn, they may leave the labor market altogether when faced with such discouraging prospects in private sector employment. Examples in other developing countries show that this does not

have to be the case when policy is adjusted to ensure that costs are absorbed within the social or taxation system (Box 2.4).

**Box 2.4. Models for Funding Maternity Benefits**

ILO research covering Argentina, Brazil, Chile, Mexico, and Uruguay challenges the conventional belief that hiring a woman is more costly than hiring a man. The study found that the costs are nearly identical. This is a result of the fact that the cost of maternity-related benefits and wages during maternity leave are not borne by the employers, but come out of taxes (Chile) or social security funding (Argentina, Brazil, Mexico, and Uruguay). When funded by the social security system, the employer’s contribution is not linked to the number or the age of women employees, but rather to the total number of employees of both sexes. This form of funding seeks to ensure an essential value: the protection of women against possible discrimination because of maternity, in the spirit of the ILO Convention on maternity protection.

*Source:* Abramo and Todaro 2002.

These disincentives lead women to prefer public sector jobs. As shown in Table 2.5, women tend to favor jobs in the public sector because of greater job security and social status, higher salaries, more access to non-wage benefits, shorter working hours, advancement opportunities that are based on seniority rather than productivity, longer paid maternity leave, and reduced likelihood of sexual harassment.<sup>36</sup>

The extent to which wage differentials, lack of childcare support and facilities, and long working hours in the private sector present structural barriers for women in the labor market requires further analysis. Recent World Bank research has shown that while regulation is necessary, burdensome regulations tend to have the unintended effect of crowding disadvantaged groups like women and youth into the informal sector.<sup>37</sup>

**Table 2.5. Comparison of Public and Private Sector Conditions of Employment for Women**

Labor Requirement	Public Sector	Private Sector
Minimum Wage per Month	120JD	85JD
Working Hours	7 hours	8 hours
Tenure	Security of tenure	Contractual
Paid Maternity Leave	90 days	70 days
Costs Covered by	Government	Private sector employer
Lactation Leave	1 hour per day	None prescribed
Nursery Care	None prescribed	Fully funded on-site once 20 married women employed

*Source:* World Bank staff review of labor laws and working conditions.

***Informal sector participation is hard to measure***

While it is presumed that women are the majority of informal workers, with anecdotal information indicating that women work in Jordan as unpaid rural workers and petty traders, it is considerable difficult to accurately account for the extent of female labor force participation in the informal economy. Microfinance surveys indicate that women run 63 percent of informal

enterprises.<sup>38</sup> Published DoS estimates place informal sector activity at 12 percent of overall economic activity, while World Bank data place such activity at 19.4 percent.<sup>39</sup> Some DoS officials believe that it may be closer to 40 percent.<sup>40</sup> Such discrepancies in data clearly point to the need for further research, at a minimum, to understand the different methodologies for estimating the nature and extent of the informal sector and assess the negative and positive effects it creates on women's lives.

This is a key area requiring further analysis for four major reasons: without an accurate picture of economic activity in the informal sector it is difficult for policy makers to design effective interventions; the rights of women workers in the informal sector are unprotected; government does not benefit from any revenues earned in the informal sector; and women entrepreneurs in the informal sector are hamstrung in their ability to grow their enterprises through lack of access to formal capital, with adverse consequences for the economy as a whole.

### *Self-employment and entrepreneurship is low among Jordanian women*

Increasing the contribution of the private sector to Jordan's economic development is not just about big business. When job opportunities are not available, self-employment and entrepreneurship are ways to create income. Although statistical measurement of the Small and Medium Enterprise (SME) sector is problematic in Jordan, with no agreed formal definition, it is estimated that 90 percent of all businesses in Jordan are SMEs.<sup>41</sup> Women entrepreneurs account for only 3.9 percent of all entrepreneurs in Jordan. This is extremely low by world standards (average of 25–33 percent depending on how female entrepreneurship is measured).<sup>42</sup> As women are more likely to employ other women, increasing the number of women SMEs in Jordan could have a considerably positive effect on female job creation.<sup>43</sup>

### *Formal business sector registration is costly and bureaucratic*

Despite recent moves to reform, including making key information available online in a user-friendly Web site, the red tape and high costs associated with formal business registration and licensing act as effective entry barriers for all but the wealthiest and best connected individuals. The challenges of registering a business in Jordan are illustrated in Table 2.6, showing the following four indicators that are benchmarked against regional and Organisation of Economic Co-operation and Development (OECD) averages: procedures required to establish a business; the associated time; the related cost; and the minimum capital requirement. Jordan underperforms on all four measures, the most striking being the minimum capital required, expressed as a percentage of per capita income, which is the highest in the world, at a prohibitive 2,404 percent—compared with a regional average of 1,104 percent, the OECD average of 61.2 percent, and world best practice of 0 percent.

**Table 2.6. Procedural Steps to Launching a Business**

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Indicator	Jordan	Regional	OECD Average
Number of procedures	14	11	6
Duration (days)	98	50	30
Cost (% of GNI per capita)	50.1	54.5	10.2
Min. Capital (% of GNI per capita)	2,404.2	1,104.3	61.2

Source: World Bank 2004c.

Note: GNI = gross national income; OECD = Organisation of Economic Co-operation and Development.

While these are barriers to all would-be business owners, they affect women disproportionately, because women on average have fewer resources and less access to business networks than men. The lengthy and complex registration and licensing procedures discourage women from going through the process, and reportedly, most women send male relatives or employees to act on their behalf with the relevant government bodies.<sup>44</sup> Ministerial approval is required for some company types, for example, single proprietorship, also acts as a disincentive.

Furthermore, the amount of minimum registered capital required can vary by company objective as well as by type of company. For example, contracting requires minimum registered capital of 10,000JD (approximately US\$11,400) and tourism and pilgrimage 50,000JD (approximately US\$70,000). Financial services require 10,000JD, while journalism (daily newspapers) requires 500,000JD (approximately US\$700,000). This kind of large investment crowds women out of the market in these sectors.

### *Access to finance is limited*

Access to credit is a key obstacle to business start up and expansion, anecdotal evidence from women business owners believe that they are more likely to be discriminated against merely on the basis of gender. Although bankers argue that their credit policies are gender neutral, Jordanian businesswomen claim that their male counterparts receive more favorable treatment, for example, lower collateral for the same loan amount and no requirement for a spousal guarantee, whereas a woman needs her husband's guarantee (see Box 2.5). Women business owners also claim that men have more favorable response to new business ideas.<sup>45</sup> The lack of a private credit bureau and the low coverage in the public credit registry (19 borrowers per 1,000) is problematic for loan approvals, too, meaning that the cultural or social disposition of the loan officers may have a greater influence on decisions.

#### **Box 2.5. Women at All Socioeconomic Levels Face Barriers in Access to Financial Resources**

A wealthy Jordanian businesswoman with a successful business tells her story about seeking a commercial bank loan from a bank.

“Despite the fact that I inherited significant money, property and shares from my parents--and under Islamic law this remains mine--when I applied for a bank loan for my already established and successful business, the banker still insisted I get my husband to sign as guarantor on the loan. Why? Just because he is male. My husband is a government employee and would never be able to pay back the loan on his salary. It's ridiculous. The same would never happen if the sexes were reversed. If an established businesswoman like me still faces discrimination in access to credit, imagine how much harder it is for other women in business.”

Source: World Bank staff interview, December 2003.

### ***Microcredit is a second-best option***

Difficulties in accessing credit from formal financial sources mean that many women entrepreneurs turn to microcredit as a second-best solution. Survey research indicates that a significantly higher number of women running informal enterprises in Jordan want to borrow from microcredit institutions: 91 percent of women surveyed, compared with 73 percent of men, indicating men's greater ease in accessing the formal financial market.<sup>46</sup> In the early to mid-1990s, only 5.3 percent of Jordanian working women had access to microcredit, but by 2001, 12 percent of working women were participating.<sup>47</sup> These women tend to have less education (66 percent have completed only primary or preparatory school) and 62 percent live in the densely populated middle region of Jordan.<sup>48</sup> Most women in Jordan still rely on household income, borrowing from family and forming rotating savings and credit associations (ROSCAs) to finance their projects.

The Microfund for Women (MFW) is the only institution specifically targeting women, but the other three major private funds<sup>49</sup> and the Jordanian Hashemite Fund for Human Development's (JOHUD's) small credit scheme have a significant number of women clients. In contrast, two of the major government institutions providing microcredit, the Agricultural Credit Corporation and the Development and Employment Fund had only 12 percent and 16 percent women borrowers respectively. These institutions have a poor payback rate of around 50 percent compared with the MFW, which has a 99.6 percent repayment rate.<sup>50</sup> The MFW has disbursed more than 102,000 loans with a value of greater than US\$32 million to 36,000 borrowers and is now a sustainable institution. The actual effect on women borrowers' lives and livelihoods is not systematically tracked, however, and research into this area is needed.

JOHUD's Small Business Development Centers note a number of problems with establishing sustainable microcredit services for women in rural Jordan: high poverty levels; scattered populations and limited markets; very young and at-risk populations; cheap imported goods; and cultural constraints—women are not mobile and cannot sell to family members. The group loan system does not appear to work well and individual loans require a guarantor. Men usually do not want to act as guarantor unless they can control the money, and few women have the means to guarantee others' loans.<sup>51</sup> In these situations, external assistance may be more appropriate than stand-alone commercial microcredit. A number of government ministries and women-focused nongovernmental organizations (NGOs) provide SME training and market access advice in association with access to microcredit to increase the likelihood of women's success in generating income for themselves and their families.

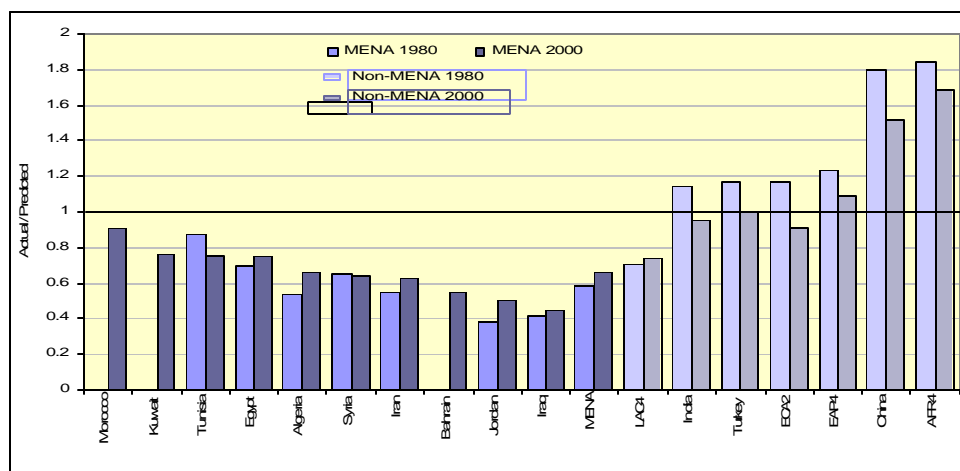


## The Consequences of Women's Limited Economic Advancement

### *Low levels of female participation lead to low utilization of productive capacity*

Based on estimates for all MENA countries and other world regions, the actual level of female labor force participation in Jordan is only about half of its potential—among the lowest in the region, as shown in Figure 2.10. The underutilization of capacity outlined in this section implies that Jordan could potentially increase its productive capacity, with implications for family welfare and GDP growth. One of the most evident consequences of women's low labor force participation in Jordan is the large number of nonworking people that the working population supports—the economic dependency ratio. In Jordan, this ratio is 2.6, one of the highest in the developing world, and higher than the MENA regional average of 2.

**Figure 2.10. Ratio of Actual to Predicted Female Labor Force Participation, MENA and Selected Countries and Regions, 1980 and 2000**



Source: World Bank 2004b.

Note: Bahrain and Kuwait estimates are based on total female labor force participation (which includes foreign workers).

The same factors that contribute to the MENA region's high economic dependency ratio also exist in Jordan: high rates of unemployment; an increasingly younger population; and the low rates of participation by women in the Jordanian labor market. According to World Bank staff estimates, the dependency ratio would be 0.9 if the calculations excluded the age structure of the Jordanian population. However, if the calculations controlled for unemployment (that is, the calculations assumed that all of the labor force is employed), Jordan would still have 2.1 nonworking dependents per worker. This higher ratio is attributed to women's low labor force participation.

### *... Women's low labor force participation also has implications for average household income*

Family income too, could be higher, if Jordanian women were to accomplish their potential levels of employment, based on their education profile, current fertility levels, and the structure of the population. Choosing seven MENA countries for which data are available (including Jordan), the World Bank conducted simulations to calculate how the earnings of the average

household would increase if females participated according to their full potential, instead of their current level of labor participation.<sup>52</sup> For Jordan, it was found that the potential increase in average household income could be as high as 18 percent.<sup>53</sup>

### *...and on per capita GDP growth*

Another study analyzed the determinants of GDP per capita growth.<sup>54</sup> These estimates of the potential effects of increased female labor force participation—based on regression analyses conducted by the World Bank for 10 countries in the MENA region for which data are available (including Jordan)—show that, had women participated in the labor force according to their potential, per capita GDP (as a simple average of the set of countries) could have been higher in the region by 0.7 percent per year in the 1990s (growth rate of 2.6 percent instead of 1.9 percent).<sup>55</sup>

### **What Factors Can Explain Jordan's Paradox?**

The economic transformation of Jordan into a modern state has not yet provided adequate opportunity for women in the economy. The characteristics of the female labor force observed in this chapter that are determined by such constraints as unemployment and underemployment, wage and non-wage discrimination, and occupational segregation may contribute to discouraging women from participating in the labor force. Although these are also a global phenomenon, the fact that they are in all respects below the average for the MENA region, as well as other regions in the world, may indicate that women in Jordan face a more uneven playing field in the workplace, given their level of training and education. This may affect their decision making to enter (or once they enter, remain in) the work force. The persistence of the high levels of these labor market characteristics—despite the high levels of education, improved legal rights as a result of recently amended laws, a proactive and enlightened leadership, and an National Strategy for Women—point to the existence of other factors influencing attitudes and policy that continue to play an important role in women's access to opportunities.

While male employment and unemployment are considered a matter of public policy, female employment or unemployment has never been the direct target of government policy, although it is always influenced by economic and technological transformations in the country as a whole.<sup>56</sup> The next two chapters attempt to provide some explanations regarding the low level of women's economic activities by exploring the roles of education, health, and poverty, followed by an examination of the extent to which laws and policies provide an enabling and supportive framework to encourage women's full participation in the labor force and public sphere.



## CHAPTER 3. GENDER ISSUES IN SOCIAL AND HUMAN DEVELOPMENT

The previous chapter established that women's participation in the formal economy is low, compared with countries with similar per capita income and among other MENA countries. This chapter explores the extent to which Jordan's performance in the human development sectors of education and health affect women's economic participation. An overview of the key indicators of women's education and health status in Jordan and in comparator countries is provided in Annex 6. The main messages of this chapter are as follows:

- Jordan has achieved gender parity in school enrollment at all levels and is set to achieve its MDG goals in education by 2005. However, the female tertiary completion rate is 31 percent of the male completion rate. This is the lowest in the MENA region, where the average for countries with available data is 53 percent.
- Full gender parity in enrollment does not necessarily mean that there are no gender imbalances in education. As Jordan embarks on extensive education reform for economic growth, it is not clear whether the gender impacts of the qualitative aspects of education, such as infrastructure inadequacies and gender stereotyping in the school curriculum, are being fully taken into account. In higher education, women often specialize in fields with fewer market opportunities and lower income that perpetuate role models that are no longer conducive to the vision of a modern economy.
- Regarding health sector issues, Jordan's total fertility rate (TFR) of 3.7 is higher than the MENA regional average, which is one of the highest rates in the world, after Sub-Saharan Africa. Although the TFR is falling, it is still not commensurate with the levels of educational attainment of Jordanian women. A variety of factors, including contraceptive use, early marriage, and inadequate access to social security and public services contribute to the high fertility rates. Higher fertility rates mean that women are less likely to complete school and have less time to devote to income-generating activities.<sup>57</sup>
- The abovementioned factors indicate that, despite significant investments in Jordan's social sectors, there are quality issues and deep-rooted social norms about women's traditional roles that need to be addressed to equalize their opportunities for economic advancement.

### Education

For the past three decades, Jordan focused on human resource investment as part of an extensive reform initiative. The government spends more than 5 percent of GDP on education and around 9 percent on health.<sup>58</sup> These investments are higher than those made by other middle-income countries, and were instrumental in improving the literacy rate from 69.2 to 91 percent between 1980 and 2002.<sup>59</sup> Jordan leads the MENA region in terms of female literacy rates (at 85.9 percent). Health indicators have also improved for both men and women.

#### *Female enrollment at all education levels is high*

Jordan eliminated the gender gap in enrollment that disproportionately disadvantaged females, particularly at higher education levels (Table 3.1). Primary gross enrollment for both girls and

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boys increased from around 81 percent in 1980 to 98 percent in 2001. Gross enrollment in secondary education for females increased from 56 percent in 1980 to 87 percent in 2001, while male enrollment rose to 85 percent. Tertiary gross enrollment for females increased from 13 percent in 1980 to 31 percent in 2001, slightly higher than the rate for males. In fact, by 1999, unlike other MENA and comparable lower-middle-income countries, Jordan's female gross enrollment at all education levels was equal to, or higher than, male enrollment.

**Table 3.1. Primary, Secondary, and Tertiary School Enrollment, 1980 and 1999 (percent gross enrollment)**

Country / Region	Primary enrollment				Secondary enrollment				Tertiary enrollment			
	1980		1999		1980		1999		1980		1997	
	F	M	F	M	F	M	F	M	F	M	F	M
Jordan	81	82	101	101	56	62	89	86	13	14	20	19
MENA	73	98	91	99	32	52	67	72	7	15	14	20
Lower-Middle-Income Countries <sup>a</sup>	101	114	110	111	45	55	67	70	9	9	14	15

Source: World Bank 2003c.

Note: F = female; M = male.

<sup>a</sup> Data is for lower-middle-income countries because of insufficient data for secondary enrollment in middle-income countries.

### *Average years of schooling is also high, but...*

When compared with other countries in the region with available data, Jordanian women, in addition to women in Kuwait and Bahrain, have the highest average number of years of schooling. However, while the average for women is almost on par with men in both Kuwait and Bahrain, in Jordan, women still need to attain an additional 1.7 years of schooling to close the male-female gap (Table 3.2).

**Table 3.2. Average Years of Schooling, Jordan and Selected MENA Countries**

Country	1980			1999		
	Total	Males	Females	Total	Males	Females
Algeria	1.6	2.5	0.8	5.4	6.2	4.5
Bahrain	2.8	3.4	2.0	6.1	6.0	6.2
Egypt, Arab Republic <sup>a</sup>	2.3	3.1	1.6	5.5	6.5	4.5
Iran, Islamic Republic of	1.6	2.2	1.0	5.3	6.1	4.5
Iraq	1.4	1.9	0.8	4.0	4.6	3.3
Jordan	3.3	4.4	2.1	6.9	7.7	6.0
Kuwait	2.9	3.3	2.1	7.1	7.2	6.9
Syrian Arab Republic	2.2	3.2	1.1	5.8	6.8	4.8
Tunisia	1.5	2.1	0.9	5.0	5.8	4.2

Source: Barro and Lee 2000.

<sup>a</sup> Data is for 1980 and 1999.

### *High dropout rates are prevalent for both girls and boys in higher education*

While several factors influence school dropout for females, the primary reason is early marriage. As shown in Table 3.3, in response to a United Nations Development Fund for Women (UNIFEM) survey, more than half of the young married women cited marriage as the reason for

quitting school. The economic status of the family also contributes to the dropout rate; young women are burdened with the responsibility of assisting in family housework. Women's school attendance, relative to men's, particularly in higher education, is influenced by the distribution of the family's resources. A study by the JNCW showed that, out of 605 women surveyed, 50 percent believed that males should be given priority in education.<sup>60</sup> Distance to school and the high academic failure that young girls experience can discourage school attendance and lead to dropouts.

**Table 3.3. Percentage of Women Who Married Between the Ages of 15 and 24 and Reasons for Quitting or Not Joining School, 1997**

Reason	% Responding
Marriage	54.3
Distant location of school	2.0
Pregnancy	1.3
Desire to assist family	3.2
Inability to pay for school expenses	2.6
Lack of income	0.9
Frequent school failure	4.0

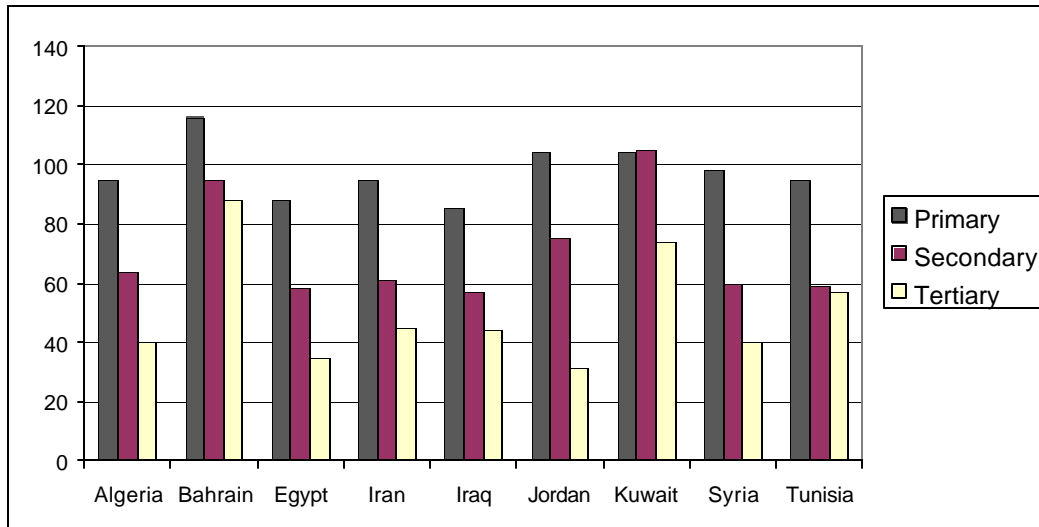
Source: UNIFEM 2003.

While marriage is the primary reason that girls drop out of school, pressure to get a job to help with the family income is the main reason that boys drop out of school. A 2002 study by the MoE found that the secondary school dropout rate for boys was higher than for girls in grades 7 through 10. The primary reason given was going to work to support the family.<sup>61</sup> Indeed, boys are more likely to work outside the home in retail or as street vendors, while girls are more likely to look after siblings and do household work. Girls sent to earn an income for the family are most likely to engage in agricultural or domestic work. According to the World Bank's 2004 Poverty Assessment for Jordan, there is a small percentage of children (7.5 percent of girls and 6.9 percent of boys) who have never been to school, concentrated mostly among poor families.

***But more men than women complete higher education and more women get non-university level diplomas***

While dropout rates provide a good indication of the retention of students enrolled in a specific grade, completion rates provide a measure of the population that completes the last year of a specific school level (that is, the last grade in secondary school or primary school).<sup>62</sup> According to Figure 3.1, Jordan ranks among the highest performers in the region, after Bahrain and Kuwait, in primary school completion rates for females. However, at secondary and tertiary education, female completion is at 75 and 31 percent respectively, with Jordan showing the widest gender gap in the region in tertiary completion. As discussed earlier, the impact of completing higher education has a significant influence on women's employment in the formal economy.

**Figure 3.1. Female Completion Rates in Primary, Secondary, and Tertiary Education (as a percentage of male completion rates), 2000**



Source: Primary completion rates data are from World Bank 2003f (2000 or most recent year available); data for secondary and tertiary completion are from Barro and Lee 2000

Note: School completion rates show what percentage of students who enroll in a given level of school actually completed their education at that level.

One possible reason for girls' low completion at the secondary level is that attendance during the last two years of high school, while free in public schools, is not mandatory.<sup>63</sup> This situation may enable families to opt out of sending their daughters to school, especially when transportation and school supplies become more expensive. Such a significant gender gap in completion rates highlights the need for more research in this area.

According to UNIFEM, of the students who do complete secondary education, 59 percent of women and 41 percent of men have intermediate diplomas from community colleges.<sup>64</sup> Unlike universities, the physical proximity of these colleges to communities, their lower costs, and location away from more unsafe urban areas may explain the attraction of community colleges for females.

### ***Women's access to technical and vocational training remains limited***

According to the 2004–06 NSEAP, “one of the main critical market distortions that continue to hinder the ability of Jordan to sustain growth is the mismatch between the output of the education and training systems and the evolving labor market requirement. This has translated into higher unemployment rates.”<sup>65</sup> Moreover, for higher and technical education, women tend to specialize in fields that are seen as appropriate for them, and that are often an extension of their roles as wives and mothers. At universities, for example, more female students than males enroll in the fields of education, arts, humanities, and medical sciences and at a much lower rate in social sciences, business and law, and natural sciences.<sup>66</sup> The choice of specialization at higher education levels has implications for women's future employment, particularly in the private sector, and contributes to occupational segregation, as discussed in the previous chapter.

According to the United Nations Educational, Scientific, and Cultural Organization (UNESCO), 15,256 females and 41,534 males enrolled in technical and vocational training in the 1999/2000 school year.<sup>67</sup> NGOs and the donor community have established several centers for women's training in basic computer and small business skills, with impressive outreach activities. However, such programs are still not accessible in all areas, and the fields of specialization focus on secretarial and basic computer/typing skills and not on vocations that can open up nontraditional careers for women. If training does not teach a broad range of marketable skills that are relevant to local needs, employment opportunities will be narrow. Some efforts have been made to address this need, for example, one center in Sahab introduced photography courses for female students.<sup>68</sup>

***Infrastructure, teacher qualification, and resource inadequacies persist***

A number of issues, ranging from, teacher's qualifications and infrastructure to classroom size and library supplies, affect the quality of education. Most recent statistics show that the majority of teachers holding graduate and postgraduate degrees are males, whereas the majority of female teachers have education qualifications lower than bachelor's degrees (Table 3.4). If more female than male teachers teach at girls' schools, particularly at the secondary level, which is gender-segregated in Jordan, the lower education qualifications of female teachers could have implications for girls' school completion rates that may not necessarily exist for boys. The World Bank MENA regional report on gender indicates that competent teachers and the quality of education can have a significant impact on school retention.<sup>69</sup>

**Table 3.4. Percentage of Degree Holders According to Total Number of Female and Male Teachers, 1999/2000**

Indicator	Female	Male
Percentage of teachers holding PhDs	0.8	0.36
Percentage of teachers holding master's degrees	0.02	0.04
Percentage of teachers holding higher diplomas	3.5	10.5
Percentage of teachers holding bachelor's degrees	40.4	58.1
Percentage of teachers holding degrees lower than bachelor's degrees	54.5	27.0

Source: UNIFEM 2003.

Data for the 1994/95 secondary school year showed that the number of students per class was higher in female schools in both urban and rural areas than in boys' schools, about 10 percent and 15 percent respectively (see Table 3.5). A 1992 study that compared 40 boys' schools with 40 girls' schools, found that libraries in boys' schools contained double the number of books available in the girls' schools.<sup>70</sup>

**Table 3.5. Average Numbers of Students per Class, Secondary Cycle, 1994/95**

Location	Secondary Academic	
	Male	Female
Urban	31	34



Rural	22	25
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Source: National Center for Human Resources Development, Jordan Al Quran, Majid, 1995, Obstacles Facing Jordanian Basic Schools: The Principals Point of View

Thus, school infrastructure has an apparent impact on student performance. The MoE owns most of the public school facilities and rents others. Overcrowding is a problem in 39 percent of MoE-owned schools and in more than 75 percent of rented schools. A 1998 survey of scores in Arabic language, mathematics, and science tests indicated that students in rented schools scored significantly below their peers in MoE-owned schools in mathematics and science.<sup>71</sup> There seems to be no specific gender element with regard to students who attend rented schools. More boys are educated in rented schools in urban areas, in contrast to rural areas, where there are more girls in such schools.<sup>72</sup> Nevertheless, a closer look at schools using rented facilities, especially the overcrowded ones, is needed. Other demographic and socioeconomic characteristics of students in those schools should be researched as well, as these may have implications for gender-specific outcomes for boys and girls.

### ***Gender stereotyping is prevalent in textbooks***

Another factor that impacts education outcomes for both women and men is gender stereotyping in school textbooks and teachers' attitudes. A 1999 study of books in the public education basic cycle found a significant amount of gender stereotyping in the language, occupational roles, and role models for males and females, including the following:<sup>73</sup>

- Textbooks for Arabic, social studies, citizenship, Islamic studies, and history contain the highest number of references to male and female gender roles, and male roles are more prevalent in history, geography, science, mathematics, and Islamic studies books;
- The higher the class levels, the higher the use of gender language and gender roles, and the greater the references to males and male roles;
- Male gender roles account for the majority of references to gender roles in textbooks (87.6 percent); 96 percent of these references are for male roles in public life. The opposite is found for female roles; two-thirds of female roles are in the family setting;
- Female public roles are mentioned most often in the fields of teaching, library work, and unskilled labor (often farming); but less mention is made of female roles in politics and formal and professional work such as engineering or law. No references to female roles are found in entrepreneurship. The opposite is true in the case of male roles, which are mostly concentrated in business, politics, formal labor, and professional occupations;
- Male gender language reference is used 81 percent of the time; female language reference is used 3.3 percent of the time. Instructional language and terminology use the male adjective when addressing both males and females. Female terminology is used to address females in traditional roles; and
- References to strength, bravery, leadership, wisdom, independence, and freedom are associated mostly with males. References to kindness, love, sensitivity, and interest in caring for the family are linked to female roles.

Although studies on gender roles in textbooks in the Arab countries are rare and generally not comprehensive, the results of some of these studies confirm the findings of the Jordanian study.<sup>74</sup> They reveal that the textbooks still present women in the traditional roles. The majority of women's roles are concentrated in the family and the private sphere. Most common roles are those of mothers, wives, and daughters. On the other hand, when women appear in public roles, such as work in the labor force, their roles are overwhelmingly concentrated in the teaching, training, and service jobs. Roles in decision making and politics, and new types of jobs are nonexistent.

Stereotyping and attitudes are important for their influence on society's views about women's potential and on women's own self-confidence and ambitions. The effect of stereotyping is not felt directly, but indirectly, as over time it becomes embedded in social attitudes and practices. In education, this effect can be seen when a large number of girls refrain from entering advanced academic, technical, and vocational areas in response to the social and education messages that link achievement in these fields with masculinity.<sup>75</sup>

The GoJ, with assistance from the World Bank, is embarking on an initiative to upgrade and redistribute education facilities throughout the country.<sup>76</sup> The absence of gender discrepancies in enrollment leads many to conclude that there are no gender issues to be analyzed in Jordan's education system. Nevertheless, evidence suggests that there are several quantitative and qualitative elements in education that need to be examined. While some of the issues do not appear to be as significant as others, it is important to examine the quality of education that girls receive and the impacts of gender stereotyping in their educational environment. Girls' school attendance is much more affected than boys' attendance by the perceived quality of education.

### ***There are also demand-side factors that act as barriers to female education***

Studies have shown that many families believe that a boy has a right to education, which he should exercise even if the available education were poor, but the same families need to be convinced that education is worthwhile for girls.<sup>77</sup> Prevailing attitudes and perceptions of males and females about appropriate gender roles exert a pervasive influence on society's expectations of women. The family's approval is crucial in a woman's choice of education, the type of job she pursues, and the choice of workplace and its location, as well as the working hours she keeps.<sup>78</sup> Social norms that dictate specific sectors as being appropriate for women to work in, such as education and health, play a major role in determining the education path and careers that they choose.

According to the MoE, because of budget constraints, some remote areas have co-educational schools at the secondary level. Women in rural areas face additional barriers in that social norms dictate women's opportunities to a greater degree in those areas, and issues such as distance and co-education may prevent families from allowing their daughters to attend such mixed secondary schools.

Employers also internalize and act on social attitudes, perceiving women as costly and unreliable because of their reproductive roles.<sup>79</sup> The same societal norms also influence hiring trends and promotional opportunities by managers, who perceive certain jobs and positions to be more suited for males. Social attitudes that deem work as mainly a man's domain also influence women's own perceptions about employment. In a survey sponsored by the Center of Arab Women for Training and Research (CAWTAR), women attributed their decision to work to the ability of a husband to provide for the family.<sup>80</sup> Half the female respondents to another survey cited society's discouraging attitudes toward educated women as a source of frustration in the workplace.<sup>81</sup> Many Jordanian families generally frown on non-gender-segregated jobs, such as retail, hotel, and restaurant work, and young women and their families express concerns about higher possibilities of sexual harassment in these private sector jobs.

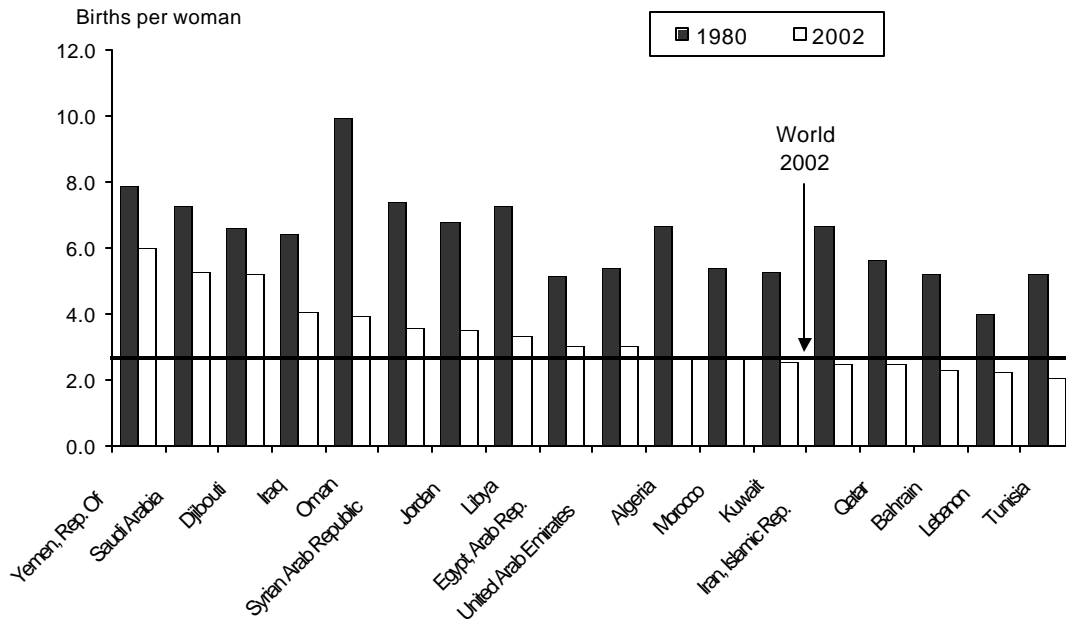
## **Health**

In general, health indicators for both women and men have improved. However, issues relating to quality of and access to health services persist. This section examines women's health issues through the choices that they make and that have implications for their empowerment.

### ***Fertility rates have fallen, but they are still higher than MENA regional averages***

Between 1980 and 2002, fertility rates fell from 6.8 births per woman to 3.7 (Figure 3.2).<sup>82</sup> Despite this improvement, fertility in Jordan is still higher than the averages for the MENA region and lower-middle-income countries.<sup>83</sup> Lower fertility rates mean that women have more time to spend on income-generating activities.<sup>84</sup> Although this decline is normally attributed to the increase in education and the rising age at first marriage, it is not commensurate with the current high level of female education. In Jordan, a variety of factors, including contraceptive use, early marriage, status within the community, and inefficient delivery of public services, contribute to the high fertility rates.

**Figure 3.2. Decline in Total Fertility Rates in MENA Countries, 1980 and 2002**



Source: World Bank 2004b.

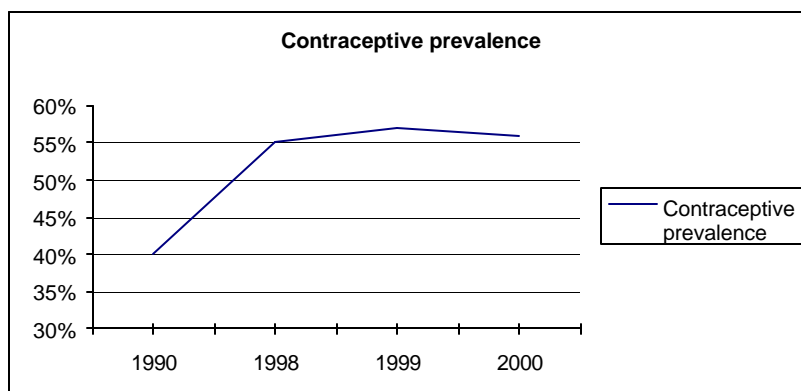
Note: Total fertility rate is the number of children that would be born to a woman if she were to live to the end of her childbearing years and bear children in accordance with current age-specific fertility rates.

### ***Contraceptive prevalence is tapering off***

Although people's deliberate choices influence contraceptive use and are conditioned by social structures and economic perceptions, contraceptive use could be higher in Jordan.<sup>85</sup>

Contraceptive prevalence rates among married women age 15 to 49 years was 56 percent in 2000, and appears to be tapering off, following a sharp rise between 1990 and 1998, and a slight decline between 1999 and 2000 (Figure 3.3). One-third of women using a modern method of contraceptive obtained the service from the public sector, while the other two-thirds did so from the private sector.<sup>86</sup>

**Figure 3.3. Contraceptive Prevalence Trends**



Source: Jordan Department of Statistics 2000.

Studies suggest that Jordanians still derive respect from having many children, especially sons.<sup>87</sup> Other reasons recorded for not using contraceptives include religious beliefs, beliefs that a rest period from modern methods is necessary, husband’s desire for children, husband’s refusal of contraception, and family pressure, especially for sons, among other reasons.<sup>88</sup> A DoS survey found that almost 58 percent of women who do not use contraceptives are influenced by their husbands (Table 3.6).

**Table 3.6. Percentage of Women Not Using Contraception and Associated Reasons, 2002**

Reason for not using contraception	Percent
The husband was against it	57.9
The woman was against it	27.6
Myths	10.2
Religious beliefs	4.3

Source: Jordan Department of Statistics 2002.

Contraceptive use can be an indicator of women’s empowerment at the family level; if a woman cannot decide with her husband when and how many children she wants to have, she is unlikely to have much decision-making power in other spheres of her life.<sup>89</sup> Women who lack adequate access to social welfare systems also look to children to support them in case of need, for example, if they become widowed or divorced.<sup>90</sup>

***Youth and adolescents face many unmet health needs***

Nearly one-quarter of Jordan’s inhabitants are age 9 to 18—that is, approximately 1.2 million adolescents.<sup>91</sup> Jordan’s population has one of the world’s highest proportion of young people age 10 to 24. Out of the 161 countries ranked by the Population Reference Bureau, only seven

other countries have a younger population than Jordan.<sup>92</sup> Adolescents between the ages of 10 and 19 years have a considerable need to learn more about physiological, sexual, and physical health issues.<sup>93</sup>

A study conducted by the DoS and John Hopkins University in 2001 found that 30 percent of 20- to 24-year-old males and 20 percent of females did not know the meaning of reproductive health.<sup>94</sup> Thirty-nine percent of men and women in this age group have not heard of premarital counseling, and 6 percent of men and 11 percent of women did not know about sexually transmitted diseases. Fourteen percent of men believed that Islam disapproves of modern contraceptive methods and 7 percent believed that, although not explicitly disapproved by Islam, contraceptive methods were not desirable. Modern knowledge of reproductive health improves family planning by enhancing male and female understanding of sexuality and eliminating gender-specific myths of reproduction.

The percentage of women age 15 to 29 who have ever married continues to decline. Nevertheless, in 2002 the percentage of females between the ages of 14 and 17 who were registered as married was almost 12 percent.<sup>95</sup> This indicates that a number of Jordanian female adolescents are exposed to early pregnancy. Education is a key factor influencing young women's attitudes toward motherhood. A 1997 census showed that out of 15 to 19 year olds who were either pregnant or had already delivered a baby 12.6 percent had received only primary education, whereas 5.6 percent had received a secondary education.<sup>96</sup> The cycle of poverty, lack of education, and early childbearing increase the risk of infant and maternal mortality and morbidity. Early childbearing, in particular, constrains women's options and opportunities to build personal assets and have command over resources. It reduces a woman's choices for what she can and cannot do in society. Studies have shown that married adolescents report a lack of freedom, more domestic work, domination by their husbands, and lack of access to independent income.<sup>97</sup> Early marriage and childbearing also have a significant impact on population growth, as they collapse generational reproductive growth.

### ***Dependency on relatives and children as only means of security in old age***

Given women's life expectancy advantage, they are more likely to constitute the majority of the elderly, and they experience more illnesses than men.<sup>98</sup> Therefore, it is important for the health system to address illnesses that are specific to women and that manifest at a later stage in life. Some illnesses, such as breast and uterine cancer, are primarily or solely restricted to women; others, such as osteoporosis, rheumatoid arthritis, diabetes, respiratory disorders, and gastrointestinal problems, are substantially more common among women.<sup>99</sup> Older women have

a need for social support as well as considerable need for financial support to secure necessary medication. A significant share of the elderly is without any form of health insurance.<sup>100</sup>

The lack of access to adequate social security has been seen in other countries as a situation that fuels women’s reluctance to reduce the size of their families, because children’s support may be the only way to protect themselves in old age. Furthermore, women outlive men and are generally younger than their husbands. Thus, a woman can expect to be a widow for an extended period of time, particularly as women are less likely than men to remarry in old age.

## Poverty

### *Poverty has declined, but pockets of vulnerability exist*

Poverty declined significantly in Jordan between 1997 and 2002. Although most of Jordan’s poor live in urban areas, the incidence of poverty in rural areas continues to be higher (18.5 percent rural poverty, compared with 12.6 percent urban). In addition, between 1997 and 2002, rural poverty declined by 27 percent, whereas urban poverty declined by 32 percent.<sup>101</sup> Poverty is highly correlated with employment, education level, household size, and marital status of the household head. In addition, a higher dependency ratio (more children and elderly) is associated with greater incidence of poverty. This has specific implications for women (especially FHHs), who carry the responsibility of caring for children and the elderly, and therefore do not have the time flexibility to engage in income-earning activities.

### *Relatively large disparities between the haves and the have-nots and the rural urban divide*

The illiteracy rate for poor people is 20 percent, compared with 8 percent among the non-poor. The 2004 Jordan PA indicates that attaining a minimum level of literacy (as compared with total illiteracy) increases lifetime earnings by 20 percent, and completing six years of schooling adds another 10 percent to earnings. In addition to poor women’s high illiteracy rates, data from the PA also indicate that males have higher school completion rates and the differential (about 11 percentage points) is widest among the lowest income quintile.<sup>102</sup> Illiteracy has repercussions for various aspects of human development and health, the most significant being the link between the mother’s education level and child mortality (Table 3.7).

**Table 3.7. Infant and Child Mortality According to Mother’s Education Level, 1997**

Education Level	Infant Mortality Rate	Child Mortality Rate (Age 5 and under)
Uneducated	54.2	62.1
Primary	31.9	40.9
Secondary	26.9	31.3
Higher than secondary	22.0	23.7

Source: UNIFEM 2003.

Education also has an impact on lowering fertility, thereby helping to reduce poverty and improve families’ standard of living. An average illiterate mother in Jordan has almost twice the

number of children (7.8) as a mother who has attained an education higher than the secondary level (3.9).<sup>103</sup>

### ***FHHs are among the most vulnerable and are more prone to poverty***

The only data that measure poverty by gender are consumption poverty by head of household. FHHs in Jordan constitute about 10 percent of all households.<sup>104</sup> The PA found that FHHs are not poorer as a group when compared with MHHs. However, particular groups within FHHs are vulnerable to greater incidence of poverty than MHHs.<sup>105</sup> Another vulnerable group are FHHs with more than three children. According to the PA, the more children there are in the household, the greater the incidence of poverty, and this is more likely to be the case for FHHs compared with MHHs. This is indicative of the burden placed on women to care for children (and sometimes the elderly as well), with little support for childcare. As mentioned earlier, women are left with less time to engage in productive or income-generating activities. This also has repercussions for children's school attendance, because older siblings stay at home to help care for their younger siblings or, in the case of boys (usually), to work and earn income for the family.

### **Implications of Education and Health Sector Findings**

While the GoJ has successfully addressed needs relating to the supply of education and health services, there are unexplored policy options on the demand side and set of second-generation challenges. Jordan's health and education policies to date have been the main enabling catalyst for women's educational achievement and health status. Jordanian women are aware that, in view of what needs to be achieved for their empowerment, they can best succeed if their education is of high quality and equips and motivates them for their economic advancement.<sup>106</sup> Jordan's high fertility rate and other problems could be addressed, however, through policies on the demand side, such as economic opportunities that improve security for women in old age, and education in improving knowledge about reproductive health issues.

Some second-generation challenges are emerging—those relating to quality and access that affect women's labor force participation. These issues perpetuate social norms regarding specific gender roles, and threaten to undermine the vision that is set for the country. While it is clear that male and female roles within the family need to be complementary for greater welfare for the family, there is increasing need to fulfill these roles in more flexible ways than even a generation ago. To address these problems, a policy that defines a different approach in the education and health sectors would be needed—one that will focus on changing the perceptions of women, as well as of men, and examine the roles and contributions of women in society that could promote women's economic advancement. The next chapter will explore the extent to which the policy, legal, and institutional frameworks have contributed to addressing the barriers and obstacles to women's economic advancement.





## **CHAPTER 4. THE LEGAL, POLICY, AND INSTITUTIONAL FRAMEWORKS FOR WOMEN'S ECONOMIC ADVANCEMENT AND POLITICAL PARTICIPATION**

Chapter 2 presented a profile of Jordan's female labor force participation, and Chapter 3 explored the extent to which subtle gender disparities in the education and health sectors could have an impact on the low levels of female labor force participation. This chapter reviews the legal structures and legislation that affect women's advancement in the economy and the political arena. It then discusses the existing infrastructure within the government to advance gender-responsive policies (a detailed description of the policy, legal, and institutional frameworks is presented in Annex 8). The chapter ends by reviewing the ability of effecting change through women's voice and agency, as evidenced by their participation in the political process. The main messages of this chapter are as follows:

- The Jordanian legal system reflects social norms that define women's roles and rights through their family relationships as wives, mothers, daughters, and sisters, and as individuals to be protected in these roles. Some laws affecting labor force participation have recently been amended to eliminate their discriminatory aspects. It is too early to assess their implementation and impacts on women's equality. Other laws still contain discriminatory provisions. Furthermore, the amended laws are provisional, and should parliament vote to adopt them permanently, women's status is likely to be positively affected.
- To address gender issues, the government has established an institutional coordinating mechanism with parliamentary, civil society, and ministerial representation under the auspices of the JNCW and with representation from key institutions and ministries. While there are policy and operational initiatives, to date, they have not benefited from sustained budgetary support and a critical mass of technical staff to enable a cohesive and coordinated approach to institutionalize the women's advancement strategy.
- There are many negative attitudes toward females' participation in public life. Women's roles are perceived to be limited to contributing to the political and policy process through voting, donating resources and time, and volunteering in electoral campaigns, but not actually by running for political office. Because of the perception that they can only play a supplementary or ancillary role in politics, women have not been able to attain elected office in their own right, despite significant support from the country's leadership. To remedy this, the government has established a quota system to facilitate women's political representation.
- To gain political voice, three actions are critical: increase the electability of women candidates to appeal to a large part of the electorate; increase the electability of reform-minded male candidates to reach out to the woman voter to develop a broader advocacy partnership between women and men; and develop a more informed woman voter who is more knowledgeable of her needs and the importance of her voice in decision making.

## **Gender Inequalities Often Stem from Traditional Gender Roles**

At the root of the barriers to women's labor force participation are traditional attitudes that place a high value on women's roles in the private sphere and within the family that is important in Jordanian society. According to the World Bank, in all MENA countries, the dynamics that determine women's access to and interaction in the public sphere are shaped by certain elements, grouped under the "traditional paradigm." This paradigm is based on the following key elements: the centrality of the family; male role as sole breadwinner; social restrictions on women based on a "code of modesty" that emphasizes a woman's honor and reputation; and inequality of power in the private sphere (for married women especially, mainly because of their husband's unilateral right to divorce).<sup>107</sup> While the traditional paradigm exists in varying degrees everywhere in the world, in MENA countries, including Jordan, it is more institutionalized and permeates the policy and legal framework.

The **traditional paradigm** is based on the recognition that: (a) men and women differ biologically and that these biological differences determine their social function; (b) men and women carry different and complementary responsibilities within the family; and (c) they have different but equitable rights associated with those responsibilities. The paradigm assumes that a woman will marry (early); her recognized contribution to the family will be as a homemaker; that the household will be headed by a man, who will retain the highest authority; and the man will have a job that will allow him to provide for his family...[women, as wives and mothers are] perceived as vulnerable and in need of protection. This protection is to be provided by the husband or by a close male family member. Men's responsibility as protectors is seen as justification for their exercise of authority over women in all areas of decision-making and action that relates to the public sphere. As a result, a woman's interaction with the state and society are mediated through her husband (World Bank 2004b, p. 94).

## **The Operative Legal Framework**

The operative legal framework for women's status and rights in Jordan includes the following: the Constitution; a civil status code (largely imported from European legal models which were themselves gendered); the personal status laws modeled around the Shari'a and theological interpretations (fiqh); customary or tribal laws (urf); and, to a lesser extent, international law (such as the right to work provisions under the ILO Conventions and provisions under the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW)).

### ***The Jordanian Constitution***

The Jordanian Constitution of 1952 embodies the principle of equality before the law in rights and obligations, stating that "Jordanians shall be equal before the law. There shall be no discrimination between them as regards their rights and duties on grounds of race, language or religion."<sup>108</sup> Although the Constitution does not specifically mention males and females, it has been argued, and confirmed in other national legislation, such as those listed in Box 4.1, that this

provision may be interpreted to mean equality between the sexes. For example, the Education Act states that, “for the purpose of this Act, the masculine form is also used to designate the feminine.” Official documents on the status of Jordanian women note, however, that—

While there are those who believe that the Constitution’s omission of the feminine form of the adjective (in Arabic) gives the legislature a certain leeway as regards discrimination against women, the National Charter, a non-legally binding document which nevertheless sets forth the basic principles and procedures governing action by public authorities, expressly affirms the constitutional equality of men and women, who together contribute to the development and modernization of Jordanian society, as well as equity and equal opportunity for all citizens regardless of sex.<sup>109</sup>

#### **Box 4.1. Constitutional Provisions Affirming Basic Rights to Education, Labor, and Political Representation**

- **Education:** Article 20 affirms that elementary education is compulsory for Jordanians and free of charge in government schools.<sup>110</sup> This provision is reinforced in the Education Act No. 3 of 1994, which makes the entire period of basic education compulsory (corresponding to primary and secondary education, for a total of 10 years).
- **Labor:** The Labor Code defines worker-laborer-employee as “each person, male or female, who performs a job in return for wages.” Article 6 (ii) asserts that the government “shall ensure work and education within the limits of its possibilities, and it shall ensure a state of tranquility and equal opportunities to all Jordanians.” Work is “the right of every citizen,” and “the State shall provide opportunities for work to all citizens by directing the national economy and raising its standards.” Article 23 (ii) (c) states, however, that “special compensation shall be given to workers supporting families and on dismissal, illness, old age and emergencies arising out of the nature of their work,” and (ii) (d) states that “special conditions shall be made for the employment of women and juveniles.”
- **Political Representation:** Article 22 states that every Jordanian is entitled to be appointed to public offices, and that appointment to any government office or municipal office “shall be made on the basis of merit and qualifications.” A legal amendment of January 28, 2003, activated Temporary Law No. 11 of 2003 to increase parliamentary seats to 110 in the Lower House, thereby enabling the quota system for women to operate.<sup>111</sup> A constitutional precedent for quotas exists in the nine parliamentary seats reserved for Christians and three seats for Sarcassians as local minorities. Allocating seats for women, who do not represent a minority in Jordan, confirms high-level recognition of the barriers that hinder women’s unaided entry into political office.

Source *Islamic Family Law: Legal Profiles – Jordan*. <http://www.law.emory.edu/IFL/legal/jordan.htm>; Sonbol L

### **Gender-Specific Impacts of Laws**

Laws, policies, and institutions should reflect socioeconomic realities and enable families to improve their living standards. Thus, the legal framework plays an important role in motivating the working age population to actively engage in the economy and the public sphere. Jordanian laws affecting women’s status, economic advancement, and political participation fall into the following four broad categories: labor force rights; personal safety and protections and rights and entitlements under the Penal Code; nationality and citizenship rights; and personal status laws that affect women’s access to the public sphere. Despite constitutional guarantees of equality,

some laws still have gender-discriminatory content. Until 2001, many of these laws contained provisions that had implicit and explicit impacts on gender equality, because of either discriminatory aspects in terms of unequal citizenship rights, or fewer protections with regard to personal status and participation in the public sphere.<sup>112</sup> To address these problems, the JNCW, working in partnership with women’s groups and the government, proposed a package of amendments to eliminate differential treatment and repeal outdated laws. Pending parliamentary approval, these amended laws are in effect as provisional laws.

Inherent in the laws are the societal perceptions of childrearing and caring for children as the sole responsibility of the wife or mother. Programs such as job sharing or utilizing part-time employees can help to mitigate employer costs and inconveniences of maternity leave and provide more women the opportunity to work. Evidence suggests that there are many women who prefer part-time work for its flexibility.<sup>113</sup> While legislation designed to protect women’s rights has no doubt been introduced with good intentions, it is important to understand the distortionary effect that such legislation may be having on the demand for female labor, particularly when unemployment is high. The gender discrimination that existed under various laws before they were amended, or that still exist, are discussed below.

### ***Labor laws and regulations***

Jordanian labor law provisions have positive and negative impacts on women as participants in the labor force and present a double-edged sword for women. Rights granted to women employees to protect them from losing their jobs during pregnancy and rights to assistance with childcare and maternity benefits are important enablers for female labor force participation. The labor laws and regulations described below have far-reaching impact on women’s status and benefits in the work force, as presented in Table 4.1, and described in detail in the ensuing paragraphs.

**Table 4.1. Gender-Relevant Provisions in Labor Laws and Regulations**

<b>Gender-Relevant Issue</b>	<b>Legal Provisions</b>	<b>Gender Impacts</b>
<b>Labor Laws and Regulations</b>		
Pregnancy, maternity, and paternity	<p><i>1996 Labor Code—Law No. (8)</i> forbids the firing of pregnant women after the sixth month of pregnancy, or working mothers during their maternity leave (Article 27).</p> <p>Article 68 grants married couples a one-time opportunity for leave without pay for up to two years to accompany the other spouse, if the other spouse is transferred to another location.</p>	<ul style="list-style-type: none"> <li>• Positive impacts in terms of assistance to working women for their practical needs</li> <li>• Protection against termination of employment because of pregnancy</li> </ul>
Maternity leave	<p>Old <i>Civil Service Regulations of 1998</i> increased maternity leave from 60 to 90 days, retained in the <i>Civil Service Regulations No. 55 of 2002</i>.</p>	<ul style="list-style-type: none"> <li>• Labor Code provisions covering private sector employees sometimes operate as a disincentive for private sector employers toward hiring women</li> </ul>

	<i>1996 Labor Code</i> requires private sector employers to grant maternity benefits to female employees. Article 70 states that 10 weeks of maternity leave should be taken before or after delivery, provided that the period taken after delivery is not less than 6 weeks, and it is illegal for women to work during this period.	
Childcare	<i>1996 Labor Code</i> (Article 67) provides women employees in establishments of 10 workers or more the right to one year leave without pay for childcare.  Article 71 grants the working mother the right to a total of one hour per day to nurse her child for a period of one year after delivery.  Article 72 requires employers with a minimum of 20 married women to provide a nursery and qualified governess to care for children under 4 years old, if there are at least 10 children.	<ul style="list-style-type: none"> <li>• Disincentives for employers to hire females</li> <li>• Discrimination by employers against married, engaged, or pregnant employees, or those with children</li> <li>• State recognition of parenting as solely a female responsibility</li> <li>• Reflects a lack state support for incentives to private sector institutions to establish appropriate mechanisms for childcare, including options to reduce the costs to private sector employers</li> </ul>
Prohibited industries	<i>1996 Labor Code</i> (Article 69) states that the Minister of Labor can seek the opinion of competent official authorities and “decide on industries and jobs prohibited to women.”	Ostensibly designed to protect women’s safety, but it—: <ul style="list-style-type: none"> <li>• Limits women’s freedom of choice</li> <li>• Is outdated and fails to provide equal protection from hazardous jobs to males as well</li> </ul>
Night work	<i>1996 Labor Code</i> (Article 69)—night work is prohibited between 7 p.m. and 6 a.m., “except in the instances specified by decision of the Minister of Labor.”	<ul style="list-style-type: none"> <li>• Women can undertake jobs that require night work if they obtain the Minister of Labor’s approval</li> <li>• May limit professional advancement</li> <li>• May deny women the opportunity to engage in some professions</li> <li>• May limit women’s ability to engage in the competitive globalizing economy, which, in some sectors, require 24-hour, round-the-clock staff</li> </ul>
Retirement	Article 41 of the <i>2001 Social Security Law No. (19)</i> sets the retirement age at 60 for males and 55 for females.  The <i>Provisional Retirement Law No. (61) of 2002</i> , Article (5) (b) (1) increases the eligibility period for retirement to 25 years for males and 20 for females.	<ul style="list-style-type: none"> <li>• Law promotes early retirement for women, and may reflect the fact that women are not considered to be primary breadwinners</li> <li>• Reduces the ability of women to capitalize on experience and capability and accumulate work years that are important for pension and retirement purposes</li> </ul>
Social security	Article 56 of the <i>2001 Social Security Law No. (19)</i> states that the deceased wife’s pension shall be transferred to her husband if he suffers total infirmity or does not have any other special income that equals his deceased wife’s pension, in which case he will only be entitled to the difference.	<ul style="list-style-type: none"> <li>• Unequal treatment for women and men</li> <li>• State does not consider women as primary household income earners with equal responsibilities for dependents</li> <li>• Reduces the returns to women’s labor</li> </ul>
Civil service employment benefits	The <i>Civil Service Regulations No. 55 of 2002</i> states that, “Family allowances shall not be paid: (a) to a female employee for her children if	<ul style="list-style-type: none"> <li>• Unequal treatment of women</li> <li>• Unequal treatment of dependents of female employees</li> </ul>

	their father is alive and not retired; and will be paid (b) ...by virtue of the permanent disability of her spouse.”	<ul style="list-style-type: none"> <li>• Potential negative economic impacts on families</li> <li>• State reinforces the perception of female employees as secondary breadwinners</li> </ul>
Income tax	<i>Provisional Income Tax Law No. 25 of 2001</i> states that either spouse may benefit from tax relief. A wife may enjoy total or partial tax relief if she is furthering her education, responsible for dependent children or their education, or has dependent parents.	<ul style="list-style-type: none"> <li>• Pre-2001 law (1985 Income Tax Act) provided for unequal treatment of men and women, as only the husband was entitled to tax relief, unless the wife can claim that she was the sole breadwinner</li> </ul>

Sources: World Bank staff compilation, in consultation with the JNCW

A review of these laws found that they may affect women’s employment opportunities. For example, by limiting the application of some benefits to female workers only, labor laws contribute to differential treatment for women. Therefore, the Labor Code provision requiring childcare coverage in establishments of 10 or more married female employees drives employers to stop after the ninth female hire, as a means to avoid this provision. No such provision applies in the public sector, nor is there any formal lactation leave provided (but apparently there are no sanctions for women taking this on an informal basis).<sup>114</sup> Employers felt that nursery provision was not their core business and this was a strong disincentive to hiring women. A more acceptable appropriate provision would be one that applies to establishments with 10 or more male or female employees, so that it is not tied to women only.

In addition, well-intentioned labor laws designed to protect women’s health, safety, or modesty effectively constrain their ability to freely decide whether to work. By restricting the daily duration, times, and types of work, these laws make women less attractive as flexible and reliable employees, the exact qualities that most employers, especially those in the private sector, value. While there is no explicit law that denies women the right to or prevents them from working at night, the provision that still remains in effect regarding approval by the Minister of Labor to work at night may, in some cases, deny women the opportunity to engage in some professions that require night duty, such as the media, airports, and hospitals. Furthermore, there are no legal provisions banning and punishing sexual harassment in the workplace.

Legal provisions relating to private sector employees also have gender impacts. In the private sector, women’s employment is subject to Jordanian Labor Code, Law No. 8, of 1996. This law applies to men and women and it was passed with the agreement of government, the unions, and employers. The work day is eight hours, minimum wage is 85JD per month and employment contracts set the period of employment. This compares to rules for public sector employees of a seven-hour working day, minimum wage of 120JD per month, and security of tenure.<sup>115</sup> Private sector employers commented that the expectations of new graduates were too high, and that women appeared to want to work the shorter hours found in the public sector or banks, rather than committing to a private sector career. The tendency for Jordanian women to stop working following marriage was also cited as a disincentive for employers to hire and train women. DoS data estimate that only 7 percent of married women in Jordan are in paid employment.<sup>1</sup> Also, to

avoid costs associated with maternity benefits, some employers pressure women to resign when they are engaged, married, or pregnant.<sup>ii</sup> In contrast, ILO Convention 183 on maternity leave recommends universal provision through taxes or insurance to prevent discrimination against women by private sector employers who are concerned with containing staff costs).

### ***Retirement, social security, and health insurance***

The legal provisions on these issues are different for private and public sectors. The Retirement Law covers only the public sector, while the Social Security Law covers private sector workers who are subject to the Labor Code, and those who are not subject to the Civil or Military Retirement Law. Health Insurance provisions apply to public sector employees; in the private sector, health insurance coverage is left to the discretion of the employer and subject to agreement between employer and employee.

Mandatory retirement is set at 60 and 55 years, respectively, for males and females. Retirement pensions must be paid for women five years earlier than for men. Article 15 of Act No. (34) of 1959 Labor Law gives the Council of Ministers the power to retire with pension—male government employees may retire after 20 years of service and females after 15 years of service. The retirement provisions, while seemingly advantageous to women, hamper the expansion of women's participation in the economy. Early retirement also lowers women's compensation payments. Given the fact that life expectancy of Jordanian females on average is three years higher than that for males, such incentives for early retirement may not be in women's long-term interest. Rather, it may reinforce the perception of women as secondary and unequal contributors to the labor force and household income.<sup>iii</sup>

Article 56 of the 2001 Social Security Law, Law No. 19, grants a male spouse his deceased wife's pension only if he suffers total infirmity. The Civil Service Regulations No. 55 of 2002 restrict uniform benefits, such as family allowances, to female employees only if the children's father is not alive or is retired. Again, the implication is that women's incomes are considered to be secondary sources of support for the family, and effectively reduce the return on women's work to the family. This also means that when a woman worker dies with no surviving spouse, her dependents are deprived of benefits, which could possibly worsen the economic condition of her family. The JNCW's analysis of the impacts of the labor and pension laws noted that they do not "provide adequate support for working women, particularly since the pension payable to a woman is not inherited by her family in the event of her death."<sup>iv</sup> Another analysis notes that the cumulative impacts of these laws are that a female cannot receive both her retirement benefits and salary, but must choose one or the other (Civil Retirement Law).<sup>116</sup>



## *Income tax*

Unequal treatment between males and females existed under the 1985 Income Tax provisions, which viewed spouses as two separate taxpayers, but only the husband was entitled to tax relief. It is only with the husband's consent or in cases where the wife is the sole breadwinner of the family, that a wife becomes entitled to benefits from this tax relief. Under the Provisional Income Tax Law No. 25, Article 4 states that either the wife or the husband may benefit from tax relief and that a wife may enjoy total or partial tax relief if she is furthering her education, responsible for dependent children or their education, or has dependent parents provided that she is able to prove that she is, in fact, responsible for all these expenses.

## *Personal and reputational safety*

Laws affecting personal safety are also important not only for a woman's personal integrity and for her to enjoy the rights and freedoms guaranteed under the Constitution, but also in many ways that affect her interaction with the public sphere. In the Jordanian social context, because of the high value placed on honor, these laws affect her ability to participate in the economy. A woman's ability to participate in the public sphere may be negatively affected if her reputation is compromised as a result of violations of personal safety. Threats to, or violations of a woman's physical safety, such as sexual harassment, or the fear of such harassment in the workplace, may affect a woman's reputation and therefore the family's honor, with possible dire consequences.<sup>117</sup> Yet, to date, there are no provisions in the Labor or Penal Codes addressing sexual harassment in the workplace, as shown in Table 4.2.

**Table 4.2. Gender-Relevant Legislation Relating to Physical and Reputational Safety**

Physical and Reputational Safety—Penal Code Provisions		
Gender-Relevant Issue	Legal Provisions	Gender Impacts
Violence against women	Under the Provisional Penal Code, Article (340), which provides for a reduced sentence for men who commit violent acts against women in the "honor" context, has been amended.	<ul style="list-style-type: none"><li>• Original provision left the implementation of the law in the hands of individuals, rather than the state, and were used to give the benefit of impunity to the man who commits and honor crime.</li><li>• The amendment dropped the impunity clause and replaced it with "extenuating circumstances"</li></ul>
Sexual harassment	No provisions under the Labor or Penal Codes to protect against harassment.	<ul style="list-style-type: none"><li>• Lack of legal coverage exposes women to harassment</li><li>• Increases working women's vulnerability to harassment</li></ul>

*Source:* World Bank staff compilation, in consultation with the JNCW

Ultimately, laws determining women's roles in the private sphere also affect women's access to the public sphere. While these laws do not explicitly state that women require permission from their spouses or male relatives to work, the interpretation of the law implies that such permission

is indirectly required. This is still the case under the Provisional Personal Status Law. Article 68 of the Personal Status Provisional Law stipulates that the husband may withhold his wife's maintenance if she works without his permission. Thus, husbands determine their wives' ability to exercise their constitutionally guaranteed right to work. One amendment that has potentially far-reaching effects is the increase in the legal age of marriage to 18 for both boys and girls. The previous law, by setting the legal age of marriage at 16 for boys and 15 for girls, promoted early marriages for girls and early secondary school drop out for married girls. Significant untapped potential for legal literacy among all age groups exists to publicize and raise awareness among all age groups of these provisions.

### ***International conventions and commitments***

Jordan is signatory to a number of international conventions guaranteeing basic human rights to women (see Annex 7). Although CEDAW provisions embody the broad consensus at international levels to promote the advancement of women by eliminating discrimination, it is also one of the Conventions that has elicited the largest number of reservations by many countries.<sup>118</sup> Jordan ratified CEDAW on July 1, 1992, but it has registered reservations to the following articles, indicating that it is not bound by them:<sup>119</sup>

- Article 9 (2), regarding women's equal rights as men's with respect to the nationality of their children;
- Article 15 (4) regarding equal "rights with regard to the law relating to the movement of persons and the freedom to choose their residence and domicile";
- Article 16 (1) (d), which grants men and women the same rights and responsibilities as parents, irrespective of their marital status, in matters relating to their children; and
- Article 16 (1) (g), which grants males and females the same personal rights to choose their family name, profession, and occupation.<sup>120</sup>

Many treaties, including CEDAW, also establish mechanisms by which to monitor and report on state compliance. To date, Jordan has submitted two reports, the first in 1997,<sup>121</sup> and the second in 1999.<sup>122</sup> These reports provided updates on the establishment of the legal, policy, and institutional provisions in Jordan to implement Jordan's commitments to respective Articles of the Convention; provided statistics on the status of Jordanian women in the areas of education, health, legal rights, and economic empowerment; and targeted the review of discriminatory laws as an area of emphasis to improve the status of women.

### **Complex Law Reform Processes and Limited Access to Justice and Legal Services**

Although attempts have been made to address the unequal provisions, many amended laws are only temporarily in force because of the complex legislative processes required to amend an existing law. This process for legislative policy making requires many complex steps of checks

and balances between the two houses of parliament—first, passage of the law by both houses of parliament, and then ratification by His Majesty the King. Should a proposed law not meet the approval of both Houses, a complex chain of events is put into motion. These involve reviews by committees and referrals back to the full Houses to be voted on again. Should a law be rejected twice or fail to pass during a particular parliamentary session, the process starts again. This is the situation with regard to the provisional laws passed under Article 94 of the Constitution, which grants the Council of Ministers the power to pass provisional legislation, with the approval of His Majesty the King, when parliament is not in session.

The complexities created by the coexistence of customary, traditional, and statutory laws and the complicated law reform processes elevate the importance of legal literacy and legal services to a high level. Even attempting to understand what laws are currently in effect, or the impacts of the provisional amendments, can be confusing for ordinary Jordanians. Women’s organizations have successfully analyzed laws and proposed reforms so that the legal system is responsive to women’s needs.

Nevertheless, Jordan, like many other countries, faces a challenge to women’s legal rights in all communities, namely, the lack of enforcement. To a large extent, the enforcement gap is the result of a lack of knowledge by women of their rights. It is not enough for women to know of their rights. Equally important is their ability to avail themselves of a gender-sensitive judiciary that will interpret and apply the law to enforce women’s rights. As will be shown below, the Jordanian judiciary is predominantly male. While such gender balance, in and of itself, does not impugn the integrity of the judiciary, it implies a limited knowledge about the divergent views that can be integrated into judicial decision making and choices and, therefore, the need for more gender awareness by judges.

Limited access to justice sector institutions, such as courts and legal assistance organizations, is another obstacle. In addition, the legal system and law enforcement mechanisms can be intimidating (or even unfriendly) structures to many people. The remoteness and mystery surrounding the legal system makes some women reluctant to use it. Furthermore, addressing these problems to ensure easy access to the new, less discriminatory justice framework under the provisional laws will require continued support to build and strengthen capacity of legal and justice sector institutions to ensure enforcement. These efforts will continue to be even more important if women are to avail themselves of their hard-won equal protection rights. Equally important will be the effective integration of legal literacy programs into awareness raising campaigns at all levels, including in school curricula.

### **The Policy and Institutional Framework for the Advancement of Women**

By a cabinet decision in 1996, the JNCW officially became the “government’s reference point” in all issues pertaining to women, directly reporting to the Prime Minister. Thus, the JNCW is a quasi-governmental institution with responsibility for coordinating national policy and action relating to women’s economic advancement. The institutional framework for implementation includes parliamentary and civil society representation, as well as the key ministries with portfolios that address pressing development issues under the NSW, namely, legislation, politics, economic empowerment, social development, education, and health. Thus, key ministries such as the Ministries of Planning; Awqaf, Islamic Affairs, and Holy Places; and Education have

women's desks, or have assigned individual staff members the responsibility for women's advancement issues.

Another increasingly important player, especially as far as gender-disaggregated statistics are concerned, is the DoS. In the last few years, the Department has strengthened its capacity to work with different international and national organizations to improve the state of knowledge about the status of women in Jordan.

### **The NSW and Other Relevant Policies**

**The NSW.** Working with a broad cross-section of Jordanian society during 1992–93, the JNCW developed a NSW. The preparation of this strategy provided the opportunity to enshrine the principle of equal rights on the basis of sex, race, language, and religion that are stipulated in the National Charter. The NSW is based on a number of fundamental principles, including (1) the “unity and cohesion of the family, which is viewed as a basic unit, the foundation on which all society is based and the natural environment, in which the individual grows and learns”; and (2) “women constitute half of society; and that within a framework of equality and balance between rights and obligations, they are child-rearers and partners of the other half of society.”<sup>123</sup> An assessment by the JNCW of the implementation of this strategy noted that although progress was made in the areas targeted, many barriers remain at the political, social, education, and health levels. In the education sector, for example, they noted the need for special efforts to address stereotypical images of women portrayed in school curricula and the need to eradicate illiteracy.

**The 1999–2003 NESD Plan.** Another major area in which the 1993 NSW has had significant impact is in the full integration of gender issues in the 1999–2003 NESD Plan. Given the potential of that plan to “bridge the gender gap in the various social and economic fields,” special efforts were undertaken to ensure the representation of at least two women on each sectoral committee during the process of drafting this plan.<sup>124</sup> The plan contained language and objectives emphasizing inclusion and equity, and ensuring equality of opportunity. However, this plan suffered from the same limitations as the NSW, because there were few indicators to monitor and measure its success from the perspective of meeting women's advancement goals, or of making adequate budget provisions to ensure its full implementation.

**The 2005 Proposed NSW.** Under the auspices of the JNCW, the 1993 NSW has been updated to ensure that it adequately reflects current social, economic, and political realities and needs. Once launched, this strategy will provide a comprehensive focus on five domains: legislative, economic empowerment, participation in public life, human security and social protection, and media and communication.<sup>125</sup> Key sectors and themes targeted include education, health, poverty, FHHs, violence, aging, special needs, food security, environment, shelter and housing, and communication and media. The measures suggested in the different domains of the strategy are designed to have a positive impact on women's economic advancement. This strategy revision has presented the JNCW with an opportunity to engage with agencies working on other

economic development strategies to enhance the synergies between them. Two such national policies that have significant impact on women's advancement are discussed below.

**The 2004–06 NSEAP** is aimed at “stimulating growth to six percent by 2006, and lifting a sizable portion of the population over the poverty line.”<sup>126</sup> Although many stakeholders were involved in drafting NSEAP, it did not follow a similar gender-balanced participatory approach as the 1999–2003 Plan.<sup>127</sup> NSEAP, however, builds on the recommendations of two previous economic forums, and is the result of the process of national consensus building on Jordan's development needs. The following are the plan's three components: private investments; critical enablers (legislation, policies and regulatory framework); and public investment. These components are relevant for the NSW and actually overlap in all areas. Indeed, both the NSEAP and the NSW prioritize legislation as an area of focus. Therefore, during implementation, considerations about the need for gender-specific indicators would be necessary to measure progress towards meeting their respective but interrelated goals. To do otherwise would run the risk of both NSEAP and the new NSW failing to meet their objectives.

**The MDGs.** The GoJ is making progress toward achieving the MDGs. A recent joint World Bank-Islamic Development Bank evaluation of the Bank's Assistance to Jordan noted that, while Jordan is on track to and will likely meet the targets by 2005 these achievements have not been arrived at in an efficient and cost-effective manner because of relatively large public expenditures.<sup>128</sup> Poverty reduction and labor markets are two sectors specifically targeted as problematic areas that should have received greater attention. The evaluation proposed specific recommendations, including the need to improve efficiency and quality of public expenditures, especially those targeting social sectors. Because of the importance of the social sectors and gender equality for achieving the MDGs, these recommendations have implications for the way gender issues should be addressed in the future and effectively integrated into ongoing dialogues for government reforms.

### **Female Voice and Representation in Decision Making**

An important measure of women's economic advancement is their access to voice in the decision-making sphere, as measured by their participation in public life and in professional associations. Despite government efforts to increase the number of women appointed to higher public offices, for example by introducing a quota system, Jordan's growing number of well-educated women is significantly underrepresented in decision-making spheres.

#### ***Participation in national parliament has increased, but it remains low***

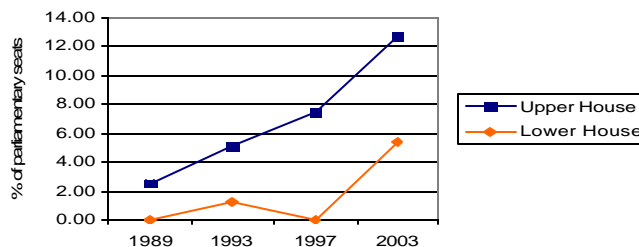
Despite a 1974 law that gives women the right to run for elections, few Jordanian women run for political office and fewer still are elected. Recently, a landmark amendment, supported by His Majesty King Abdullah II, imposed a quota for the minimum number of women in national parliament. As a result, 6 out of the 110 seats in the Lower House of Parliament (the *Majlis*)

were reserved for women. The female candidates were placed on a separate electoral list and the six with the largest number of votes in their districts were elected to parliament.<sup>129</sup>

In the 2003 national elections, 50 of the 750 candidates were women (an additional 6 candidates were appointed as a result of the reservation system). That number was a new record, but not one of the female candidates was elected. National studies on the attitudes of the public, both male and female, to women’s political representation reveal that the majority of men and women believe that politics is the realm of men, and that women’s choices, even in voting during elections, are significantly controlled by men in the family.<sup>130</sup> Thus, even women use their votes to put men in power, a situation that implies the need to sensitize both males and females about the positive impacts of a gender-balanced decision-making framework.

Women also ran for mayoral posts but with few victories. Women now hold about 5 percent of the seats in the lower house and 13 percent in the upper house, an increase of five percentage points in both houses in the last six years (Figure 4.1). Yet, women’s participation remains low by international standards. The global average is 16 percent of parliamentary seats held by women. In Jordan, it is around 6 percent (both houses combined). The Inter-Parliamentary Union ranks Jordan at 103 in its classification of 181 countries ranked according to the number of females in parliament. Jordan’s rank is still higher than most MENA countries, with the exceptions of Syria (ranked 68), Morocco (72), Djibouti (72), and Algeria (97).<sup>131</sup>

**Figure 4.1. Percentage of Parliamentary Seats Occupied by Women, 1989–2003**

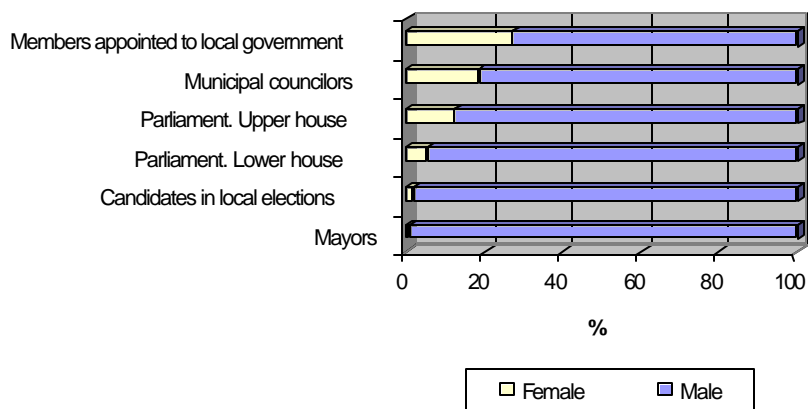


Sources: Inter-Parliamentary Union Website, 2004; UNIFEM 2004.

Women leaders who hold elected positions, not as a result of quotas but by running for political office in their own rights, are still extremely rare. Thus, as shown in Figure 4.2, the largest number of women councilors was appointed to local government, and fewer women were elected as councilors (whether as the result of quotas or not). Women are attempting to gain greater voice in decision making at the local government levels as well, running for elections for municipal councils and mayoral posts. Because of the dismal showing that women made in the

1999 municipal council elections, the government once again stepped in with affirmative action provisions by increasing the number of women appointed to city councils.

**Figure 4.2. Political Presence by Gender, 2003**



Source: International Union of Local Authorities 2004; and UNIFEM 2004.

***Women’s participation at policy- and decision-making levels is also low***

Jordan’s growing number of well-educated women is significantly underrepresented in overall government decision making and the current government has made significant attempts to establish a more gender-balanced leadership group. The 2004 cabinet consisted of 3 females out of a total of 21 cabinet members—the highest number in Jordan’s history. These female cabinet members held the important portfolios of tourism and antiquities, environment, municipalities, and government spokesperson.<sup>132</sup>

In 2002, only 17 out of the 229-member diplomatic corps were female, including two ambassadors and two first secretaries. In Jordan, 3 percent of the judicial sector employees are females, and 2 percent of judges (out of a total of 608) are female.<sup>133</sup>

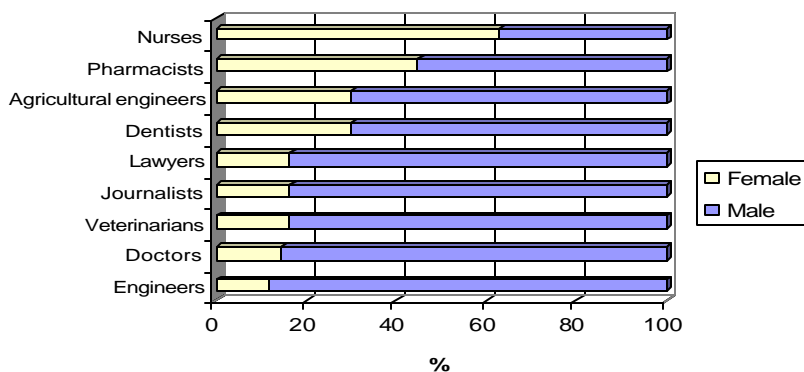
Moreover, the number of women employed at the decision-making level at the Ministry of Awqaf, Islamic Affairs and Holy Places, a ministry that has significant impact on family life, is negligible. Out of the 3,837 employees who work at the Ministry of Awqaf, Islamic Affairs and Holy Places, there are only 50 women.<sup>134</sup> The Civil Service Bureau’s Annual Report for 2002 notes that while large numbers of females apply for Islamic and Shari’a studies (68 percent of applicants for Shari’a and Islamic Studies are women), only 3 percent of these female applicants are accepted. Large numbers of females apply for Shari’a studies and jobs (654 females applied for jobs in Shari’a jurisprudence, as opposed to 474 males). Only 1 percent of the female

applicants were appointed, in contrast to 4 percent of the males.<sup>135</sup> This prevalence of women applicants for Shari'a studies and jobs, and their significantly lower acceptance rates require further study to ascertain the adequacy of the education system in preparing students for this field and the careers it offers.

***Women are underrepresented in professional associations as well***

Only 22 percent of the registered members of professional associations are women, and these tend to cluster around female-stereotyped professions. The nursing and pharmaceutical professions account for the largest share of professions held by women (Figure 4.3). The outcomes of the elections also show the importance of increasing women's participation in other spheres. The six women elected into parliament in 2003 included such professional women—one dentist, one lawyer, one pharmacist, and three teachers. This implies that education that leads to professional qualifications could also be a springboard for women's enhanced roles in public life. Some professional groupings present more obstacles for women's entry than others, especially those in the private sector, such as banking.

**Figure 4.3. Percentage of Registered Members in Professional Associations who are Women, 2003**



Source: UNIFEM 2004.

***Institutional barriers affect women's political participation***

There are strong attitudes toward women's participation in public life, and studies show that negative attitudes stem from the value placed on women's roles in the private sphere being incompatible with public roles.<sup>136</sup> A survey conducted by the University of Jordan showed that the majority of Jordanians consider women's roles as limited to contributing to the political and policy process through voting, donating resources and time, volunteering in electoral campaigns, and so on, but not actually running for political office.<sup>137</sup> Although the majority of interviewees claimed no objection to women running for or holding political office, this dichotomy between



“supplementary/ancillary” roles and “basic/significant” roles of women was pervasive and widespread enough to effectively bar women’s standing for and ultimately gaining such positions.

Studies on some of the factors that facilitate female entry into decision-making spheres and their effective participation as parliamentarians and councilors include training to understand how legislatures work. Political parties themselves have a critical role to play in facilitating, encouraging, and promoting such training.<sup>138</sup> However, a review of factors affecting Jordanian women’s success in gaining political empowerment found that most political parties did not endorse female candidates. Parties are reluctant to support women for fear of disturbing any tribal and conservative notions about the appropriate roles of women.<sup>139</sup> This has implications for the strategies that can be adopted by candidates to enhance the electability of women.

The findings of these studies have implications for the education system as well, and the role it can play in preparing the next generation of leaders to become more actively engaged. According to the United Nations Children’s Fund (UNICEF) survey on Jordanian youth, girls and young women tend not to participate in social organizations (for example, extracurricular and intramural, school councils, clubs) as much as their male counterparts.<sup>140</sup> The Ministry of Higher Education (MoHE), based on an interview, also had a similar observation regarding female university students. For adult women to enter social participation processes (for example, politics, voting, leadership roles, etc.), it would be appropriate to introduce females to these processes early in their education careers and encourage their participation at the primary, secondary, and university levels of their education.

Political representation is important as a means of providing women with decision-making voice. Women candidates could benefit from training and other capacity building opportunities to make them more electable to a wide range of the electorate. Women voters also need to be more informed about policy issues that may affect women and men differently. This could be achieved through media campaigns to highlight gender-specific policy issues that need to be formulated and advanced by women’s advocacy groups and civil society. Gender issues need not be advanced only by women candidates. They should be advanced by a coalition of reform-minded males and females to develop a broader advocacy partnership.

### ***Limited information on the benefits of increased female voice in decision making***

A UNDP Human Development Report noted that, “While it is true that no definite relationship has been established between the extent of women’s participation in political institutions and their contribution to the advancement of women, a 30 percent membership in political institutions is considered a critical mass that enables women to exert meaningful influence on politics.”<sup>141</sup> It was on this basis that the Beijing Platform for Action recommended the 30 percent quota as one of the strategic actions for governments. Indeed, one recent empirical study on the *Panchayat* (village-level government) in India found a link between a 33 percent quota for

women and decisions favoring women's priorities.<sup>142</sup> For most of the developing world, there are too few studies to provide a conclusive answer.

Jordan has not reached anywhere close to the 30 percent representation of females to attain the critical mass that is expected to bring about desired policy shifts in favor of women's advancement. It is more likely that women alone, however important the positions they occupy, cannot provide the solutions single-handedly. Parliaments, legislatures, cabinets, and other institutions of policy making are all overwhelmingly male-dominated institutions that cannot be changed overnight. Also unclear is the extent to which genuine partnerships exist between women's organizations and male-dominated institutional structures. Such partnerships are critical to define and respond to the needs addressed in this assessment. Ultimately, these are the types of partnerships, structures, and strategies that would likely bring about change, and future policy making efforts should pay attention to them.

### **The Challenge: Building Institutional Capacity to Mainstream a Gender Perspective<sup>143</sup>**

Important steps have been taken by successive governments in Jordan to secure greater opportunities for women to participate in the economy and in the political sphere. Despite the commitment at high levels of government toward promoting women's advancement, there are still shortcomings in the institutional and legal frameworks to implement policy. Translating the political will that exists at very high levels of government into effective policies and institutional capacity has not been as effective, nor yielded the desired results. Some of the reasons for the gap between policy formulation and strategy implementation include the lack of clear indicators for monitoring progress and results, and the lack of funding to implement programs. Another reason is the monumental task faced by the JNCW, a relatively small institution that is charged with being the "government's reference point" on all issues relating to women's advancement. To discharge this responsibility effectively, the JNCW needs to have, as counterparts, strong institutions and focal points in key ministries. This type of institutional capacity is needed in all the ministries so that they can support the JNCW to discharge its responsibilities, but it is yet to be fully developed and implemented with a comprehensive focus on a broad range of gender issues.

Another important obstacle is that policy implementation has been dogged by the difficulties associated with mainstreaming gender through effective links with other national policies and plans. Another is that the agenda for women's advancement requires long-term investment in resources and sustained partnerships across sectors. It cannot be achieved without the concerted efforts of all stakeholders, the allocation of sufficient funds, well-trained staff in institutions responsible for the main priority sectors of focus, and systematic design and implementation of gender-sensitive plans and projects as part of a well-studied strategic plan. It has been difficult to make the national women's strategy a collectively owned agenda that enjoys widespread male support for women's economic advancement, and to implement this strategy through an institutionalized approach with appropriate staffing and budgetary support. This is a major challenge to be addressed, not just by the JNCW but also by the entire government

administrative and policy structures. The next chapter examines the road ahead in addressing these challenges and the policy implications for Jordan and the World Bank.

## CHAPTER 5. CONCLUSIONS AND POLICY IMPLICATIONS

Jordan has enacted laws, adopted policies, and established institutions to improve women's economic and political advancement. Constitutional provisions provide the framework for equality, and Jordan has ratified international conventions guaranteeing women's rights, albeit with some reservations. The JNCW's work and other efforts to improve the status of women have enjoyed support from the highest levels of government. At the opening session of the 14th Parliament in December 2003, His Majesty King Abdullah highlighted the importance of increasing female participation in political, economic, and social spheres.<sup>144</sup> In 2005, a new National Strategy for Women will be launched. However, a key challenge is that the political will that was instrumental for creating a strategy and an institutional framework to promote women's economic advancement has yet been able to bring more tangible results in terms of removing constraints to women's access to and participation in the labor force.

### What Jordan Can Do to Improve Women's Economic Advancement

The GoJ has endorsed a comprehensive plan for developing its human capital to meet the urgent needs for its growth strategy, namely the development of its talent pool, including both women and men. This plan targets a new development model that emphasizes Jordan's role as a global knowledge economy, while preserving the country's cultural, religious, and social identity. The main findings of this assessment give rise to four key challenges that Jordan needs to overcome to improve women's economic advancement and the well-being of Jordanian society. In formulating any solution, it is important to remember that the family unit is central to Jordanian women, as well as to Jordanian society as a whole. To be fully effective, policies and priorities addressing women's increased economic participation must, at the same time, provide mechanisms to ensure that the needs of families are also met. Following are the four main challenges:

- **Evaluate school curricula and adopt special policies and procedures to improve quality of education and eliminate stereotyping.** To increase the return on education investments and increase women's access to economic opportunities, solutions must at the same time acknowledge the role of social norms and provide the means for women to be able to pursue livelihood choices in line with their multiple roles in society. Jordan could improve women's access to quality education in secondary and higher education by reducing gender-based segregation and negative gender stereotyping. This would include upgrading the existing infrastructure, building new facilities, providing better-equipped libraries and learning resources in schools; evaluating school curricula to identify and eliminate stereotyping in school texts that impact both females and males; and widening market-relevant education opportunities in community and vocational training institutions. Jordan can do this through education reform initiatives. The education system could also contribute to sensitizing teachers about gender issues and raising awareness about positive gender policies. Information about laws and their effects on gender issues could also be integrated into school curricula.
-

- Develop long- and medium-term strategies to strengthen legal protections for women in the work force and assess the potential of target employment schemes.** Jordan could better enforce or revise existing laws to protect women from gender-based discrimination in hiring and nonwage benefits and improve people’s knowledge about rights and legal protections for women in the labor market. For example, the 2001 Personal Status Provisional Law No. 82 that raised the marriage age to 18 could enable females to complete their secondary education and therefore become more employable and be able to choose their spouse and even the number of children they will have over a lifetime (as the delayed start of marriage may also result in delayed childbearing). While improving legal protections will help women who choose to enter the labor force, employment schemes to target women could be considered to improve the employment conditions and potentials for many women.
- Adopt and implement a strategy to mainstream gender issues in government ministries and agencies.** The Jordanian government has to embrace the goal of improving women’s economic advancement and implement a strategy to effectively mainstream this issue in its programs. This can be achieved by clarifying the roles and responsibilities of individual ministries and agencies in addressing gender-relevant disparities in their mandates and portfolios. Additional efforts should include building the capacity of staff in those agencies to analyze and integrate male and female perspectives, roles, and responsibilities (including male roles as husbands and fathers) into their policies, strategies, operations, and monitoring of results. There are two opportunities for Jordanian leadership to mainstream gender issues in national development: the 2004 NSW; and the 2004–06 NSEAP. The NSEAP agenda for women should reflect the priorities in the NSW. At a minimum, the NSEAP and NSW should share a common list of goals and progress indicators in the area of women’s economic and political advancement. Table 5.1 presents a forward-looking assessment of how to fully mainstream gender into five areas of the NSEAP.
- Promote a gender-sensitive private sector development agenda** In line with the GoJ’s aim to increase the percentage of economically active women, ongoing efforts to reform the business environment in a gender-sensitive manner should be encouraged. This will also assist women-owned SMEs, where more women operate informal enterprises and have to rely on microfinance and personal financing to grow their businesses.

**Table 5.1. Indicative List for a Forward-Looking Gender Assessment of NSEAP**

Prioritized Item in NSEAP	Steps to Mainstream Gender Issues and Considerations
Poverty	Assess the impact of proposed interventions on different groups of men and women; assess how new economic policies, budget cuts, lifting of subsidies, and public sector downsizing differentially affect poor women and men; and establish mechanisms for collecting gender-disaggregated data that incorporate all women in poor households, not just those in FHHs.
Education	Monitor gender stereotyping and encourage progressive roles for females and males through curricula changes and better alignment of fields of study with labor force demands; ensure that investments in the ICT sector do not widen class, gender, and rural/urban differences or stereotyping in school curricula.

Health	Target all health needs of women with, among other things, services, equipment, and tests that are affordable and accessible at all income levels and in rural and urban areas, and assess the poverty and gender impacts of the plan's health care privatization measures. <sup>145</sup>
Water, energy, transportation	Assess the gender and poverty impacts of privatization of these services. <sup>146</sup>
Employment and poverty alleviation projects	Identify indicators to measure the gender impacts of mechanisms for pro-poor economic growth in rural areas; ensure appropriate wages for low-skilled women and men workers; and protect them from cheaper, imported foreign labor.
Budgeting	Analyze the plan's budget and implications for the designation of gender as a cross-cutting theme; continue to assess and document these implications throughout implementation.

Source World Bank staff assessment of NSEAP

Note: FHH = female-headed household; ICT = information and communication technology; NSEAP = National Social and Economic Action Plan.

## The Way Forward for Jordan and the World Bank

As a major development partner, the World Bank is assisting Jordan to identify, analyze, and address the impediments to achieving its economic growth strategy, including, in the case of this CGA, those that arise from gender inequalities. Through its projects and policy dialogue, the World Bank can concretely assist Jordan in meeting its gender and development challenges. The following five actions can be supported through existing programs of lending and technical assistance or through additional assistance that should be discussed in the Country Assistance Strategy (CAS) for Jordan:

- Education Reform:** To assist Jordan in addressing quality of education issues, the World Bank can provide assistance through two existing International Bank for Reconstruction Development (IBRD)-funded education projects and a forthcoming public expenditure review (PER). A review of the World Bank lending portfolio shows that two projects—the Higher Education Development Project and the Education Reform for the Knowledge Economy, approved in fiscal years 2000 and 2003 respectively—could assist in addressing gender-related quality and access issues (see Annex 9). This could consist of special information, education, and communication (IEC) programs to promote a positive image of both male and female roles, demonstrating the impacts of current sociocultural norms on women's opportunities and choices, and identifying strategies to expand such choices and opportunities. It could also consist of "civics" courses that teach students about constitutional and citizenship rights, with a focus on a few selected topics per year, for example prioritizing education about the new legal age of marriage under the provisional laws. In addition to poverty-related impacts of inefficiency and quality of education, the planned PER could address gender-based cost efficiency in education sector spending.
- Pension reform:** Many of the economic advancement issues addressed in this assessment are also relevant for pension policy and reform. The labor force participation rates, wage levels, different mandatory retirement ages for women and men, as well as

observed demographic factors in Jordan, such as longer life expectancy and higher likelihood of widowhood for women, imply that pension outcomes are also likely to be different for men than for women. The ongoing World Bank–financed pension reform work in selected MENA countries has incorporated analyses of gender-relevant factors and their impacts on women. A key finding is that indeed, under given circumstances, pension reform could increase women’s vulnerability to lower rates of return on their pensions. To address or mitigate any gender-differentiated outcomes, it is important to ascertain empirically, through analysis of individual pension records in Jordan, the extent to which such gender-differentiated impacts exist in Jordan or penalize women or men. For this reason, it is recommended that special emphasis be placed on promoting stakeholder dialogues between the counterparts for the pension reform study and the gender and development community in Jordan, including the JNCW. The World Bank could assist the GoJ to convene such stakeholder dialogues and develop the specific terms of reference to support any research, analyses, or policy consultations that would be necessary.

- **Public sector reform and service delivery:** The World Bank could assist the GoJ to enhance its capacity to better integrate gender issues in national policies and programs for civil service reform and public expenditures. In particular—
  - Emphasizing the development of training courses to integrate gender sensitivity and awareness raising into civil service management, and on hiring practices and institutional capacity building of different branches of the Jordanian government to implement its NSW and mainstream women’s advancement issues into government policies and interventions. The World Bank could do this through the existing IBRD-funded Third Public Sector Reform Loan and the forthcoming PER;
  - Initiating public expenditure reform with an emphasis on reducing both poverty- and gender-based gaps in education financing to address the problems of inequality of access and quality of health services; and
  - Undertaking efforts to develop programs to mainstream gender issues in ongoing or new legal and judicial reform initiatives, with special attention being given to three key indicators: number of female lawyers and judges being trained; introduction of core courses on women’s legal rights issues (including the provisions of CEDAW) in secondary and tertiary education; and sensitizing and raising the awareness and building the capacity of justice sector institutions and personnel, including judges and lawyers, to strengthen the enforcement of laws promoting gender equality. The World Bank can continue to support female legal education in Jordan with projects such as the Japan Social Development Fund Grant for Legal Aid for Poor Women by documenting and integrating the lessons into follow-up initiatives, and examine the role that other organizations, such as the JNCW, could play in promoting more awareness of gender issues. These efforts should also emphasize analysis of the gender-specific impacts and implication of labor law regulations and opportunities for their enforcement to promote the economic advancement of women.

- **Further research and studies to gain insights into the gender paradoxes in Jordan:**  
 The purpose of these studies would be to highlight areas where information is lacking and shed light on the data gaps identified in this CGA. Special attention should be focused on the following four areas:
  - Labor force studies to improve understanding of and document gender-based concerns relating to labor force access and conditions. The World Bank could build on the findings of gender-based labor market inequalities through the assessment to be carried out in the context of the proposed labor market study. The findings could help the GoJ decide on priority gender-based reforms in the labor market, such as those addressing occupational segregation, efficiency, and productivity loss caused by women's absence from the labor market; the costs of gender-based occupational segregation; the extent and impacts of wage and nonwage differentials between women and men; and solutions to address families' needs for maternity and childcare benefits in an equitable manner;
  - Studies of the informal sector to assess its size, rate of growth, and contribution to the economy, impediments women face in access, and options that could enhance their effective involvement in this sector, with specific targeting of poor women and their livelihood strategies. There is wide divergence in estimates of the size of the informal economy in Jordan. Further studies are needed because without an accurate picture of economic activity in the informal sector it is difficult for policy makers to design effective interventions, the rights of women workers in the informal sector are unprotected, the government does not benefit from any revenues earned in this sector, and knowledge is not generated about the role that this sector plays in moving women out of poverty or in providing a coping strategy for them;
  - Studies and assessments to understand the extent to which private sector development presents viable opportunities to provide women entrepreneurs with the ability to grow their enterprises through access to capital, improved business regulatory environment, or the gender-specific impacts of microcredit operations and SMEs. Potential entry points for possible assessments of gender relevant issues could be integrated into the Second Tourism Development Project and the proposed Cultural Heritage, Tourism, and Urban Development Project; and
  - Studies to document the impacts of laws, legal frameworks, and quota systems on promoting and retaining women in leadership and decision- and policy-making roles.
- **Assist the GoJ in monitoring progress, results and impacts of development and gender goals:** The World Bank will need to contribute to monitoring progress and results achieved in meeting priority actions, recommended in this CGA and incorporated in the forthcoming CAS, as well as Jordan's gender equality goals presented in the NSW and NSEAP.
  - Initial monitoring activities would involve the following: documenting the extent to which the CGA findings and recommendations are introduced into policy dialogue



and reflected in future Jordan CASs; and tracking the extent to which gender issues are integrated into those sectors, thematic areas, and operations that are prioritized in the CAS. Eventually, the regional Bank staff working on gender issues might want to initiate dialogue with government and other stakeholders to develop a gender-based monitoring system that would (1) prepare a list of key gender inequality indicators for all gender-related work in the country and establish targets; (2) collect relevant baseline information for those indicators; and (3) establish periodic recording of progress on meeting targets.

- In addition to the JNCW, the Ministry of Planning and International Cooperation (MoP) could play a potentially significant role in this area because donor-supported initiatives coordinated by the MoP target women’s advancement issues. At a minimum, the MoP could establish standards to institutionalize the integration of women’s advancement issues and thereby help to improve the quality of monitoring so that the results can be integrated into gender-specific aspects of development planning and implementation.

## Conclusion

The effectiveness and sustainability of Jordan’s strategy for socioeconomic transformation in a competitive world will need the full talent and energy of its human resources. While there is not sufficient information about all the causes of the male-female differences in economic participation, it is also clear that some barriers are preventing women from gaining full economic advancement and inclusion in the development process and the policy arena. To enhance the ability to better analyze and effectively address gender issues in Jordan, a new approach to promoting women’s economic advancement is required—one that makes the economic transformation of the economy possible by focusing on education curricula reform; alignment of legal reform with economic objectives; an institutional framework that values skills in mainstreaming a gender perspective in policy making and implementation; and a results-oriented approach to policy and decision making that relies on gender-sensitive indicators. Table 5.2 provides an indicative list of priority policy issues and needs, and some of the key agencies that would be critical partners in moving this agenda forward.

**Table 5.2. Indicative List of Priority Policy Issues, Policy Needs, and Institutional Partners**

<b>Priority Policy Area</b>	<b>Selected Key Issues and Needs</b>	<b>Some Key institutions</b>
Gender issues in education and health	<ul style="list-style-type: none"> <li>• Curricula and gender stereotyping</li> <li>• Media</li> <li>• Enhanced access and quality</li> </ul>	Ministres of Education, Higher Education, Health, and Social Development
Economic advancement—labor force, private sector development, informal sector	<ul style="list-style-type: none"> <li>• Improved understanding of the gender system and the role it plays in access to and full participation in the labor force</li> <li>• Job creation in all sectors</li> <li>• Livelihood opportunities in formal and nonformal sectors</li> <li>• Diminished barriers to entrepreneurship</li> <li>• Alignment of education/vocational training with labor market needs</li> </ul>	Ministries of Education, Higher Education, Labor, and Agriculture; JNCW; academia; Department of Statistics; labor associations; the

		private sector
Legal framework for gender-sensitive and gender-responsive development	<ul style="list-style-type: none"> <li>• Legislation and legal reform</li> <li>• Integration of customary, traditional, and statutory legal regimes</li> <li>• Implementation mechanisms</li> <li>• Legal aid, legal literacy, legal counseling</li> <li>• Gender sensitization of law and justice sector personal</li> </ul>	Ministries of Justice and Labor; JNCW; and Awqaf, Islamic Affairs, and Holy Places
Public sector reform	<ul style="list-style-type: none"> <li>• Civil service wages, job opportunities, hiring, training, and promotion</li> <li>• Pension reform</li> <li>• Judicial reform</li> <li>• Administrative modernization, service delivery, and regulatory reform to implement existing laws</li> </ul>	Ministries of Planning and Administrative Development; Civil Service Bureau; JNCW; NGOs
Female voice in decision making	<ul style="list-style-type: none"> <li>• Capacity building</li> <li>• Studies on impacts of quota systems and entry barriers</li> </ul>	Parliament, Cabinet, NGOs, professional associations
Quantitative data to aid analyses and decision making	<ul style="list-style-type: none"> <li>• Comprehensive inventory of institutions, both governmental and nongovernmental, that are involved in gathering data, especially gender-disaggregated data</li> <li>• Collaboration, for example, on common definitions in accordance with international standards of classification in various sectors</li> <li>• Priority sectors for data gathering</li> <li>• Time-use surveys, household survey data designed to capture women's employment, education, and poverty-related constraints and trends</li> </ul>	Department of Statistics, academia, national and international NGOs
Qualitative studies and data to aid analyses and decision making	<ul style="list-style-type: none"> <li>• Identify qualitative data gaps and deficiencies and design training and capacity building needs to address them</li> <li>• Time-use surveys, field studies, and attitude surveys—for example, of boys, men, women, employers, teachers, and so on, toward female roles in the public and private spheres, work, marriage, and employment. Integration of gender-relevant information into surveys</li> </ul>	Department of Statistics, academia
Gender-relevant monitoring and evaluation	<ul style="list-style-type: none"> <li>• Capacity building for gender-relevant monitoring and evaluation</li> <li>• Clarification of data needs and partners</li> <li>• Developing gender-sensitive indicators to measure the gender outcomes of development policies and interventions</li> <li>• Mechanisms for reporting and integrating findings into future policies and programs</li> <li>• Integration into national gender strategies</li> </ul>	Department of Statistics, Ministry of Planning, JNCW and other women's associations
Institutionalized gender mainstreaming	<ul style="list-style-type: none"> <li>• Mechanisms within the government administrative structure to address gender at policy-making and implementation levels</li> <li>• Mechanisms to include males and females in policies and programs</li> </ul>	JNCW and other women's associations



## Notes

1. The same factors that contribute to the MENA region's high economic dependency ratio also exist in Jordan: high rates of unemployment, an increasingly younger population, and the low rates of participation by women in the Jordanian labor market. According to World Bank estimates, the dependency ratio would be 0.9, if the calculations excluded the age structure of the Jordanian population.
2. World Bank 2004b, p. 71.
3. According to the Jordan Department of Statistics
4. The Duncan index is a measure of occupational segregation by gender. It measures the proportion of women who would have to change jobs to achieve perfect integration. The index is valued between 0 and 1. The index takes a minimum value of zero when women and men have identical employment distributions across sectors (that is, when the percentage of women in each sector is the same as the percentage of women in total employment). It takes a maximum value of one, when there is complete dissimilarity (that is, when women and men never work in the same sector).
5. In September 2000, UN member states committed themselves to achieving a set of goals to promote human development when they adopted the Millennium Declaration. A year later, the member nations adopted a set of 18 targets and 48 indicators known as the Millennium Development Goals (MDGs).
6. World Bank 2004b.
7. World Bank 2004a.
8. World Bank 2004b
9. Kawar 2001.
10. UNDP 2000, p. xv.
11. World Bank 2004a.
12. Ibid.
13. UNIFEM 2004.
14. Jordan Department of Statistics 2003b.
15. UNIFEM 2004; Shteivi 2004.
16. UNDP p. xxi.
17. World Bank 2004b.
18. Men are also disproportionately represented in the lowest ranking positions (fourth-category) and in the contractor category (comprehensives). Occupational segregation along gender lines may account for this difference—the lowest categories often include messengers, drivers, and so on, not often considered appropriate for females. The comprehensive category consists of contract staff, short-term employees.
19. The indexes in this table are from the recent World Bank report *Gender and Development in the Middle East and North Africa* (2004). The Duncan index is a measure of occupational segregation by gender. According to the report, “the index is calculated as one-half of the absolute difference between the sectoral employment ratios of women and men to their respective (female and male) labor force. The index takes a minimum value of zero when women and men have identical employment distributions across sectors (that is, when the percentage of women in each sector is the same as the percentage of women in total employment). It takes a maximum value of one, when there is complete dissimilarity (that is when women and men never work in the same sector).” World Bank 2004b, p. 110.
20. World Bank 2004b.

21. See Annex 5 for a detailed description of private sector development issues and their impacts on and opportunities for women's economic advancement in the areas of qualifying industrial zones (QIZs); Information and Communication Technology (ICT); and microcredit.
22. Hashemite Kingdom of Jordan 2004, p. 12.
23. Ibid, p. 11.
24. UNIFEM 2002a.
25. The QIZ provides tariff-free entry to the U.S. market by U.S. decree.
26. Ministry of Industry and Trade, interview, March 21, 2004 .
27. ILO/Ministry of Labor 2002, p. 16.
28. Ibid, p. 13.
29. Ibid.
30. Jordinvest 2003a.
31. Miles 2002, p. 414.
32. El Kharouf 2000.
33. ILO/Ministry of Labor 2002, p. 23.
34. Jordan Department of Statistics data in UNIFEM 2002b
35. World Bank 2004f.
36. Shteivi, Wikrat, and Amoosh 1995.
37. World Bank 2004c.
38. Microfund for Women 2004.
39. World Bank 2004c.
40. Kamal Saleh, DoS Project Manager, UNDP Strengthening Social and Poverty Statistics Project.
41. USAID 2003a.
42. National Foundation for Women Business Owners, 1998.
43. Al-Khaldi 2001.
44. Jordanian Forum for Business and Professional Women (JFBPW) and Young Entrepreneurs Association (YEA) interviews 2004.
45. JFBPW and YEA interviews, December 2003 and March 2004.
46. Microfund for Women 2004.
47. Miles 2002.
48. Seibel 2002.
49. Jordan Access to Credit Project, Ahli Microfinancing Company, Jordan Micro-credit Company.
50. Microfund for Women 2004.
51. Jordanian Hashemite Fund for Human Development interview, March 23, 2004.
52. Egypt, Jordan, Morocco, Tunisia, Iran, and Yemen.
53. World Bank 2004b, p. 71.
54. Algeria, Egypt, Iran, Jordan, Morocco, Syria, and Tunisia.
55. Klasen and Lamana 2003.
56. Kawar 2001.
57. World Bank 2004b.
58. World Bank 2004b.
59. World Bank Global Development Finance (GDF) and World Development Indicators (WDI) central database 2003
60. Jordanian National Commission for Women 1995, p. 49.

61. World Bank 2004a, first draft, Box 4.2.
62. Secondary school dropout rates describe the number of dropouts from a single age group or specific high school grade (or cohort) of students over a period of time (cohort rate). Secondary completion rate is the number of students successfully completing the last year of (or graduating from) high school, divided by the number of children of official high school graduation age in the population.
63. This is also the case in most countries around the world.
64. UNIFEM 2003, p. 21.
65. Hashemite Kingdom of Jordan 2004.
66. CAWTAR 2001.
67. UNESCO 2002.
68. Female photographers can earn an income at large functions, such as weddings, because in many rural areas men and women celebrate in separate areas.
69. World Bank 2004b, p.41.
70. Konrad-Ardenauer Stiftung 2002, p. 10.
71. UNESCO 2002.
72. National Center for Human Resources Development (NCHRD), Jordan Al-Quran, Majid, 1995
73. Shteivi 1999.
74. Alsadah 1993; Bahri 1985; Kallab 1983.
75. Konrad-Adenauer Stiftung (Foundation) 2002, p. 11.
76. Education Reform for the Knowledge Economy I Program, World Bank , Project Appraisal Document, April 10, 2003.
77. World Bank 2004b, p. 39.
78. UNIFEM 2002a, p. 9.
79. JNCW 2002 p. 18.
80. CAWTAR 2003.
81. Ibid, p. 44.
82. World Bank 2003c.
83. World Bank 2003c.
84. World Bank 2003c.
85. World Bank 2004b, p.47.
86. Jordan Department of Statistics 2000.
87. Jordan National Population Commission 1997.
88. Khourie 1996; Lebedeh 2000.
89. World Bank 2004b, pp. 48–49.
90. Ibid.
91. Jordan Department of Statistics 2000.
92. UNDP 2000, Figure 3.2, p. 31.
93. WHO 2000.
94. World Bank 2004e.
95. UNIFEM 2004, Table 10.4, p.76.
96. UNDP 2000.
97. World Bank 2004b, Box 2.9.
98. Ibid.
99. Rodin and Lockovics 1990. 100. Dwayne A. Banks et al. 1999.

101. World Bank 2004a.
102. Ibid.
103. UNIFEM 2004.
104. World Bank 2004a.
105. Ibid.
106. Konrad-Adenauer Stiftung, 2002, p. 94.
107. World Bank 2004b, p. 94.
108. Chapter II, Article 6 (i) of the Constitution.
109. Jordan Report to CEDAW Committee, 1999, p. 4.
110. Jordan Report to CEDAW Committee of 1997, p.11.
111. According to Article 63 of the Constitution, the Senate (including the Speaker) shall consist of no more than one-half of the number of the members of the Chamber of Deputies. Currently, the Senate House consists of 55 members, while the Chamber of Deputies consists of 110 members by law.
112. Amawi 2000.
113. World Bank 2004b.
114. Information provided by Ministry of Labor specialist Itaf Halaseh.
115. All information provided by the Ministry of Labor.
116. UNIFEM 2002a, p. 2.
117. Hijab 2001, p. 21.
118. According to the UNDP 2003 Arab Human Development Report, 72.1 years for females, 69.3 for males.
119. Jordan Report to CEDAW Committee 2000.
120. Article No. 34 for 1959, Official Gazette (Amman 1959), p. 960. Quoted in Amawi 2000, p. 9.
121. International Human Rights Watch reports on what is referred to as “honor killings” in Jordan saying that police reports indicate that between 25 and 30 women are killed annually in the name of family honor in Jordan, making it the most common type of murder of women in the country. This number reportedly represents one-third of the murders in Jordan.  
[http://iwrw.igc.org/publications/countries/\\_edn43#\\_edn43](http://iwrw.igc.org/publications/countries/_edn43#_edn43) (Accessed 9/04/2004).
122. Sokolska 2002, p. 16.
123. United Nations Division for the Advancement of Women: WomenWatch Web site.  
<http://www.un.org/womenwatch/daw/cedaw/states.htm> (Accessed April 26, 2004);  
[http://www.bayefsky.com/.html/jordan\\_t2\\_cedaw.php](http://www.bayefsky.com/.html/jordan_t2_cedaw.php) (Accessed April 26, 2004)
124. <http://www.amnestyusa.org/cedaw/cedawtext.html> (Accessed April 4, 2004).
125. Jordan Report to CEDAW Committee, United Nations, CEDAW, report CEDAW/C/JOR/1, 10 November 1997.
126. Jordan Report to CEDAW Committee, United Nations, CEDAW, report CEDAW/C/JOR/2, 26 October, 1999.
127. JNCW, The National Strategy of Women in Jordan 1992-1993, p. 2
128. <http://www.jncw.jo/plan.html> (Accessed, March 3, 2004).
129. The concept incorporates all issues pertaining to an individual’s rights to protection and accessibility of basic social services.
130. Hashemite Kingdom of Jordan 2004, p. 11.
131. The drafting of the 1999–2003 plan included 160 persons from the private and public sectors.

132. World Bank 2003a.
133. These districts are in Zarqa, Madaba, Irbid, Karak, and Tafileh (2).  
<http://www.jordanembassyus.org/new/govlisting.shtml> (Accessed April 5, 2004).
134. Konrad-Adenauer Stiftung (Foundation) 2004; Shteivi 1994.
135. <http://www.ipu.org/wmn-e/classif.htm> (Accessed June 24, 2004).
136. <http://www.jordanembassyus.org/new/govlisting.shtml> (Accessed April 5, 2004).
137. UNIFEM 2004.
138. Ibid, p. 52 and 54.
139. Hashemite Kingdom of Jordan 2002a. p. 47.
140. Konrad-Adenauer Stiftung (Foundation) 2002.
141. Al-Jraibi 2000.
142. Lovenduski 2002.
143. Amawi 2001, p. 66.
144. UNICEF 2002.
145. UNDP 1995, p. 41.
146. Duflo 2001.
147. Mainstreaming a gender perspective is the process of considering and integrating the implications for females and males of any planned development intervention, including legislation, policies, programs, or projects, in all areas and at all levels. It is a strategy for making the different concerns, perspectives, and experiences of males and females an integral dimension of the design, implementation, monitoring, and evaluation of policies and programs in all political, economic, and societal spheres so that males and females can benefit equally and inequality is not perpetuated.
148. "King Opens 14<sup>th</sup> Parliament," *Jordan Times*, December 2, 2003.
149. Hashemite Kingdom of Jordan, p. 18.
150. An ongoing study on how women save in Madaba and Jerash, conducted by Jordanian Hashemite Fund for Human Development and Oxfam/Quebec, shows that the poor were having a hard time meeting basic needs even before lifting the subsidies. Women confessed that they placed pieces of cloth inside water pipes without the knowledge of other family members so that they economize on water consumption.



## ANNEXES





## Annex 1. List of CGA Dialogue Participants and List of Individuals and Institutions Contacted

Name	Job/Position/Title	Organization
<b>Participants in Jordan</b>		
<i>Mr. Jamal Abu-Hamda</i>	MA Student	University of Jordan
<i>Dr. Taghreed Abu-Hamdan</i>	Director of Monitoring	Jordanian Hashemite Fund for Human Development (JOHUD)
<i>Mr. Atiyeh Abu-Sheikh</i>	Head Teacher, UNRW, PhD Student	University of Jordan
<i>Mrs. Rula Abul-Rous</i>	Radio Room	ICRC
<i>Dr. Hama Aqel</i>		University of Jordan
<i>Ms. Souhad Ahmed</i>	Jordanian Manager Director	Soldiers Family Welfare Society
<i>Mrs. Arije Al-Amad</i>	Jordanian Operational Manager	Microfund for Women
<i>Ms. Ibtessam Mo Al-Atiyat</i>	Program Officer	Jordanian National Commission for Women (JNCW)
<i>Mr. Ahmad Alatmar</i>	Engineer	University of Jordan
<i>Ms. Suhad Al-Etoom</i>	Manager Director	Soldiers Welfare Society
<i>Dr. Jehad Al-Halabi</i>	Assistant Professor	University of Jordan
<i>Ms. Suha Ali</i>		University of Jordan
<i>Ms. Ikram Al-Ish</i>	Freelancer	Jordanian Forum for Business and Professional Women (JFBPW)
<i>Mrs. Reema Al-Jayyousi</i>	Student	Jordanian University/Shari'a Department
<i>Dr. Amin Al-Kukhun</i>	Professor in curricula	University of Jordan
<i>Ms. Mervat Al-Masri</i>	MA Student	University of Jordan
<i>Mr. Mamoon Al-Massad.</i>	MA Student	University of Jordan
<i>Dr. Jamieleh Al-Refae</i>		University of Jordan/Shari'a Department
<i>Mrs. Wijdan Al-Saket</i>	President of JFBPW	(JFBPW)
<i>Mr. Khalil Al-Shareef</i>	Engineer	University of Jordan
<i>Mr. Mohamad Amro</i>	Student	University of Jordan
<i>Ms. Huda Attiga</i>	Legal Program Officer	JNCW
<i>Mrs. Amani Ayoubi</i>	MA Student	University of Jordan
<i>Ms. Hazar Dajani</i>	MA Student	University of Jordan
<i>Mr. Mohammad Essa</i>	Engineer	University of Jordan
<i>Mr. Whaheed Ghallab</i>	MA Student in Nursing	University of Jordan
<i>Dr. Amal El-Kharouf</i>	Professor	University of Jordan
<i>Mr. Abdel Baset Haleqoui</i>	MA Student in Nursing	University of Jordan
<i>Ms. Amani Khalil</i>	Student	University of Jordan
<i>H.E. Hala Bsaiso Lattouf</i>	Secretary General	Ministry of Planning
<i>Ms. Reema Masoud</i>	MA Student	University of Jordan
<i>Mr. Mamoun Massad</i>	TV and Radio Presenter	
<i>Mrs. Ikhlaz Mazahreh</i>	MA Student	University of Jordan
<i>Ms. Rana Milhem</i>	Education Counselor	University of Jordan
<i>Mrs. Reem Nejdawi Fariz</i>	Director of Small Business	JOHUD
<i>Mrs. Haifa Odeh</i>	MA Student	University of Jordan
<i>Ms. Maisa Qmair</i>	Student	University of Jordan
<i>Mr. Adeeb Shibli Otoum</i>	Assistant Professor	University of Jordan
<i>Dr. Amjad Qoursheh</i>	Assistant Professor	University of Jordan
<i>Ms. Dana Qaryouti</i>	Administrative	University of Jordan

<i>Ms. Maisa Omair</i>	Student	University of Jordan
<i>Mr. Laith Rashi</i>	Student	University of Jordan
<i>Dr. Amal Sabbagh</i>	Secretary General	JNCW
<i>Dr. Musa Shteiwi</i>	Professor of Sociology	University of Jordan
<i>Dr. Shirin Shukri</i>	Project Manager	United Nations Development Fund for Women
<i>Ms. Huda Shashaa</i>	Program Officer	Ministry of Planning
<i>Dr. Winkie Williamson</i>	Consultant	Queen Zein Al Sharaf Institute for Development (ZENID)
<b>World Bank Participants</b>		
<i>Mr. Osman Ahmed</i>	Lead Country Officer	Middle East and North Africa Region (MENA)
<i>Ms. Randa Akeel</i>	Consultant	MENA
<i>Ms. Suheir Azzouni</i>	Independent Consultant	Paris
<i>Ms. Isabelle Bleas</i>	Senior Private Sector Development Specialist	World Bank Institute (WBI)
<i>Ms. Nadereh Chamlou</i>	Senior Advisor	MENA
<i>Ms. Chantal Dejoui</i>	MENA Regional Coordinator	WBI
<i>Ms. Codou Diaw</i>	Education and Gender Specialist	University of Maryland
<i>Ms. Amanda Ellis</i>	Senior Private Sector Development Specialist	International Finance Corporation (IFC)
<i>Dala Taji Farouki</i>	Temporary	WBI
<i>Ms. Gita Gopal</i>	Gender Coordinator	WBI
<i>Mr. Fareed Hassan</i>	Senior Evaluation Officer	Operations Evaluation Department (OED)
<i>Ms. Kangbai Kouate</i>	Education Specialist Consultant	MENA
<i>Ms. Zahia M. Lolila-Ramin</i>	Private Consultant	Development Finance
<i>Mr. Sultan Lutfi</i>	Senior Advisor to the Executive Director of Jordan	World Bank
<i>Ms. Carmen Niethammer</i>	Operations Officer	MENA
<i>Ms. A. Waafas Ofosu-Amaah</i>	Senior Gender Specialist	Poverty Reduction and Economic Management (PREM) Gender and Development Group
<i>Ms. Aya Okajima</i>	Consultant	IFC
<i>Ms. M. Yaa Oppong</i>	Young Professional	PREM Gender and Development Group
<i>Mr. Joseph P. Saba</i>	Jordan Country Director	MENA

\* \* \* \* \*

**Jordan Country Gender Assessment  
List of Institutions and Individuals Contacted**

*Civil Service Bureau*

- Dr. Mazen S. Al-Saket, President
- Mr. Salah Obeidat, Secretary-General
- Ms. Rada Ghaga, Director of Training and Scholarships
- Mr. Salah Salah, Consultant
- Mr. Samir Anasbeh, Information Technology

**Department of Statistics**

- Dr. Hussein Shakhathreh, Director of Statistics

- Mr. Kamal Saleh, Project Manager, Strengthening Social and Poverty Statistics Project
- Ms. May Shahatit, Head, Division of Social Statistics

**Jordanian National Commission for Women**

- Dr. Amal Sabbagh, Secretary-General
- Ms. Ibtesam al-Atiyat, Program Officer
- Ms. Lama Y. Khries, Program Officer

**Ministry of Agriculture**

- Eng. Sawsan Al-Fayez, Director of Gender Unit

*Ministry of Education*

- H. E. Dr. Khaled Toukan, Minister of Education
- Dr. Kapur Ahlawat, DCU

**Ministry of Finance, Department of Land and Survey**

- Mr. Husam Madanat, Director General's Office
- Swiba Shekah, Training (Internal Gender)
- Atif Solaiman Shantawi

**Ministry of Health**

- Dr. Moh'd Batayneh, MD, Director, Maternal and Child Health Directorate

**Ministry of Higher Education and Scientific Research**

- H.E. Dr. Omar M. Shdeifat, Secretary General
- Enas A. Eltal, Director of International Agreements and Cultural Relations
- Dr. Ruwaida Rashid, Deputy Director, MCH Directorate

**Ministry of Planning**

- H.E. Ms. Hala Bsaiso Lattouf, Secretary General
- Ms. Nahida El-Saies, Program Officer
- Ms. Huda Shashaa, Program Officer
- Mr. Maher Madadha, Advisor to the Minister

*Prime Ministry*

- H. E. Asma Khader, Minister of State and Government Spokesperson

*Ministry of Social Development*

- Ms. Nisreen Najdawi, Director of Social Community Development
- Ms. Nabeela Syouf, Jordanian National Forum for Women, Coordinator
- Ms. Annie Mezagopian Abu Hanna, Consultant, Development Projects and Organizations

**Donor Agencies and the United Nations**

*Department of International Development (DfID)—British Embassy*

- Ms. Rana Saifi, Regional Social Development Advisor

**Japan International Cooperation Agency**

- Tokiko Sato, Senior Advisor, Project Formulation, Monitoring and Evaluation

**Konrad-Adenauer Stiftung**

- Ms. Martha Sara, Project Manager

### *Swiss Agency for Development Cooperation*

- Ms. Lamia Raei, Deputy Head of Office

### **United Nations Development Programme**

- Ms. Abla Ammawi, Assistant Resident Representative
- Ms. Tania Jordan, Poverty Analyst

### *United Nations Development Fund for Women*

- Ms. Haifa Abu-Ghazaleh, Regional Program Director
- Ms. Shirin Shukri, Gender Equality Measure Through Statistics, Project Director
- Ms. Mira Fteiha, Program Officer
- Ms. Hana Asfour, Program Officer

### **United States Agency for International Development/Jordan:**

- Dr. Sana Naffa, Project Management Specialist, WID Officer
- Ms. Kenana Amin, Office of Program Management

### **Other Organizations**

#### **Care International**

- Eng. Fidda F. Haddad, Field Coordinator

### *Jordanian Forum for Business and Professional Women*

- Ms. Wijdan M. Y. Talhouni Saket, President
- Ms. Rawda Abu Taha, Board Member, Treasurer
- Ms. Sana Al Fahoun, Board Member
- Ms. Salwa Nasser, Executive Director
- Ms. Rabha Safadi Samman, General Director

### **The Jordanian Hashemite Fund for Human Development**

- Mr. Jamil Mohamed Ali, Deputy Director, National Coordination Office
- Mr. Hassan A. Morahly, Training Project Manager/Assistant Director, Small Business Development Center
- Eng. Sawsan Abu Rous, Field Supervisor
- Ms. Reem Nejdawi Fariz, Director, SBDC

### *Jordanian Women's Union*

- Ms. Nadia Shamarouk, President

### *Microfund for Women*

- Ms. Arije Al Amad

### **National Council for Family Affairs:**

- Samar Haj Hassan, Assistant Secretary General
- Ms. Reem Abu Hassan, Programme Coordinator, Family Empowerment Program

### *Princess Basma Development Center*

- Ms. Maysoun Al-dibouni, Director, Sahhab Center
- Ms. Maysoun Hawatmeh, Director, Madaba Center

### **Queen Zein Al Sharaf Institute for Development**

- Ms. Winkie Williamson, Strategic Advisor

- Ms. Eman Nimri, Director

**Sisterhood Is Global Institute/Jordan**

- Ms. Lina Quora

*University of Jordan*

- Prof. Musa Shteivi, Department of Sociology and Women's Studies Program
- Dr. Issa Al-Masarweh, Professor and Researcher, Jordan University





## Annex 2. Gender-Specific Issues in Key Sectors of the Jordanian Economy

Sector	Gender Issues
<b>Productive and Services Sectors</b>	
Tourism	<ul style="list-style-type: none"> <li>• Social attitudes toward tourism—resistance to women’s participation</li> <li>• Impact of tourism on local communities—division of labor in households</li> <li>• Tourism sector labor segregation along gender lines</li> </ul>
Industry, Manufacturing, and Mining	<ul style="list-style-type: none"> <li>• Size and types of contributions and levels of participation by men and women</li> <li>• Access to resources and credit by small and medium enterprises (SMEs)</li> <li>• Gender division of labor</li> <li>• Gender division of responsibilities—management and decision making</li> <li>• Workers’ rights—gender-based discrimination</li> <li>• Impact of large industries, especially mining, on communities</li> </ul>
Energy, Electricity, and Water	<ul style="list-style-type: none"> <li>• Women’s needs and consumption patterns in different settings, rural and urban</li> <li>• Accessibility and control at household and community levels</li> <li>• Community (women’s and men’s) participation and voice in planning and managing water and energy resources</li> <li>• Impact of privatization—especially pricing on poor communities of men and women</li> </ul>
Agriculture	<ul style="list-style-type: none"> <li>• Agriculture is the income source for 15 percent of the Jordanian population, and women make up 6.6 percent of the agriculture labor force</li> <li>• Gender differentials in ownership and control over assets</li> <li>• Roles and responsibilities of men and women, women as unpaid family laborers</li> <li>• Patterns of agricultural work—impact of (imported) migrant labor on women’s unpaid agricultural work</li> </ul>
Construction	<ul style="list-style-type: none"> <li>• 0.5 percent of construction workers are women</li> <li>• Social attitudes toward women discourage women in construction because it is (1) a technical field, and (2) requires field work and interaction with mostly male workers</li> <li>• Community participation (and women’s voice) in the design and location of large construction projects</li> <li>• Impact of large construction companies on labor issues and power relations</li> </ul>
Communication and Postal Services	<ul style="list-style-type: none"> <li>• Women’s and men’s access to information services and communication technologies</li> <li>• Gender division of labor in the communication sector for technicians, administrative, and support staff</li> </ul>
Transportation	<ul style="list-style-type: none"> <li>• Impact of transportation on women’s mobility</li> <li>• Women’s access to transportation</li> <li>• Cultural attitudes toward transportation services—restrictions on women traveling alone on public services, especially in rural areas</li> </ul>
<b>Regional Development</b>	
Governorate	<ul style="list-style-type: none"> <li>• Women’s needs and advancement in different governorates</li> <li>• Distribution of resources in different governorates</li> <li>• Community participation in decision making</li> <li>• Impact of services and resource distribution among different groups of men and women in different governorates</li> <li>• Decentralization and power sharing between women and men</li> </ul>
Local Councils	<ul style="list-style-type: none"> <li>• Impacts of limited financial resources on prioritization of the different needs of vulnerable men and women</li> <li>• Women’s participation in local councils</li> <li>• Society’s perceptions of local councils—do not recognize their potentials for improving the lives of communities</li> </ul>
Housing	<ul style="list-style-type: none"> <li>• Needs assessment to target women’s requirements</li> <li>• Affordability of land, especially for families with limited income</li> </ul>

	<ul style="list-style-type: none"> <li>• Access to credit</li> </ul>
<b>Administrative, Scientific, and Social Sectors</b>	
Public Administration	<ul style="list-style-type: none"> <li>• Sector employs 18 percent of labor force, of which 37 percent are women</li> <li>• Equal opportunities for women and men</li> <li>• Impact of social bias on women's employment, wages, competition, promotion, training opportunities, and work assignments</li> <li>• Performance-based evaluations that are not biased against women on the basis of socially ascribed roles.</li> <li>• Different needs of male and female workers</li> </ul>
Education	<ul style="list-style-type: none"> <li>• Institutionalized gender bias—women workers predominate this sector but are underrepresented at decision-making levels</li> <li>• Unequal opportunities for male and female workers in hiring and promotions</li> <li>• Impact of women's social and home responsibilities on leadership roles in this sector, for example, as school principals</li> <li>• Social attitudes in different regions toward gender issues</li> <li>• Community participation and women's voice in the management of schools and private sector provision of education services</li> </ul>
Science and Technology	<ul style="list-style-type: none"> <li>• Gender differences in access to information</li> <li>• Impacts of private sector provision of scientific and technology services on access by vulnerable and marginalized groups, including women</li> <li>• Access to equal opportunities for women to enhance their skills in this area</li> </ul>
Information	<ul style="list-style-type: none"> <li>• Women's and men's different access to information technologies</li> <li>• Effect of Internet use on women and men</li> </ul>
Health	<ul style="list-style-type: none"> <li>• Affordability of health services by women and men</li> <li>• Quality of health services for women's specific needs</li> <li>• Roles and qualifications of female health workers to respond to and address a wide range of women's needs</li> <li>• Rural-urban discrepancies in access to health services</li> <li>• Legislative framework to address women's specific health needs</li> </ul>
<b>Human Development</b>	
Social Development	<ul style="list-style-type: none"> <li>• Social exclusion, marginalization, and stigmatization of certain groups</li> <li>• Quality of services in the social sector</li> <li>• Community participation and voice in decision making at the community level</li> </ul>
Islamic Awqaf	<ul style="list-style-type: none"> <li>• Community awareness of religious perceptions of women</li> <li>• Potential role of the Awqaf to advocate for women's rights</li> <li>• Potential role of female advocates on Islamic issues relating to gender</li> <li>• Impact of poverty reduction according to Islamic Shari'a principles on gender aspects of poverty</li> </ul>
Culture	<ul style="list-style-type: none"> <li>• Implications and impacts of culture on youth and women</li> <li>• Community participation and voice in shaping cultural advancement</li> </ul>
Youth and Sports	<ul style="list-style-type: none"> <li>• Social and cultural image of youth</li> <li>• Different needs of male and female youth</li> <li>• Gender-specific barriers faced by male and female youth—derived from cultural norms and traditions</li> </ul>

Source: JNCW 2002.

## **Annex 3. Methodology and Participatory Process**

### **Methodology**

Two factors guided the methodology: (1) the tight timeline to develop and complete the country gender assessment (CGA) in time to link strategically with the Middle East and North Africa (MENA) region's operational timetable and integrate its findings into policy dialogue in Jordan; and (2) the relatively large amount of recent analytical work on gender issues in Jordan that has been conducted by various groups. Therefore, no new analytical work was commissioned. Instead, the CGA relied on publicly available gender-disaggregated data and data generated in the course of the Bank's work and the work of other partners. For example, a considerable amount of gender-relevant data was collected in preparation for the MENA region gender report; the International Development Fund (IDF) grant on women's health contained a women's health needs assessment; a poverty assessment was under preparation at the same time as this CGA, and a labor force study is in the pipeline.

The methodology consisted of an inventory of existing gender analytical work and data. The team assessed the relevant sectors—namely, education, health, poverty, and labor market issues—to identify and document gaps in knowledge. The major gaps identified include the limited availability of qualitative studies and surveys that would contribute to explaining attitudes toward women's work, barriers to women's work in specific sectors, and attitudes to entrepreneurship and microfinance. This listing of knowledge gaps contributed to the identification of strategic entry points for policy interventions. The methodology also included an analysis of the laws and legislation that affect women's advancement in Jordan, categorizing them into a framework for policy making and the ability of women to influence policy and decision making through greater voice in the public sphere. Finally, the assessment conducted a review of the World Bank's portfolio for Jordan to identify opportunities to better integrate gender issues, both into current initiatives, as well as into the pipeline of future assistance, and to analyze their policy implications for the Government of Jordan (GoJ) and the World Bank.

To the extent that data are available, most of the assessments have attempted to make comparisons between males and females to reveal the most critical barriers and incentives. Also, to the extent that data are available, comparisons among Jordan, the MENA region as a whole, and lower-middle-income countries with comparable per capita GDP have been made. Although not widely available, the results of qualitative research and analyses to support and deepen the analyses of the quantitative data are provided.

### **Participatory Process for Preparing the CGA**

The process of preparing a CGA is as important as the output of the CGA. As a cross-cutting issue, the gender dimensions of development cannot be addressed by one group or institution working in isolation from others. To facilitate collaboration, broaden the base of support for the CGA, and draw on local expertise, a multistep, participatory process was adopted.

**Phase 1—Identifying counterparts and partners.** As part of this participatory process, a World Bank team visited Jordan in December 2003 to meet with the government counterpart and begin the process of identifying potential partners in government, the private sector, civil society,

and the donor community. Following these meetings, a series of distance dialogues was held, entitled “Gender Issues in Jordan and Women’s Economic Participation.” These dialogues, designed to identify priority gender issues from the perspectives of the different stakeholders and the means for addressing them contributed to defining the scope and content of the CGA. As a result of these dialogues, a detailed outline for the CGA was developed.

**Phase 2—Ongoing consultation, data gathering, and analysis.** A considerable amount of work has already been carried out by various organizations to assess gender issues in Jordan, especially in the human development sectors of education and health. The initial consultations focused on clarifying the existing knowledge base, studies, reports, documents, and other data sources. A subsequent visit to Jordan by the CGA team followed up on the initial dialogues. The team met with a range of officials and staff members from ministries, private sector organizations, nongovernmental organizations (NGOs), donor organizations, and the University of Jordan. In addition, site visits were made to community centers outside Amman.

At the various meetings, the mission discussed the objectives, scope, and content of the CGA, as well as the outline for the CGA. Some of the key issues discussed included the need to situate the CGA within the Jordanian sociocultural context, the need to examine the links between poverty and gender disparities in various sectors, and the limited capacity for mainstreaming gender issues in line ministries and government agencies, especially at the middle-management and operations levels. Both the Secretary General (SG) and the advisor to the Minister of Planning and International Cooperation (MoP) stressed the importance for the CGA to assess these capacity issues across the government’s institutional framework, but especially within the MoP, to ensure that gender issues are institutionalized in the government machinery. Similarly, both the SG and the advisor indicated the need for technical assistance to build capacity for such mainstreaming.

The mission also reviewed the role of civil society groups in Jordan and their ability to advance gender issues at strategic national and grassroots levels. While there are many admirable initiatives, they are focused on a WID (women in development) approach, without much emphasis on mainstreaming a gender-specific perspective. The team did not identify any initiatives involving males. The team also observed limited coordination among NGOs, government, and the donor community. As a result, there appears to be duplication of initiatives and occasionally a replication of similar activities in the same region.

Furthermore, most of the reports obtained address gender issues in social and human development, with very little focus on existing or ongoing studies on Jordanian women’s participation in the economic and political spheres. The team compiled and analyzed information on women’s political participation and economic participation in the public and private sectors to identify existing gaps that require future attention.

**Phase 3—Preparation and consultations on draft report.** The preparation phase focused on analyzing and interpreting existing data that has resulted in this report. It is anticipated that this report will be discussed with the various counterparts and contacts in Jordan with a view to fine-tuning and reaching consensus on the priority policy implications of the findings. Special emphasis will be placed on sectors and topics of direct relevance to the World Bank’s portfolio

for Jordan, and the identification of priority interventions to be incorporated into the Bank's policy dialogue with the government and the Bank's country assistance strategy.

**Phase 4—Dissemination.** The report will be translated into Arabic and a strategy will be put in place to disseminate the CGA findings within Jordan and within the Bank. Special emphasis will be placed on targeting task teams and Jordanian government agencies working on Bank-financed operations.



## Annex 4. Select MDGs, Targets, and Gender-Disaggregated Indicators for Jordan

	1990	Most recent year	By 2015
<b>Goal 1. Eradicate extreme poverty and hunger</b>			
<i>Targets 1 and 2: Halve, between 1990 and 2015, the proportion of people with incomes less than US\$1 a day and the proportion of people who suffer from hunger</i>			
Proportion of population below US\$1 (PPP) per day	<2	<2	1.15
Share of poorest quintile (lowest 20 percent) in national consumption	-	7.6 (1997)	-
Prevalence of underweight children under 5 years of age (both sexes)	6.4	5.1 (1997)	3.68
Prevalence of underweight children under five years of age (female)	-	5.5 (1997)	n/a
Prevalence of underweight children under five years of age (male)	-	4.6 (1997)	n/a
<b>Goal 2. Achieve universal primary education</b>			
<i>Target 3: Ensure that by 2015 children everywhere, boys and girls, will be able to complete a full course of primary schooling</i>			
Net enrollment ratio in primary education (both sexes)	66.3	96.5 (1999)	100
Net enrollment ratio in primary education (female)	66.5	93.9 (1999)	n/a
Net enrollment ratio in primary education (male)	66.1	93.2 (1999)	n/a
Literacy rate of 15 to 24 year-olds (both sexes)	96.7	99.5 (2003)	100
Literacy rate of 15 to 24 year-olds (female)	95.3	99.6 (2003)	n/a
Literacy rate of 15 to 24 year-olds (male)	97.9	99.3 (2003)	n/a
<b>Goal 3. Promote gender equality and empower women</b>			
<i>Target 4: Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015</i>			
Ratio of girls to boys in primary education	0.94	0.95 (1999)	1
Ratio of girls to boys in secondary education	-	0.98 (1999)	1
Ratio of girls to boys in tertiary education	-	1.06 (1999)	1
Ratio of literate women to men, 15 to 24 years old	0.97	1 (2003)	1
Women wage employment in nonagricultural sector as a percentage of total nonagricultural employees	23.1	20.75 (2001)	-
Seats held by women in national parliament, percent	0	1 (2003)	-
<b>Goal 4. Reduce child mortality<sup>a</sup></b>			
<i>Target 5: Reduce by two-thirds, between 1990 and 2015, the under-five mortality rate</i>			
Children under-five mortality rate per 1,000 live births	43	33 (2002)	11.33
Child mortality rate per 1,000 live births (female)	-	6.6 (1997)	n/a
Child mortality rate per 1,000 live births (male)	-	3.7 (1997)	n/a
Infant (0 to 1 year) mortality rate per 1,000 live births	35	27 (2002)	8.3
Infant (0 to 1 year) mortality rate per 1,000 live births (female)	32	27.4 (2000)	n/a
Infant (0 to 1 year) mortality rate per 1,000 live births (male)	34	29.2 (2000)	n/a
<b>Goal 5. Improve maternal health</b>			
<i>Target 6: Reduce by three-quarters, between 1990 and 2015, the maternal mortality ratio</i>			
Maternal mortality ratio	150	41 (1995)	13.5
Births attended by skilled health personnel, percent	87	97 (1997)	100
<b>Goal 6. Combat HIV/AIDS, malaria, and other diseases</b>			
<i>Targets 7 and 8: Have halted by 2015 and begun to reverse the spread of HIV/AIDS, the incidence of malaria, and other diseases</i>			
Condom use to overall contraceptive use among currently married women ages 15 to 49, percent	2.3	4.6 (1997)	-
Contraceptive use among currently married women, ages 15 to 49, any method, percent	35	52.6 (1997)	-
HIV knowledge, women ages 15 to 24 who know that a healthy looking person can transmit HIV, percent	-	97 (1997)	-
<b>Goal 8. Develop a global partnership for development</b>			
<i>Target 16: In cooperation with developing countries, develop and implement strategies for decent and productive work for youth</i>			
Youth unemployment rate, ages 15 to 24, percent (both sexes)	-	37 (2002)	-
Youth unemployment rate, ages 15 to 24, percent (female poor)	-	44 (2002)	n/a
Youth unemployment rate, ages 15 to 24, percent (male poor)	-	42 (2002)	n/a
Youth unemployment rate, ages 15 to 24, percent (female non-poor)	-	46 (2002)	n/a
Youth unemployment rate, ages 15 to 24, percent (male non-poor)	-	34 (2002)	n/a
<i>Target 18: In partnership with the private sector, make available the benefits of new technologies, especially information and communications</i>			
Internet users per 100 population	0	5.77 (2002)	-
Proportion of female Internet users, percent	-	6 (2000)	n/a
Sources: UN Statistical Division Millennium Indicators Database (this database is mostly consistent with the World Bank's, although there are differences in timing of updates, sources, and definitions of regional groupings); World Bank GenderStats; UN Population Prospects: 2002 Revision Population Database; World Bank Poverty Assessment for Jordan, 2004; and World Bank Women in the ICT Labor Market Study			
Note: - Not available; n/a – Not applicable.			
a Child mortality numbers are provided because under-five mortality numbers were unavailable. Child mortality captures gender discrimination better than under-five and infant mortality, because malnutrition and medical interventions are more important in this age group.			





## **Annex 5. New Opportunities for Private Sector Development**

Privatization of many of the services the government used to provide, such as medical, water, transport, and telecommunications, opens up new opportunities for private sector employment. Jordan's recent accession to the World Trade Organization (WTO), the Association Agreement with the European Union, the U.S. Free Trade Area, the Aqaba Special Economic Zone and the Qualifying Industrial Zones (QIZ), and an Arab Free Trade Area present numerous trade opportunities. Banking and financial services, hotel management, back office services, sales and marketing, pharmaceuticals, graphic design and creative advertising, regional tourism, education, and health services are just some of the areas of employment opportunity available to women, along with increased opportunities in the small and medium enterprise (SME) sector.

### **Foreign Direct Investment (FDI) and International Trade**

The instability of the Middle Eastern region makes Jordan economically vulnerable, with commensurate challenges in attracting investment for private sector development. Attracting investment has increased dramatically in recent years, however, in response to the introduction of international trade agreements, especially with the United States. The QIZs, in particular, account for significant export volumes and employ mostly women, although close to half are foreign workers, diminishing the value for Jordan.

### **Qualifying Industrial Zones (QIZs)**

New opportunities for paid employment for women have recently opened up in the QIZ factories. The QIZs provide tariff free entry to the U.S. market by U.S. decree. Designed to encourage economic cooperation between Jordan and Israel under certain qualifying conditions, the first QIZ was established in 1997. QIZs are now the main exporter of manufactured goods in Jordan. In 2003, QIZ exports to the United States accounted for 87 percent of the total \$673 million exports to the United States and for a quarter of total domestic exports. Significant new job opportunities have been created, mostly in the garment and textile industry (to take advantage of duty and quota free access to the U.S. market) and for women, in particular, who make up approximately 70 percent of QIZ employees.<sup>1</sup>

There are now 13 QIZs (3 of which are government owned) with 65 factories in operation. Some 40,000 workers are employed in the QIZs and, of these, an estimated 25,000 are Jordanian.<sup>2</sup> It appears that the percentage of Jordanian workers employed has actually been decreasing over time, obviously lessening the benefits to the economy. New efforts by the Ministry of Labor to provide young, rural women with jobs by bringing them to live in QIZ dormitories are designed to mitigate this trend. During the apprenticeship period, employers are not legally obliged to pay medical insurance or other benefits.<sup>3</sup>

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Survey research indicates more than two-thirds of Jordanian QIZ women workers are under 25 and close to 90 percent are single. Most Jordanian women workers said they worked to support family income (61 percent) or provide basic family necessities (21 percent). The opportunity to explore the outside world, interact with others, form friendships, and learn new skills was also important.

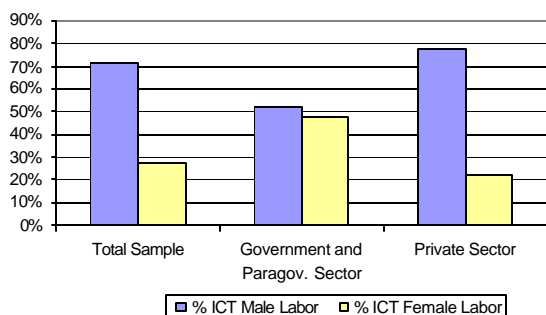
Officials and investors complain of the difficulty in hiring sufficient Jordanian labor, for both demand and supply side reasons. QIZ investors import skilled foreign workers because of their higher productivity, but there is also insufficient supply of local labor for unskilled work, despite high unemployment rates. Many Jordanians believe the job prospects and conditions to be poor, the pay relatively low, and the working conditions difficult. In addition, long hours, intensive work, transport issues, social norms, and family disapproval combine to discourage Jordanian women from working in the QIZs. Factory owners complain that Jordanian workers do not want to be trained, and Jordanian workers complain they are not given training and, thus, there are few opportunities for advancement and higher pay. Turnover is estimated to be four times higher in QIZ factories than elsewhere.<sup>4</sup>

The rapid growth of the QIZ has begun to change the gender composition of foreign workers. Before 1998, the Ministry of Labor estimated that around 96 percent of the 300,000 workers in Jordan were men, concentrated in agriculture, mining, and construction. Iraqi and Egyptian were the most common nationalities. Now Indian, Pakistani, Bangladeshi, Sri Lankan, Chinese, and Filipinos (majority women) are working in QIZ garment factories. The Ministry of Labor's initiative to address vocational training issues and to encourage young rural women to gain work experience in QIZs are steps in the right direction.

### **Information and Communication Technology (ICT) Labor Force: Critical New Skills and Pathways to Job Creation for Women**

The Government of Jordan (GoJ) has identified the Information and Communication Technology (ICT) sector as critical for the country's economic future, and a number of initiatives, supported by the government and the private sector, are under way to increase human resource skills in this field. Research undertaken by United Nations Development Fund for Women (UNIFEM) in 2002 indicated that nearly half of Jordanian women did not know how to operate and use a personal computer (PC).<sup>5</sup> Women account for 30 percent of ICT degree graduates and make up close to 28 percent of the ICT labor force in Jordan. Following the trend discussed earlier, the percentage of female employees in the ICT sphere is much higher in the public sector (nearly 50 percent) than in the private sector, where women account for less than one-quarter of the workers (Figure A5.1).

**Figure A5. 1 Percentage of Female Workers in the ICT Sphere**



Source: UNIFEM 2002a.

### Women accessing ICT in rural areas

His Royal Highness King Abdullah II's support for creating access for all Jordanians to ICT, through the establishment of about 100 ICT Knowledge Stations across Jordan, is creating new opportunities for women to upgrade skills and access paid work. Knowledge Stations have a trainer with a bachelor's degree in ICT, sourced from the local community. In rural and more culturally conservative areas, the philosophy has been to first let men use and become familiar with the Center, and then to introduce the opportunity for women to be trained by a female trainer in sex-segregated classes. This approach has helped to mitigate some of the obstacles women face to increasing their ICT access and skill levels. Thirty-nine percent of women surveyed said family responsibilities and sociocultural norms were instrumental in prohibiting this.<sup>6</sup>

### ICT to promote women's entrepreneurship

Knowledge Stations are supporting the growth of the SME sector by providing access to information (for example, the Young Entrepreneurs Association's Web site provides information in Arabic about how to start a business). Direct opportunities for self-employment are facilitated—for example, as researchers and Web designers. Of those Jordanian women who have access to a PC, almost 30 percent use their skills in a private income-generating capacity.<sup>7</sup> ICT skills and access to the Internet also generate new ideas for business development, facilitate access to markets, and provide a means to research new farming techniques. In Madaba, for example, through the Knowledge Station and with the ICT trainers' help, an ostrich farm was researched online and subsequently established by a female-headed household. The community was also able to research a cost-effective water conserving method for farming use.

### Microfinance Institutions (MFIs) in Jordan

The first microcredit program in Jordan began in 1994 under the auspices of a nongovernmental (NGO) called Save the Children as a group guaranteed lending program. In 1996, the Jordanian Women's Development Society took over the lending program with the aim of providing poor women with access to credit. In 1999, the scheme became known as the Microfund for Women (MFW), the only women-focused MFI in Jordan, registered as a private Jordanian not-for-profit

company with the Ministry of Industry and Trade. While there has not been a comprehensive assessment of MFIs undertaken in Jordan, this Annex draws on the findings of academic studies undertaken to date.

#### Current MFIs and programs

There are four main private MFIs in Jordan:

- Microfund for Women (MFW). MFW provides group solidarity loans and seasonal loans, and graduates clients to individual loans tailored to their business needs. Loans are provided exclusively to women, both urban and rural. To date, it has disbursed more than 63,000 loans worth almost \$15 million.<sup>8</sup> MFW has reached poor female entrepreneurs through a client incentive system; female branch managers; proximity to women's work, homes, and loan disbursement and repayment locations; and demand-driven products.<sup>9</sup>
- Ahli Microfinancing Company (AMC). AMC was established in 1999 as a for-profit company. It provides individual loans to both men and women, and has reached around 1,300 clients with loans worth \$4.3 million.
- Jordan Micro Credit Company (JMCC). JMCC was created in 1999 by the Noor Al-Hussein Foundation as a nonprofit shareholding company. It provides existing project loans, start-up loans, and car registration loans using an individual loan methodology for both men and women. It has disbursed more than 4,600 loans worth \$4 million.
- Jordan Access to Credit Project (JACP). Established in 1997, JACP operates independently from Access to Microfinance and Improved Implementation of Policy Reform Program (AMIR) and is implemented by the U.S.-based Cooperative Housing Foundation. It works in partnership with four commercial banks: Cairo Amman Bank, Jordan National Bank, Bank of Jordan, and Housing Bank for Trade and Finance. The program lends group and individual loans to men and women. It has provided over 11,700 loans worth more than \$8.7 million. It has joined with MFW to develop the microfinance market to reach more clients of both sexes and increase its institutional viability. In addition, it has worked successfully with banks for increased scope and scale of operations. As of 2004, 134,000 United States Agency for International Development (USAID) loans were given to more than 58,000 borrowers. In 2003, 75 percent of borrowers and 41 percent of loans were disbursed outside of Amman.

In addition, there are two major microfinance programs run by the Jordanian Hashemite Fund for Human Development (JOHUD) and the Agricultural Credit Corporation (ACC). JOHUD sponsors these two programs with the support of the Development and Employment Fund and other international donors (including the Canadian International Development Agency, United Nations Development Programme, European Union, and Japanese Fund): (1) The Community Credit Funds Programs, mainly targeting rural communities; and (2) the Small Business Development Center, implementing programs in business development services and a microcredit program in east Amman. JOHUD has demonstrated the difficulties in microcredit

serving rural communities. The ACC is a Jordanian government provider of subsidized agricultural credit. Its overall outreach to women is negligible and its repayment rate is around 50 percent. Details about these institutions and programs are provided in Table A5.1.

**Table A5. 1 MFIs in Jordan and JOHUD Microcredit Projects, February 2001**

	MFIs in AMIR				Microcredit Projects
	Microfund for Women (MFW)	Ahli Microfinancing Co. (AMC)	Jordan Micro Credit Co. (JMCC)	JACP Cooperative Housing Foundation	JOHUD SBDC & ACCFP
<b>Starting Date as MFI</b>	1996	1999	1999	1998	1999
<b>Women Clients</b>	100%	15%	34%	63% (groups)	64%
<b>Number of Loans Disbursed Since Inception</b>	58,330	625	2941	11,218	600
<b>Volume of Loans Disbursed Since Inception (JD/ US\$) million</b>	9.1/12.8	1.6/2.3	1.3/1.8	4.19/5.8	0.4/0.5
<b>Portfolio at Risk (as of February 2001)</b>	0.07%	10.7%	0%	5.6%	
<b>Loan Loss Reserve</b>	3.2%	2%	NA	1.2%	NA
<b>Operational Sustainability (as of July 2001)</b>	98%	78%	66%	81%	NA

*Source:* Seibel and Almeyda 2002.

#### Donor support for MFIs

In 1998, USAID launched the AMIR in partnership with the Jordanian private sector and various departments of the GoJ. The objective of AMIR is to improve the policy environment for MFIs and provide them with technical assistance, training opportunities, and programs. USAID supports the four MFIs, which collectively operate more than 24 microfinance offices throughout the country.

#### Toward sustainability

A general literature review reveals the microfinance industry is quite young in the Middle East region, and most institutions have not picked up best practices until recently.<sup>10</sup> Because of the industry's relative newness, it has not been able to effectively incorporate microfinance programs other than credits, such as savings and insurance programs, which would benefit the poor and increase organizational sustainability.<sup>11</sup> In Jordan, only banks are legally able to offer deposit products. Some analysts have pointed out that major government programs in place in the 1990s had poor methodology, making large loans to the destitute, handicapped, and marginalized (when a grant or other structure might have been more appropriate), which led to nonpayment and more debt and poverty. MFW also had some early teething problems because it

had to grapple with the process of becoming independent as well as with fraud that resulted from early growth.<sup>12</sup>

Critics suggest that the microfinance industry may have inherited a culture of subsidies, defaults, and interest rate exemptions. These critics charge that, although repayment rates have been high in recent years, MFIs sometimes still act like charity organizations and are thus not financially viable.<sup>13</sup> Lastly, basic project management problems may have occurred. “Jordan Vision 2020” organizations commented that programs may have lacked benchmarking and monitoring, a problem that plagues most initiatives in Jordan. Monitoring is often not performed because it requires institutional setup and merit-based systems as well as institutional development and links that are currently nonexistent in Jordan for the most part.<sup>14</sup>

Have MFIs in Jordan effectively helped poor women?

In 2003, the USAID Office of Inspector General found that the majority of microcredit loans disbursed by the MFIs that it supported were not primarily focusing on poverty lending in 2002. The auditing report stated that 82 percent of the MFIs’ loans were disbursed to women, indicating that the mission’s activities were formally and effectively open to women, but that only 44 percent of loans were poverty loans disbursed to the poor (less than \$300). Hence, their programs were not meeting USAID’s goal of allocating 50 percent of its microenterprise resources to the poorest. Only two out of four of the supported programs issued any poverty loans, and the third issued only a small percentage of poverty loans. Furthermore, the report found that the mission was falling short of recruiting its target number of borrowers.<sup>15</sup> It could be concluded that there is still some way to go in effectively targeting poor women.

In the early to mid-1990s, only 5.3 percent of Jordanian working women were engaged in microfinance. In 2001, 12 percent of all working women were participating (1.5 percent of the total female population).<sup>16</sup> These women tend to have less education (66 percent have completed only primary or preparatory school) and live in the densely populated middle region of Jordan (62 percent), including many poor towns.<sup>17</sup>

## Notes

1. Ministry of Industry and Trade, interview, March 21, 2004.
2. Ibid.
3. ILO/Ministry of Labor, 2002, p. 16.
4. Jordinvest 2003a, p. 32.
5. UNIFEM 2002a.
6. Ibid, p. 106.
7. Ibid, p. 104.
8. Microfund 2004.
9. Seibel and Almeyda 2002.
10. Brandsma and Hart 1999.
11. Brandsma and Hart 1999; USAID 2000.
12. Brandsma and Hart 1999, p. 32.
13. Ma'ayah 2001.
14. "Jordan Vision 2020 Assesses Past Year Achievements." *Amman Jordan Times*, March 19, 2001.
15. USAID 2003b.
16. Miles 2002.
17. Seibel and Almeyda 2002, p. 2.





## Annex 6. Key Indicators in Education, Health, and Poverty

### *Education*

Jordan's social and human development indicators have improved significantly over the past decade. In 2002, Jordan's 90 percent gender parity in literacy placed it in the top five countries of the Middle East and North Africa (MENA) region. Literacy rates increased from 55 percent in 1980 to 86 percent in 2002 for adult females (compared with 82 to 96 percent for adult males).<sup>1</sup> Despite these impressive figures, there remains a significant gender gap in illiteracy rates. The female illiteracy rate in 2002 was 13.9 percent, which is almost three times higher than the male illiteracy rate of 4.5 percent. The gender difference of nine percentage points in the incidence of illiteracy is the same for both poor and non-poor people.<sup>2</sup> Eliminating illiteracy is key to improving health indicators and broader societal benefits. One study found that a one-year increase in the schooling attainment of adult females is associated with an increase in the GDP per capita of around \$700.<sup>3</sup>

Basic education, including grade one to grade 10, is mandatory for both boys and girls in Jordan and is free in public schools. The last two years of secondary education is also free in public schools, but it is not mandatory. Public basic schools are co-educational—at the secondary level, females and males are split into separate schools. In addition, there are close to 2,000 privately operated schools that must follow the nationally prescribed curriculum. The higher education system consists of non-university-level community colleges and universities. Although there are a number of private universities, more than three-quarters of university enrollments are in public universities.<sup>4</sup>

The current high school system is the *tawjihi* where students earn a *tawjihi* with a specialization in one of two streams: (1) arts and humanities or (2) science. Universities allow students to enroll only in fields that pertain to their *tawjihi* stream. More girls earn a *tawjihi* in arts and humanities than boys. Arts and humanities are generally viewed as easier and more appropriate for females. The Government of Jordan (GoJ) in line with the Education Reform for the Knowledge Economy (ERfKE)<sup>5</sup> has introduced two additional streams of specialization: information technology (IT) and health (for nursing). In an interview with the Minister of Education, the Minister stated that the objective is to open the opportunity for female students to specialize in those two growing sectors and increase women's labor participation. Foreign language instruction is still weak in public schools and affects all students. In view of Jordan's aspirations in globalization, foreign languages and IT skills are important in meeting the demand for employment in the private sector.

### *Health*

Jordan ranks better than most MENA countries in terms of certain health outcomes and accessibility to health care. About 67 percent of all Jordanians have access to a physician, a hospital, or a health center within a 10-minute walk from their home. The percentage of the

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population with accessibility to medicine in 1999 was 100 percent.<sup>6</sup> A study conducted by the Partnerships for Health Reform (PHR) using 1996 data reported that 32 percent of Jordanians lacked formal health insurance. Insurance coverage is provided by the Ministry of Health (MoH) (21 percent), royal medical services (34 percent), UNRWA - United Nations Relief and Works Agency for Palestine Refugees – (18 percent), and the private sector (5 percent). Only 37 percent of the uninsured use public health services, whereas 53 percent of the uninsured use private facilities.<sup>7</sup>

Female life expectancy rose from 66 to 73.6 years, compared with 63 to 70 years for men, indicating a life expectancy advantage of 3.6 years for women over men.<sup>8</sup> When health conditions are good, women generally have a biological advantage of being able to outlive men by five years. However, when the life expectancy of females is close or equal to that of males, or below the average of five years it reflects that women have less access than men to nutrition, exercise, and medical care.<sup>9</sup> In Jordan, female life advantage is still below the average of 4.7 years in lower-middle-income countries.<sup>10</sup> This indicates that factors that prevent women from accessing means to better health require deeper analysis.

### ***Maternal and infant health indicators are on average better than in most countries***

About 96 percent of women seek antenatal service at least once during pregnancy at a primary health care center.<sup>11</sup> Postnatal care, however, is weak, as only around 25 percent of women received postnatal care in 1998. A 2000 study found that most women reported a decline in their health at the onset of menopause and 50 percent had no knowledge of osteoporosis.<sup>12</sup> There is no record of systemized health services for menopausal women in Jordan.

Mortality rates of infants and children age five and above have declined overall. According to the Jordan Population and Family Health Survey (Jordan Department of Statistics 1997), mortality rates for female children ages one to four is 6.6 compared with 3.7 for boys. However, the ratios for females in all other age groups are better than those for males. According to United Nations Development Fund for Women (UNIFEM), 95.2 percent of female children born between 1995 and 1997 were breastfed, compared with 94.3 percent for male children.<sup>13</sup> However, survey statistics also show that, while almost equal numbers of male and female infants are breastfed, males receive approximately one additional month of breastfeeding relative to females.<sup>14</sup> Studies have found that among newborn babies, whose survival rate depends heavily on maternal health and prenatal care, girls reflect their biological advantage in that their survival rates are higher than boys. But among children under the age of 5 whose survival depends heavily on nutritional,

environmental, and child management factors, girls experience higher mortality rates.<sup>15</sup> The mother's education and child mortality are strongly linked.

The Jordan Human Development Report (UNDP 2000) lists disabled persons to be about 1.2 percent of the total population (Census 1997), a very low number, and indicative perhaps, of the low level of reporting. The World Health Organization international benchmarking for disability incidence in developing countries is 7 to 10 percent.<sup>16</sup> Physical disability and deaf-dumbness are the two leading forms of disability. Facilities for rehabilitation and care cater to the needs of only around 5 percent of all disabled persons. However, there are insufficient data to determine the distribution by sex of disabled persons or the percentage of females and males that use the special care facilities.

### ***Possibly higher male prevalence of HIV/AIDS***

The estimated national HIV/AIDS prevalence rate among adults (age 15 to 49) is less than 0.1 percent, but recent estimates by the MoH, suggest that the problem is growing.<sup>17</sup> AIDS was first detected in the country in 1986 and by 2001, out of a total of 95 cumulative cases, 83 were males and 12 female.<sup>18</sup> According to UNAIDS (the Joint United Nations Programme on HIV/AIDS), "there is very little HIV information about high-risk groups in Jordan." Regarding mobility, UNAIDS notes that nearly 60 percent of cumulative cases have occurred among non-Jordanians

Because AIDS kills people at the prime of their working lives, waiting to intervene can be socially and economically devastating. With regard to gender as a contributing factor in HIV/AIDS transmission, even given the discrepancies in the data, an important aspect of policy responses to the pandemic is full understanding of the gender-based risk and vulnerability factors. HIV/AIDS is fuelled by economic, sociocultural, legal, and physiological factors that are different for women and men. Because HIV/AIDS is spread primarily through sexual contact, it is also driven by unequal power relations between the sexes and requires study in the Jordanian context to identify appropriate responses while prevalence is still low.

### ***Geographic mal-distribution of health care services and resources***

In general, there do not appear to be many gender differences in access to health services; however, according to the World Bank's 1996 Health Sector Study, the health system is inefficient and suffers from geographic mal-distribution of resources. Furthermore, there are no data assessing the quality of health facilities and health services throughout the various governorates and no data to provide insight on poor women's and men's access to health care, particularly access to such care by those living in remote areas. Similar to the demand for education, there are elements outside the area of the health sector and infrastructure that prevent some women in certain groups from being able to seek health care. Lack of financial resources

to access health care is a main barrier; with uneducated women being affected the most, followed by divorcees and the widowed. Poor women among these groups are particularly affected.<sup>19</sup>

Concentration of health services and resources on family planning alone has not been sufficient to improve women's complete-well-being. Furthermore, the lack of comprehensive education in reproductive health is evidenced by the high percentage of young men and women who are ignorant about many issues in sexual health, increasingly exposing Jordan's young population to health risks.

***Health outcomes and accessibility for the poor are also worse than for the non-poor.***

Health outcomes for poor women are presented in Box A6.1. The National Aid Fund (NAF) is Jordan's main safety net for the poor. The NAF's identified high-risk vulnerable groups include orphans, widows, divorced and abandoned women, the physically disabled, families of convicts, and the physically handicapped elderly. The source of financial health care is highly regressive, as the poor pay proportionately more out-of-pocket expenditures for outpatient care than the non-poor. Prevalence of disability among the poor is almost twice as high as for the non-poor, with insufficient data to determine the reasons for that.

**Box A6.1. Health Outcomes Specific for Poor Women**

- The total fertility of the lowest quintile group is 5.2 births per woman age 15 to 49 compared with a national rate of 3.5.
- The percentage of women age 15 to 49 who use a modern method of contraception is around 27.5 percent among women in the lowest income quintile. An almost 70 percent increase from the lowest to highest income groups.
- The percentage of women with a recent birth who had one or more visits to a physician is 83.1 percent in the lowest quintile and 96.1 in the highest quintile.
- The percentage of births assisted by a physician in the lowest quintile is 46.5 percent, compared to 81.2 percent for those in the highest quintile.
- The percentage of births at home is 13.4 in the lowest quintile compared to 3 percent in the highest quintile. The above two indicators have an impact on the observed variations in the infant and child mortality rates between income groups.

Source: World Bank 2004a

Infant and child mortality rates for the poor are higher by 1.5 to 1.7 times compared with the richest quintile, and stunting of poor children is 7 times greater. As mentioned earlier, statistics from the Jordan Annual Fertility Survey (Jordan Department of Statistics 2000) also show that infant and under-five child mortality rates are generally higher for females in rural areas, whereas in urban areas, mortality for male infants is higher.

There are still insufficient data assessing the quality of health facilities and health services throughout the various governorates and no data to provide insight on the access of some of the poor, particularly women, living in remote areas. Similar to the demand for education, other than lack of resources, there are elements outside the area of health sector and infrastructure that act as barriers against some women in certain groups from being able to seek health care. Tables

A6.1 through A6.7 depict the key education, health, and poverty indicators discussed in this section.

**Table A6. 1. Female Adult Literacy (percent females age 15 and above)**

Country/Region	1980	1985	1990	1995	2000	2001	2002
Algeria	24.5	33.1	41.3	49.5	57.0	58.3	59.6
Bahrain	59.3	66.3	74.6	79.3	82.6	83.2	84.2
Djibouti	25.6	32.4	39.7	47.2	54.4	55.5	56.8
Egypt, Arab Republic	24.7	29.1	33.6	38.5	43.8	44.8	45.9
Iran, Islamic Republic	38.2	45.9	54.0	61.9	68.9	70.2	71.4
Iraq	16.1	17.9	19.7	21.4	23.3	23.7	24.1
<b>Jordan</b>	<b>55.4</b>	<b>64.4</b>	<b>72.1</b>	<b>79.4</b>	<b>84.3</b>	<b>85.1</b>	<b>85.9</b>
Kuwait	59.4	66.2	72.6	75.7	79.6	80.3	81.0
Lebanon	62.9	68.2	73.1	76.9	80.3	81.0	81.6
Libya	30.5	41.0	51.1	60.2	68.1	69.3	70.7
Morocco	15.5	20.0	24.9	30.5	36.1	37.2	38.3
Oman	16.3	26.7	38.3	50.6	61.6	63.5	65.4
Qatar	65.4	71.5	76.0	79.9	83.1	83.7	84.4
Saudi Arabia	32.3	41.2	50.2	59.3	66.9	68.2	69.5
Syrian Arab Republic	33.8	40.8	47.5	54.1	60.4	61.6	62.8
Tunisia	31.2	39.0	46.5	53.3	60.6	61.9	63.1
United Arab Emirates	59.0	66.2	70.6	74.7	79.1	79.8	80.7
Yemen, Republic	5.5	8.5	12.9	18.5	25.3	26.9	28.5
<b>East Asia &amp; Pacific</b>	58.3	65.6	71.5	76.0	80.1	80.8	81.6
<b>Europe &amp; Central Asia</b>	93.4	94.2	94.8	95.4	96.0	96.1	96.2
<b>Latin America &amp; Caribbean</b>	77.2	80.5	83.4	85.8	87.9	88.2	88.6
<b>Middle East &amp; North Africa</b>	27.2	33.3	39.6	45.8	52.5	53.6	54.8
<b>South Asia</b>	25.2	29.4	33.8	38.2	42.7	43.6	44.5
<b>Sub-Saharan Africa</b>	27.6	33.5	39.8	46.4	53.1	54.3	55.5

Source: World Bank 2003c.

**Table A6. 2. Male Adult Literacy (percent males ages 15 and above )**

Country Name	1980	1985	1990	1995	2000	2001	2002
Algeria	50.5	43.2	35.7	29.1	23.7	22.9	22.0
Bahrain	21.6	16.9	13.2	11.0	9.1	8.9	8.5
Djibouti	43.6	38.2	33.2	28.8	24.4	23.9	23.0
Egypt, Arab Republic	46.3	42.8	39.6	36.5	33.4	32.8	32.2
Iran, Islamic Republic	39.1	34.2	27.8	22.0	17.0	16.2	15.3
Iraq	53.2	50.9	48.7	46.8	45.1	44.7	44.4
Jordan	17.8	14.1	10.0	6.9	5.1	4.8	4.5
Kuwait	27.0	23.9	20.7	18.0	16.1	15.7	15.3
Lebanon	17.3	14.5	11.7	9.6	7.9	7.6	7.3
Libya	28.7	22.5	17.2	12.7	9.2	8.7	8.2
Morocco	57.9	52.6	47.3	42.4	38.2	37.4	36.7
Oman	48.6	40.2	32.7	25.9	19.9	19.1	18.0
Qatar	28.2	24.6	22.6	21.0	19.6	19.2	18.9
Saudi Arabia	35.0	28.7	23.8	20.5	17.0	16.5	15.9
Syrian Arab Republic	27.8	22.4	18.2	14.6	11.7	11.2	10.7
Tunisia	41.6	34.0	28.4	24.0	18.6	17.7	16.9
United Arab Emirates	32.6	30.2	28.8	27.1	25.2	24.8	24.4
Yemen, Republic.	61.8	53.4	44.8	37.9	32.5	31.5	30.5
East Asia & Pacific	19.6	15.5	12.3	9.8	7.8	7.4	7.1
Europe & Central Asia	2.6	2.3	1.9	1.6	1.4	1.3	1.3
Latin America & Caribbean	17.4	15.3	13.3	11.5	10.1	9.9	9.6
Middle East & North Africa	44.6	39.4	34.3	29.8	25.7	25.0	24.3
South Asia	47.6	44.1	40.7	37.3	34.2	33.6	33.0
Sub-Saharan Africa	50.8	45.3	40.1	35.1	30.4	29.5	28.7

Source: World Bank 2003c.

**Table A6.3. Female Youth Illiteracy (age 15 to 24)**

	1980	1985	1990	1995	2000	2001	2002
<b>Algeria</b>	52.8	41.9	31.9	23.3	16.4	15.4	14.4
<b>Bahrain</b>	13.6	8.6	5.0	2.6	1.4	1.3	1.1
<b>Djibouti</b>	54.3	44.8	35.8	27.7	20.6	19.4	18.3
<b>Egypt, Arab Republic</b>	61.5	54.7	49.0	43.1	37.4	36.3	35.2
<b>Iran, Islamic Republic</b>	37.1	27.4	19.2	12.8	8.7	8.1	7.5
<b>Iraq</b>	78.8	77.0	75.1	73.1	70.9	70.4	70.0
<b>Jordan</b>	14.0	8.0	4.7	2.4	0.7	0.6	0.5
<b>Kuwait</b>	22.6	17.3	12.8	9.2	6.8	6.4	6.1
<b>Lebanon</b>	17.8	14.3	11.4	9.0	7.0	6.7	6.3
<b>Libya</b>	38.6	25.0	17.3	11.2	7.0	6.5	6.0
<b>Morocco</b>	72.3	65.6	58.0	50.0	41.8	40.3	38.7
<b>Oman</b>	64.4	43.4	24.6	10.5	3.8	3.2	2.7
<b>Qatar</b>	15.2	10.7	7.0	4.5	2.9	2.7	2.5
<b>Saudi Arabia</b>	39.8	29.8	21.4	14.4	9.7	9.0	8.4
<b>Syrian Arab Republic</b>	47.2	40.0	33.1	26.7	21.2	20.3	19.4
<b>Tunisia</b>	41.9	33.5	24.8	16.3	10.9	10.2	9.4
<b>United Arab Emirates</b>	22.0	16.6	11.4	8.1	5.6	5.3	5.0
<b>Yemen, Republic.</b>	89.0	83.3	75.0	64.9	53.8	51.5	49.1
<b>East Asia &amp; Pacific</b>	13.5	9.2	7.0	5.2	3.7	3.4	3.2
<b>Europe &amp; Central Asia</b>	3.1	2.8	2.4	1.9	1.3	1.2	1.2
<b>Latin America &amp; Caribbean</b>	11.1	8.9	7.2	5.7	4.7	4.5	4.4
<b>Middle East &amp; North Africa</b>	54.8	46.7	39.4	32.4	26.4	25.6	24.8
<b>South Asia</b>	61.1	55.4	50.1	45.2	40.6	39.7	38.8
<b>Sub-Saharan Africa</b>	56.2	48.1	40.3	33.2	27.5	26.6	25.7

Source: World Bank 2003c.



**Table A6.4. Male Youth Illiteracy (age 15 to 24)**

	1980	1985	1990	1995	2000	2001	2002
<b>Algeria</b>	26.5	19.6	13.9	9.7	6.8	6.4	6.0
<b>Bahrain</b>	7.0	5.3	3.8	2.5	1.8	1.7	1.6
<b>Djibouti</b>	26.6	21.9	17.8	14.3	11.3	10.8	10.3
<b>Egypt, Arab Republic</b>	35.8	32.1	29.1	26.3	23.6	23.1	22.6
<b>Iran, Islamic Republic.</b>	17.1	12.0	8.3	5.6	3.8	3.5	3.3
<b>Iraq</b>	45.9	44.9	43.6	42.2	40.7	40.4	40.0
<b>Jordan</b>	3.6	2.5	2.1	1.5	0.9	0.8	0.7
<b>Kuwait</b>	17.4	14.4	12.1	10.0	8.3	8.1	7.8
<b>Lebanon</b>	6.8	5.5	4.5	3.6	2.8	2.6	2.5
<b>Libya</b>	4.7	2.3	1.1	0.4	0.2	0.2	0.2
<b>Morocco</b>	42.9	37.9	32.0	27.4	24.0	23.3	22.6
<b>Oman</b>	17.7	9.4	4.6	1.6	0.5	0.4	0.4
<b>Qatar</b>	17.8	14.8	11.7	9.2	7.4	7.1	6.8
<b>Saudi Arabia</b>	15.7	12.0	8.8	6.5	5.1	4.8	4.6
<b>Syrian Arab Republic</b>	12.5	9.9	7.8	6.0	4.6	4.4	4.2
<b>Tunisia</b>	14.4	10.6	7.2	4.5	2.6	2.4	2.1
<b>United Arab Emirates</b>	26.1	22.8	18.3	15.3	12.6	12.2	11.8
<b>West Bank and Gaza</b>	..	..	..	..	..	..	..
<b>Yemen, Republic</b>	44.8	36.6	26.5	20.4	17.1	16.4	15.7
<b>East Asia &amp; Pacific</b>	4.5	3.4	3.1	2.6	2.0	1.9	1.8
<b>Europe &amp; Central Asia</b>	0.9	0.9	0.8	0.6	0.4	0.4	0.4
<b>Latin America &amp; Caribbean</b>	10.1	8.7	7.3	6.0	5.2	5.1	5.0
<b>Middle East &amp; North Africa</b>	27.9	23.4	19.4	16.4	13.8	13.4	13.0
<b>South Asia</b>	36.0	33.0	29.7	26.3	23.7	23.2	22.7
<b>Sub-Saharan Africa</b>	34.4	29.4	25.0	21.0	17.9	17.4	16.9

Source: World Bank 2003c.

**Table A6. 5. School Repetition Rates (Jordan and select countries and regions with available data)**

Country/Region	1999	
	F	M
Algeria	10	18
Bahrain	4	5
Djibouti	14	15
Egypt, Arab Republic	4	7
Iran, Islamic Republic	4	7
Iraq	10	14
Jordan	1	1
Kuwait	3	3
Lebanon	7	10
Morocco	10	14
Oman	6	9
Saudi Arabia	4	7
Tunisia	14	18
United Arab Emirates	3	4
East Asia & Pacific	2	2
Middle East & North Africa	7	10
South Asia	5	5

Source: World Bank 2003c.

**Table A6. 6. Enrollment of Female and Male Students in Higher Education According to Field of Study (percent of total enrollment)**

	Education		Arts and Humanities		Social Science, Business, and Law		Natural Science		Medical Science		Other	
	F	M	F	M	F	M	F	M	F	M	F	M
<i>Jordan</i>												
1980	73	27	61	39	23	77	27	73	46	54	45	55
1985	78	22	53	47	34	66	27	73	53	47	12	88
1990	72	28	56	44	36	64	29	71	50	50	29	71
1995	64	36	65	35	37	63	35	65	54	46	59	41
1996	65	35	64	36	38	62	35	65	54	46	61	39

Source: CAWTAR 2001.

**Table A6. 7. Females Between the Ages of 15 and 49 with the Type of Problems They Have That Prevent Them from Gaining Access to Health Services (percent)**

Category	Must have permission to go to a clinic	Lacks financial resources	Does not want to go by herself	Will only see female physician
<b>Age</b>				
15–19	6.7	22.5	51	41
20–29	8.7	29.3	35.4	28
30–39	7	28.8	23.7	25.4
40–49	5.5	34.3	23.4	22.8
<b>Marital Status</b>				
Married	7	29.4	27.8	26.2
Divorced	20.1	47.9	35.1	21.8
Widowed	1	42	30.5	23
<b>Residency</b>				
Urban	6.2	29.4	26.2	25.5
Rural	10.9	33.2	35.6	27.8
<b>Region</b>				
Central	6.3	29.2	25.6	25.1
North	8.5	31.3	33.1	28.5
South	9.2	34.3	31.7	25.3
<b>Education level</b>				
No education	13.7	52.4	32.5	30
Basic education	11.6	45.6	32.4	28.7
Primary	9.3	38.1	30.6	27.8
Secondary	5.5	27.4	28.4	26.6
Higher	4.2	15.3	22.4	21.3
<b>Work status</b>				
Unemployed	7.5	31.7	28.8	26.9
Employed	3.7	16.6	21.3	17.3
<b>Total</b>	7.2	30.2	28.1	26

Source: UNIFEM 2004. Population Census and Family Health, 2002, DOS.

## Notes

1. World Bank 2003c.
2. World Bank 2003c.
3. World Bank News, *Focus on Women and Development*, March 8, 2004. DevNews Media Center,  
<http://web.worldbank.org/WBSITE/EXTERNAL/NEWS/0,.contentMDK:20174172~menuPK:34459~pagePK:64003015~piPK:64003012~theSitePK:4607.00.html> (Accessed April 8, 2004).
4. World Bank 2004a.
5. Educational Reform for the Knowledge Economy, a new government initiative.
6. UNIFEM 2003, p. 31.
7. Banks et al. 1999.
8. World Bank 2003c.
9. World Bank 2004b.
10. Ibid.
11. Jordan Department of Statistics 1997.
12. World Bank 2004e.
13. UNIFEM 2003, p. 28.
14. Hansen-Bauer, Pedersen, and Tiltnes 1998; Department of Statistics 1997.
15. World Bank 2004b, Box 2.6.
16. UNDP 2000.
17. There is a discrepancy between UNAIDS and Jordanian MoH estimates. UNAIDS records 95 cumulative cases as of November 2001, while the MOH records 315 cases by December 2002.
18. UNAIDS 2002.
19. UNIFEM 2004.



## Annex 7. International Women’s Rights Conventions and Treaties Ratified by Jordan

International Convention or Treaty	Status in Jordan
<p><a href="#"><u>Convention on the Elimination of All Forms of Discrimination against Women. New York, December 18, 1979</u></a> (CEDAW)</p> <p>CEDAW includes steps to be taken to improve the participation of women in public and political life, in education and health care as well as on the improvement of women’s status in the family. Moreover, CEDAW encompasses steps to be taken to ensure women’s equality in the civil, political, economic, social, and cultural life of the state.</p>	<p>Signature in 1980, ratification on July 1, 1992. Reservations to articles (2,9,16) as follows:</p> <p><b>Article 9, paragraph 2</b>, which requests that States party to CEDAW grant women equal rights with men with respect to the nationality of their children;</p> <p><b>Article 15, paragraph 4</b>, which requires that States party to CEDAW “accord to men and women the same rights with regard to the law relating to the movement of persons and the freedom to choose their residence and domicile”<sup>1</sup></p> <p><b>Article 16, paragraph (1) (d)</b>, which grants men and women the same rights and responsibilities as parents, irrespective of their marital status, in matters relating to their children; and</p> <p><b>Article 16, paragraph (1) (g)</b>, which grants same personal rights to husband and wife, including the right to choose a family name, profession, and occupation.</p>
<p><a href="#"><u>Optional Protocol to the Convention on the Elimination of All Forms of Discrimination against Women. New York, October 6, 1999</u></a></p>	<p>Not member<sup>2</sup></p>
<p><a href="#"><u>International Covenant on Civil and Political Rights. New York, December 16, 1966</u></a> (CCPR), and <a href="#"><u>Optional Protocol</u></a></p>	<p>Ratified on May 28, 1975</p>
<p><a href="#"><u>International Covenant on Economic, Social, and Cultural Rights. New York, December 16, 1966</u></a></p>	<p>Ratified on May 28, 1975</p>
<p><a href="#"><u>Optional Protocol to the International Covenant on Civil and Political Rights. New York, December 16, 1966</u></a></p>	<p>Ratified on May 28, 1975</p>
<p><a href="#"><u>Convention on the Rights of the Child. New York, November 20, 1989</u></a> (CRC)</p>	<p>Ratified on May 24, 1991 Reservations<sup>3</sup> Articles 14, 20 and 21 Optional Protocol<sup>4</sup> (sale of children): Signed: September 6, 2000. Optional Protocol (Armed conflict): Signed: September 6, 2000. Jordan expresses its reservation and does not consider itself bound by Article 14, which grants the child the right to freedom of choice of religion.<sup>5</sup></p>
<p><a href="#"><u>Optional Protocol to the Convention on the Rights of the Child on the involvement of children in armed conflict. New York, May 25, 2000</u></a></p>	<p>Signatory September 6, 2000, but not ratified</p>
<p><b>International Labour Organisation (ILO) Conventions<sup>6</sup></b></p>	

<p>C29 the Forced Labour Convention. States that ratified this Convention undertook to suppress the use of forced or compulsory labour in all its forms within the shortest possible period.</p> <p>C87 the Freedom of Association and Protection of the Right to Organize Convention (1948)—This convention deals with the right of workers and employers to organize without previous authorization.</p> <p>C98 dealing with the Right to Organize and Collective Bargaining Convention (1949). This convention relates to the protection of workers against acts of anti-union discrimination in respect of their employment.</p> <p>C100 the Equal Remuneration Convention 1966. This convention requires member states, “by means appropriate to the methods in operation for determining rates of remuneration, promote and, in so far as is consistent with such methods, ensure the application to all workers of the principle of equal remuneration for men and women workers for work of equal value.”</p> <p>C111 Convention Concerning Discrimination in Respect of Employment and Occupation (1958). Article 2 of this convention states that member states undertake “to declare and pursue a national policy designed to promote, by methods appropriate to national conditions and practice, equality of opportunity and treatment in respect of employment and occupation, with a view to eliminating any discrimination in respect thereof.”</p> <p>C138 Minimum Age Convention (1973)—1998. Members States to this convention undertake to “pursue a national policy to ensure the effective abolition of child labour and to raise progressively the minimum age for admission to employment or work to a level consistent with the fullest physical and mental development of young persons.”</p> <p>C182 Worst Forms of Child Labour Convention (1999)—Member States to this convention undertake to have to take “immediate and effective measures to secure the prohibition and elimination of the worst forms of child labour as a matter of urgency taking into account the importance of free basic education and the need to remove the children concerned from all such work...”<sup>7</sup></p>	<p>Ratified in June 1966</p> <p>Ratified on June 14, 1965</p> <p>Ratified on June 12, 1968</p> <p>Ratified on September 22, 1966</p> <p>Ratified on July 4, 1963</p> <p>Ratified on March 23, 1998</p> <p>Ratified on April 20, 2000</p>
<p><a href="#">Convention on the Elimination of All Forms of Racial Discrimination. New York, March 7, 1966</a> (CERD)</p>	<p>Ratification on May 30, 1974 Entry into force June 29, 1974</p>
<p><a href="#">Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment. New York, December 10, 1984</a> (CAT)</p>	<p>Ratification November 13, 1991 Entry into force December 13, 1991 The Convention covers private acts of torture or ill</p>

	treatment when carried out with the “consent or acquiescence of a public official” (Article 1 (1)). Accordingly, the international human rights framework could be applied to address discriminatory laws or customs, like exceptions for marital rape or the defense of honor, which exempt perpetrators of domestic violence from sanctions and reflect the consent of the state.
<a href="#">International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families. New York, December 18, 1990 (MWC)</a>	Article 76 and MWC—Article 77, the State has the option of making a “declaration” in accordance with the terms of the respective Convention.
<a href="#">Optional Protocol to the Convention on the Rights of the Child on the sale of children, child prostitution, and child pornography. New York, May 25, 2000</a>	September 6, 2000 <sup>8</sup>
<a href="#">Rome Statute of the International Criminal Court. Rome, July 17, 1998</a>	Signed: October 7, 1998 Ratified: April 11, 2002
<a href="#">Convention on the Nationality of Married Women. New York, February 20, 1957</a>	Accession on July 1, 1992 <sup>9</sup>
<a href="#">Convention on Consent to Marriage, Minimum Age for Marriage and Registration of Marriages. New York, December 10, 1962</a>	Accession on July 1, 1992
<a href="#">Protocol to Prevent, Suppress, and Punish Trafficking in Persons, Especially Women and Children, supplementing the United Nations Convention Against Transnational Organized Crime. New York, November 15, 2000</a>	November 26, 2002
<a href="#">Protocol against the Smuggling of Migrants by Land, Sea and Air, supplementing the United Nations Convention against Transnational Organized Crime. New York, November 15, 2000</a>	November 20, 2002 <sup>10</sup>
<a href="#">Convention for the Suppression of the Traffic in Persons and of the Exploitation of the Prostitution of Others. Lake Success, New York, March 21, 1950</a>	Accession April 13, 1976 <sup>11</sup>
<a href="#">Final Protocol to the Convention for the Suppression of the Traffic in Persons and of the Exploitation of the Prostitution of Others. Lake Success, New York, March 21, 1950</a>	Accession Apr 13, 1976 <sup>12</sup>



## Notes

1. Amnesty International, USA. <http://www.amnestyusa.org/cedaw/cedawtext.html> (Accessed June 4, 2004).
2. United Nations Press Release/WOM/1337  
<http://www.un.org/News/Press/docs/2002/WOM1337.doc.htm> (Accessed March 24, 2004).
3. For the Record 1997: The UN Human Rights System.  
<http://www.hri.ca/fortherecord1997/vol3/jordan.htm> (Accessed March 24, 2004).
4. For the Record 2002: The UN Human Rights System.  
<http://www.hri.ca/fortherecord2002/vol3/jordanrr.htm> (Accessed March 24, 2004).
5. Right to Education. [http://www.right-to-education.org/content/rights\\_and\\_remedies/jordan.html](http://www.right-to-education.org/content/rights_and_remedies/jordan.html) (Accessed March 24, 2004).
6. International Labor Organisation. <http://www.ilo.org/ilolex/english/convdisp1.htm> (Accessed April 6, 2004).
7. Preamble of the convention. Ibid.
8. United Nations Treaties. [http://untreaty.un.org/english/status/chapter\\_iv/treaty22.asp](http://untreaty.un.org/english/status/chapter_iv/treaty22.asp) (Accessed March 24, 2004).
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<http://untreaty.un.org/ENGLISH/bible/englishinternetbible/partI/chapterXVI/treaty2.asp> (Accessed March 24, 2004).
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<http://untreaty.un.org/English/PHOTOS/NovDec2002.asp> (Accessed March 24, 2004).
11. United Nations Treaty Collection: [http://untreaty.un.org/English/CTC/CTC\\_04.asp](http://untreaty.un.org/English/CTC/CTC_04.asp) (Accessed April 27, 2005).
12. Protocol to the Convention. Ibid.

## Annex 8. Legal, Policy, and Institutional Frameworks

### Nationality, Citizenship Rights, Passports, and Mobility

Table A8.1 presents the operative laws and their impacts on women’s status and mobility. Article 3 of the Nationality Law, No. 6 of 1986, grants nationality rights to “anyone born to a father holding Jordanian nationality” or “born in Jordan to a mother holding Jordanian nationality and an unknown or stateless father or a father whose paternity has not been legally established” as well as to “anyone born in Jordan to unknown parents.” According to paragraph (b) of the same article, “A Jordanian woman who marries a non-Jordanian and acquires her husband’s nationality may retain her Jordanian nationality unless she renounces it. She can reinstate her Jordanian nationality by submitting an application to that end, if her marital status is terminated for any reason.” A Jordanian woman whose husband acquires the nationality of another State for private reasons may retain her Jordanian nationality.<sup>1</sup> Thus, according to the Constitution, Jordanian women enjoy equal nationality rights as men, the only difference between women and men being that Jordanian women, according to the current legislation, cannot pass their nationality to their husbands or children. While no amendments to the Nationality Law have been proposed since the 1990s, according to the Jordanian National Commission for Women (JNCW), the Government of Jordan (GoJ) intends to review this law to grant women the right to pass their nationality to their husbands and children.

**Table A8. 1. Gender-Relevant Legal Provisions Relating to Nationality and Citizenship**

Nationality and Citizenship		
Gender-Relevant Issue	Legal Provisions	Gender Impacts
Nationality of children	<p><i>Nationality Law</i>: Women are not able to pass their nationality to their non-Jordanian husbands or the children from such marriages.</p> <p>GoJ intends to review and revise this law.</p>	<ul style="list-style-type: none"> <li>• Women are treated as second-class citizens</li> <li>• Discriminates against children from such marriages</li> </ul>
Passports	<p>According to the new <i>Provisional Passports Law of 2003</i>, married women no longer require written permission from their husbands to obtain passports.</p>	<ul style="list-style-type: none"> <li>• Previous law treated women as minors and restricted their mobility.</li> <li>• As of 2003, new provisions allow married women with children to include their minor children under 16 in their passports, provided such children are not already listed in their fathers’ passports</li> </ul>
Civil status	<p>The <i>Family Book</i> is the official document required for all official transactions. Under the old law, the Family Book was issued in the name of the household head and, therefore, granted only to men, or to Jordanian women married to non-Jordanians.</p> <p><i>Civil Status Provisional Law No. 9 of 2001</i> amended the old law to enable divorced and</p>	<ul style="list-style-type: none"> <li>• Pre-2001 law used to deny basic rights to women who were separated from their husbands and headed their own households. Because they had to rely on the Family Book, women in these situations could not access social services or register their children in school.</li> </ul>

	widowed women to obtain independent Family Books.	
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Sources: World Bank staff compilation, in consultation with JNCW

**Passports.** As of 2003, under the Provisional Passport Law, married Jordanian women no longer require written permission from their husbands to obtain passports.

**The Family Book (*Daftar al-‘Ailah*).** The Family Book is an important document, because every household is required to have one, and it is an essential document to demonstrate nationality, conduct nearly all official transactions, including voting or being a candidate for elected office, registering children for school or university, obtaining civil service jobs, or demonstrating eligibility for social services, such as food assistance.<sup>2</sup> By default, the head of the household is usually the husband/father/adult male relative. Usually, a woman is transferred from the Family Book of her father to that of her husband upon marriage. Before the passage of the provisional laws, the Family Book requirement reinforced the dependent status of all women, single or married. Under the new Civil Status Law No. 9 of 2001, Article 39, the Identity Card is now being used as the official document, and divorced and widowed women are being recognized as the head of the household in the Family Book.

### Personal Status Laws

Jordanian personal status laws can directly or indirectly affect women’s access to employment and participation in the labor force. Table A8.2 presents the current provisions and their gender impacts. The laws originate from the institution of *bayt at-ta’a* (house of obedience). These are a set of rights and duties envisaged under Shari’a, whereby obedience is the responsibility undertaken by the wife in return for maintenance by her husband. Experts in Islamic Family Law have noted that a woman may forfeit her right to maintenance if “she leaves her husband’s house for no good reason and without his permission, travels in similar circumstances, goes to prison for a crime or debt, or is a professional woman who goes out to work after her husband has told her not to.”<sup>3</sup> Legally, the authority of the state could be employed to implement a ruling for *Ta’a* from the court.

**Legal age for marriage.** Before the 2001 amendments, Jordanian laws on marriage provided unequal treatment for men and women with regard to the age of marriage by promoting early marriages for girls (15) and boys (16). The Personal Status Provisional Law No. 82 of 2001 raised the age of marriage to 18 years for both males and females. This revision could enable females to complete their secondary education and, therefore, be more employable, choose their spouse, and even determine the number of children they will have over a lifetime, because the delayed start of marriage may also result in delayed childbearing.

**Table A8. 2. Personal Status Laws and Their Gender Impacts**

Personal Status Laws		
Gender-Relevant Issue	Legal Provisions	Gender Impacts
Legal consent for marriage	<i>Personal Status Law</i> provides that legal consent of a guardian is required for first marriages.	<ul style="list-style-type: none"> <li>Facilitates forced marriages</li> </ul>
Age of marriage	According to the new <i>Personal Status Provisional Law</i> , the age of marriage has been raised to 18 for both males and females.	<ul style="list-style-type: none"> <li>The previous law, by setting the legal age of marriage at 16 for boys and 15 for girls, promoted early marriages for girls and early secondary school dropout for married girls</li> </ul>
Obedience	The institution of the <i>bayt at-ta'a</i> (house of obedience) obligates the wife to obey the husband in return for maintenance.	<ul style="list-style-type: none"> <li>May force wife to stay with husband, even under extreme or violent circumstances</li> </ul>
Divorce	<p>Upon divorce, women are entitled to one year of maintenance and to child support, but they are not granted half of the wealth accumulated during marriage to compensate for their productive and reproductive labor during marriage.</p> <p><i>Personal Status Provisional Law of 2001</i> sanctions Khul' law, which grants women the right to divorce that are similar to (but not the same as) a man's right to divorce.</p>	<ul style="list-style-type: none"> <li>Discriminates against women</li> <li>Maintenance provisions are not uniformly enforced</li> <li>Child support provisions are not uniformly enforced</li> <li>Operates as a disincentive for women to work</li> </ul>
Polygamy	<p>Polygamy is allowed with some conditions (the husband is required to treat all wives equally and disclose his social status to the prospective new wife).</p> <p>Under the <i>Personal Status Provisional Law of 2001</i>, the first wife is entitled to be notified by court order of husband's polygamous marriage.</p>	<ul style="list-style-type: none"> <li>No information about enforcement of these conditions</li> </ul>

Sources: World Bank staff compilation, in consultation with JNCW

**Marriage.** Some of the personal status laws that can indirectly affect women's labor force participation pertain to marriage and married women's rights: Under these laws, a woman has the right to prompt and defer dower, in addition to keeping all income from her own labor and inheritance, while the duty of the husband is to provide for his wife and children.<sup>4</sup> In reality, most working women provide for their families, yet few continue to benefit from substantive dowers or compensation for their financial contributions that will sustain them if they find themselves divorced. Some commentators have noted that enforcement of provisions regarding a husband's repayment to the wife may be weak, but there are no studies that document the extent of enforcement of legal provisions providing protections for women.<sup>5</sup>

**Polygamy.** One disincentive to women's participation in the labor force that arises from the laws on marriage is the concern of wives in potentially polygamous marriages, who find little

incentive to work, unless financial need forces them to do so.<sup>6</sup> Some women are discouraged from working for fear of relieving the husband of his financial responsibility, and thereby making it financially easier for him to marry a second wife.

**Divorce.** Divorce is governed by both statutory and Shari'a law. Under the former, Article 108 of the original Personal Status Law of 1976, provided for a separation known as the *Mokhala'a* provision, under which the husband's consent was required for the marriage to be dissolved in this manner, and the wife was required to pay back any dowry she had received. Divorce in this way, however, is conditional upon the husband's consent.<sup>7</sup> Under the latter, there are two types of divorce, a *talaq* or a *khul'u*. Most marriages are terminated through the pronouncement by a husband of a *talaq* and under the current law can take place outside a court. *Talaq* is the "repudiation" of the wife by the husband—that is, the wife has no say in it. The Personal Status Provisional Law of 2001 granted women the right to divorce their husbands under a provision known as *khul'u*. This law also gives the wife the right to separation, provided she returns the part of the dowry she received in addition to all marriage expenses.

The right to separation through *khul'u* therefore involves renunciation of her remaining financial rights in exchange for the divorce and is a right of the woman in Islam.<sup>8</sup> The importance of the *khul'u* amendment is that, for the first time in Jordan, the wife is entitled to terminate the marriage without having to "present a case of an unsuccessful marriage in order to start the relevant proceedings, a task that can be difficult for most women. It is sufficient that she feels that she cannot continue with the marriage. It is simply one of the wife's rights under the marriage contract. Just like the divorce right is given to the man, which allows him to terminate the contract at his own behest, the woman is given the same right through *khul'u*."<sup>9</sup> As such, according to the letter of the law, discrimination no longer exists under the law against women as far as divorce is concerned.

Upon divorce, although women are entitled to maintenance for one year, they are not entitled to the share of wealth accumulated during marriage in their productive and reproductive roles. The 2004 United Nations Development Fund for Women (UNIFEM) report shows that, between 1997 and 2000, 36.6 to 46.2 percent of women were decision makers about how to spend their own income, which means that more than half the women working in Jordan do not enjoy the right to dispose of their finances.<sup>10</sup> This may be one of the disincentives to women's participation in the labor force.

## **Personal Safety Provisions in the Penal Code**

### ***Violence against women***

As in other countries, violence against women has become visible in Jordan, as women's and human rights organizations report on this problem.<sup>11</sup> There is still significant underreporting by

women for fear of tarnishing the name and the family's honor.<sup>12</sup> An International Human Rights Watch Report noted that, in 1997, 95 percent of women killed in Jordan for alleged violations of honor were found later to be innocent of so-called immoral behavior. Such reports are shedding more light on the severity, prevalence, and impacts on the health and well-being of families. By bringing this issue into public debate, these reports hope to provide space for discussion of the policy implications and mechanisms for addressing it.

As in many other countries, Jordanian legislation does not include specific laws that clearly penalize all forms of gender-based violence. A ruling by the Ministry of Justice in July 1999 annulled Article (340) of the Penal Code, which provides for a reduced sentence for men who commit violent acts against women in the honor context. During the period between 2001–03 when parliament was in recess, Article 340 of the Penal Code was amended through a provisional law. This new law has been rejected once by parliament and, like the Provisional Personal Status Laws, is temporarily in effect until both houses of parliament vote on it.

### **Ongoing Legal Reform Processes**

Although attempts have been made to amend discriminatory laws, many of these laws are only temporarily in force because of the following complex legislative processes involved in changing laws and enacting them: Pursuant to Article 91 of the Constitution, laws become effective after they are passed by both the Senate and the Chamber of Deputies and ratified by the King. Any 10 or more senators or deputies may propose laws. Such proposals are referred to the committee concerned in the House for its views.<sup>13</sup> If the House is of the opinion that the proposal should be accepted it shall refer it to the government for drafting and submission to the House, either during the same session or at the following session (Article 95).

If either House rejects any draft law twice, and the other accepts it, whether or not amended, both the Senate and the Chamber hold a joint meeting under the chairmanship of the Speaker of the Senate to discuss the matters in dispute. Acceptance of the draft law is conditional upon the passing of a resolution by a two-thirds majority of the members of both Houses present. If the draft law is rejected as described above, it will not be placed again before the House during the same session (Article 92).

Article 94 of the Constitution also states that “in cases where the National Assembly is not sitting or is dissolved, the Council of Ministers has, with the approval of the King, the power to issue provisional laws covering matters which require necessary measures which admit of no delay or which necessitate expenditures incapable of postponement.” Such provisional laws, which shall not be contrary to the provisions of the Constitution, have the force of law, “provided that they are placed before the Assembly at the beginning of its next session, and the Assembly may approve or amend such laws. In the event of the rejection of such provisional laws, the Council of Ministers shall, with the approval of the King, immediately declare their nullity, and from the date of such declaration these provisional laws shall cease to have force provided that such nullity shall not affect any contracts or acquired rights.”

## The Policy Framework

The 1993 National Strategy for Women (NSW) targeted five major priority areas, each intersecting the other:

- **Legislation**—to raise awareness of women in particular to legal rights and obligations and to amend laws and regulations that are detrimental to the rights of women;
- **Economic empowerment**—to increase women’s labor force participation by “guaranteeing that they are not discriminated against in employment,...upgrading their occupational qualifications,” and raising awareness of employers and managers regarding the elimination of discrimination against women, and participation in public life;
- **Social**—to improve the status and role of women within the family and provide support for certain categories of women, for example, single parents and elderly women;
- **Political**—to increase the participation of women in the political sphere;
- **Education**—to improve education services and enhance efficiency of the education system in promoting a positive image of women. This includes measures against stereotyping women and girls in curricula and textbooks, widening the provision of vocational education and training for women, and educational and professional counseling to encourage girls to choose vocations compatible with individual abilities and the job market;
- **Health**—to develop and improve health services for women throughout their life cycle, improve medical services, and strengthen the role of women in the health area.

## The Institutional Framework

From a historic perspective, one of the very first directorates for women was established at the Ministry of Labor, which was transferred in 1981 to the Ministry of Social Development (MoSD).<sup>14</sup> In 1992, the JNCW, under the chairmanship of Her Royal Highness Princess Basma Bint Talal, was established by a cabinet decision, with the express objective to act as a policy forum on women’s issues to advance the status of women and upgrade their legal status and their political participation. In 1996, the cabinet gave it the responsibility to define policies and legislation related to women and identifying priorities, plans, and programs in both governmental and nongovernmental sectors to effectively carry them out.<sup>15</sup>

### *Some Key Government Ministries Work on Gender Issues as Well*

The JNCW has as members, representatives from many sectors in Jordan, starting with the key line ministries.<sup>16</sup> In addition, the Civil Service Bureau, the private sector, the General Federation of Jordanian Women, the Jordanian Women’s Union, and the Jordanian National Federation of Women, as well as women in the public, private, and academic sectors have representatives on the JNCW. The JNCW’s close ties to government afford it the unique opportunity to have a direct influence on national policies and strategies. For example, it

recently conducted a gender analysis study of the Civil Service Bureau. Its status as a quasi-governmental body allows it the flexibility to engage groups nationwide, including some of the mainline ministries, the key ones of which are described below.

**Ministry of Agriculture (MoA).** The MoA is the only ministry within the GoJ to have established a dedicated gender unit to streamline gender activities into planning and programming. With the support of World Food Programme and UNIFEM, the MoA initially introduced gender issues to its staff to raise awareness internally through training at the central, intermediate and local levels. With technical and financial assistance from the United Nations Food and Agriculture Organization (FAO), the MoA conducted a situation analysis of women in agriculture in 2003 and developed a National Plan of Action for Gender Mainstreaming for 2004–10. An immediate activity is to fill data gaps on gender and agriculture, and substantiate the need to address gender issues in the first place. The MoA also implements community agriculture and microenterprise activities geared at building the capacity of women to become entrepreneurs in livestock, food processing, and home gardening.

**Ministry of Health (MoH).** The MoH's Maternal and Child Health Directorate addresses women's issues in health by default, because of its active Family Planning and Reproductive Health (FP/RH) program. The Directorate is considering plans to better mainstream gender to ensure that all women's issues are sufficiently addressed and to improve data and information on gender issues. Some of its projects, such as the Family Planning and Gender in Development Project (FP/GID) focus on enhancing the capacities of women in the areas of family planning, reproductive health, and socioeconomic activities. The innovations behind this project include the integrated approach of including husbands in the process of empowering women, as well as integrating income-generating activities.

**Ministry of Higher Education (MoHE).** The MoHE is currently implementing two policy changes to better prepare women for challenging careers upon graduation. Following a mandate from His Majesty King Abdullah II, a five-year action plan was set to equalize gender ratios in the sciences, information technology, and business fields, given that an overwhelming percentage of women enrolled in university are studying in the humanities field, subjects in which the labor market is already saturated.<sup>17</sup> The MoHE has communicated this mandate to the 9 public universities, 13 private universities, and 2 regional universities in Jordan. It is also exploring ways to improve research and data on gender, higher education, and the labor market.

**Ministry of Finance—Department of Land and Survey.** This department deals primarily with the registration of land and property sales and purchases, as well as inheritance of property. This department is planning to address the need to educate women about their inheritance rights before implementation of land registration programs, possibly relying on nongovernmental organizations (NGOs) to institutionalize and implement this education program in communities.

**Ministry of Labor (MoL).** The MoL does not have a gender mainstreaming strategy, but it has been engaged in initiatives, such as those to train Jordanian women to participate in the Qualifying Industrial Zones (QIZs), targeting the private sector. It is primarily responsible for enforcing the labor law provisions in which private sector establishments are required to provide



entitlements to women workers. It is also engaged in a joint initiative with UNIFEM aimed at the policy level to raise awareness of female migrant workers in domestic employment. As part of the latter initiative, the MoL will conduct a workshop for the Ministry of Interior, Public Security Department, Family Protection Department, and NGOs on how to address the issues relating to female migrant workers in Jordan.

**Ministry of Planning and International Cooperation (MoP):** The MoP is the counterpart to international donor institutions working on economic development in Jordan, including the World Bank. To the extent that donor-supported initiatives target women's advancement issues, the MoP is involved in coordinating such activities. As such, the MoP has assigned staff to oversee projects specific to women's advancement issues. However, the Ministry does not have a strategy to ensure that these issues are addressed in all projects. Because of its role in formulating government development plans, this Ministry has significant potential to establish standards to institutionalize the integration of women's advancement issues into development work nationally. This can help to improve the quality of gender-specific aspects of development planning and implementation, with far-reaching impact on other government ministries and agencies that implement national plans.

**The Ministry of Social Development (MoSD).** The MoSD develops and monitors social development activities directed toward the community at large, and at women and children in particular. The Ministry developed a Four-Year Strategic Plan (2003–06), adopting a major policy stating that women represent an effective productive potential, and are a major partner in building society. The abovementioned policy was translated into action through the establishment of the Woman Empowerment Section in the Ministry. The section's objectives include (but are not limited to) raising local community awareness to the significance of female participation in all fields of social development, and increasing female contribution in the labor market to improve family living standards, taking into consideration women's needs and social circumstances. The Ministry has five directorates: community development, family protection, planning and evaluation, communication and public relations, and administration and finance, operating in 30 units around the country. The community development directorate is responsible for 100 development centers and a women's empowerment unit. The MoSD's community development activities supporting women include a temporary home for battered women, where married women can seek temporary shelter until they resolve marital difficulties. A social worker, a psychological worker and a religious worker provide training. The MoSD has developed a women's empowerment strategy, yet to be funded.

#### *Many NGOs Work on Women's Issues*

Many local and international NGOs are collaborating on gender issues and initiatives and serving as implementing agencies on behalf of the GoJ and donor agencies on women's issues. These NGOs range from well-known organizations to fledgling community-driven organizations. Some have been registered under the MoSD while others are affiliated with other agencies. A number of organizations also operate under royal patronage, and these have contributed a significant share to elevate women's development issues into the policy arena. These organizations work in collaboration with the JNCW and have made significant contributions at the policy level to keep Jordanian women's issues on the radar of high-level policy and decision

makers. Table A8.3 lists some of the key NGOs working on women's issues in Jordan and their areas of focus.

**Table A8. 3. Key Organizations Working on Women and Development Issues in Jordan<sup>18</sup>**

Local NGOs	Objectives and/or Activities
<b>Jordanian Hashemite Fund for Human Development (JOHUD)</b>	<ul style="list-style-type: none"> <li>• The objectives of JOHUD are to have a direct presence at the grassroots level, provide skills and knowledge for people to improve their lives, promote sustainable development using local resources, and provide training. They have approximately 63 community centers throughout Jordan.</li> </ul>
<b>Jordan Forum for Business and Professional Women (JFPBW)</b>	<ul style="list-style-type: none"> <li>• Provision of free legal counseling for women.</li> <li>• Advocacy and lobbying to amend laws affecting women.</li> <li>• Start-up services for women planning new businesses, including training.</li> </ul>
<b>Jordan River Foundation (JRF)</b>	<ul style="list-style-type: none"> <li>• Economic empowerment: Cluster village program for income-generating activities that also include design of new products, a form of production line among the villages, and marketing mechanisms.</li> <li>• Child abuse program: prevention, intervention, and training.</li> <li>• Cultural and Natural Heritage</li> </ul>
<b>Jordan Women's Union</b>	<ul style="list-style-type: none"> <li>• The Union undertakes activities related to legal services, women's rights, violence against women, and hotline counseling. They run a shelter for physically abused women and a guest house.</li> </ul>
<b>Jordanian National Commission for Women (JNCW)</b>	<ul style="list-style-type: none"> <li>• A semi-governmental commission established by a cabinet decision in 1992 to serve as liaison between the government and NGOs.</li> </ul> <p>Overall objectives:</p> <ul style="list-style-type: none"> <li>• Improving the status of women and enhancing their role in national development;</li> <li>• Increasing and encouraging the participation of women in the economy, politics, and decision making; and</li> <li>• Strengthening women's legal status.</li> </ul> <p>Current Work:</p> <ul style="list-style-type: none"> <li>• Set up the Higher Women's Commission for Elections to support all women candidates and raise public awareness.</li> <li>• Working with the GoJ on mainstreaming gender within ministries and their strategic plans and establishing gender focal points in ministries.</li> </ul>
<b>Mizan</b>	<ul style="list-style-type: none"> <li>• Provides legal counseling services as well as legal rights and human rights education for women in low-income communities.</li> </ul>
<b>National Council for Family Affairs (NCFA)</b>	<ul style="list-style-type: none"> <li>• Women's issues are addressed through the Family Empowerment Project:</li> <li>• Established the National Strategy for the Family, which addresses women's issues, benefiting the welfare of the whole family;</li> <li>• Runs the Family Protection Project, which aims to prevent the abuse of children and women;</li> <li>• Runs the Assessment of Family Counseling Services in Jordan; and</li> <li>• Continuously analyzes legal frameworks as they affect individual members of families, in view of the common good of the family.</li> </ul>
<b>Princess Basma Youth Center</b>	<ul style="list-style-type: none"> <li>• Outreach and community-level programs, including programs that target the youth and programs related to information technology training and education.</li> </ul>
<b>Queen Zein Al Sharaf Institute for Development (ZENID)</b>	<ul style="list-style-type: none"> <li>• ZENID is the implementation arm of JOHUD and undertakes training, qualitative research, and policy change.</li> <li>• Provides links between local community and policy makers.</li> <li>• Operates the 63 Princess Basma Youth Centers throughout Jordan.</li> </ul>
<b>Sisterhood Is Global (SIGI)– Jordan</b>	<ul style="list-style-type: none"> <li>• Women's rights through education, skills training, and modern technology.</li> <li>• Human rights education.</li> <li>• Combating of violence against women and girls.</li> </ul>

<b>Arab Women Organization of Jordan (AWO)</b>	<ul style="list-style-type: none"> <li>• Women’s empowerment, poverty eradication, education, culture, reproductive health, and environmental education .</li> </ul>
<b>Konrad-Adenauer Foundation (Stiftung) (KAS)</b>	<ul style="list-style-type: none"> <li>• Youth, women, and human rights.</li> </ul>
<b>Noor Al Hussein Foundation (NHF)</b>	<ul style="list-style-type: none"> <li>• Integrated community development; child and family health; women and enterprise development; education and culture; and microfinance.</li> </ul>
<b>CARE International — Jordan</b>	<ul style="list-style-type: none"> <li>• Woman-Effective Democratic Groups Empowered (WEDGE) Project.</li> <li>• Agricultural microfinancing targeting women (EMPOWER).</li> </ul>
<b>Arab Women Media Center (AWMC)</b>	<ul style="list-style-type: none"> <li>• Women, children and family rights.</li> </ul>
<b>Friedrich Naumann Foundation</b>	<ul style="list-style-type: none"> <li>• Citizens’ private initiatives on the social, political, and economic levels.</li> <li>• Human rights, women’s issues, civil rights, and capacity building of NGOs.</li> </ul>
<b>Human Forum For Women's Rights</b>	<ul style="list-style-type: none"> <li>• Women, CEDAW, human rights, and girl child.</li> </ul>
<b>Save the Children Federation</b>	<ul style="list-style-type: none"> <li>• Children, women, income generation, gender-sensitive youth development, early childhood development, and women empowerment.</li> </ul>
<b>National Democratic Institute</b>	<ul style="list-style-type: none"> <li>• Directed at encouraging the election of women with focused programs for training women candidates and helping journalists to provide better election coverage.</li> </ul>

Source: *World Bank staff interviews with organizations, 2003-2004*

### *The Donor Community also has a Large Presence in the Work on Women’s Issues*

The international donor community is also active in Jordan, funding women’s activities at the community and national levels, and sponsoring studies and research. Among the bilateral and multilateral agencies, many efforts are aimed at improving the economic status of disadvantaged women. The United Nations agencies have sponsored many studies that have contributed to the state of knowledge on women’s advancement issues in Jordan. The most recent study was launched in 2004 by UNIFEM, which collaborated with the JNCW and the Department of Statistics to document progress in women’s economic advancement and their roles in decision making at the household level and in the public sphere.

Although it does so to a lesser extent than other donors, the World Bank is also engaged in addressing women-specific issues in some of its projects. A portfolio review of current and planned World Bank projects and 10 International Finance Corporation (IFC)-funded activities in Jordan identified four grants—primarily covering the health sector—that address gender and women’s issues as project components. The potential exists to address women’s issues in other projects. The experiences of several technical cooperation activities between the GoJ and other donor organizations that have been more active to date on women’s issues in Jordan than the World Bank are relevant to future World Bank activities in Jordan. These are summarized in Table A8.4 below.

**Table A8. 4. Lessons from Selected Donor Agency Activities on Gender Issues**

<i>Donor Agency</i>	<i>Sector</i>	<b>Lessons Learned in Gender</b>
USAID	Water	<ul style="list-style-type: none"> <li>Integrating women into water projects as they are the primary water resource managers of their households and communities</li> <li>Recent gender analysis identified the need to incorporate males into women's empowerment activities</li> <li>Work with the National Aid Fund to target poor women, of which 30 percent of whose beneficiaries are women</li> <li>Integrated approach to microcredit</li> </ul>
	Health	
	Poverty Alleviation	
	Entrepreneurship	
JICA	Health	<ul style="list-style-type: none"> <li>Gender-integrated approach to women's empowerment by targeting couples/family units in FP/RH and income generation projects.</li> </ul>
DGIS	Policy Data/Statistics	<ul style="list-style-type: none"> <li>Improving the collection and analysis of gender data for decision making</li> </ul>
GTZ	Training	<ul style="list-style-type: none"> <li>Promoting gender equality through organizational development</li> </ul>
DfID	Public Sector	<ul style="list-style-type: none"> <li>Mechanisms to increase community voice in decision making</li> </ul>
<b>United Nations</b>		
UNIFEM	Policy Tourism	<ul style="list-style-type: none"> <li>Focuses on the growing economic sector of tourism, to allow women to economically participate in that sector with regards to a value chain analysis approach</li> <li>Improving the collection and analysis of gender data for decision making</li> <li>Addressing the issue of women migrant workers in Jordan and empowering these women</li> </ul>
	Data/Statistics	
	Labor	
FAO	Agriculture	<ul style="list-style-type: none"> <li>Improving data on gender and agriculture and planning to mainstream gender issues in agriculture`</li> </ul>

*Source:* World Bank staff interviews, 2003 - 2004

*Note:* DfID = Department for International Development (UK); DGIS = Directorate-General for International Cooperation; FAO = Food and Agriculture Organization; GTZ = Gessellschaft fur Technische Zusammenarbeit; JICA = Japan International Cooperation Agency; USAID = United States Agency for International Development; UNIFEM = United Nations Development Fund for Women.

## Notes

1. Nationality Law, Article 8 (c).
2. International Women's Rights Action Watch: Country Reports – Jordan [http://iwraw.igc.org/publications/countries/jordan.htm#\\_edn22](http://iwraw.igc.org/publications/countries/jordan.htm#_edn22) (April 7, 2004).
3. Welchman 1999, p. 122.
4. The deferred dower is the part of the dowry that is paid upon divorce.
5. Brandt 1998, p. 133, notes that “the real problem in Jordan is that the few protections that are included in the law are often not respected. This is especially true in the case of arbitrary divorce—women often cannot obtain even the minimal compensation they are due, including support for children—and in inheritance cases, in which women are generally forced by their families to relinquish even their inferior shares to their male relatives.
6. Polygamy is not restricted and is practiced by 6.8 percent of married men in Jordan. “Islamic Family Law: Legal Profiles – Jordan.” <http://www.law.emory.edu/IFL/legal/jordan.htm> (Accessed March 23, 2004).
7. The Jordanian Personal Status Law furthermore enables wives to petition for divorce on the grounds of the husband's failure to maintain, physical desertion or the absence of the husband for a year or more, a prison sentence of three years or more, “discord and strife,” breach of a binding stipulation in the marriage contract, and various grounds associated with the mental and physical health of the husband. The law allows either party to insert stipulations into the contract and to sue for dissolution if they are broken. Either spouse may also petition for divorce on the grounds of discord and strife.”
8. Welchman, 1999, p. 135.
9. In an e-mail from Ms. Attiga of JNCW on April 10, 2001.
10. UNIFEM 2004, p. 49.
11. International Human Rights Watch reports on what is referred to as “honor killings” in Jordan saying that police reports indicate that between 25 and 30 women are killed annually in the name of family honor in Jordan, making it the most common type of murder of women in the country. This number reportedly represents one-third of the murders in Jordan. International Women's Rights Action Watch: Country Reports. Jordan.” <http://iwraw.igc.org/publications/countries/jordan.htm> (Accessed April 4, 2004).
12. Ibid.
13. The Library. [http://www.kinghussein.gov.jo/constitution\\_jo.html](http://www.kinghussein.gov.jo/constitution_jo.html) (Accessed March 22, 2004).
14. National Strategy for Women, p. 9.
15. United Nations – Committee on the Elimination of Discrimination Against Women (CEDAW, 1997, p. 3.
16. “The Jordanian National Commission for Women.” <http://www.jncw.jo/introduction.html> (February 24, 2004).
17. The Ministries of Political Development, Planning, and Labor; the Secretary-General of the Prime Ministry; President of the Higher Council for Information; Higher Council for Youth; Director of the Civil Service Bureau; and the Secretary-General of the Higher Council for People. In addition, the JNCW has established a government communication network, which consists of the Ministries of Education, Health, Municipality Affairs, Managerial Development, External Affairs, Social Development, Agriculture, Tourism, and Higher Education,
18. UNDP 2000.

19. This is only an illustrative listing of local NGOs working on gender and women's issues in Jordan. There are numerous other agencies involved in improving women's status and conditions in the country.

## Annex 9. Results of the World Bank and International Finance Corporation Portfolio Review

World Bank Projects Having a Gender Focus or Component			
Project	Sector	Goals	Gender Activities
IDF Grant for Enhancing Women's Health(Grant)	Health	Undertake research/studies to (a) cover the gaps identified; (b) develop a detailed plan for a National Women's Center; (c) carry out a Needs Assessment Survey on females in the southern part of Jordan where access to services are limited; and (d) with the findings, develop a detailed package of curative services.	<ul style="list-style-type: none"> <li>• Strengthen capacity in analyzing and addressing women's health issues, as well as create consensus among stakeholders on strategies to address them.</li> <li>• Define and plan alternative scenarios for the establishment of a National Women's Center.</li> <li>• Define and plan a package of health services for females in the underserved areas of southern Jordan based on the findings of a needs assessment survey.</li> </ul>
JSDF Grant—Aid for Poor Women (Grant)	Technical Assistance	To provide legal services to poor women in Jordan to improve their daily lives.	<p>Through funding of local NGOs, this grant will provide legal services to poor Jordanian women. The grant has five components:</p> <ul style="list-style-type: none"> <li>• Legal Aid Services</li> <li>• Public Education</li> <li>• Training of Judges and Court Personnel</li> <li>• Proposal for Sustainability</li> <li>• Development of Monitoring Indicators</li> </ul>
Conservation of Medicinal/Herbal Plants—Global Environment Facility (Grant)	Conservation Biodiversity	Supports the conservation, management, and sustainable utilization of medicinal and herbal plants in Jordan by ensuring effective in-situ protection of threatened habitats and ecosystems and ex-situ sustainable use.	<p><b>As part of the broader project, the gender component will aim to bridge the gender disparity and to alleviate women's vulnerabilities in medicinal and herbal plants utilization and management by achieving the following:</b></p> <ul style="list-style-type: none"> <li>• Preparing women to participate fully in the resource management process.</li> <li>• Targeting women in the communities the project serves.</li> <li>• Supporting women to conserve existing medicinal and herbal plants through cultivation.</li> <li>• Promoting mechanisms for the active and full participation of women.</li> <li>• Targeting them for access to microcredit facilities.</li> <li>• Including women in grower's and producer's organizations.</li> </ul>
IDF Grant for Strengthening the Capacity of the National Council for Family Affairs	Capacity Building	Assist the National Council for Family Affairs to play an important role in developing policies and national strategies (and monitoring their implementation) for, and on behalf of, children and families, in close collaboration with relevant	<p><b>Build organizational capacity to play an important role in developing policies and national strategies for, and on behalf of, children, women, and families.</b></p>



(Grant)		public agencies.	
Projects Not Having a Gender Focus or Component and Potential Entry Points for Gender Inclusion			
Project	Sector	Project Goals	Potential Entry Points for Gender
Second Tourism Development Project (IBRD Loan)	Tourism	The projects aim to (a) create the conditions for an increase in sustainable and environmentally sound tourism in Petra, Wadi Rum, Jerash, and Karak; and (b) realize tourism-related employment and income-generation potential at project sites.	<ul style="list-style-type: none"> <li>• Training programs for community groups and women entrepreneurs.</li> <li>• Promote the participation of women in microenterprise and other economic development activities, such as training in traditional handicrafts.</li> </ul>
Community Infrastructure Development Project (IBRD Loan)	Infrastructure	Represents the first (pilot) phase of a longer-term program of small infrastructure improvements to poor communities in Jordan.	<ul style="list-style-type: none"> <li>• Participatory processes could assess the needs of poor women and integrate them in project proposals and design.</li> <li>• Assess poor women's needs for and access to health, labor, transport, housing, and so on.</li> </ul>
<i>Health Sector Reform Project (IBRD Loan)</i>	Health	The project is expected to increase the efficiency, quality, and long-run financial sustainability of health services in Jordan. The project is based on the findings of the recently completed Health Sector Study, prepared jointly between the World Bank and the Government of Jordan (April 1997).	<ul style="list-style-type: none"> <li>• Health sector planning through consultations with women and men can help to ensure that women's as well as men's health needs are addressed.</li> <li>• Improve access of underserved women and their children to primary health facilities.</li> <li>• Target the training of women doctors/health specialists and facilitate their ability to work in both rural and urban areas.</li> <li>• Address women's specific health needs, for example, family planning, reproductive health, and so on.</li> </ul>
Higher Education Development Project (IBRD Loan)	Education	The objective of this project is to initiate improvements in the quality, relevance, and efficiency of Jordan's higher education, and to support Jordan's program to reform sector governance.	<ul style="list-style-type: none"> <li>• Examine the ability of scholarship programs and other incentives to encourage girls to enter and continue in universities.</li> <li>• Build capacity of higher education to promote career training and preparation for women while matriculated and before graduation.</li> <li>• Promote the matriculation of women in the fields of science and business.</li> </ul>
Horticultural Exports Promotion Learning and Innovation Loan (IBRD Loan)	Agriculture	Initiate the process of establishing Jordan as a reliable supplier of nontraditional, high-value export crops for which it has competitive advantage to niche markets in the European Union and the Gulf countries.	<ul style="list-style-type: none"> <li>• Training programs for community groups and women entrepreneurs.</li> <li>• Targeting women in the communities the project serves as potential small- and medium-size farmers.</li> <li>• Promoting mechanisms for women's active and full participation.</li> <li>• Targeting them for access to microcredit facilities.</li> <li>• Including women in grower's and producer's organizations.</li> </ul>
Education Reform for the Knowledge	Education	The project supports systemic education reform in Jordan that extends from early childhood	<ul style="list-style-type: none"> <li>• Provide scholarship programs to encourage girls to enter and continue in secondary school.</li> </ul>

Economy (IBRD Loan)		through secondary education. It will contribute to the development of human capital with the skills and competencies required by the knowledge economy.	<ul style="list-style-type: none"> <li>• Provision of gender-sensitive school infrastructure and environments, for example, separate toilets, female teachers, physical separation of students by gender, as appropriate, and so on.</li> </ul>
JSDF Grant— Integrating “At Risk” Youth in Mainstream Society (IBRD Loan)	Capacity Building	The objective of this grant is to build the capacity of community-based referral and partner organizations, including NGOs, to help reintegrate at-risk children and youth into mainstream society.	<ul style="list-style-type: none"> <li>• Design scholarship programs to encourage girls to enter and remain in school.</li> <li>• Address the needs of female at-risk youth.</li> <li>• Conduct a qualitative assessment of school curricula, teachers’ attitudes, and impacts on the empowerment and career choices of girls.</li> </ul>
<b>Projects in the Pipeline and Potential Entry Points for Gender Inclusion</b>			
Cultural Heritage, Tourism, and Urban Development (IBRD Loan)	Tourism	The Project will build on the ongoing tourism project (TDP-II) and will have two key development objectives: (a) create conditions for sustainable urban revival and increased cultural and tourism offerings in the historic centers of selected secondary cities; and (b) improve the national tourism and cultural heritage management framework.	<ul style="list-style-type: none"> <li>• Training programs for community groups and women entrepreneurs.</li> <li>• Promote the participation of women in microenterprise and other economic development activities, such as training in traditional handicrafts.</li> </ul>
Third Public Sector Reform Loan (IBRD Loan)	Governance/ Sector Reform	This third prior action loan would support the government’s program to strengthen public sector management, generally, on the basis of a program of actions that aim to improve the government’s institutional capacity and incentives to deliver quality public services, and on the basis of continued sound, overall macroeconomic management.	<ul style="list-style-type: none"> <li>• Increase awareness of gender issues in the public sector.</li> <li>• Build capacity of public sector to mainstream gender activities in strategic planning and implementation of projects.</li> <li>• Assess the ability of public sector delivery of services to address the specific needs of women and men and the impacts, if any, on improved cost efficiency in the public sector.</li> </ul>
Public Expenditure Review (PER)	Public Sector Capacity Building	Project in drafting stage.	<p><i>Because the PER would be examining transversal issues, especially the general process of budget formulation to better link policy priorities with resource allocation, key aspects could focus on gender as follows:</i></p> <ul style="list-style-type: none"> <li>• Wage bill—review issues such as equity in government expenditure generally, and specifically in targeting poverty-focused spending from a gender perspective.</li> <li>• Examine cost-efficiency in education sector spending, perhaps a cost-benefit analysis to link the quality of education offered (including the vocational training track) with the return on investment in education.</li> <li>• Definition of primary health care that takes into account what it means for women, especially with regard to access by women of reproductive age to reproductive health services (married women</li> </ul>

			and single women for reproductive health generally). Examine the quality of service provision in the health sector that targets these gender-specific considerations.
Social and Economic Transformation Program	Technical Assistance	To assess the impact of government past expenditure (PETS program) on poverty, employment, and delivery of basic services. Bank will assist in drafting TORs for the assessment.	<ul style="list-style-type: none"> <li>Indicators to measure the gender-specific impacts of the plan would be necessary. These could focus on the extent to which the PETS targeted some critical enablers of women's empowerment, such as legislation, policies and regulatory framework, female education, health facilities, and so on, and the impacts that it had on women's social development indicators and access to services.</li> </ul>
Municipal Development Project		Project in preparation stage.	<ul style="list-style-type: none"> <li>Participatory needs assessment processes could be designed to sharpen the focus on assessing the needs of women to municipal services, such as transport, housing, and so on.</li> </ul>
<b>Economic Sector Work</b>			
<b>Activity</b>	<b>Sector</b>	<b>Status</b>	<b>Potential Gender Entry Points</b>
Poverty Assessment (PA)	Multisectoral	Project in drafting stage.	<ul style="list-style-type: none"> <li>Assess trends and patterns relating to poor women's needs in the areas of education, health, labor, transport, and housing.</li> </ul>
<b>IFC Portfolio</b>			
<b>Project Name</b>	<b>IFC Investment</b>	<b>Description</b>	<b>Gender Dimension</b>
Hikma Investment May 2003	\$15 million	Hikma Investment is a privately held multinational generic pharmaceuticals holding company headquartered in Amman. The project will expand operations in the MENA region.	Informed by project manager that there is no gender dimension in this project.
Jordan Dead Sea Marriot Resort October 1996	\$5 million	Business Tourism Company of Jordan will own the resort. The project consists of building and operating a resort of international standards with health/medical spa and beauty care facility.	Informed by project manager that there is no gender dimension in this project.
Al Tajamouat Industrial City (ATIC) October 2001	\$8 million as loan Project total cost \$18.5 million	ATIC, is owned and operated by Specialized Investment Compounds Company (SIC). ATIC was granted the status of QIZ in October 1999, providing duty free and quota free access to the U.S. market, subject to certain requirements such as Jordanian and Israeli components of cost for goods produced for the United States.	<ul style="list-style-type: none"> <li>The Company implemented a program of employing a large number of women from impoverished areas in southern Jordan with high unemployment. The MoL is subsidizing part of housing and food costs. As of June 2003, 650 people lived in company dormitories, and worked at tenant factories that train them. Demand for workers under this program is high (more than 2,000 people) so the company is recruiting and constructing additional dormitory space.</li> <li>Should incorporate gender sensitivity and women's practical needs in its communal areas and dormitories. When interviewed, many families had objections to the rest and lunch areas, which they believed were mixed, and they feared their daughters mingling with</li> </ul>

			the men and being harassed.
<b>Jordan Gateway Projects Company</b> October 2000	\$10 million	Partially funded by IFC, the project will develop, construct, and operate an industrial estate at the Jordan-Israel border in phases, including: (a) land and infrastructure development; (b) construction of buildings, offices, and factories for rent;	Informed by project manager that there is no gender dimension in this project.
MEIB Recapitalization December 1999	\$2.2 million	MEIB is the smallest commercial bank in Jordan. The project involves recapitalization of MEIB to meet the Central Bank of Jordan's minimum capital requirements. IFC's investment would complement the TA program in Jordan. IFC's strategy to support private sector development would be enhanced with the investment in MEIB and the upgrading of MEIB services.	Informed by project manager that there is no gender dimension in this project.
Jordan Investment Trust December 1997	\$1.4 million	The project involves the establishment of the first investment bank in Jordan. Jordinvest would carry out a wide range of investment banking activities, and would play a critical developmental role in addressing the financial needs of the private sector in Jordan.	Informed by project manager that there is no gender dimension in this project.
Zara Investment June 1997	\$2.5 million equity \$20 million loan	The project involves development of two hotels, one in Amman with 312 rooms and another in Dead Sea with 231 rooms. These will be managed by Hyatt International and Movenpick, respectively.	Informed by project manager that there is no gender dimension in this project.
AIHC April 1998	\$3.2 million	The project consists of the renovation and expansion of Amman Marriott. The work includes complete refurbishment of 294 hotel rooms, health club, movie theaters, and an underground parking facility.	Informed by project manager that there is no gender dimension in this project.
Middle East Complex (MEC) October 2002	\$19 million loan Total cost \$38.5 million	MEC established in 1994 is the electronics and household appliance leader in Jordan. The project involves expansion, modernization, and increasing efficiency by establishing a joint venture with the Haier Group of China.	Informed by project manager that there is no gender dimension in this project.

*Source:* World Bank Staff

*Note:* AIHC = Arab International Hotels Company; ATIC = Al Tajamouat Industrial City; IBRD = International Bank for Reconstruction Development; IDF = International Development Fund; IFC = International Finance Corporation; JSDF = Japan Social Development Fund; MEC =

Middle East Complex; MEIB = Middle East Investment Bank; MENA = Middle East and North Africa; MoL = Ministry of Labor; NGO = nongovernmental organization; PA = poverty assessment; PER = Public Expenditure Review; PETS = Public Expenditure Tracking Survey; QIZ = Qualifying Industrial Zones; SIC = Specialized Investment Compounds Company; TA = technical assistance; TORs = Terms of Reference.

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