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JORDAN GENDER ASSESSMENT

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JORDAN GENDER ASSESSMENT

SUSTAINABLE ACHIEVEMENT OF BUSINESS EXPANSION AND
QUALITY (SABEQ)

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It is both a challenge and an opportunity to conduct a gender assessment at the start of a project. At this stage, there are more questions than answers, and insufficient information exists because of the status of activities, yet there is enough to point to areas for more action and investigation. The report is presented not as a final product, but as part of a larger work in progress.

LIST OF ACRONYMS

ACC	Agricultural Credit Corporation
DEF	Development and Employment Fund
ICT	Information and Communication Technology
JCC	Jordanian Chamber of Commerce
JCI	Jordanian Chamber of Industry
JFBPW	Jordanian Forum for Business and Professional Women
JOHUD	Jordanian Hashemite Fund for Human Development
MENA	Middle-East and North Africa
MFW	Microfund for Women
OECD	Organization for Economic Co-operation and Development
SME	Small and Medium-sized Enterprise
UNIFEM	United Nations Development Fund for Women

EXECUTIVE SUMMARY

SABEQ's gender assessment has revealed a host of key issues that need to be vigorously addressed throughout its components. In particular, the assessment was able to capture the tremendous role Jordanian women can play in promoting economic growth. Through the analysis, it became apparent that achievement of SABEQ's principal goals is strongly linked to the extent to which women are empowered to participate in the economy and contribute to economic growth. As such, the assessment was able to highlight opportunities for SABEQ to integrate gender throughout project activities as a means to promoting women's entry into the economy as labor entrants and business owners.

The assessment analyzed each of the four components under SABEQ to identify opportunities to integrate gender systemically.

SECTION 1: INTRODUCTION

1. DEFINITIONS

Gender integration, an important cross-cutting activity in SABEQ, is instrumental in maximizing the impact of the project and its efficiency in addressing the needs of both men and women in Jordan. It is only through the successful integration of gender issues in SABEQ that the project can effectively fulfill its objectives.

Gender assessment is a tool through which gender integration can be implemented. This report details the findings and recommendations of the gender assessment conducted for SABEQ between 3rd and 18th January 2007.

2. AIM OF GENDER ASSESSMENT

The gender assessment aims to benchmark gender in SABEQ, through identifying key gender issues in Jordan which are relevant to each of SABEQ's components. Through analysis of gender issues within the context of SABEQ, the assessment further aims to reveal opportunities for SABEQ to integrate gender as a means of promoting women's participation in the economy.

3. METHODOLOGY

The following methodology was adopted for the gender assessment.

3.1. LITERATURE REVIEW

A range of internal and external documents and publications were reviewed (see details in Annex1).

3.2. INTERVIEWS AND VISIT

The consultant interviewed Dania Gharaibeh, SABEQ's gender integration solution leader who provided a summation of her efforts to date. Also, the Consultant held discussions with Falasteen Awad, entrepreneur and Executive Director, Craft's Connections, and Nadia Dajani, an entrepreneur. In addition, the consultant visited Ruh al-Sharq's workshop in Amman, a women-led limited liability company.

3.3. FOCUS GROUPS

Focus groups were held in Irbid and Karraq (see details in Annex 3). The focus group in Irbid was attended by 20 women and in Karraq by ten women and one man. With the exception of three in the Karraq focus group, all the participants in both focus groups represented women's NGOs located in different districts. The civil-servant participants in the Karraq focus group were from the Karraq municipality and the Ministry of Labor. The focus group participants were all familiar with SABEQ's aims and objectives; nearly all had been involved in the outreach activities organized by SABEQ's gender integration solution leader.

SECTION 2: COMPONENT 1: FINANCIAL MARKETS, EXPANDING TRADE AND INVESTMENT

The aim of Component One is to enhance Jordan's attractiveness as an investment location and to foment economic growth by ensuring the security and stability of its financial sector, expanding capital markets, and working to improve access to finance for all businesses.

1. IMPROVING ACCESS TO FINANCE FOR ALL BUSINESSES

The segment on improving access to finance for all businesses in this component is where gender integration is most relevant and needed. Women's entrepreneurial potentials in Jordan are woefully under-utilized; women's businesses play only a peripheral role in Jordanian economy. This is regrettable, considering that there is significant interest amongst Jordanian women in entrepreneurship. Furthermore, evidence from outreach activities conducted by SABEQ's gender integration solution leader suggests that encouraging an enterprising culture amongst women (half of Jordan's population) would lead to an increase in productivity and in job creation, especially amongst women. This is because Jordanian businesswomen are more likely to employ women than their male counterparts due to cultural preferences; women feel more comfortable working with women. Consequently, policy to promote the growth of women's entrepreneurship in Jordan is likely to have a direct impact on employment and productivity, promoting a better quality of life for all.

2. GENDER DISPARITY IN PRIVATE SECTOR DEVELOPMENT

Private enterprise in Jordan is male-dominated and women's entrepreneurship is markedly under-developed, marginalized and under-valued, as it mainly operates along traditional gender roles.

Ninety per cent of all businesses in Jordan are SMEs and women only account for 4% of all entrepreneurs in the formal sector¹ – one of the lowest in the MENA region (Egypt has the highest - 18%)². It is also very low by world standards; the average being 25-33%. Not only is private sector's development in Jordan hampered by small-scale production, the entrepreneurial potentials of Jordanian women have remained woefully under-utilized.

Three-quarters of women's businesses are home-based and represent a narrow range of traditionally female skills, such as sewing, embroidery, production of other handicrafts, provision of beauty services and commercial trade in groceries or clothing.

2.1. FACTORS CONTRIBUTING TO GENDER DISPARITY

2.1.1. A COUNTRY IN TRANSITION

Jordan is undergoing transformation into a modern state. Gender imbalance and an uneven socio-economic development is a common feature of societies in transition. For example, whilst women make up only 4% of Jordan's entrepreneurs, Jordan enjoys gender parity in education enrolment due to human resource investment as part of an extensive reform initiative by the state in the last three decades³. However, the gender gap in tertiary completion rate in education is still a cause for concern; the female rate is a third of that of the male – the lowest in MENA countries.

2.1.2. TRADITIONAL GENDER ROLES

Women's employment and entrepreneurship are still new concepts in Jordan. Jordanians, by and large, still regard the world of work and business as a male domain and housework and care of children as a female domain. This attitude prevails even more strongly outside the capital. Although Jordanian society has made important advances in education with the highest literacy rates for women in MENA countries (85.9%), it is yet to break the taboo of women working outside the home.

¹ Anecdotal evidence indicates women are active in the informal sector in Jordan as unpaid rural workers and petty traders, but there is considerable difficulty in measuring the extent of this. Microfinance surveys indicate that women run 63% of Jordan's informal enterprises.

² Most sources of information for the gender assessment used figures for MENA countries for comparative analyses. International Finance Corporation (2006) Gender Entrepreneurship Markets (GEM), Country Brief - Jordan

The World Bank (2005), The Economic Advancement of Women in Jordan: A Country Gender Assessment, Social and Economic Development Group (MENA)

Indeed, it is no wonder that much of women-owned businesses are home-based. Although primary education for girls is now more or less a socially accepted phenomenon, many young women quit secondary and higher education for marriage. Over half of the young married women in a UNIFEM survey had cited early marriage as the prime reason for quitting school and college⁴. Marriage is often the prime reason for women quitting their jobs, too. It is estimated that only 7% of the female labor force in Jordan are married women⁵. The extended family plays a pivotal role in the life of Jordanians, affecting almost all of a woman's decisions: education, type of employment, working hours, location of workplace, and so on. Jobs which are not sex-segregated are generally frowned upon often for fear of sexual harassment.

Women's civil society organizations in Jordan, supported by the Government, have been active in addressing these issues through initiatives which aim to promote career advancement and entrepreneurship amongst women. A prime example of these is the Jordanian Forum for Business and Professional Women (JFBPW) which has been providing technical support and service for up to 8,000 professional and business women in Jordan. JFBPW runs vocational training and ICT courses from its centers in Amman and Aqaba. In the al-Taj centre, east of Amman, it has set up Banat.com (Arabic translation: "Your Daughters"), an ICT knowledge station for the use of women only, in order to encourage a larger number of women to access training, especially those from traditional backgrounds who would normally prefer sex-segregated facilities. Another is Microfund for Women (MFW) which by 2005 had given loans to 19,095 businesswomen.

However, such initiatives are still a drop in the ocean and more investment is needed to strengthen and expand the work of these pioneering organizations to reach out to more Jordanian women, especially those outside Amman. In focus group discussions held in Irbid and Karraq, it became apparent that ICT knowledge stations are not within the reach of many women outside Amman. Moreover, although women there were enthusiastic and interested in starting a business, they knew little about opportunities available to them had limited business skills and information about organizations providing help and advice for new women entrepreneurs and lacked knowledge about how to conduct market research and feasibility studies.

2.1.3. BARRIERS TO STARTING A BUSINESS IN THE FORMAL SECTOR

Despite recent moves to reform, including making key information available on line in a user-friendly website, the bureaucracy and high cost associated with formal business registration and licensing stand as barriers to entry for all but the wealthiest and best connected in Jordan. The number of procedures required for starting up a limited liability company in Jordan is 14, on average (compared to the regional average of 11; the OECD average of 6; world best practice of 2)⁶. The average time needed is 98 days (compared to the regional average of 50; the OECD average of 10.2% and the world best practice 0)⁷. The minimum capital required, as expressed in percentage of per capita income, is the highest in the world at 2,404% (compared with the regional average of 1,104%; the OECD average of 61.2% and world best practice of 0).

Although these disincentives would affect all potential business owners, women, who on average have fewer resources and connections than men, are disproportionately disadvantaged as a result.

2.1.4. DISCRIMINATION IN ACCESS TO FINANCE

Many businesswomen in Jordan believe they are more likely to be discriminated on the basis of gender when applying for a bank loan, though bankers who were interviewed as part of a World Bank survey denied this⁸. Women entrepreneurs participating in the survey reported that their male counterparts received more favorable treatment than they did. For example, male entrepreneurs were asked for less collateral for the same amount of loan, received a more favorable response to a new business idea and were not required to provide a spousal guarantee. Women, on the other hand, had to provide a guarantee from their husbands.

⁴ Ibid

⁵ Department of Statistics (2002), Jordanian Women in the ICT Space

⁶ International Finance Corporation (2006) op. cit.

⁷ IFC op. cit.

⁸ IFC op. cit.

Wijdan Talhouni Saket is a member of the Jordanian Upper House and a wealthy businesswoman who owns an antique business. She is also JFBPW's president. The following is her account of how she was treated by the banker processing her application for a loan.

“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 antique 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 a wealthy, established businesswoman like me still faces discrimination in access to credit, imagine how much harder it is for other women in business.”

The Central Bank of Jordan estimates that 704,583 women have bank accounts in Jordan, with deposits totaling 1,0971 million dinars, or about 2,194 million dollars. The Arab Bank calculates that women's deposits have reached 318.6 million dinars, or 637 million dollars, which represents only 8.6% of the gross deposits in the bank. These figures suggest that Jordanian women do not have adequate financial savings to invest in their businesses, making alternate sources of access to finance all the more important⁹.

2.1.5. MICRO-CREDIT

Difficulties in accessing formal credit have resulted in Jordanian women turning to micro-credit as a second-best solution. In a recent survey, 91% of the female respondents (compared with 73% of male respondents) said they wanted to access micro-finance¹⁰. However, they still form a small proportion of borrowers on government institutions that provide micro-credit which include the Agricultural Credit Corporation (ACC), the Development and Employment Fund (DEF) and the Ministry of Social Development. Women are only 12% of ACC borrowers and 16% of DEF borrowers. These institutions' poor pay-back rate of 50% is rather alarming, as this would impact on their sustainability.

Microfund for Women (MFW) is the only non-government institution in Jordan specifically targeting women. Three major private funds (Jordan Access to Credit Project, Ahli Micro-financing Company, Jordan Micro-credit Company) and the Jordanian Hashemite Fund for Human Development's (JOHUD) small credit scheme have a considerable number of women clients. Although MFW has been able to support women's businesses in Amman and to a lesser extent those in other major towns, it has not yet succeeded to promote micro-enterprise amongst women in rural areas. Although Irbid and Karak are not by any means rural areas in Jordan, women taking part in focus group discussions knew little about MFW.

JOHUD's Small Business Development Centers have also noted problems with establishing sustainable micro-credit services in rural areas. High poverty levels, scattered populations and limited markets, cheap imported goods and traditional constraints on women's mobility have been cited as reasons for this¹¹.

Furthermore, individual loans require a guarantor and men, as observed by the agency staff, are usually only interested in acting as guarantor, if they can have control over the money and few women have the means to guarantee others' loans.

⁹ IFC, op. cit.

¹⁰ Microfund for Women (2003) survey.

¹¹ IFC op. cit.

SECTION 3: COMPONENT 2: EXPANDED TRADE AND INVESTMENT

Building on the achievements of past reform efforts and successful initiatives to integrate Jordan into the global economy, this component aims to improve Jordan's institutional framework to promote investment, facilitate exports and upgrade Jordanian firms to take advantage of new opportunities in international trade. In addition to improving Jordan's investment environment through better compliance with international trade and investment obligations, this component aims to align and assist Jordan's public sector institutions to become facilitators of economic growth and investment.

This is indeed an important component and one which has the potential to have a long-term impact on Jordan's competitiveness in the world market. However, unless Jordanian women are empowered to play an equal role in the new investment-driven culture, it is doubtful that the objectives of this component would be adequately fulfilled.

1. ACCESS TO MARKETS

As mentioned above, women's entrepreneurship in Jordan is under-developed and –utilized representing only 4% of SMEs. As most women's businesses are based on a narrow range of traditional skills or are home-based, most women-owned SMEs in Jordan only serve local markets. Obstacles to accessing larger and more lucrative markets include lack of export know-how, bureaucratic business registration processes and complicated export market procedures.

2. ACCESS TO NETWORKS

A survey conducted by the Jordanian Forum for Business and Professional Women (JFBPW) in 2001 revealed that of the 3,006 women registered in the Jordanian Chamber of Commerce (JCC), 9% were entrepreneurs, 20% did not manage their own business affairs and 71% were housewives or were not even aware that they had been registered in the JCC. Of the 297 women registered in the Chamber of Industry, 25% were general managers, 3% headed administrative departments and 3% were administrative officers¹². As mentioned earlier, while the costly and bureaucratic nature of formal business registration is a barrier to all potential business owners, women are disproportionately affected because they, on average, have fewer resources and less access to business networks than their male counterparts. The JFBPW's survey concluded that the lengthy and complex registration and licensing procedures discouraged women from going through the lengthy process; allegedly, most women sent male relatives or employees to act on their behalf with the relevant government agencies.

3. THE NEED FOR INVESTMENT AND TECHNICAL ASSISTANCE

While the removal of bureaucratic restrictions and shortening the process of business registration are critical for business development, women's businesses require targeted investment, capacity-building and guidance on marketing and business development to be able to seize new opportunities in international trade. With investment and targeted technical assistance, women entrepreneurs in Jordan should have the capacity to not only make a valuable contribution to the new investment-driven culture, create employment and alleviate poverty amongst women but also to engender socio-economic empowerment for women. The following case study can illustrate these points more clearly.

¹² JFBPW (2001), Status and Ambitions, Amman, Jordan; cited in IFC (2006) op. cit.

Case study: Ruh al-Sharq

Ruh al-Sharq (Orient Spirit) is a small women-led company in Amman which until recently was a women's co-operative. It produces garments, decorative household goods, jewelry and handicrafts. Its main customers are hotels and retail outlets in the Gulf countries. Seventy per cent of the business is presently owned by a retailer in Dubai. Ruh al-Sharq's growth is chiefly attributable to assistance from Ms. Falasteen Awad, a woman entrepreneur who has offered her services free of charge. It now employs a female manager and eight female workers. In addition, it has over 600 home-based women artisans and machinists working in production units around the country from Wadi Rum to Karraq (each production unit is headed by a senior woman artisan whose main responsibility is quality control and training).

The manager and workers travel everyday to work by company transport. They all live outside Amman: Jarash, Ajlown and Salt, where employment opportunities are few and far between and there is a high level of poverty. It was not easy for the women to get their families' approval for taking up the job in Amman. However, once their families were reassured that reliable transport was provided and the workshop was staffed by women only, they were happy to consent. The staff's age varies from 17 to 30. Wages are all above the private-sector minimum wage; the highest paid is the manager on JD 300 and the workers on JD 200 per month (the youngest on JD 100). The work has not only empowered the women economically, it has upgraded their status within the family and community, enabling them to transcend traditional restrictions. The manager, for example, enjoys her new economic independence which was only a dream a few years ago. She and those under her supervision feel more in control of the family resources and enjoy a higher status in the decision-making in the family. With the new capital investment, the company has acquired computer equipment and software for designing products. This has improved productivity significantly.

Ms. Falasteen Awad, executive director of Craft's Connections, a company producing handicrafts, got to know Ruh al-Sharq when it was a co-operative; this was when Ms. Awad was working for an international development agency based in Amman. Ms. Awad has been helping Ruh al-Sharq's employees and home-based workers to improve the design and quality of products so that they can compete better in the export market. Having put together a Training of Trainers (TOT) manual, she has run courses for each production unit on new designs and technical skills. Women who were trained as trainers have cascaded this knowledge to other, so as to ensure a multiplier effect. Indeed, it has been primarily through her efforts that Ruh al-Sharq has been able to secure contracts with retail outlets and hotels in various Gulf countries and has upgraded from a co-operative to a limited-liability company. However, for the business to grow further, Ruh al-Sharq needs finance to invest in new designs and in marketing, so as to be able to expand its exports to Europe and North America.

SECTION 4: COMPONENT 3: REMOVAL OF GOVERNMENT CONSTRAINTS ON PRIVATE SECTOR COMPETITIVENESS

The goal of this component is to reduce public sector constraints on the growth, innovation and productivity of the private sector in Jordan. The key activities identified under this component are:

- Improving processes within and across government institutions in Jordan;
- Creating a culture of service in government institutions
- Engaging the private sector and civil society in reducing government constraints;
- Reducing complexity and costs of starting and operating a business; and
- Improving the flow of new regulations and implementation.

1. NO-GO SECTORS FOR WOMEN

As mentioned earlier, a major disincentive for would-be entrepreneurs is the high cost and lengthy process for registering businesses in Jordan. However, perhaps the biggest obstacle for would-be women entrepreneurs is the amount of minimum capital required for registration. This varies by company objectives as well as by type of company. For example, contracting require a minimum registered capital of JD10,000 (about \$11,400) and tourism and pilgrimage JD50,000 (about £70,000). Financial services require JD10,000, while publishing requires JD500,000 (about \$70,000). As women, on average, have fewer resources than men, they are more likely to be crowded out of these sectors.

2. CIVIL SOCIETY CHAMPIONING CHANGE

To spark investment and innovation in Jordan's economy and to change mindsets, SABEQ should build the capacity of civil society groups to engender change. While it is necessary for the Jordanian government to remove constraints on private-sector productivity and competitiveness, especially with regard to eliminating the gender bias in policy implementations, experience has shown that unless important steps are taken to change the mindsets of officials who implement government policy, particularly their attitudes towards women entrepreneurs, reforms may bear little effect.

The change in mindset can be more effectively accomplished through the activities of civil society groups. An activity identified in SABEQ's gender integration solution leader's work plan – Increased Representation of Women in Economic Decision-making Positions Project - will make important inroads in this area. A strong civil society would be better able to engage in constructive dialogue with government officials on policy implementations, providing evidence on issues encountered by women entrepreneurs. Another crucial activity, as outlined in the work plan, is to increase the awareness of bank officials of the potentials and importance of women's SME sector.

However, it would be important to acknowledge that women's businesses need more focused support to be able to compete in the world market and that the removal of government restrictions on its own would not suffice. They are seriously marginalized and would therefore need targeted resources and support; for example, grants which are given specifically to women's businesses, followed up by systematic financial advice and technical support.

It is vital that the private sector's mindset is changed. The private sector should think more creatively and positively about partnerships and mergers, in order to expand and take advantage of the economies of scale. Amongst the women's SME sector, a well-resourced network of businesswomen can foster cross-fertilization and partnerships leading to a change of mindsets. This, too, has been identified as an activity in the Gender Integration Solution Leader's work plan.

SECTION 5: COMPONENT 4: ENHANCING PRODUCTIVITY

This important component aims to work directly with private sector firms, educational and research institutions, and national and local government to enhance Jordan's competitiveness in a global market.

Enhancing productivity of Jordanian women should be vigorously pursued as an integral part of this component. Indeed, a tangible improvement in women's productivity could have a trigger effect on the other components, invigorating stakeholders to pursue gender equality and equity more energetically in their work.

1. JORDANIAN ECONOMY WORKS AT HALF CAPACITY

Full exploitation of human capital is important for economic growth and development in all nations, but it is critical for a country like Jordan with limited natural resources. The potential of women in the Jordanian economy remains largely under-utilized. With one of the youngest populations in the world – three-quarters of Jordan's population is under 30 years of age – and continuing rapid population growth (average fertility rate of 3.7), there is increasing pressure for job creation¹³.

Participation of women in the Jordanian labor force has varied in the last four decades. While it remained slightly higher than 10% in 1960s, it increased to 18% in 1990 and then rose sharply to 27.8% in 2000¹⁴. This trend reflects the increase in demand for women's labor in the 1970s and early 1980s in response to the shortage of labor brought about by the migration of Jordanian men to the Gulf States.

Current estimates of women's labor force participation in Jordan vary widely, from 12 to 28%¹⁵. The figure quoted in government statistics is 15%. On average in the MENA region, women constitute 28% of the total labor force, the lowest in the world and significantly lower than the 43% average of lower-middle-income countries¹⁶.

2. WOMEN IN THE LABOR FORCE

Increasingly in Jordan, women do not have a choice but to work in the labor force to improve family income and welfare. Attitudes towards women working is changing, though slowly, with the rise in cost of living. A survey of young Jordanian people indicates that they are increasingly concerned about economic pressures and how to make ends meet on just one salary¹⁷. Young men participating in the survey said that they were less able to afford marriage and thus they sought wives who could 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.

Nevertheless, research evidence suggests that married women in Jordan are still 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 expenditure is high – but in MENA, the trend is the opposite: women actually leave the labor force earlier, usually between the ages of 25 to 34, because of marriage. In Jordan, however, the number of women leaving the labor force in this age group is significantly higher than the MENA average.

Women in the higher income brackets tend to participate more in the formal labor force than poor women who make up the bulk of the informal labor (unpaid agricultural workers and petty traders). Women's participation in the labor force varies by income more than that of men. Women in the top two income brackets have the highest labor force participation rates and are most likely to be waged. Furthermore, women's probability of entering the labor force increases noticeably with their level of

¹³ IFC, op. cit.

¹⁴ IFC, op. cit.

¹⁵ The World Bank (2005), op. cit. The official Jordanian estimate noted by the Department of Statistics (DoS) indicates that the percentage of women in the labor force in Jordan is less than 15%. The estimation used in the World Bank's 2004 report is 28%, while the World Bank's poverty assessment uses estimation, based on a household income and expenditure survey of 12% for 2002. Estimates quoted in government reports give a participation rate of around 15% (e.g. the National Social and Economic Transformation Plan).

¹⁶ The World Bank (2005), op. cit.

¹⁷ UNDP 2000; cited in the World Bank (2005), op. cit.

educational attainment, especially in the case of vocational training. While men are likely to find jobs regardless of their level of education, women with lower levels of education find fewer job opportunities.

Female-headed households in Jordan (11% of all households) are amongst the poorest in the MENA region, earning a little over 10% of total household income¹⁸. This figure is close only to that of Yemen. These households rely less on earned income and more on other sources of support (extended family and aid from welfare agencies). Vocational training targeting poor women can help improve the earnings of female-headed households, empowering them to become independent of family and welfare agencies.

A larger proportion of the female labor force is in the public sector, numbering nearly 54,000 women (45%), most of whom work in the Ministries of Health, Education, Planning, Social Development and Post and Telecommunications. The lowest numbers of women employees are found in the Ministries of Tourism and Antiquities, Finance, *Awqaf* (Islamic Affairs), Energy and Mining, Works and Housing, and Water and Transport¹⁹. The Central Bank of Jordan employed 474 staff in 2003, of whom 35% were female. However, only about 7% of senior civil service posts are held by women²⁰

The concentration of women employees in the public sector is primarily because this sector offers better wages, more favorable conditions and non-wage benefits and, above all, job security. Table 2.0 below illustrates the difference between public and private sector employment²¹.

Table 2.0: Public and Private Sector Employment		
Labor requirements	Public sector	Private sector
Minimum wage	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	None prescribed	1 hour per day
Nursery care	None prescribed	Fully funded on-site once 20 married women employed

2.1. SOCIO-ECONOMIC FACTORS IMPACTING WOMEN'S PARTICIPATION IN THE LABOR FORCE

2.1.1. UNEMPLOYMENT

Unemployment rate in Jordan is estimated as 15%²². However, the figure for women's unemployment is significantly higher at 25%. Young people aged 15 to 29 are most affected by unemployment; 60% of all unemployed are under 25 years of age. Young women in that age group are even more likely to be unemployed (82%). Although employment opportunities tend to increase with the level of education, especially for women, young women with higher educational attainment also face unemployment (28%) which is significantly higher than men with similar qualifications (12%). Women with vocational or post-secondary training but without a university degree experience the highest rate

¹⁸Department of Statistics (2006); the World Bank (2005), op. cit.

¹⁹ The World Bank (2005), op. cit.

²⁰ UNIFEM and Jordanian Nation Commission for Women (JNCW) (2004), Report on the Status of Women: Demography, Economic Participation, Political Participation and Violence, Amman, Jordan.

²¹ IFC, op. cit.

²² The World Bank (2005), op. cit.

of unemployment (31%)²³. There is a general lack of jobs in the economy as a whole; this together with the gender bias in recruitment stand as impediments to women entering the work force.

2.1.2. UNDER-EMPLOYMENT

Under-employment in Jordan is a major problem which especially affects Jordanian women. On average, women tend to be more qualified than men in similar jobs. The 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. This is not unusual for MENA countries; amongst wage earners in the region, except Djibouti, women are more likely to be hired only if they have higher education than a man, even for a similar job. This form of gender discrimination leads to lower expected remuneration which could ultimately discourage women from entering the labor force altogether. Furthermore, this situation can also reflect a mismatch between education skills and available jobs.

2.1.3. DIFFERENTIALS IN WAGE AND NON-WAGE BENEFITS

2.1.3.1. WAGE DIFFERENTIALS

Jordanian women like women in other parts of the world have a higher “reservation wage” than men’s. The reservation wage is the average wage rate at which an individual is exactly indifferent between working and not working. This is because of women’s usual responsibility for the family and the cost of childcare and domestic services. Wage differentials in MENA countries are higher in the private than in the public sector and in Jordan, they are the second highest. Furthermore, a large number of employed women in Jordan are over-qualified for the job they are doing. Estimates suggest that if wage discrimination was eliminated and women were paid at a level which corresponded more closely with their skills and qualifications, women’s wages would increase substantially (45%) in the private sector and 13% the public sector²⁴.

2.1.3.2. NON-WAGE DIFFERENTIALS

Women in Jordan face gender discrimination in non-wage benefits (pension and social security). For example, women’s pension and social security cannot be passed on to their husbands or their children after their death, whereas men’s can be. While females contribute at the same rate as males, only men are eligible for children’s allowances; women are only eligible if they can prove that their children’s father is dead or disabled. This implies that women’s earnings are generally considered as a secondary source of income for the family.

Lower mandatory retirement age for women also acts as a disincentive; 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 is further aggravated by the fact that women are more likely to interrupt their employment for childbearing, or, if they choose to enter the work force after childbearing, they will lose some work years and/or possibly lose seniority. The impacts of these non-wage differentials further reduce women’s overall remuneration and consequently act as a disincentive to their entering the work force. Furthermore, it can make a woman more dependent on relatives in her retirement age, since her retirement income may not suffice.

2.1.4. OCCUPATIONAL SEGREGATION

There is evidence of vertical and horizontal occupational segregation along gender lines. Vertical segregation, better known as “glass ceiling”, signifies 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 disparity in Jordan’s civil service implies the existence of vertical segregation; men make up the majority of public servants in the highest-ranking positions, whereas women are concentrated in the middle ranks with fewer opportunities for promotion²⁵.

²³ The World Bank (2005), op. cit.

²⁴ The World Bank (2004), Gender and Development in the Middle-East and North Africa: Women in the Public Sphere cited in the World Bank (2005), op. cit.

²⁵ Civil Service Bureau (2002), Hashemite Kingdom of Jordan, Annual Report.

Segregation becomes a huge problem when it does not follow the demand and supply interactions of the market and/or the individual's own preferences in career choice. It is economically inefficient and leads to women's lower participation in the work force.

2.1.5. PRIVATE SECTOR EMPLOYMENT: OPPORTUNITIES AND IMPEDIMENTS

2.1.5.1. OPPORTUNITIES

The Government of Jordan (GOJ) has recognized private sector development as the primary engine for economic growth and poverty reduction. The National Social and Economic Action Plan (NSEAP) for 2004-06 emphasize 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." In accordance with this, the GOJ has endeavored to facilitate 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).

King Abdullah II's support for creating access for all Jordanians to ICT, through the establishment of some 100 ICT knowledge stations across Jordan, is creating new opportunities for women in the community to upgrade skills and access paid work. Some 45,000 Jordanians have been trained to date, 57% of whom are women²⁶. Not only are knowledge stations upgrading women's skills to meet the demands of the job market, especially in the private sector, they are supporting the growth of the SME sector by providing access to information (for example, the Young Entrepreneurs website provides information about how to start a business). In addition, it has been providing Jordanian women (and men) with direct opportunities for self-employment as, for example, web designers or researchers. Of those Jordanian women who have access to a PC, almost a third use their skills in a private income generating capacity²⁷. However, knowledge stations are not universally provided in Jordan. Women participating in the focus group discussions in Karraq reported that only a few districts have the facility in their town.

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. QIZs have increased Jordan's exports to the United States considerably, accounting for 87% of the total in 2003²⁸. Through the 13 QIZs, new job opportunities have been created, mainly in garment and textile industry, and according to the Ministry of Industry and Trade, women account for approximately 70% of QIZ employees. Nearly 70% of Jordanian women employed in the QIZ have never had previous work experience and the majority work to generate family income²⁹. The Ministry of Industry and Trade projections suggest a five-fold increase in QIZ workers in manufacturing by 2010 and special efforts have been made by the Department of Labor (DoL) to encourage women in rural areas to join the QIZ work force. This includes a scheme through which the DoL pays for meals and transport and the QIZ employer provides appropriate accommodation. Following series of outreach activities, where DoL officials traveled to villages to explain to parents how the scheme worked and the potential benefits for the family, 600 young women from rural areas were recruited for QIZs. The face-to-face contact had apparently made parents feel more comfortable and reassured them that their daughters would be properly looked after.

2.1.5.2. IMPEDIMENTS

Private sector employers claim that they are dissuaded from hiring women, partly because of regulations that require employers to assume additional costs specific to women employees (see Table 2.0 above). 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. Consequently, women employees, especially married women, are seen by private sector employers as financial burdens and unreliable³⁰. Recent surveys in Amman suggest

²⁶ IFC, op. cit.

²⁷ IFC, op. cit.

²⁸ The World Bank (2005), op. cit.

²⁹ IFC, op. cit.

³⁰ Miles, R. (2002), Employment and Unemployment in Jordan: the Importance of the Gender System, World Development 30(3)

that 68% of employers (40% in the private sector and 28% in the public sector) expressed a marked preference for unmarried female workers who were perceived to have fewer family and childcare responsibilities³¹. Similarly, because of the need to adhere to Labor Code requirements of maternity leave and childcare provision, employers in the QIZs said that they would discourage married women from applying for jobs³². It is therefore hardly surprising that only 7% of married women are employed in Jordan³³.

2.1.6. CONSTRAINTS IN SOCIAL AND HUMAN DEVELOPMENT

2.1.6.1. ATTITUDES TO YOUNG WOMEN'S EDUCATION

Although Jordan has achieved gender parity in school enrolment at all levels and reached its Millennium Development Goals (MDG) in education in 2005, there are still concerns about the female tertiary completion rate which is a third of that of the male (the widest gender gap in tertiary education in the MENA region)³⁴. High drop-out rates are especially prevalent for girls in secondary as well as higher education and marriage has been quoted by young women school/college leavers as the prime reason for quitting education. While Jordanian families, by and large, regard marriage as a priority for young women, they consider higher education as a priority for young men. This attitude is regrettably internalized by many young women; half of the young women surveyed in 2004 said they believed that men should be given priority in education³⁵.

2.1.6.2. WOMEN'S ACCESS TO TECHNICAL AND VOCATIONAL TRAINING

According to the 2004-06 National Social and Economic Action Plan (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 requirements. This has translated into higher unemployment rates."³⁶ Furthermore, for higher and technical education women tend to specialize in fields that are seen as appropriate for females, those which are seen as an extension of their roles as wives and mothers. For instance, at universities, more women than men 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 sciences³⁷. 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 academic year³⁸. Jordanian NGOs and the donor community have established several centers for women's training in computer and business skills. JFPBW, in particular, also provides vocational training in non-traditional fields such as photography, plumbing and electrical skills with amazing results. However, such programs are not accessible in all areas and many Jordanian women still opt for traditional vocational courses such as secretarial and typing skills. If training does not teach a broad range of marketable skills that are relevant to local needs, employment opportunities will remain few and far between.

2.1.6.3. GENDER STEREOTYPING IN EDUCATION

Another factor that impacts education outcomes and hinders social and human development for both men and women is gender stereotyping in school textbooks and teachers' attitudes towards male and female roles. A 1999 study of school textbooks in Jordan found a significant amount of gender

³¹ The World Bank (2005), op. cit.

³² International Labor Organization (ILO) and the Ministry of Labor (2002), Women Workers in the Textiles and Garments Industries in Jordan: A research on the Impact of Globalization, Amman, Jordan.

³³ Department of Statistics (2002), Amman, Jordan

³⁴ The World Bank (2005), op. cit.

³⁵ Jordanian National Commission for Women (JNCW) and German Technical Cooperation (2004), Gender for Change as a Winning Option: Door Openers to Equality in Jordan – Experience, Tools and Success Stories, Amman, Jordan cited in the World Bank (2005) op. cit.

³⁶ Hashemite Kingdom of Jordan, Ministry of Planning (2004), the National Social and Economic Action Plan (2004-06), Emerging Requirements for Sustainable Development.

³⁷ Centre for Arab Women Training and Research (CAWTAR) (2003), Adolescentes Arabes: Situation et Perspectives, Tunisia, cited in the World Bank (2005), op. cit.

³⁸ UNESCO (2002), Arab States: Regional Report; cited in the World Bank (2005), op. cit.

stereotyping in the language, occupational roles and role models for males and females³⁹. The following is a few examples of this:

male gender roles account for the majority of references to gender roles in text books (87.6%); 96% of these references are for male roles in public life. In contrast, two-thirds of female roles are in the family setting;

references to strength, bravery, leadership, wisdom, independence and freedom are associated mostly with men; references to kindness, love, sensitivity, and interest in caring for the family are linked to women;

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

the higher the class levels. The higher is the use of gender language and gender roles and the greater the reference to males and male roles.

Textbooks therefore reinforce traditional gender roles; the majority of female roles are concentrated in the family and the private sector, most commonly as mothers, wives and daughters. And when women appear in public roles, such as the world of work, they are mostly portrayed in teaching and service jobs. Roles in decision-making and politics and new types of jobs are virtually non-existent for women.

Gender Stereotyping affects social attitudes about women's potentials and influences women's self-confidence and –esteem. The effects of this are not always felt directly; indirectly and over time it becomes embedded in social attitudes and practices. It is therefore hardly surprising that a large number of girls in Jordan refrain from advanced academic, technical and vocational education and many believe, as stated earlier, that men should be given priority in higher education.

³⁹ Shteivi, M. Al-Lawzi, S. (1999), Gender Role Stereotyping in Primary School Textbooks in Jordan, UNICEF, UNESCO, Amman, Jordan; cited in the World Bank (2005) op. cit.

SECTION 6: SOCIAL AND POLITICAL EMPOWERMENT

Playing a major role in decision making in the family, community, industry and Government is a key determinant of social, political and economic empowerment. The following Table illustrates the marginalized role Jordanian women play in key decision-making in civil society organizations, and in politics⁴⁰.

Indicator	Gender gap %	Women %	Men %
Parliamentarians in the Lower House	90	5.5	94.5
Parliamentarians in the Upper House	74.6	12.7	87.3
Local councilors	80	10	90
Judiciary (judges only)	91.4	4.3	95.7
Diplomats	77.9	12.4	87.6
Members of civil society organizations	60.4	19.8	80.2
Registered members of professional associations	55	22.5	77.5
Senior members of political parties	85	7.5	92.5

1. PARTICIPATION IN PUBLIC LIFE

In Jordan, there are strong views on women's participation in public life and studies show that negative attitudes stem from the value placed on women's roles in the private (domestic) sphere being incompatible with public roles⁴¹. Women's roles are generally perceived as limited to contributing to the political and policy process; for example, voting, donating resources and time and volunteering in electoral campaigns. Consequently, running for political office is not considered as appropriate for women. The overriding assumption here is that women can only have a supplementary role in politics. This view is so strong that it has made it difficult for Jordanian women to attain elected office in their own right, despite significant support from the country's leadership. To remedy women's lack of representation in the Lower House, the government has established a quota system (currently 6%) with a pending municipality's law that would take the quota to 20% if passed in April 2007. Regardless, evidence suggests that Jordanian civil society is still too weak to make effective interventions in favor of women taking up a larger stake in decision-making.

⁴⁰ UNIFEM and JNCW (2004), op. cit.

⁴¹ Konrad-Adenauer Stiftung (2003), Women's Political Participation in the 2003 Jordanian Parliamentary Elections: Lessons Learned, Amman, Jordan; cited in the World Bank (2005), op. cit.

For women to gain political voice, the following actions by Jordanian civil society are critical:

- Increasing the electability of women candidates to appeal to a larger section of the electorate;
- Increasing the electability of reform-minded male candidates – another rare category in the Jordanian parliament - to reach out to the woman voter, in order to develop a broader advocacy partnership between women and men;
- Developing a more informed woman voter who is more aware of her needs and the importance of her voice in decision-making.

However, to enhance the voice and influence of civil society, Jordan needs a more effective policy and institutional framework for the advancement of women and champions who can drive the agenda for change. It is important for women to hold decision making positions in Government to support the institutionalized reforms to enable a stronger environment for women's employment and entrepreneurship. SABEQ, through the activities proposed in the Gender Integration Solution's Leaders' work has the potential of making a long-term impact in this regard.

2. CURRENT INSTITUTIONAL FRAMEWORK

The current institutional framework for the advancement of women is rather thin on the ground in Jordan. There are essentially two players in this area: the Jordanian National Commission for Women (JNCW) and the Department of Statistics (DoS) plus a handful of staff located in a limited number of key ministries.

2.1. JNCW

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, it is a quasi-governmental institution with responsibility for co-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 National Strategy for Women (NSW), namely legislation, politics, economic empowerment, social development, education and health. Consequently, key ministries such as Planning, *Awqaf* (Islamic affairs and holy places) and Education have “women's desks”: individual staff members with the responsibility for gender issues.

2.2. DOS

An increasingly important player, the DoS has responsibility for collecting, analyzing and producing all government data in gender-disaggregated format. In the last few years, it has enhanced its capacity to work with different international and national organizations to improve knowledge and information on the status of women in Jordan.

While there is strong political will; customary law, tradition and culture have to include room for civil society advocacy to gather evidence and facilitate women's increased role and decision making in the economy, politics and society.

SECTION 7: RECOMMENDATIONS

Although Jordan has enacted laws, adopted policies and established an institutional framework for women's economic and political advancement, there are still many gaps, as identified by the gender assessment, which need to be addressed. SABEQ can play a key role in addressing these issues and in influencing the national agenda for enhancing the role of women in economic, social and political life.

1. COMPONENT ONE

SABEQ SHOULD:

Ensure that in all the activities it is pursuing for improving access to finance for businesses, it gives priority to the elimination of discriminatory practices which bar women's access to finance;

Provide a Training of Trainers program for a selected group of national banking associations and women's associations, in order to build their capacity to conduct face-to-face work with banks on improving women's access to finance;

Provide training for senior and middle-ranking bank officials to improve their knowledge and awareness of the importance of women-owned enterprises and how they can effectively facilitate women entrepreneurs' access to credit;

Set up a grant scheme for women who want to set up or expand their businesses;

Produce and disseminate widely a toolkit for women entrepreneurs on how to run a successful business (including a section on export and investment), using a similar too kit produced by the International Labor Organization as a model; provide training for women entrepreneurs on how to use the toolkit;

Dedicate a page on the SABEQ website to women entrepreneurs; this page should provide all necessary information and guidance on running a successful enterprise, investment and export opportunities, a notice board of events in Jordan and abroad, agencies and programmers offering support and assistance and networking in Jordan and internationally;

Run a capacity-building program for women's NGOs in Irbid and Karraq which aims to enhance competency in running their associations as social enterprises.

2. COMPONENT 2

SABEQ SHOULD:

Conduct an investigation of Jordanian government's policy and its effects on promoting entrepreneurship amongst women and other disadvantaged groups;

Using the study's findings and recommendations, work with the Ministry of Industry and Trade to create a unit within the ministry which specializes in providing assistance to women entrepreneurs on all trade and investment matters with the aim of enhancing the capacity of women-owned businesses to compete in the world market;

Provide technical assistance to this new unit, enabling it to work effectively on the priority tasks; support the unit to work collaboratively with JNCW and other gender-specific ministerial staff on upgrading the socio-economic status of women in government policy;

Develop a gender value chain analysis to identify areas of growth for women owned small and medium enterprises; and

Build the capacity of Jordanian business women associations to develop market linkages for women-owned businesses.

3. COMPONENT 3

The Gender Integration team should conduct a specific investigation on the ways in which private sector employers could be encouraged to hire women; the findings and recommendation of this study together with those of this report should provide the basis for the Component 3 Leader to work with the Government of Jordan and the private sector on eliminating all constraints on the employment of women in the private sector;

SABEQ should change mindsets on investment and innovation in Jordan through increasing the representation of women in decision-making; through activities such as those outlined in SABEQ's gender integration solution leader's work plan should provide the means for this;

SABEQ should work towards enhancing the visibility and the social profile of Jordanian professional and business women in the media using the expertise of the champions listed in Annex 2; for example, running PR campaigns on the value of women entrepreneurs and organizing an award system to honor successful professional and businesswomen, notably those who have worked to alleviate poverty and social exclusion.

4. COMPONENT 4

SABEQ SHOULD WORK WITH THE GOVERNMENT OF JORDAN TO:

Standardize the minimum wage requirement (one minimum wage for all)

Standardize the maternity leave requirement (one maternity leave for all);

Provide financial assistance to the private sector to enable employers to meet the cost of maternity leave for all female employees;

Make the provision of childcare for young children the duty of the state and not the private-sector;

Eliminate wage and non-wage differentials;

Close the gender gap in job promotions in the public sector;

Develop a nationwide strategy on increasing the participation of women in public life;

Set up more ICT knowledge stations to cover all provinces and rural areas (some of these centers should be for the use of women only, in order to encourage more women to use the services); SABEQ's gender integration solution leader's work plan proposes an important activity to increase the accessibility of ICT in Karaq, where only a few areas have this facility: giving a grant to five women's associations to set up ICT facilities in their centers which could also become an income-generating tool;

Encourage women, through offering scholarships, to take up technical and vocational training on skills required in industries experiencing growth;

Review school text books and teacher training curriculum, in conjunction with teachers' associations, with the aim of removing gender stereotyping, in order to change attitudes on gender roles and boost girls and young women's self-confidence and – esteem.

5. MONITORING AND EVALUATION

It is important that the gender integration activities of SABEQ as a whole are monitored regularly and evaluated periodically. It is recommended that:

A monitoring and evaluation framework is designed on the basis of SABEQ's gender assessment, objectives and work plans;

SABEQ's component leaders and senior managers monitor gender integration activities in staff supervision and team meetings;

Conduct a comprehensive evaluation of SABEQ's gender integration once a year and to produce a final report with achievements and recommendations, on completion.

APPENDIX

ANNEX ONE: LITERATURE REVIEWED

SABEQ, Scope of Work and Overview of Program & BearingPoint Technical Approach (November 2006)

The World Bank (2005), The Economic Advancement of Jordanian Women: A Country Gender Assessment, Social and Economic Development Group, MENA region

Department of Statistics (2006) Participation in Public and Political Life; Population distribution; Labor and Economic Participation; Health; Education;

Distribution of Employed Persons 15+ Years of Age in Jordan by Nationality, Sex, Main Economic Activity and Governorates

International Finance Corporation (IFC) (2006), Gender Entrepreneurship Markets (GEM) Regional MENA and country briefs – Jordan, Egypt, Morocco and Yemen

Jordanian National Commission for Women (JNCW) (2005), Discussion on Mainstreaming Gender in the National Social and Economic Development Plan (NSED) 1999-2003

The Hashemite Kingdom of Jordan, JNCW (2005), the implementation of the Convention to Eliminate all Forms of Discrimination Against Women (CEDAW) in Jordan

Abu Hassan, R. (2006), Jordan: Country Information, Amman, Jordan.

Microfund for Women (2005), Annual Report

Jordanian Forum for Business and Professional Women (JFBPW) (2006) Information Pack

ANNEX TWO: CHAMPIONS: DRIVING THE AGENDA FOR CHANGE

AMMAN

Ms Rana El-Akhal, Chief Executive Officer, Jordan Forum for Business and Professional Women (JFBPW)

Ms Wijdan Talhouni Saket, Member of the Upper House and President of JFBPW

Ms Toujan Faisal, Member of the Upper House

Ms Hala A'ahed, Acting Director, Jordanian National Commission for Women (JNCW)

Ms Falasteen Awad, entrepreneur and Executive Director, Craft's Connections

Ms Meisa Batayneh Maani, President, Business and Professional Women

Ms Maha Abu Amri, Program Officer, Financial Services Volunteer Corps

Huda Hakki, Director, The Queen Zein Al-Sharaf Institute for Development

IRBID

Ms Fatima Mohamed Ebedat, Women's Union Leader, Moghadir

Ms Amira Awad Ghanem, Al-Ramtha Women's Society

Ms Enas Al-Bader, Administrative Assistant, Jordan Upgrading and Modernization Program (JUMP)

Nariman Gharaibeh, Women's Union Leader, central Irbid

Mona Abdallah, Women's Association Leader, Rahoob

KARAQ

Ms Lama El-Majal, Municipality Affairs Manager

Ms Sara Yehia Al-Rahaifeh, Women's Association, Rakeen

Ms Wisa Salem El-Qsous, Housewives Association, Shihan

Ms Eman Ali Salem Samad, Work Inspector, Ministry of Labor in Karaq

Mr. Ibrahim Trawneh, Civil Society Manager, Municipality of Karaq

ANNEX THREE: FOCUS GROUPS

The purpose of the focus groups was to gather information for the gender assessment directly from women in Irbid and Karaq.

IRBID

The focus group in Irbid was attended by 20 women representing the range of local women's NGOs. It was held in the morning of Monday 8th January 2007 at the Chamber of Industry, central Irbid.

KARAQ

The focus group in Karaq was attended by ten women and one man, most of whom represented local women's NGOs. Only three of the participants were civil servants; two from the municipality and one from the Ministry of Labor. The focus group was held in the morning of 10th January 2007 at the al-Hassan Cultural Centre, located in the town center.

FOCUS GROUP PROCEEDINGS

The duration of each focus group was two hours. Chaired by Dania Gharaibeh, SABEQ's gender integration solution leader, they started with an introduction to the aims and objectives of SABEQ and the gender assessment, followed by each participant introducing themselves and the work of their organization. After introductions, the consultant went through a list of questions with the participants, starting with an open-ended one which was "What are the opportunities and challenges for women running their own businesses in Irbid/Karaq?" The following is the list of more specific questions.

- What kind of businesses women have set up in Irbid/Karaq?
- Have the women faced any obstacles to registering their businesses? If so, how have they been able to overcome them?
- Have the women faced any difficulties accessing loans/micro-credit?
- What kind of support and assistance has been available to the women's NGOs, if any?
- Is there a structure in Irbid/Karaq promoting networking and exchange of information between women's NGOs and between them and the public sector?
- How the activities of women's NGOs are funded?
- How could SABEQ help businesswomen in Irbid/Karaq; how could it promote women's employment in Irbid/Karaq?

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