

Women and Development in Jordan

A Review of Current Activities and Future Opportunities

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A Women in Development Technical Assistance Project

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by

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International Center for Research on Women

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EXECUTIVE SUMMARY

At the request of the U.S. Agency for International Development/Jordan, a WIDTECH team was invited to provide technical assistance to review activities related to women and development in Jordan. The broad goal was to start a process of working with USAID/Jordan, the Government of Jordan, and nongovernmental organizations (NGOs) to develop a plan for supporting women's contributions to Jordan's development.

Specific objectives of the scope of work were:

- To conduct an assessment of the activities under way among Jordanian women's organizations with a view to identifying current constraints and future opportunities;
- To examine the Government of Jordan's development plans with a view to determining the strategic contributions women can make to Jordan's development agenda;
- To examine the activities of major donors and to identify gaps, opportunities, and complementarities; and
- To work, based on the information thus obtained, with the NGOs to develop an agenda that can contribute to Jordan's development, determine resource needs to implement the agenda, and identify and develop a plan to obtain the needed resources.

This technical assistance consultancy was completed in two phases by a team consisting of Ms. Rekha Mehra, Director of the WIDTECH Project; Ms. Hilary Sims Feldstein, Training Specialist, WIDTECH; and Ms. Haifa Abu Ghazaleh, a Jordanian psychologist, education specialist, and leader in the women's movement. In the first phase, Ms. Feldstein obtained data and conducted interviews in Jordan from May 19 to May 23 and from June 2 to June 13, 1997. The second phase interviews and data collection were done by Ms. Mehra and Ms. Abu Ghazaleh from July 28 to August 15. These activities coincided with the visit of the WIDTECH Project Contracting Officer's Technical Representative, Ms. Muneera Salem-Murdock, who was on temporary duty to USAID/Jordan to provide technical assistance to the Economic Growth Office. Ms. Salem-Murdock and Ms. Mehra jointly briefed USAID staff on August 14.

During these two periods, the consultants focused on reviewing the activities of the women's organizations, particularly their work pertaining to women's economic activities. Because the Government of Jordan has already begun developing its next development plan, the consultants were unable to address that issue; if necessary, it will have to be taken up later. In the meantime, the consultants addressed the gender implications of the Social Productivity Plan, which appears to be the basis for addressing issues related to poverty and unemployment.

With respect to the last item in the scope of work, the development of an agenda, the consultants also felt that women's organizations have been in the process of developing such an agenda already. Taking it further would require more time and a different process than simply having a consultant decide such an agenda. Therefore, a key recommendation of this consultancy was to plan and implement a participatory process for developing Actions Plans with the women's organizations, determining resource needs, and devising strategies for obtaining resources.

JORDAN'S ECONOMY

Jordan is strategically placed in the Middle East and has historically played an important role in the region. The signing of the Peace Treaty between Israel and Jordan on October 26, 1994, ended 46 years of war and opened the way for increased investment and development in an economy that has been under severe economic pressure since the Gulf War in 1991. Although real annual GNP growth averaged 10 percent in the 1970s and early 1980s, it slowed to 2 percent per annum in the late 1980s. Growth picked up in the 1990s —real GDP increased 16 percent in 1992 and averaged 6 percent between 1993 and 1995.

Twenty percent of the population lives below the poverty line and unemployment is high —about 15 percent —and unofficial estimates suggest it may be even higher. Jordan's natural resources are limited, and access to water is a serious problem. People are its main resource. Its population of 4.2 million is concentrated in urban areas, as is 80 percent of its labor force. In 1989, Jordan undertook an economic restructuring that involved broadening the role of the private sector. To address problems associated with poverty and unemployment, Jordan has developed a Social Productivity Plan, which seeks to reform the National Aid Fund (for public assistance), improve infrastructure, provide employment training, and promote micro and small enterprise (MSE) development.

THE STATUS OF WOMEN

The well-being of Jordanian women has improved significantly over the past two decades, as reflected by their increased (though low) participation in the labor force, higher life expectancy, improved educational attainment, and decline in the fertility rate. Nevertheless, important gaps remain, particularly in women's low participation in the labor force and in political life. Women represented just 11 percent of the total labor force in 1991 and were employed primarily in community, personal, and social services including activities such as teaching, nursing, and financial activities. Thirty-seven percent of working women are employed by the government. In 1994, 32 percent of women were unemployed. Low levels of formal economic participation may imply greater participation in the informal sector, although few data are available to substantiate this hypothesis. Still, it is an issue that deserves investigation.

THE STRUCTURE FOR WOMEN'S DEVELOPMENT

The women's movement in Jordan is at an important crossroads that provides opportunities for strategic support to women and development. In the National Program for Women, Jordan has outlined an agenda for advancing the status of women. An organizational structure consisting of the Jordanian National Committee for Women (JNCW) and the Jordan National Forum for Women (JNFW) is in place under the leadership of Her Royal Highness Princess Basma. It is designed to provide leadership and coordination of a development program for women including the work of NGOs. The structure and program provide a broad framework for undertaking future activities.

It is important to note, however, that the linkage between the National Program for Women and Jordan's broader development goals is weak. Strengthening these linkages would help identify the National Program as a "development" rather than a "women's" agenda. The program is currently viewed as the latter, and, in the long run, this perception may serve to marginalize its objectives. Second, the new national organizational structure is relatively untried, and NGOs are unsure of the impacts on themselves and their organizations, particularly on the crucial issue of donor funding.

THE STATUS OF THE NGOS

The NGOs expected to implement the National Program span the range of capacity. However, the capacity of most NGOs is limited. Except for a few large NGOs, they are constrained by both financial resources and the lack of trained professional staff. Also, the prevailing ethos is one of service rather than professional development. Institutional capacity building, particularly through strategic planning and management training, is an expressed need. It is not always clear, however, *who* should be involved in such training because staffs of most NGOs are small and voluntary, and their involvement (except for the leaders') is often erratic.

ECONOMIC AND POLITICAL PARTICIPATION

The focus of current activities related to women and the critical expressed needs are in three major areas —poverty alleviation, better integration of women into the economy, and strengthening of women's political participation and legal rights. In some cases, attempts are being made by NGOs to transform income-generating projects into sustainable enterprise development. However, many NGOs still feel that there is a place for subsidized assistance, which seems to be the alternative offered for the integration of better-educated and better-off women into the economy. Donor and government assistance being provided is for (1) training in starting businesses, especially training of trainers (funded by the British Department for International Development [DfID], United Nations Development Fund for Women (UNIFEM), and the German aid organization GTZ); (2) providing loans in rural and urban areas (Save the

Children and CARE, with USAID funds); and (3) providing funds to the Queen Alia Fund for the provision of microfinance through a Small Business Development Project (Canadian International Development Agency, CIDA).

The critical gap in this area is the lack of sound information on which to base activities. In particular, there is a gap in information about women's current microenterprise activities and about the informal sector as a whole. There is also a gap in information about the levels of women's skills, education, and entrepreneurship in various social classes and in urban and rural areas. Only one small study by UNIFEM has been completed so far, and it does not really address the informal sector, where women's microenterprises are likely to be found. Finally, there is a gap in information about women's roles in agriculture and their activities in rural areas. This type of information is needed to assess the potential for MSE development among women and to identify the kinds of support that will be needed to ensure that their businesses or the expansion of their businesses is likely to succeed.

The current focus in political participation among NGOs and donors is to prepare women for the upcoming elections, whether as voters or candidates, with a strong emphasis on women running for office. Workshops are being conducted nationwide by the JNFW, while the PBWRC, with funding from the European Union, is providing media support to candidates. Through its Policy Project, USAID is providing training of trainers for improved political participation. Follow-up will be needed on this project. The longer-term need is to enable women to have the skills and resources to lobby effectively for the issues important to them.

Legal change is an important focus of the National Program and of many of the women's NGOs. For instance, the Jordanian Women's Union's (JWU) focus is on women's rights, and the organization's leaders expressed interest in leadership training. If, as the NGOs would like, certain laws are amended, there may be a longer-term need to educate women about their rights and the avenues available to them to exercise those rights. This type of educational process may be needed even with the current laws. However, this issue was not explored but deserves further attention.

RECOMMENDATIONS

Proposed below are recommendations to strategically address the needs identified above. The approach recommended is twofold: (1) to incorporate ongoing institutional capacity building and, simultaneously, (2) to act on key issues that can promote women's advancement in economic and political/legal development.

1. Two related actions are recommended to better integrate women into the Government of Jordan's development planning and implementation processes:
 - **Policy dialogue with the Government of Jordan** regarding integration of women's issues into mainstream development areas. The goal should be to identify strategies, processes, and mechanisms to integrate gender perspectives

into overall development planning and implementation. Achieving this goal would require better coordination with the NGO structures, and integration of gender perspectives into the development planning process now under way. Basically, this will require obtaining “a seat at the table” in all major planning activities, including the development of the next plan.

- **A detailed review of the Social Productivity Plan — the main instrument for poverty alleviation.** The objective of the review should be to determine the plan’s impact on women and to ensure that they have access to the resources offered and that women are properly consulted and integrated in planning and implementation at all levels —including at the community level in infrastructure development. Monitoring and evaluation of programs targeted at women should also be coordinated through the Ministry of Planning.
2. **A participatory strategic planning exercise** is needed to determine how to implement the National Program for Women. Such an exercise should be broad-based and involve a wide spectrum of NGOs, the government, and donors. The goals should be to complete a review of the National Program to determine the match between agency capabilities and proposed activities; the development of action plans by individual NGOs and government agencies; an assessment of the types of financial and human resources needed to implement the action plans; and strategies to obtain the needed resources. This process should be undertaken in two phases: (1) a planning phase to set up a participatory workshop and (2) an implementation stage, during which the workshop (three to five days) would be held to develop the action plans and determine the associated resources needed to carry them out. This would also be an appropriate time to explore in greater detail the type and scope of management training that was requested by some NGOs.
 3. **Collaborative studies involving researchers** (perhaps at the university or consulting firms), **NGOs, and U.S.-based technical experts** would help fill in gaps in information about women’s roles in the economic arena. These studies should inform the identification of employment opportunities for women in rural areas and the design of mechanisms to improve women’s awareness of and eligibility for such opportunities. Studies needed are as follows:
 - **The extent and nature of women’s work in informal economic activity**, especially microenterprises. Besides providing baseline information, such a study would have the added benefit of supporting ongoing work in credit and MSE lending and may help identify opportunities for supporting women’s economic roles.
 - **The causes and consequences of unemployment among women.** The study should include quantitative and qualitative analysis and should be geared to devising solutions.
 - **The role of women in agriculture.** How has the shift to vegetable and food production affected women’s employment and opportunities for wage labor?

What are the alternative employment opportunities for women in rural areas?
What is the scope for self-employment?

4. **Training for women at the grassroots level in legal literacy and processes, and skills development in formulating issues and lobbying for them.** These areas could be explored either through consultative services or as a part of the strategic planning process proposed above.

INTRODUCTION

At the request of USAID/Jordan, a WIDTECH team was invited to provide technical assistance to review activities related to women and development in Jordan. The broad goal was to start a process of working with USAID/Jordan, the Government of Jordan, and nongovernmental organizations (NGOs) to develop a plan for supporting women's contributions

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- To work, based on the information thus obtained, with the NGOs to develop an agenda that can contribute to Jordan's development, determine resource needs to implement the agenda, and identify and develop a plan to obtain the needed resources.

Key portions of this scope of work were addressed through a technical assistance consultancy completed in August 1997. A team consisting of Ms. Rekha Mehra, Director of the WIDTECH Project and Ms. Hilary Sims Feldstein, Training Specialist, planned to visit Jordan from May 19 to June 14, 1997, but only Ms. Feldstein was able to go because Ms. Mehra was unable to obtain a visa in time. Thus, the technical assistance was done in two phases, with Ms. Feldstein completing the first phase of preliminary interviews and data collection on June 12. She briefed the head of the Population, Health, Nutrition Office, Ms. Eilene Oldwine and Ms. Monica McKnight of the Economic Growth Office on her findings before her departure. The second phase of the activity was undertaken from July 28 to August 15 by Ms. Mehra and Ms. Haifa Abu Ghazaleh, a Jordanian psychologist, education specialist, and a leader in the women's movement.

During these two periods, the consultants focused on reviewing the activities of the women's organizations, particularly their work pertaining to women's economic activities. As the Government of Jordan has already begun developing its next development plan, the consultants were unable to address that issue; if necessary, it will have to be taken up later. In the meantime, the consultants addressed the gender implications of the Social Productivity Plan, which appears to be the basis for addressing issues related to poverty and unemployment.

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The second phase of the technical assistance activity coincided with and was greatly facilitated by the visit of the WIDTECH Project Contracting Officer's Technical Representative, Ms. Muneera Salem-Murdock, from the WID Office in USAID's Global Bureau, who was on temporary duty to USAID/Jordan to provide technical assistance to the Economic Growth Office. Ms. Salem-Murdock and Ms. Mehra jointly briefed USAID staff on August 14. The briefing was attended by Mission Director Lewis Lucke and about 12 USAID officers, both Jordanians and Americans.

THE DEVELOPMENT CONTEXT

Jordan covers approximately 35,000 square miles and has common borders with Palestine, Syria, Iraq, and Saudi Arabia. As a result of its strategic location, Jordan historically has played an important role in the region. On October 26, 1994, the signing of the Peace Treaty between Israel and Jordan formally ended 46 years of wars between the two countries and added impetus to investment and development in the region

Jordan has few natural resources, and only 5 percent of its land is arable —0.5 percent of which is covered by permanent crops. Available natural resources include phosphates, potash, and shale oil. Only 9 percent of Jordan's land receives more than 200 millimeters of rain per year, and rainfall is highly unreliable. Jordan has serious environmental problems ranging from scarcity of water resources to deforestation, overgrazing, and desertification. Free water, free grazing, and the availability of subsidized feed concentrate have provided incentives to livestock owners to expand their herds beyond the capacity of their natural range. Urbanization and industrialization are also polluting the environment, particularly in the area of Amman-Zarqa where there are high levels of chemical particulates in the air.

Jordan has a population of 4.2 million, more than half of which lives in urban areas. The estimate for Amman is 1.6 million. More than 80 percent of Jordan's labor force is also concentrated in urban areas, mostly in Amman, Zarqa, and Irbid. The population is growing at a natural increase rate of 3.7 percent with a doubling time of 20 years. The country's total fertility rate is 4.6, having dropped from 6 in 1987 to 4.6 in 1994 (JNCW 1995). Although the fertility rate is declining, it is important to note that it is high given the high education level of Jordanian women. Also, given that the number of women of reproductive age is high (almost 42 percent of the population is younger than age 15), the rate is unlikely to decline much more in the near future.

Thirty-nine percent of women of reproductive age in Jordan currently use modern contraceptives. This figure is comparable to other countries in the region, such as Tunisia and Morocco, where 40 and 36 percent of women use modern methods of family planning. While traditional values regarding family size, family planning, and birth spacing predominate, there is growing evidence that Jordanian attitudes and beliefs about contraceptive practices as well as fertility preferences are changing. Research findings indicate a recognition that closely spaced births increase health risks for women and infants, and that broad economic changes have altered the incentives and costs of childbearing.

The Economic Situation

Overview of the economy. During the oil boom of the late 1970s and early 1980s, Jordan's annual real GNP growth averaged more than 10 percent. Jordan's economy also benefited from aid from other Arab nations and from remittances sent by Jordanians employed in the Persian Gulf region. Following the decline in the price of oil in 1983, real economic growth in Jordan slowed to an average annual rate of less than 1 percent between 1983 and 1989. Additional factors contributing to the economic slowdown included declines in remittances, exports, and foreign grants (World Bank 1996). Imports —mainly oil, capital goods, consumer durables, and food —outstripped exports, with the difference covered by aid, remittances, and borrowing. International donor assistance was also an important source of revenue (World Bank 1996b).

Table 1 provides a comparison of the main macroeconomic indicators in 1985 and 1995.

Table 1. Macroeconomic Indicators, 1985 and 1995 (US\$)

INDICATORS	1985	1995
Population Size (000)	2,675	4,139
Inflation Rate (%)	4	4
GNP at Current Market Price (million)	2,879.3	6,360.7
GDP at Current Producer Price (million)	2,886.0	6,601.1
GNP per Capita	1,076	1,537
GDP per Capita	1,079	1,595
Domestic Exports (million)	364.7	1,435.0
Re-exports (million)	79.2	338.0
Imports (million)	1,535.0	3,700.4
Trade Balance (million)	(1,088.0)*	(1,946.2)
Contracted External Debt Outstanding (million)	529.1	6,589.4
External Debt/ GDP Ratio (%)	18	100

Source: Economist Intelligence Unit (EIU), 1997.

In 1989, Jordan adopted a reform agenda to stabilize the economy, improve efficiency, and broaden the role of the private sector. The reform measures included reducing the fiscal deficit, maintaining a competitive real exchange rate, and restructuring of tariffs and trade regimes. In 1991, the Persian Gulf War unexpectedly complicated the economic reform process as 300,000 Jordanians working in the Gulf region (particularly in Kuwait and Saudi Arabia)

returned to Jordan, raising unemployment and stalling the future flow of remittances. Loss of export markets in Iraq and elsewhere also complicated the economic reform process.

In 1992, however, real GDP grew 16 percent, fueled by a real estate boom associated with the inflow of savings from Gulf returnees. Growth continued in the 1990s, the GDP increasing an average of 6 percent per annum from 1993 to 1995. Factors involved in expansion were growth in traditional mining activities, tourism, and trade-related activities.

The rebound in domestic economic activity helped reduce the unemployment rate from 25 percent in 1991 to 13-15 percent in the years immediately following. At least some of this rebound was caused by the increase in construction fueled by returning workers from Saudi Arabia, Kuwait, and elsewhere in the region. Although annual rates of economic growth have been relatively high (average of 6 percent), there is widespread concern about growing income inequalities and the growing number of Jordanians who enter the workforce and have difficulty finding employment. For many Jordanians, the anticipated "peace dividend" also seems illusionary with the final outcome of what has been a very rocky peace process still very unpredictable.

As a small economy with limited natural resources and facing huge water scarcities, Jordan will always be affected by external developments over which it has little or no direct control. However, it can minimize the impact of adverse economic events, both by deepening economic relationships with its neighbors and by diversifying and expanding its exports to countries outside the immediate region. Slower import expansion can also ease the pressure on the current account. The fact that overseas employment and remittances are once again on the increase is an important development, although neither remittances nor foreign aid can be depended on for sustainable, long-term growth.

Economic sectors. The agricultural sector is relatively small in Jordan, contributing about 7 percent to GDP and employing about 7 percent of the labor force. If backward and forward linkages are taken into account, the sector's contribution to the GDP is estimated at one-third. Between 1991 and 1993, growth in the agricultural sector averaged 6.2 percent per year. Agricultural production, nevertheless, has been unable to keep pace with rapidly expanding domestic consumption needs because of population growth and rising living standards. As a result, food imports are high and amounted to \$471.3 million in 1993. Jordan is also a major exporter of agricultural products such as vegetables (tomatoes, eggplant, cucumber, and squash) to Saudi Arabia and the Gulf States and to Europe in the winter. Other important crops include tree crops, such as olives, and fruits such as watermelons. A significant proportion of high-value crops (65 percent of vegetables and 60 percent of fruits) is grown on just 15 percent of the cultivated land that is irrigated in the Jordan Valley. About 90 percent of Jordan's agricultural lands are used as rangelands for sheep and other livestock (FAO 1998).

The industrial sector of Jordan is composed mainly of mining and manufacturing industries. Large-scale industries in Jordan include mining of mineral resources and the industrial production of cement, fertilizers, and refined petroleum. Industrialization has grown rapidly since the early 1960s. The average annual growth of industry was 7.9 percent between 1990 and 1995. The value added by industry as a percent of GDP was 27 percent in 1995

(ArabNet 1997 and World Bank 1996c). Major industries include petroleum refining, cement production, phosphates, and hydroelectric power. Other rapidly expanding industries, both local and foreign owned, include food processing, textiles, pharmaceutical goods, paper, sugar, and glass making.

Jordan's internal trade amounted to US\$575 million in 1995, increasing by 13 percent from the year before and constituting 9 percent of GDP. More than 90 percent of internal trade is generated by local wholesale and retail activities, 6 percent from restaurants and 4 percent from hotels (EIU 1997). The commodity composition and the geographical distribution of Jordanian imports have remained relatively stable during the last decade. The major imports are foodstuffs, machinery, transport equipment, manufactured goods, mineral fuels, and lubricants. The main sources of Jordanian imports are European Union countries, primarily Germany, Italy, France, and the United Kingdom, followed by the Arab countries. Iraq is a major exporter to Jordan, supplying petroleum products. Jordan's main exports are minerals and mineral-related products, including potash and phosphate rocks. The share of nontraditional exports, which include a variety of manufactured products such as chemicals and pharmaceuticals, increased from 53 percent in 1993 to 64 percent in 1994. Iraq is a major market for Jordanian exports, absorbing about 13 percent, followed by India and Saudi Arabia at 11 percent and 9 percent respectively (ArabNet 1997).

Poverty indicators. Based on the survey of family's income and expenditure (1992) as adjusted to 1996 prices and consumption, the population living below the poverty line is 860,000 or 20 percent of the total. Poverty among the employed is the result of low wages and high dependency ratios within households. On average, there are 11 people per household for the bottom decile versus 5 people for the top quintile. Recent surveys show that the poor believe that family size is the most important factor in explaining their poverty (World Bank 1994).

Regionally, poverty is greater in Karak and Ma'an in southern Jordan, which is mainly pastoral and Bedouin. Bedouin are frequently on the move and can be seen in different parts of the country, including the city, seeking seasonal employment. Several informants indicated that there had been changes and impoverishment for many people formerly or still living in agricultural areas. Many have been pushed to marginal areas. Men have frequently left home for the cities or the army to get better cash income. As a result, women have an increased agricultural burden or have dropped agriculture in favor of other kinds of income-generating activities.

The Government of Jordan's current efforts in poverty alleviation are concentrated in the Social Productivity Plan, designed to offer public assistance, employment training, small enterprise support, and infrastructure development (see "The Role of the Government," below).

The Role and Status of Women

Jordan's women have made substantial progress during the past two decades in improving levels of education, health status, and life expectancy. As in many other developing

countries, development has enabled women to enhance their capabilities. Progress has been much slower, however, in offering women opportunities to apply those capabilities, particularly in the public arena in economic and political life.¹ The data below demonstrate these contrasts and compare the changing status of Jordan's women with those in other comparable countries.

Progress made. As shown in Table 2, the well-being of Jordanian women has improved significantly since 1980. This is reflected in the key indicators such as the drop in the total fertility rate and the increase in women's labor force participation and life expectancy.

Table 2. Jordan Key Indicators, 1980, 1995

INDICATORS	1980	1995
Total Fertility Rate	6.8	4.8
Labor Force Participation (%)	20	25
Female percent of Labor Force	15	21
Primary School GER (%)	102	95 ¹
Contraceptive Prevalence Rate	n/a	35 ²
Maternal Mortality (per 100,000 live births)	n/a	132 ²
Infant Mortality (per 100,000 live births)	82 ³	36 ⁴
Illiteracy (%)	n/a	21
Life Expectancy (average years)	58 ³	70 ⁴

¹ 1993 ² 1989-1995 ³ 1970-75 ⁴ 1990-1995

Sources: *World Development Indicators, 1997*, The World Bank; *World Development Report 1996*, The World Bank; *The World's Women, 1995*, United Nations.

Gaps remaining. Nevertheless, important gaps remain. They are demonstrated by a comparison with the 1995 UNDP Human Development Report's (HDR's) gender empowerment measure (GEM), which examines whether women and men are able to participate actively in economic and political life and take part in decision-making. The HDR ranks Jordan the lowest of all countries in the Middle East with the exception of Lebanon using this GEM measure. This poor performance can be explained in part by women's low participation in the labor force and also by their late integration into the formal political process.

Women attained the right to vote in 1974 in Jordan, whereas women had been formally recognized as active political participants since 1959 in Tunisia and since 1963 in Morocco. The United Nations WISTAT database reports that Jordan has 1 female judge and 1 woman minister as compared with 117 male judges and 34 male ministers. Women have been allowed to run for office since 1993, but only a few have been elected so far.

Table 3 reveals that the condition of women in Jordan may be comparatively better than that for women in Morocco and Tunisia. Although the Gender Development Index (GDI) is not available for 1993 for Jordan, extrapolating from the Women's Status Index calculated by the International Fund for Agricultural Development, we might conclude that the GDI would follow

¹ The UNDP's Human Development Report (1995) defines increasing empowerment among women along two dimensions — having more choices and being able to exercise those choices. In this definition, the ability to exercise choices is represented by women's capabilities, whereas the choices themselves are offered through opportunities such as employment and political participation.

the same ordering.² The apparent contradiction between the GEM indicator cited above and the others lies in the relative importance placed in the HDI, GDI, and WSI on service delivery and take-up in literacy and general health. These indices tell relatively little about women's economic participation and productive activities, largely because formal labor force statistics are particularly poor for the region. Certainly, the case of Jordan reveals that the comparatively good performance of the HDI and GDI indicators are achieved because of good service delivery and take-up indicators for education and health. This is shown in Table 4.

Table 3. Comparison of Different Measures of Gender Equality

COUNTRY	REAL GDP PER CAPITA (PPP) US\$ 1993	HDI, 1993 ¹	GDI, 1993 ¹	WOMEN'S STATUS INDEX ² (LATE 1980S)
Jordan	5,570	0.746	--	0.555
Morocco	3,270	0.534	0.486	0.466
Tunisia	4,950	0.727	0.647	0.456

Sources: ¹*Human Development Report, 1995*, United Nations Development Programme;

² *The State of World Rural Poverty, 1993*, IFAD.

Table 4. Human Capital Indicators

COUNTRY	PER CAPITA DAILY CALORIE SUPPLY AS % OF REQUIREMENTS 1988-1990	LIFE EXPECTANCY AT BIRTH 1991	ADULT LITERACY (%) 1990	PRIMARY GER ¹ FEMALE	SECONDARY GER ¹ FEMALE
Jordan	110	68	80	99	78
Morocco	119	62	50	55	30
Tunisia	131	67	65	109	40

¹ GER: Gross Enrollment Ratio is expressed as a percentage of the total class/age-group cohort; this figure can exceed 100 because students of a range of ages may be in the same class.

Source: *Human Development Report, 1995*, United Nations.

The few data that are available on women's economic participation indicate that women in Jordan have lower levels of economic participation and comprise a smaller proportion of the total labor force than they do in Morocco and Tunisia (Tables 5 and 6). The paucity of data on women's economic participation in the region underscores the pressing need to develop and collect culturally sensitive data on women's productive activities in the marketplace and the home.

² The Human Development Index (HDI) is a composite index of achievements in three fundamental indicators of well-being, life expectancy, adult literacy, and adjusted real GDP calculated at purchasing power parity. The Gender Development Index (GDI) is a similar aggregate of these basic indicators of well-being, adjusted to reflect the disparity in achievement between men and women. The Women's Status Index (WSI) is calculated using data on economic participation, general and reproductive health status, literacy, and school enrollments. The index is an aggregation of maternal mortality rates; contraceptive compliance; births attended by trained personnel; female literacy; all levels of school enrollment; female-to-male wage ratios, and female participation rates.

Table 5. Women's Economic Participation in Jordan, Morocco and Tunisia

COUNTRY	WOMEN AS A % OF THE TOTAL LABOR FORCE		ECONOMICALLY ACTIVE WOMEN AS % OF THE TOTAL FEMALE POPULATION (PARTICIPATION RATE)	
	1965	1991	1965	1990
Jordan	6	11	3	5
Morocco	11	21	6	13
Tunisia	9	25	5	16

Source: *World Development Indicators, 1997*, The World Bank.

Table 6. Economically Active Population in 1994, in Millions

COUNTRY	ECONOMICALLY ACTIVE POPULATION		
	TOTAL	MALE	FEMALE
Jordan	0.45	0.41	0.04
Morocco	6.00	4.82	1.18
Tunisia	2.36	1.87	0.49

Source: UN WISTAT Database, 1995

Despite the fact that Jordan has a relatively low female participation rate of 5 percent, 11 percent of women are economically active. Prior to the 1967 war with Israel, almost 25 percent of Jordan's total female labor force was thought to work in agriculture; 1988 figures, which no longer included the West Bank, suggest a figure of only 1 percent (United Nations 1995a). By 1994, the majority of the female labor force, almost 74 percent, was in community, social, and personal services. This figure includes women in teaching, nursing, and medical employment as well as in administrative financial and communications activities.

Estimates of women's participation in manufacturing conclude that more than half of the women in this sector are self-employed in textile and clothing production. While the agricultural sector is small, it is certain that the number of women contributing to agricultural and livestock production is underestimated (Semenza 1987). Selected case studies reveal that 90 percent of women in rural areas are involved in subsistence agricultural production and animal husbandry.

The distribution of the economically active population by sector, in Table 7, shows that, in all sectors, the highest number of women is in the community, social, and personal services sector in Jordan. These women's economic activities in the agricultural and manufacturing sectors are considerably lower than those of men in Jordan and of women in Morocco and Tunisia.

Table 7. Distribution of Economically Active Population by Sector, in 1994

COUNTRY	AGRICULTURE		MANUFACTURING		PETTY TRADE, RESTAURANTS, HOTELS, FOOD & BEVERAGES		COMMUNITY, SOCIAL, & PERSONAL SERVICES	
	Women	Men	Women	Men	Women	Men	Women	Men
Jordan	364	45,687	1,899	30,297	863	40,541	24,659	154,375
Morocco	36,2426	1,989,203	336,877	593,738	2,3738	474,392	--	--
Tunisia	87,500	422,200	165,700	21,700	26,700	301,900	57,000	214,600

Sources: Tunisia figures are extrapolated from International Labor Organization (ILO) Labor Force Surveys, 1990; *World Development Indicators, 1997*, The World Bank.

Often, low levels of formal economic participation imply that many individuals are active in the informal sector. This implication is particularly true for women. Analyzing Table 8, which gives the prevalence of unpaid family workers in the three economies, one sees that very few women are classified as unpaid family workers in Jordan in comparison with Tunisia and Morocco. These disparities may also indicate, however, significant measurement error and undercounting, failing to capture the “true” number of women who are economically active within the household. Data from other Islamic societies would demonstrate that even women in strictest purdah are very often economically active, frequently contributing non-trivial amounts to the domestic and household economies.

Table 8. Women as a Percentage of Unpaid Family Workers, 1994

COUNTRY	UNPAID FAMILY WORKERS	FEMALE UNPAID FAMILY WORKERS	WOMEN AS A % OF UNPAID FAMILY WORKERS
Jordan	3,458	134	3.88
Morocco	1,056,514	324,602	30.72
Tunisia	186,500	91,300	48.95

Source: UN WISTAT Database, 1995.

In this context, we examine below the role of NGOs and the Government of Jordan in supporting women and the two key areas in which activities related to women are concentrated—economic and political participation.

THE ROLE OF NGOs

The number of NGOs working in Jordan has doubled since 1989. In 1995, there were 655 NGOs claiming a membership of more than 75,000 volunteers. Over half are concentrated in Amman and, in 1996, the financial resources available to them were estimated at JD 10 million.³ Most NGOs in Jordan work with women, even if women are not their exclusive focus. Seventy NGOs work primarily with women or on women’s issues. For formal recognition, NGOs can register with the Ministry of Social Development, and many organizations working with women are registered. An exception is the Jordanian Women’s Union, which, because of

³ US\$1 = JD 0.71

its political orientation, is registered with the Ministry of Interior. NGOs can also hold membership in the General Union of Voluntary Societies.

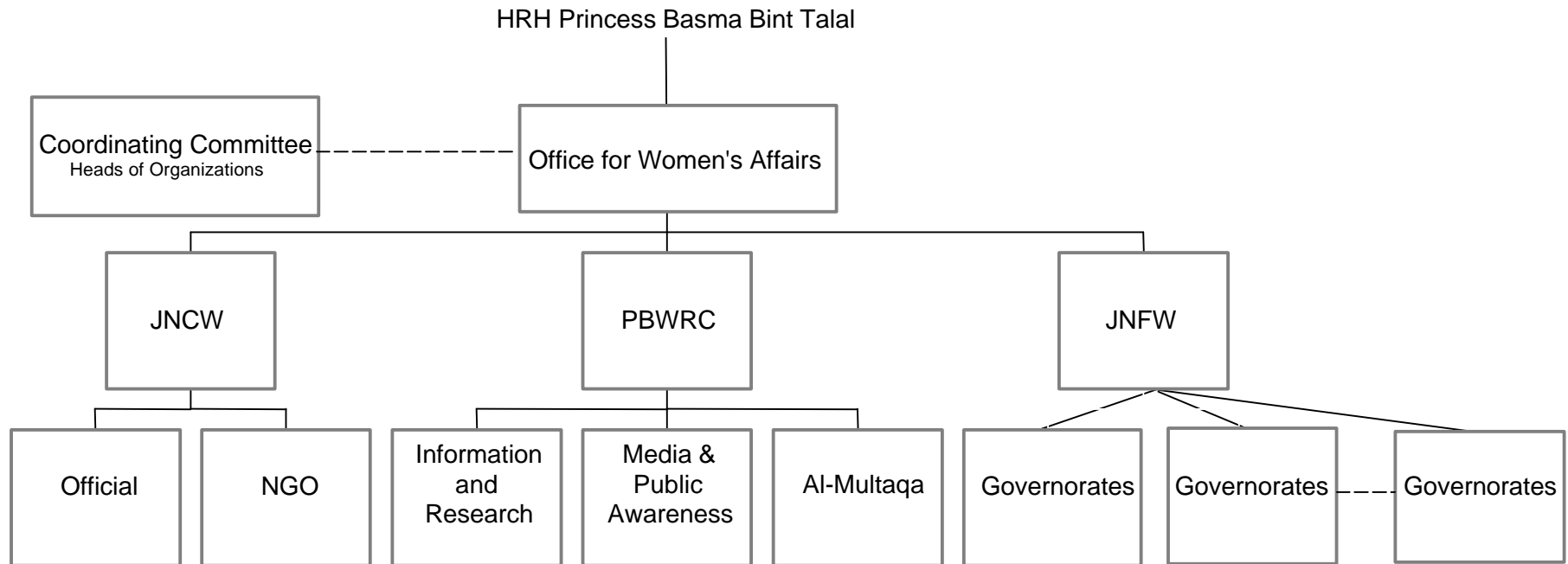
For descriptive purposes, the NGOs visited by the WIDTECH team are classified into three types. The first corresponds closely to the type identified by Majdalani (1996) as **intermediary NGOs**. They include the official national federations of women; and they operate at the national level; are led by members of the royal family; and combine policy making, leadership, and services to all levels of society, especially the poor. The second type is a variant of the intermediary NGOs run primarily by volunteers. To distinguish them from the first type of intermediary NGOs, they are termed **volunteer NGOs** in this report. They function more independently of the royal family, although members of the royal family may head their boards. Both intermediary and volunteer NGOs operate from Amman but with affiliations in other parts of the country, and work in both urban and rural areas. The volunteer NGOs are a diverse group and include federations, service agencies, professional organizations, and issue-oriented organizations. A third type, **small NGOs**, consists of very small, focused groups, created fairly recently and engaged in creative and original work, as well as in experimenting with new approaches. The team obtained information about only two such NGOs. It may be useful to explore this type in greater detail in the future.

The official structure and the three types of NGOs, their organizational structure, and their key activities are described below. An analysis of their institutional capabilities is also provided. For quick reference, tabular data about the key organizations' membership and principal activities are provided in Annex C.

Intermediary NGOs

The formal structure for addressing women's issues consists of a number of related organizations headed by Princess Basma. It includes the Jordanian National Committee for Women (JNCW), the Jordanian National Forum for Women (JNFW or 'Forum') and related coordinating offices and committees, the Princess Basma Women's Resource Center (PBWRC), and the Office of Women's Affairs. This formal structure was set up between 1992 and 1995. Figure 1 represents this organizational structure, of which other intermediary NGOs and all other NGOs are a part.

FIGURE 1
THE OFFICIAL STRUCTURE FOR WOMEN'S NGOS



JNCW = Jordanian National Committee for Women
PBWRC = Princess Basma Women's Research Center
JNFW = Jordanian National Forum for Women

The Jordanian National Committee for Women (JNCW). The JNCW was established in 1992 by a decree of the Prime Minister as the official coordinating organization for women's affairs, both governmental and nongovernmental. The Board is headed by Princess Basma and consists of the Ministers of Planning, Justice, and Social Development; the Under Secretaries of several ministries, including Labor and Rural Affairs; and representatives of NGOs, the private sector, and academia. It has a Coordinating Committee made up of an official committee, an NGO committee, and a secretariat with an office headed by a General Secretary who functions as a coordinator. The official planning committee is made up of representatives of 12 ministries. The NGO coordinating committee is made up of 10 *ex-officio* heads of the leading women's NGOs and a Coordinator for NGOs.

The JNCW is the policy-making body for the advancement of women in Jordan. As such, it was instrumental in developing in 1993 a National Strategy for Women, which was later adopted by the government. After the Fourth World Conference on Women in Beijing, the JNCW initiated the development of a National Program of Action for the Advancement of Jordanian Women 1997-2005, which was written in partnership with the official and NGO coordinating committees.

Although the JNCW is a coordinating and policy-making agency, it is not an umbrella organization. Thus, NGOs represented at the JNCW act independently, submitting proposals to donors and obtaining funds from them directly. In fact, smaller NGOs, if they do not themselves have the capacity, can approach the NGO subcommittee of the Coordinating Committee to help them write proposals.

Finally, the JNCW has a Legal Committee that studies legislation and its impacts on women. When discriminatory legislation is identified, the JNCW recommends amendments to the appropriate authorities.

The Jordanian National Forum for Women (JNFW or "The Forum"). Founded in December 1995, at the initiative of Princess Basma, the Jordanian National Forum for Women is the JNCW's link with the grassroots and an implementing agency. Membership is reported at 150,000, although this figure could not be verified. The Forum's objective is to work through local NGOs throughout Jordan, particularly in rural areas, to raise awareness among women and increase their participation in local and national politics. The committees are encouraged to act as pressure and advocacy groups in their local communities.

In 1995 and 1996, the JNFW held elections for its own membership to elect representatives to committees at the village, governorate, and national levels. Not only did women for the first time have the opportunity to vote for women, but workshops held by the JNFW also provided training in women's rights and issues, candidate evaluation, and voting procedures.

Currently, with support from the European Union, the JNFW is running half-day workshops to prepare women to vote in the upcoming elections. The objective is to get at least

one woman elected in each district. This is difficult not only because there are few women candidates, but also because only one candidate can be voted upon by each voter.⁴

The Princess Basma Women's Resource Center (PBWRC). The Center was established in March 1996 as a support mechanism for women's organizations and policymakers. It has four functional areas —social policy and population; women in development; advocacy and decision making; and research and development, which includes a media unit. It also has a meeting place (Al Multaqa), where women can hold informal meetings and where lectures, seminars, and workshops are also held. The idea is to make the Center accessible to women, especially to youth.

The research unit is designed to provide support to each of the coordinating units. The PBWRC works through the Forum's network to identify research needs at the grassroots. With this information in hand, staff decide on the issues that need research. A study is currently under way on women in the public sector funded by the Public Administration Institute. In the future, staff hope to have a pool of consultants available at the Center to respond to the demands for research from its clientele.

Other activities at the Center are as follows: through the WID unit, a training of trainers on enterprise development, funded by DfID; media services for women running for elections, funded by the EU; and a policy project training trainers on women's political participation, funded by USAID.

The Office for Women's Affairs. This Office was established to coordinate the activities of all the organizations described above and the NGOs. It is also involved in planning, international liaison, and the coordination of funding.

In addition to this relatively new official structure addressing women's issues are two large, established, and well-known organizations affiliated with the royal family that support projects for women as part of their overall strategy. They are the Queen Alia Fund for Social Development (QAF) and the Noor Al Hussein Foundation (NHF). Annex C provides additional details.

The Queen Alia Fund for Social Development (QAF). The QAF was established in 1978 by a royal decree that gave the Fund its own legal status. The Fund is headed by HRH Princess Basma. The objectives of the Fund are to have a direct presence at the grassroots, provide skills and knowledge for people to improve their lives, to promote sustainable development using local resources, and to provide training. Women and children have been a key focus since inception. The QAF has the largest outreach of any community-based organization, with 50 community centers nationwide. The centers house kindergarten classes, training rooms, and places for crafts training. They are run by local NGOs, training and supervision being provided by the QAF. Among its other activities, in 1994, the QAF had 10 income-generating projects with a total of 214 women participants and 64 trainees (Tubbeh 1994).

⁴ See section on Women, Law, and Politics below.

The Noor Al Hussein Foundation (NHF). The NHF is a nonprofit organization established by royal decree in 1985 to consolidate the growing development activities of Queen Noor. The NHF undertakes a mix of activities that include development, relief, and culture.⁵ Its objectives are to identify and meet development needs, to introduce innovative and dynamic integrated community development models, and to set national standards of excellence in five areas of emphasis. They include family and community development, women, children, culture and heritage, and education. Cultural activities include support to the National Music Conservatory, the Jerash Music Festival, and a Children's Heritage and Science Museum.

In its development work, the NHF takes a comprehensive and integrated approach, works at the grassroots level, and attempts to promote self-reliance among its beneficiaries. The Women in Development unit has undertaken a variety of pilot income-generating, leadership, and awareness-raising activities. Income-generating activities have, in the past, included bee-keeping; rug-weaving; and production of rabbits, garments, and medicinal herbs. Bee-keeping and rabbit production are now self-managed by women producers. The NHF provides employment, training, and marketing support for the ongoing income-generating activities it supports. For instance, one of the NHF's great successes has been in developing rugs with more modern designs that have appeal in Western markets. As a result, the NHF has been able to market these redesigned products in the United States through outlets in Atlanta, Georgia; High Point, North Carolina; and New York.

In cases where markets close off or become saturated, however, problems can arise. The organization is reviewing its activities to develop new ideas and strategies for the future. It is entering a new phase in its women's program and, in cooperation with the International Labor Organization, the NHF plans to concentrate on helping women start their own businesses. In general, the organization wants to adopt a more business-oriented approach and to enable women to undertake their own ventures by providing them skills training, marketing support, and loans. Staff are also concerned about achieving sustainability and are thinking of charging fees for training programs.

The organizations described above appear to be well funded, drawing upon resources from donors and, in the case of the NHF and the QAF, individuals and corporations. They also appear to be relatively well staffed, although the newer organizations perhaps less well so than the NHF and the QAF. Staff also appear well qualified and professional. In some cases, however, it did not appear that staff had appropriate training for the activities that were being carried out. Staff recruitment appears to be a mix of appointment by members of the royal family, secondment from various government agencies, and professional recruitment based on qualifications matched to specific job descriptions.

Volunteer NGOs

The women's volunteer NGOs are nonprofit organizations established by private citizens for a variety of purposes such as community service, professional support, and advocacy for particular causes. Their membership consists of individual volunteers, who form each

⁵ The NHF undertakes relief activities only in times of crisis, such as during the Persian Gulf War.

organization's general assembly and periodically elect an executive committee, including a president, who often tends to be the chief executive officer. The organizations have a small number of paid administrative staff such as a director and a secretary. Members of the executive committee, particularly the president, provide leadership. They also manage the organization, raise funds, and implement projects. Regardless of the official size of the membership, the number of volunteers participating in activities tends to be relatively small. The organizations support themselves with fund-raising activities, income-generating projects such as prepared food production, donations, and donor funds for specific projects. The team visited a number of such organizations, described below.

The General Federation of Jordanian Women (GFJW). Founded in 1981, the Federation is an apex organization with 80 member NGOs throughout the country, mostly women's associations and social welfare societies. The GFJW also has 11 branches in the governorates. Queen Noor is the honorary president.

Activities at the head office include a crafts training and production project, a tricot training and production project, a food production project financed by UNIFEM and a Women's Information Center funded by USAID. The scope of work of the Information Center includes gathering information on women's unemployment and on all women's organizations and their activities.

Arab Women Organization (AWO). The AWO was founded in 1970. Activities are conducted through 10 centers located in the poor areas of Amman and the governorates. For its first 20 years, AWO's emphasis was on economic empowerment. Since 1990, the organization has broadened its scope and added activities related to the environment, reproductive health, and human rights and political empowerment.

Each center offers training for women, literacy classes, and kindergartens for children, and health clinics. Each center is administered by a paid director. The team visited a center in the Baqaa refugee camp. A sewing class was in session with three trainees. The training course runs for a nine-month period. Trainees pay JD10 for the course, at the end of which each trainee obtains a certificate. The certificate is needed as a qualification for employment. The center also runs a literacy program with the help of the Ministry of Education. If the NGO can gather 15 women, the Ministry of Education is willing to provide class supplies, textbooks, and the teacher. A third activity at the center is a kindergarten. Sessions lasting two and one-half hours are held daily, each with about 50 children whose parents pay about JD3 per month.

The Jordanian Women's Union (JWU). Originally established in 1945, the Union was dissolved in 1975 and 1981 and finally reestablished in 1987. Now the Union, recognized by Jordanian law and administratively and financially independent, has 16 centers and 9 branches operating all over the kingdom with a membership exceeding 6,000. The Union has been playing an active role in improving the status of women and in promoting their rights.

The Union undertakes activities related to eradication of illiteracy, legal services, children's and women's health, women's rights, violence against women and hotline counseling, income generation, and media and publications. Innovative activities undertaken by the Union

include a consulting center for poor women, which led to the establishment of a Hotline and a guest house where divorced women can meet with their children. (When parents are divorced, fathers are usually given custody.) In the realm of training, the Union held a workshop for police and legal and medical personnel.

The Business and Professional Women's Club (BPWC). The Business and Professional Women's Club represents a constituency of middle- and upper-class employed women. Established in 1976, with its four chapters, it is affiliated with the International Federation of BPW. Some of its 350 members own their own businesses (factories, shops, nurseries, schools, or law firms); others are professionals.

The Club aims to encourage women to acquire education and occupational training and to become employed. It also promotes cooperation with other local, regional, and international women's organizations. These goals are executed through: (1) small business counseling for women, (2) information and documentation for women's studies, and (3) a consultative service office for women.

The Club holds lectures on women's studies, as well as seminars on legal issues and women's rights and obligations. It is holding activities on education, democracy, and freedom of speech in conjunction with other organizations. It advises micro and small businesses through Small Business Counseling in association with NHF. It has held some courses ranging from managerial leadership, to scientific research methods and writing, to using the computer, to election campaigns. The Club recently established an incubator space with 12 offices to provide businesswomen with access to office resources such as copiers, faxes, computers, and a graphics machine.

Small NGOs

The Human Forum for Women's Rights. This is a small NGO directed by Dr. Haifa Abu Ghazaleh. It has 31 members and 11 board members. Its first major activity was to conduct an innovative study on violence against women, based on data from interviews with male prisoners responsible for perpetrating violence and with female victims of violence who are also imprisoned for their protection.⁶ Interviews will also be conducted with doctors and policemen knowledgeable about these issues.

The Wehdat Credit Society. This is a small project hosted in UNRWA Wehdat Center. It was one of four societies established with the support of CARE. The project started in January 1994 with CARE providing seed capital for a revolving loan fund for each of these societies. The women's groups were asked to set up a savings fund, and CARE matched member contributions 9:1. CARE also provided training in accounting, financial management, and feasibility analysis. The Wehdat group was the most successful and, when this team visited, was functioning independently with its own legal framework. The group started out with about 50 members, but only 15 of the most interested remained as the core. The group selected leaders from among its

⁶ For more on this issue, see "Women, Law, and Politics," below.

own membership. At the time this team visited, the group was managing its own funds, had plans for future development, and seemed to be self-sustaining at its current size and scale.

None of the women had had enterprises before loan funds became available, but with the available capital they had set up businesses in upholstery, children's clothing, tricot, slipcovers for cars, and the like. Sales were facilitated by the fact that the women lived in a densely populated and commercial area of Amman. They sold their products in the market and to neighbors and friends. Members of the group had also taken loans for purposes such as sending a child to college. Loan size was small, the largest loan being 1,200 JD. Members of the group seemed very proud of their achievements and expressed the desire to expand their activities and, perhaps, to have a community bank in 15 years.

Funding and Staffing

Prior to 1990, the NGOs were left on their own to raise funds as best they could. For instance, as an NGO belonging to the General Union of Voluntary Societies, the AWO was provided an annual sum of JD300. In addition, the AWO raised its own funds by selling calendars, holding fund-raising activities, and seeking donations. Since 1990, the AWO reported that donors have been much more active in providing funds. In fact, sometimes, funding offers were too numerous and exceeded the capacity of the organization to absorb the financial offers made. Another current funding issue is uncertainty about whether or not the NGOs' direct access to donors will continue, or whether the function will be centralized in the official structure. For instance, Ms. Inam Mufti, Advisor to Queen Noor, expressed her concern about the role of the JNCW, particularly its potential control over funding. She viewed the JNCW as a policy-making entity rather than an implementing agency and felt it was taking on more of an implementing role. Among other PVOs, there was also a concern that the NGOs that receive royal support are at a great advantage in obtaining donor funding because of the larger resources they command and their greater ability to network internationally.

In summary, most of the women's NGOs described above grew out of local people's initiatives or those of members of the royal family to improve life in poor communities. They came out of a service or "welfare" orientation designed to help their fellow citizens who were disadvantaged. Many of the women's organizations were led by middle- and upper-middle-class women, and tended, therefore, to be welfare or service oriented. Now, the NGOs are being called on to play a more developmental role. This call requires changing operational modes and attitudes —from a welfare or service approach to a more professional one. The change also means being knowledgeable about development issues and methods, and having the resources to hire well-trained, skilled, and experienced people to implement projects in their specializations. Yet, many organizations do not have the resources to do this. The need for capacity building and management training is reiterated frequently. Currently, DfID is funding management training for the Ministry of Social Development (JD 1.2 million) and for the Queen Alia Fund (JD800,000).

The Jordanian National Program for Women, 1997-2000

Under the aegis of the JNCW, a blueprint has been prepared to guide actions related to the advancement of women until the year 2000. The National Program for Women defines key issues, constraints, and opportunities for improving women's status. The program is currently being reviewed by the Cabinet, and when approved, will become the policy statement on women's issues.⁷ Both governmental and nongovernmental agencies will be responsible for implementing the program, selecting activities most suited to their agency objectives and capacities. For instance, educational projects will be implemented by the Ministry of Education and by NGOs focusing on educational issues. A donor meeting is also planned to enable donors to select which activities each wants to support. The JNCW will play a facilitative role enabling donors to subsequently channel funds directly to the selected organizations.

The key elements of Jordan's National Program for Women are laid out in greater detail in Annex B. The text of the program builds on the National Strategy prepared before Beijing. It describes the condition of Jordanian women and proposes six themes of importance. A fundamental theme throughout the plan is alignment of activities for women with the Arab/Islamic codes, which stress the importance of the family, and the changing conditions and opportunities that are being acknowledged as part of the larger global changes.

The six themes and the number of proposed projects from Ministries and the NGOs combined are:

- Family issues (focused primarily on health) —19 projects;
- Women's empowerment and self-development —19 projects;
- Equality, justice, and women's rights —15 projects;
- Political participation and decision making —8 projects;
- Participation in the use and management of natural resources and protection of the environment —6 projects; and
- The eradication of poverty —12 projects.

The preponderance of projects pertain to women's awareness, empowerment, and increased political participation. The document provides a good analysis of the conditions and circumstances facing Jordanian women. It establishes priorities in a general way, by highlighting the six themes. However, it does not evaluate the relative effectiveness of alternative strategies (the projects) for achieving the stated goals.

The JNCW led the process of developing the National Program and now views its role as being an effective pressure group for the program's implementation by government and NGOs. The JNCW also wants to encourage other NGOs to act as a pressure group for accomplishing the

⁷ The Jordanian National Program for Women is a work plan at this stage. UNIFEM, in cooperation with the European Commission, has initiated a Post-Beijing Follow-up Operation that aims at developing detailed work plans to be implemented on the national level. The JNCW has started implementing the post-Beijing project on the official and NGO levels.

agenda. The organization has set itself the task of trying to include women's issues in all social and economic development plans; of drawing up an annual implementation plan reflecting priorities and favorable circumstances; and of requesting annual reports from public and private bodies on their achievements. The JNCW will also seek to open up more opportunities for women for work and training in the public and private sectors, including favorable conditions of employment (JCNW 1995).

THE ROLE OF THE GOVERNMENT

The prevailing viewpoint among government officials consulted is that the various ministries take account of women in all sectors such as labor, social development, and health. We were unable to explore in detail the breadth and quality of these government programs, nor how they relate to NGO activities on the ground. Nonetheless, conversations showed that women are regarded as a special interest group for whom something has to be done that is over and above the mandate of the agency concerned. Also, there is little awareness that women are integral to the process of development.

The Government of Jordan is in the last year of its current economic development plan and is developing a new one. This was not available to the team. Nevertheless, our conversations with government officials and others gave us some sense of the general direction of development planning and efforts. Documents on the economic reform program are also relevant, as is the Social Productivity Plan. The latter appears to be the main blueprint for poverty alleviation in the immediate future. The plan delineates four areas through which poverty and unemployment will be addressed:

- Expansion and reform of the National Aid Fund (NAF);
- Development of the physical and social infrastructure —in this area, JD300,000 have been set aside for community organizing to support and upgrade urban squatter settlements;
- Employment generation that focuses mainly on development of the private sector, primarily through support for micro and small-enterprise development; and
- Innovative employment training that involves business groups to support training geared to their employment needs.

Women are not mentioned explicitly in the plan except in development of micro and small enterprises, and that may be the result of the presence of a woman on the Ministry of Planning's Task Force in that area. Yet, there are possibilities to integrate women into each of the four areas. For instance, women may not have equal access to the NAF. The reform process could explore the gender dimensions of access to ensure that women, particularly women heads of household, can and do have access. Further, women should be represented in the community organizations anticipated for the development of infrastructure.

Finally, the elaborate official structure set up to coordinate women's activities lies largely outside the development planning processes and may contribute to the marginalization of women from development processes. While ministry staff are represented in the JNCW committees, the link from the JNCW to the ministries is weak. There is no official channel of communication between the JNCW and the key development ministries. The JNCW reported that, even though the Cabinet had appointed it, the government did not invite JNCW members to take part in planning. In the words of one key JNCW official, the JNCW often has to "run after the government." Princess Basma also felt that women's issues are marginalized and that women should be better integrated into the planning process. An important element for future progress is to devise procedures or mechanisms to overcome this structural limitation that marginalizes women in the development process.

ECONOMIC OPPORTUNITIES FOR WOMEN

The importance of poverty alleviation and the need for improved economic opportunities for women are key elements of the six-point National Program of Action, and were frequently cited as critical needs by women leaders and observers. The need is reflected in the statistics on women's participation in the labor force. Women represented 11 percent of the labor force in Jordan in 1992 (World Bank 1995c).⁸ Unemployment among women is high: in 1994, 32 percent of women were unemployed. Women's participation in the labor force is low compared with other comparable lower-middle-income countries. As was already noted, however, in the section on "The Development Context," these statistics may understate women's labor force participation. Improvements in women's access to economic opportunities are critically needed to enhance women's status. Such improvements are also important as part of an overall strategy of poverty alleviation.

Most female labor force participants in Jordan are single, between the ages of 20 and 29, and live with their parents. One-third are married, and 89 percent of those have at least one child. Seventy-seven percent of working women have a post-secondary school degree, versus 37 percent of men. Women who do not participate in the labor force are older, married, and urban; have an average of four children; and are less educated. In 1992, most women (87 percent) were employed in white collar service and, frequently, professional occupations (37 percent). About 11 percent of working women were employed in industry and 2 percent in agriculture.⁹ The government is a major employer of women, 57 percent of employed women being in the public sector. Women represented 41.5 percent of professional workers as compared with 10 percent of men in 1992 (World Bank 1995c). A third of women are employed as teachers, mostly in the public sector. Other occupations in which women are employed include secretarial and clerical, tailoring, hairdressing, and shop sales.

⁸ Labor force statistics, particularly those pertaining to women, vary depending on the source of information. Some discrepancies also arise based on estimates derived from national statistics and smaller surveys.

⁹ This statistic differs from that reported in the WISTAT data above, reflecting the discrepancy noted in footnote 8.

Unemployed women who have never worked represent 27 percent of the female labor force (Kawar 1996). Education does not improve the probability for employment among women. This means that lack of job opportunities affects women of all skills and status levels (World Bank 1995c).

Reasons cited for low employment among educated women are many and varied. They include lack of job opportunities, pressures on employment from returnees following the Gulf War, early marriage and repeated pregnancies, and lack of training (JNCW program). The World Bank also cites recent changes in legislation intended to encourage women's entrance into the labor force that may act as disincentives for employers. These include (1) the requirement that employers provide child care if they hire 20 women or more, and (2) that they provide women with 10 weeks of paid maternity leave.

Two main strategies have been employed by the government and by NGOs to improve women's economic status —income generation and skills training —and sometimes the two are linked. In some cases, NGOs run micro or small businesses such as prepared foods that employ a few women from the local community. These projects are generally targeted at poor women in urban and rural areas. Numerous examples were provided of income-generating and skills training projects. For the most part, such projects employ or train a handful of women. They are usually based on handicrafts —sewing, knitting, or weaving. The more successful projects are run by the larger NGOs such as the QAF or the NHF, which provide the marketing linkages. Successful projects cited included the production of medicinal herbs, tailoring of uniforms, and rug weaving. These projects provide income for the employees and teach women skills.

Until recently the question of sustainability was not addressed. In effect, many projects functioned as production units that generated employment for women. Naturally, employment could be guaranteed only as long as the venture was making a profit or funds were forthcoming to subsidize the enterprise. One example cited at the NHF was of a production unit for uniforms that sustained losses every year. It now has a new manager and a new outlook that requires changes so women can run the factory themselves, and presumably, transform it into a profit-making enterprise.

Typical of the types of activities undertaken by NGOs is the environmental project of the Edoun Ladies Association outside Irbid. The Association has taken over some very degraded land. Over the past year, association members have terraced it and built one large building on it for training and meetings, primarily with hired labor, gifts of materials from members of the community, and the loan of heavy equipment from nearby institutions. The upper level and part of the second level are planted to a number of young trees, including especially pine trees and pistachios. There are ambitious plans for a child care center, an elder care center, training in sewing skills, and training in agriculture and environmentally sound practices. This is a commendable project, but the income-generating portion of it seems far away.

Skills training projects also tend to be small and centered in traditional activities such as sewing and knitting or handicrafts. It is not clear how much of a market there is for such products. Most of the evidence available seemed to indicate that the market is saturated, although some women are able to produce such goods and sell them to friends and neighbors.

Also, it is difficult to ascertain how the training is used once the trainees graduate from the programs. If training is provided in a nontraditional activity such as one we observed (training women in leather work), questions arise as to the future employment prospects of the trainees.¹⁰

Currently, there is a noticeable shift in the dialogue on this issue, with greater emphasis now placed on self-employment and enterprise development rather than simply employment generation. Particularly in the case of women, this may be a response to the growing problem of unemployment and the uncertain prospects for adequate job creation. It may be a way to address the conundrum stated by some people that when there are not enough jobs to go around, it is only natural that first preference would be given to men, who are socially expected to be the family breadwinners. Other factors may be the increasing availability of funds for microcredit programs that are often predicated on the premise of self-employment among borrowers. It may also be a function of the growing emphasis among donors on project sustainability that does not allow for the continuation of income-generation schemes that provide employment indefinitely in enterprises that do break even or recover costs.

Almost all the NGOs visited emphasized their interest in promoting micro and small enterprise with a view to enhancing the sustainability of their activities and making their clientele more self-sufficient. The NGOs also expressed an interest in undertaking credit programs. In fact, numerous credit and enterprise development activities are under way, some of them specifically targeted at women. Many donors are providing assistance for various aspects of enterprise development and credit delivery for women. They include UNIFEM, GTZ, USAID (credit), CIDA, and DfID. USAID is working in concert with the Small and Microenterprise Development Program to provide financial and technical assistance to three NGOs as intermediary organizations. USAID is already providing some support to Save the Children, which has a good track record in implementing microfinance and revolving loan projects.¹¹

UNIFEM has decided to focus on economic empowerment and women's political empowerment. In pursuit of this goal, UNIFEM is working with organizations such as the Business and Professional Women's Club, the Vocational Training Corporation, the Queen Zein Sharaf Complex, and the Development and Employment Fund (DEF) to implement programs related to small-enterprise development, training of trainers and entrepreneurial and managerial skills promotion. UNIFEM held sessions on "How to Start Your Own Business" with the Ministries of Social Development and Agriculture.

¹⁰ The program was the brainchild of a woman entrepreneur who had a successful sewing and embroidery enterprise and decided to offer training in leatherwork — a nontraditional activity for women. She registered as an NGO; received donations of machines from Canada, Japan, and the UK; and has 12 young women, secondary school graduates, learning how to make shoes and pocketbooks. The workshop is in a middle-class neighborhood, and all the women are from the neighborhood. The question arises: What is the likelihood that these young women will venture forth to the all-male leather-working shops elsewhere?

¹¹ In support of the Government of Jordan's Social Productivity Plan and especially the Small and Microenterprise Development Program, USAID has undertaken a major microfinance initiative. A long-term contract is designed to provide technical assistance, training, and incentive grants to Jordanian organizations (banks and NGOs) committed to developing and expanding sustainable best practices in microfinance to poor microentrepreneurs. USAID seeks at the end of four years to have developed at least three sustainable microfinance organizations providing 25,000 loans, of which 50 percent are expected to be to women microentrepreneurs.

UNIFEM has also provided a grant to the Business and Professional Women's Club to undertake strategic planning, which essentially resulted in an organizational decision to give up its other activities and focus on helping women improve their business skills. UNIFEM supported the creation of an Information Center, business counseling services, and the establishment of a business incubator. In the incubator, spaces have been set up for 12 professionals with computers, phones, fax, graphic design equipment, and the like. The Club also intends to provide small business consulting services, including information on how to conduct feasibility studies. The incubator is designed to address the lack of business resources available to women and is intended to give unemployed women the opportunity to obtain the information and experience they need to get their businesses started. The facility is likely to be used, however, only by educated and better-off women because of the technology and costs involved.

In 1994, CIDA funded the JNCW to prepare a report on "Women Entrepreneurship Opportunities in Jordan: An Economic and Social Analysis." Constraints to women's employment cited are as follows: Jordanian Family Law which requires women's obedience and submission to men, the inheritance law which favors men over women, lack of collateral and lack of a track record in business and management. The report also identifies promising sectors for investment including agriculture and food processing: livestock, poultry, citrus fruits and vegetables; small manufacturing targeting public supplies; small manufacturing catering to local demand; tourism-related activities. Altogether 23 projects are identified, each with a very specific listing of requirements raw materials, size of production, marketing, machines and equipment, and labor. However, they all lack a realistic assessment of feasibility.

In 1994, the Government of Jordan established the DEF. Among other projects, the DEF has undertaken, with funds from GTZ, to establish revolving loan funds in communities. This undertaking has been termed the Social Development Program. The program seems not to have gotten off to an effective start. It is now in the third year, and is working with GUVS, NHF, and QAF as well as with the Agricultural Credit Corporation to set up revolving loan funds that are run by the community. According to Liesl Munch, the new GTZ project coordinator, the work with GUVS is moving most smoothly with real handing over of decision-making authority to the community. They are still working with QAF and NHF. However, these two organizations have been slow to devolve the finances and decisions to local bodies.

The Department for International Development of the United Kingdom is providing funding to the Princess Basma Women's Resource Center's WID unit to promote enterprise development through training of trainers. This is a three-year program, the objective being to train 1,000 people. A guidebook prepared by the U.N.'s Economic and Social Commission for Western Asia will be used as the basis of the training. It is intended that the trainees will be motivated to start their own businesses and to hold additional training sessions for others.

USAID has issued a request for proposal to start an economic growth program. A major component is for micro and small enterprise development and for loans. The RFP recommends that 50 percent of the loans go to women.

Table 9 shows the percentage of loans going to women in a variety of programs. Only a small number of loans have gone to women so far. Although all the loans offered by the NHF have gone to women, the loans number only 78. Loans to women represent only a small proportion of the larger loan programs of the DEF and the Industrial Development Bank. The size of the potential demand for micro and small loans among women seems to be unknown and should be investigated to inform policy.

Table 9. Loans to Women

INSTITUTION	PERIOD	# OF LOANS	% OF WOMEN	LOAN SIZE	INTEREST RATE
Industrial Development Bank	1975-1994	3,296	4.3	Up to JD10,000	6.5 percent
DEF	1992-1997	3,000	15	Average JD5,000	6.5 percent
NHF		78	100	NA ^a	0 percent
QAF	1992-1994	99	37.5	Average JD400	NA
UDD (loans started with USAID)	1992-1994	21	19	Average JD500	6 percent
Save (urban)	1987-1994	152	87	Average JD224	NA

Sources: DEF data are based on personal communications from Mahdi Kilani; Tubbeh, 1994.

^aNA = not available

Very little is known about women's participation in micro and small enterprises. We were also unable to identify any studies that examined in detail women's roles in the informal economy, where most of women's microenterprises are likely to be found. However, anecdotal evidence suggests that women do engage in microenterprises, often from their homes in food production, garments, knitting, and the like. A study is needed to document women's economic activities in the informal sector. Such a study would be very useful in determining the demand for loans among poor women and their potential capacity to repay. The demand for loans is likely to be higher if women are already engaged in activities that have established markets and potential for expansion. If women need start-up funds for new enterprises and lack the skills, experience, and knowledge of the market, considerably more support will be needed in business development to make a loan program successful.¹²

¹² It is important to note that the offer of financial services may not be enough to promote MSE development, especially if women who take loans have not previously had enterprises. Experience has shown that it is easier to build on women's ongoing enterprises than to introduce new ones. In the case of new business development, even more assistance may be needed. However, it is also important to note that credit delivery and enterprise development are two quite separate activities, requiring specialized methods and professional skills in each case. Therefore, it is important to design and implement each activity through separate mechanisms — though there are benefits if they are offered in a coordinated manner to the same participants.

Other important issues on which information is lacking are (1) the characteristics of unemployment among women and (2) women's roles in agriculture and in the rural economy more broadly. Information is available on the demographic profile of unemployed women, but the design of solutions requires more detailed analyses to understand the social, cultural, and other factors at work at various levels of education and among different social classes. Qualitative analyses are more likely to yield this information. Information is also needed on rural women's activities, including in agriculture and microenterprise particularly, to inform credit and MSE development projects.

WOMEN, LAW, AND POLITICS

Jordan's constitution guarantees equal rights to women and men and equality for all before the law. Nevertheless, certain laws discriminate against women and have been identified by women leaders as requiring change. Jordan's National Strategy for Women, developed prior to the Women's Conference in Beijing (1995), included among its key objectives the elimination of policies that prevent women from undertaking their political rights. It also provided for the enactment of new legislation or amendments to existing laws to ensure progress in eliminating discrimination against women in their economic, political, and social roles. In the early 1990s, considerable effort was devoted to studying existing laws with the objective of identifying needed changes, and the National Program has identified 23 projects to address issues related to equity, justice, and legal rights and political participation and decision making.

Some of the broad areas identified for change include laws pertaining to marriage and family life, labor laws, and social security. A comprehensive list of laws believed to discriminate against women in the labor market is provided in Annex D. A review of these laws indicates that some discriminate against women, while others seek "to protect" women in the workplace and, in some cases, could work against them in the labor market.

Examples of marriage and family laws that discriminate against women are as follows. Jordanian women married to foreigners do not have the right to obtain Jordanian citizenship for their children. Traditionally, following divorce, men are granted custody of children. Women are only permitted to meet their children in a "neutral environment," usually a police station. (Recently, the JWU has provided a place for divorced women to meet their children in a more friendly environment.) Cases of wife or child abuse legally can be reported only by the male head of household. If he is the perpetrator of the violence, it is obvious that this legal stricture prevents women from seeking and obtaining protection and justice.

Law pertaining to marriage and family is the most difficult to change. This difficulty is reflected in the reservations that the Government of Jordan has expressed in signing the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). Some of the reservations are the result of the Government of Jordan's solidarity with other members of the Arab League. Most of these marriage and family laws stem from tradition and custom that declare all women to be under the protection of a man —father, husband, or brother. One such law arising from custom concerns the keeping of the "family book." Each family must

obtain a family book as a passport to schools, loans, government schemes, and voting. Until this year, only men could start a family book. The law has been changed, and now divorced and widowed women can have their own family books.

There is considerable debate about whether or not proposed legal changes conform to Islamic tradition. One avenue for ensuring women's individual rights within the family context is the right guaranteed by the Quran that enables women to put very specific stipulations in the marriage contract—for example, the man shall not take another wife; and the wife will be able to work. NGO leaders and other informants noted women did not often use this vehicle to protect their rights because it requires the bride's father to request it and risks insult to the prospective groom.

Violence against women is an area of growing concern, perhaps because of the attention drawn to this issue at the Beijing Conference. Little is known about the nature and extent of problems such as domestic violence and child abuse, although both NGO leaders and government officials seemed aware there was a problem. A great deal of awareness centered on the problem of 'honor' killing. These are murders and attempted murders by male relatives of sisters, daughters, and wives who are accused of dishonoring the family by being suspected of having an affair or even if they are the victims of rape. Attempted murders result in the female victim being put in prison for her own protection while the perpetrator is also imprisoned and prosecuted. The man may be released from prison after serving his sentence, but the victim may not if authorities believe that the man may still try to kill her.

In politics as in law, obstacles to women's participation are mainly the result of traditional values and practices, although there are a few remaining legal barriers. For instance, one key rule cited frequently as preventing women from being elected was the "one-person, one-vote" rule. Each person is entitled to vote for only one person on the roster of candidates in his or her area. Women commonly believe that this works against them because most people, if they have a choice, will choose a man over a woman.

Currently, women number only 2 out of the 40 senators and 1 of the 80 parliamentarians. In the bureaucracy, too, there is an invisible ceiling. Women have been ministers, but there are no women secretaries general. In 1995, a concerted effort was made by several women's NGOs to promote the election of women. The effort was successful and resulted in the election of 10 women to municipalities (new local councils), one of them a mayor. A great deal of activity is currently centered around the upcoming election in December, preparing women to vote and to be elected.

NGOs and women leaders are actively engaged in supporting and promoting women candidates, urging women to vote, and providing training in political participation. A great deal of donor support is also channeled into these activities. One example is the media support provided by the European Union to set up a media unit to provide services to women running for elections. With these funds, the PBWRC provides candidate information to voters, designs campaign posters, and has set up a daily news service that provides a summary of all newspaper reports on the election. These activities support the awareness campaign and training that is offered through the JNCW and the Forum.

USAID's policy project is conducting a training of trainers in political participation. This is a two-day training being done in all the governorates with the objective of training 150 women who are members of the NJFW, most of them teachers or civil servants.

Critical needs identified in the area of political participation were (1) to support the election of women candidates and (2) to draw out women's votes and ensure that women had the information they needed to make good voting decisions. A longer-term need identified was (3) to work with women to develop them into an effective lobby or lobbies —essentially to politicize them. The first two needs are currently being addressed through the NJFW's network, as mentioned above. The latter does not yet appear to be on the agenda and may offer an opportunity for support. A critical area on the legal side that did not appear to be addressed was that of legal literacy and awareness. Enhancing awareness of legal rights among a broad spectrum of women and providing them the skills to lobby for those rights could also serve the purpose of strengthening women's political skills, and may be another area that offers an opportunity for strategic support.

CONCLUSIONS AND RECOMMENDATIONS: OPPORTUNITIES FOR STRATEGIC SUPPORT

The women's movement in Jordan is at an important crossroads that provides opportunities for strategic support to women and development. In the National Program for Women, Jordan has outlined an agenda for advancing the status of women. An organizational structure consisting of the JNCW and the JNFW is in place under the leadership of HRH Princess Basma. This organizational structure is designed to provide leadership and coordination of a development program for women. The structure and program provide a broad framework for undertaking future activities.

The linkage between the National Program and Jordan's broader development goals could be strengthened, however, and advocacy of these linkages would help build support for the National Program as a "development" rather than a "women's" agenda. The program is currently viewed as the latter and, in the long run, this may serve to marginalize its objectives. Second, the new national organizational structure is relatively untried, and women's volunteer NGOs are unsure of the impacts on themselves and their organizations, particularly on the crucial issue of donor funding. Third, the NGOs expected to implement the National Program span the range of capacity. However, the capacity of most NGOs, particularly volunteer NGOs, is limited by both inadequate financial resources and the lack of trained professional staff. Programs are highly dependent on one or a few volunteer leaders and staff. Also, the prevailing ethos is one of service rather than professional development. Institutional capacity building, particularly through strategic planning and management training, is an expressed need. However, it is not always clear *who* should be involved in such training because staffs are small and voluntary and their involvement (except for the leaders') is often erratic, especially among the volunteer NGOs.

The focus of current activities related to women and the critical expressed needs are in three major areas —poverty alleviation, better integration of women into the economy, and strengthening of women’s political participation and legal rights. The reconstitution of income-generating projects into sustainable micro and small enterprise projects appears to be the avenue favored for poverty alleviation. This mechanism also seems to be the alternative offered for the integration of better-educated and better-off women into the economy. Donor and government assistance being provided is for (1) training in starting businesses, especially training of trainers (being funded by DfID, UNIFEM, and GTZ) and (2) providing loans in rural and urban areas (Save the Children and CARE, with USAID funds).

The critical gap in this area is the lack of sound information on which to base activities. In particular, there is a gap in information about women’s microenterprise activities and about the informal sector as a whole. There is also a gap in information about the levels of women’s skills, education, and entrepreneurship in various social classes and in urban and rural areas. Only one small study by UNIFEM has been done so far, and it does not really address the informal sector, where women’s microenterprises are likely to be found.

Finally, there is a gap in information about women’s roles in agriculture and their activities in rural areas. This type of information is needed to assess the potential for MSE development among women and to identify the kinds of support that will be needed to ensure that their businesses or the expansion of their businesses is likely to succeed.

The current focus in political participation among NGOs and donors is to prepare women for the upcoming elections, whether as voters or candidates, with a strong emphasis on women running for office. The JNFW is conducting workshops nationwide, while the PBWRC, with funding from the European Union, is providing media support to candidates. Through its policy project, USAID is providing a training of trainers for improved political participation. Follow-up will be needed on this project. The longer-term need is to enable women to have the skills and resources to lobby effectively for the issues important to them.

Legal change is an important focus of the National Program and of many of the women’s NGOs. For instance, the JWU’s focus is on women’s rights, and the organization’s leaders expressed interest in leadership training. If, as the NGOs would like, certain laws are amended, there may be a need in the longer term to educate women about their rights and the avenues available to them to exercise those rights. This type of educational process may be needed even with the current laws. However, this issue was not explored and deserves further attention.

Proposed below are recommendations to strategically address the needs identified above. The approach recommended is twofold: (1) to incorporate ongoing institutional capacity building and, simultaneously, (2) to act on key issues that can promote women’s advancement in economic and political/legal development. Other donor agencies have also identified these as key areas in which to support women’s activities, but there is a great deal to be done in each of them. There is plenty of room to carve out a specialized niche within the broad rubric of these two sectors and to make an impact that complements the work of others.

In the short-term (one to two years), the key issues that should be addressed are as follows: (1) integration of women into the Government of Jordan's overall development planning and implementation; (2) strengthening of NGO and governmental capacity to address critical development issues in a way that promotes women's economic integration and political/legal participation; and (3) development of a well-targeted information base to support the activities proposed to strengthen women's economic and political integration. Specific actions recommended are as follows:

1. Two related actions are recommended to better integrate women into the Government of Jordan's development planning and implementation processes:
 - **Policy dialogue with the Government of Jordan** regarding integration of women's issues into mainstream development areas. The goal should be to identify strategies, processes, and mechanisms to integrate gender perspectives into overall development planning and implementation. Achieving this goal would require better coordination with the NGO structures, and integration of gender perspectives into the development planning process now under way. Basically, this will require obtaining "a seat at the table" in all major planning activities, including the development of the next plan.
 - **A detailed review of the Social Productivity Plan — the main instrument for poverty alleviation.** The objective of the review should be to determine the plan's impact on women and to ensure that they have access to the resources offered and that women are properly consulted and integrated in planning and implementation at all levels —including at the community level in infrastructure development. Monitoring and evaluation of programs targeted at women should also be coordinated through the Ministry of Planning.
2. **A participatory strategic planning exercise** is needed to determine how to implement the National Program for Women. Such an exercise should be broad-based and involve a wide spectrum of NGOs, the government, and donors. The goals should be to complete a review of the National Program to determine the match between agency capabilities and proposed activities; the development of action plans by individual NGOs and government agencies; an assessment of the types of financial and human resources needed to implement the action plans; and strategies to obtain the needed resources. This process should be undertaken in two phases: (1) a planning phase to set up a participatory workshop and (2) an implementation stage, during which the workshop (three to five days) would be held to develop the action plans and determine the associated resources needed to carry them out. This would also be an appropriate time to explore in greater detail the type and scope of management training that was requested by some NGOs.
3. **Collaborative studies involving researchers** (perhaps at the university or consulting firms), **NGOs, and U.S.-based technical experts** would help fill in gaps in information about women's roles in the economic arena. These studies should inform the identification of employment opportunities for women in rural areas and the design of

mechanisms to improve women's awareness of and eligibility for such opportunities. Studies needed are as follows:

- **The extent and nature of women's work in informal economic activity,** especially microenterprises. Besides providing baseline information, such a study would have the added benefit of supporting ongoing work in credit and MSE lending and may help identify opportunities for supporting women's economic roles.
 - **The causes and consequences of unemployment among women.** The study should include quantitative and qualitative analysis and should be geared to devising solutions.
 - **The role of women in agriculture.** How has the shift to vegetable and food production affected women's employment and opportunities for wage labor? What are the alternative employment opportunities for women in rural areas? What is the scope for self-employment?
4. **Training for women at the grassroots level in legal literacy and processes, and skills development in formulating issues and lobbying for them.** These areas could be explored either through consultative services or as a part of the strategic planning process proposed above.

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ANNEX A

LIST OF PEOPLE MET:

**Research Organizations, Universities,
Individual Consultants**

Official Coordinating Bodies

Jordanian National Committee for Women

Layali Abusir, Assistant Director

Hiam Kalimat, Director

Salwa Najati El-Khairy, Assistant Manager, Office of Women's Affairs

Salwa Nasser, Coordinator for NGOs

Shadia Nusseir, Advisor to Princess Basma

National Forum for Jordanian Women (affiliated with PBWRC)

Rand al Hindawi

Princess Basma Women's Resource Center (PBWRC)

Ashten, Coordinator for Women Decision making

Bariah B. Naqshabandi, Participation Coordinator

Shireen Shukri, WID Coordinator

Nongovernmental Organizations

Arab Women Organization

Hala Acubaldi, UNFPA-IEC Officer

Evelyn Al Atrush, Principal Trainer

Leila NaFa'a, Deputy Director

Lamia Reai

Business and Professional Women's Club

Rusha Bourjouti

Hind Abdul Jaber

Care International

Alia Khalifeh, Regional Operations Officer

Inam Mufti, Special Advisor to Queen Noor

Paula Myott

Anis K. Tarabey

General Federation of Jordanian Women's Organizations

Haifa Abu Ghazaleh, Consultant and Former President

Samira Al Khasawneh, Head of Irbid Governorate

Noojood Fawzi Al-Salem, President

Hilweh Malhas, Executive Director

Jordanian Women's Union

Nadia Sharmouk

Amneh Zougby, President

Noor al Hussein Foundation (NHF)

Hind Abdul Jaber
In'an Mufti

Queen Alia Foundation (QAF)

Awni Al-Bashir, Executive Director
Amir Bakir, Economic Advisor
Evelyn Zakhary, Deputy Director

Donors

ESCWA

Fatima Almana
Fatima Kassem, WID officer for ESCWA
Rula Majdalani
Maysoun Malak
Antoine Masour, Industrial Development

JICA

Hiroe Ono

UNIFEM

Haifa Abu Ghazaleh, Consultant
Maha Khatib, National Project Director

UNWRA (Women's Program Center –Women's Credit Group)

Tagreed Abd al Hade, Chair
Maha Ishma, Secretary
Naifa Nofful
Faidia Shakar
Maijid Shakar, Accountant

The World Bank

Christian E. Petersen, Economist
Sarosh Sattar, Economist

Government of Jordan

Department of Statistics

Abdul Halim Al Kharabshe, Head of Population Division

Development and Employment Fund (DEF)

Mahdi Kilani, Projects Director

Laila Sharif, Senator

Ministry of Labor

H.E. The Minister of Labor

Ministry of Planning

Salem Gahwi, Assistant Secretary Head for International Cooperation

Ministry of Social Development

M. Mamsar

CERMOC (Centre d'Etudes et de Recherches sur le Moyen-Orient Contemporain)

Riccardo Bocco, Scientific Secretary (head)

Randa Farah, Researcher

The Higher Council for Science and Technology

Nancy Bakir, Acting Secretary General

International Planned Parenthood Federation, Consultant

Attiya Inayatullah, President

Population Council, Cairo

Seteney Shami

Nadia Takriti, Consultant

Taghrid Khouri Tubbeh, Consultant

USAID

Economic Growth

Rula Amerly

Alonzo Fulgham

Jamal Jabary

Monica McKnight

Population, Health and Nutrition

Rabiha Dabbas

Eilene Oldwine

Water

Tim Miller

Mary Reid, World WID Fellow

Marjorie Shovlin

ANNEX B

NATIONAL PROGRAM OF ACTION: MAIN POINTS

INTRODUCTION

Premise: The objective of the plan is women's full integration into social, political, and economic life. The plan sees this as contributing to the overall goals of development, i.e. Improvement in standards of living, quality of life, reinforcing the dignity of the individual, the attainment of human rights and the elimination of all forms of discrimination against the individual. Thus the family, as the basic social unit, its members and particularly the women of the family, must enjoy care and protection through legislation and appropriate programs and policies which place women at the heart of the development process through full integration in political, economic, social and cultural life, and through equality between the sexes.

The introduction goes on to point out the "importance of bridging the gap between the recognition of the rights and roles of women in legislation and laws and the actual practice of society towards women and the reality of their personal situation in various social institutions."

SECTION I: THE CURRENT SITUATION OF JORDANIAN WOMEN

The document stresses that the problem with respect to women's full incorporation in social, political, and economic development is not the legislation or constitution. It lies in less tangible areas. First, it lies in the mind set of Jordanians who do not yet see women as capable as men, especially as indicated by the very few women in political office. Second, it lies in women's own mental image of their role and participation in society (p.17). "Even now, work is not a psychological necessity of life for the vast majority of women. Jordanian women still prefer the traditional role with the opportunity to make it more appetizing through some partial and limited involvement in public life" (p.17). Against that is the fact of a large number of college and university graduates who are seeking but are unable to find work opportunities.

While the legal umbrella for both economic activities and the exercise of social and political rights needs to be improved, the JCNW argues for increased public awareness to help women learn to what rights they are already entitled and to secure their interest in assuring them to themselves. This is coupled with the objective to increase women's political participation including high office. In a section, which could be strengthened, the document aligns women's issues with the "diffusion and practice of democratic principles."

SECTION II: THE NATIONAL STRATEGY FOR WOMEN

The National Program for Action and the National Strategy for Women are introduced by establishing that they "proceed principally from the provisions of the Jordanian Constitution and the Jordanian Charter. It is based on the principles of Islamic Law, the values of Arab-Islamic society and the principles of human rights." (p. 19)

Elements

1. Legislative: to raise awareness of Jordanian society and women in particular on women's rights and obligations; to draft legislation eliminating discrimination against women; to work towards legislation which will guarantee women's exercise of all her rights.
2. Political: to develop the participation of women in all aspects of political life.
3. Economics: to increase women's labor force participation, and to encourage the provision of support services. Measures include attention to expanding credit opportunities and business investment and production.
4. Social: to enhance the status and role of women within the family and foster positive social attitudes; provide support to women in special categories, e.g. single parents.
5. Education: to develop and improve education throughout the kingdom; to also use it to promote a positive image of women and their status.
6. Health: to improve the quality of health services and to raise awareness about public health and health in the family.

SECTION III: THE JORDANIAN RESPONSE TO THE CALL AND INVITATION TO FOLLOW-UP AND IMPLEMENT THE RECOMMENDATIONS AND PLAN OF ACTION OF THE BEIJING CONFERENCE

Current activities

- 1) Legislation
 - a) The Committee is currently studying the following:
 - i) Jordanian nationality law and passport law
 - ii) Personal status law
 - iii) Civil status law and related regulations and statutes
 - iv) Election law
 - v) Draft childhood law
 - b) And has been conducting a series of public awareness broadcasts.
- 2) Women and Education
 - a) Held a seminar on "Illiteracy and its effect on the Arab family".
- 3) Women, Health, and the Environment
 - a) Ten workshops on protecting plants and restricting the use of chemical herbicides and insecticides.
 - b) Free medicine days for raising awareness on reproductive health issues and spacing.

- 4) Women and the Economy
 - a) Goal is to encourage women to enter and stay in the labor market.
 - b) Participation in economic decision making, e.g. fiscal and trade policies, etc.
 - c) Two nurseries opened in industrial sectors of Amman (Sihab) and Irbid (Al-Hassan).
- 5) Power and Decision-making
 - a) Workshops on “women and leadership” and “women and rural research for
 - b) Study of female headed households.
- 6) Information
 - a) Establishment of an information network on Arab women, “Al Mashraqiyya”, under the PBWRC.
 - b) Collaboration with Ministries in developing policies and programs on unemployment and poverty, particularly for the Social Development Conference.

SECTION IV: THE THEORETICAL FRAMEWORK

Framework for considering actions for the advancement of women:

- 1) Family. Emphasizes the importance of the family especially with respect to child development. Emphasizes the climate of change in economic and cultural spheres. “The advancement of women and their being given the status appropriate to them as mothers and full partners in leading and running the affairs of the family mean that women have a crucial role to play in the overall development of society” (p.35). Areas of effort include:
 - a) Reproductive health, including family planning and women’s rights
 - b) Rights to having basic needs met
 - c) Discrimination and violence against women
 - d) Responsibilities and rights decision-making with regard to family and children
 - e) Productive activities and decisions about expenditure
 - f) Management of all family affairs on equal footing with men
- 2) Empowerment and Self-Development focuses on women’s empowerment and an expansion and consolidation of their rights to make their own decisions and in directing social change.
- 3) Political Involvement and Decision-making. This too focuses on awareness raising and encouragement to assert one’s rights in decision making at the family level and politically in examining and voting on candidates.
- 4) Equality, Justice and Women’s Rights. Ensuring that laws and legislation enshrine women’s equal rights.

- 5) Elimination of Poverty, a commitment of Jordan and of the Arab League. A statement on the national and international commitment to this issue; the complexity of defining poverty (access to resources; access to income) and the diversity of its causes and remedies.
- 6) Participation the Use and Management of Resources and the Protection of the Environment. A focus on women's relationship to the environment, particularly in rural areas and to the question of scarcity of resources. It also speaks to women's role in the family in management of consumption. The access of women to decision making about laws and policy with respect to natural resource management is also called for.

**SECTION V: PROPOSED PROGRAMS AND ACTIVITIES FOR THE
ADVANCEMENT OF JORDANIAN WOMEN**

Seventy-four specific proposals developed by Ministries (46) and NGOs (28) through their respective coordinating bodies are listed in the Annex to the report. They are grouped according to how they fall under these six themes. The distribution is fairly even: family issues, 12; women's empowerment, 19; equality, justice and women's rights, 15; political participation, 8; environmental management, 6; eradication of poverty, 12; and two general projects connected with evaluating the role of the Government and Nongovernment Organizations in carrying out the Program for action.

Whereas the projects proposed by Ministries are labeled as to which Ministry they fall under; the bod(ies) proposing projects developed by NGOs are stated as "NGO organizations". The weakness of this section is that the proposals are not analyzed as to their specific and relative contribution to the goals of the National Action Plan or the particular themes under which they are listed. There is no weighing of priorities. Some projects seem to overlap categories. For instance, "Training for women on implementation of small scale productive projects" and "retraining of unemployed female college graduates" are listed under Empowerment rather than Eradication of Poverty; whereas specific training in beekeeping, rearing of farm animals, etc. are under the latter.

ANNEX C

**OFFICIAL ORGANIZATIONS FOR PLANNING AND
IMPLEMENTING JORDAN'S POST-BEIJING
PROGRAM FOR ACTION**

ORGANIZATION: JORDANIAN NATIONAL COMMITTEE FOR WOMEN (JNCW)

This is the main entity created under the Office for Women's Affairs which is headed by Princess Basma. It is the government designated focus point for women's affairs and its responsibility is to create and monitor a program for action on women's affairs based on the platform of the Fourth World Conference for Women and in keeping with Arab and Jordanian values.

MEMBERSHIP

There are two separate bodies: (1) The Official Committee made up of government officials from relevant ministries and (2) NGO Coordinating Committee.

RESEARCH

See the Public Awareness Section

Working with PBWRC on indicators, especially regional.

PUBLIC AWARENESS

The JNCW has produced the following documents to lay out the current position and recommended actions for Jordanian women:

- National Strategy 1993
- Study of Promising Small Scale Enterprises for Women
- Jordanian National Program for Action for the Advancement of Jordanian Women 1997-2005: Within the Framework of the Follow-Up to the Implementation of the Plan of Action and Recommendations of the IV International Conference on Women, Beijing 1995
- Of the 74 project requests listed in the Program for Action, 19 are on women's empowerment; 15 are on equality, justice and women's rights; and 8 are on political participation.

INCOME-GENERATION/MICRO, SMALL ENTERPRISE

- Of the 74 projects listed in the Program for Action, 12 are for the eradication of poverty.
- Women Entrepreneurship Opportunities in Jordan 1994

PROJECTS

In the Program for Action, 74 projects are listed. See synopsis of program.

TRAINING

One 'gender training' was held for the ministry representatives to the official committee. The session was conducted by a woman who introduced her material with ample support from passages of the Koran and of Arab League statements.

OTHER

PEOPLE MET

Hiam Kalimat, Director
Salwa Nasser, Coordinator of NGO Committee
Layali Abusir, Assistant Director

ORGANIZATION: JORDANIAN NATIONAL FORUM FOR WOMEN (JNFW)

Established by Princess Basma in December 1995 with the purpose of spreading awareness about women's rights and responsibilities as well as on health, education, etc.

MEMBERSHIP

- A Higher Council is made up of elected representatives of the committees of each of the twelve governorates plus other, appointed, women leaders. The Higher Council determines policies & strategies; governorate committees set plans for their own governorate. [Not clear if this overlaps with the governorate and local level committees and associations associated with QAF; NHF, GFJW, etc.]
- A number of headquarters around the country
- Women's committees and grass root activities covering the whole of Jordan with 100,000 volunteer members.

RESEARCH

PUBLIC AWARENESS

- Spreading awareness on National strategy; rights and responsibilities is the main focus of their activities and they have been very active. Every day there seem to be workshops led by JNFW around the country of which the main topics are the national program and voter education.
- Raising awareness on health, education, etc.
- Forming pressure groups
- Lobbying for national elections. The committees were very active in the 1995 elections in which ten women were elected to municipal councils.

INCOME-GENERATION/MICRO, SMALL ENTERPRISE

Brochure states that they intend on "giving women opportunities to participate in economic life and reach decision-making positions", but no specific plans given.

PROJECTS

TRAINING

Training is conducted by or for committees at the governorate "to improve the skills and abilities of Jordanian women". Presumably this refers to the kinds of workshops currently being held around the country on political awareness and voter education.

OTHER

PEOPLE MET

Rand al Hindawi, Coordinator

ORGANIZATION: PRINCESS BASMA WOMEN'S RESEARCH CENTER (WRC)

Established March 1996 to support activities of women's committees (Forum, JNFW) and other organizations.

MEMBERSHIP**RESEARCH**

- Studies and research including questionnaires administered by the Forum committees.
- Working with the JNCW on establishing a set of national indicators.

PUBLIC AWARENESS

Al Multaqa has been established to provide educational, cultural and social activities, especially for young women.

INCOME-GENERATION/MICRO, SMALL ENTERPRISE**PROJECTS****TRAINING****OTHER**

Was not able to visit this organization.

II. NON-GOVERNMENT ORGANIZATIONS

<p>ORGANIZATION: Business and Professional Women's Club (BPWC) Established 1976 4 clubs; largest Amman Belongs to International Business and Professional Women's Association</p>
<p>MEMBERSHIP The current membership of BPWC is 350. Some own their own businesses (factories, shops, nurseries, schools, services, law firm); others are professionals.</p>
<p>RESEARCH Rules and regulations associated with establishing a business. Information and documentation center's studies established in 1990.</p>
<p>PUBLIC AWARENESS Present programs on women's studies (lectures) Consultative Service Office held seminars on legal issues, women's rights and obligations.</p>
<p>INCOME-GENERATION/MICRO, SMALL ENTERPRISE Advise to small/micro businesses through Small Business Counseling, in association with NHF New: incubator space with 12 offices, plus access for others to copying, faxes, computers, graphics machine.</p>
<p>PROJECTS Consultative Service Office: Included wide spectrum of social, psychological and legal services to assist women.</p>
<p>TRAINING The undated document describes a Program on Leadership Development for Women given in association with the Institute of Public Administration with support of the Canadian Embassy and USAID. Courses ranged from Managerial leadership to scientific research methods and writing to using the computer and election campaigns. Some of this work is stated as a wider program to encourage women to be voters and candidates.</p>
<p>OTHER According to Fatima Amana of ESCWA, about two years ago, perhaps less, the BPWC undertook a self-assessment using tools developed by ESCWA. The result was that BPWC decided to cut down on its non-business oriented activities and emphasize its business counseling and other assistance. The written materials are not dated, so some of what is described above, such as the democracy and freedom initiative, may have transferred to NHF.</p>
<p>FOLLOW UP Review with them, their experience in using the self-assessment tool. What they found useful, not useful; any changes that they made.</p>
<p>PEOPLE MET Hind Abdul Jabar, President and the Director of the Women in Development Unit of the NHF. Rusha Bourjouti, Executive Director</p>

ORGANIZATION: General Federation of Jordanian Women (GFJW, Federation)

Established 1981 under Honorary Presidency of Queen Noor Al Hussein. Executive Committee elected 1983.

MEMBERSHIP

80 societies with branches in all 12 governorates. All the member societies are women only in membership.

RESEARCH

Recently received grant from USAID for a National Information Center for Women, which includes a research unit, library unit and consulting and information unit. Among the research to be conducted is:

- "organizations, institutions and societies interested in women's affairs"
- professional women and their contributions to economic and social development
- percentage of unemployed among women
- periodic studies for general information and data on women
- conducting and writing feasibility studies, i.e. helping the member societies formulate their own proposals

PUBLIC AWARENESS

INCOME-GENERATION/MICRO, SMALL ENTERPRISE

Provide all NGOs and interested women with feasibility studies on small and medium sized businesses.

On-going: Folkloric skills, tricot (sewing) project, kitchen gardens (Amman, Irbid);
With NHF: beekeeping, Kerak; heritage dolls, Amman; medicinal herbs, Irbid; rabbits, Balqua; light footwear, Zarka; ready to wear, Mafrak. These projects also include training.

PROJECTS

Edoun Park, special project near Irbid to turn degraded hillside into local park with plans for more local services as well as income-generating efforts, particularly with useful trees.

TRAINING

See projects under income-generation. In 1996, training workshops on family planning.

OTHER

Consultative and Information Services will provide generic guidance to institutions concerned with providing services to women.

PEOPLE MET

- Noojood Fawzi Al-Salem, President
- Samira Al Khasawneh, Head of Irbid Governorate
- Hilweh Malhas, Executive Director
- Haifa Abu Ghazaleh, past President, now works for UNIFEM in charge of regional plans to follow up to Beijing.

<p>ORGANIZATION: Jordanian Women's Union (JWU, Union) Originally established 1945. Dissolved twice in 1975 & 1981 (see Notes); reestablished in 1987. Focus is on women's rights. Branches: Irbid, Zarqa, Madaba, Ramtha, Bak'a, Al-khalidia and Al-Salt. Each governorate has a committee elected by the JWU members in that region.</p>
<p>MEMBERSHIP AND LOCATION Over 6000 members; includes men supportive of the Union's goals. Has 9 branches; 16 centers (offshoots of branches) Must be over 18 and 'live in Jordan'; with the latter definition includes expatriate workers such as Filipina house-girls. They work in the poorest areas such as east Amman.</p>
<p>RESEARCH</p>
<p>PUBLIC AWARENESS See annex on JWU list of laws they are working on. In 1993 with support of the National Endowment for Democracy (NED, US) did work on legal literacy. Children' s Conference, under Projects</p>
<p>INCOME-GENERATION/MICRO, SMALL ENTERPRISE Have done some, but not their main focus.</p>
<p>PROJECTS Consulting Center for poor women. This led to establishment of HOTLINE. During the 1st year, had over 1000 cases. Advertises over papers and TV. Strong interest in children. In 1996, a Conference for Children with 700 12-18 year olds. These will be continued on annual basis with support from CIDA and UNIFEM. Guest house established where divorced women can meet with their children.</p>
<p>TRAINING Have held workshop for police, and legal-medical establishment; who are now represented on JWU steering committee. A little on traditional skills; adult literacy. States their training has become more interactive and they have a couple of excellent trainers.</p>
<p>OTHER</p>
<p>FOLLOW UP Expressed interest in training in how to lead; i.e. women's leadership training.</p>
<p>PEOPLE MET Amne Zougby, new President Nadia Sharmouk</p>

ORGANIZATION: NOOR AL HUSSEIN FOUNDATION (NHF)

Established in 1985. Listed are projects of several kinds. The Women in Development Project which started in 1986 serves 886 women and their families as of 1995. According to the Director of the Women in Development Unit, Hind Abdul Jabbar, the goals of that project are (1) to raise women's awareness of their rights and (2) to empower women vis a vis poverty.

MEMBERSHIP

Has projects rather than centers. Distinguishes itself from QAF by lack of centers (except Amman and Aqaba). Projects are done in collaboration with existing groups such as groups, which are members of the Federation (GFJW). For instance, if they want to do a project in Irbid, they would go through Semira Khasanah who is the chairperson for the Irbid chapter of the Federation.

RESEARCH

PUBLIC AWARENESS

Quality of Life programs establish grassroots development councils, development funds and technical support committees for each beneficiary area. Women receive training to assume community leadership roles and to become actively involved in planning, implementing, and evaluating their own development.

Population

Promoting Women's leadership and managerial leadership

INCOME-GENERATION/MICRO, SMALL ENTERPRISE

Quality of Life Projects include economic schemes focusing primarily on agriculture, nutrition, cottage industries, and handicrafts. Specific projects under the Women In Development department and funded by UNFPA include:

- shami goats, Dama
- medicinal herbs, Irbid
- tiedie, Aqaba
- tricot knitwear (Ruseifa),
- bee keeping and honey production,
- foot wear production, Mafraq (sold in local markets)
- garment production, sold locally and through competitive tenders (inherited from Catholic Relief Services in 1989) (Aqaba)
- rabbit farm, Zai, Balqa; includes marketing, loans for home-based rabbit schemes.

PROJECTS

NHF runs a number of projects with a wide spectrum of activities. A number are listed below.

Quality of Life Projects in 12 villages serving an area with about 25,000 people. Program focuses on self-reliance; provides training and support for grassroots community participation, management, and evaluation of social and economic development schemes

Wadi Seer Community Development project for five villages including a market-oriented business approach

Relief and Rehabilitation for returnees from Gulf War

Population program in thirteen remote villages where there are other NHF programs

Institute for Child Welfare, Seileh, north of Amman

National Children's Hospital (in design stage)

Arab Children's Congress, 1980 (not the same as that done by the JWU)

Children's clubs and playgrounds

Handicrafts development

National Music conservatory

Jerash festival for the Arts

TRAINING

Health educators to design communication campaigns. Women in Development unit intends to provide 'professional training'.

OTHER

The NHF brochure is one publication that actually puts projects on a map.

PERSONS SEEN

Inam Mufti, Advisor to Queen Noor

Hind Abdul Jabbar, Director, Women in Development Unit

ORGANIZATION: Queen Alia Fund

Established in 1977 under Princess Basma

QAF are distinguished because of the presence of QAF buildings/centers in each governorate in which there are kindergarten classes, training rooms, and places for undertaking handicrafts.

MEMBERSHIP AND LOCATION

- Brochure reaches 750,000 annually (close to 1/4th of Jordan's population)
- fact sheet 1992 states there are 1,416 women on 72 committees reaching 60,482 women.

RESEARCH**PUBLIC AWARENESS****INCOME-GENERATION/MICRO, SMALL ENTERPRISE**

- home gardens, sheep, raising, date cultivation: 1991: 1371 home gardens
- medicinal plants (import substitution); home gardens
- 3 large projects: palm tree plantation Aqaba (also import substitution; dairy processing (2 villages); Awasi sheep raising at 4 stations @ 15 families/yr
- dairy and food processing
- organization of rural markets by women's committees; assist with packaging, pricing, and marketing.
- Business advisory units
- Some start own businesses after training (see below);
- QAF 'helps in marketing' ceramics and rugs from artisan producers; USAID assistance to support handicraft Exhibit Sept 96.
- Phase II of rural women's group and credits in Sept 96 newsletter: Ph 1: 4 village (Rehab, Rawdet Basema [Mafraq], & Al-Qatraneh [Karak]). In Phase II, 5 villages with an estimated 80 participants will start including training in project identification, management, and required technology. This is done jointly with UNIFEM.

Cooperation agreement with DEF "to finance group and individual income-generating projects in underprivileged areas". This is the same as the GTZ supported Social Development Program.

PROJECTS

- 40 Community Centres run by local women.
 - Kindergartens; 3 for disabled
 - children's clubs
- nutrition stations at some centres: food pkgs & lectures, etc.

TRAINING

Young artists in pottery and ancient Islamic design; Bedouin women in new designs for rugs

July 96: training kits

July 96: facilitators for women in business (with ESCWA & UNIFEM)

Recently enterprise training has been available from new Business Advisory Units

July 96: reproductive health with JFPPA & UNFPA. 1 day, emphasis on participation of men.

Literacy classes

Other vocational: office skills, teaching & administering kindergartens; mother and child health care.

Queen Zein Al Sharif Complex: Training complex used by QAF and by other organizations. It is most closely associated with QAF & with the PBWRC and JNFW.

OTHER

Lectures, workshops on variety of topics
for women: health care, birth spacing, women's rights, etc.
kindergarten education

FOLLOW UP

PEOPLE MET

Dr. Awni Al-Bashir, Executive Director
Dr. Amir Bakir, Economic Advisor
Ms. Evelyn Zakhary, Deputy Director

ANNEX D

**LAWS AND CIRCUMSTANCES CITED AS CONSTRAINTS TO
WOMEN'S ACTIVE EMPLOYMENT**

Below is a record cited in the literature read or in conversations about the constraints facing women in making choices about their employment or other income-generating activities. This list was kept as an ongoing record and has not been analyzed.

Laws/circumstances affecting women's employment opportunities and choices	Sources and Comment
High overall unemployment of 15 percent; exacerbated by foreign labor, returnees	JNCW1
With structural adjustment, fewer public sector jobs	JNCW1
Teacher qualification upgrades differentially affects women teachers; only 27 percent women teachers have 4 years post-second versus 51 percent men teachers	WB1 suggests that policy be amended so that the four-year qualification apply only to new teachers.
Maternity leave allowance (90 days paid leave and 1/2 pay for six weeks) borne by employers	WB1 suggests that financing be replaced by employee tax to finance maternity leave.
Education (77 percent of women have secondary school degree, versus 37 percent of men)	<ul style="list-style-type: none"> • WB1 major factor favoring women's participation in the labor market. However, it does not improve the probability of employment. Women's earnings are more effected by education than are men's. • In private secondary school, population dominated by boys. Perhaps indicative of parental preference.
Being single	WB1 Average 24 years, single, live with parents versus non participants 32, married, have four children & less education. Marriage is a stronger predictor than birth of children with respect to lowering labor force participation.
Women earn less than men	<ul style="list-style-type: none"> • WB1 JD3320 (1992) is 1/3 below men's. WB1 suggests that employers may do this to compensate for shorter overall career in working, i.e., do not pay an efficiency wage rate.

Laws/circumstances affecting women's employment opportunities and choices	Sources and Comment
	<ul style="list-style-type: none"> • Rise in mfg. jobs, wage differential was greater, women earned 59 percent of what men earned.
Structure of education does not entirely match structure of opportunities	<ul style="list-style-type: none"> • WB1 Though women w/vocational training or other higher education more likely to participate in labor market, also more likely to be unemployed. • WB1 suggests teaching, secretarial or manufacturing are the most promising avenues for women's employment. • WB1 Secondary school: over 50 percent of women in literature versus 33 percent of men; 33 percent women in science versus 41 percent of overall in science. • WB1 Vocational school undertaken by 30 percent men versus 18 percent women. • WB1 Vocational streams for women: general (at female centers), commercial, nursing; for men: wider choice but concentrated in industrial, general vocational, and commercial.
Women's lower wage rates and higher qualifications	WB1 suggests this makes them desirable employees in the private sector.
Until recently, high transfers from abroad and high earning power of males	WB1 suggests this reduces incentives for women to participate in the labor force. This pattern has changed since the Gulf War and the return of so many Jordanians from overseas positions.
Family structure. Less than 2 percent have domestic help.	WB1 Number of employed adults associated with decrease in <u>women's labor force participation</u> ; but overall number of other adults (regardless of employment status) increases probability of entering the labor force (possibly because of in-house childcare). <u>Women's employment</u> is positively affected by the number of female workers in household, negatively by the number of male workers.
Child care	<ul style="list-style-type: none"> • Child care facilities are very limited. WB1 states that parental standards for child care are very high before feeling comfortable with wife working. • For businesses, if they hire 20 women, must provide childcare (Source S. Nassar of NGO Coordinating Committee).

Structure of employment	<p>WB1</p> <ul style="list-style-type: none"> • Men predominantly in armed forces, professionals (10 percent of employed men versus 41 percent of employed women), service workers & sales, craft and related trades, and plant and machine operators. • Females are predominantly professionals, technicians and associated professionals and, clerks. Fifty-nine percent of school teachers are women; education employs 1/3 of female labor force. Most, of them, 81 percent, are in the public sector. • 1980-89 saw women employment in manufacturing growing at rate of 14 percent versus men at 11 percent (see earning differential above). • Agriculture, usually a high employer of women, is extremely limited.
Vocational education	<p>WB1</p> <ul style="list-style-type: none"> • Positively affects women's earnings; negatively affects men's. • Government trying to move to more vocational versus academic tertiary education, but WB1 concerned that higher rates for private university education may make that difficult (associated with larger WB1 recommendation that there be greater cost recovery in postsecondary education; i.e., more privatization).
Public sector employment policy	<p>Discussions at USAID. Figures for labor force participation are based on those who seek jobs through the Kingdom's civil service sector; ditto its unemployment figures (those who did not get public sector jobs). Did not capture the possibility of finding alternative employment in the private sector. This now being done by comparing social security numbers of those employed in each sector.</p>
Marginal tax rate	<p>WB1</p> <ul style="list-style-type: none"> • Tax rates are structured so that small incremental changes in income can affect tax rate considerably. Women's income is considered as ?additional? • Family related tax exemptions accrue mostly to male head of household (though he may transfer them at <u>his</u> discretion). • Public sector employees have 75 percent of their earnings exempt, versus 50 percent for private sector workers. Since most women in the public sector, this is a break for them.

Long hours are prohibited as are certain kinds of jobs	Report from Salwa Nasser of the NGO Coordinating Committee
Low interest rates	JNCW1 Low interest rates in part a product of Islamic opposition to changing interest.
Current NGO work in SSE and income-generating projects is not monitored with respect to economic and social effectiveness or efficiency	JNCW1
Decision-making for financial & technical support tends to be centralized	JNCW1
Market studies are largely absent	JNCW1
Lack of technical training	JNCW1
Little or no experience in business management and environment	JNCW1
Passport law. Article 12, (2)	NHF 1 Wife or minor requires permission of husband or guardian
Nationality law Number 6	NHF 1 A Jordanian is one born of a father who holds Jordanian nationality
Personal Status Law (61) 1974	NHF 1 After a woman collects her dowry, she has to obey her husband and live with him, travel with him wherever he travels even if outside the Kingdom, provided that the marriage contract does not state differently; she loses her right to alimony if she disobeys her husband. The amendment suggested changes only the reference to travel, i.e. "...live with him, <i>if he lives in the same place she lives or wherever she accepts to live provided...</i> " In other words, her obedience to him and possible loss of alimony are not themselves changed.

SOURCES

- JNCW1 JNCW. 1994. Women's Entrepreneurship Opportunities in Jordan: An Economic and Social Analysis, A Summary. Calls for more involvement of entrepreneurs in planning of projects; new economic activities. However, while the recommended enterprises are carefully detailed as to resource requirements, there is no feasibility study, either a cost-benefit analysis or comparison with prices of imports or predictions about oversupply.
- WB1 World Bank. 1995. Hashemite Kingdom of Jordan. Women and the Labor Force.
- NHF1 NHF. 1996. Women Leaders. Edition 1. A newsletter issued in cooperation with Friedrich Ebert Foundation and Managerial Leadership Program. Women in Development Department. October.

MISSING INFO

- Little available information on geographic and income differentiation among different kinds of women or employees overall; little documented information on women's hours worked, household production activities and employment experience (from 17-60). WB1
- Comment: reading the WB1 study, many of the concerns seem more to do with the middle class than with the poor, e.g. question of marginal tax rates, of child care, etc. These statements need to be tested against a more disaggregated survey.