

Monthly Wages and Working Hours

The actual hours an individual spends working is an indicator of productivity, as data related to working hours is typically used to measure function labor productivity. This data becomes even more useful when looking at wage levels in conjunction with working hours. Table 2.20 shows the distribution of employed Jordanians aged 15 and above according to actual working hours, monthly wages and sex.

Data shows significant variances in the distribution of employed males and females according to income groups and actual

working hours. Thus, actual working hours are not necessarily a factor that determines an individual's monthly wages. The number of working hours an employee spends is not a condition for wage equality with another person who works the same number of hours. This is to be expected, however, as there are many differences between employees' socio-economic characteristics, such as the type of profession they practice, their work statistics, educational qualifications and work experience, among others.

The data related to employed Jordanian males and females conforms to this, in that more than half of the employed males with an income between 100-199 JD works more than 15 hours per week (the survey time reference was the week before participants were interviewed). However, there is also a large ratio of employed males working the same number of hours for a larger monthly income. This pattern is also present when looking at employed females; in their case, as well, the number of working hours is not a conditional factor for monthly wages.

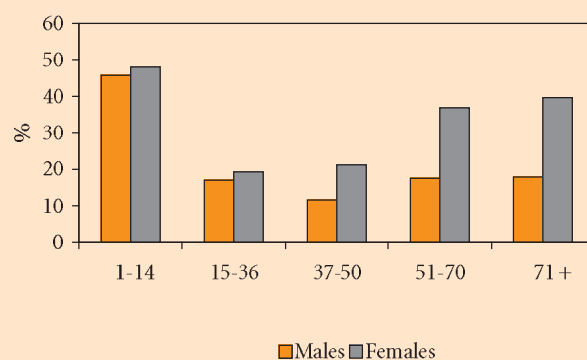
Generally, more than one-third (1/3) of employed females with an income less than 100 JD worked 51-70 hours a week, while only 17.6% of the males made the same income category for the same number of hours. Similarly, the ratio of employed females with an income less than 100 JD for 71 weekly working hours is significantly more than the ratio of employed males with the same working hours and income (39.6% for females against 18% for males).

Table 2.20:
Jordanian Employed Persons Aged 15 and Above by Number of Actual Weekly Working Hours, Monthly Income and Sex, 2002

Sex and Actual Working Hours	Less Than 100 JD	-100 199 JD	-200 299 JD	300+ JD	Total
Male					
14-1	45.9	33.8	14.2	5.9	100.0
36-15	17.1	51.5	20.9	10.5	100.0
50-37	11.7	52.8	21.1	14.5	100.0
70-51	17.6	52.3	16.7	13.4	100.0
71+	18.0	52.2	16.8	13.1	100.0
Female					
14-1	48.2	28.3	21.5	2.1	100.0
36-15	19.4	49.2	23.6	7.8	100.0
50-37	21.3	43.9	22.3	12.4	100.0
70-51	36.9	37.5	17.8	7.8	100.0
71+	39.6	44.8	12.5	3.1	100.0

Source: Department of Statistics, "Employment Survey: Annual Report 2002," Amman.

Fig. 2.15:
Employed Jordanians Receiving a Monthly Work Income of Less than 100 JD by Number of Actual Working Hours and Sex, 2002



Unemployment

Unemployment represents the difference between supply and demand in the labor force. It is affected by a number of factors, such as the availability of projects and economic corporations; attitudes of employment seekers; employment seekers' professions; the extent that employment seekers accept offered jobs; government policies aimed at reducing unemployment levels; and the economic structure of the labor market. Unemployment is a phenomenon that is present in different variations and levels in all markets—even in advanced countries which have a larger demand for labor than that which is in supply. Unemployment is a relatively new phenomenon in the Jordanian labor market

which can not be clearly interpreted in the way that it was early in the 1990's. It is currently present in Jordan, but it is not rising, due to its low levels and lack of geographical diffusion.

As a result, unemployment is ranked low in Jordan's socio-economic problems. Its origins in Jordan were the regional economic problems that occurred in the mid-1980's and the political events of the 1990 Gulf crisis. Because of market limitations and the imbalance between available job opportunities and labor force supply, unemployment has risen in Jordan.

Table 2.21 shows the unemployment averages for Jordanians aged 15 and

The gender gap shows that females are more affected by high unemployment rates in all governorates, especially in those of Madaba, Zarqa and Aqaba. This indicates that these governorates have poor job opportunities on one hand, and that they need to develop projects that generate employment opportunities, on the other. The gender equity index also illustrates that unemployment rates for females in all governorates exceed those of males. In governorates such as Zarqa, Madaba and Aqaba, female unemployment rates are double those of males.

Unemployment is more common among males in the Karak, Tafilal and Madaba governorates than other governorates, while females in the Madaba and Ma'an governorates suffer from unemployment much more than females from other governorates.

Table 2.21:
Unemployment Rate for the Jordanian Population Aged 15 and Above by Governorate, Sex and Gender Measures, 2002

Governorate	Male	Female	Gender Gap	Parity Index
Amman	11.5	18.1	-6.6	1.6
Balqa	13.7	22.1	-8.4	1.6
Zarqa	14.0	28.0	-14.0	2.0
Madaba	18.4	33.8	-15.4	1.8
Irbid	14.8	22.0	-7.2	1.5
Ma'raq	18.5	22.4	-3.9	1.2
Jerash	17.0	23.5	-6.5	1.4
Ajloun	17.9	23.8	-5.9	1.3
Karak	18.9	27.1	-8.2	1.4
Tafilal	18.9	24.3	-5.4	1.3
Ma'an	23.2	30.2	-7.0	1.3
Aqaba	14.1	25.2	-11.1	1.8
Total	14.0	21.9	-7.9	0.64

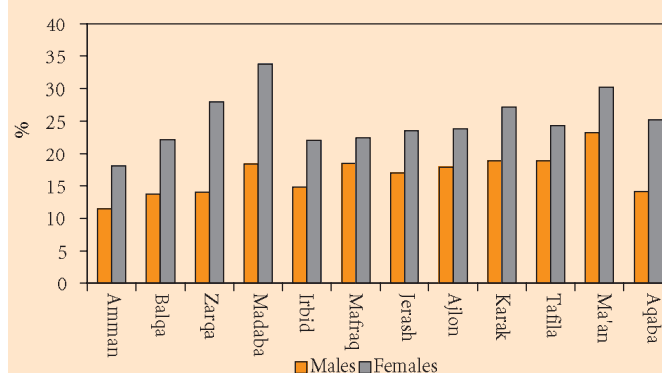
Source: Department of Statistics, "Employment Survey: Annual Report 2002," Amman.

The unemployment rate for those aged 15-19 and 20-24 are the highest when compared with rates for other age groups.

above according to governorate and sex in 2002. Data shows that unemployment rates among females in all governorates are more than the rates of males. The average rate for males ranges from 11.5% in the Amman governorate to 21.2% in the Ma'an governorate.

The average unemployment rate for females shows a similar variance to that of males, but it is much sharper, with a range from 18.1% in the Amman governorate and 33.8% in the Madaba governorate. The female average unemployment rate was also lower in the northern region compared to other regions—a pattern that was not clear among male unemployment rates.

Fig. 2.16:
Unemployment Rate for the Jordanian Population by Governorate and Sex, 2002



Unemployment by Age

Unemployment rates are affected, as are other rates, by age structure. Table 2.22 shows rates of unemployment according to wide age groups and sex. The data indicates a sharp decline in unemployment rates for males and females as age advances, with high rates in the 15-19 category which sharply decline in the 20-24 age group and then drop slowly in the older age groups.

Female unemployment rates are significantly high in the first three age groups compared to male unemployment rates, while male unemployment rates in the latter

three age groups are higher than those of females. The low female unemployment rates in these age groups indicate that a large ratio of females withdrew from the labor market at early ages and stopped seeking jobs while males continued to look for work in the advanced ages.

Unemployment by Educational Level

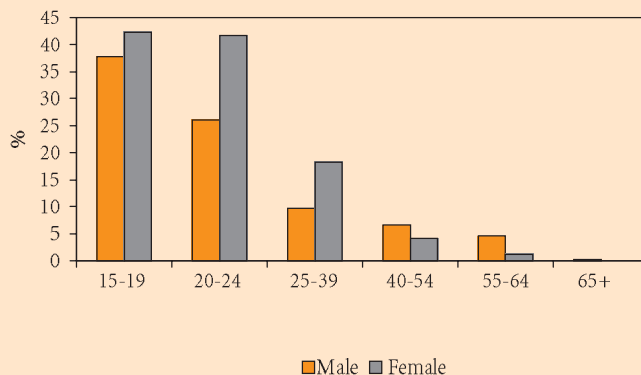
Table 2.23 shows the unemployment rate for Jordanians aged 15 and above according to educational level and sex. The data illustrates that there are significant variances in unemployment rates according to educa-

Table 2.22:
Unemployment Rate for the Jordanian Population Aged 15 and Above by Broad Age Groups, Sex and Gender Measures, 2002

Broad Age Group	Male	Sex Female	Gender Gap	Parity Index
19-15	37.8	42.3	-4.5	1.1
24-20	26.1	41.7	-15.6	1.6
39-25	9.7	18.3	-8.6	1.9
54-40	6.6	4.1	+2.5	0.6
64-55	4.6	1.2	+3.4	1.3
65+	0.3	0.0	+0.3	0.0

Source: Department of Statistics, "Employment Survey: Annual Report 2002," Amman.

Fig. 2.17:
Unemployment Rates for the Jordanian Population Aged 15 and Above by Broad Age Groups and Sex, 2002



tional level, and particularly among males. The average rates range from 8.4 percent for those with an intermediate diploma to 16.6% for those with an educational level less than that of secondary. Aside from those of illiterate females, unemployment rates among females do not show significant variance among educational levels. Rates range from 20.4% for females with Bachelor's degrees and higher to 23.5% for those with less than a secondary level.

Gender gap values indicate that females are more affected by the high rate of unemployment at all educational levels except those in the illiterate group, in which males are more affected. The values of the gender parity index indicate that unemployment

rates among females who have reached secondary, intermediate diploma and Bachelor's and higher levels were double than those of males in the same levels; the rates were 2.0, 2.8 and 2.0, respectively. The data also indicates that female job seekers face difficulties in finding jobs due to a number of factors, such as the lack of available job opportunities and employers' preference in hiring males.

Unemployment by Marital Status

Unemployment rates vary significantly according to an individual's marital status. Both never-married males and females suffered from high unemployment rates (25.5% for males and 28.8% for females—see Table 2.24). Unemployment rates drop sharply, though, for married persons, particularly males, in comparison to other groups. The high rate of unemployment among singles is expected due to the fact that this group is comprised of students and new graduates.

Generally, unemployment rates vary slightly between single males and females. The gender gap reached only (-3.3) and the gender parity index 1.1, indicating a convergence of rates.

Duration of Unemployment

The length of time an individual searches for work is subject to many factors, among which are the suitability of available job opportunities, the individual's educational level and the job's proximity to one's residence, among others. Table 2.25 examines the distribution of unemployed Jordanians aged 15 and above according to the length of unemployment and sex.

Data shows that more than half of unemployed males spent less than six months searching for a job, compared to 16% of the females. It also indicates that a large ratio of female job seekers (54%) spent more than seven months unemployed, compared to only 43.7% of the males. Thus, females face clear obstacles in finding work, including unsuitability of jobs to their educational levels, insufficient wages, distance of work from their residences and the preference of employers to hire males.

Table 2.23:
Unemployment Rate for the Jordanian Population Aged 15 and Above by Educational Level, Sex and Gender Measures, 2002

Educational Level	Male	Sex Female	Gender Gap	Parity Index
Illiterate	11.5	6.4	+5.1	0.6
Less Than Secondary	16.6	23.5	-6.9	1.4
Secondary	11.8	23.1	-11.3	2.0
Middle Diploma	8.4	23.3	-14.9	2.8
Bachelor's and Above	10.3	20.4	-10.1	2.0

Source: Department of Statistics, "Employment Survey: Annual Report 2002," Amman.

Fig. 2.18:
Unemployment Rates for the Jordanian Population Aged 15 and Above by Educational Level and Sex, 2002

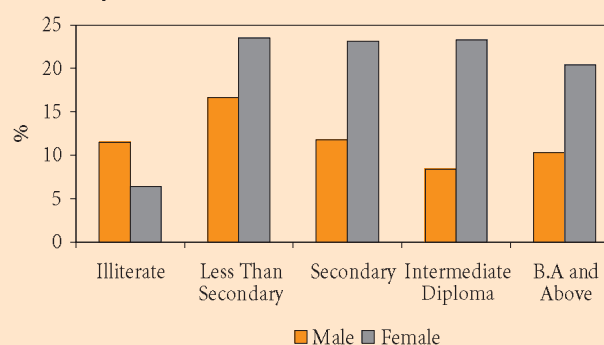


Table 2.24:
Unemployment Rates for the Jordanian Population Aged 15 and Above by Marital Status, Sex and Gender Measures, 2002

Marital Status	Male	Sex Female	Gender Gap	Parity Index
Never Married	25.5	28.8	-3.3	1.1
Married	5.8	13.4	-7.6	2.3
Other	13.2	15.7	-2.5	1.2

Source: Department of Statistics, "Employment Survey: Annual Report 2002," Amman.

Fig. 2.19:
Unemployment Rate for the Jordanian Population Aged 15 and Above by Marital Status and Sex, 2002

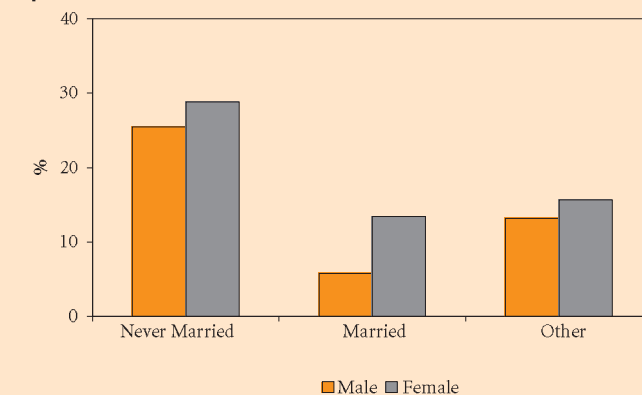


Table 2.25:

Percentage Distribution of the Jordanian Population Aged 15 and Above by Length of Unemployment and Sex, 2002

Duration of Unemployment (Months)	Sex	
	Male	Female
Less than 1	21.6	15.6
2-3	18.5	15.4
4-6	16.3	14.8
7-12	25.6	29.4
13-24	12.0	15.5
25+	6.1	9.3
Total	100.0	100.0

Source: Department of Statistics, "Employment Survey: Annual Report 2002," Amman.

Women and Economic Empowerment

Women's economic empowerment cannot solely be achieved through social empowerment but, rather, requires the development of women's abilities to make decisions and control resources. This largely depends on women's status in the national economy, which can be enhanced through education, the improvement of their skills and an increase in their knowledge.

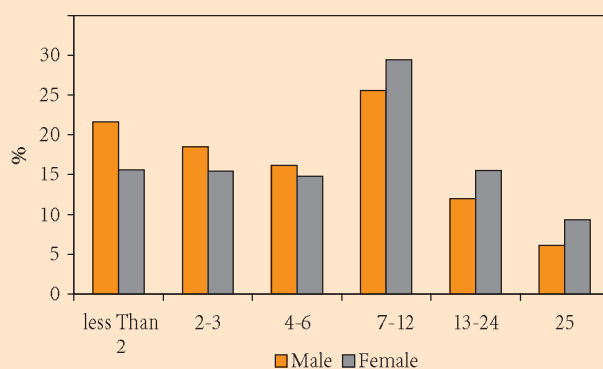
The Fourth Global Women's Conference in Beijing in 1995 demanded that all obstacles standing in the way of empowering women economically be removed so that they can practice their economic roles and benefit from the assurance that they can fully contribute to national policies and the national economical structure. The confer-

ence authored a number of articles stating the importance of empowering women; giving them equality in gaining and distributing economic resources consisting of land, capital and needed technology; and ensuring their equal opportunity in taking up practical training and gaining knowledge and communication skills, which are considered one of the most significant tools in enhancing women's economic status.

Socio-economic changes in Jordan have led to critical changes in traditional viewpoints regarding women working outside the home. This has increased women's contribution in the labor market, allowed them to financially assist their families, improved their living conditions and given them a sense of economic security. Women's contribution to the economy is a positive factor and one that is necessary for Jordan to achieve economic growth. Moreover, it is playing an essential role in a community that has long been marginalized and has not previously made an effective contribution to the Kingdom's productivity.

Due to women's increasing employment, and working under employers with traditional backgrounds, it was expected that woman would encounter many challenges and obstacles in the workplace, particularly in the private sector. Along with wage disparity, in which women are paid less than men for the same work, women have faced many other problems, including unequal access to and control of financial resources essential for starting their own businesses.

Fig. 2.20:
Percentage Distribution of Unemployed Jordanians Aged 15 and Above by Duration of Unemployment and Sex, 2002



Due to the fact that women's life expectancy is higher than men's and that their incomes are typically less than those of men, it is expected that they will reach retirement age owning nothing but their small pensions and a few humble resources which will not allow them to grow old comfortably.

Women and Real Estate Ownership

Analyzing the manner in which women can access their individual economic resources requires the understanding of many relationships (such as the interaction between the production process and the social and political structure) as well as the role played by one's various individual characteristics like age, social status and social role. Data indicates that it is mainly women who are deprived from accessing and controlling resources in general and economic resources in particular.

Jordan's social structure, particularly in rural areas, plays a large role in preventing women from controlling and accessing economic resources in the same way men do. This is especially true with regard to landownership, bank account ownership and even benefiting from educational and training opportunities. Women's economic enslavement, frustratingly, has not been focused upon by researchers and planners, and it has a great deal to do with women's humble economic contribution.

Despite a noticeable lack of information, it has been found that a small percentage of woman in rural areas own plots of land. This is due to habits and traditions which are widespread in these areas. Moreover, despite the numerous social changes the Jordanian community has encountered, women are still in danger of being deprived of their proper ownership in comparison to men. Changes in Jordan such as the improvement of women's status and the rise in land and property prices played a significant role in bringing about crucial and effective changes on the widespread traditions of inheritance. As a result, women have begun to liberate themselves from those traditions, particularly those related to their rights under legitimate inheritance.

Notwithstanding women's legitimate rights under Islamic Sharia', many social practices contribute to deprive them of their owner-

ship and inheritance rights. This is due to social habits which force women to decline their ownership rights and put them in the hands of the men in their family (often in return for a humble financial compensation) and also to the prevalence of the male family head putting the returns of all financially productive assets in the name of the males in the family.

Data obtained from the Department of Land and Survey indicates that around 10.4% of property and landowners are women. This undoubtedly indicates the inferior economic status that women occupy in relation to men. Furthermore, women's ownership of land and property is mainly due to inheritance and not business.

A study on Jordanian women's status in the agricultural sector was carried out by the Ministry of Agriculture in cooperation with the United Nations Food and Agriculture Organization (FAO) in 2003. The study sample consisted of 100 families distributed in the Jordan Valley, Ajloun and the Badia, and it shows that 5 percent of the families involved do not own any land, while 36% own 5 dunoms or less. The percentage of women landowners varied from governorate to governorate and registered from 1.9 percent in the Ma'an governorate to 3.8 percent in the Zarqa governorate.

Women and Agricultural Holdings

Table 26.2 shows the relative distribution for owners of agricultural holdings according to sex and land size. Data indicates that

Men constitute the majority among land and real estate owners, while women constitute only 10.4%.

Table 2.26:
Percentage Distribution of Agricultural Landowners by Sex and Land Area, 1997

Land Area (Dunoms)	Sex	
	Male	Female
2-1	9.0	14.1
5-2	18.6	25.9
10-5	15.2	17.1
20-10	19.9	18.7
30-20	10.3	7.8
40-30	5.9	4.2
50-40	3.9	2.9
100-50	9.2	6.0
200-100	4.6	2.1
200+	3.4	1.2
Total	100.0 (69841)	100.0 (1940)

Source: Department of Statistics "Agricultural Census 1997", 1999.

Males constituted the great majority of agricultural landowners in 1997, while females owned 2.7 percent of the total agricultural holdings.

females make up a small percentage of the total agricultural plot owners (2.7 percent), while males are a majority with 97.3%. Forty percent (40%) of female owners own plots of less than 5 dunoms, while 28% of the males own plots of that size. Less than one-tenth (1/10) of female owners own plots of 50 dunoms or more compared to 17% of the males.

While ownership of agricultural plots affords females with the opportunity to control economic resources and ensure a fixed source of income, the sizes of plots they frequently own are small and more likely to

be split up and sold to males, leading to a decrease in the amount of their ownership.

Table 2.27 shows the ratio of agricultural plot owners according to sex and plot size. Data clarifies that male ownership dominates all the plot size categories, while females make up a small percentage of agricultural plot owners. The ratio of female owners ranges from .9 percent of the total agricultural plot owners for plots of 200 dunoms and above to 4.2% for plots of one to two dunoms.

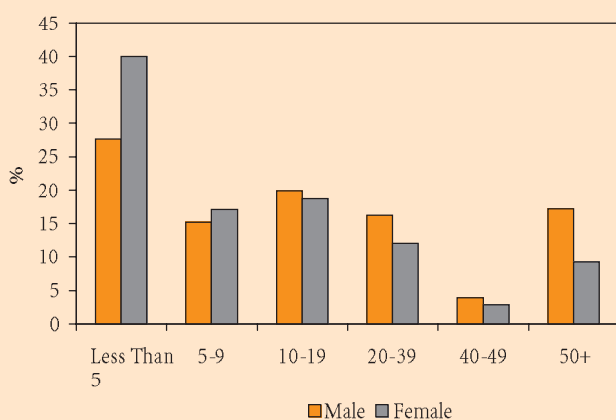
Woman and Cattle Ownership

The study of Jordanian women's status in agriculture, mentioned earlier, found that males own most of the cattle (97% of all cows, around 79% of all goats and sheep and around 97% of all chicken).

Loan Accessibility

The FAO study of Jordanian women's status in agriculture shows that females obtained 20% of all agricultural loans in 2001 but that the value of these loans did not exceed 12% of the total value of all loans provided. Females obtained 21% of the total agricultural medium-term loans, 10% of the long-term loans and 2.4 percent of the short-term loans.

Fig. 2.21:
Percentage Distribution of Agricultural Plot Owners by Sex and Plot Size, 1997



Women own a very small percentage of livestock and poultry holdings compared to men, who own the vast majority.

Table 2.27:
Percentage Distribution of Agricultural Landowners by Sex and Land Area, 1997

Land Area (Dunoms)	Sex		Total
	Male	Female	
2-1	95.8	4.2	100.0
5-2	96.3	3.7	100.0
10-5	97.0	3.0	100.0
20-10	97.5	2.5	100.0
30-20	98.0	2.0	100.0
40-30	98.0	2.0	100.0
50-40	97.9	2.1	100.0
100-50	98.2	1.8	100.0
200-100	98.7	1.3	100.0
200+	99.1	0.9	100.0
Total	97.3	2.7	100.0
	(69841)	(1940)	(71781)

Source: Department of Statistics "Agricultural Census 1997", 1999.

Woman and Agricultural Training

The study of Jordanian women's status in agriculture indicates that 48.5% of the women working in agriculture have received training in the agricultural field, compared with 36% of the males. The Badia area registered the highest percentage of females trained, as 85% of the females received training. This high percentage is due to the concentration of development projects in the Badia area.

Woman and Counseling Services

The Ministry of Agriculture is responsible for designing most (around 60%) of the agricultural counseling programs available. It cooperates with the private sector to design 24% of these programs. These programs are offered through seminars, lectures and field visits.

The above mentioned study indicated that a large ratio of families received agricultural counseling. Woman also participated in providing 38.5% of the counseling programs. Counseling programs offered to families, including women, are numerous, with 60% of them on agricultural production, 16.7% on food processing and 14% on each of the animal production and health.

Women and Project Accessibility

Income generating projects are considered among the main tools to assist women's economic status, particularly in rural areas.

The study of Jordanian women's status in agriculture indicates that men benefit more from projects, with 44% of them obtaining projects compared to 36% of the total number of women involved. The ratio of women who obtained projects in the Badia area increased to 47% of the total number of women working on projects, compared to 27% in the Ajloun governorate and around 33% in the Jordan Valley.

Women's Role in the Central Bank

Jordan's Central Bank was established in the late 1950's, and its law was founded in 1959. The procedures for launching its activities began on October 1, 1964. The government owns all of the Bank's capital, which has increased gradually from one million JD to eighteen million JD. Despite the fact that the government owns all of its capital, the Central Bank enjoys, according to its laws, complete autonomy.

Women are totally absent from the Bank's board of directors, which consists of seven members. They are also absent from the Bank's high ranks, such as those of governors and their deputies. They have managed to make a small presence among the ranks of departmental executive managers, where they represent around 9%, or only one in 10 managers. Table 2.28 shows the relative distribution of Central Bank employees according to job and sex.

Data indicates that around two-thirds (2/3) of the Central Bank's employees are

Women are not represented in the Central Bank's administrative council or its higher administration.

Table 2.28:

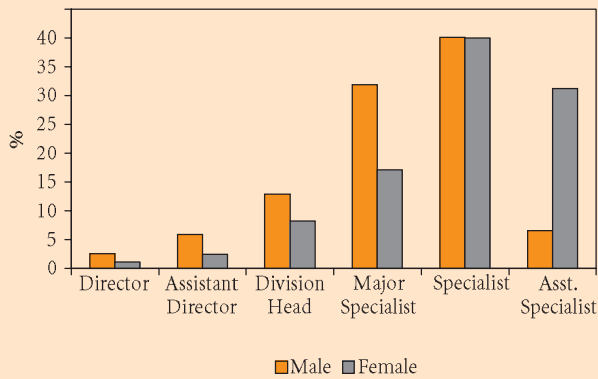
Percentage Distribution of Employees of the Central Bank of Jordan by Position and Sex, 2003

Position	Male	Sex Female	Total
Director	2.6	1.1	2.1
Assistant Director	5.9	2.4	4.6
Division Head	12.9	8.2	11.2
Major Specialist	31.9	17.1	26.6
Specialist	40.1	40.0	40.1
Assistant Specialist	6.6	31.2	15.4
Total	100.0	100.0	100.0
	(304)	(170)	(474)

Source: Central Bank of Jordan.

Fig. 2.22:

Percentage Distribution of Employees of the Central Bank of Jordan by Position and Sex, 2003



males, while females make up around 36% of the total number of employees. The ratio of managers varies between males and females, as male managers consist of around 3 percent of the total number of male employees and female managers make up 1 percent of

the total number of female employees. The ratio of division heads is 13% for males versus 8% for females. There is a close ratio of males and females in specialist jobs, while females' presence in specialists' assistants jobs was around five-fold that of males.