

# **Gender Analysis Report**

**For GIZ Jordan**



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## ***Table of Contents***

<b><u>LIST OF ABBREVIATIONS.....</u></b>	<b><u>4</u></b>
<b><u>INTRODUCTION.....</u></b>	<b><u>6</u></b>
<b><u>GENDER STATISTICS JORDAN (OVERVIEW IN NUMBERS) .....</u></b>	<b><u>8</u></b>
<b><u>1. SITUATION ANALYSIS .....</u></b>	<b><u>10</u></b>
1.1 RECENT DEVELOPMENT .....	10
1.2 DEMOGRAPHY.....	11
1.2 POLITICAL FRAMEWORK .....	14
1.2.1 BMZ AND GIZ GENDER CONCEPTS .....	14
1.2.2 GENDER POLICIES AND NATIONAL MACHINERY IN JORDAN .....	14
1.2.3 GENDER GAP IN POLITICAL REPRESENTATION .....	18
1.4 LEGAL FRAMEWORK .....	20
1.5 GENDER PARADIGM .....	27
1.5.1 THE PATRIARCHAL GENDER PARADIGM .....	27
1.5.2 THE TRIBE AND FAMILY AS UNIT OF THE STATE .....	29
1.5.3 DOMESTIC VIOLENCE, HONOUR CRIMES AND GENDER NORMS .....	32
1.5.4 AGENCY .....	35
1.6 CIVIL SOCIETY .....	36
1.6.1 GENDER AND WOMEN'S RIGHTS IN ISLAMIC CSOs AND MOVEMENTS .....	41
1.6.2 ENVIRONMENTAL CIVIL SOCIETY ORGANIZATIONS.....	43
1.7 RELATED STAKEHOLDER IN GENDER EQUITY AND WOMEN'S RIGHTS .....	44
<b><u>2. HEALTH.....</u></b>	<b><u>45</u></b>
2.1 REPRODUCTIVE HEALTH .....	46
2.2. MAJOR HEALTH ISSUES WITH A GENDER LENS .....	47
<b><u>3. THE SYRIAN REFUGEE CRISIS.....</u></b>	<b><u>48</u></b>

<b>3.1. GENDER ISSUES IN REFUGEE CAMPS AND HOSTING COMMUNITIES .....</b>	<b>48</b>
<b>3.2 THE SYRIAN REFUGEE CRISIS, THE WORK-SPHERE AND GENDER.....</b>	<b>53</b>
<b><u>4. GENDER ISSUES IN GIZ AREAS OF COOPERATION .....</u></b>	<b><u>54</u></b>
<b>4.1 WATER .....</b>	<b>54</b>
4.1.1 HUMAN RESOURCES IN THE WATER SECTOR .....	55
4.1.2 HOUSEHOLD AND COMMUNITY LEVEL .....	56
4.1.3 PARTICIPATION AND GENDER IN WATER PROJECTS .....	57
4.1.4 GENDER AND HYGIENE IN SCHOOL WASH INFRASTRUCTURE .....	58
<b>4.2 ENVIRONMENT .....</b>	<b>59</b>
4.2.1 CLIMATE CHANGE.....	60
<b>4.3 WASTE .....</b>	<b>64</b>
<b>4.4EMPLOYMENT .....</b>	<b>66</b>
4.4.1 ENTREPRENEURSHIP AND SMES .....	74
<b>4.5 EDUCATION.....</b>	<b>76</b>
4.5.1 GENDER STEREOTYPING IN SCHOOL BOOKS.....	81
<b>4.6 FINANCIAL SYSTEMS .....</b>	<b>82</b>
<b><u>5. CONCLUSIONS AND RECOMMENDATIONS FOR PROJECT APPRAISAL AND DEVELOPMENT .....</u></b>	<b><u>85</u></b>
<b><u>LIST OF SOURCES .....</u></b>	<b><u>88</u></b>
<b>A. ENGLISH.....</b>	<b>88</b>
<b>B. ARABIC .....</b>	<b>98</b>

## List of Abbreviations

AIWF	Arab International Women's Forum
ARDD	Arab Renaissance for Democracy and Development -Legal Aid
AWO	Arab Women Organization of Jordan
CD	Capacity Development
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CIJD	Chief Islamic Justice Department
CSO	Civil Society Organization
CVA	Capacities and Vulnerabilities Analysis
DOS	Department of Statistics
DP-NGOs	Development Professional NGOs
ETF	European Training Foundation
FC	Findex
FES	Friedrich Ebert Stiftung(Foundation)
FY	Fiscal Year
GBC	Green Building Council
GBV	Gender based violence
GBV	Gender Based Violence
GCEP	The General Corporation for the Environment Protection
GDP	Gross Domestic Product
GHG	Greenhouse Gases
GoJ	Government of Jordan
GPG	Gender Pay Gap
GRB	Gender responsive budgets
GSF	Gender Social Fund (CIDA)
HDI	Human Development Index
HDR	Human Development Report
HPC	Higher Population Council
IAF	Islamic Action Front
ICNL	The International Centre for Non-profit Law
IFC	International Finance Corporation
ILO	International Labor Organization
INGO	International NGOs
IPM	Integrated Pest Management
IUCN	International Union for the Conservation of Nature
IUD	Inter-uterine Device
JAF	Jordan Armed Forces
JD	Jordanian Dinars
JDS	Jordan Department of Statistics
JHDR	Jordan Human Development Report
JICA	Japan International Cooperation Agency
JNCW	Jordanian National Commission for Women
JOHUD	JordanianHashemite Fund for Human Development
JPFHS	Jordan Population and Family Health Survey
KPI	Key Performance Indicator
MEMCC	Jordan Micro Credit Company
MENA	Middle East and North Africa
MEPI	Middle East Partnership Initiative
MFI	Micro-finance Institution

MFW	Microfundfor Women
MGI	McKinsey Global Institute
MOA	Ministry of Agriculture
MOH	Ministry of Health
MoPIC	Ministry of Planning and International cooperation
MSW	Municipal Solid Waste
NCFA	The National Council for Family Affairs
NEAP	National Environmental Action Plan
NGO	Non Governmental Organizations
NMF	National Microfinance Bank
OECD	Organization for Economic Cooperation and Development
POP	People Oriented Planning
RH	Reproductive Health
RRP6	Regional Response Plan
RSCN	Royal Society for the Conservation of Nature
SIGI	Social Institutions and Gender Index
SIGIn	Sisterhood is Global Initiative
SME	Small and Medium Enterprises
SNC	Second National Communication
TFR	Total Fertility Rate
TVET	Technical Vocational Education and Training
UNFCCC	United Nations Framework Convention on Climate Change
UNHCR	UN Refugee Agency
UNICEF	United Nation Children Fund
UNRWA	United Nation Relief and Work Agency for Palestinian Refugees
UNVP	United Nation Volunteer Programme
VT	Vocational Training
WAJ	Water Authority of Jordan
WASH	Water Sanitation and Health
WB	World Bank
WDE	World Data on Education
WEF	World Economic Forum
WHO	World Health Organization
WRC	Women's Refugee Commission

## Introduction

This report was written for GIZ Jordan. GIZ regards gender equality as a key prerequisite for a human rights-based, socially equitable and sustainable development of societies. GIZ is therefore committed to design and implement projects in a gender-sensitive manner and to contribute to gender equality in all areas of our work. The GIZ portfolio in Jordan has grown significantly over the last years due to the influx of Syrian refugees and is expected to grow even more in the future.

This gender analysis on country-level is intended to provide background information and up to date data on gender issues in Jordan in general and GIZ sectors of intervention in particular. It provides the staff of GIZ projects, project managers and consultants with insights into gender dynamics, gender legal and political frameworks in Jordan and hence required information for project gender-sensitive appraisal, design, evaluation and implementation. The report is designed to facilitate the gender analyses that is required by BMZ for each new project.

The report is based on English, Arabic and German documents and data sources accessed through internet research, email communication and hardcopies available to the author. Several gender focal points from GIZ programmes and projects also contributed with reports and data.

The report contains an overview matrix with key data on the sectors and topics covered in the text. While some sectors had several recent studies and gender disaggregated data (such as in employment), in others up to date in depth information was scarce, such as in climate change and water. This report does NOT contain detailed recommendation in each sector. For further reference the reader should use the most recent sources provided in the text. Most studies have detailed lists of recommendations that are very helpful for project planners in the respective sector. However, to implement the triple gender approach advocated by BMZ ready-made solutions are no panacea. It is important to conduct a project specific gender analysis and design a gender strategy based on the identified gender gaps and opportunities. A list of general recommendations, derived from this report are found in the last chapter.

The author would like to thank Dima Al Ashram who painstakingly conducted the Arabic research and compiled most of the data in the overview matrix; Hala Ghosheh for her valuable input and excellent sources and Amal Hijazi for her digital assistance from 'down under'!

Several observations could be made during the research. There are many more recent studies and resources in English than in Arabic, and the latter quality is significantly lower. The website of the Department of Statistics (DOS) in Jordan was updated during the research and previously available detailed data was not accessible any more. Jordanian research centres that published in Arabic had a very weak online presence with outdated websites, broken links and inconsistency in uploading and maintaining a fresh list of all research they've conducted. Online Arabic newspapers cover key issues only shallow, with little analysis and prioritizing opinions over facts. Hyperlinking, standard in many English sites is rarely practiced, making the verification of information difficult. In addition, some key metrics provided by research funded nationally and internationally have not been updated in several

years. One example are the school dropout rates, enrolment and graduation from VTC programs according to gender. Other metrics that were usually updated periodically suddenly showed a gap of skipping several years without any updates. All these inconsistencies make measuring progress, cross-time analysis and drawing conclusions a lot more challenging.

National agendas, donors' preference and current political events affect the availability and consistency of data. For example, after 2012, there seems to be very little data on women's participation in civil society organizations, labour unions and political life. Information on gender issues and gaps in the sectors of water and environment also remain scarce and analysis very limited. Most of the research conducted in the last years focused on women in employment and economic development.

Several donor and UN agencies have relatively recent Gender reports that provide good overviews and data background Euromed (2012), USAID (2012), World Bank (2013), JICA (2009), GIZ Water Programme (2014). The links to these reports are found in the list of literature in the annex. Numerous in-depth sectoral gender studies have been conducted in the last three years by national and international stakeholder that provide important qualitative information and analysis for gender programming in the sectors of GIZ work. However, to date no platform exists in Jordan where these reports are collected, catalogued and made available. As much as possible within the given time-frame for this report, efforts were made to identify and use recent in depth studies for analysis. Additionally, UN-Women Reports, UNICEF Gender Equality Profile (2011) and Jordan's National Periodic Report to the CEDAW Committee are good sources of information and analysis on gender relations in Jordan.

Ebba Augustin, 26 November, 2015

## Gender Statistics Jordan (Overview in Numbers)

Population			
	Women/girls	Men/boys	Total
Population (thousand) (The World Bank 2014 figures)	3,218	3,389	6,607
Population overall (DOS 2013)	48.5%	51.5%	100%
Age group 0 – 14 (DOS 2013)	37.4%	37.1%	
Age group 15 – 64 (DOS 2013)	59.2%	59.6%	
Age group 65+ (DOS 2013)	3.3%	3.4%	
Education			
Female/Male students ratio, Basic Stage (DOS 2014)	97		
Female/Male students ratio, Secondary Stage (DOS 2014)	109.7		
Female/Male students ratio, Intermediate Diploma Stage (DOS 2014)	117.1		
Female/Male students ratio, Bachelor Stage (DOS 2014)	110		
Literacy rate (15-24) (UNICEF 2013)	99.3%	99.1%	
Primary education (enrolment rate)	91.8%	92.2%	
Secondary education (participation)	88.2%	83.2%	
Illiteracy among population 15+ years (DOS 2014)	9.8%	3.7%	
Drop-out rate secondary school (UNICEF 2015)	7.3%	3.7%	5.2%
Students enrolled in university educ. (DOS 2013)	51.7%	48.3	100%
Students in science colleges (DOS 2013)	47.2%	52.8%	100%
Students in arts colleges (DOS 2013)	54.8%	45.2%	100%
VTC enrolment (HPC 2013)	35.5%	64.5%	100%
Vocational education (industrial) (DOS 2013)	2.1%	97.9%	100%
Workplace			
Labour Force Participation (HPC 2015)	15%	85%	
Unemployment rate (population age 15*) (DOS 2014)	20.7%	10.1%	
Youth unemployment rate (15-24) (DOS 2013)	55.1%	26.5%	
Paid employment (public and private) (DOS 2013)	95.8%	82.8%	
Employers (DOS 2013)	1.6%	6.3%	
Business ownership (NHDR Jordan 2011) (HPC 2015)	5.3%( 2%)	94.7% (98%)	
Informal sector (Amman) Al Budirat study 2009	22%	71%	
Unpaid family worker (DOS 2013)	0.2%	0.4%	
Workers registered in Social Security Corporation (HPC 2015)	26%	74%	
Health			
Life expectancy at birth (UNDP Jordan (HDR, 2011)	74.4	71.6	
Under 5 mortality rate (per 1000) JPFHS 2012	21	-	
Maternal mortality rate (per 100,000) (DOS 2013)	19	-	
Percentage of women currently using family planning methods (age 15-45) JPFHS 2012	61	-	
Total Fertility Rate (per 1000) (ibid) (DOS 2013)	3.5	-	
Gender based violence (since age 15) (%) JPFHS 2012	34	-	
Violence (physical/sexual) by husband(%)JPFHS 2012	24	-	
Doctors (DOS 2013)	18%	82%	100%



Dentists (DOS 2013)	36.8%	63.2%	100%	
Nurses (DOS 2013)	25.4%	74.6%	100%	
Pharmacists (DOS 2013)	40.4%	59.6%	100%	
Social Indicators				
Household by sex of household head (DOS 2013 Figures)	13.7	86.3		
Median age at first marriage (DoS 2010)(DOS 2013)	26.1(25.8)	29.6(29.9)		
Single population never married at age of 35 and above (%) (PCBS 2011 women/men)(DOS 2013)	7.8%	3.4%		
Asset ownership				
Land Ownership (DOS 2013)	3%	74.8%		
Politics				
The Diplomatic Corps at All Levels	18.8%	81.2%	100%	
Ministers in Cabinet (2015)	4	24	100%	
Upper House of Parliament (10/2015)(DOS 2013)	8 (#) (12%)	77 (#) (88%)	100%	
Labour Unions (DOS 2013)	22%	78%	100%	
Ambassadors (DOS 2013)	17.2 %	82.8%	100%	
Local Councils (2015)	30.6%	69.4%	100%	
Registered voters (2008)	52%	48%	100%	
Membership Professional Unions (2013DOS)	34.7%	65,3%	100%	
Professional Unions (boards)(2013 DOS)	11,7%	88,3%	100%	
Political Parties	30.2%	69.8%	100%	
Senior positions and managers	1,6%	98,4%	100%	
Law				
Judges(DOS 2013 figures)	16%	84%		
Lawyers(DOS 2013 figures)	22.9%	77.1%	100%	
Status in international gender statistics				
	2012	2013	2014	2015
HDI <sup>1</sup>	100 (187)	77 (187)	-	-
GII <sup>2</sup> (Gender Inequality Index)	99 (148)	101 (187)	-	-
GDI <sup>3</sup> (Gender Development Index)	-	-	0.842	
World Economic Forum Gender Gap <sup>4</sup>	121 (135)	119 (136)	134 (142)	140 (145)

<sup>1</sup>HDI: The HDI is a summary measure for assessing long-term progress in three basic dimensions of human development: a long and healthy life, access to knowledge and a decent standard of living.

<sup>2</sup> GII: The Gender Inequality Index (GII) reflects gender-based inequalities in three dimensions – reproductive health, empowerment, and economic activity. The GII can be interpreted as the loss in human development due to inequality between female and male achievements in the three GII dimensions.

<sup>3</sup> GDI: In the 2014 HDR, the Gender Development Index (GDI) was introduced. It is based on the sex-disaggregated Human Development Index. The GDI measures gender inequalities in achievement in health (measured by female and male life expectancy at birth), education (measured by female and male expected years of schooling for children and mean years for adults aged 25 years and older); and command over economic resources (measured by female and male estimated GNI per capita).

<sup>4</sup> The Global Gender Gap Index examines the gap between men and women in four fundamental categories (subindexes): Economic Participation and Opportunity, Educational Attainment, Health and Survival and Political Empowerment (14 different indicators)

## 1. Situation analysis

### 1.1 Recent development

Jordan as a country has a high vulnerability and since decades dwells in the centre of regional conflicts. It has scarce resources, an externally oriented renter economy, and a strong population growth. Since spring 2011, the start of the popular revolutions across the Arab world, Jordan seems again to lie in the eye of a storm. Since Jordan opened its borders to the Syrian refugees, the country has increased its population by more than 10 percent. While this decision has brought Jordan additional resources from donors and the Syrian refugees themselves, it also has stretched its resources and services to the breaking point and affected social and gender dynamics.

Jordan's HDI value for 2013 is 0.745 (place 77 out of 187) placing the country in a high human development category. Between 1980 and 2013 Jordan's HDI value increased 27.0 percent illustrating the steep progress the country has made in living standards key indicators such as life-expectancy (grew by 7.7 years), mean years of schooling (increased by 6.8 years) and GNI per capita (rose by 44.8 percent) between 1980 and 2013. (UNDP, HDR, 2014). Jordan is hence well above the average for countries of medium human development, and is above the average of Arab states.

The country has also progressed in the last decades on gender equality. Since Jordan ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1992 indicators for women's education and health have significantly improved. The 2015 World Economic Forum Gender Gap report however, also points to the major gender gaps that still exist. Global composite indexes on gender inequality reveal Jordan to be among the worst countries in the world for gender inequality. Jordan ranks 140 out of 145 countries according to the 2015 World Economic Forum's Gender Gap Index, and 101 out of 187 countries for UNDP's Gender Inequality Index in 2013. Composite indicators show slight declines in levels of equality in health and education; low but improving levels of equality in political empowerment; and low and declining equality in economic participation (WEF 2014 data comparison 2006-2014).

What is surprising for a country with such a high level of education is the extremely low and declining labour force participation of women. The report shows that this is of concern to the government and in recent years, donors have increasingly focused their support on the economic empowerment of women. However, the report illustrates that the low labour force participation of women is closely linked to the prevailing patriarchal paradigm and its traditional gender norms and values that limit women's role to the reproductive sphere.

There have been several recent reforms of the Personal Status Law, but it remains deeply gender discriminatory. Women still have unequal rights in marriage and divorce and women's agency continues to be limited by provisions of male legal guardianship (wilaya). Violence against women remains not sufficiently addressed and a priority concern from Jordanian and Syrian women. The gender gap in politics persists despite the introduction of quotas for women. As the Arab Women Organization concludes "The steps did not address the core of the problem; the patriarchal system itself as there is no political will to genuinely promote equality in the public and political sphere." (AWO, 2012)

The report illustrates that Jordan remains a deeply conservative, religious and tribal society. It would be a fallacy for development organizations such as GIZ to equate Jordan with the modern facade and development jargon of West Amman. East Amman, most of Jordan's other cities and rural areas remain deeply conservative and suspicious of the global drive for gender equality. Hence, many of the progressive legislative and legal changes introduced over the last years collide with the patriarchal value-system and fail to be implemented as intended.

The chapter on gender systems illustrates how closely the patriarchal system and the patriarchal state are intertwined. Additionally, the research of Abu Hanieh shows, with how much suspicion of 'Western hegemony and corruption' gender equality programming is viewed in the large conservative, Islamic population. Hence, progress in gender equality legislation and practice is walled in between the interests of the monarchy, tribal and Islamic interests.

The Syrian refugee crisis and the threat of Islamic extremism such as 'Daesh' continue to have an impact on gender relations and the ability of donors and the 'women machinery' to push for gender equality measures in legislation and development programmes. Marginalized and poor Jordanian elements of society which make up a third of Jordan's population (33 percent) according to a 2014 World Bank study, increasingly under pressure through declining services and employment opportunities due to the influx of Syrian refugees, fall back onto traditional coping mechanisms.(Obeidat, 2014). At the same time economic hardship pushes women into informal sector work and entrepreneurship. Under the current security threats, national safety, security and social peace are a top priority, security forces are keeping a tight grip and demands for women's rights that would encounter significant resistance by conservative forces, stand little chance to be followed through.

NGOs, especially the royal CSOs, the women's machinery and umbrella NGOs are effective in advocacy for women's rights, however, they depend on the political will for change and a national consensus, and both remain largely set against progress in women's rights. The current situation puts severe economic strains on the average Jordanian family and offers a window of opportunity for women's economic participation as an entry point into increasing women's agency.

## 1.2 Demography

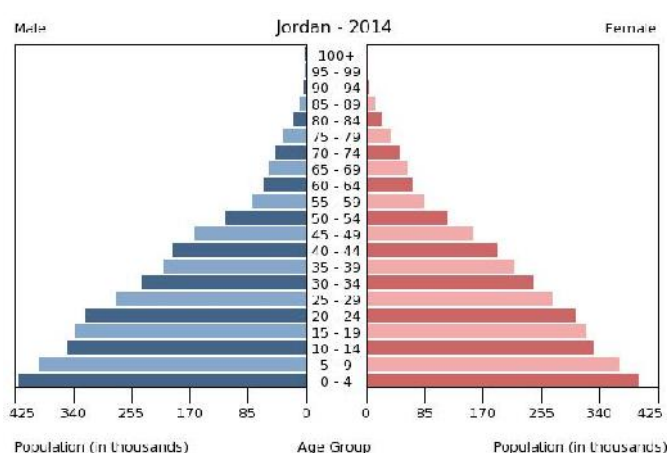
Jordan's demography has to be seen in the context of geo-politics. The Hashemite Kingdom sits at a critical juncture in the centre of ongoing conflicts and since its declaration as sovereign state in 1946 has offered safe haven for refugees and displaced persons from the region. The refugee influx has considerably changed the population composition. During the 1948 war in Palestine, also known as "Al-Nakba", 350,000 Palestinians fled from the West Bank and Gaza and streamed into Jordan. This exodus was repeated again during the six-day war in 1967, and the Iraq-Kuwait war in 1990 and resulted in 300,000 displaced Palestinians with Jordanian citizenship returning to Jordan. (Gounjon, 1997). Today, more than 2 million Palestinians are registered with the UNRWA and, with the exception of 140,000 refugees from the Gaza strip, have full Jordanian citizenship. (UNWRA Jordan figures, 2015)

Since 2000, Jordan has undergone a period of rapid social and economic transition, linked in part to the reorientation of the economy towards global markets. During the same period,

Jordan has been affected by significant conflict in the external environment. The March 2003 invasion of Iraq through the United States and its coalition forces led to the de-factor disintegration of Iraq as a nation state and the influx of Iraqi refugees into Jordan. Jordan currently hosts 57,140 Iraqi refugee “guests”, without clear legal status or right to work. Of these approximately 21,000 receive UNHCR support. (UNHCR figures, 2015).

The most pronounced crisis affecting Jordan to date is the ongoing civil war in Syria. Since the start of the refugee crisis in late 2012 Jordan has taken in refugees from Syria. The ongoing massive influx of over 1,450,000 Syrians of which, at times of writing, 654,141 refugees were registered with UNHCR, has put an immense strain on the national economy and public services, including health, water, education, energy and service delivery, and youth employment. In addition Jordan UNHCR has registered 5,000 refugees and asylum-seekers who are not of Syrian or Iraqi origin the majority are Somali and Sudanese. (UNHCR Jordan, 2015)

By mid2014 Jordan had an estimated population of 7,930,491. In terms of ethnic composition Jordan is 98% percent Arab with a very small minority of Circassians and Armenians, each 1 percent respectively. Jordan is highly urbanized with urban 82.7percentof the total population living in cities. (CIA factbook 2015)



Jordan has a very young population and a respective flat population pyramid. In 2014 more than a third of Jordanians are under the age of 15 (35.8%-male/1,457,174 and 1,385,604 female) and an additional 20.4% are between 15-24 years of age (male 826,482/female 788,950). (CIA factbook 2015). Jordan has a continued high population growth rate of 3.86% (2014 est. CIA factbook).

It can be statistically proven, that the continued population growth and the consequent youth bulge are intimately connected to gender inequities. Countries with a large youth bulge rank on average 27 percent lower on gender equity than countries with mature age structures. (Madsen, 2010) To increase gender equality across all sectors, legislation and policy making hence is an effective strategy to balance population growth.

The Hashemite Kingdom of Jordan is in an early stage of a **demographic transition** that includes declining fertility rates, increasing life expectancy, and decreasing under-five mortality). Jordan experienced a rapid fertility decline from 1983 to 2002, since then fertility has remained constant at 3.6. With these figures, even before the influx of Syrian refugees, Jordan's population was expected to double by 2024. To put this into a 'resource perspective' Jordan's water supply is projected to decrease by half in the same period. (Francis, 2015)

Fertility varies according to place of residency and governorate. Urban women have on average a Total Fertility Rate (TFR) of 3.4 children, compared with a TFR of 3.9 children in rural areas. Fertility is highest in Jerash (TFR 4.3) and lowest in Amman (3.2) Other factors

influencing fertility are level of education and economic status. Interestingly women with secondary education level have a TFR of 4.2 while women with no education have only 3.0 children. Fertility decreases with household wealth. Women in the poorest households have an average of 4.4 children, while women in the wealthiest households have an average of 2.6 children.

Jordanian households consist of an average of 5.1 people. This is in line with the desired family size of Jordanian couples that plan for four children. There has been no change in desired family size recorded in the family health survey since 2007. Only 13 percent of currently married women reported two children (replacement level fertility) as their ideal. This figure has not changed since 1996.

According to figures of the 2013 DOS figures 13.6 percent of households are officially headed by women, a slight increase from the DHS figures of 2012.

Teenage pregnancies are twice as likely in urban than in rural areas and higher among girls with elementary or secondary education than among women with preparatory or higher education. Teenage pregnancy varies from a low of 1 percent Karak and Tafiela to a high of 6 percent in Aqaba and Irbid. (JPFHS, 2012)

The median age at first marriage is 25.8 for women and 29.9 for men, marking a slight increase for men and decrease for women. (DOS, 2013) Women with higher education tend to marry five years later than women with secondary education. The median age at first birth is 24.0yrs. The median age at first birth has declined by about one year between 1997 and 2012. Women living in urban areas have their first birth earlier than women living in rural areas. The median age at first birth is two years higher among women with no education than women with secondary education (24.5 versus 22.4 years).

Although Jordan shows a high variance in fertility between urban and rural areas, as well as between education and income levels, poorer families have twice as many children as wealthier families. (JDS, 2010) The population momentum in Jordan is still high and population figures have significantly increased since the Syria crisis began in mid 2011. If current TFR remain constant, Jordan is set to double its population in 30 years. (JPFHS, 2012)

In the 2010 Population and Health Survey, 71.4 percent of women report no intention to use contraceptives in the future for fertility-related reasons. This suggests that the main impediment in Jordan to balancing population growth is prevailing ideas on the ideal (high) number of children. Likewise, although Islam, unlike some mainstream Christian beliefs, does not limit the use of modern contraceptives, prevailing socio-cultural patriarchal norms and values promote women's reproductive role at the expense of their productive one and restrict their involvement in the public sphere. (Williamson/Nimri, 2009)

The prevailing gender paradigm also limits communication between the sexes on vital matters of partnership, intimacy, and family planning: for Jordanian youth, "[l]ack of communication between young men and women, which negatively affects their understanding of each other" is a major concern. This same concept of "shame" is also an impediment to free access to information on reproductive health: women and girls from marginalized urban communities in Jordan reported a lack of both essential information on reproductive health and the confidence to ask and share. Likewise, adolescent boys seldom receive scientific advice or counselling on matters of intimacy, resorting instead to pornography and the Internet.



(Williamson/Nimri, 2009)

Declining birth-rates are also closely related to a change in attitudes toward the family as a social unit. Because, as mentioned previously, Jordanians still see a family with four children or more as ideal, newlyweds in Jordan, are under pressure to begin a pregnancy soon after marriage and produce at least one male child.(Higher Population Council, 2011) Hence, as a recent study on gender dynamics in marginalized urban communities noted, “[a] good wife is also one who gets pregnant very soon after the wedding – preferably within a month. Pregnancy reinforces the self-esteem of the husband, and raises [his] status in the extended family. Women are encouraged to compete with female relatives to get pregnant first. Failure to conceive is initially seen as the woman’s fault and after 12 months she will have to visit a doctor. Only after she has undergone extensive tests will the husband visit the doctor”.(Williamson/Nimri, 2009).

## 1.2 Political Framework

### 1.2.1 BMZ and GIZ gender concepts

The goal of equality between women and men and the promotion of women’s rights are enshrined in international conventions and commitments such as the UN Convention on Elimination of all Forms of Discrimination against Women (CEDAW), the Beijing Platform for Action and the Millennium Development Goals (MDGs) and are also a fundamental value and principle for the European Union (EU).

Gender equality is also a key concept for German technical cooperation. The BMZ gender concept makes reference to the principles of CEDAW, the Beijing Platform of Action (1995), the Child Right Convention (1985), the UN Security Council Resolution 1325 on Women, Peace and Security (2000) and the DAC guidelines. The concept allocates gender equality a central role in development cooperation. Gender equality is a political demand and guiding principal for the formulation of German development cooperation. Gender equality in German development is viewed as a key to achieve socially just, sustainable and democratic societies that are based on human rights principles. Women’s equal rights is viewed as a goal in itself rather than an add-on. Gender is a cross-cutting task, hence it applies to all sectors of development. (BMZ gender concept, 2014)

The sector paper of the BMZ introduces a triple gender approach.

1. **Gender mainstreaming** (Integration of a gender perspective into all strategies and projects – cross cutting)
2. **Empowerment of women** (targeted elimination of gender specific discrimination and strengthening of women’s rights)
3. **Integration of women’s rights and gender equality**(into high level policy dialogue, sector political dialogue and policy advice)

### 1.2.2 Gender policies and national machinery in Jordan

Jordan is signatory to several international conventions on Women’s rights. United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in

1980 and ratified it in 1992. In addition to CEDAW, Jordan has signed and ratified (or acceded to) the majority of United Nations human rights conventions that are directly or indirectly relevant to gender equality and women's empowerment such as the International Convention on the rights of the Child (1991), UN-Convention against Transnational Organized Crime (signed 2009) and the Protocol against trafficking on persons (Women and Children ratified 2009).

However, Jordan has registered several reservations to CEDAW. All relate to the compatibility of CEDAW articles with the stipulations of Shari'a regarding gender roles. Jordan's reservation to CEDAW relate to Article 9, on nationality; Article 16 (c), (d), and (g) concerning rights in marriage, in matters related to children, and in personal choices, including the choice of profession. If women do not specify their rights in the marriage contract, the husband has the authority to decide. (JNCW, 2010) In 2009, Jordan cancelled the reservation on Article 15.4, lifting the reservation on freedom of movement and residence for women. However, no steps have been taken to lift the two remaining reservations or to declare CEDAW Articles binding in the national legislation. A 2012 AWO shadow report found a long list of shortcomings in Jordanian law in compliance with CEDAW, including on GBV and the nationality law. (AWO, 2012)

The amended Jordanian Constitution from 2011 (Article 6 ) enshrines the principle of equality before the law in rights and obligations, stating that there shall be no discrimination between Jordanians with regards to their rights and duties on the grounds of race, language, or religion. There is no reference to 'sex or gender' and the Arabic text uses the masculine form of "Jordanian" in the text. How much efforts for more gender equality in Jordan are framed by the socio-political context is illustrated in the omission of gender equality in Jordan's constitution. The constitutional redrafting committee in 2011 apparently rejected any reference to gender equality, in order not to open the door for legal demands of Jordanian women that are married to non-Jordanians (read Palestinians) for the right to give the nationality to their children. (King Hussein Foundation, 2011)

Whatever the constitutional rights, in practice those are mitigated by patriarchal social norms and traditions. Several Jordanian laws are at odds with the values propagated in the constitution, especially the Personal Status Laws and provisions of labour legislation. For further reference, a detailed analysis of legislation in Jordan can be found in the AWO CEDAW Shadow report from 2012. (AWO, 2012)

Efforts of the most prominent stakeholder in Jordan (including the GoJ, international donors, the women's machinery and CSOs) to mainstream gender into development have to be seen in a political context. Jordan's critical position in the region, as 'buffer state' or 'eye of the storm' in a very turbulent region is directly connected to development aid from Western countries. Jordan is among the top 10 recipients of US foreign aid with 831 Million US\$ in Economic Assistance in 2012. (Time, 2014) The EU views Jordan as partner 'to exert a stabilizing and moderating role ... in a difficult regional environment' and since 2010 has agreed on an 'advanced status partnership' with the Hashemite Kingdom. (EU, External action) Aid packages come with democracy promotion. Gender equality programmes and promotion of women's rights are essential part of this package. These programmes include a wide range of measures, from civil society action to policy advice and affirmative action measures, including gender quotas to increase women's political participation in national parliaments. Decision-makers in Jordan want to portray a 'modern face' to the outside world, even if they

themselves do not buy into the underlying set of values. Additionally, gender mainstreaming is part of the conditionality of aid packages. Gender mainstreaming is by now standard procedure in policies, strategies and plans of most ministries. Their implementation however, often lags behind, because patriarchal values and tribal power structures which underpin decision-making have not yet changed.

The majority of structures of the women national machinery and the gender equality initiatives of large Jordanian civil society organizations are donor funded. As a consequence when funding ends, structures collapse and important work is discontinued. The case of Professor Rula Quawas of Jordan University illustrates how shallow the political commitment to gender equality is, when her case is not backed up from political decision-makers. In September 2012, Professor Rula Qawas was controversially fired from her job as Dean of Foreign Languages at the University of Jordan when students from her Feminist Theory class had posted a video 'This is my privacy', on Youtube. The video depicted on signs the obscene comments the female students faced on a daily basis on campus. Instead of tackling the persistent sexual harassment in the university, Professor Quawas was stripped of her position in light of the 'harmful effect' the video had on the university reputation. Protests by the Middle East Studies Association (MESA) and others did not lead to the reinstatement of Professor Qaqas. (Jadaliyya, 31 December 2012)

The impact on patriarchal norms and values in society that reinforce the subordination of women hence remain weak. There is a real danger that the push for women's equal rights stays an elitist effort that remains on paper and in policies without affecting the vast majority of Jordanians.

Jordan remains a deeply conservative patriarchal society and resistance to gender equality initiatives from policy making, institutional development to community action remains strong. The FES analysis on the Islamic movement below in this report, illustrates how much the perceptions of a large part of Jordanian society diverges from global gender equality discourse of the third Millennium Development Goal (MDG). The realization of women's rights to be successful has to be negotiated, supported, and realized by a majority of society embedded in an overall process of citizenship building.

Efforts to incorporate a gender perspective in **national planning** were part of a major reform process in Jordan and started with the 1999-2003 National Development Plan and continued with mainstreaming gender in the National Agenda (2006-2015).

As part of the operational framework for gender mainstreaming, most ministries have a (usually donor funded) gender focal point (GFP) and several have a unit or division charged with gender mainstreaming and/or specifically addressing women's concerns. These mechanisms (women's machinery in development terms) are a good starting point; however, there is a need to strengthen them further. The budget, capacity, and effectiveness of the GFPs and gender units vary by ministry—some understand gender better than others; some have more internal influence than others. The size of their budget varies, and results vary too.

Some gender structures are almost entirely donor funded such as the Gender Unit at MoPIC. It was established in 2005 with a mandate to integrate gender policies with Jordan's development program; strengthen cooperation among concerned stakeholders and advise donors on related programs. The unit compiles and analyzes gender-specific data and conducts policy analysis but has only two full-time staff. It links with other government entities



through a network of liaison officers. (WB, 2013)

The National Council for Family Affairs (NCFA) is an important actor affecting gender relations in the country. Established in 2001 under the direct leadership of Queen Rania with the aim to support and coordinate stakeholder efforts at the national level of in all affairs of family, children, women and relevant civil society institutions. The council is guided by the National Strategy for the Jordanian Family from 2005. (NCFA, 2005)

Since 1999 efforts have been made to develop policies for the promotion of gender equality. The Economic and Social Development Plan for 1999-2003 was the first to address gender discrimination and violence against women. The National Agenda 2007-2017 addressed discrimination against women and restrictive social norms. It is in the last years of implementation and aims at increasing women's economic and political participation. The 'We Are All Jordan' initiative (2006) also included measures to reduce the gender gap in economic, political and social participation, additionally it addressed the pervasive gender bias in school curricula, removed access barriers for women to finance and regulatory constraints on women's labour market participation.

Jordan has been an active participant in three main world conferences on women's rights, the Mexico conference in 1997, the Copenhagen Conference in 1980 and the Third World Conference on Women in Nairobi in 1985. The Jordan National Commission for Women (JNCW), a quasi-governmental body, was established a few years after the Nairobi conference in 1992. It was mandated to lead efforts in Jordan to formulate a National Strategy for Women, monitor policy implementation, advise other government entities to mainstream gender and draft legislation, strengthen knowledge management and conduct analysis on gender issues. The strategy was finalized and adopted by parliament in 1993 and incorporated into the National Plan of Action for the Beijing Conference of 1995 where JNCW represented Jordan. It was the first strategy of its kind in the Arab World prior to the Beijing conference. The Beijing platform triggered in many countries the establishment of a National Machinery and in Jordan it led in 1996 to the broadening of JNCW's role. (JNCW, 2002)

The National Strategy for Women 2013-2017 is currently under implementation. Developed in a broad consultative process, it covers a large range of topics including: increasing women's participation in policy development and decision-making bodies (target: 30%), economic participation; working on discriminatory social norms; promotion of gender equality in legislation, policies and government programs; gender disaggregated data; leveraging the role of civil society for gender equality and justice; improved access to justice and using IT for women's advancement. KPIs are included to measure achievement. The WB country assessment finds that a major weakness of the strategy is its lack of funding mechanisms and to date many proposed initiatives remain on paper only. Another weakness remains in coordination and information sharing between the key stakeholders in Jordan. Basic data on gender from public sector institutions is mostly lacking. (WB, 2013)

Other relevant national strategies that affect gender relations in Jordan are the National Plan for Early Childhood (2004-2013), the National Strategy for the Elimination the Worst Forms of Child Labour (2003), the Strategic Plan of the Ministry of Social Development and the National Assistance Fund, the National Anti-Poverty Strategy, the Government Strategic Plan at the economic and social levels and the draft National Youth Strategy (2005-2009).

Jordan's **gender gap in employment** is considered, articulated and addressed in strategic

and developmental plans. Increasing women's participation in the economy has also been a constant feature of all national strategies such as the National Agenda 2006 – 2015, the National Strategy for Jordanian Women 2012 – 2015, National Employment Strategy 2011 – 2020, the Jordan Poverty Reduction Strategy 2013-2020, the Higher Education Strategy 2007-2012 and the Career Guidance Strategy 2011. However, translating the strategies, legislation and policies into action remains a challenge. There are also several national projects such as Active Labour Market Measures by the Ministry of Labour, Pay Equity, and SADAQA. GIZ with its EONOWIN program is a major actor addressing the gender gap in employment.

The availability of **gender disaggregated data** in Jordan received a significant boost in 2004 with the establishment of a Gender Statistics Unit. The entity is reporting to the Directorate of Population and Social Statistics. They coordinate gender statistics with line ministries/ departments/ agencies. The gender unit implements training programs on gender statistics and provides data on compliance with CEDAW. The gender unit publishes regular 'Woman and Man reports' with key gender disaggregated data (the last one from 2012). (UN-ESCWA, 2013)

### 1.2.3 Gender gap in political representation

Politics in Jordan largely remains a male domain. Decisions are taken by men and therefore are serving predominantly the male interests and needs. Moreover, decision-making is non-transparent and even with parliamentary approval, resolutions on women's rights (and others) might be declared voted down, as a recent example of the demand for a women's quota in decentralized councils shows, that was declined despite parliamentary approval. (Kuttab, August 2015). The example also illustrates the limitation of advocacy for women's rights.

Women gained the right to vote in 1974. In 1989 was the first election Jordanian women could vote. Ten female candidates ran for the local election but none of the women actually won a seat.

Women's political representation has remained low on the three branches of government: the Cabinet of Ministers, the bicameral National Assembly (1. Lower House of Parliament: Chamber of Deputies, 2. Upper House of Parliament), the Senate and the Judicial Courts. In the WEF 2015 Gender Gap Sub-index Political Empowerment Jordan ranks 123 out of 145 countries. (WEF, 2015)

**Quota systems** have proved important to allow Jordanian women bridge gender barriers to access into the political sphere. Efforts by women's rights activists to introduce quotas are ongoing. In 2003 elections a quota system was introduced through a legislative amendment, reserving 6 out of 110 seats for women candidates. In the election law of 2010, the quota was doubled again to 12 seats in the election law of 2010. The total number of women in Lower House of Parliament following the 2010 elections was 13; 12 filled by quota and one by direct competition.

Only recently, in September 2015, 2015 Jordan's decentralization law was amended to include a 10 per cent women quota for **governorate council** seats. This will increase the seats women are holding from 74 to 85. (Omari, 2015)

In July 2011 parliament endorsed a Municipalities Law that allocated a minimum of 25 per cent of seats to women. In the 2011 municipal election, 20 women won municipal seats by

competition (including the mayor of Al Hassa in Tafileh). In 2013, 68 women won municipal seats through quota, which made the percentage of women reach close to 30% (JNCW, 2013). This percentage remains consistent in 2015. (Al Rai Newspaper, May 9/2015)

The senators in the **Upper House** are appointed by the King, to date the senate has seven women senators out of a total of 60 members. (The Jordanian senate, November, 2015/ JNCW, 2012)

Despite the low representation of women, since the 1993 elections, when Rima Khalaf became the first female minister (Minister of Industry and Trade) and in 1999 Deputy Prime Minister, each **council of ministers** had female members. Women ministers hold typically 'female portfolios' such as tourism, social development, planning and international cooperation. However female ministers were also appointed for the Ministries of Higher Education, Scientific Research, Ministry of Political Development and Parliamentary Affairs. (The Economist, Intelligence Unit, 2015) Under the current administration of Prime Minister Dr. Abdullah Ensour, four ministers are women: Dr. Lana Mamkeq (Minister of Culture), Reem Mamdouh Abu Hassan (Minister of Social Development), Maha Abdul Ramid Ali (Minister of Industry Trade and Supply), Majd Shweikeh (Minister of Information And Communication Technology). (Jordanian E-Government, November 2015)

Following the decision of the IAF and a number of small secular parties to boycott the January 2013 election, tribal representatives and independents continue to dominate Jordan's parliament. (The Economics Intelligence Unit, 2015) Hence, policy making remains male dominated. This fact is reflected in the structures and political agendas of MPs. The tribes primarily protect their familial interest and access to service, rather than representing the interest of Jordan as a nation. The AWO in its analysis finds that women's interests and needs are undermined by patriarchal male dominant discourse and hence respective policies and laws are still extremely limited. (AWO, 2012)

The membership of women in professional associations has been growing but remains largely limited to associations of typically "female" professions. Only 1 percentage of members in the chambers of commerce are women and 5 percent in the chambers of industry. The diplomatic corps has seen a significant increase in female ambassadors. Between 2000 and 2008 females within the diplomatic corps nearly quadrupled (from 3.4% to 17.2%). (WB, 2013)

The low participation of women in political decision-making has multiple causes. Jordan's parliament remains dominated by tribal interests and the need to solicit benefits and services for their tribe, rather than to improve the interests of Jordan as a whole. Under these conditions female MPs are not seen as affective in representation as males. Female candidates, with the exception of women from powerful families and tribes, also lack the resources, network access, linkages and powerful backing that men receive. Tribes still prefer male candidates in pre-election selection. Election zoning, despite the July 2012 reform, favours rural, conservative tribal votes over urban voters. Both factors, are significant barriers for women into political decision-making.

Even women in Jordan do not vote for female candidates. This has structural and social causes. Women move after marriage into the house of their husband and into a voter district that they do not know. Many women would hence consult their husband before casting their vote, limiting the election of female candidates. Under the patriarchal gender paradigm the

sphere of politics is a male privilege. Women politicians might endanger the honour of their families. Interacting with men in a primarily male environment is also frowned upon. Sisterly solidarity under the patriarchal gender paradigm remains low. Additionally women voters in general have a low trust in the power of parliament to affect issues of their concerns.

## 1.4 Legal Framework

The Jordanian civil legal system has its foundations in the Code Napoléon, a French legal code implemented in Egypt in the early 19th century and Islamic law. The independence of the judicial branch of government is guaranteed by Article 97 of the Jordanian Constitution. The king approves the appointment and dismissal of judges and their supervision is in the hand of the Higher Judicial Council. Article 99 of the Jordanian Constitution specifies civil, religious and special courts. The religious courts include Shari'a (Islamic law) courts and the tribunals of the Christian minority. Religious courts deal with matters involving personal law such as marriage, divorce, inheritance and child custody. Additionally Shari'a courts have jurisdiction over matters regarding the Islamic Waqfs. (Jordan government). Although in 1976, the Jordanian government abolished tribal courts, tribal rules are seen as customs and traditions preferred by most families in Jordan. This has lasting impact especially for women seeking justice. Shari'a courts also incorporate tribal practices, such as required reconciliation attempts that involve the family in the case of divorce and diyya (blood money), or in this case marriage to absolve a crime. While the Personal Status Law has tribal laws informal, it can still be referred to at the will of the judge. Amira El-Azhary Sonbol in her book *Women of Jordan* notes this paradox "So, on the one hand, Jordan honours 'rule of law'; on the other, 'rule of law' means [what is] acceptable to civil society and reflective of its traditions..." (Kelsey, 2014)

An example for this paradoxical approach are cases in property disputes. Despite the fact that adult women have full and independent legal capacity with regards to property ownership, civil courts do not accept testimony from a woman, on the grounds that under the Personal Status Law, a woman's testimony is worth only half of that of a man.

A strategy for reforming the **judiciary** was adopted in 2005. Strategic initiatives included training of judges on human rights issues and to increase women's access to leading positions within the legislative and judicial bodies. Since many years women have been serving as lawyers in Jordan. As of mid-2006, Jordan had 1,284 female lawyers, out of a total number of 6,915. The first female judge was appointed only in 1996. In 2011, 48 women judges served in different court levels across the country, although female judges still constitute only 7 per cent of the total judiciary and women are underrepresented in judicial and legal decision-making positions. (UNIFEM, 2011) There are no female judges in the Shari'a Courts, a serious impediment for women's rights.(EUROMED, 2012)

### Labour laws

Jordan has ratified several international conventions that assert the right to **equal pay for equal work**. The Jordanian Constitution (Articles 22 and 23) recognizes the right to work and equal opportunity for all its citizens. Workers and employees are described in gender-neutral ways in both the Labour Law (Article 2) and the Civil Service Ordinance. However, no provision exists that specifically prohibit gender discrimination in labour opportunities or

in the workplace. Jordan's constitution Section 23(ii) (a) makes provision for equal pay.

Jordan's Civil Service Regulations and the Labour Code are highly progressive and include protection clauses for women and maternity leave. (CIDA, 2011) Legally discrimination in employment on the basis of gender or marital status is not permitted. Sexual harassment is an offence and abuse of women and children in the workplace is liable to punishment. With no monitoring mechanisms yet in place, the implementation of this progressive legislation lags well behind. The case of Rula Qawas, elaborated above, shows that sexual harassment remains a very touchy subject. Jordanian institutions (like Jordan University in this case) still prefer victims to keep quiet about it, rather than exposing the double standard of patriarchal norms and values.

To ensure equal pay, Jordan has ratified the International Labour Organization (ILO) Equal Remuneration Convention and included its provisions in Jordanian law. In reality, a significant pay gap remains even for the same type of work. According to the 2010 household income and expenditure survey the average annual current income from employment of a female-headed household was 2,209.3 JOD, while for a male-headed household it was 4,103.5 JOD, which shows a GPG of 46.16 per cent. (ILO, Pay gap, 2013).

While Jordan's laws are not overtly discriminatory, women are treated unequally in a number of statutes. Gender-discriminatory language can be found in provisions that regulate economic rights such as retirement and social security.

The “**Special benefit**” laws that were passed to lessen the work burden for women and to keep them safe from dangerous jobs (Article 69 of the Labour Law), sometimes works against equal access to job opportunities. There are certain conditions on the professions women can choose to pursue. As a result, women's economic participation is concentrated in the socially accepted professions for women. In a study of the Gender Social Fund field research revealed that "We were unofficially advised by one of the interviewees that their companies will not employ married women or women likely to get pregnant to avoid providing the 10-week maternity leave." (Schema, 2011)

Additionally, according to Article 23 of the Constitution and Article 69 of the Labour Law, the Minister of Labour issues decisions specifying the industries and economic activities that are prohibited for women workers, as well as the hours during which women are not allowed to work. I.e. women employees are not allowed by law to exceed 30 days of night-shifts a year and there is a 10-hour workday limit. While these protective laws are well intended they deprive women from extra income through overtime work and limit their employment in professions that require night-shifts, such as nursing. These restrictions on women de facto constitute a bonus for men in the competition for jobs. Additionally, implementation of laws is negatively affected by lack of capacities, prevalent patriarchal norms and gender roles, and the domination of men in the public sphere. (Schema, 2011)

Many firms discriminate against hiring women due to the higher additional costs they incur for maternity leave and other benefits to women. Several reforms have been introduced in recent years to address this discrimination, however they still do not go far enough to close the gender gap in labour legislation.

Some positive initiatives are currently under way. The Ministry of Labour is working on the implementation of a 'Fair Wages Project', with the aim to reduce gender based wage inequi-



ties. An information base is under establishment to highlight wage discrimination and to enable decision makers to develop evidence-based policies to promote of pay equity.

The Ministry of Labour is also investing in measures to obligate employers to adhere to the provisions of the law. An independent Directorate within the Ministry, the Directorate of Inspection, is tasked with observing if the provisions of the Labour Code are adhered to. A special unit was created in the Ministry to uphold the interests of women workers. (EUROMED 2012)

Below the main Civil Service Regulations and excerpts of the labour code with gender relevance: (Source: WB 2013, GIZ/SEES 2014)

Legal provision	Impact
<u>Maternity insurance fund</u> : Social Security Law (Temporary Law Number 7) in 2014 revised to establish <i>maternity insurance fund</i> a 0.75 percent payroll contribution paid by the firm on behalf of all employees, irrespective of gender	Distributing the cost across the entire workforce effectively “socializes” the cost across the company’s workforce and reduces incentives to discriminate in hiring decisions
<u>Dismissal protection</u> : Labour code law (8) protects women after 6th month pregnancy from dismissal	Was used by employers to dismiss women employees. The Maternity insurance fund should reduce these cases significantly.
<u>Maternity leave in the Private Sector</u> (Article 70 Labour Code: 10 month (1 h nursing leave for a year)	This right has discouraged employers from hiring women. With the introduction of maternity insurance this should improve. (SMEs often don’t provide guaranteed maternity leave)
<u>Child care</u> : Labour Law (#56 FY 2001) grant women one year leave after maternity leave without pay for child care. Article 71 grants mothers 1 h/daily (paid) for childcare	This right has discouraged employers from hiring women. Applicable only for mothers it absolves fathers from child care responsibilities.
<u>Child Care</u> : Social Security Law (Temporary Law Number 7) in 2010 revised. Firms that employ more than 20 female employees have to provide child care facilities at the place of work.	Acts as deterrent to employ more than 19 female employees.
<u>Night shifts</u> : Labour law (article 69) bans women from night shifts (7pm-6am) except in special jobs such as nursing	This right has discouraged employers from hiring women; is slowly easing.
<u>Not-permitted fields of work</u> : Labour Law article 69) prohibits women from work in risk industries such as mining.	Limits women’s work opportunities and women crossing gender barriers in a very gender segregated job market. However, strong social barriers also hinder women to break into non-traditional jobs.
<u>Sexual harassment at the work place</u> : Amendment Act of 2008 of the Labour Code grants worker the right to leave work when faced with any form of sexual har-	The law has additional force by giving the ministry the authority to even shut down the institution in question. In reality though reporting is low due to fear of stigma, social

Legal provision	Impact
assment or abuse.	repercussions and fear.
<u>Retirement:</u> Social Security Law 2010 establishes retirement age in the private sector for women at 55 and for men at 65 years.	Both sexes can remain at work for another 5 years (to increase their pension). The gender gap in retirement effectively leaves women with lower pensions.
<u>Retirement:</u> The civil service system and its amendment No. 30 of 2007 stipulate that both sexes work until 60 years of age but women can ask for early retirement at 45 years of age.	Women civil servants potentially have a better perspective for a career path. Could open opportunities for women; in reality often women staff is not 'invested' in.
<u>Inheritance:</u> Civil Service Regulations specify that children (below 18 and during their studies) inherit their mothers' pension. Her husband will only receive her pension when he is not a provider.	Unequal treatment between the sexes deprived the family of female income earner from their share. Legislation enforces the stereotype that men are the main breadwinner and women only supplement income.
<u>Family allowance:</u> Civil Service Ordinance (No. 55 of 2002) stipulates that family allowance shall not be paid to a female employee and her children if the father is alive and not retired. Payment occurs only in case of disability of the husband.	Unequal treatment of female and male employees deprives the family of female income earners from family benefits.
<u>Income tax:</u> Tax Law 25, 2001, states that both sexes can benefit from tax relief. However women have to prove that they are the de facto breadwinner of the family.	Gender discrimination against female employees that rests on the social notion that women only 'contribute' to the family and their main role is that of a housewife. The main income earner is the husband.

A further detailed gendered analysis of Labour Regulations can be found in a 2011 ECONWIN publication. (Lohmann, 2011) A detailed analysis of the effect of labour regulations on women's private sector participation can be accessed in a CIDA study (CIDA/AI Manar, 2014)

### Personal Status laws

The Personal Status Law (promulgated in 1976) is the most relevant legal framework for gender relations in Jordan as it governs marriage, divorce, alimony and custody of children. Despite an amendment in 2010 it remains discriminatory. Marriages between Muslim women and non-Muslims are not recognized. A woman separated from a Muslim husband forfeits her custodial rights after the child reaches seven years old. (Human Rights Watch 2014) Until 2002 only men were allowed to file for divorce. After that the so called Khula law was introduced that allowed women to file for divorce but in turn to forsake their right to alimony and any money or jewellery received by the husband. If the judge cannot reconcile the couple, the woman is granted a divorce.

After several failed revisions a new draft was prepared in 2010 by the Chief Islamic Justice Department (CIJD). It includes several amendments to the current law that are intended to benefit women. However women activists argue that despite some positive amendments, the new law maintains Shari'a judges' authority to allow the marriages of girls between the

ages of 15 and 18 and scraps the Khula law (divorce) that was passed as a temporary law in December 2001.

The new personal status law has been adopted in 2010. Even in the new draft, corporal punishment of wives (and daughters) is still permitted. No reference is made to marital rape. Marital discord and “disobedience” is however defined more strictly, including psychological as well as physical abuse, and restricts “acceptable” sanctions by drawing a line in criminal physical or psychological damage. Article 14-15 in the Personal status Law grants a male blood relative (wali) the right to have guardianship (wilaya) over women.(OECD, 2014)

The Jordanian Constitution has established separate religious and civil courts. Personal status cases of Christians are heard in Ecclesiastical Tribunals, however in matters of inheritance Christians also follow Islamic law. The personal status of foreign nationals comes under the jurisdiction of the Regular Courts (Nizamiya).

Several changes that have been introduced in the new draft law indeed address past inequities, as in the field of inheritance.

**Inheritance:** The new draft law establishes a three-month waiting period before a women can waive her inheritance rights after the death of her husband or father. This is an important redress for the many cases in the past where women lost their inheritance rights because they were immediately approached by male relatives following the death of a relative and asked to sign documents that would waive their inheritance rights without knowing it.

The establishment of an alimony fund is also an important legal reform. It ensures that a divorced woman and her children are able to receive her financial rights. The funds obligating a divorced men to pay alimony to his former wife through the fund. Divorce proceedings can drag for years and deprive women from financial support. Direct alimony payment by the Sharia courts through an alimony fund are designed to compensate for the overall poor enforcement of judicial decisions and provide financial support to divorced women. (World Bank 2013, Legal Review)

All Jordanians, irrespective of their religion are subject to Islamic legal provisions regarding inheritance. Women heirs receive half the amount of a male heir's inheritance, and non-Muslim widows of Muslim spouses have no inheritance rights. Muslim heirs have the duty to provide for all family members who need assistance.

**Custody:** The new law raises the age of child custody for divorced women to 15 instead of the age of puberty. Another reform that is very beneficial for divorced Jordanian men is the clause that divorced parents are able to see their children at their homes instead of police stations or local organisations. In Jordan like in other Muslim countries adoption contradicts Islamic Law and hence is forbidden. Instead Kafala, a system of guardianship has been introduced.

Hardly any stipulation of the Personal Status Law illustrates the patriarchal nature of the legal system more, than the requirement that a divorced women has to return from the authority of her husband into the authority of a male guardian if she is under the age of 40. If she refuses to do so she will not receive her alimony. This law is not applied to divorced men. (USAID, 2012)

There have been several reform steps regarding the law on child marriage. In practice however, the number of child marriages in Shari'a courts have not declined since the reform.



The Personal Status Law No. 60 for 1976. Article (5) sets the age for marriage at 15 “lunar” years for both boys and girls. The Provisional Personal Status Law No. 82 for 2001, amended article (5) and increased the minimum marriage age to 18 calendar years, allowing judges to marry girls and boys aged 15-17, with the ages to be calculated, according to special instructions issued by the Chief Justice, in lunar years. In 2010, the Provisional Personal Status law No. 36 amended this further to say in article 10 (b) that marriage is permitted by obtaining approval from the Chief Justice at 15 “calendar” years. (UNICEF, 2014)

In November 2014 the government approved granting Jordanian women married to foreigners and their children a set of privileges. These privileges did not amount to Jordanian women be allowed to pass on their citizenship to their children and spouses(a right Jordanian men enjoy)but substantially eased their lives. These privileges include free high school education and health services in government schools and institutes, and exemption of residency and work permit fees. 88,983 Jordanian women and their families benefitted from this directive, more than two third from Palestinian origin. (Women in Jordan 2014)

### **Mobility**

Women in Jordan face at times severe mobility restrictions that are largely cultural but also have legal grounds. Although the Jordanian constitution guarantees freedom of movement and access to public space for all citizens women face various legal restrictions on their free access to public space and freedom of movement. An amendments from September 2013 to the Passport Act give women the right to apply for their own passports without having to obtain permission from their husbands. Also fathers still have the right to prevent their children from leaving the country. Following a legal decree issued in 2009, women have the right to choose their place of residence. In practice however, the Civil Status Department still demands that women provide written permission from their husbands or fathers before it will issue a passport. Certain places, such as Shari’a courts are considered socially unacceptable for women to enter.(SIGI, 2015)

Whatever progress has been made in recent years regarding women’s rights to mobility, is patriarchal norms and values restricting the mobility of women and girls for ‘protection’ remain strong. In 2011, a survey was conducted by “The Cultural and Legal Discrimination Against Jordanian Girls Initiative”. The survey included families from the various major cities in Jordan. The results of the survey showed that 55 percent of Jordanian families believed a female should be escorted by her male brother when she leaves the house. 66 percent of families were against the girl having the same mobility freedom as her brother of the same age. 49 percent were against girls playing outside during their free time and 81 percent believed protecting the woman means protecting family honour (CLDJGI, 2011).

### **Access to justice**

Access to justice is closely linked to agency. Whereas agency defines the legal and social limitations of rights and practices, access to justice refers to tools and mechanisms enabling women and men to exercising their rights. Both sexes face challenges to access justice such as low level of rights awareness, limited institutional and procedural knowledge, complicated procedures and limited resources to pay for legal services. However, these challenges are significantly harder for women to overcome due to socio-cultural constraints, discriminatory laws and biased public sector services and male dominated courts.This gender

constraints that women face in access to justice perpetuate their subordinate status.

A main barrier to women's access to justice is the concept of 'wilaya' (male guardianship) that is codified in Article 14-15 in the Personal status Law but also defines women's positions in society and tribal justice. A Shari'a court judge in Amman is quoted in a recent field study *"In short, wilaya is God's way of perfecting a woman's mind, by attaching her to that of a man's, which would also protect her from herself and those who might try to deceive her."* *"(if) women are left to their own devices they might take decisions that do not only affect them but might also endanger the social relations of the tribes in Jordan."* The practice how 'wilaya' is used in Shari'a courts (i.e.in carriage cases) illustrates how tribal matters take precedence over women's legal rights with little or no possibility for the affected women to seek justice. (Jabiri, 2013)

Study findings confirm this. The DOS Justice Sector Survey found that while 75 percent of men report legal disputed compared to 25 percent of women. Women are significantly less likely to seek justice through formal institutions, largely due to restrictive gender norms. 26 percent of women compared to 17 percent of men reported avoiding courts due to customs and traditions. The Justice Centre for Legal Aid (JCLA) reports that nearly 70 percent of legal aid assistance comes from women. (WB, 2013) The DOS survey found that 41 percent of women and only 11 percent of men had legal disputes related to personal status issues (divorce, alimony, child custody, inheritance, dowry etc.). When women file personal status cases they are less likely to be represented by a lawyer. There is no comprehensive system for providing free legal representation and waiving of court fees for poor plaintiffs in Jordan, this affects most the access of marginalized women and single women headed households to justice. (WB, 2013)

### Recent legal reforms

Several recent reforms have benefited women. In respect to inheritance a waiting time was imposed for renunciation of inheritance rights by women. This time buffer was designed to protect women from family and social pressure. However in respect to land, women must first have registered their rights before they are able to renounce them.

Also in respect to protection against domestic violence progress has been made. Female victims are able to seek protection orders against their assailants and hence a certain degree of protection within the family home. An Anti-Trafficking Law was ratified in 2010 and an amendment to the labour law which introduced punishment to perpetrators of sexual harassment is a major improvement. However, the government has not created mechanisms for monitoring yet. (WB, 2013)

An increase in the quota for women from 20% to 25% in municipal councils was ratified in July 2011 in the new Municipality Law. (AWO, 2012)

A valuable and extended review of progress in legal reforms (Personal Status Law, Labour Legislation and Political representation) and remaining gaps can be found in the Shadow report from the AWO. (AWO 2015)

**Resistance** against legal reform for more equitable rights of women comes primarily from Islamist groups and parties, although opinions by Islamists also vary considerably. Counter arguments include that equitable women's rights are a 'western agenda build on western feminist philosophies' and run counter Jordanian customs and traditions. Additionally, gen-

der equality is viewed as contrary to the Islamic holy books that stipulate 'complementarity' of the sexes over 'equality'. Phenotypes and genotypes of women and men determine their roles and positions in family and society, rather than individual preferences, abilities and choice. This is highlighted in the resistance of the Islamists against the right to divorce for women (Khula, Personal Status Code Law 82) that is seen as leading to 'the destruction of families and hence the breakdown of society'. Similar resistance is expressed against reforms of the Penal Code Law (86) that cancelled the law that allowed reduced sentence for honour crimes and against quotas for women. (Abu Hanieh 2008)

## 1.5 Gender Paradigm

### 1.5.1 The patriarchal gender paradigm

Jordan's largely tribal society is characterized by a patriarchal gender paradigm (or what the sociologist Valentine M. Moghadam names "patriarchal gender contract") and the corresponding norms, values, behaviour expectations and definitions what constitutes masculinity and femininity and how women and men interact in the private and public sphere. This paradigm provides the binding framework not only of behaviour expectations, norms and values, but ultimately the legal and regulatory framework that gives or takes rights and determines social obligations (i.e. in the Persona Status Law, the Labour Law etc.). In Jordan, like in other countries in the Arab world, the patriarchal gender paradigm is closely linked with the ties and values of kinship as a cornerstone of society and the adhesive that holds extended families together. "[Kinship] preserves and strengthens the individual's sense of self and identity and shapes his social situation. They are also the primary source of economic security. Kinship determines political membership and weaves a web of essential political resources. It also determines religious identities. The centrality of kinship has an impact on patriarchy: kinship transfers patriarchy to all social aspects of life."

The underlying values and premises of the traditional gender paradigm extend into the patriarchal state. This implies that the male citizens are bound to their ruler by the same logic and assumptions that binds their women to them. In the WANA region The Arab Human Development Report concludes:

"Male control at the economic, social, cultural, legal and political levels remains the abiding legacy of patriarchy... The family continues to be the first social institution that reproduces patriarchal relationships, values and pressures through gender discrimination... Elements of modernity have reached into Arab traditional culture, within and across countries. Nevertheless, large social sectors still remain closer to tradition than to innovation. A girl pays a heavy price for asserting her independence in milieus where individualization in both the human rights and economic senses is weak."

A study of the World Bank in the patriarchal gender paradigm prevalent in Jordan and other Arab countries notes four central elements that shape gender roles and dynamics within the household and place an emphasis on women's reproductive role:

1. The family (not the individual) is seen as the central unit and asset of society, one in which women and men share not equal but equivalent rights and have complementary roles.
2. This **gender role allocation** focuses on the man as head of household and sole breadwinner for the family and the woman as wife and mother.

*Thus, in one study for Jordan, "[t]he women spoke highly of their role as mothers: they referred to it as their destiny, and it brings status . . . a good wife [has a] clean house, well behaved children, food on the table and is 'ready for her husband' [i.e. sexually available and attractive]". (Williamson/Nimri, 2009)*

3. Interactions between the sexes and mobility for women are limited so that a "code of modesty" can be maintained, and the family honour and dignity rest on the behaviour of the woman.

4. An unequal balance of power within the family restricts woman's decision-making ability and limits her mobility. According to one Jordanian study, *"[w]omen experience gender roles as constraints on their scope to make decisions concerning where they go, how they look, who they mix with, and their access to resources". (Williamson/Nimri, 2009)*

It should be noted, however, that a similar hierarchical relationship also exists between a son and his father and male elders. Overall, the World Bank report concludes that "[t]his paradigm presumes that a woman will marry (early), that her most important contribution to the family and society will be as a homemaker and mother, that the household will be headed by a man who has a job that will allow him to provide for his family, that the woman will depend on the man for support, and that the man's responsibility for supporting and protecting his wife and family justifies his authority regarding and control over his wife's interactions in the public sphere." (World Bank, 2004)

Although this prevailing gender paradigm is introduced and reinforced through education within both the family and society, it is the family that is the first social entity to install the values, norms, and relationships of patriarchy in young children. The paradigm is, however, also codified through the personal status law, labour laws, and interpretation of religious texts and is further reinforced through the education systems, media, and ultimately the patriarchal, centralized political systems of Jordan which relies on tribal support.

Jordan remains a country with large tribal influence. During the founding years of Jordan as a contemporary state, the Hashemite family built the emerging identity of the Jordanian nation around the Bedouin tribes. Tribal support of the Hashemite monarchy to date remains a critical feature of the Jordan's political legitimacy. It's erosion over the last years is an area of concern for the monarchy. (Francis, 2014). It is not a coincidence that reforms to the personal status law that would benefit women have consistently met with resistance from conservative tribal and religious figures and the lower house of parliament, that is dominated by tribal conservatives. Demands for more equitable women's rights, that go counter to tribal and kinship values, hence have to be seen in the context of the delicate political balancing act of the monarchy. (BTI 2014)

The norms and values that underscore this paradigm place numerous obstacles in the way of women who hope to fulfil and balance their productive and reproductive roles. Above all, women find social and family acceptance, and hence self-esteem, not in a successful career but in running a household and ultimately bearing and raising (male) children.

In terms of adherence to religion Jordan is a 90 percent Sunni Muslim nation. Its official religious and popular institutions have come to adopt a conservative Salafist view with rigid and conservative religious jurisprudence and strict religious interpretations. "This alliance of conservatism between the state, religion and the tribal structure has contributed to a historical

absence of women from the public sphere." (Abu Hanieh, 2008)The patriarchal gender paradigm prevalent in Jordan hence has a cultural, religious, political and tribal base.

### 1.5.2 The tribe and family as unit of the state

Jordan is a hereditary monarchy with Islam as the state religion. The family, not the individual is the central unit of the state. Article 6, Chapter 2 of the Jordanian constitutions states: "Family is the foundation of the society. It is founded on religion, morals and patriotism. The law preserves its legal entity, strengthens its ties and values. (v) The law protects motherhood, childhood and the elderly and cares for youth and the disabled and protects them from offence and exploitation." (The Constitution of the Hashemite Kingdom of Jordan, 2012).

It is the family that is the first social entity to install the values, norms, and relationships of patriarchy in young children. Most particularly, it is the mother who introduces gender roles to her sons and daughters, who authorizes her sons to "enforce the rules on their sisters and who grooms girls for motherhood and marriage." (Williamson/Nimri, 2009)

It is thus social values that associate women's status with motherhood instead of other productive activities. Motherhood is, as Jordanian women put it, "izwa"(security and entitlement): *"If we have more children, we are stronger in the family and home. The woman who has many children, as she gets older she is stronger. If there is a fight between uncles, the one with the most boys wins"*. (Williamson/Nimri, 2009)

The family as the 'center of production for society's values and as the fortress of Islamic identity' is also core of the Islamic feminist liberation philosophy. The gender concept promoted by the UN system and the West is seen as a direct threat to the Islamic family unit. *"[these] fierce attacks targeting the institution of the family; these attempts to dislodge it from its place at the core of our civil society; and, these efforts to replace it with other social norms... One of the methods used in these attacks is adopting (and trying to convince us to adopt) new ambiguous concepts and terms introduced by numerous international conferences – terms that were previously unknown and which are maliciously chosen to facilitate their use and their being passed on to us –; and one of these terms is the term 'gender'."* (Abu Hanieh, 2008)

The Jordanian family is the societal unit in which the strict divide between public and private spheres manifests itself. This division of spheres is legally structured and politically and culturally reinforced. It greatly hinders any efforts to enhance women's rights and justifies many of the existing gender inequalities. By definition of the patriarchal gender paradigm and legitimized by religion, women are often limited and confined to the private sphere, while man can enjoy the political and public sphere. The division of spheres for living is a major factor contributing to the low levels of women's political and economic participation. Especially the latter is a cause for the persistent high population growth. Despite a significant decline in family size over the last two decades Jordanians still see a family with four children or more as ideal, hence undercutting the population policy that envisaged 2.6 children as goal.

In the last decades urbanization, globalization and migration have largely changed the Jordanian family structure from extended to nuclear. However, even in urban, highly educated settings, the bond of the family as central unit, the responsibilities and roles that bind the family members together has not changed much. The uncertainties of modern Jordanian



society leads for many marginalized families to the conclusion that women's equality and independence leads to the destruction of the Jordanian family, that must be resisted at all costs. (AWO, 2012)

The patriarchal state and the patriarchal family are mutually reinforcing. Hence, progress in gender equality is closely connected to political reform.

*[...] It is the family that is the basis of Arab states. This means that the state is primarily concerned with protection of the family over the protection of the family's members. Within this framework, the rights of women are expressed solely in their roles as wives and mothers. State discrimination against women in the family is expressed through unjust family laws that deny women equal access to divorce and child custody."* (Joseph, 2002)

The family, central to the Jordanian personal status law, is a societal structure that supports other systems of patriarchy. *"Religions and nation-states have integrated such hierarchies with the gender hierarchy of the family to monopolize power among various male authority figures, from the father to the king of a nation."* (Cherland, 2014)

The link between governance and patriarchal social systems is clearly delineated in the Arab Human Development Report 2005: *"...bureaucratic rigidity, the expropriation of different social and civic initiatives and the system of the local dignitary (a man, of course) as the sole intermediary between authority and society held women's rights hostage to the nature and vicissitudes of power. The symbiotic relationship between state authority and patriarchy saw to it that these early achievements soon became opportunities for personal gain. The position of women thus continued to deteriorate with the retreat of citizenship rights and the return of organic patriarchal rights as the final means of self-defence of a society forbidden to engage in the various forms of civic activity. Relations within the family have continued to be governed by the father's authority over his children and the husband's over his wife, under the sway of the patriarchal order"*. (UNDP, HDR 2005)

Nothing illustrates the subordinate position of women in the patriarchal family more than provisions in the Jordanian family law that grant a male blood relative (wali) the right to have guardianship (wilaya) over women in marriage in articles 14-15 of the Personal Status Law No. 36 of 2010. General guardianship over women is granted for the wali under articles 184-185 of the Personal Status Law No.36 of 2010, where he has the right to have the custody, supervise and manage his ward's choices of education and place of residence until the age of 18 for males and until the age of 30 for females. (SIGI, 2015)

How much legal rights are linked to the patriarchal family (the status as wife or daughter) is also illustrated in women's right to housing. According to Article 36 of Jordan's personal status law, *"The husband prepares a residence which includes the living necessities in accordance with his abilities and in his domicile."* Social traditions and governmental policies discourage women from living alone, particularly when they are single. (AWO, 2012)

An interesting manifestation of the prevailing patriarchal norms and values is the phenomenon that Jordanian women, after the birth of their first child 'lose' their first name and are named after their first (male) child i.e. 'Um Mohammed'. While the same applies to the father who becomes 'Abu Mohammed' respectively, it is the mothers name that remains almost a taboo. Children from traditional background, when questioned about their mothers name would refuse to say it. Anecdotal evidence shows that on wedding cards of traditional fami-

lies the bride would be names 'daughter of (name of the father) ' instead of her first name.

The patriarchal gender paradigm is also reflected in sayings. *'The hell of my husband rather than the paradise of my father'* or *'a girl belongs to her husband or to the grave'*, illustrate the principles of control of men over women and the uncertainties that come with the move from the family to the husbands household.

**Marriage customs** in Jordan reflect the norms of the patriarchal paradigm. A woman requires the approval of a male guardian (wilaya) to give his consent to her marriage, irrespective of her financial status. In male guardianship of women, tribe, law and religion intersect. Making sure society is in (patriarchal!) harmony is of highest importance and keeping tight control over alliances and the exchange of women in marriage is seen as central to this harmony. A Shari'a judge is quoted in a research study *"This is why "we [judges] need to make sure that women's choice of marriage is not endangering our society's values and rules".* (Jabiri, 2013)

Jordan does not have civil marriage. All marriages are performed according to a recognized religious Christian or Muslim tradition. While Muslim men may marry non-Muslim women, Muslim women are forbidden from marrying non-Muslim men. Muslim marriages follow the Personal Status Law, which is based on shari'a (Islamic) law. Shari'a courts, located throughout Jordan, have jurisdiction over matters related to marriage, divorce, inheritance, custody and alimony for Muslims in Jordan (regardless of their nationality). Women cannot marry, till the age of 35, without the approval of a male custodian. The katb kitab (marriage contract) is signed by the bride and groom in the local shari'a court in a private ceremony attended by close family. The marriage contract contains a mutual consent form, signatures of witnesses, provision of dowry (which remains her personal property, usually received by her father on her behalf in the case of cash, and spent with the bride's agreement) and permission from the male guardian of the bride. Any 'prenuptial' contract conditions can be added at this stage by bride or groom that become legally binding conditions of the marriage. The marriage contract is a key instrument for women to ensure their rights in the marriage. However, many women refrain to do so for social reasons or lack of awareness.

When the marriage contract is signed, a wedding celebration will be held as public announcement of the marriage. It is only after the celebration that the marriage will be consummated and the couples start living together. 8UNICEF, 2013)

In Jordan polygamy is allowed with up to 4 wives according to a strict interpretation of Islam. In divorce, arbitrary divorce is allowed to men without the previous knowledge of the wife. In a recent Personal Status Code 'the Khulou law'- (the right of the wife to divorce provided that she returns the dowry), is now relevant for non-married women and only to marriage contracts-a period prior to the marriage ceremony. With regards to guardianship and custody, male relatives have the right to custody after the absence or death of the father, while the mother does not. (AWO 2012)

**Child marriage** is a serious problem in Jordan. Jordanian law sets the minimum age for marriage at 18 for both spouses, though in exceptional circumstances marriages involving 15-year-olds are allowed. A UNICEF study finds no significant decline in rates of child marriages registered in the shari'a courts in Jordan from 2005 to 2013. Currently the rate stands at 13.2 per cent. The vast number of early marriages concern girls. In 2013, 9,618 girls were

married under the age of 18 compared to 273 boys. In 2012 94 % of child brides were Jordanian nationals, 3.6 % Palestinian nationals and 1.7 % Syrian girls. In 2014 the prevalence of early marriage among Syrian girls showed a sharp rise, indicating a growth trend. The general cultural acceptance of underage marriages and the apparent ease with which permissions can be obtained, illustrates how deep the practice is still rooted.(UNICEF, 2014) The quote of a local community leader in Qwaismah, illustrates the patriarchal values that underpin the phenomenon of early marriage. *“If the girl’s body is fully developed and she has reached the age of maturity and she is aware, then there is no objection to her marriage before she is 18 years ... But, certainly, not before 15. This means that 17 is a suitable age.”* (UNICEF, 2014).

While there is a consensus that early marriage is not advisable, the UNICEF study found a wide acceptance that the practice remained an appropriate response to certain ‘compelling circumstances’. These include teenage pregnancy, an abusive home environment, or situations in which an adolescent girl was living with extended family. Other factors influencing early marriage are the alleviation of poverty or the burdens of a large family with many daughters; providing security or young girls through a male protector (husband); maintenance of traditions (cultural or family). The UNICEF study found that the ultimate decision of a child marriage (as of a marriage) lies with the father or the male guardian. (UNICEF, 2014) The UNICEF study found also significant anecdotal evidence that urfi (customary) marriages are not rare in Jordan.

### **1.5.3 Domestic violence, honour crimes and gender norms**

Jordan’s constitution (Article 60), and its National Charter stress the principle of equality and the need for safeguarding and providing a secure livelihood for the family as a wholesome entity. The National Council for Family Affairs supported by the National Team for Family Protection Against Violence (established 1997) take on monitoring, policy making and strategy development against GBV. Other key actors (some also part of the National Team) are: The Family Protection Department / Public Security Directorate, Jordanian National Commission for Family Affairs, the Sisterhood is Global Institute (SGIn), the National Centre for Human Rights, Mizan – Law Group for Human, Family Guidance and Awareness, the Jordanian Women’s Union, the Association of Family Violence Victims, the Institute for Family Health of the Noor Al-Hussein Foundation, the Queen Zein Al-Sharaf Institute for Development and JOHUD. (National Council of Family Affairs 2008)

Under the Penal Code, rape is a criminal offence in Jordan, however, spousal rape is not recognized as a crime. Rape charges can be dropped if the perpetrator agrees to marry the victim. No clear procedures exist to ensure that the victim approves of such an arrangement, which is usually arranged through her male guardian. In most cases, victims are under considerable pressure to agree to the marriage, and do so out of shame or because they fear violence from their own family. (SIGI 2015) There are also cases reported where mothers are major players in orchestrating the marriage to avoid shame and or killing of her daughter.

Despite recent progress in legislation and an increase in reporting, practices have not changed much. The values and norms of the prevailing patriarchal paradigm are reflected in the attitudes towards domestic violence in general, corporal punishment (in schools and



homes) and wife beating. The national campaign to combat violence against children revealed a general acceptance of violence among Jordanians. (UNICEF, 2012) Women and girls are vulnerable to violence within their own families due to a combination of traditional norms, religious believers and the right of male family members to inflict corporal punishment under the Personal Status Law, Jordan's family law.

The JPFHS from 2012 finds that 70 percent of women interviewed for the survey agreed that a husband is justified in beating his wife under certain circumstances. These include: *"if she has relations with another man, insults him, does not feed him, neglects the children, goes out without telling him, argues with him, or burns the food."* Women are most likely to agree that wife beating is justified if a woman has relations with another man. The 2002 and 2007 JPFHS illustrate that attitudes on wife-beating are changing. The high rate of Jordanians who reported in 2002 that burning food was a valid reason for beating ones wife has dropped dramatically in 2007. However, the rate of agreements that wife-beating is justified if a woman goes out without telling her husband has increased significantly. This illustrates a worrying trend to more conservative gender norms with serious implications for women's mobility. It also shows, whatever the legal mobility rights of women, practices continue to be dominated by traditional values. (USAID, 2012)

One-third of women in the JPFHS survey reported experiencing regular physical violence and 13 percent experienced physical violence in the past year (primarily from the husband). The prevalence of violence is higher among divorced, separated, or widowed women (57 percent) than currently married women (33 percent). A quarter of women reported physical or sexual spousal abuse. Spousal abuse increases in couples with low levels of education and low income levels. In Jordan it is highest in the governorate of Jerash (29 percent). Half of the women affected never spoke about their ordeal or asked for help. (JPFHS 2012) The main weakness of the JPFHS data is their reliance on women only. Especially regarding attitudes of marital obedience and punishment it is crucial to understand the position of the man and perpetrator. Also men are victims of emotional and physical domestic abuse (or political abuse as in the case of Syrian refugees), however no studies are available to assess existing cases and to gauge the scale of incidents. The adolescent surveys of the Population Council in Egypt can serve as an example how gender sensitive assessments can be conducted. (Population Council, 2011)

Women are also at risk of **honour crimes**. Rana Hussein, a journalist and activists had done extensive work on this phenomenon. A woman can be killed by a male relative (often a younger brother or cousin) if she is suspected having violated her honour (and by extension that of her family) through illicit sexual relationships or any other non-appropriate behavior. The National Forensic Medicine Centre in 2006 registered 120 murdered women and classified 18 cases officially as honour crimes. (National Council of Family Affairs, 2008) Rana Al Hussein reports that an average of 20 women are killed every year for reasons of family honour. (Hussein, 2011).

In a 2010 study completed by the National Council for Family Affairs stated that 69 percent of the honour crimes were conducted by the brother. 56 percent of the victims were women between the ages of 18-25. 42 percent of the victims were single women and 24 percent were married (Ayna Naqef Campaign, 2009)

A recent attitude survey in Amman illustrated the persistence of norms justifying honour kill-

ings. 46 percent of adolescent boy and 22 percent of same age boys believed killing in the name of honour is justified. (Eisner/Ghuneim, 2014). The above mentioned 2011 survey showed that 81 percent of Jordanians polled believed protecting the woman means protecting family honour (CLDJGI, 2011).

The fight against honour crimes has been gathering steam since more than 20 years. In 1999, the civilian coalition, the Campaign to Eliminate Crimes of Honour was founded. The campaign aimed to cancel Article 340 that gave lenient sentences to perpetrators. The law was twice rejected by the Lower House of Parliament (largely made up of tribal members). One deputy was quoted in his rejection as naming the appeals for reform as *"(call) to spread corrupt morals and obscenity and will bring total destruction to our society."* (Cherland, 2014) In the last years and in several areas progress has been made. In 2008, a new Law for the "Protection of Women from Domestic Violence" was issued in the national Gazette. Parallel to this, new departments on domestic violence in the Ministries of Health, Education, Justice and Social Development were established and the Jordanian National Commission for Women founded an ombudsman's office in 2008 to receive complaints. (AWO, 2012) Since 2007 a shelter for victims of domestic violence is run by the Social Development Ministry in cooperation with the Family Protection Department of the Public Security Directorate for. However, women survivors of sexual harassment and abuse are excluded from the shelter's mandate, they are sent to jail under the claim of protection. (SIGI, 2015)

A 2014 study by DIGNITY, a Danish Institute against torture found the situation especially grim for those who are detained against their will under the 1954 Crime Prevention Law. In 2013, 1,596 women were administratively detained. The law allows provincial governors to order the administrative detention of a person at their discretion, without formal charges, due process or other legal guarantees provided by the criminal justice system. A majority of the administrative female detainees (61.7 percent) are largely migrant domestic workers. However, women are also incarcerated 'for their own protection', largely to prevent their murder by families in order to cleanse the 'family honour'.

***"Protective custody is an example of the institutionalization of the patriarchal practices of tribes and shari'a court. The legal system in Jordan sees women as inherently dependent on men, both financially and for security."*** (Cherland, 2014) These detainees are housed with other inmates and under the same rules. The Dignity study found women incarcerated under protective detention "who had been detained because (or partly because) they were fighting for custody of their children; had been raped and become pregnant; had become pregnant outside of marriage; had tried to leave their families after being forcedly married and divorced from different men for profit; and women who had suffered and survived shootings, stabbings and burnings, from fathers, brothers or uncles." (Dignity, 2014)

There is a large difference how male and female prisoners are being treated, especially women under protective detention hardly receive visits from their families. While male detainees receive regular families visits and support (legal, food and other items), women detainees are considered a shame to their family and often stay without any contact to their families and often to their children. While men, whatever their crimes, are forgiven by their families and can be easily integrated into society after their release, women "can never be integrated into social life". (Husseini, 2002)

Precautionary detention must be used as a last resort, must be voluntary, and the con-

cerned women must be able to leave at any time they wish. In Jordan however, women threatened by honour crimes are often "simply locked away without being consulted, being offered legal help or advice or appearing before a judge. They will find it very difficult to receive help once imprisoned."With the absence of safe shelters for women that are threatened with murder for so called honour crimes, for many women prison is the only alternative to stay alive. An additional layer of discrimination and an indication of the discriminatory mindsets of the decision-making official, often for these women to be released a male family members (guarantor) needs to sign. Sometimes this is the same relative, who has threatened the life of the detainee in the first place.(Dignity, 2014)

The prevailing cultural norms of laying the responsibility of family honour on the shoulders of women, the large shame associated for women with rape and partner violence, the double standard when it comes to moral behaviour expectations from women and men, and the tendency to treat GBV as an internal family affair leads to the grim statistics that a staggering 95 per cent of rapists continue to go unpunished under Article 308 of the Penal Code. (Husseini, Rana,2015)

Articles 98 and 340 of Jordan's penal code, which provide for reduced sentences for perpetrators of "honour crimes," remained in force. (Human Rights Watch, 2014) However, amendments to the penal code in 2010 stiffened penalties for rape from 10 to 15 years in prison. Also physical assaults that result in the death of minors or women were set at a minimum of 12 years in prison. (Human Rights Watch, 2011)

Dr. Haifa Abu Ghazaleh, the General Secretary of the Council for Family Affairs summed up the challenges to tackle domestic violence as: the absence of a clear and agreed definition of family violence, procedural ambiguities in handling cases, unclear roles and lack of specialization of the institutions involved, absence of mechanisms of institutional cooperation and low institutional capacities of services providers. (Abu Ghazaleh, 2010)

#### **1.5.4 Agency**

The margins of women's and men's agency, their ability to make their own decisions and the range of their choices in life, are defined formally by current legal rights and informally through socio-cultural norms. Legal rights, reflecting current social norms, are codified and enforced. Legal restrictions, codified in the Personal status Laws of Jordan, impact women's agency significantly more than that of men. Details to the personal status law can be found in the section on legal status in this report. Social norms and values that govern gender relations in Jordan are a blend of religious interpretations (for Muslims and Christians), cultural traditions and practices. They largely follow the patriarchal gender paradigm and are self-enforced (internally) through an individual's identities and externally through family, community, education, media, formal and informal institutions. Socio-cultural norms have a strong impact on access to economic, educational, social and political resources. (WB, 2013) Social-cultural norms and structures of society strongly determine the agency of both women and men and it is here where gender interlinks with ethnic identity, age, residency and social class.

Patriarchal norms and the social structures and institutions that are derived from those, pose strong limitations on women's agency, but also put young men under the authority of their male elders. A woman's agency might be constrained in several ways. Her salary might be

controlled by her husband (as 60 percent of women report in the JPFHS 2012); she might allow her dowry to be controlled by her husband and renounce her inheritance right in favour of a brother; she might agree to virginity test prior to marriage and refrain from seeking help in an abusive relationship (as 50 percent of women do according to the JPFHS 2012); she might lose the custody of her children to her husband in case of divorce and cannot open a bank account without her husband's consent; she might not be allowed to work outside of the house, travel to another town on her own or leave the country with her children without a written permission of her husband. Women require a male guardian's approval for marriage. Unmarried women require a legal male guardian until the age of 35. Despite several attempts to reform the relevant paragraphs in the personal status law Jordanian women cannot give their nationality to foreign spouses.

Patriarchal gender norms, not only constrain women. An increasing number of young men also object to the strong control that their fathers yield in matters of continued education, choice of marriage partner and residency. As the UN conducted focus group meetings in the SDG development process illustrate, young men especially reject the system of favouritisms and wasta that is so deeply ingrained in Jordanian society and that is intimately linked to the system of patriarchy.

Decision-making in the household depends on the issue at hand and is influenced by level of education, residency, age, status in the family and control of assets (i.e. income through work for women). With the exception of decision on women's own health care most decisions are made jointly by the couple. However the JPFHS 2012 reveals that only four in ten women in employment and earning cash made independent decisions on how to spend their earnings. The gender gap in property ownership (house, flat or land) is pronounced. Only 3 percent of Jordanian women own assets. Regarding decision-making in the household most decisions regarding health care, major household purchases, and visits to their family or relatives are made jointly. 89 percent of women report having the final decision regarding their own health care. The lowest decision-making ability of women referred to major household purchases 77 percent. (JPFHS, 2012)

## **1.6 Civil society**

Jordan's Civil Society Organizations (associations, foundations and not-for-profit companies) are currently governed by the Law on Societies (Law 51 of 2008) and a 2009 amendment (Law 22). The law imposes restrictions on entry, activities, resources and assembly. (ICNL 2015) The Ministry of Social Development in 2014 has developed new draft law for CSOs which purportedly contains amendments creating new restrictions on foreign funding for all CSOs as well as on branches of foreign CSOs in Jordan. The draft has not been submitted to the Council of Ministers and Parliament for approval. (ICNL, 2015)

Tribal kinship and personal relations remain the core reference point for social organization in Jordanian society, and serve as the main focus of solidarity. Jordan's tribal system is deeply embedded in society and operates alongside the formal legal system. The tribes in Jordan play a political role; they offer an alternative judicial system, and provide services to local communities. The formal legal system in Jordan, in defining societies, does not eliminate the tribal concept of "families." This setup of civil society significantly influences perceptions of gender relations and norms in the formal civil society organizations (CSOs) that fo-

cus on charitable and aid activities. The influence of tribal norms and values remains strong. Only when Jordan ratified international conventions, such as the International Convention on Civil and Political Rights, in the mid-70s, CSOs emerged to raise public awareness in relation to human and women's rights.(ICNL, 2015)

Civil society and the Jordanian state have since Jordan's formation had an uneasy relationship with mistrust and doubt on both sides. During several phases in Jordan's history, the state sought to control or exclude civil society; at other times however, the doors to dialogue were open and both parties successfully cooperated. The state's relationship with civil society in Jordan has always been determined by current political, social, and economic developments. Jordan's civil society development dates back into the early 1920s and the foundation of social societies, athletic and cultural clubs, chambers of commerce and political parties - still under the British Mandate. After a government crisis in 1957 civil society faced a crisis, political parties were banned, students and women's unions were prohibited. After the 67 war, Jordan's loss of the Westbank and the large influx of internally displaced Palestinians across the river Jordan, new civil societies emerged with a focus on relief work, and new labour associations, teachers' and students' unions were formed. In the 1970s and 80s cultural, women's and environmental organizations emerged and civil society grew increasingly specialized. The political opening after the 1989 general election and the National Charter from 1991 strengthened rights of organization and association and specifically benefited women and youth. Most civil society organizations have been established by groups of citizens with common interests, mostly aiming to improve the socio-economic conditions of their members. More recently this narrow range of interest has expanded into engagement in public policy dialogue. (Williamson/Hakki, 2010)

However, a 2014 analysis of the Bertelsmann Foundation finds that regarding the ability of CSOs to affect policy making *"The political leadership frequently ignores the interests of and requests from organized civil society actors, especially concerning political issues. For the most part, policies are formulated independently of this sector. Instead, decision makers seek the approval of selected establishment actors who are invited to discuss reform issues without being given real power."* (BTI, 2014)

In the last two decades, the number of CSOs in Jordan has increased in size, diversity and geographic expansion. In 2010, 5,703 civil society organizations with over 1.5 million members were registered in Jordan.(Civil Society Index 2010). These figures include professional associations, environmental NGOs and women's organizations.

Civil society can be categorized into four different categories, according to the scale of their operations and the level of their representation and mandate. (Williamson/Hakki, 2010)

1. Thematic alliances and coalitions that bring civil society actors together with state actors around areas of common interest. They are potentially important actors for public policy initiatives.
2. Umbrella organizations that represent the interests of specific groups of CSOs such as women's organizations, the business sector, associations and unions. Umbrella organizations have few paid staff but with a combined membership of three quarters of a million people, have a large potential for mobilization and a strategic policy role in their respective sector.



3. Non-governmental organisations (NGOs) that operate at national or governorate level with paid staff and volunteers. NGOs focus on delivery of technical services and have broader objectives including policy dialogue.
4. Grassroots CBOs (jamiyya) that operate in the governorates and with limited outreach. Currently around 1500 CBOs are registered in Jordan. They are mostly membership and volunteer based and focus on service delivery with a predominantly welfare approach. The CBOs represent the values of their constituency which are family oriented, traditional, patriarchal, respectful of authority, conservative, and resistant to rapid change. They are largely welfare oriented and provide general services. CBOs are more prominent in rural areas, due to a higher need in services and more homogeneous communities.

Experiencing substantial growth after the change of the millennium currently 250 CBOs focus on women's issues. Their size varies with some a membership surpassing 100 and most with far less. They focus on service provision and raise awareness women's social, economic and political rights.

The majority of CBOs, including women's organizations have weak organizational capacity, implemented small projects with their own funds or as sub-grantees with donor funds. Their internal governance structures seldom reflects the interests of women and youth, with most board members male. Citizen participation remains shallow. The EU funded study found that the *"lack of a strong voice for women and youth on decision-making committees may undermine the ability of CBOs to meet diverse community needs."* (Williamson/Hakki 2010)

While more than half of CBO members are men, most CBOs tend to focus on meeting the needs of female beneficiaries. With a focus on service provision and limited geographical outreach, only few CBOs venture into advocacy on women's rights and gender gaps.

Non-Governmental Organizations (NGOs) contrary to CBOs operate at the national and governorate level and include organizations with a clear focus on women's rights or environment. NGOs are governed by the law of societies.

The politically most influential and best resourced NGOs are the so called Royal NGOs (or RONGOS) that operate under their own law of establishment with significant more independence, and patronage and less government oversight than regular NGOs (i.e. they can receive donor funds directly). The four main Royal NGOs are *Jordan River Foundation*, *Jordanian Hashemite Fund for Human Development (JOHUD)*, *Nour Hussein Foundation*, *King Hussein Foundation*. The Royal NGOs have powerful Board of Trustees and patrons that sit on national and global policy making bodies. The Royal NGOs employ more than a thousand staff between them and rely on a nation-wide infrastructure. The 2010 European Union study found that the Royal NGOs have several strengths that development agencies can build on for gender equality programming. The Royal NGOs have access to the grass-root level and well established linkages at local communities; they are accepted in traditional rural communities and hence can raise sensitive topics without backlash; they can monitor changes at local level through their national outreach projects and can provide aggregate information to policy makers, and they can build horizontal and vertical alliances to advance women's rights and

gender equity .However, they also constitute a significant (privileged) competitor for donor funds for CSOs that fall under Jordanian CSO legislation.

Several NGOs are concerned with Women's rights and are active in advocacy and research. These are MIZAN Group for Human Rights, Adaleh Centre for Human Rights Studies and ARAAD.

Membership-based NGOs such as professional associations and chambers of commerce and of industry at governorate level are powerful actors between citizens and the state. Women's interests are represented by the *Jordanian Chapter of the International Women's Forum, Jordan Forum For Business and Professional Women and Sisterhood is Global Jordan*. The membership based NGOs are important actors in policy formulation on women's rights, in project implementation and election processes at both national and municipal level. Membership based NGOs are important partners in advocacy efforts and campaigning for women's rights and gender equity. They are also able to mobilize support at the grass-root level for advocacy and national initiatives and inform national public policy making through provision of evidence from the community level. Membership based NGOs can also have a role in monitoring of local government and private sector compliance to gender, social and environmental objectives.

Several membership based NGOs are umbrella organizations for CSOs. The three umbrella organizations that defend women's interests are the *Jordanian National Forum for Women, the Jordanian Women's Union and the General Federation of Jordanian Women* have a membership of several thousands and can mobilize tens of thousands for mass campaigns. The *General Union of Voluntary Societies* is the umbrella organization for more than a thousand charitable CBOs, including women's organizations. With outreach into governorates and municipalities they play an important role during elections and promotion of women candidates. Their membership in the semi-governmental body the *Jordanian National Commission for Women (JNCW)* opens doors to government and a voice in policy making. (Williamson/Hakki 2010)

Since the turn of the millennium another type of NGO emerged, the development professionals NGOs (DP-NGOs). These, currently more than 100 NGOs are relatively small, with a clear sectoral focus and often run by technical professionals. They are registered as NGOs with MoSD or as non-profit companies and encompass research and policy centres and think tanks. DP-NGOs deliver research, provide consultancy services to development projects. A substantial number of DP-NGOs provide technical services to women's CBO's. Their quality of service however varies significantly and most of them are depending on donors funds.

International NGOs (INGOS) also have an important role to play on gender equity programming. INGOS have close linkages to their national and international funding partners but also work closely with local NGOS and CBOs. Most INGOS have gender equality principles that underlie their work or are their core principles. They are important partners in strategy development, policy development, capacity building for local partners and as cooperation partners in gender equality programming.

In recent years thematic networks of NGOs have been formed to develop joint strategies,

liaise with policy makers and reach out to regional and international CSOs in the same field. These include a network of women representatives on the municipal councils (Nashmiyat) and 'Shama' a network for combating violence against women (Shama - candle). A network of environmental NGOs has also been established recently. (See further information in chapter 1.6.2)

A CSO mapping exercise undertaken by CIDA's gender Social Fund in 2007 found that *"adding up the memberships of CSOs working on women and gender issues have a strong outreach and a considerably sized constituency."* In particular, the regional and national CSOs provide an excellent potential for outreach in information dissemination and lobbying on gender issues. The report concludes that support to lobbying activities of national and regional CSOs should be linked to outreach to local CSOs in order to build up their capacities and involve them in the national dialogue on key current gender and women's rights issues. (CIDA/JNCW 2007)

The legal framework for civil societies in Jordan limits CSOs to service provision and member support. However CSOs are allowed to participate in public policy dialogue on a wide range of issues including gender equity and women's rights. The mapping exercise conducted by Williamson and Hakki found that one of the priority areas of CSO advocacy is the amendments of all national laws in line with the commitments to CEDAW. The CIDA/JNCW analysis concluded that the approach of the vast majority of CSOs that have a focus on women and gender, in fact have a women focus rather than a gender approach. Not surprisingly, outreach to men and their involvement in closing prevailing gender gaps remains low (21 percent in the sample polled). (CIDA/JNCW, 2007)

Jordan has also membership in several regional and international organizations for the promotion of women's rights such as the *Arab Women Parliamentarians Network for Equality "Pioneers"* that is headed by Dr Rula Alhroob a member of the Jordanian House of Representatives and aims at increasing women's share in political decision-making. (UN-Women Jordan, 2015) Jordan is also represented in the gender-focused Post 2015 *Coalition of Civil Society Organizations* that was brought together mid 2015 by UN-Women and the Sisterhood is Global Institute (SIGIn). (UN-Women August 2015). Others are *the Arab Women Organization of Jordan (AWO)*, *Arab Renaissance for Democracy and Development -Legal Aid (ARDD)*, *Women's Learning Partnership for Rights Development and Peace*, *the Arab International Women's Forum (AIWF)*, *Arab Women's Legal Network*. MUSAWA (through AWO, JWU and SIGIn), and others. A good source of information and contacts besides the reports used for this chapter is the 'Guide to Civil Society Organizations in Jordan' and the NGO guide of the Friedrich Ebert Foundation (FES).

Since the beginning of the war in Syria and the large flow of refugees into Jordan, civil society institutions have been forced to shift their work from reform programmes to relief and assistance programmes. Some have moved to work in areas where refugees are located, especially in the north of Jordan near the Syrian border. This has affected the momentum for reform in Jordan. (INTRAC, 2014)

With social media opening up new channels for activism on women's rights and gender equality, several campaigns on different women's rights topics have been initiated. They tend to use digital content and social media as a platform for rallying and mobilizing people around a certain cause. Eventually these causes are adopted by established civil society



organizations. One example is the “My Mother is Jordanian and Her Nationality is a Right for Me” campaign. Ne’mah Al-Habashneh, a Jordanian woman married to a Moroccan man and living in Jordan, started the campaign in 2006 after her husband’s died. From her 6 children, only one had Moroccan citizenship and the other children were left without official IDs. In 2010 she launched a Facebook page making reference to Article 6 of the Jordanian constitution: *“Jordanians are equal before the law without discrimination on the rights and duties on grounds of race, language or religion.”* (GOJ website) With ten thousands of followers, mostly women, the campaign started gaining national support and was able to influence the government in early 2015 to give some “privileges” to the children of women married to non-Jordanians. These conservative privileges included extended and renewable residency in Jordan, and access to education and health insurance, with very specific conditions. (Tiber, 2015)

### **1.6.1 Gender and women’s rights in Islamic CSOs and movements**

With more than 90 percent of Jordan’s population adhering to the Sunni interpretation of Islam, religion plays an important role in people’s life. In the framework of this gender study it is important to understand how religion shapes the discourse of gender equality and women’s rights. There is little academic literature or research on faith-based Institutions and movements for women’s rights. A 2008 study from Hassan Abu Hanieh, commissioned by the Friedrich Ebert Foundation (FES) sheds some light on the topic of Islamic organizations and their stance on women and gender equality.

Historically, the rise and emergence of Islamic women activists in public life in Jordan can be traced to the democratic transformation, which followed the severe economic crisis in Jordan in 1989. Until then, as Hassan Abu Hanieh analyses *“Jordanian woman was caught in the cycle of marginalization and of ‘fear’ and was virtually hemmed in by the religion, the state and the tribe.”* The study finds that today women enjoy a large presence in a number of non-profit associations and organizations close to the Muslim Brotherhood(i.e. the Charitable Association of Virtue). Through these associations, Islamist women are organizing lectures, seminars, conferences and the publication of books and pamphlets, which educate women about their rights under Islamic law. In Amman alone 60 Islamic women’s centres and branches exist. The centre in all major cities and provinces in Jordan, make up almost 400 in 2008. (Abu Hanieh 2008)

Jordan has witnessed a surge of “women preachers” joining Islamic centres as either employees or volunteers. The “Conservation of the Holy Quran Society” alone runs a total of 40 branches with an estimated 23,000 registered students who are mostly focused on studying Quran and memorizing it. (The Holy Quran Conservation Society, 2015)

This is in line with the observations of the FES study that finds that Islamic women activists have begun to initiate new models for political activism within the framework of Islam, and within their own definition of feminism. *“These Islamic women activists produce an image diametrically opposed to the stereotype that Western Orientalists and radical feminists have branded them with.”* They see themselves as agents of change, able to reach out to wider segments of women in Jordan than the secular feminists that they perceive as elitist and associated with a Western agenda. Islamic women in the early years after the change of the millennium have moved beyond civil society activism, demanded and taken on a larger role in the framework of Islamic parties such as the Muslim Brotherhood and the Islamic Action

Front (IAF). After decades of resistance to change, women have become an integral part of the movement's ideological vision and a large contributor to the movements work and programmes. The need for women's votes in elections and Islamic women's ability to mobilize, organize and recruit have been a contributing factor to the shift. In 2003 the IAF alone received 70 percent of the women's vote in parliamentary elections. (Abu Hanieh, 2008)

The FES study concludes that regarding gender and equality of women there is a surprising diversity, complexity and differences in visions, approaches and practices found in Islamic organizations and movements.

While Islamic movements that are not registered under party laws (article 19) 2007 (The Islamic Party of Liberation, Traditional Salafists, Jihadi Salafists a.o.) have made large efforts to include women into their rank, they maintain the *"visions of self, of heritage and of 'Us' and the 'Other' that are characterized by rigidity and tradition."* These movements share a literal (and not a contextual or interpretative) reading of the Quran and the Sunna as their fundamental source of reference. They view Western civilization as an enemy intend to establish hegemony, eradicate Islam and to control the Arab and Islamic world's resources and wealth. Entry point for this domination is the push for women's rights and gender equity. Woman and the family are central to Islamic morality and values. By corrupting both they prepare the ground for the corruption of society as a whole and the establishment of total Western political, economic and cultural domination. *"...these fierce attacks targeting the institution of the family; these attempts to dislodge it from its place at the core of our civil society; and, these efforts to replace it with other social norms... One of the methods used in these attacks is adopting (and trying to convince us to adopt) new ambiguous concepts and terms that were previously unknown and which are maliciously chosen to facilitate their use and their being passed on to us –; and one of these terms is the term 'gender'."* (Abu Hanieh, 2008)

The study finds that these movements see women either as 'radical political women' (change from the top), as 'missionary women' (change from the base of the masses) or as 'Jihadist fighting women'. What unites these different streams of Islamists is the rejection of a right based framework for women.

For Islamist groups that registered as political parties (IAF, Muslim Centre Party, Dua'a Party) the stand towards women and gender equality is different. Reform, democracy and pluralism have become part of their language and women's rights models key elements of their points of reference. Although Islamic political movements in Jordan have undergone significant change in respect to women's rights, much more diligence (or ijtihad) is required according to the analysis of the FES study.

Islamic women activists have come a long way from conducting charity work in separate women's organizations to joining the ranks of the movement and partaking in debate, as elaborated above. They are calling for the implementation of a rights-based model for women, albeit in the framework of the Islamic value system. In Islam, women and men, by their definition of genotype have clearly divided roles and responsibilities and hence complementary and not equal rights. The family is seen by Islamists as the *'fortress that protects morality and values'*. They see the Western view of Islam as a 'discriminatory, oppressive and violent religion' as expressions of orientalism. Efforts for rights based gender equality programming are seen hence as strategy of Western hegemony and control under the guise

of human rights organizations and international conventions local expressions and values are submerged in a globalized, universal culture. (Abu Hanieh, 2008)

### **Civil society, volunteerism and gender in the framework of the Arab Spring**

A UN study on volunteerism in the Arab Spring highlighted that women who participated in volunteer activities did not identify themselves as “women” but primarily as “citizens”. During the more intense days of the uprising, the public discourse focused on the political change and not necessarily gender inequality. The study found that the culture in Jordan constitutes a major challenge to women activists as it does not allow women to transform their experiences as volunteers into a more sustainable and institutionalized form of participation. Patriarchy, restriction and violence against women who dare to transgress into the public space were the most mentioned barriers. (UNV, 2014) Nevertheless, the UN led Post-2015 Dialogues on Partnerships with the Civil Society found a keen interest of both young women and men in civic engagement and volunteerism.(UNC 2014, Post -2015 dialogue)

### **1.6.2 Environmental Civil Society Organizations**

The Third National Communication to the United Nations Framework Convention on Climate Change (UNFCCC), acknowledges the role that civil society organizations, including local women's groups can and should play in climate change adaptation and awareness raising. (The Hashemite Kingdom of Jordan, 2014) In the 60s the Royal Society for the Conservation of Nature (RSCN) was established as the first CSO with a focus on the environment.

The sector has seen a significant growth in the last decade. Environmental activism is led mostly by Jordanian professionals with a strong percentage of young people. Volunteerism and community-based activities are on the rise. As of September 2015 ninety-two organizations are registered as environmental societies, half of them are located outside of Amman. (Zu'bi, 2015) The Green Building Council, founded in 2009, is an example of a CSO with a strong link into the private sector and illustrates the strong role women have in environmental activism. With GBCs staff mostly women, nine out of its 13 board members are men. (GCB, 2015) The launching of the *Jordanian Federation for Environmental NGOs* (an umbrella of eight of the largest environmental NGOs) in May 2014, was an indicator for the growth of the sector and the recognition that cooperation of CSOs is necessary for effective advocacy in the sector. The group includes various environment societies specializing in specific fields such as biodiversity, public awareness, green buildings and marine life protection. (Namrouka, 2014). In 2012 NGOs were the main advocate to stop a government decision to merge the Ministries of Environment and Municipal Affairs and in 2006, prevent the approval of the Agriculture Law amendments that would jeopardize Jordan's few remaining forest areas by opening them up to investment.(Zu'bi, 2015)

Several women organizations implement environmental activities like the *Jordanian Women Federation* and the *Women's Committee of the Arab Women Organization (AWO)*. Also three of royal NGOs, *Jordan River Foundation*, *Noor Al Hussein Foundation*, the *Jordanian Hashemite Fund for Human Development (JOHUD)* and the *Royal Marine Conservation Society (JREDS)* work for the environment and are supported by Queen Rania, Queen Nour and Princess Basma Bin Talal respectively. Educational organizations including the *Cultural Society for Youth and the Childhood Science and Technology Club* are also promot-

ing environmental awareness. (GCEP 2001) For the first time, green businesses are getting more organized and are coming together to establish business associations that advocate for a greener economy.

## 1.7 Related Stakeholder in Gender equity and women's rights

The following is a list of selected stakeholders in gender equity programming. If possible the gender focal points were identified.

International NGOs	
<b>Kvinna Til Kvinna Foundation</b>	Focus on: Grant-making NGO working on peace-building, against GBV, political representation of women, citizenship rights for women
<b>Questscope for Social Development in the Middle East</b>	British NGO with a focus on mentoring incarcerated boys and young men at-risk, programs (primarily community centres) for young women at risk, provide skills training and micro-enterprise.
<b>CARE International</b>	Grant-making NGO with a focus on political and economic participation of women, formation of women advocacy groups in Jordan, capacity development, private sector employment for women, refugee support
International aid agencies	
<b>USAID</b>	USAID Takamol Jordan Gender Program is the region's flagship initiative focusing on mainstreaming gender via policy reform at the national & community level. Establish a Gender Community of Practice – a learning hub for development practitioners, academics and technical experts to share knowledge. Counterpart: JNCW, Focus of work: cooperation with local CSOs to support national campaigns on gender issues. Fellowship program for university students for gender gender-sensitive messaging & research; CD for local change agents; CD for JNCW, <b>COP</b> : Nermeen Murad
<b>European Union</b>	40 projects in multiple sectors are under implementation. Gender relevant projects are: Strengthening women's professional capacities to realize Jordan's compliance with international conventions for gender equality; Empowering women in Baqaa Basin (poverty alleviation); Promoting entrepreneurship in poverty pockets in Jordan - Municipality of Kufranjah. <b>GFP</b> : Patricia Pettinger
<b>JICA</b>	JICA's support to Jordan focuses on: "Support for Self-reliant and Sustainable Economic Growth" through assisting tourism sector development and effective utilization of natural resource, "Poverty Reduction and Minimizing Social Disparities" through supporting socially vulnerable groups Palestine refugees persons with disabilities and women.
<b>SIDA</b>	In sector democracy and human rights with focus on freedom of speech and women's rights. Sida supports regional organisations, networks and initiatives. In gender equity Sida funds Appropriate Communications Techniques for Development (ACT) with the aim of counteracting stereotypical images of women in the media and supports women's rights groups to reach out better through the media.
UN and Multi-national organizations	
<b>WHO</b>	Support to GoJ in the health sector. <b>GFP</b> : Miranda Shami
<b>UN-Women</b>	UN Women conducts activities in the following fields: 1. Economic empowerment, 2. Financing Gender Equality (Gender responsive budgeting), 3. Leadership and Political Participation; 4. Ending violence against Women, 5. Response, recovery and resilience (Syrian refugees), 6. Post 2015 Development agenda and Beijing +20, Intergovernmental support, UN system coordination (Gender)
<b>UNICEF</b>	Focus: improving the lives of children and women in Jordan. The current five year country programme (2013-2017) focuses on health, education, water & sanitation, protection and adolescent/youth empowerment, with a specific focus on reaching the most vulnerable and disadvantaged children and families in the country. UNICEF in the Syrian refugee crisis in Jordan: services in water and sanitation, education, protection from vio-

	lence, in addition to immunization and nutrition for children, women and men in refugee camps and host communities. <b>GFP:</b> Maaïke van Adrichem
<b>UNDP</b>	UNDP contributes to the achievement of the national development of Jordan based on the following national strategic documents: National Agenda (2006-2015), the Poverty Reduction Strategy (2012-2020), National Employment Strategy (2011-2020), Environment Strategy. UNDP promotes gender equity, inclusion of youth in development programmes, developing the national capacities, and the protection and promotion of human rights. <b>GFP:</b> Amani Hammad
<b>UNHCR</b>	UNHCR ensures international protection standards are maintained for refugees in Jordan provide the authorities with technical support to boost the capacity of national institutions dealing with them. Key themes: Emergency response, protection advocacy, capacity development, environment and climate change and fundraising. <b>GFP:</b> Bertrand Blanc
<b>UNESCO</b>	UNESCO supports the government of Jordan in the fields of Provision of quality education (literacy & non-formal education, TVET a.o.), cultural heritage and diversity protection, water scarcity and support to the environment, and free media. <b>GFP:</b> Emily Bruser

## 2. Health

Jordan has made large progress in the sectors of health and education. Substantial investment in human resources have been made over the past three decades and the Hashemite Kingdom has achieved significant equity in human development indicators at household level. Primary health care coverage is now high density and nationwide, with about 2.4 primary care centres per 100,000. Jordan's central university hospitals provide high quality secondary and tertiary health care services, and in the 2007–2008 National Maternal Mortality Study, 97% of women reported no problems of physical accessibility to health facilities. (HPO, 2009). Jordan also has a large private health care sector with excellent medical expertise, the latest medical technology, and good quality service that attracts "medical tourism" from across the region. To provide such services, Jordan spends almost 9.8% of its GDP on health (one third of this for pharmaceuticals!), almost double the regional average. Currently, an estimated 65%–75% of Jordanians have some form of health insurance (civil, military, UNRWA, or private), and subsidized health treatment is also available through Ministry of Health services for uninsured patients. (WHO, 2009)

Despite very significant progress vulnerabilities and inequalities (social, economic and gender) persist. According to UNICEF one in five of Jordan's 2.6 million children are poor (504,604 children) and children under five years old living in the poorest households are three times more likely to die than children living in the wealthiest households. Unsurprisingly, the highest vulnerabilities of women and children are found in the Palestinian refugee camps and in the host communities of Syrian refugees. According to UNICEF, 80% of Syrian refugees come from areas with poor health service coverage and mostly have found accommodation in host communities. There is a very real danger that diseases that are previously controlled in Jordan such as measles and polio resurge. MOH data shows that less than 30% of Syrian children are fully vaccinated, compared to 95% of Jordanian minors.

The causes of the high vulnerability especially in the Syrian refugee population are illustrated in a UNICEF assessment from 2014. With the influx of Syrian refugees after 2012 the utilization of MOH facilities has dramatically increased resulting in declining service quality, shortage and moral decline of staff. Causes are care related such as lack of access to pre



and antenatal care. Others are detrimental practices such as low level of exclusive breast-feeding and lack of skin to skin contact of newborns. Cultural and economic factors also come into play such as early marriage induced early pregnancy among girls below 18 that led to obstetric and neonatal complications. The number of pregnancies of underage girls have doubled between 2013 and 2014. (UNICEF, 2015, USAID, 2014)

The patriarchal gender paradigm also influences the health status of women and men and their agency to make decisions on health. Some gender discrimination relates to rules and regulations that are stacked against women, such as the link of health insurance for farmers to land-ownership that is significantly lower for women than men. Others are direct and relate to social customs or family status law, such as the inability of a mother to decide on an operation for her child without the authorization of her husband or a male guardian.

## **2.1 Reproductive health**

The most recent population and family health survey in Jordan is from 2012. It was conducted with a nationally representative sample of 11,352 ever-married women between the age of 15–49. With an exclusive focus on women's point of view, the survey falls into the pit-fall of treating family planning as a women's affair, while in reality family planning is an important topic for spouses. Leaving men out of the discussion on family planning, leaves the opinion of the most important decision maker in the Jordanian patriarchal family structure in the dark.

Knowledge of Family Planning methods in Jordan is nearly universal. The most commonly known methods are the IUD, the pill, lactational amenorrhea method (LAM), and male condom. However only 42 percent married women currently use a modern method and 19 percent a traditional method of family planning. The IUD (21%), followed by the pill and male condom (8% each) are the most commonly used methods. Contraception use has increased in the last 15 years from 38 percent in 1997 to 61 percent in 2012. 65 percent of couples turn for their family planning to the private sector and 44 percent rely primarily on government health centres

The use of contraceptives varies significantly between the different governorates in Jordan and is higher in urban (43 percent) than in rural areas (30 percent). It also increases with education. 46 percent of women with secondary education use contraceptives compared to 32 percent with no or education. (JPFHS 2012) How much family planning still depends on the position of the husband is illustrated by the fact that 58 percent of Jordanian women who do not use contraceptives attribute this decision to their husband's opposition. Only 18 percent of married women using contraceptives stated that the decision was made without their husbands' interference and a husband's approval is still needed for tubal ligation. (King Hussein Foundation, 2012)

The 2012 JPFHS shows that with 12 percent there is a significant unmet need for family planning. Women from lower income households and levels of education have a higher unmet need than others. (JPFHS, 2012)

The JPFHS shows that reproductive health is still considered a women's issue. Efforts to reach men with reproductive health (RH) messages have so far focused on religious leaders (to issue relevant fatwas Islamic legal rulings) and on imams (to disseminate RH information in their counselling sessions and Friday sermons).



Sex-education in Jordan is largely left to peer-to peer exchange and internet websites. Young men and women also have access to pornographic websites that do not prepare them for real life intimate relationships with a spouse. A USAID study finds that schools do not provide sufficient health information for male and female youth and almost completely avoid topics of sexual intimacy. Limited information is provided to engaged couples prior to their wedding. While parents teach their daughters prior to the wedding information about RH, sons turn to their peers. Jordan is a conservative society and sexual relations are a topic that is not discussed in public. Reliable information hence is scarce. (USAID, 2012)

### **Maternal health and infant mortality**

Under 5 mortality in Jordan has declined by half over the last two decades; from 39 deaths per 1,000 live births in 1990 to 21 deaths per 1,000 live births in 2012. To date the under 5 mortality rate stands at 19, with a two percentage point higher mortality rate for boys than for girls. (UNICEF statistics 2013). There are significant differences in early childhood mortality between the governorates and the different population groups. The under-five mortality rate ranges from 16 deaths per 1,000 live births in Ajloun to 31 in Tafiela and 33 in refugee camps.

Almost all women in Jordan (99 percent) receive antenatal care, usually from a doctor and give birth primarily in public sector health facilities assisted by a doctor, midwife or nurse. Pregnant women under 20 and minors are slightly more likely to deliver at home. A significant 28 percent of deliveries are C-sections and their number has increased progressively in the last three decades from a low 11 percent in 1997. Educated and economically well off women are more likely to request a C-section. Despite the almost universal access to maternal health care, almost two-thirds of women report facing difficulties to access health-care for themselves. Reasons were the absence of a female health professional, not wanting to go alone, and lacking transport. (JPFHS, 2012)

### **2.2. Major health issues with a gender lens**

While health indicators for women and men in Jordan have improved, infectious and non-communicable diseases are on the rise. Cardio-vascular diseases are the primary cause of death in Jordan followed by cancer, women are slightly higher affected than men. Women have a slightly longer life expectancy of 74.4 years compared to men 71.6 years. (UNDP, Jordan, HDR 2011)

Obesity is a major health issue in Jordan, for women, men and children alike. Data from the 2009 JPFHS indicates that 56.5% of married women in Jordan are overweight or obese. The MOH estimations are with 70 percent even higher. Reasons are excess and inappropriate food and a lack of physical activities. Especially for women, places to exercise are rare and for low income women often too costly. Exercise in public for women is socially not accepted. The taboos for women to exercise outdoors are only in the last years challenged primarily by urban upper and middle class women. Nutrition awareness in Jordan is low and nutrition as a topic is not included into school curricula. Obesity is linked to multiple other health complications such as cancer, diabetes and cardiovascular diseases. In combination with a high level of smoking they put heavy pressure on Jordan's health care system. (JPFHS, 2009)

Smoking is a serious health hazard in Jordan. The King Hussein Cancer Foundation reports

that 61 percent of Jordanian households have at least one regular smoker and 60% of children are exposed to tobacco through second-hand smoke. According to the 2012 Population and Family Health Survey, 11 percent of women smoke cigarettes, and 10 percent smoke nargila. (JPFHS 2012). Among men the rate of smokers is significantly higher. 63 percent of 25 to 34 year-olds and 55 percent of 35 to 54 year-old men smoke cigarettes. Smoking starts early. Officially 11.5 percent of school students aged (13-15) years are cigarette smokers and 21.4 percent of students are water-pipe smokers. (King Hussein Cancer Foundation). The unofficial numbers are most likely significantly higher.

The World Economic Forum in a recent article finds it crucial for policy makers to take a gendered view on health. Channelling scarce resources towards women's health initiatives is more beneficial and provides a greater stimulus toward economic development than gender-neutral health improvements. (Bloom 2015)

### **3. The Syrian refugee crisis**

#### **3.1. Gender issues in refugee camps and hosting communities**

At the time of writing 654,141 refugees were registered with UNHCR. However, according to government estimates, Jordan hosts 1.4 million Syrians, adding 750,000 that lived in the country before the crisis to the refugees registered with UNHCR. (MOPIC, 2014, Jordan Response Plan 2015 for the Syria Crisis) The majority (80 percent) of refugees reside outside of camps in private housing in cities and villages. Zaatari camp with its currently 79,709 Syrian residents was established in 2012 in response to the emergency. In 2014 a second camp in Azraq was set up with 22,643 residents in August 2015. An additional 6,388 Syrian refugees reside in the Emirati-Jordanian Camp (UNHCR August 2015)

Tension between the refugees and the host communities are on the rise. GoJ and UNDP identify increased pressure on public services in Jordanian host communities as "undeniably the main current threat to social cohesion". The refugee crisis, sharpened vulnerabilities in the Jordanian host communities that predate the Syrian crisis, especially increasing unemployment rates and inflation. While water, healthcare, or solid waste management services are crucial, they do not seem to drive community tension; it is rather access to education, job-opportunities and affordable housing that drive tension on the community level.

Gender relations and dynamics are an essential part of the tension arising in host communities. I.e. with steep rising housing prices young Jordanian men, are frequently unable to afford housing, which delays or prevents them from getting married and starting a family. Also different gender role expectations regarding Syrian and Jordanian women can cause social friction. Anecdotal evidence in Jerash shows that young Syrian women with a more secular background challenge the traditionally conservative norms of their Jordanian host communities. (REACH, 2014)

Syrian refugees have arrived in Jordan since 2012. Data shows that the majority of the refugees (78.5 percent) are women and children under 18 years of age. Under these conditions it is mandatory to take a gendered view of the Syrian refugee crisis and in addition shine the limelight on the situation of women. While the early response to the crisis largely lacked a gendered view, with the need becoming obvious, the 2014 Regional Response Plan (RRP6)

includes gender markers for each of the sector plans. While a gendered response to the refugee crisis has become mainstream for the UN and international donors, it has not necessarily been adopted by all Jordanian NGOs (as the Women's Refugee Commission study finds). A detailed study conducted by the Women's Refugee Commission in March 2014 illustrates the gender issues that refugees and their host communities face. (Women's Refugee Commission, 2014)

The situation and needs of Syrian refugees in Jordan differ by time of arrival (new arrivals versus those who have been in Jordan for more than a year), place of residence (inside refugee camps or in host communities), sex and age. The needs of new arrivals in terms of shelter, food, non-food items medical attention and referral pathways differ from those that reside in Jordan longer. Those are in need of long-term solutions such as cash assistance and work. Many families have drained their coping strategies and come to terms with the potential long-term residency in Jordan.

Refugees in Zaatari and Azraq camps have their basic needs of shelter, food, primary education and primary healthcare met. Their current needs relate to livelihoods, safety, higher education, specialized medical care and psychosocial support to address their traumas and multiple anxieties. Refugees in urban host communities have better access to services but they struggle with paying rent (often for inadequate and uninhabitable housing), covering everyday costs and (like Jordanians) with overburdened services. Those refugees living in remote and rural areas lack access to services and information where to find these and how to get to them. The least serviced are refugees living in the South of Jordan as most of the international and national assistance is concentrating on the Northern and central regions of Jordan.

It is well understood that emergency response and long-term planning in a refugee crisis has to be gendered. A number of analytical frameworks exist to help translate policy into practice such as UNHCR's People Oriented Planning (POP) and the Capacities and Vulnerabilities Analysis (CVA). Attention to gender dimensions of spatial and time use during displacement is important. Placing of water points, location of shelter and the safety of public space for women are important factors in planning. Gender is a key criteria in all sectors of relief and development and the findings of several recent studies in Jordan illustrate clear differences in needs between male and female refugees.

The Women's refugee report found that since 2013 significant progress had been made to take a gendered view of the refugee crisis. The researchers conclude that it is time to consider strategic gender needs such as "..., needs for more control over their lives, needs for property rights, for political participation to help shape public decisions and for a safe space for women outside the household, for example, women's shelters offering protection from domestic violence."

In the paragraphs below a **gendered analysis of the different sectors** relevant to relief and development of the Syrian refugee crisis will be presented.

The educational needs of the Syrian refugee population are tremendous. Despite the fact that public Jordanian schools are open for Syrian children, many refugees children have lost already two or three years of schooling. According to UNICEF figures 2015, 78 percent of school-aged refugee children in Zaatari camp and 50-95 percent in host communities across are not attending school regularly. The most common cited reasons are harassment, cost of

transportation, quality of education and for boys the need to work in the informal economy and partaking in the ongoing war in Syria. Safety is especially a concern for Syrian girls that have faced sexual harassment and attacks (including from Jordanian female pupils) and on the road to school. It is safety concerns that convinces parents to keep their girls at home.

**Protection needs** are also high for both sexes. Bullying and harassment in schools and public places are major challenges for boys. Male teenagers also face harassment from employers, the general public and in informal jobs. Girls are at risk of sexual harassment and attacks in schools, public places, in WASH facilities or in distribution lines in camps. Additionally girls face harassment inside their homes. UNHCR and UNICEF found that boys under 12 years and girls between 12-17 years are at the highest risk of physical violence. (Women's Refugee Commission 2014)

**Gender based violence** (GBV) against girls and women is increasingly becoming more common. There are also indications that women, girls and boys have been raped already in Syria during house searches, at checkpoints and in detention facilities including other forms of torture. The refugees bring the trauma of these experiences with them into Jordan.

Syrian families are under severe stress and the lack of privacy due to overcrowding, the inability of men to fulfill their traditional role obligations as provider leads to growing tension and often violence perpetrated by the male head of households. There are also incidents of GBVs by service providing CBOs. (Care Jordan, 2013)

Gender based violence (GBV) is a highly sensitive issue that is mostly addressed within the setting of the household itself. Eighty-three percent of those surveyed in the UN-women interagency assessment were not aware of any services available for survivors of GBV in their community. Women preferred to reveal their ordeal to family members and local imams than to service providers or the police. (UN-Women 2013) Trust remains the main challenge for outsiders to provide support and hence underreporting of sexual violence remains a fact. For 2014 UN GBV sub-working group identified forced and early marriage; domestic violence, survival sex and sexual violence as key intervention areas. (Women's Refugee Commission, 2014)

The **health sector** in Jordan is under heavy strain affecting Syrian refugees and the Jordanian population. A CARE study from June 2015 found that 31 percent of Syrian refugees in the last six months could not access health facilities when they needed them, while they had complete access in 2014. The use of public health services has hence decreased by 20 percent in the last year and shifted to healthcare provided by NGOs. Since November 2015 Syrian refugees have to pay fees for health-care in par with Jordanians that are not health insured. The rate of chronic diseases is very high in the Syrian refugee population. 70 percent of men and 78 percent of women reported chronic diseases. (CARE 2015)

Taking a gendered view, especially reproductive health suffers from a lack of female doctors and the difficulties of female doctors to work late shifts. UNFPA and local NGOs are building the capacities of Syrian volunteers to address these gaps.

Only half of Syrian refugee women have access to ant-natal care and post-natal care provision is even less.

The study finds that the Syrian refugee population as a whole is in need of **psychosocial and mental-health support**. It emerged very early on that these services had to be pro-

vided gender and age specific programmes. Several programs from international organizations and NGOs are currently running that provide psycho- social support to children of different ages, to women and men, including the creation of safe spaces for children and group-therapy for women. There are few organizations addressing mental health issues directly with men despite the fact that men face stress from their inability to fulfil their traditional gender-roles as income earner and protector of their families. Men find it also more difficult than women to seek psycho-social support. They rather seek peer consultation in the safe spaces of mosques than to open up to representatives of NGOs or UN agencies. (UNICEF 2013)

However specialized assistance is provided to victims of torture and women and men disabled by war. (Women's Refugee Commission 2014)The lack of safe spaces is a serious impediment for both sexes that feel trapped at home. (CARE Jordan 2015)

**Hygiene and Wash services** have initially been a major issue in the camps. Wash facilities were initially not gender segregated, lacked hygiene and security (a problem especially for women and girls) Water quality and quantity remains a challenge, affecting health and hygiene. (Women's Refugee Commission, 2014)

**Shelter** remains a large challenge for refugees residing in host communities and severely compromises the safety of women and girls. Rents have skyrocketed, even for uninhabitable places, leading to several Syrian families sharing the same small space. The study found female-headed households especially vulnerable to exploitation by landlords, and subject to physical and sexual abuse. Another vulnerable group are single men and unaccompanied boys that have been separated from their families. Cultural norms prevent their integration into families and hence makes especially boys extremely vulnerable.(Women's Refugee Commission, 2014)

The UNICEF study found that Syrian refugee adolescents, girls and boys alike are keen to become active, to develop their leadership skills and to do voluntary services especially in assisting children, the elderly and people with disabilities. This is a large opportunity for support to the refugee community that is largely underdeveloped. (UNICEF 2013)

A recent UNICEF study has documented the increase in **early marriage** for Syrian girls. While early marriage is an accepted practice in (especially rural) Syria, the crisis has led to an increase of early marriage, primarily as a coping mechanism. Under the assumption that families are more readily accepted into the country, early marriage is seen to facilitate the entry of Syrian men into Jordan. Syrian refugee families also believe that early marriage for girls provided greater security for them in an insecure environment. The lack of education for girls is also a decisive factors in early marriage. While Syrian men in the UNICEF study believed girls without education should wed as young as 13, Syrian women suggested a marriage age of 19 or 20.The through investigations Syrian families would make into the background of a potential husband have been undermined in the crisis. Immediate needs, such as the groom's ability to provide short-term financial security, have become more important than character traits or family background. In additional many marriages are not properly registered in Jordan. All factors combined pose a serious risk for women and particularly underage child-brides. (UNICEF, 2014, IRIN, 2012) To counteract child underage marriages UNHCR has provided sheikhs inside Zaatari camp, with training on mandatory reporting of underage marriages. To promote better documentation of marriages and births UNHCR in



2014 started a religious court inside Zaatari camp. (Women's Refugee Commission, 2014)

Another phenomenon related to early marriage and growing poverty among Syrian refugees are marriage proposals (muta'a) by foreign men from Saudi Arabia and the Gulf countries, often for underage Syrian brides. This practice has already created a backlash and in Zaatari a vigilant defence coalition has been established to prevent exploitative marriages that are often brokered and without consent of the bride. (UN-Women 2013) There are also instances of survival sex by women to bridge the income-expenditure gap. (IRC 2012)

Although the support organizations are working at full capacity, requests are not abating from the Syrian refugees and increasingly are coming also Jordanians living in poverty pockets with dramatically strained public services. Access to services remains a problem especially for refugee women and girls due to traditional cultural norms and safety concerns of their families. A study by UN-Women found that refugee women and girls are mostly confined to their house and have limited access to information on services and access to them. Especially available services in legal support, safety and security, mental health and psychosocial support, and women and children's centres were not generally known.

The WRC study notes that while women and children are the most vulnerable bodies in the crisis, it is men, older women and persons with handicaps that are provided with fewer services addressing their specific needs. As mentioned above men have less access to psycho-social and mental health support (cultural norms also play a role here) and elderly women often lack access to specialized medical services not provided by UNRWA. Elderly women hence are more at risk to be abused, harassed, refused health services or neglect by their families. Syrian-Palestinian refugees are another vulnerable population group. (Women's Refugee Commission, 2014)

While Jordan has opened its borders, tensions between the refugee population and Jordanian residents are on the increase. Host-refugee tension are breaking down norms of politeness, respect and hospitality as refugees are increasingly seen as competitors for work, housing and resources. Syrian refugee women and girls hence report sexual harassment by Jordanian men and Syrian young men note increased contempt by Jordanian male youth. For both sexes tension with the host community is a major stress factor. (Mercy Corps, 2012)

### **Gender relations**

Syrian societal norms follow the patriarchal gender paradigm and impose severe restrictions on the mobility of girls and women. Particularly in rural Syria women were discouraged to interact in the public sphere. (Protection sector analysis, 2013) The UN-women assessment found that adult women are only half as likely as under-age boys to leave their dwelling. 41 percent of women do only infrequently or not at all leave their home. Mobility restrictions also affect children. 20 percent of girls are kept indoors permanently (in line with the figures from their places of origin in Syria) and a third of boys (28.7 percent) only infrequently leave their house. (UN-Women 2013)

Only 20 percent of refugees are adult males and most of them are out searching for work or working during the day. This leaves women that require a male guardian to leave the house in serious limbo and unable to access vital services, including work. An additional factors is the feeling of insecurity and safety and a general mistrust between Syrian refugees and the



host community, especially in the north of Jordan. This adds another layer of restrictions to the mobility of women and girls.(UN-Women 2013)In general women refugees reported that increased dependency on male family members make them more susceptible to men's pressures and demands. (UN-Women2013) A coping strategy that effects primarily women (and leaves them more vulnerable) is the sale of gold and jewellery for transportation from Syria and rent in Jordan, and traditionally the fall back strategy of Syrian women and part of the family wealth.

Crisis, as frightening and catastrophic it may be also hold the possibility of transformation. While the first reaction of families often is to turn inward, hold onto traditional norms more closely also the exploration of different coping strategies and hence gender roles becomes possible. Syrian refugee women in Jordan find themselves in situations where survival is only possible by stepping outside of traditional gender roles .A study 2015 from CARE Jordan found that Syrian refugee women and girls that live outside of refugee camps (the vast majority!) have experienced drastic change in gender roles. However, the need for women to work to sustain the family is a source of resentment rather than pride.(CARE Jordan, 2015)

Initiatives are also undertaken by donors to break gender stereotypes. For example, IRD started a girls' football team in the Zaatari refugee camp that was coached by members of the Jordanian Football Association and the Norwegian Football Association. Such an endeavour would not have been possible in the setting of a rural Syrian village. (Women's Refugee Commission, 2014)

### **3.2 The Syrian Refugee crisis, the work-sphere and gender**

The influx of Syrian refugees have added large numbers of job seekers to the Jordanian labour market and created competition and friction with the Jordanians. Most of the current life skills and vocational training programs that are under implementation tend to enforce the traditional gendered professions. Despite the high number of women headed households the majority of life skills training and cash-for-work programs targets primarily men, while women are employed in traditional reproductive tasks like cleaning and cooking. With the majority of refugees women there is an urgent need to break this traditional stereotyping, albeit carefully, and open up other avenues for refugee women. (Women's Refugee Commission, 2014)

The overwhelming majority of refugees do not have paid employment and rely primarily on aid and dwindling family resources. The consequences of the dire economic situation of refugees especially in host communities has gender differential impact. Women and girls often face restrictions to their mobility and hence their access to work and services. The longer the situation of displacement and economic hardship, the higher the rates of rates of early marriage for girls and drop out from school for boys to work in the informal sector. Studies found that a significant percentage of children contribute to the household's income or are its main source of income. (UN-Women, 2013)Among working boys the largest employers are the construction sector (19.8 percent), agriculture and service industry (16.8 each) and retail (14.9 percent). A quarter of female led households in the UN-Women survey had a working member, all of them boys. (UN-women, 2013) There are few references on working girls. In general Syrian refugee girls are more likely to work when they are very

young and working rates decrease with age. areas of work for girls include domestic work (46.7 percent), agriculture (33.3 percent) and hairdressing, construction and manufacturing (each 6.7 percent). (UN-Women, 2013)

Studies find a high demand for vocational training from adolescent Syrian refugees from both sexes. Not surprisingly desired fields of training vary along gendered professional lines. Male adolescents are interested in VT in metalwork, care repairs, masonry, electrical work, plumbing and mobile phone repairs. Female adolescents are keen to build on their domestic skills and request nursing, sewing and computers. (UNICEF, 2013)

Parallel to support to the Syrian refugees it is crucial to provide support to the Jordanian host population. An example for successful programming in this regard is the Arab Renaissance for Democracy and Development– Legal Aid (ARDD- Legal aid) programme where Syrian and Jordanian women are supported to receive Master's degree in water management in partnership with the University of Jordan. These 'water ambassadors' will in turn raise the awareness on water issues in their communities and have the potential to become change agents in their social groups.

Syrian refugee women face major challenges in accessing basic resources and specialized services due to their restricted ability to leave home without a male family member. This makes it harder for women to engage in economic activities, receive education, participate in social activities, or receive aid supplies. One-fifth of girls never even go outside their homes in Syria and displacement has made it even less likely. The longer the situation of displacement is prolonged, the greater the likelihood of higher rates of child labour for boys and early marriage for girls.

Working with men on women's reproductive health, GBV and other areas of women's needs is crucial. There are not many well established programmes to this effect but first experiences are being made. (Women's Refugee Commission, 2014)

## **4. Gender issues in GIZ areas of cooperation**

### **4.1 Water**

Having experienced declining rainfall for several decades semi-arid Jordan is heavily over-exploiting its groundwater resources. In 2007 the water demand outstripped available resources by 638 MCM/year and the allocations exceeded resources by 73 MCM. Annual per capita water availability has declined by 96% since 1948 to a current low of 100m<sup>3</sup>/year; a figure that is far below the international water poverty line of 500 m<sup>3</sup>/year. The unsustainable abstraction of groundwater leads to the depletion of groundwater aquifers that are being exploited at about twice their recharge rate. Even with the additional planned mega-projects, demand is expected to exceed supply through 2022 and Jordan is 'facing a critical and serious supply-demand imbalance'. (MWI, December, 2015; GIZ Sachstand: Wassersektor Jordanien, November, 2015)

Other factors compound the severe water scarcity, these are high real and administrative water losses of up to 50 percent, insufficient management of domestic wastewater, illegal dumping of domestic and industrial waste, insufficient capacities of the water sector institu-

tions, economic growth, expanding agricultural production and excessive use of pesticides and agricultural fertilizer, unplanned urban expansion and an unsustainable high population growth - the latter exacerbated through the influx of a large Syrian refugee population.

Access to an improved source of drinking water is universal in Jordan. 99 percent of households have piped water. Almost all households in Jordan have a private flush toilet, with little variation between urban and rural households. (JPFHS, 2012) However, only 62 percent of the population is connected to the public waste water network. Especially in rural and peri-urban areas most households use cess-pits that often leads to seepage and hence pollution of the groundwater. (GIZ Sachstand: Wassersektor Jordanien, November 2015) Despite significant advances in water and waste water infrastructure however, wastewater and solid waste management remain problematic. (UNDP, 2006)

The influx of Syrian refugees has caused severe stress on public water supply systems. In some areas, more than double the number of consumers need to be served than prior to the crisis. The increase in demand has doubled the costs of water tankers that Jordanian and Syrian households use to supplement their water provisions as water supply is intermittent except for Aqaba. (USAID, 2014) Communities hosting the largest concentrations of refugees, especially in the north of Jordan, have been hit hardest. According to Mercy Corps, the average daily supply of water in the Northern governorates has fallen below 30 liters per person.

The growing water crisis also threatens social peace in Jordan and sparked tensions between Syrian refugees and their host communities. The Yarmouk Water Company reported a four-fold increase of complaints from Jordanian subscribers. In the summer of 2012 and in 2013 water shortages led to riots in Mafraq Governorate that escalated to a point that King Abdullah II personally intervened. (Carnegie Endowment for International Peace, 2015)

Gender issues in the water and sanitation sector come into play either through active participation and consultation of women and men in local communities, in capacity development of human resources in the water sector or in resource allocation that have different impact on both sexes due to the strong gender division of labour in all spheres of life. The 'Programme for Mainstreaming Gender in Climate Change Efforts in Jordan' of the Ministry of Environment recognizes this fact and developed a plan of action specifically for the water sector. (IUCN 2010)

#### **4.1.1 Human resources in the water sector**

The water and waste sector employs only 0.3 percent of the Jordanian labour force, one third of whom are women. (GIZ/SEES 2014) Although women are represented across technical and leadership positions in the water sector, the percentage of women in leadership positions is very low. (GIZ/SEES, 2014)

The turn-over of female staff in higher management positions in the water institutions is less than that of their male colleagues. As a symptom of the persistent brain-drain well qualified male engineers often move into the private sector in Jordan that offers better pay and career advancement or leave to work in the private sector in the Gulf countries or said Arabia. Private sector employment requires stricter adherence to working hours than most public sector employment. Women, that have to balance work with family duties benefit more from the flexible working hours and family benefits that public sector work offers, and hence often

remain longer in their position and accumulate valuable knowledge and linkages over time. This trend can be observed across the MENA region. For GIZ, investment in form of CD for female staff in the public sector hence reaps significant longer-term benefit for the respective institution than investing into male employees.

Another area with gender relevance is service provision and communication between water providers and customers. While payment of water bills, dealing with technicians for repairs, ordering water and suction trucks is primarily the responsibility of men, the Water Wise Women Initiative has demonstrated the importance of women in behavioural change for economical and efficient consumption. Women also could play an important role in alerting water providers on water leaks.

#### **4.1.2 Household and community level**

##### **Gender division of labour in household and community**

*"The water and sanitation crisis contributes to the widening of the gender gap and prevents the empowerment of women"* reports the UNDP 2006 Human Development Report for Jordan. In general, water and sanitation services are provided by WAJ as well as private providers irrespective of the sex of the recipient or consumer. The exceptions are cases of single women head of households that reported i.e. restrictions in their ability to receive WAJ water due to restrictive social values and customs. Social class, economic situation of the family or location are more important factors in water and sanitation provision and resulting health impact than gender.

However, gender is an important factor when it comes to workload on the household level, ability to affect decisions by water providers, effect of water poverty or pollution on family hygiene and health and pattern of water use in the household and house-garden and communication with service providers. In general there is a clear gender division of labour in water and sanitation management at household and community level. Women are responsible for household hygiene and health, which is intimately connected with household water management. In charge of the latter are women. Women do household cleaning, provide and prepare food, ensure that tanks and other storage containers are filled during "water day", take care of children's hygiene and hygiene instructions. Women decide on the allocation of water resources for the different household water uses. Mostly men are responsible to deal with private water or sanitation providers (call and pay), however increasingly women are making decisions when to get extra water, a suction truck to empty cesspits and for calling the private sector providers. Women also increasingly take on the responsibility to complain to WAJ (or water utilities) on problems and pay water bills in WAJ (or water utilities') offices. Men and male children water the garden, clean cars and wash the yards and are generally responsible for payments and other financial matters. Tank cleaning is done differently. In some communities women are responsible for tank cleaning, in others its men and boys.

The impact of gender in water use on the household level is illustrated in case of the "water day", the day where most Jordanian households receive their weekly or bi-weekly water. Women plan and think first of all in terms of family needs. This has an effect on water usage. I.e. during "water day" water is used excessively and without concerns for rational use. However during the week, care is taken than the water resources received are sufficient for

the family needs. When water is scarce, the first priority are children's needs and the requirements to care for the sick, followed by provision of drinking water and cooking, and then house cleaning, women's hygiene and last men's hygiene and gardening. Increasingly women attempt to plant drought resistant plants because of the water shortage. Women are role models for the children in terms of all household water management tasks and hygiene and health. Men are role models for dealing with public authorities, water management outside of the house and finance management. (Augustin/Assad, 2009)

Studies in the field of water and sanitation revealed that provision of the required infrastructure in water and sanitation (i.e. piped clean water or access to the public sewer system) does not necessarily improve health and hygiene indicators in the respective communities. One study found that the 25 percent of Zarqa households that use the weekly provided public water for drinking purposes, lack basic awareness of water tank hygiene and cleaning. Hence, although the public water provided is of good quality health indicators remain low and water born diseases high. Causes were poor or non-existing cleaning of water storage tanks, tanks without proper cover, location of water tanks next to cesspits and pigeon stalls, poor state of house installations and networks and un-hygienic household water practices. (IDRC, 2007) To improve the health situation of families, targeted campaigns, addressed to the respective female and male family member responsible for related tasks have to be undertaken.

#### **4.1.3 Participation and gender in water projects**

Gender sensitive project evaluations of water and sanitation initiatives in Jordan have revealed that women and men benefit differently from services and infrastructure provision as they have different roles and hence needs in these sectors.(Plan-Net, 2004) The active involvement of the local population in water and waste water projects and planning and execution of infrastructure development is an important measure of their success. Studies have shown that this view is also increasingly shared by the local communities. (Augustin/Assad, 2009)

Decentralization of water management until recently focused on the technical requirements and economic advantages. Participation was rather practices in the framework of donor projects. However, governmental and non-governmental organizations alike have begun to involve local communities, especially women's groups, in water resources management and conservation activities. Women's participation in water management programs were found to be highly effective in adopting and transmitting the message of water conservation and management to other community members, especially families and children. Most successfully community participation is initiated and managed through Jordanian civil society organizations. They are also able to design measures and provide capacity development for women to overcome the large barriers to decision-making.

The case of Deir Alla illustrates the importance of the participation of local women and men in the planning and execution infrastructure measure: Infrastructure measures by WAJ to provide water to communities in high elevated areas were counteracted by water theft through illegal connections downstream. The water could not reach the high altitude households through the newly laid pipes, because the water was diverted already downstream by neighbours in lower areas. As a consequence the houses in higher areas had to rely on water tankers for their water need which in turn increased their household expenditures and the



workload of women, worsened the hygiene and health situation of the families and increased neighbourhood tension. (Augustin/Assad, 2009). In Jordanian society conflict management is the responsibility of men, however women have an important role to play in conflict mitigation through informal female relations within the neighbourhood. Involving the upstream and downstream households, both women and men, in the planning of the WAJ infrastructure measures would have probably prevented the incidents of theft and resulting conflict. A current conflict issues in water management is the collection of water bills, especially in areas that host large numbers of Syrian refugees.

### **Gender in advocacy on conservation and water preservation**

Due to women's experience of water scarcity and its effect on household health and hygiene, they are potentially good advocates for water conservation and quality. They already feature strong in the environmental movement in Jordan and the GIZ/JOHUD initiated Water Wise Women Initiative. In the latter male plumbers break prevailing gender role stereotypes. The experiences gained over the last decades in awareness campaigns show that women and girls are more keen and committed to environmental and water related initiatives and more willing to change their behaviour than men and boys.

USAID in the WEPIA programmes and its successive initiatives the Public Action and Participation (PAP) programme, has successfully channelled water conservation awareness measures through male Imams. On the rural level, female Imams (Wa'ethat) can take on an important role in spreading awareness on water and environment conservation through local women.

#### **4.1.4 Gender and hygiene in school WASH infrastructure**

Jordan faces an environmental problem regarding availability and drinking water quality, plumbing, and sanitation in the majority of schools. According to a 2004 survey, 54.4 % of students do not have a source of clean water for drinking at school, 75.0 % of students reported that toilets or latrines at school were routinely unclean. (WHO, 2004)

Since late 2011 and the begin of the refugee crisis in Syria, the existing infrastructure gaps in the public school system has been further exacerbated. Over half of the Syrian refugee population in Jordan is under the age of eighteen and hence requires education. Jordan has opened 98 additional double-shifted schools to control class-room sizes. Consequently, the proportion of students attending double-shifted schools increased from 7.6 percent in 2009 to 13.4 percent in 2014. In Amman and Irbid, nearly one-half of schools suffer from overcrowding and have limited capacity to absorb additional students. (Carnegie Endowment for International Peace, 2015)

UNICEF reported already in 2010 that unsafe water, inadequate sanitation and lack of hygiene affected the health, safety, and quality of life of children. (UNICEF, 2010)

The lack of adequate water and sanitation infrastructure and hygiene affects all children, however, there are gender differences in impact. The absence of clean and private sanitation facilities that allow for menstrual hygiene can discourage girls from attending school when they menstruate. This absence of approximately 4 days every 4 weeks can result in teenage girls missing 10 to 20 percent of their school days, leading to so much schoolwork that the



child is unable to keep up or are disqualified from school altogether. Female teachers face a similar problem. In the absence of clean and private facilities, they may decide not to come to school while menstruating. Without a replacement, this results in reduction of effective school times by 10 to 20 percent. This issue highlights the importance of providing clean and private facilities for all women of menstruating age at both primary and secondary schools. (Toolkit in hygiene, water and sanitation in schools, 2015)

Interestingly a gender gap in hygiene status of pupils was noted in a WHO study in Jordan. Regarding hygiene, the study results indicated that female students were more aware than males of good practices regarding personal hygiene such as brushing or cleaning teeth, washing hands before eating and after using the toilet or latrines, and using soap when washing their hands. (WHO, 2004)

## 4.2 Environment

Jordan faces serious **climate change** and **environment challenges**. As a semi-arid with approximately 7% arable land the country has very limited natural resources. A growing population and rapid urbanization and industrialization put unsustainable pressure on Jordan's natural resources and lead to their rapid depletion. The Cost of Environmental Degradation in Jordan is estimated to be in the range of JOD 143–332 million, with an average of JOD 237 million, or 2.35 percent of gross domestic product (GDP) in 2006. (GIZ/SWEEPNET 2014)

**Bio-diversity** in Jordan is exposed to several threats and these have led to sharp decline in most of the Jordanian flora and fauna and extinction of several species. (4th National Report Biodiversity, 2009)

The causes of the serious **habitat destruction** and **threat to species** are manifold and add up to a long list. They include over-exploitation of plant and animal species, extensive agricultural and unplanned developmental activities, pollution, invasion of introduced species, overgrazing, water extraction, uncontrolled vehicle movement, illegal hunting and trading of species and intensive use of agrochemicals. Additional destructive factors are unbalanced water use and unplanned water extraction from surface and underground water resources, pollution of surface and underground water resources and aquifers due to agro-chemicals, sewage discharge and solid waste disposal. (MoEnvironment, 2009)

Environmental concerns have been raised by governmental agencies and the Royal family since the seventies. Jordan has passed since passed the Jordanian Environmental Law (1995), and developed a National Environmental Action Plan (NEAP). Jordan ratified the Convention on Biological Diversity (CBD) in 1993, the Convention to Combat Desertification, the Ramsar Convention, the World Heritage Convention and the Regional Convention for the Conservation of the Red Sea and the Gulf of Aden Environment. Jordan is also party to the IUCN and UNESCO Man and Biosphere Program through a national committee. In May 2010 the Minister of Environment approved the launch of a green economy initiative in Jordan. However public spending on the environment remains very limited and currently is less than 0.5 per cent of the government budget.

Measures to stop the habitat degradation and a loss of biodiversity have to take socio-economic, cultural and gender criteria into consideration. Given the gender division of labour, women and men often have different knowledge of plants – uses, growing conditions,

characteristics, and different species. Women and men also have different needs and interests in environment and protection of biodiversity.

In 2010, the Government of Jordan requested IUCN to assist in the drafting of a gender sensitive Programme for mainstreaming gender in climate change efforts in Jordan. Its main objective was "to ensure that national climate change efforts in Jordan mainstream gender considerations so that women and men can have access to, participate in, contribute to and hence optimally benefit from climate change initiatives, programs, policies and funds." The programme includes proposed adaptive action in the sectors of **water, energy, agriculture, food security** and **waste reduction** and illustrates how important gender issues in the different sectors are in adaptation to climate change impact and are an important resource for programme planners. (IUCN, 2010)

Jordan has also ratified several international conventions that provide a framework for the support to women in climate change adaptation, such as CEDAW.

The National Strategy for Women in Jordan (NSW 2006-2010) under the Jordanian National Committee for Women Affairs includes environment as sub-area 9 with its specific objectives and activities. Objective one aims *"To enhance women's role in the conservation of the environment and in its development."* The following measures are proposed:

1. To integrate the traditional knowledge and practices of rural women with regard to the use and sustainable management of resources and in designing programs of management and environmental awareness;
2. To support the initiatives of women in producing consumed products (recycling);
3. To facilitate the access of working women in the fields of industry, agriculture and animal production to skills, knowledge and environmentally friendly technologies and to train women and spread awareness among them on environmentally friendly methods of production, consumption and use of resources [...]. (IUCN, 2010)

#### 4.2.1 Climate change

Jordan contributes comparatively little to global warming, but will suffer unproportionally from its effect. In the year 2006, Jordan contributed about 28.72 million tonnes (Mt) of CO<sub>2</sub> equivalent (CO<sub>2</sub> eq.) of GHGs to the atmosphere. The energy sector (including transport) with 72.9 percent and waste with 10.6 percent are the largest contributor to CO<sub>2</sub> emissions. Most of the emissions in the waste sector (98.6 percent) originate from disposal of domestic solid waste.

Jordan as a semi-arid country with a high dependency on rainfall is expected to be highly affected by climate change. The Third National Communication report to UNFCCC reports that climatic variables are changing significantly at both national and station level, indicating that climate change is becoming more apparent. Over the next three decades, Jordan is expected to witness a rise in temperature, drop in rainfall, increase in evaporation, a reduction in ground cover, reduced water availability, increased frequency of heat waves and draughts, and more frequent and longer dust storms. Climate sensitivity indicators in the water sector, a sector most affected by climate change, were determined as reduced groundwater recharge, groundwater quality deterioration, stream flow reduction and increased water demand. In agriculture the major climate exposure risks were identified as: temperature increase, rainfall decrease, droughts and shift in rainy season. The cropping

systems, livestock production, livelihood and food security will be most affected. Reduced water availability for agricultural has already led to an increased usage of treated wastewater for agricultural production increasing the risk of pathogens that could cause outbreaks like Typhoid fever or Hepatitis A. Rain-fed areas will increasingly be pushed towards irrigated agriculture. The highest vulnerable ecosystems are forests (especially in the north) and fresh water ecosystems (especially in Jordan rift valley). (Hashemite Kingdom of Jordan, TNC, 2014)

The poor in rural and urban areas in Jordan are expected to face the most severe consequences of climate change. Poor urban households will have reduced livelihood options that depend on natural resource management and hence higher vulnerability. The socio-economic analysis of the Third National Communication finds that communities with less agricultural experiences expect to lose 10 percent or 20 percent of their income due to the decrease of their crop yields' productivity. (Hashemite Kingdom of Jordan, TNC, 2014) Poor households in the Jordan valley increasingly suffer from severe heat in the summer month, increasing their health care costs and negatively affecting human productivity.

The poor in urban areas will face health consequences due to poor living and housing conditions and declining drinking water quality.

### **Climate change gender implications**

**Exposure and vulnerability to climate change** depends on not only economic but a large range of social factors including gender. How a social group and an individual is at risk, vulnerable to the effect of climate change and impacted by it, is mitigated by place of residency, age, social class, economic status, type of livelihood and gender. Vulnerability is compounded by stress factors from other sources poverty, discriminatory resource allocation and access to education, and high workload; all these additional stress factors also have a strong link to gender. Studies show that women, boys and girls are 14 times more likely than men to die during a disaster. (SEES 2015) The high vulnerability of poor population groups in inadequate and unsafe housing where graphically illustrated in the severe rainstorm in Amman in early November 2015. Two of the four death recorded in the course of the storm were the two children of an Egyptian Janitor that drowned in a flooded basement flat. While women are especially vulnerable during pregnancy and lactation, they are also have a higher vulnerability due to unequal access to key resources under the patriarchal gender paradigm and the restriction of movement and access to information.

The ability of communities and households to **adapt to climate change** also has a strong gender component. Also in climate change adaptation gender intersects with the same set of key determinants as listed above, place of residence, livelihood type, age, social class and others. I.e. in rural areas women often rely on crop diversity to accommodate climatic variability, but permanent temperature change will reduce agro-biodiversity and traditional medicine options, creating potential impacts on food security and health. An increase in climate-related disease outbreaks will have very different impacts on women as guardians of family health than on men.

If existing gender inequities and risk factors are not considered women's potential for climate change adaptation will be limited and current class and gender gaps are likely to widen.

Another important factor that shows a surprising gender gap is the willingness of people to change their lifestyle to limit global warming and hence the impact of climate change. A PEW Research study finds that *"Women are more concerned about climate change than men, and they are more willing to make major lifestyle changes to do something about it. The gap between how different genders perceive and react to the threat is as wide as 21% in some parts of the world."* (Armbrecht, 2015)

Gender is an important criteria in projects and initiatives on climate change adaptation. That is applicable down to the design of awareness campaigns and targeted messages. GIZ projects that designed awareness campaigns found girls were more receptive to the climate change impacts on water scarceness, the need for water resources conservation, and protection message than boys. Climate change is mostly perceived as change in weather, i.e. extreme weather events, such as extreme heat-waves in the summer, severe sandstorms and extreme cold winters. Rural and urban women, responsible for family well-being and health care have a keen interest to learn about climate change impact and concrete adaptation measures to decrease family vulnerability.

To illustrate the gendered impact of climate change and gendered climate change adaptation it is important to look at the prevailing gender division of labour - here in rural areas.

#### **4.2.1.1. Example climate change impact, vulnerability, adaptation and gender in rural areas**

Living standards of rural as compared to urban families are lower and they live in slightly-larger but significantly poorer families. They have also less access to clean water, sanitation and sewage disposal and are less frequently connected to electricity supply systems. Only two percent of Jordan's labour force is employed in the agricultural sector. Approximately three quarters of this labour force are men and one quarter women. Reliable data on women's involvement in agriculture is difficult to come by. According to the field survey(MOA,2004), the percentage of women working in agriculture is around 25 percent with large regional differences; it is lowest in the Badia (17 percent) and highest in Ajloun (31 percent). It can be safely assumed that the actual work women do in agriculture is significantly higher than reflected in labour statistics. Women are considered (and consider themselves) as helpers to the male farmer and see their work as extension of their domestic duties.

In irrigated agriculture, by official statistics women have only a limited role primarily due to the fact that women farmers have serious constraints to access for the investment that this type of agriculture requires. In the Jordan Valley's irrigated agriculture, traditionally farmers are poor and own little land or work as agricultural labourers on the land of outside investors. However, independent small-holdings 0.5 – 3 dunums, still exist in the Jordan Valley. Rural women see themselves as assistants to their husband, primarily in planting and harvesting. Rural women however, have a large role in subsistence farming and rain-fed agriculture, especially livestock breeding (up to 40-50 head of sheep or cows), where they are responsible for most tasks in animal care, feeding, watering, milking and dairy production. Rural women are also responsible for household and community dairy production, primarily yoghurt, cheese, Jamid and ghee. Additionally, rural women are the main responsible in involved in food processing (using traditional methods) such as breadmaking for sale, pickling, tomato paste, and drying vegetables. In protected agriculture (plastic tunnels for vegetable production), women take on delicate tasks such as threading beans in supporting structures.

Rural women contribute also to household income through wage labour in non-agricultural work and on agricultural plots. The majority of women farmers run small farms with 15 Dunum as mean farm size. (Rousan, 2007). According to the Jordanian Department of Statistics women own less than 4.5% of the land and less than 1.8% of agricultural and irrigation equipment. (DOS, 2013)

This short summary of key tasks in gender division of labour in agriculture in Jordan illustrates the different impact climate change is expected to have on women and men in rural Jordan and how gender differential access to resources will affect households ability to adapt to climate change. The larger the barriers to women's agency, the lesser will household be able to adapt.

With decreased crop yields' productivity, marginalized rural households will need to enhance agricultural productivity, increase irrigation efficiency and develop coping strategies, primarily diversification of livelihood. That that implies diversification of agricultural production and processing as well as seeking non-agricultural employment for women and men. Women also have a key role in the protection of natural resources around the house and in the community. Several indigenous plant species such as the Carob, Sesbania and Mesquite trees, some kinds of Acacia trees, shrubs and herbs improve soil quality, prevent soil erosion and offer opportunities for income generation. I.e. the Carob tree pods contain iron, magnesium, calcium, vitamins A, B2, B3 and can be used for human consumption, cosmetics and animal feed. There is a large potential for income generating for women and soil conservation that yet has to be explored.

Women are mainly responsible for animal husbandry and supervise children that are tasked with animal care. Unsustainable animal grazing practices are a main cause of desertification and erosion. Women have a role to play in the adoption and propagation of sustainable grazing practices on the household and community level, although care of small ruminants, cows and camels is largely boys and men's work.

Prevailing cultural norms, a lack of access to resources for women farmers (land, extension, advice, credit, information and marketing channels) and restricted mobility currently create barriers for rural women to realize such coping strategies. Land ownership statistics vary but women own between 3 to 4.9 percent of land. Most land plots owned by women are small, because they come into women's ownership through inheritance, women's inheritance entitlements are half those of men. (JICA, 2009) Additionally, declining drinking water resources and rising summer heat, will increase the workload of women in family health care. The elderly, the very young, the sick and pregnant women are most affected by searing summer heat in the rift valley. In poor rural villages community solidarity is required to deal with the health effects of dust storms and extreme heat, i.e. by providing temporary shelter to persons at risk in closed houses with air condition. With decision-making largely in the hand of men, and modesty restrictions on women's mobility, women's ability to organize in times if extreme weather events is severely curtailed.

The Third National Communication proposes several strategies to enable rural families and specifically rural women to adapt to climate change:

- Increase women's skill-development and capacity building opportunities through training in community and political participation skills and link them to general literacy and education initiatives



- Take measures to increase the labour productivity of rural women through improved access to training, extension services and technology.
- National governments must prioritize inclusive economic growth that, rather than excluding the rural poor, improves their well-being and reduces rural poverty. (Hashemite Kingdom of Jordan, TNC, 2014)

Rural and urban women also have a significant role in other sectors of climate adaptation such as lowering energy consumption within the household as well as adopting new clean energy sources and technologies.

Also in regard to **food security and nutrition** women are the main decision-makers. In rural and peri-urban areas home gardens, primarily managed by women, are instrumental for food security and nutrition at the household level and for the preservation of bio-diversity. Rural women managing home gardens are interested in multiple uses for plants such as medical remedies, cosmetics, nutrition and natural pesticides and are often more willing to experiment with wild plants than male farmers. Providing support to water efficient irrigation techniques, rain-water harvesting and grey-water reuse can save Jordan's scarce water resources; so can efficient household water management. Women, responsible for household nutrition, food preparation and processing can influence supply by demanding organic food or agricultural IPM products.(IUCN, 2010)

### 4.3 Waste

Waste management in Jordan remains a serious problem and has significant gender implications. The generation rate of Municipal Solid Waste (MSW) has increased in the last decade. This increase in solid waste generation rate result from population pressure especially in communities and municipalities that hosting Syrian refugees, industrial development, new consumption patterns and life style. Solid waste management in Jordan is a serious problem, population awareness is low, littering habits cross gender, education and class barriers. Jordan has the dubious distinction to have two sites featured in the 1st Waste Atlas Report, out of the biggest 50 unsoundly disposed open dumpsites in the world: Al Akaidar in Zarqa and Al Husainyat in Mafraq. (Waste Atlas 2014) With 11.8 million m<sup>2</sup> in construction permits yearly, the result is a huge volume of construction waste with no proper disposal strategy (GIZ/SWEEPNET, 2014). The result is massive illegal dumping of construction waste in the green areas around Amman and Jordan's cities.

The following table gives an overview of key figures of solid waste in Jordan:

Municipal solid waste	Ton/year	2,077,215
Composition of MSW	%	50
<i>Food waste</i>	%	34.5
<i>Dry recyclables</i>	%	15
<i>Paper and cardboard waste</i>	%	2
<i>Glass</i>	%	1.5
<i>Metals</i>	%	16
<i>Plastics</i>	%	15.5
MSW percapita generation:		



<b>Municipal solid waste</b>	<b>Ton/year</b>	<b>2,077,215</b>
<i>Urban</i>	kg/capita/day	0.9
<i>Rural</i>	kg/capita/day	0.6
Coverage urban (%)		90
<b>Coverage rural (%)</b>		70

Source: (GIZ/SWEEP, 2014, p. 11/12)

The Arab Forum for Environment and Development (AFED) argues in its 2011 report that there is an urgent need for a fundamental shift in the approach to municipal solid waste from waste dumping, burning, and/or land filling to a resource management approach that seeks to capture value from waste materials through reduction, reuse, recycling, and recovery. Both formal and informal materials recovery and recycling (cardboard, plastic and metal) are practiced in Jordan, however in a very nascent state (less than 5 percent of solid waste is currently recycled). (AFED, 2015)

A cultural definition of personal space and responsibility also comes into play. Jordanian housewives usually keep their houses and gardens meticulously clean. This responsibility of cleaning however does not extend beyond the gate. The lack of awareness of Jordanian adults of causes and affects between environmental health, human health and water pollution underlies this attitude. Children have no role-models and adult advice on the link between environmental health and their own. In one study children were observed playing in garbage piles, boys were observed by teachers to urinate into water tanks in their schools and children play in and next to polluted and garbage strewn Wadi water. (Augustin/Assad, 2009)

Gender issues become relevant when technical aspects of waste management give way to socio-economic and cultural aspects. The 'Programme for Mainstreaming Gender in Climate Change Efforts in Jordan' of the Ministry of Environment recognizes this fact and developed a plan of action specifically for the waste sector. (IUCN 2010)

Women and men make different purchase decisions; they have different views on what is considered waste; they handle, recycle, reuse and value waste differently. The work-spheres of community and private sector waste management is highly gender specific, so are bargaining powers of waste workers. Lastly women and men differ in their attitudes towards public health and community cleanliness. They have significantly different preferences on strategies address public health and environmental problems. These differences, on the community level, determine the type of services women and men would like to have available in their locality, how much they are willing to pay for these services, and who is responsible for finding the money to pay from within their part of the family budget. Such differences also affect preferences for policies, technologies, or approaches which affect decisions made by women and men leaders, entrepreneurs, managers, and public authorities that affect communities, regions, companies, or municipalities.

In Jordan women are responsible for household waste management. Women and children drop the plastic bags with garbage into the communal waste bins. Mothers educate their children in household and community hygiene and hence are a first choice to function as change agent in waste- related behaviour. Women are responsible for cooking and family nutrition. With food waste a whopping 34.5 percent of municipal waste, women, per exten-

sion of their role, have an important role to play in waste-reduction, reuse and recycling at home level.

Women also take most of the workload in family health and hygiene. Any health related messages in household and community management of solid waste and water hence find more interest and willingness to change behaviour in women than in men.

Women, as immediate neighbours can also encourage each other to maintain cleanliness around the house and in the neighbourhood and join neighbourhood committees. As a rule women in Jordan are most active in their neighbourhood and their number dwindles as the distance from the community and the formality of the setting increases. (Muller, no date) Waste reclamation is almost an exclusive male activity with the exception of the Dom (Sinti and Roma) community in Amman, whose women and girls can be frequently seen scavenging in municipal waste dumps. (USAID 2014).

Industrial handling and management of agricultural waste from the cattle and chicken farms in the Northern governorates is an exclusive male affair. Institutional decision making on waste management is dominated by men. Also priority setting for waste infrastructure, especially in relation to technical services is dominated by male decision makers in the municipalities. Community consultations often fail to take gender inequalities into consideration and thus neglect women's preferences. (GIZ- DWMAC)

Greater Amman Municipality established an organizational units for public awareness and communication that utilized radio messages, leaflets, poster campaigns, lecture and school projects. Several awareness campaigns have been conducted by donors, Jordanian NGOs and citizen led initiatives to increase the awareness of the population. JOHUD, with support from GIZ and BGR has focused one of its Queen Alia Campaigns in littering. While their effect is still limited the growth of such initiatives in the recent years indicates a growing awareness of the problem. An initiatives that tackle littering consistently and long-term is *Cleaning Jordan* that has launched since March 8th 2013 seven cleaning campaigns so far.

## 4.4 Employment

### Jordan's Gender paradox

Jordan has made significant gains in human development since the early 80s. These gains have almost completely bypassed women's role in the economy. The labour force participation of women in Jordan remains among the lowest in the world: 15% for women compared to 85% for men (HPC 2015). The World Economic Forum Gender Gap report 2014 places the middle income country Jordan squarely on place 134 from 142 countries. Even Yemen that ranks in the lowest quarters on the HDI has 26% of women in the workplace and the ultra-conservative Kingdom of Saudi Arabia counts a labour force participation rate of 19%. (WEF, 2014).

The 'gender paradox' of reversed relation between high educational gains and excessively low economic participation for women is a feature of the entire MENA region (25% of labour force participation of women on average in MENA). However it is most pronounced in Jordan and remains a striking features of the countries labour market.

This extremely low level of female labour force participation has a flipside in the high dependency ratio. In 2012 it was a high 68.2 percent, with an average household size of 5.4 this implies 1.4 million employed Jordanian citizen support a population of 6.4 million. One income earner has to provide for four dependants. In addition to children, a significant percentage of the dependents are inactive or unemployed women (in 2013 at 86.3 percent). (ETF, 2015)

McKinsey Global Institute in its latest report has established a strong link between gender equality in society, attitudes and beliefs about the role of women, and gender equality in work. The latter is not achievable without the former two elements. The report found virtually no countries with high gender equality in society but low gender equality in work. This shows how Jordan's gender paradox illustrates the pervasive prevalence of patriarchal, conservative gender norms and values and raising women's labour force participation is not possible without lasting change in norms and values. (MGI, 2015)

Labour market access in Jordan is still largely dominated by kinship and family ties, disadvantaging men from less well connected families and women. Additionally, health, social, political and cultural barriers stand in the way of women's involvement in the economy. Barriers include high fertility rates, gender wage gap, high rates of unemployment and disguised unemployment among women, vocational exclusion, weak educational policies that still encourage traditional gender roles, in addition to barriers in legislation. The chapter below will elaborate on these barriers further.

The private and public sectors are legally required to maintain gender equality and non-discrimination. In practice, however, gender discrimination is rife. In the public sector most managerial positions favour men. Women have to earn higher degrees than men to gain access to the same positions and benefits. Bonuses and promotions are skewed based on the notion that men as breadwinners are more deserving. In the private sector discrimination is more prevalent and preference in employment is skewed towards males. (JHDR Jordan, 2011)

#### **Jordanian Labour force (15 years and above)**

	<b>Women</b>	<b>Men</b>	<b>Total</b>
Education (DOS 2013)	55.9%	44.1%	100%
Health & social work (DOS 2013)	51.8%	48.2%	100%
Public administration, defence & compulsory social security (DOS 2013)	19%	81%	100%
Financial & insurance (DOS 2013)	30.8%	69.2%	100%
Information & telecom(DOS 2013)	25.4%	74.6%	100%
Transportation and storage (DOS 2013)	10.2%	89.8%	100%
Wholesale and retail trade, repair of motor vehicles and motorcycles (DOS 2013)	7.4%	92.6%	100%
Private Sector (DOS 2013)	20.3%	79.7%	100%
Government/public (DOS 2013)	36.5%	63%	100%
Total unemployed (Jordanian Labour Watch, 2013)	22.2 %	10.6%	100%
Total Labour force (DOS 2013)	15.0%	85.0%	100%

Women working in the private sector are primarily found in services (84 percent) and only a small number (12 percent) in industry. (ILO, 2011) Gender disaggregated data on the infor-

mal sector is hard to come by. Data from MFIs suggest that a large number of informal sector workers are women. (see more details in the chapter on financial services - micro-finance).

A closer look at the **characteristics of women's economic participation** reveals, that economically inactive women are overwhelmingly with the lowest level of educational achievement (and in the poorer communities in Jordan). Or in other words, the rate of economic inactivity among women declines considerably the more advanced they are in their educational career. While 70 percent of university graduates and half of girls with post-secondary education join the labour force, less than 10 percent of girls with less than secondary education do so. That implies, that the more educated young female students are, the bigger the share of those who are willing to work. At one point in their working life (at latest after turning 39, but often also earlier) women tend to leave the labour market, presumably to never come back. (ETF, 2015) When young women have married they are usually focused on their households and family duties rather than seeking employment. In fact, 52 percent of women who leave the workforce are between the ages of 25 – 34, and 78 percent of women who leave the workforce have been married for less than two years (HPC, 2011)

Labour force participation rates vary also significantly by governorate and location. Tafileh, Karak and Madaba have the highest female labour force participation rates between 20 and 22 percent. Jerash, Zarqa and Aqaba are the cities with lowest numbers of women at work, from a meagre 8 percent in Zarqa to 12 percent in Aqaba. Interestingly the activity rate of women in Amman is only average, despite the cities many opportunities. (ETF, 2015)

The '**marital-status gap**' in labour force participation, defined as the relative difference in labour force participation between married and never married women, is 24 %. For women between 29 and 22 year of age it is even higher. How significantly women's traditional role expectations and their lack of agency affects their chances on the labour market is illustrated in the findings of a recent CIDA study. One reason employers cite for their reluctance to hire women is that their career-related decisions are made by male family members and are not related to work issues. (CIDA, 2011)

Women in the labour force are significantly more effected by **unemployment** than men, 22.2 versus 10.6 percent (DOS 2013) percent respectively. Across all governorates in Jordan women's unemployment figures are at least twice as high as men's; with women in Madaba, Tafila and Ajloun most affected with a third of women out of work in 2012. (GIZ/SEES, 2014) More than a third of women under the age of 20 are unemployed. In contrast to men, whose unemployment rate decreases with level of education, women's unemployment rate rise to 35 percent for the highly educated. Not only do well-educated women have the highest unemployment levels, but women in the labour force are better educated than their male counterparts. (WB, 2013) The 2012 Occupational Distribution of Employment by gender shows that while 18.3 percent of men are highly qualified professionals (lawyers, doctors), it is a whopping 55.9 percent of women. (GIZ/SEES 2014) The chances of being unemployed decrease with age for both women and men.

Labour Market Status of Jordanian Population Aged 15+						
Educational attainment	Economic Activity Status					
	Female			Male		
	Employed	Not job seeking	Unemployed	Employed	Inactive	Unemployed
<b>Illiterate</b>	1.4%	98.5%	4.3%	22.8%	74.4%	10.9%
<b>Less than-Secondary</b>	3.9%	95.1%	21.0%	56.9%	35.8%	11.3%
<b>Intermediate Diploma</b>	5.8%	92.5%	22.0%	46.4%	49.6%	7.9%
<b>Bachelor's Degree and Above</b>	47.5%	35.9%	25.9%	76.6%	14.5%	10.4%
<b>All Education Levels</b>	11.3%	85.1%	24.1%	58.1%	35.2%	10.3%

Source: Compiled from the National Human Development Report of Jordan, 2011, and from 2012 USAID Jordan Gender Assessment

Women in the labour market in Jordan are affected by horizontal and vertical (glass-ceiling) segregation occupational segregation. They are confined to a more limited range of occupations than men and often work in the least productive sectors (education, health, and public administration). 44 percent working women are employed in the public sector, 20 percent in education and 12 percent in the health sector. Education and health are both female employment intensive with more than half of the labour force being female. (JLMPS, 2010).

The distribution of women's workforce is highly uneven across the sectors. Half of the sectors have less than 15 percent female employees. A small percentage, primarily in education, health, ICT and other services have significant numbers of female workers. The World Bank study found that female workers are 'not only locked into low growth sectors but also in sectors with low labour productivity, in particular education, health and public administration.' A similar picture emerges for firms and industries. Only 12 percent of industries (i.e. textiles) have a female employee share of more than 50 percent. (WB, 2013)

### Barriers to the economic participation of women in Jordan

1. **Education:** While the mismatch between skills needed by the labour market and skills available in the workforce applies to both sexes in Jordan, it is especially pronounced for women and for work in the private sector. Female students tend to study humanities and enter less into technical and scientific fields of study. Also serious gender bias in Jordanian textbook for elementary and secondary education prepares girls for the marriage market rather than the labour market. (see further in depth analysis below)
2. **Patriarchal gender paradigm:** The case of the extremely low labour force participation of Jordanian women and stalled decline in fertility point to the prevailing patriarchal paradigm in Jordanian society as a major influencing factor. Cultural norms, gender role expectations and pressure from family and peers also come into play. Men are perceived as main breadwinners. Women's income is seen as supplement-



tary to the male head of household. Women are viewed (and largely view themselves) in their reproductive role, rather than as working women. Women find social and family acceptance, and hence self-esteem, not in a successful career but in running a household and ultimately bearing and raising (male) children. The large influence of prevailing patriarchal norms and values can be seen in the refined activity rate for women that illustrate that single women are more likely to work outside the house than married women; in gendered professions, low figures of women in leadership positions and the list of barriers below. Most are linked to the frame of mind and legislation based on the patriarchal paradigm.

With a heavy workload especially young, women from low income households are often unable to combine work in the private sector or the time-requirements of her own business with her other duties. This effects women's self-perception and the choices them make in entering employment or stay at home. Men are afraid to lose control over their wives if she is economically independent and are challenged in their masculinity if their wife brings home a larger income. The 2005 UNDP report concludes "[t]he prevailing masculine culture and values see women as dependants of men. As a result, men take priority both in access to work and the enjoyment of its returns". (UNDP, AHDR, 2006) The productive identity of women who are self-employed or have gainful employment outside the house, therefore, is the flipside of the reproductive identity of a homemaker, wife, and mother of numerous children.

Hence, even beyond the multitude of formal labour market laws and regulations that directly or indirectly discriminate against women in the labour force, prevailing patriarchal norms and values, by setting the framework for women's roles and responsibilities, constitute the most challenging barrier to women. This gender paradigm, however, being most strictly applied in low income and marginalized communities, is somewhat mitigated by social class and level of education.

3. **Socio-cultural factors - gender stereotyping and social perceptions** Popular notions that affect women's position and advancement in the work-sphere are that women need to be protected (see protective labour laws) and that women work to supplement their family's income rather than to become economically independent, act as a main breadwinner or work because of personal fulfilment. These stereotypes affect work opportunity in male dominated departments (i.e. maintenance), their ability to work overtime, at night and take work that involves contact with male 'strangers'. A GSF study found that employers were sceptical of women's commitment to gender role they play or are expected to play. There was a perception that for women the job will never be their priority (and should not be), and hence their presence at work was only temporary. (Schema, 2011) With the current high rates of women leaving when they marry or have their first child, this cultural perceptions becomes reality and hence the vicious cycle of discrimination closes: less women are hired, promoted, trained and advance in the company. As the GSF study found the prevailing gender stereotypes (or mental modes) affect job recruitment processes, job descriptions and TORs, hiring processes and HR management - all largely stacked against the economic participation of women.
4. **Gender role expectations** - women's double burden. Women in the work-sphere in are under pressure to fulfil all their responsibilities at work and in their households

with limited fallback support. They are criticized when they fall short of family expectations and potentially have to relinquish control over their income. For women this calculation only makes sense if the benefits outweighs the costs, either financially or socially; in all other scenarios women only join the labour-force out of economic need.

5. **Availability of child-care** Married women have to fulfil role expectations as wife, mother, care-taker and home-maker. If women choose to work, they are expected to provide a safe space for their children. A 2015 study conducted by the Higher Population Council states that only 5 percent of companies that employ 200 employees or less provide child care, and only 13 percent of bigger companies (more than 200 employees) provide it. This explains why 54 percent of women who leave the workforce used to rely on their parents or extended family for childcare, and only 22 percent relied on nurseries (HPC, 2015).
6. **Male and society resistance:** Recent studies illustrate that Jordanian society still largely resist women's work: A Hashemite University study illustrated that respondents in general were supportive of women's work outside their homes. A deeper analysis however revealed that women support women's work more than men (85.5 t vs. 66.9 percent respectively) and for both sexes acceptance of women's work is was associated with "financial needs" of the family and is restricted by the "appropriateness of conditions" at work. (EFT, 2015) The difficulties Jordanian man have with women at work is illustrated in the study findings from low income communities. "The overall impression of the study is that (these) men are resistant to the idea of women working outside of the home. They place obstacles in the path of those that do work. They characterize the working space as dangerous and they recognize their own role in creating this danger. Women who chose to work there are not to be trusted". (Williamson/Nimri, 2009)
7. **Hiring preference of employers:** Especially the private sector prefers to hire men because they are perceived to be more productive, mobile and less constraint by family responsibilities. It is not surprising that 86 percent of women who leave the workforce were actually working in the private sector (HPC 2015). Women are restricted by law in working overtime, at night hours and during pregnancy and lactation. Jordanian employers generally do not like to hire young women because they assume (in many cases rightly) that they will leave work as soon as they marry and most likely not return. Only 7 percent of married women in Jordan currently hold paid employment. One employer commented, "I really prefer not to employ women. They can't work late without their husband's or parent's permission and are always distracted by family problems and responsibilities". (UNDP/MOPIC, 2011). How important under these conditions flexible work-hours are for female employees is illustrated in a 2015 survey conducted by the Higher Population Council. 71 percent of women who left the workplace reported that they would go back to work if working hours were more flexible such as working part time, or choosing specific hours or even working from home (HPC, 2015).

Discriminatory practices also include asking personal questions related to marriage and pregnancy plans during job interviews, systematic harassment to encourage newly married female employees to quit, and the allocation of most training and

promotion opportunities to male staff. (Al Budirate, 2012)

8. **Gender occupational segregation:** the work-sphere is highly genderized into typical 'female' and male professions', hence limiting the professional choices for both sexes. The tourism industry, a potentially large employer of women, is culturally unacceptable for many Jordanian women due to the close contact with men, alcohol, gambling and late night shifts. Public sector work is seen as more 'socially acceptable', allows more flexible work hours and confines women to offices where they are under close social control.
9. The **gender pay gap** is a major handicap for women. In lower paid jobs, it often does not make it feasible for women to work after deducting transportation and child-care. This is especially relevant because 44 percent of women who leave the workforce earn 200 JD or less (HPC, 2015). The gender pay gap is especially stark in higher positions. The monthly salary of men in all sectors of the economy is JD 238, while women earn an average of JD 211 (or an average 88% of male wages). While most women can be found in the "Less than JD100/month" category, the reverse is true for men in higher income groups. More women earn 200-299 JD/month than men as this salary scale is typical for entry level administrative/ desk jobs or teaching jobs, both viewed traditionally as acceptable female jobs(JHDR, 2011)

According to the ILO the discrimination is most pronounced in the private sector. In Jordanian private schools, where the gender pay gap reaches an average of 41.6 percent. (ILO, Arab States website) even though women represent 41.8% of the workforce in the Jordanian education sector (Tiber, 2015).

10. **Religious clothing requirements:** the private sector has a clear bias against hiring women with hijab in professions with customer contact. Women with hijab are also perceived to be more conservative and hence less flexible than women that do not display religious clothing. (USAID, 2012)
11. **Invisibility of women's work:** The significant work that is done in the domestic sphere, and without a society could not exist, is not included into national statistics and hence remains invisible to policy makers and planners. The meal a male cook prepares in a restaurant is counted into the GDP, the same meal in a private home prepared by a wife and mother is not. A public school teacher has a salary and pension, a mother that spends hours of homework each day with her children receives no financial benefit. This has major repercussion for the social status and value of women and men in society and hence their ability to find work. Additionally women face much more time-constraints than men due to their domestic responsibilities.  
  
A study conducted by CIDA found that official labour statistics underreport the participation of women in the private sector and overall Jordanian economy. (CIDA, 2011)
12. **Incentive schemes:** particularly in the public sector, are currently designed in such a way that they distort women's choices in the labour market. (WB, 2013)
13. **Labour unions:** Women's weak bargaining power is a major handicap in union negotiations. Overall women have a significant presence in professional associations. From all members in professional unions women make up 34.7 percent and men

65.3 percent. However, board membership of women is significantly less. Only 11.7 percent of the board in professionals unions (2013 figures) are women, compared to 88.3 percent men.

14. **Sexual harassment at the work place** is a phenomenon that has repercussions for women in the workplace, however there is little hard data to gauge the scale and impact. Women that are harassed largely do not report harassment due to fear of being further victimized and socially disgraced. (CIDA/AI Manar, 2014)

Interestingly Islamist women participate very effectively in many of these unions such as in the Union of Engineers and in the Agriculture Association. For example, Islamist women in the committee of Female Engineers' Affairs in the Jordan Engineers Association run activities for women, and coordinate with civil society organizations that are close to the Muslim Brotherhood, such as the Charitable Association of Virtue. (Abu Hanieh 2008)

Jordan and the UAE are currently the only Arab countries with women in the military. Since 1950 Jordan has opened its Armed Forces for women. Initially they were brought in as teachers for the military schools. In 1962, Princess Muna College of Nursing was established whose female graduates entered as second lieutenants into the Royal Medical Corps. Since then, the number of Jordanian women enlisted in the Armed Forces, as civilian employees or as service women, has risen significantly. In 1995 the Directorate of Military Women's Affairs was established opening up additional opportunities for women in the armed force. (Jordan government). In 2005 a 10 year strategy for enhancing the role of women was introduced and led to the formation of an action plan to expand recruitment of women into the JAF, and open new positions in non-traditional fields and command positions. (GoJ, 2006) Jordan also recruits women to peace keeping missions. However also in these fields they encounter multiple challenges and face significant socio-cultural barriers. (UN-Women, 2015)

The low level of women's labour force participation has a ripple effect through other sectors of society. Families from the margins of society have less ability to lift themselves out of poverty if they can only count on one income earner. Dependency ratios are high. Lacking their own income and hence independence, Jordanian women have less agency and opportunities to develop themselves. Jordan as a country misses out on the skills, creativity and talents of almost half of its population, opting instead to import foreign labour (women and men) to fill the job openings in the private sector. In 2013 Jordan hosted 70,000 domestic workers mostly from the Philippines, Indonesia and Sri Lanka. (Human Rights Watch 2014) The vast majority of them are women. Their remittance are transferred abroad benefiting their home countries instead of being invested in Jordan's economy. Jordanian girls, especially in low income communities lack positive female role models that balance productive and reproductive roles. And most important, without a change in the patriarchal values that root women solidly in the domestic sphere, Jordan will not be able to achieve the goals of its population policy, a reduction of the TFR to 2.6 children and hence stem the population growth. This in turn will put increasing pressure on Jordan's very scarce natural resources.

### **Policy making and strategies to strengthen women's participation in the labour force**

The Government of Jordan is aware of the dramatic low level of female labour force participation of women and the negative ripple effect it has for Jordan's economy and society as a

whole. A 2014 Prime issue paper argues that progress could be measures on three variables: 1. The number of women in working age who are active; 2. the level/relevance of skills they possess; 3. their rate of employment.

The study concludes, that the best way to influence these variables, is to reshape and influence transition. That implies "(to) stimulate transition from education to work, prevent the transition flow from work to inactivity, and establish a transition pathway from inactivity back to employment." Women "(need) to be equipped for successful transition from education or inactivity to employment; to encourage and guide them in making this transition; and to empower and support them to stay in employment. Education and training have a major role to play, but ultimately this task is a shared responsibility between the education system, the labour market, the women and the families of women." (ETF, 2015)

#### **4.4.1 Entrepreneurship and SMEs**

Women's employment and entrepreneurship are still new concepts In Jordan. Business management is largely seen as male domain and only 5.3 percent of all business are managed by women compared to 94 percent managed by men. Women's owned businesses are hence small, largely run from home and often part of the informal sector. (Jordan NHDR,2011) The informal economy in Jordan, already before a crisis comparatively large, has dramatically increased by absorbing Syrian refugees in search of employment. Wages in the informal economy have declined, labour exploitation is on the rise, work standards have deteriorated with increased job competition. How this has affected gender relations and women's work in the informal sector is not yet well researched.(Francis, 2015)

Also self-employment of women is significantly less than the global average of 25-33 percent and stands by only 4.2 percent. Men principally start an SME for increased income and self-esteem, while women start an SME to support their family and because it offers more time flexibility than formal employment. (Jordan NHDR,2011)

With the economic recession that started in the eighties, social attitudes towards women's work began to change. It is the necessity for a second income that breaks barriers to women's employment rather than changes in the patriarchal gender norms. Segregated work places are still preferred by families for the daughters, sisters or wives. Women still carry the double burden of paid work and housework and receive help from other women or a maid; help by husbands for childcare and household responsibilities is the exception. Men actively reject taking on roles that they consider to be women's responsibility. And many women do not see benefits in work beyond income. (Kalima/Al-Talafha, 2011)

For many women their micro-enterprise is the only income source. Despite this women micro-entrepreneurs face such a level of challenges in the start-up phase that according to a 2006 assessment by the Ministry of Social Development of their productive family programme, 42.4 percent of start-up businesses failed. Two of the most reported challenges by women in the Planet finance study were overcoming resistance of the family (45 percent) and findings proper childcare (35 percent). (Jordan NHDR, 2011)

CIDA's Gender Social Fund and SAANED, in an experience exchange session with stakeholder supporting women entrepreneurship identified the following most pervasive challenges facing businesses started up by women in Jordan and hindering their market success:



1. Supporting NGOs largely have a charitable attitude to development and simply often lack business sense. They do not support expansion of successful women's businesses and don't make profit a central focus. This lack of business-mindedness also applies to the women entrepreneurs themselves and many women's enterprises are established for purely social or financial reasons.
2. The lack of a proper initial feasibility study hampers women's businesses from the onset. This is particularly important as women tend to establish projects that are traditional and common such as embroidery, dairy production and food processing. Low pricing of products remains a challenge. Many start-up businesses sell their products at a loss because they are unable properly to assess the cost of production, including their own labour. Know-how in management and the book-keeping ability of women's businesses and supporting NGOs alike remains low. Women entrepreneurs often fail to identify market challenges and potential competitors and constructively deal with these challenges. This leads to inefficiencies in the value chain and ultimately to loss of profits or business failure. Additionally, knowledge of markets and their accessibility is often poor. This results in products that do not match market needs or face heavy competition from similar product lines.
3. The concept of separation between the management of NGOs and their income-generating business is non-existent, hence the businesses do not get the attention they need and often falter. Accessing markets remains a challenge for women's businesses in remote rural areas. Also poor product quality, weak design and unappealing packaging are a major challenge for successful marketing of women's products. In food production, consistent hygiene throughout the production process and shelf life remains a challenge.
4. Start-up businesses that produce high-quality products might have a large consumer base abroad. However, in Jordan itself consumers associate low quality and low prices with local products. When women producers follow that stereotype their product quality and price decreases, resulting simply in an increase of low-quality products and services.
5. Women face significant restrictions to start their own business. They have less access to financial resources and support to navigate the intricacies of establishing a business. Women also face challenges of culturally induced low self-esteem and are restricted in mobility and access to information. Women entrepreneurs do largely not have access to the professional support networks and associations that men have. (GSF/SAANED, 2012)

Despite the significant challenges women micro-entrepreneurs face 89 percent responded positively. Interestingly, income is only part of the benefit. Socio-cultural benefits are for women entrepreneurs of equal value, such as increased independence, more respect from their families, a higher position and authority in society and an increased role in decision-making in family matters. (JNHDR, 2011)

## 4.5 Education

Education in Jordan is free and obligatory from grades one to ten. In terms of gender parity of educational attainment, Jordan is performing well, as the figures below indicate.

### Enrolment rates in KG, primary, secondary and tertiary education

	Females	Males
Pre-primary gross enrolment (%) 2008-2012	31.4	33.4
Primary school participation Gross enrolment (%)	91.8	92.2

Source: UNICEF Jordan figures, 2013

All children after the age of 6 have to attend a 10 year compulsory **basic education**. The figures below illustrate that basic education is almost equal for girls and boys. Between 1980 and 2002, literacy rates for adult females rose from 55 percent to 86 percent. Today, Jordan's 90 percent gender parity in literacy placed it among the top five MENA countries. Only 2 percent of women in Jordan have no formal education at all. Interestingly however, there are large differences per governorate. While in Irbid and Zarqa only 1 percent of women have no education the figures rise to a whopping 13 percent in Ma'an. (JPFHS, 2012)

There are significant gender differences in **children out of school**. The out of-school children rate in the primary level for boys is higher (1.6 per cent) than for girls (0.6 per cent) and the gap becomes even greater in the lower secondary level. There are also clear gender differences in attendance rates. After the age of 13, attendance rates start declining, especially for boys. A clear gender-based divergence emerges at the age of 14 where 92 per cent of males and 96 per cent of females are attending schools. The drop-out rate for girls in secondary schools is significantly higher for girls (7.3 percent) than for boys (3.7 percent). Most children drop out primarily for economic reasons. Boys are pulled out of school for work and to supplement family income, while girls leave school to provide family care and household work until marriage.

There is also a large gender gap in **working children**. Only 0.5 percent of girls (age 5-17) and 3.2 percent of boys are reported working. These figures do not include unpaid work in households and family farms. Girls are more vulnerable to be pulled out of school for housework, while boys are for paid employment. The rate of child poverty in Jordan is on the increase, reaching 19 percent in 2012. (UNICEF, 2015, Jordan country report out-of-school children)

**Violence** is a widespread phenomenon in Jordanian public schools. In 2007 UNICEF published that half of pupils suffered abuse in school. A stark number (46 percent girls and 67 percent boys) reported severe physical abuse by teaching staff. The gender gap in teacher abuse is significant with boys more at the receiving end of violence. Also the violence levels between pupils is high, here are the girls significantly more affected. 55 percent of girls and 35 percent of boys reported verbal abuse; 38 percent of girls and 29 percent of boys were physically abused. (UNICEF 2007) An abusive environment in schools affects girls and boys differently. While it reinforces the patriarchal characteristics of masculinity (strength, control over and aggressively defending ones interests) in boys, it reinforces stereotypes of femininity such as victimhood, quiet endurance and acceptance of violence by men in girls.

## Secondary education

	Females	Males
Secondary school participation - Gross enrolment (%)	88.2	83.2

Secondary education (free but not compulsory), comprises comprehensive secondary (academic and vocational) and applied secondary. After two years students sit for the general secondary examination (Tawjihi) and receive the General Secondary Education Certificate. The academic stream qualifies students for university entrance while the vocational stream qualifies students for Community Colleges or universities. The two year applied secondary programme is managed by the Vocational Training corporation and provides vocational education and apprenticeship. Technical training at tertiary non-university level is the responsibility of Jordan's public university Al-Balqa' Applied University (BAU).

While girls are almost equally represented in education, in secondary education preference is given to general education over TVET. In 2011 - 2012, only 8.7 percent of female enrolment on secondary level is in vocational streams. The vast majority of girls preferred academic secondary education, presumably in view of moving on to university upon graduation. (EFT, 2015)

2012, females accounted for only 31 percent of enrolment in secondary vocational schools or training centres and were concentrated mostly in a small number of vocational streams provided in women-friendly surroundings, limited to traditional female professions like hair-dressing or nursing. The reasons behind the low number of women in secondary vocational schools are known. A recent UNDP study found that women less aware of nearby vocational centres and courses offered than men were (31 percent to 47 percent respectively). (UNDP - JICA, 2014). Cultural notions on which type of professions are acceptable for women also play a role. Additionally, the perception prevails that TVET is for the less affluent. Evidently students of both sexes with parents with primary education and an income level of less than 399 JD / Month are more likely to join than other students. TVET additionally carry the stigma of attracting students that are academic failures (UNDP - JICA, 2014).which runs contrary to the aspirations of young Jordanians in general to acquire a university degree. Despite the increasing need for more technical and vocational skills, TVET careers are not considered by both sexes. (ETF, 2015)

The participation of women varies greatly between the three main types of TVET, with a clear increase in participation in little more than a decade - from 6.3 percent in 2001 to 26.6 percent in 2006. The numbers have further increase to 38.8 percent in 2011 and are declining slightly to 37.6 percent in 2012 and 35.5 percent in 2013 (Higher Council for Science and Technology, 2013).The increase in the proportion of female students is attributed to the expansion of female vocational training centres and the offer of new programmes that are attractive to female students, such as IT, personal services and secretarial work. This illustrates that female participation rates in VTC programmes can be increased if those cater to the interests of women.

### TVET training courses by gender (age 16-26)

	Male %	Female %
Communication/IT	55	45

Trades and Crafts	28	72
Electronics/Equipment Technology	62	38
Catering & Hospitality	30	70
Metal Formation/Mechanics	97	3
Agriculture/Horticulture	80	20
Machine and Vehicle Operation	94	6

Source: ETF, 2015

The matrix above illustrates the limitation of the patriarchal role paradigm for both sexes. Female students who enrol in TVET tend to enrol in typical 'feminine' courses such as such as clerical and office-related courses, and trade and crafts related vocations such as hair-dressing, personal care and beauty treatment, leather clothing and tailoring. The Male students tend to chose 'masculine' courses such as machinery and vehicle operation, metal formations and mechanics, electronics and equipment technology a.o..While there are a quality-related issues in secondary education and in TVET schools in particular, women lose out in employment opportunities by shunning VTCs.

### National TVET Strategy

Jordan faces significant challenges in the TVET sector. The low and decreasing number of Jordanians under employment(32.4 percent in 2013) is due to a mismatch between the supply of labour and the demand from industry. There is an oversupply of academically qualified Jordanians while the market requires skilled manual labour and technicians. Many Jordanians prefer to wait for a suitable job instead of accepting employment below their level. The situation is worse for women where only 10.3 percent are employed.

The National E-TVET Strategy of Jordan, under pillar 3 (Inclusiveness) analysis the gender gap in the TVET Sector and its underlying causes. It recognizes that the E-TVET system has mainly been geared to preparing able-bodied male Jordanian youth for employment in the Jordanian formal sector.

Women only constitute 37 percent of total enrolment in vocational/technical training. Only a limited number of courses are provided in women-friendly surroundings and they are generally related to traditional female professions like hairdressing. The participation of women in the labour market is too often limited by pre-defined ideas of what they can, and cannot do. This certainly curtails their individual rights to participate in the economic life of the countries, but it also deprives their communities and nations of their talents, and therefore constrains growth and economic development. Most women are disadvantaged in access to vocational training as well as to employment as a consequence of the social norms that stereotype certain training and employment as either for females or males.

The TVET strategy document finds that disadvantaged women consist of three principal segments:

1. Young women, teenagers and young adults, of disadvantaged families who have been disengaged from general education due to economic, geographic, socio-economic or other causes who are prevented from entry to formal vocational education;
2. Households headed by widows, divorced /separated/ deserted women are in significant numbers; and

3. The home workers; self-employed workers-unregistered micro enterprises; self-employed workers – market vendors, street workers; home based workers in agriculture, industry, services; wage earners in unregulated jobs.

Under the challenges outlined above, this narrow focus on male students needs to be addressed and widened. Access to TVET programmes for women and the opportunities in the informal sector needs to be improved. The 2014 National E-TVET Strategy hence proposes to develop programmes and initiatives that will encourage women to work in non-traditional occupations. Additionally gender sensitive curricula and learning conditions need to be provided. Women should have increased possibilities to work from home and start their own businesses. The goal is not to force equal participation in all occupations but to foster an environment where women and men can make their own job and education choices. (The Jordan National E-TVET strategy, 2014)

### Community Colleges

Gendered preferences can also be observable in community colleges. Women high representation in community colleges is associated with them being single sexed, two years long and allow for university bridging.

#### Enrolled students at community colleges by program and sex 2011/12

	Male	Female
Language	10%	90%
Education	3%	97%
Engineering	91%	9%
Agriculture	78%	24%
Para Medic	28 %	72%
Information Management	41%	59%
Hotel Management	77%	23%
Applied Science	0%	100%
Shari'a Studies	12%	88%
Total	43%	57%

Source: ETF 2015

#### Student distribution by gender on type of college

	Male	Female
Students in science colleges	47.2%	52.8%
Students in arts colleges	54.8%	45.2%
Students in medicine, medical and rehabilitation colleges	59.6%	40.4%
Students in pharmacy colleges	69.7%	30.3%
Students in engineering colleges	34.3%	65.7%
Students in computer science colleges	40.6%	59.4%
Students in agriculture colleges	58.3%	41.7%
Students in natural sciences colleges	65.2%	34.8%

Source: DOS 2013

The study fields that women tend to select are in limited demand in the private sector, but might provide knowledge and skills more adequate for employment in the public sector.

A detailed list of recommendations to increase female participation in employment through



TVET can be found in ETF 2015 and UNDP 2014, Labour market study.

## Higher education

### Academic degrees in scientific and technological educational institutes by level of education and gender

Academic Degree	Males		Females		Total	
	Number	%	Number	%	Number	%
PhD	8029	2.6%	1335	0.9%	9364	2.1%
Master's	11592	3.7%	5766	4.1%	17358	3.8%
Higher Diploma	7417	2.4%	6325	4.5%	13742	3%
Bachelor's	85114	27.3%	65316	46%	150430	33.1%
Intermediary Diploma	37570	12%	27372	19.3%	64942	14.3%
Secondary School	45674	14.6%	14443	10.2%	60117	13.2%
Below Secondary School	116520	37.4%	21524	15.1%	138044	30.4%
<b>Total</b>	<b>311916</b>	<b>100%</b>	<b>142081</b>	<b>100%</b>	<b>453997</b>	<b>100%</b>

Source: Higher Council for Science and Technology, 2013

Higher education (tertiary level) is provided at two levels (by public and private institutions): a two year intermediate level course provided by community colleges, universality level courses. (WDE, 2006) Women now constitute the majority of enrolment at the tertiary level. Jordan is also one of the eight countries in the MENA region to show a “reverse gender gap” in education at tertiary level, with more women than men attending university. (WB, 2013)

Jordanian women are more likely to enter public universities and less likely to enter private universities than men. Public universities are considered much more academically advanced and thus accept higher GPAs than private ones. Women hence enter public universities because they get higher GPAs in Tawjihi than men. Most Jordanians would prefer to get accepted in a public school. Private universities have a reputation of being less quality. Gender differences in selection can also be observed at the level of higher education, although surprisingly less than on the secondary level.

The tables compiled for the ETF study illustrate that with one exception, the most popular graduation subjects are the same for male and female students: commercial and business administration, humanities and religion, math and computer sciences, and engineering. Educational science and teaching are the study fields where the female graduates outnumber the male graduates by five to one.

Despite graduating in similar subjects, women with a BA degree of higher are two times more likely to be unemployed than their male peers; 26.6 percent compared to 12.6 percent respectively according to 2013 data. (EFT, 2015)

**Sexual harassment** is a serious phenomenon at Jordanian universities (as in public places). Anecdotal evidence and research shows the perpetrators are male students as well as teaching staff. An informal poll conducted this year at six universities found that

The poll found that 40 percent of polled female students were harassed verbally; 30 percent had experienced physical harassment, and 4 percent said they had been victims of actual or attempted rape. Eighty percent kept silent about their harassment because of fear of scandal or a rejection of their complaints. Sixteen percent considered filing a complaint, while only 4 percent actually did. (Abu Farha, 2015) The university administrations have until now preferred to keep quiet (citing cultural values of modesty) rather than openly to confront the incidents and the underlying set of negative values. The case of Professor Rula Qawas described in detail prior in this report, illustrates the challenges that victims of sexual harassment and their backers face, when going public.

## TVET

**School-to-work transition** poses a serious challenge for school leavers, especially for women. Women who try to enter the labour market upon graduation are usually well educated and prefer public-sector work. This preference affects their job-search. Men are more likely to visit private sector companies and workplaces in person, and seek the help of relatives and friends. Women are more likely to refer to newspapers and television adverts, and to apply to the Civil Service Bureau.

The ETF study from 2014 finds that three cohorts have an especially hard time to transition to or from employment: Young graduates looking for a first time employment; women who leave their jobs to become inactive; and inactive women (mostly with low levels of education and from poor neighbourhoods). They find that the inactive women are discouraged (or unwilling) to transit from inactivity to employment: A considerable large groups leaves work and becomes inactive after a certain number of year (latest after 39), marriage and motherhood being a significant predictors. (ETF, 2015) Education has an important role to play in making this transition process more conducive for women to stay in the labour force or to re-enter.

**Career guidance services** have only developed in the last decade. Some career guidance has been introduced in basic education and counselling centres have been established in 20 public and private universities. Career guidance as part of the employment services however remains very weak. Unsuccessful transition to the workplace, or failed integration, is one of the reasons that educated and skilled women drop out of the labour market altogether. (ETF, 2009)

### 4.5.1 Gender stereotyping in school books

**Primary and secondary school curricula** still promote traditional gender roles that limits women to reproductive sphere. This becomes evident conducting spot-checks in schools books. I.e. in the national studies of the Sixth grade a chapter talks about the Jordanian family. While the chapter seeks to promote the importance of family ties and connections it unfortunately suggests that one of the factors that affected the shift from an extended to a nuclear family relates to women's work. It also suggests that children from separated / broken families are likely to be "deviant" as a result of not having a "normal" family. (Jordanian sixth grade text book)

In 2015, Jordanian researcher Mayyada Jaber conducted an in-depth study of gender concepts in Jordan's school text books for the Brookings Institute. Out of all the 38 textbooks analyzed, only 3 were categorized as "positive" or supportive to equitable gender roles. The

study found that female students received three main messages on women and economics:

1. there are no suitable vocational jobs for women and only a limited number of acceptable professional jobs;
2. leaving the household sphere for work has a negative impact on family cohesion;
3. women are unable to manage finances or make decisions.

Additionally men are portrayed as being more entrepreneurial than women. Women are not portrait in productive activities but almost exclusively in reproductive work. Women are represented in subordinate positions and men stereotypically as leaders. The conclusion of these messages are clear, women are directed toward the marriage market, men towards the job-market. (Abu Jaber 2014)

The study concludes that the biases in the curriculum and the culture of the workplace makes female economic empowerment socially undesirable. It caters to a gender paradigm that is accepted by a conservative patriarchal culture but does not make economic sense of "for individuals, families, communities and the nation." (Abu Jaber 2014)

#### **4.6 Financial systems**

Both sexes have in theory the same access to financial services, including bank loans and other forms of credit, and other forms of payment that cash such as money transfers, bank cards and credit cards. In reality a significant gender gap persists across the globe. Data from the Global Financial Inclusion (Global Findex) database shows that women make up a disproportionately large share of unbanked adults worldwide. In developing economies women are 20 percent less likely than men to have an account at a formal financial institution and 17 percent less likely to have borrowed formally in the past year. 1 billion women still do not use or have access to the financial system, FC has estimated that worldwide, a \$300 billion gap in financing exists for formal, women-owned small businesses, and more than 70 percent of women-owned small and medium enterprises have inadequate or no access to financial services. Without access to finance, women face difficulties in collecting and saving income and growing their businesses. As a result, women remain largely excluded from the formal economy. FC found also the developing economies have 200 million more male than female cell phone owners. Without access to mobile technology, millions of women are further excluded from secure and convenient digital payment systems. (IFC 2015/ World Bank, 2013 Findex)

*How is access to financial systems in Jordan? Does a gender gap persist?*

Under the Civil Code, women in Jordan have the legal capacity to own land and enter into financial contracts. They do not need their husband or guardian's approval to do so. Women also have the same legal rights as men to access financial services, including bank loans and other forms of credit.

##### **Access to bank accounts:**

In 2011, 34 percent of men and 17 percent of women owned a bank account. (World Bank, Findex data 2011) Jordan, Guatemala, Jordan and Pakistan are the countries where women are only half as likely as men to have a bank account. Among regions, the Middle East and North Africa have the largest gender gaps in access to formal banking. (World Bank, 2013, Findex)

Among women (according to FINDEX data globally) the second most common reason for not owning a bank account was that another family member already has one. Other reason mentioned more by women more than by men were insufficient funds. Recent studies have shown that lack of account ownership (and of personal asset accumulation) limits women's ability to pursue self-employment opportunities. And field experiments have demonstrated that expanding account ownership among female entrepreneurs can lead to significant increases in savings and productive investment. (World Bank, 2013, Findex)

#### **Access to saving:**

The gender gap in financial behavior extends also to saving and borrowing. According to Findex data a significantly smaller share of women than men having saved in the past year (34 percent compared with 38 percent), though men and women differ little in their savings goals. A Planet Finance study from 2007 finds that the saving savings culture in Jordan is weak and MFIs should extend their outreach by developing a wider range of financial and non-financial products and services. (MOPIC, 2012)

#### **Access to loans and credit:**

Legally Jordanian women have the same access rights to financial services as their male peers. In reality the Arab Women Organization (AWO) notes that high interest rates and strict lending procedures are also barriers for rural women to access credit. In some cases, when women do gain access to credit, this money is then used by male members of the family for purchases that are not in line with the original aim of the loan. This leaves women in difficulties in regard to paying back the money Inequitable access to vital resources such as land, assets and information implies that requirements for collateral to secure loans often disadvantage women. The AWO notes that high interest rates and strict lending procedures are barriers especially for rural women to access credit. Micro-credit can be a pitfall if women that apply for the credit do not have control on its use. The AWO finds multiple cases where women receive credit, only for the funds to be used by male family members, leaving the women applicant unable to repay. (OECD 2014)

In general in emerging economies women are significantly more likely to report saving using a community-based method such as a rotating savings, credit association or 'Jamiyas'. Several micro-finance organizations in Jordan have loan schemes that mirror such community based support such as Group Guaranteed Lending (GGL).The paragraph below has a closer look at gendered access to micro-finance in Jordan.

#### **Access to micro-finance:**

Since the late 90s, various institutions and organizations have developed and expanded micro-finance services that target women. This includes programmes run by the Ministry of Planning and the Agricultural Loans Institution. Micro-finance services have seen a rapid growth since the early years of the new millennium. Between 2006 and 2010 outreach in micro-credit has grown by 28 percent; illustrating an increase in active borrowers from 76,830 to 203,579 and a total Gross Loan Portfolio of 111.6 JD. With a 71 percent of female clients, the sector has a strong focus on women entrepreneurs. A Planet Finance study found that the average characteristics of a microfinance client are: a 37 year old, married women, with less than a high school education. (UNDP HDP, 2011)

Observing the success of MFIs, the interest of banks grew and several commercial banks have started to service the traditional micro-credit clientele. However, banks provide an average loan size ten-fold the traditional MFI average.

Currently there are five registered not for profit institutions and three commercial Microfinance institutions (MFI) that provide micro credit. In Additionally Cairo Amman Bank, UNRWA and the public Development Employment Fund disburse micro and small loans. Several NGOs and informal institutions also grant micro loans. On the national level MFIs are represented in Tanmeyah Microfinance Association. The following micro-credit providers are members of Tanmeyah and will be introduced briefly below to assess their services to women clients: Microfund for Women (MFW), Jordan Micro Credit Company (Tamweelcom), Ahli Microfinance Company (AMC), FINCA Jordan, Middle East Micro-Credit Company (MEMCC), National Finance Bank, UNRWA Microfinance.

1. Microfund for Women (MFW) is a Jordanian non-profit microfinance company (1999).It operates through a network of 40 branches and provides small business loans and life and hospitalization insurance. It also provides training in business skills and personal development issues. MFW provides individual and group loans and pairs loans with innovative non-financial services. MFW in 2014 received a GIZ microfinance award. (MFW, 2015)
2. Tamweelcom (launched in 1999 by Nour Al Hussein Foundation), also non-profit, has 21 branches across Jordan.94% of the beneficiaries are women. Tamweelcom has since its foundation disbursed 250,510 loans at a total value of US\$154 million. Tamweelcom's work with women entrepreneurs is part of the King Hussein Foundation program WAGE: Women and Girls Empowerment – Securing the Future. (NHF, 2015)
3. AMC (for-profit company, founded in 1999) operates 15 branches throughout the country and offers a variety of different loans services, including "Group" loans for home-based businesses owned by a group of women. (AMC, 2015)
4. FINCA Jordan is a for profit company. FINCA Jordan targets mostly women entrepreneurs in rural and urban areas that own small and medium businesses, either from their homes or from registered outlets. FINCA's microfinance program (since 2007) has branches in Amman, Zarqa, Jerash, Dier Alla, Sahab, Ziezya, and Northern Shuneh. FINCA Jordan has currently 14.000 clients and offers different type of micro-finance services including 'Women Solidarity Loan' for woman with no other access to credit; individual micro loans, SME loans, Islamic Financing for women, and youth start-up business.(FINCA, 2015)
5. MEMCC (non-profit) provides financial and non-financial (continuous support, guidance & training) services to Jordanian businesses of different sizes.MEMCC is offering individual and family loans ranging in amount from JD 100 – JD 50,000. MEMCC does not have a special service focus on women entrepreneurs. (MEMCC, 2015)
6. The National Microfinance Bank (NFB) (2006), is a private shareholding company providing existing micro and small entrepreneurs in Jordan, particularly women with lending, other financial and non-financial services. NFB has 11 branches across Jordan and has disbursed until to date 155.000 loans. NFB offers a variety of lending



products from JD 200 to JD 50,000 including 'Watani' loans for women home based business.(NFB, 2015)

7. UNRWA Microfinance finances loans to both Palestine refugees and Jordanians citizens, with a focus on micro-enterprises, women's household income-generating activities, home improvement, and household asset-building, as well as education and healthcare. 38 percent of loans were until to date disbursed to women and 33 percent to youth. A total of 402.5 Million US\$ in loans have been provided. (UNRWA, Microfinance, 2015)
8. The for profit Al Amin is also providing micro-credit, however is not a member of the Tanemeyah microfinance association.

Data from Microfinance Information Exchange indicate that women are the main beneficiaries of these type of loans accounting for 96.75 percent of all loan-recipients. For women headed households in rural areas the pictures looks much bleaker. JICA figures show that only 21percentof female-headed households in rural areas have received loans for agricultural development, compared to 43% of male-headed households. (OECD, 2014)

A MOPIC microfinance market study from 2012 finds that Jordanians have reasonable access to the banking infrastructure, however their access to loans remains limited. Jordan's micro-finance sector could triple in size to reach out especially to the poor income groups in Jordan. Especially rural and remote areas are still not sufficiently covered. New technology could be a vehicle to extend credit also into poverty pockets that are difficult to access through branches. Development of alternative forms of guarantees, based on the principles of solidarity and solid credit history could especially benefit women.(MOPIC,2012)

Gender Responsive Budgets (GRBs) are an increasingly important monitoring and advocacy tool for national governments and for the UN system. UN Women works closely with Jordanian governmental and non-governmental organizations to advocate for the inclusion of gender perspectives in national planning and budgeting across the line Ministries. Gender Responsive Budgeting is used as a tool. Funds for this initiative are allocated by the Ministry of Finance.(Al Rai, March 9/2015)One of the main achievements in this field is the Circular n.16 issued in 2013 by the Ministry of Finance in the preparation of the draft General Budget Law, calling on all ministries, departments and units to "take into consideration gender and child issues as identifying its indicators. In addition, number of employees by gender and distribution by program should be specified, with presenting each program's objectives, main services and divisions responsible for implementing those programs." (UN-Women, Financing Gender Equality,2015)

## **5. Conclusions and recommendations for project appraisal and development**

This report provides background information and data for a more detailed gender analysis of each sector of GIZ portfolio. Most chapters include reference to documents with detailed sector-specific recommendations for gender sensitive program planning, implementation and monitoring. It is important to conduct a project specific gender analysis to identify gender gaps relevant to the specific field of work and devise strategies to narrow them.

Gender is an important analytical criteria on micro, meso and macro level. Especially in sectors like water, solid waste management and environment it requires efforts and in depth analysis to extrapolate from data on the micro-level to requirements on the meso- and macro level. While education and economic development, including finance are well studied, the water sector, environment and solid waste management require more in-depth information and studies.

The document review shows that there is a wealth of information and studies in the sectors of GIZ work in Jordan, however most sector studies were conducted 'gender blind' and hence do not allow analysis and the drawing of conclusions for gender equitable programming. GIZ programmes should consistently include gender desegregation and analysis into the TORs for studies and peer up a sector specialists with gender specialists.

The most important opportunity to close the prevailing large gender gaps especially in employment, decision-making and political representation is in the appraisal stage of a project or programme. GIZ could put an emphasis on actively pursuing narrowing existing gender gaps already at the appraisal stage of new programs.

Civil Society Organizations are important partner in advocacy efforts for gender equality and in outreach to local communities for service provision and capacity development. While the Royal NGOs from a donor point of view clearly have a competitive advantage (more political clout, better infrastructure and outreach) it is important that GIZ programs also work with genuine civil society organizations.

The report clearly illustrates the weaknesses of CSOs in gender programming (they rather pursue a women focus). This weakness has to be addressed with clear TORs for NGO staff involved in implementation, capacity building, coaching through experienced gender experts and close monitoring of implementation.

Gender is still often understand as 'focus on women's issues', ignoring the gender and social dynamics that underlie the patriarchal gender paradigm. It is crucial, even on purely women's issues, to involve male members of the family and community. Jordanian society is family, rather than individual oriented and any initiative to address gender gaps (or strategic gender needs) requires the agreement and support of men.

The report also highlights the resistance of a large part of the Jordanian population to rights based gender equality programming along the lines of CEDAW. This resistance can only be overcome in community based initiatives that truly benefit local communities and increase the agency of women. It is important to refrain from reference to CEDAW and rather use an enlightened interpretation of the Quran and Hadith to overcome resistance. Such an approach has been successfully used in Egypt, Morocco and Tunisia.

The analysis of gender stereotypes in the Jordanian curricula illustrates the stark prevalence of patriarchal role allocation, norms and values in school curricula. With a new generation educated based on the values of a tribal, patriarchal old generation, rather than into a modern, increasingly interconnected and gender equitable world, Jordan will find it hard to progress. The required curriculum change needs the support of decision-makers and joint efforts of donors.

Taking into consideration the suspicion of especially marginalized social groups in Jordan that international development is coming with a Western and corrupting agenda, initiatives

on community level are best conducted with a low profile and through CSOs with close ties and to the respective communities.

The report highlights how deep the patriarchal gender paradigm is still entrenched in Jordanian society. There are no quick fixes to change the patriarchal norms that shortcut women and many young men alike and progress is closely linked to progress in matters of social justice and citizenship building. GIZ can tackle the patriarchal gender paradigm in its gender programming with a dual strategy:

1. On the levels of gender equitable legislation, ensure that respective laws are backed up by regulations, monitoring requirements, enforcement mechanisms and medium-term allocation of government funds.
2. Set a percentage for programmes to include objectives addressing strategic gender needs in the sector of work.

The chapter on the Syrian refugee crisis illustrates how important a gender lens is for refugee support, inside the three existing camps or in the host communities. Security and protection from GBV concerns are a priority for girls and women; mental health and gainful employment for many men. (Quality-) education is a priority for female and male pupils and a prerequisite for any future hope for a better life. The experience gained by support actors illustrates how important it is to extend services and support in any form also to the host community to alleviate tensions between both communities.

Encouragingly, the report shows that in the Syrian refugee groups and in host communities young people (especially young women) are keen to volunteer. This is a still largely untapped potential that GIZ, in partnership with local and international NGOs can build upon.

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