



Investing in rural people



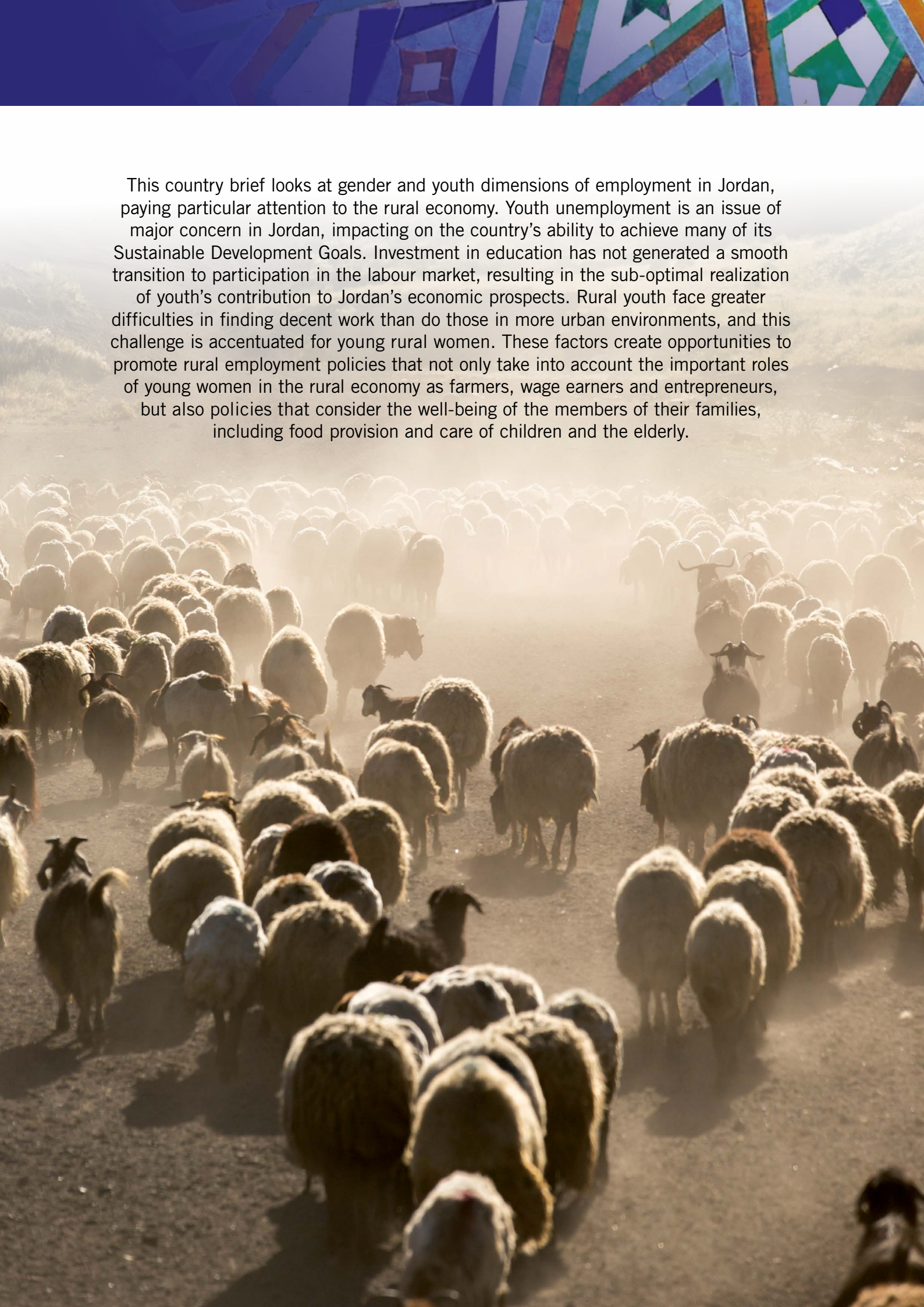
International
Labour
Office

Jordan

Young women's employment and empowerment in the rural economy

Country Brief



The image features a large flock of sheep and goats moving across a dusty field, likely during a migration or a large-scale movement. The animals are densely packed, and the dust kicked up by their hooves creates a hazy, golden atmosphere. The sheep are mostly white, while the goats are darker, some with prominent horns. The background shows a hazy landscape with some distant structures or hills. At the top of the page, there is a decorative border with a colorful geometric pattern in shades of blue, green, and red.

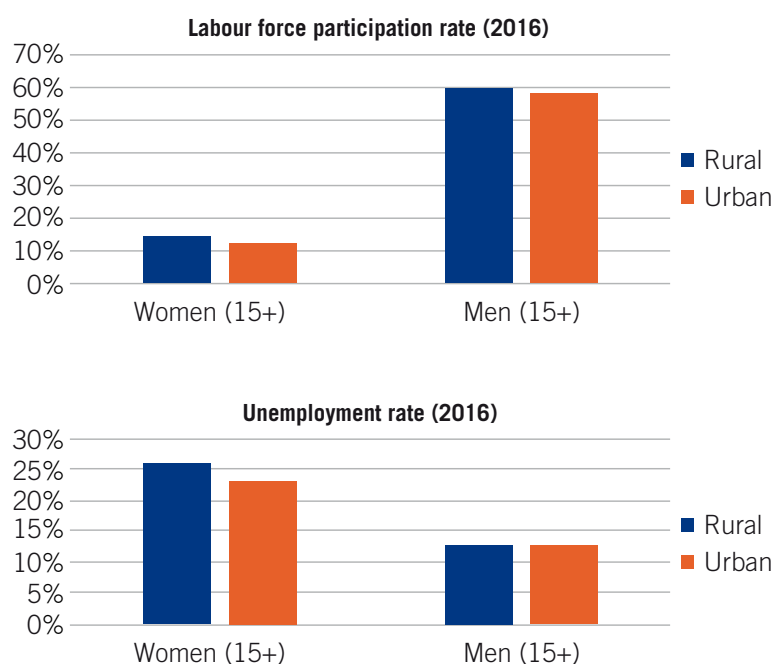
This country brief looks at gender and youth dimensions of employment in Jordan, paying particular attention to the rural economy. Youth unemployment is an issue of major concern in Jordan, impacting on the country's ability to achieve many of its Sustainable Development Goals. Investment in education has not generated a smooth transition to participation in the labour market, resulting in the sub-optimal realization of youth's contribution to Jordan's economic prospects. Rural youth face greater difficulties in finding decent work than do those in more urban environments, and this challenge is accentuated for young rural women. These factors create opportunities to promote rural employment policies that not only take into account the important roles of young women in the rural economy as farmers, wage earners and entrepreneurs, but also policies that consider the well-being of the members of their families, including food provision and care of children and the elderly.

Employment profile

Jordan has a population of approximately 10 million people, of whom two-thirds are Jordanian nationals.¹ A proportion of the non-Jordanians are immigrant workers engaged mainly in factory, agricultural and domestic work, but a majority are the result of successive waves of refugees from conflict in neighbouring countries, the most recent being from Syria – Syrians constitute more than a third of the non-Jordanian population. Coping with the scale of refugee populations places considerable pressure on Jordan's natural, human and economic resources.

Of its 88,780 km² land area, only 11.4 per cent is agricultural land, with 8.4 per cent being permanent pasture land.² The population is heavily concentrated in the west, and nine out of ten persons reside in urban areas.³ There is considerable variation in the proportion of rural population between governorates: Karak and Ma'an have close to half their population living in rural areas compared to less than 5 per cent in the Amman and Irbid governorates.

FIGURE 1. Jordan employment profile at a glance⁴



The Jordanian labour market is characterized by large gender differences: labour force participation among women stands below 15 per cent, compared to around 60 per cent for men. Women who have not withdrawn from the labour force face additional barriers to finding a job and, as a result, unemployment rates among women are almost twice as high (around 25 per cent) as for men (around 12.5 per cent). As Figure 1 shows, there is little variation between rural and urban areas regarding labour force participation or unemployment. However, it should be kept in mind that these statistics exclude some forms of unpaid family labour⁵ such as farm-related work, in which young rural women are particularly engaged, often as contributing family workers.

¹ Department of Statistics (DOS) Jordan: <http://dosweb.dos.gov.jo>.

² World Bank. World Development Indicators.

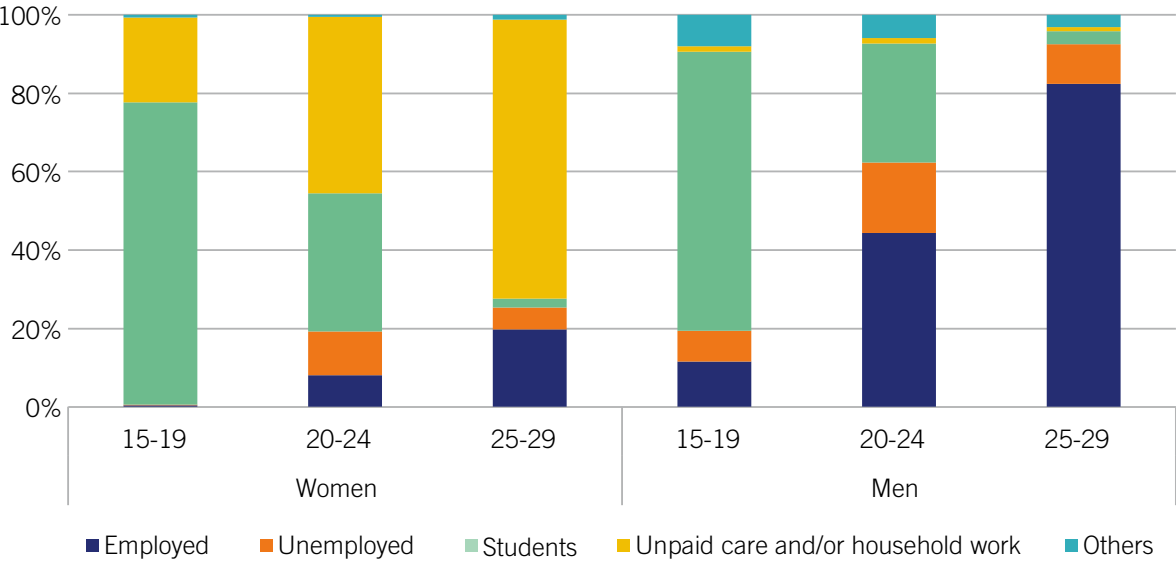
³ "Urban" includes localities of 5,000 or more population as defined by DOS in the 2004 census.

⁴ Department of Statistics (DOS) Jordan: <http://dosweb.dos.gov.jo>.

⁵ The DOS Enterprise Surveys indicate around half those working in micro-enterprises as being unpaid labour, but do not indicate if family, nor do they indicate sex or urban-rural locality. They do not cover the agricultural sector.

Focusing on the youth population in Jordan shows that gender differences emerge, in particular, during the school-to-work transition process. In Jordan, the vast majority of adolescents and young adults below the age of 20 are still in education (see Figure 2). As they grow up, labour market participation rates for young men rise quickly, with over 90 per cent of the age group 25 to 29 being economically active (and unemployment rates being relatively low at 11 per cent). By contrast, the majority of young women do not undergo a transition to stable and satisfactory employment, but rather assume responsibilities at home, performing unpaid care and/or household work. Only one out of four young women (age group 25–29) is economically active, and unemployment rates are twice as high than for their male counterparts.

FIGURE 2. Gender differences in school-to-work transition of youth aged 15–29 (2016)⁶




Despite this challenging backdrop, there have been significant advances in education and vocational training. Virtually all Jordanians aged 15–24 have attended school, a significantly higher figure than the regional average, and young women in particular are advancing to third-level education in high numbers. However, quality of schooling varies. According to the Human Resource Development Strategy, of schools with no students passing the Tawjihi (high school) exams, 81 per cent were in rural areas. While poverty pulls some youth out of education (mainly boys who seek employment to contribute to family income), many continue through secondary level, and around one in three continues to tertiary level, especially women.

BOX 1. Results from the ILO/DOS School-to-Work Transition Survey⁷

The ILO/DOS School-to-Work Transition Survey (SWTS) found that in 2015 more than half of unemployed youth (irrespective of sex) had been searching for work for more than a year. Moreover, a far greater proportion of male youth than of female youth had transitioned to stable work (41.5 per cent compared to 9.7 per cent). This was mostly driven by male youth with low or intermediate levels of education, who typically seek employment, while many of their female counterparts remain economically inactive. Almost twice as many female as male youth had not started the transition to stable or satisfactory employment. The survey also found that informal employment accounted for 56.6 per cent of young women’s employment, compared to 45.9 per cent for men.

⁶ Department of Statistics (DOS) Jordan: <http://dosweb.dos.gov.jo>.
⁷ Barcucci, V., Mryyan, N. (2014). Labour market transitions of young women and men in Jordan, Work4Youth Publication Series, No. 14, International Labour Office (Geneva).



Overall, the economy is not succeeding in creating enough jobs to meet the large numbers of school leavers and university graduates. 85 per cent of Jordanian businesses employ fewer than five people and, as most MSMEs are family-run businesses, they do not respond well to efforts at scaling-up.⁸ Furthermore, relatively few young Jordanians, even fewer young women, and virtually no young women in rural areas, have chosen to create new enterprises as a means of gaining employment. Emigration and a “brain drain” are growing problems. Remittances now account for 14 per cent of Gross National Product (GNP) and, while emigrants were traditionally almost exclusively young men, 47 per cent of Jordanian emigrants are now women, many of whom are highly educated.⁹

Gender norms and employment in Jordan

Patriarchal traditions are particularly strong in rural Jordan, and contribute to significant differences in perceptions of the roles and responsibilities of women and of youth. Women’s roles and responsibilities have traditionally been defined within the household context. Any economic benefits of their activities tend to be subsumed as household, rather than individual, input to the economy, causing extensive invisibility of women’s economic contributions.

The economic situation and the perceived shortage of job opportunities, especially for youth, has a critical chain of social impacts. Young men cannot consider marriage until they are in a position to provide for a family, and unemployment or insecure employment contributes to the rising mean age of marriage. Both women and men tend, therefore, to consider that in times of job shortage, men should have priority in the labour market. Thus unemployment among young men is intensifying resistance to women joining the labour market.¹⁰

Historical assumptions that men are responsible for meeting the needs of female family members have shaped inheritance laws, under which women inherit only half the share of male heirs. This impacts on their ability to provide collateral for loans or to be a full member of the Jordan Farmer’s Union, where ownership of a minimum holding size of ten dunams has been a criterion for membership. The SUFW has recently succeeded in having this modified to include rental of holdings, which has resulted in a more than eightfold increase in women members in the Jordan Union (see Box 2).


BOX 2. Specific Union for Farmer Women (SUFW)

The Sakhras Women’s Society Cooperative was established in 2002 to assist women in the Sakhras region with day care and education for their children. This led to a profit sharing model whereby women had more time for productive activities on and off their farms. The model was reproduced in other villages, and led to the establishment of the SUFW in 2007 with the aim of strengthening the voice of women farmers through a network of local cooperatives and unions. The cooperative model is one of profit-sharing, but with part of the profits being invested in support activities related to processing, sales and microfinance for upgrading activities. The SUFW helps address structural barriers to women farmers’ opportunities, for example, by changing the membership requirements of the Jordan Farmer’s Union to include rental, which has increased women’s membership more than eightfold.

⁸ Department of Statistics, Jordan (2014). Enterprise survey. Available at: http://www.dos.gov.jo/dos_home_e/main/linked-html/employment/index.htm

⁹ Naufal, G. (2017). Mapping remittances from the Gulf: The case of Jordanians in the UAE, presentation to the International Organization for Migration (IOM), Amman.

¹⁰ Assaad, Ragui; Krafft, Caroline; Selwaness, Irene. 2017. The Impact of Early Marriage on Women’s Employment in the Middle East and North Africa. Working Paper 1086. Economic Research Forum, Cairo.



Employment in the public sector allows greater flexibility, enabling the balancing of demands, which adds to the appeal of public sector employment for women. Not only are there few large private sector employers, but they tend to be in urban areas (entailing travel or migration). Many employers are looking to fill manual labour related posts that require lower qualifications, which do not match those of the growing educated female population. Furthermore, private sector employers, predominantly men who value traditional gender roles, tend to see women's domestic responsibilities as a constraint in hiring. Not only do they assume that female employees will be less reliable, taking time off for home-related priorities, but labour laws also require them to bear additional costs related to child care when they employ several women. Moreover, until recently they had to bear the full cost of any maternity leave.¹¹ This has contributed to gender discrimination in hiring practices and salaries in the private sector: non-hiring of married female employees, and lower wages and shorter contracts, which allow avoidance of costs related to social and medical benefits.

National policies affecting women's employment in rural areas

With the emphasis accorded by the government to the knowledge economy, digitalization and the green economy, there is a nexus of national policies, strategies and plans that address aspects of employment, the environment, Jordan's natural resources and gender, which could considerably enhance opportunities for young women's employment and empowerment within their rural communities.¹²

Social protection and balancing work–family responsibilities

Many strategies **address structural and legal constraints** that inhibit support to, and/or creation of, effective, decent and non-discriminatory employment, either generally, or within their specific area of concern. Several include elements addressing conditions that could reduce gender discrimination, such as: facilitating home-based work; provision of child care through centres, and expansion of pre-school services; adjusting social security contributions to spread the costs of maternity benefits across all employees; inequities in pay and benefits packages.

BOX 3. Review of Active Labour Market Programmes (ALMPs) in Jordan¹³


In 2016, the ILO carried out extensive desk research and structured interviews to compile the Youth Employment Inventory (YEI), a country-level database of youth employment intervention in Jordan. The ILO exploited data in the Jordan YEI to explore the role of evidence-based ALMPs in promoting decent jobs for youth and empowerment of young women in Jordan. The aim of the review was to contribute to making ALMPs in Jordan more effective at reducing youth unemployment and minimizing mismatches between jobs and skills.

Findings confirmed that well-designed and appropriately targeted ALMPs can contribute to positive youth employment outcomes. However, there is a need to embed them in macroeconomic reform and sectoral policies. Moreover, the analysis underlined the importance of addressing specific constraints faced by young women joining the labour market, and emphasized the need to coordinate and reduce fragmentation of the overall portfolio of youth employment interventions between multiple partners, drawing on and adapting global best practices to the Jordanian context.

¹¹ The Social Security Law has now been adjusted to include a regular gender-neutral contribution of 0.75% of the payroll, distributing cost across all employees, to provide for maternity leave benefits.

¹² See Annex, page 10.

¹³ ILO (2017). Promoting youth employment and empowerment of young women in Jordan: An assessment of active labour market policies / International Labour Office, Impact Report Series, Issue 9, Geneva.



Key recommendations also highlighted the urgency to improve labour market access of refugees while safeguarding working conditions, for example by promoting employment-intensive investments, as well as stressing the need to strengthen monitoring, evaluation and learning for better evidence-based programming of ALMPs.

Employability and core-work skills

Reflected in the many different strategies is the importance of **revising the approach to education to develop the mindsets and skills which are needed for working life**, and aligning these with the realities of challenges in the national context and of a changing labour market demand. The need to make education more demand-oriented is being recognized in strategies of very different sectors that are important for women's empowerment in rural development: the environment, management of natural resources, the green economy and agricultural development. This is particularly important in rural areas, where programmes and projects addressing productivity and related value chains can provide opportunities for mobilization of youth, especially young women (Box 4 presents an example).

BOX 4. The Rural Economic Growth and Employment Project (REGEP)

In recent years, Jordan's agricultural sector has been experiencing a shift from traditional labour-intensive methods to more modern, mechanized capital- and water-intensive systems.

To support the Government's Poverty Reduction Strategy 2013–2020, the International Fund for Agricultural Development (IFAD) funded an agricultural development initiative called the Rural Economic Growth and Employment Project (REGEP) to be implemented by the Jordan Enterprise Development Corporation (JEDCO). Launched in 2015, REGEP runs over 6 years with a budget of US\$11.34 million.

REGEP aims to reduce poverty, vulnerability and inequality in rural areas through the creation of productive employment and income-generating opportunities for the rural poor and vulnerable, especially youth and women. The project focuses on horticulture value chains, and high water value crops, while also boosting access to rural financial services, and promoting entrepreneurship in the project area.

The main outcomes are to enhance the technical capacity and competitiveness of smallholder farmers and rural micro, small and medium-sized enterprises (MSMEs) and to increase access to sustainable and readily accessible rural financial services. Among other things, REGEP offers technical as well as financial support to MSMEs and saving and credit groups and associations.

Employment-driven rural economic growth

The critical importance of **strengthening the role of the private sector** in all aspects of generating employment – education, training, entrepreneurship, creation of new enterprises – is stressed in strategies addressing employment, economic growth and digitalization (REACH 2025), and is also emphasized in relation to increasing productivity and the improved use of resources. The Economic Growth Plan identifies the strengthening of organizations addressing community needs, such as unions and cooperatives, as an area for structuring. This includes improving networking of such local organizations. REACH 2025 also stresses the critical role of the not-for-profit sector and refers to its potential to attract the support of international investors for action benefiting local ecosystems and social innovation.¹⁴

¹⁴ Ministry of Information and Communications Technology. 2016. REACH 2025: Vision and Action Plan – Roadmap to excellence. Amman.

Women's value chain development

For the rural population, strategies that include consideration of **promotion of diversity of farm income** are particularly relevant. Women stand to benefit from strengthened communication between producers and end markets and from improved added-value chains, especially if they are also enabled to create enterprises and/or participate more directly and actively in pertinent cooperatives. The National Green Growth Plan stresses the shortage of experts employed in fields such as soil and irrigation, while many women qualified in such fields are not economically active. The Rangeland Strategy highlights women's traditional knowledge of plants and land conditions that could and should be mobilized.

Financial inclusion

Access to finance is inhibited by limited inclusion of Jordanians in formal banking. According to the Central Bank of Jordan, in 2017 only 33 per cent of Jordanians (27 per cent of women) had an account with a formal financial institution. All the national strategies have implications that require the **mobilization and support of financing mechanisms**. A number of programmes under different ministries and different strategies include specific funds that are relevant to actions promoting job creation. Some of these, for example, the REGEP Rural Finance Fund (RFF), which are to be administered by the Development and Employment Fund, specifically address rural needs.

BOX 5. Combining strategies and practical experience

The **Jordan Education Initiative** (JEI), now integrated within the Queen Rania Foundation, developed the Fursati Liltamayyoz programme, a strategy whereby ICT students across the country worked as interns within schools and communities for part of their course work during a one-year programme. This experience provided technical and practical training, mentor support and on-the-job training with partner enterprises.


INJAZ, a non-profit organization focusing on youth employment and entrepreneurship, runs a portfolio of complementary courses building leadership and business skills, and providing practical experience in creating start-ups. It also mobilizes volunteers from partner private enterprises to give courses in hard and soft skills needed for employment. These are now formally part of the official secondary school curriculum country-wide, and are offered also in universities. Private-sector partners also provide further support through 'adopting' schools, providing internships to course graduates, and mentoring young entrepreneurs.

Both **Al-Balka' Applied University** and the **Business Development Centre** have collaborated with organizations in testing approaches to integrating entrepreneurship in both secondary and tertiary education. An example of such testing was the ILO Know About Business curriculum, which was adapted to the Jordan context to include concepts of decent work and green enterprises.

Recommendations for better integration of young rural women into the economy

Addressing the exclusion of young rural women from the economy has the potential of impacting significantly on the way that Jordan is able to maximize, not only its economic growth, but also its efforts to counter the challenges of water shortages, environmental degradation and loss of natural resources, and climate change. Furthermore, enabling and facilitating recognition of rural women's full participation in the economy will bring increasing empowerment of women at local levels, which will, in turn, have an impact at national levels. Specific policy recommendations include:

1. There is a need to **challenge stereotypes about "women's work"** in the education system, the media and within the public service. There has been some progress in this regard. For example, the ILO's Better Work Jordan project has shown that women can work in manufacturing, and there have been baby steps in terms of women working in engineering and ICT.

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2. **Reform of labour market regulations to make them more gender-responsive** is already underway. For example, maternity leave is now integrated into social security contributions, meaning it is funded collectively, and the National Committee for Pay Equity has ambitious plans. However, there is more to be done vis-à-vis pensions, working hours, health benefits, child care and perhaps, most importantly, there is a need to ensure that all male and female employees in both rural and urban areas are covered by existing regulations. Moreover, employers need to be incentivized to formalize their businesses so that workplace benefits can be regularized.
 3. **Develop and build on rural-specific data to inform evidence-based gender-sensitive policies and strategies for rural employment creation:** the challenges, norms and opportunities in rural areas are very different to those in urban districts, and implementation of plans needs to be tailored to the realities of rural women as well as men if they are to have the desired impact. Although considerable data exist that could be disaggregated for *both* gender and rurality, these are only partially exploited for the rural context. For example, women's contribution to the rural economy is less visible in statistics, since their inputs to activities such as family farming, food processing and small livestock are subsumed under their "domestic" role, and sometimes not considered as their primary activity.
 4. **Linking microfinance with health and social insurance**, as per Microfund for Women Jordan, which integrates insurance within loan agreements with its clients (see Box 6). This strategy would go some way to ensuring that young rural women can use the credit services to grow and expand their businesses, while also providing access by the women to basic social security when times are lean.
 5. There is greater scope than currently being realized in **making the green economy, or agriculture policies, more gender-responsive**, so that they can meet the needs of young rural women. One aspect of this could be targeting women-led social enterprises in rural areas. Women are more likely to employ other women, and it is culturally more acceptable for young women to work with other women. Such a policy would pre-empt opposition from conservative elements and be consistent with Jordan's stated ambitions in advancing gender equality, but also in advancing employment and environmental policies.

BOX 6. Microinsurance linked to microfinance

With support from ILO, Women's World Banking enabled Microfund for Women in Jordan (MFW) to provide "Ri'aya", affordable hospitalization insurance, to its clients. MFW also offers "Caregiver", a health insurance that is an obligatory component of MFW loan contracts. It is designed to offset the negative impact of family health emergencies that can otherwise tip vulnerable families further into poverty. MFW also includes the Himaya Prevention Programme as a component of loans; this protects against loan default and provides payment in case of inability to work or of death, covering also the spouse.

ANNEX. National plans and strategies addressing key aspects of relevance to employment of rural women and youth

Key areas of action	Strategy/Plans with pertinent elements
<p>Develop the mindsets and skills which are needed for working life</p>	<ul style="list-style-type: none"> ■ Jordan 2025 (Youth, women) ■ National E-TVET Strategy 2014–2020 (Women, youth) ■ National Green Growth Plan for Jordan 2017 (Rural areas, women) ■ National Strategy for Women (Women) ■ National Youth Strategy (Youth) ■ National Strategy for Human Resource Development 2016–2025 ■ REACH 2025 (Women, rural areas) ■ Jordan Economic Growth Plan 2018–2022 ■ National Employment Strategy 2011–2020 ■ Ministry of Environment Strategic Plan (2017–2019) (Women, rural areas)
<p>Promote and support role of private sector</p>	<ul style="list-style-type: none"> ■ Jordan 2025 (Women, Youth) ■ National Strategy for Women (Women) ■ National Strategy for Human Resource Development 2016–2025 ■ REACH 2025 ■ Jordan Economic Growth Plan 2018–2022 (Women, youth) ■ National Employment Strategy 2011–2020 (Rural areas) ■ National Strategy and Action Plan for Sustainable Consumption and Production in Jordan (2016–2025) SCP-NAP (Rural areas) ■ National Green Growth Plan for Jordan 2017 ■ Ministry of Environment Strategic Plan (2017–2019) ■ National Rangeland Strategy (Women)
<p>Promote diversity of farm income</p>	<ul style="list-style-type: none"> ■ National Green Growth Plan for Jordan 2017 (Rural areas) ■ Jordan Economic Growth Plan 2018–2022 (REGEP) ■ National Strategy and Action Plan for Sustainable Consumption and Production in Jordan (2016–2025) SCP-NAP ■ REACH 2025 ■ National Rangeland Strategy (Rural areas, youth) ■ National Strategy for Women (Women) ■ Ministry of Environment Strategic Plan (2017–2019)
<p>Mobilize and support sources of financing</p>	<ul style="list-style-type: none"> ■ National Employment Strategy 2011–2020 ■ National Strategy and Action Plan for Sustainable Consumption and Production in Jordan (2016–2025) SCP-NAP ■ REACH 2025 ■ Jordan Economic Growth Plan 2018–2022 (Women, Rural areas) ■ National Microfinance Policy Framework’s Action Plan (2016–2018) (Rural areas) ■ National Financial Inclusion Strategy 2018–2020 (Youth, women)

IFAD-ILO Taqeem Initiative

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