

Work Pattern of Jordanian Women, Women in Informal Work & Home-Based Entrepreneurship

Sweidan, Manal

Department of Statistics

Yajouz Street

Amman, 11181-Jordan

E-mail: manal@dos.gov.jo; manal.sweidan@hotmail.com

Overview

The gains that Jordanian women have made from education do not seem to meet their expectations by translating into real gains in the workplace. Despite some improvements, women's economic activities rates continue to be persistently lower than men's: the participation rate for women lagged behind the rate for men by 69.9 per cent in 1980, narrowed to 49.8 per cent in 2009. Women experience higher rates of unemployment and remain unemployed for a longer period of time on average than their male counterparts: the unemployment rate for women aged 15 years and over exceeded the rate for men by 20.3 percent in 1990, but declined to 13.8 percent in 2009.

Moreover, household duties continue to keep a large number of women away from seeking employment, or from staying employed over their entire life course. Percentages of non-economically active women with home duties as main activity for the years 1980 and 2009 were 81.9 and 76.8 percent respectively, while in contrast the percentages of non-economically active men with home duties as main activity for the same years were insignificant (0.0 and 0.8 percent).

Women's lower levels of economic participation, coupled with unequal opportunities to enhance their human potential, may in part explain gender discrepancies that, with few exceptions, prevail in Jordan and across the Arab region. To these constraints should be added restrictive social norms, cultural traditions and stereotyped gender division of roles, all of which combine to hinder the empowerment of women.

This paper will analyze the effect of such variables on the empowerment of the Jordanian woman from an economic perspective. The Main message delivered is: One of primary factors hindering the economic empowerment of Jordanian women is the persistence of gender-based barriers; these fall into two broad categories: social institutions and cultural practices. Jordanian women's work is generally synonymous with financially –remunerated work-that is, work in the formal sector-thus excluding the bulk of women involved in the informal sector or working from inside their homes. Furthermore, work in the agricultural sector is frequently regarded as an extension of a woman reproductive role. As a result, the economic contribution made by women is largely undervalued.

The purpose of this paper is three fold. First, it is to provide preliminary review and assessment of the availability of statistics with respect to issues that were focus of major United Nations conferences, such as the International Conference on population and

Development (1994); and the World Social Summit (1995). Second, there is the need to illustrate the importance of statistics in understanding social dimensions with respect to the key issues, such as "towards the goal of equal opportunity for women and men". The third is to make better use of available statistics, for example, much has been done over the past decades to increase gender equality in education as attested, among others, by the ongoing effort of the MDG3 under which the majority of countries achieved the official target of gender parity in primary and secondary enrollment by 2005. Progress in expanding women's capabilities, as proxied here by education has not been associated to equal progress in expanding women's opportunities. (World Bank, 2008).

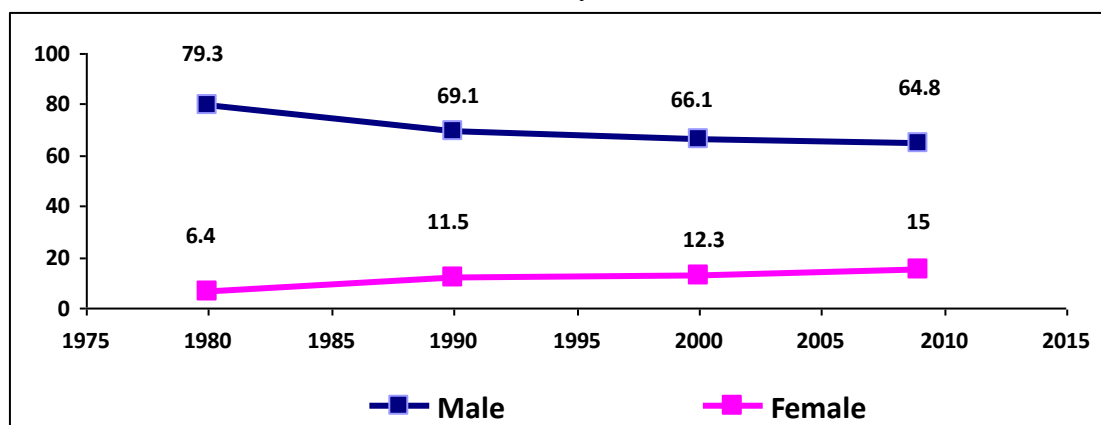
Pattern of Economic Activity

Women's Economic Activity Lower than Men's but Increasing

Women's activity rates are constantly lower than those of men, but have been improving during the last two decades. The activity rate of men in year 2009 was 64.8 per cent. In comparison, women's participation rate was 15 per cent.

The recent levels of participation in economic activity reflect significant changes over the last two decades, showing that in general, the gap between women's and men's economic participation is narrowing. For example, the participation rate for women lagged behind the rate for men by 69.9 per cent in 1980, narrowed to 57.6 per cent in 1990 and to 53.8 per cent in 2000 and to 49.8 per cent in 2009. There were large increases in women's participation rate between 1980s and 2009 (the rate increased by more than two folds), and a slight decrease (14.5 per cent) in case of men. Between 1980 and 2009, women's economic activity rate increased by 8.6 percentage point.

*Chart 1 Substantial Increase in Women's activity rates in most years
Economic activity rate for the Jordanian population aged 15 years and over, for selected years*



Source: Employment & Unemployment Survey

The increase for women may largely be related to structural changes taking place in the labor market in Jordan as well as around the world, with shifts from agriculture towards services (International labour office, 1995). According to the Department of Statistics (DOS) estimates', the output of the service sector has continued to grow faster than the rest of the economy. (Website of the Jordanian Department of Statistics, DOS 2003-2009). In the 1990s, agriculture and services employed proportionately more men than women. There was an even

higher concentration of women in services relative to men, (Service sector absorbs more than 60 per cent of employed women. In contrast, for men, services sector accounted for less than 45 percent). More women work in the service sector because socially the jobs in this sector are perceived as being more consistent with women traditional gender roles within the household. Another possible reason why women are less represented in the other sectors is due to the fact that some occupations are simply inaccessible to women on the grounds of culture, religion, and safety concerns. (Jordanian Employment and Unemployment survey for selected years).

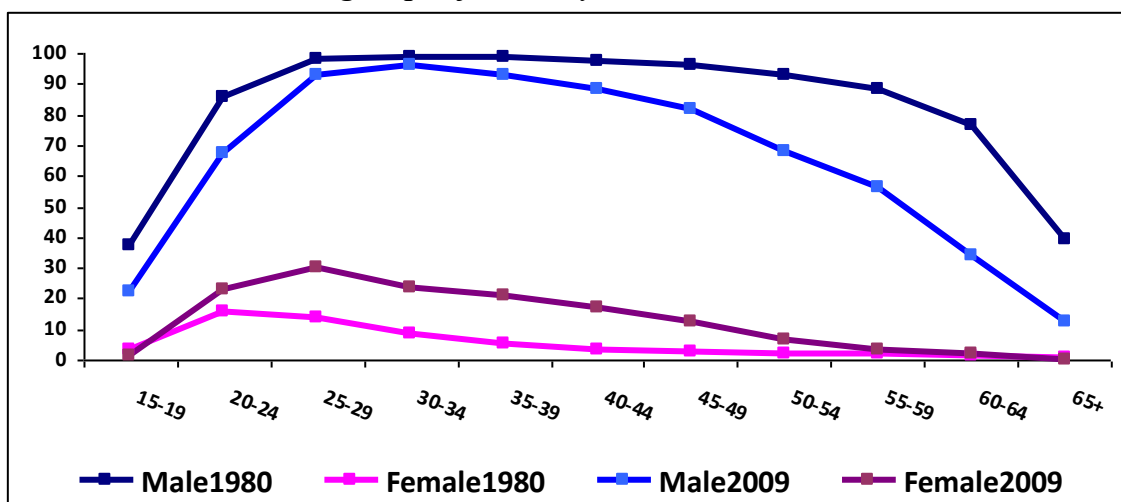
Age Pattern of Economic Activity

Women's Activity Patterns continue to be highly differentiated from Men's

There are significant variations in women's economic activity- the differences are both in the levels of participation, and in the changes occurring over their life cycle. Variations are most notable over the reproductive ages (15-49 years), during which any conflict that might be associated with combining labour market work and household responsibilities is likely to be manifested. In general, female participation rates remain low – under 30 percent - all through women's work life.

The pattern of female participation rate in economic activity shows an early rise in age group 20-24 years and through the reproductive ages, with decline thereafter. This pattern also resemble the typically male patterns, except that the activity rates are about 40 to 70 per cent lower for women during the reproductive ages. In addition, women depict an early retirement from the labor market. Deviations from the male pattern, such as low participation during the reproductive ages or decline before the retirement ages are often attributed to women's withdrawal from the labor market for family reasons (Report on the Status of Jordanian Women, 2004).

Chart 2 Activity patterns corresponding to lowest women's rates distinct from men's Age –specific activity rates, 1980, 2009



Source: Employment & Unemployment Survey

Marital Status and Economic Activity

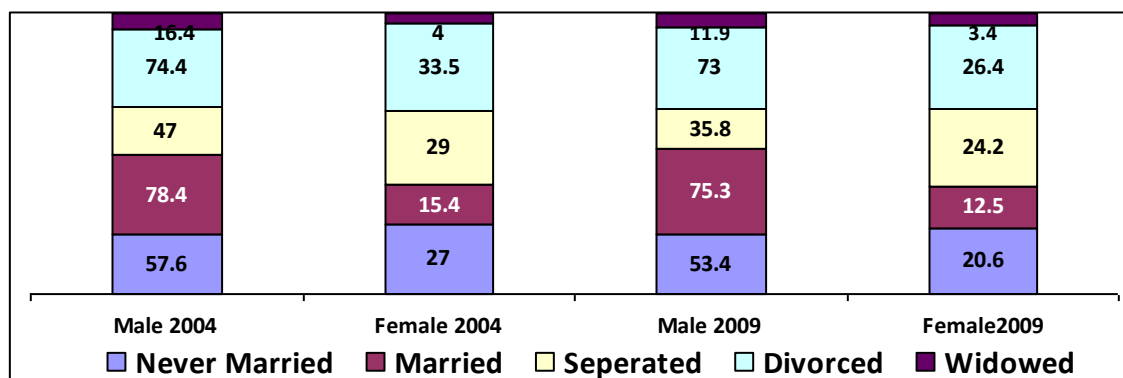
Activity Rates Lowest among Widowed Women and Men,

Differentials in Women's and Men's economic activity reflect different ways in which factors such as marriage, cultural norms on gender roles, etc., affect work outside the home.

Among Jordanian women, the divorced have the highest participation rates compared to women of other statuses while it was the lowest for both widowed women and men.

Married women have lower than average economic activity (for example in year 2009, the activity rate for married women was 12.5 per cent and the average economic activity rate for women was 15 per cent). This trend is not surprising as it reflects traditional roles for Jordanian men and women. Men are perceived as the primary breadwinners for their families. Women are seen to be the caregivers of their families and are more likely to remain home when married. If married women work outside the home, their work is generally perceived as being secondary to men's. The separated and never married categories showed high activity rates for women but these were under 30 per cent.

Chart 3 Activity rates vary significantly when they are classified by marital status
Activity rates by marital status, 2004/2009



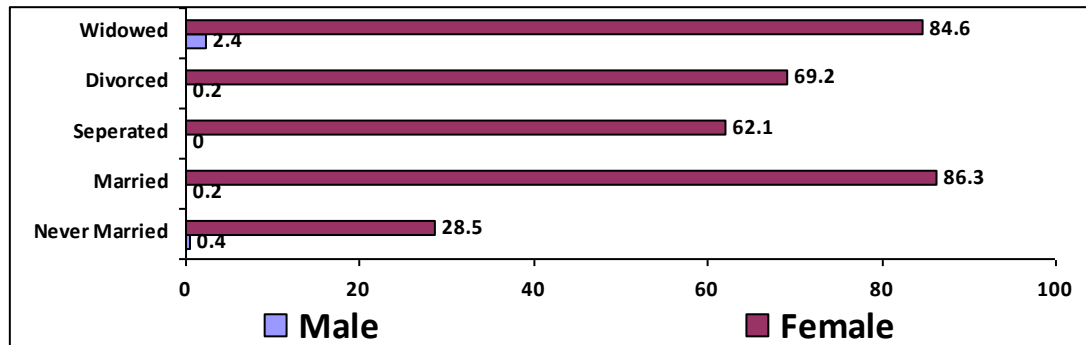
Source: Employment & Unemployment Survey

Home Duties as well as Attitudes toward Women Working Outside Still Keep Many Women away from the Labour Market

The reasons women delay into, withdraw from, or stay out of the labour market are varied. They differ to a large extent from men's and are associated with several factors- the conflict between employment and family responsibilities being traditionally the major one.

Marriage and related status have a stronger and opposite association with women's participation relative to men's (Chart 4). Family and children care responsibility are generally more important factors in explaining the variations, not only in women's patterns of participation, but also in the differences between activity rates of women and men. For example, the percentage of women with children less than 6 years old is higher among the non-participating in the labor market (37 percent) than among the participating (26 percent). (Women in Informal Work & Home-Based Entrepreneurship Survey, 2008). This means that women sometimes perceive their work conflict with their family responsibilities.

**Chart 4 Implications of women's dual responsibility for their economic activity
Percentage of non-economically active with home duties as main activity, 2009**



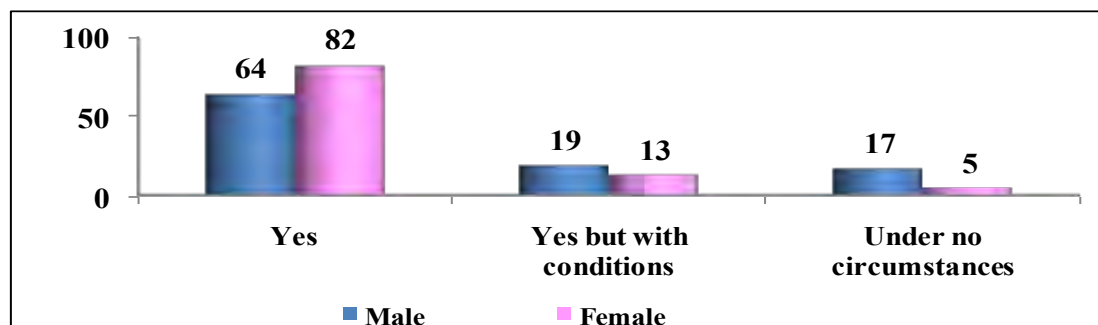
Source: Employment & Unemployment Survey, 2009

A data collected through a survey focusing on Women in Informal Work & Home-Based Entrepreneurship in Jordan, 2008 reveals that the majority of women non-participating in the labor market are married (79 percent), whilst the percentage of married women is lower among those participating in the labor market (46 percent). Among men, no remarkable differences are found.

Furthermore, the barriers to women's access to economic advancement may also lie in social attitudes that emphasize differential roles within the family, including the male role as the sole breadwinner, the importance of women's honor and modesty, and unequal power in the private sphere. These result in well-defined gender roles and relations, much of which is rooted in Jordan's rich traditions.

Chart 5 below can be useful in depicting the attitudes of both men and women towards women working outside their homes. In the chart, non-acceptance of the idea of women working outside is higher among men than women in Amman. For example, 64% of the men accept the idea of women working outside compared to a higher percentage of females in favor of the idea (82%). Amongst the men who reject the idea of women working outside, 19% say they would accept but with conditions whilst 17% of these men say they will not favor the idea regardless of the circumstances. As for the women who reject the idea of women working outside, 13% of them report they would accept but with conditions while only 5% will not accept under no circumstance.

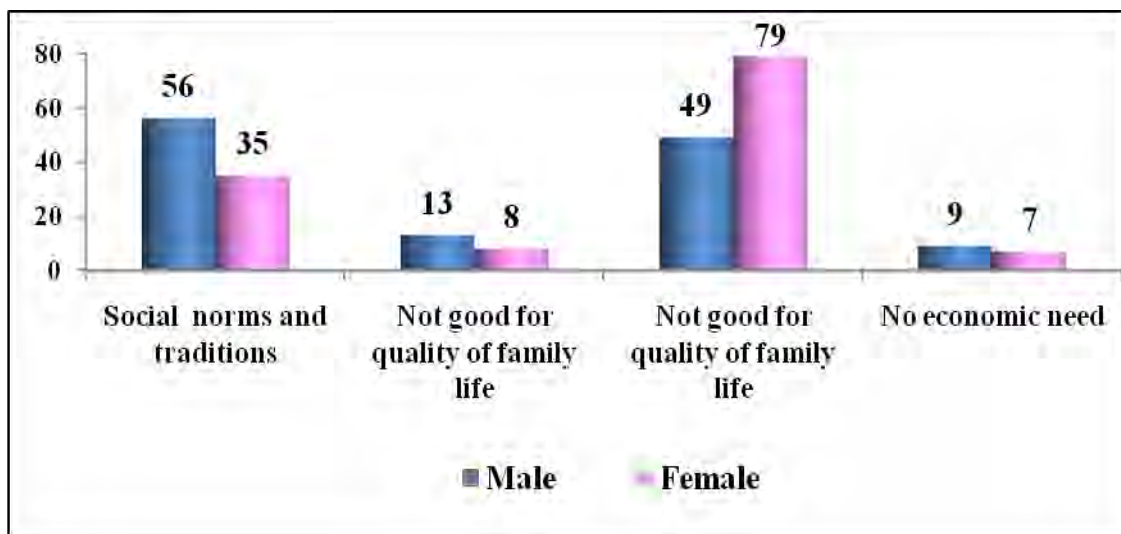
Chart 5 Attitudes towards Women Working Outside Home



Source: Women in Informal Work & Home-Based Entrepreneurship in Jordan Survey, 2008

It is important to understand the reasons contributing to the refusal of the men and women towards women working outside. In this regard, chart 6 shows that 56% of men against women working outside cite social norms and traditions whilst the majority of women not in favor of women working outside (79%) are concerned with the adverse impact that outside work may have on the quality of family life.

Chart 6 Women’s views against working outside are mostly tied to work/life balance while men’s objections are more driven by social norms and concerns of being in danger of facing sexual harassment
Reasons for concern with female outside work



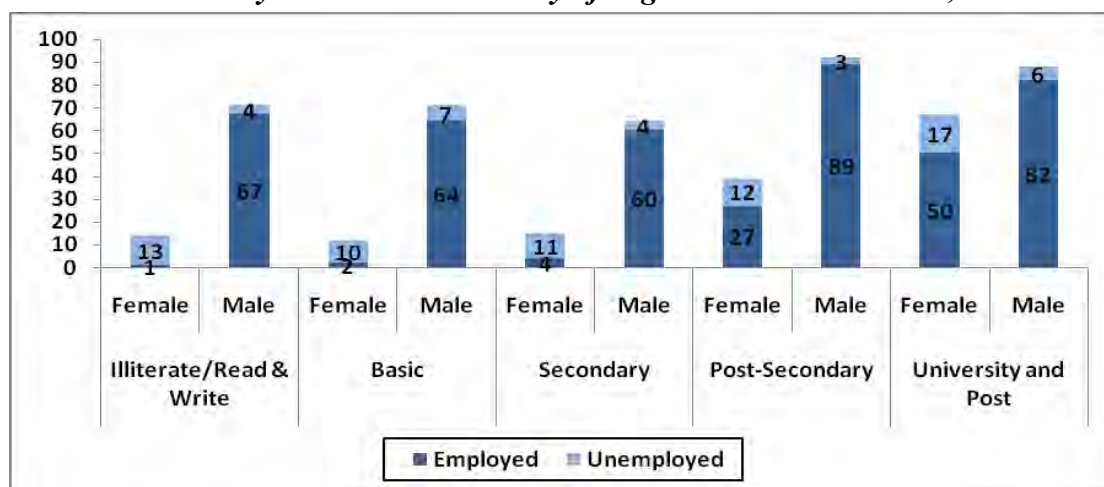
Source: Women in Informal Work & Home-Based Entrepreneurship in Jordan Survey, 2008

In order for Jordan to enhance the economic role of the Jordanian women in the society as a conduit for economic, social and political participation, there is a need for more emphasis on changing social norms and conservative attitudes vis-à-vis women’s work, i.e. men’s attitude and objection. Gender-stereotyping in schools may still persist and needs to be removed.

Education Levels of the Economically Active

Women in the economically active population are generally of higher educational attainment than their male counterparts. Chart 7 shows that female participation rate in the labor force, whether through being employed or unemployed, increases with education but more remarkably so for women with post secondary and university/post-university education relative to women with only secondary education and below. For example, only 27% and 50% of women with post secondary and university/post-university education are employed, relative to 11%, 10% and 13% employment amongst women with secondary education, basic and illiterate/read and write education levels. Similarly, 12% and 17% respectively of women with post-secondary and university/post-university education are unemployed, relative to only 1%, 2%, and 4% of women with illiterate/read and write, basic and secondary education that are unemployed, respectively

Chart 7 Labor Force Participation by Employment Status, Education Economically Active Predominantly of Highest Education Levels, 2008



Source: Women in Informal Work & Home-Based Entrepreneurship in Jordan Survey, 2008

This shows that in Jordan, female labor force participation is positively associated with education, but more so at the highest education levels such as post secondary level and above. As for men, there seems to be no clear pattern on employment from the impact of education up to the secondary level.

Factors that Influence Women’s Economic Participation

Government officials and other labour experts think that the official labour statistics under-report women's participation in the economy. While it is presumed that women constitute the majority of informal worker, with anecdotal information indicating that women do work as unpaid rural and petty trader, it is considerable difficult to accurately account for the extent of female labor force participation in the informal economy. This is a key area requiring further analysis for four major reasons; without an accurate picture of economic activity in the informal sector it is difficult for policy makers to design effective programmes; the rights of women worker in the informal sector are un-protected; government does not benefit from any revenues earned in the informal sector ;and women enterprises in the informal sector are hamstrung in their ability to grow their enterprises through lack of access formal capital with adverse consequences for the economy as a whole.

Jordan has highly progressive labour laws which protect women with regard to working conditions and maternity leave, but which in some cases, unintentionally have led some employers discriminating against women's recruitment as a means of avoiding the cost of implementing these laws. In addition, it was noted that female employees are not completely familiar with their own labour rights. Therefore, The government needs to strengthen its capacity to enforce labour laws and to raise women's awareness of the laws and regulations.. Jordan's social security laws tend to be based on the premise that women are dependents as opposed to independent economic actors in their own right. In some cases this perception has led to women and men receiving different benefits, particularly if they are married.

There is considerable discrimination against married women in terms of recruitment and promotions as it is generally believed that they will not be as committed to their jobs as

married male employees. This is due to women generally being expected to be responsible for all family care regardless of whether they work outside the home or not. In Jordan, the private sector recruits than 60% of men and 55% of women. However, many women and men prefer to seek jobs in the public sector despite the fact that the majority of employment opportunities are generated by the private sector. Currently government employment opportunities are decreasing due to measures to reduce civil service employment. Despite this, Civil Service Bureau statistics for 2009, show that the number of women applicants to the public sector is significantly higher than male applicants. Also of interest is that men's recruitment rates are higher than women's, standing at 10% while for women it was only 3.7%. This difference may be an indication that there is a gender bias in private sector recruitment.

Indeed total fertility in Jordan decreased by more than half between 1980 and 2009 from 6.8 births per women to 3.8 births. Yet Jordan's total fertility rate is higher than the average observed in other comparable countries, as well as the average for the MENA region. Gender-based wage and nonwage discrimination are present. Estimates show that if discrimination was eliminated and women were paid at a level commensurate with their education, women's wages would increase by as much as 45 percent in the private sector and 13 percent in the public sector (The Economic Advancement of Jordan Women: A country Gender Assessment, 2005). Thus, wage discrimination by itself does not explain why women in Jordan participate less often in formal employment. However, when combined with other factors, such as differentials in non-wage benefits, wage discrimination may play a role in raising the reservation wage (that is the average wage rate at which an individual is exactly indifferent between working and not working) that women set for themselves.

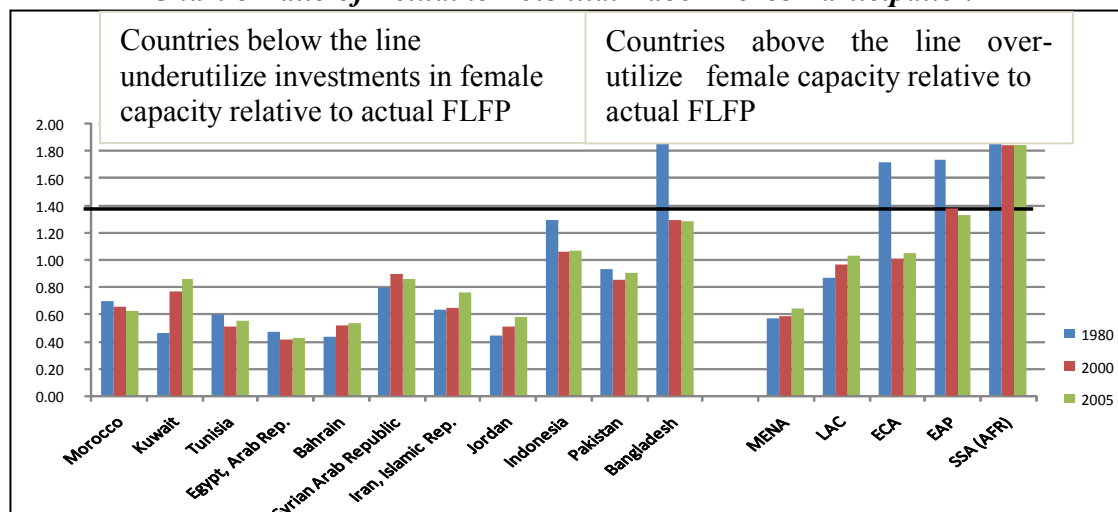
The Consequences of Women's Limited Economic Advancement Low Levels of Female Participation Lead to Low Utilization of Productive Capacity

Based on the estimates for all MENA countries and other world regions, the actual level of female labor force participation in Jordan is only about half of its potential- among the lowest in the region, as shown in Chart 8

For example, female labor force participation rate (15-64 years old) in 2007 for MENA was 28% relative to 37% for South Asia, 57% for Latin America and the Caribbean, 59% for Europe and Central Asia, 61% for Sub-Saharan Africa, and 72% for East Asia and Pacific (WDI & GDF database-World Bank).

The underutilization of capacity implies that Jordan could potentially increase its productive capacity should women participate more effectively in economic life, with implications for family welfare and GDP growth. Of the most evident consequences of women's low labour force participation is the large number of nonworking people that the working population supports- the economic dependency ratio. In Jordan, this ratio is 2.8 (DOS, 2009), one of the highest in the developing world, and higher than the MENA regional average of 2. The same factors that contribute to the MENA regions high economic dependency ration also exist in Jordan; high rates of unemployment; an increasingly younger population and the low rates of participation by women in the Jordanian labor market.

Chart 8 Ratio of Actual to Potential Labor Force Participation



Predicted or potential FLFP rates are based on the characteristics of each country’s female population (fertility rate, education, population age profile). FLFP calculated using panel regression analysis for 71 countries and three points in time 1980, 2000, 2005.

Woman’s Low Labor Force Participation also has Implications for Average Household Income

Family income too, could be higher, if Jordanian women were to accomplish their potential levels of employments, based on their education profile, current fertility levels and the structure of the population. Choosing seven MENA countries for which data are available (including Jordan) the World Bank conducted simulations to calculate how the earnings of the average household would increase if females participated according to their full potential, instead of their current level of labor participation. For Jordan it was found that the potential increase in average household income could be as high as 18 percent. (The Economic Advancement of Jordan Women: A Country Gender Assessment, 2005).

Conclusion and Recommendations

At the end, the findings of this paper indicated that there are multiple challenges facing women who want to or are already working in the labor market. Underlying all of them is the social and family attitudes about what women and men’s role in general. Therefore if Jordan wants to increase women’s economic participation, it will be necessary to address this issue from multiple perspectives. At the government level, key actions needed to promote positive changes include a review of labor laws that restrict women’s employment. It is also necessary that in formulating any solutions, it is important to remember that the family unit is central to Jordanian women, as well as to the society as a whole and, to be fully effective; policies addressing women’s increased economic participation must at the same time provide mechanisms to ensure that the needs of families are met.

In addition, it is important to increase societal awareness of gender-related employment issues at all levels. Be it within the family level or in society at large, the perception that the role of women is primarily as a wife and mother needs to be addressed to ensure that women will have equal opportunities in accessing the labor market and in their subsequent careers and work life.

REFERENCES

- The Economic Advancement of Jordan Women: A Country Gender Assessment, 2005.
- WDI & GDF database-World Bank.
- Women in Informal Work & Home-Based Entrepreneurship in Jordan Survey, 2008.
- Department of Statistics: Employment & Unemployment Surveys, Annual Reports for Selected Years- Jordan.
- Population and Family Health Survey, Department of Statistics- Jordan, Macro International.
- Jordan Civil Service Bureau Statistics, Annual report-2009.

ABSTRACT

This paper aims to analyze the underlying reasons that hinder the advancement of economic empowerment of Jordanian woman. The paper argues that despite the rigorous governmental effort to support the economic advancement of woman, through equal education opportunities and encouraging relatively legal environment, the economic advancement of woman remains humble and below aspired levels. It is the controversy of this paper that this is mainly due to the existence of gender-based barriers.

Woman's work is generally synonymous with financially- remunerated work - that is, work in the formal sector - thus excluding from consideration the bulk of woman involved in the informal sector or not working outside the home. Furthermore, work in the agricultural sector is frequently regarded as an extension of a woman reproductive role. As a result, the economic contribution made by woman is largely undervalued. Woman's economic activity rates continue to be persistently lower than men's (the participation rate for woman aged 15 years and above lagged behind the rate for man by 69.9 % in 1980, narrowed to 49.8 % in 2009) and they remain unemployed for a longer period of time on average than their male counterparts (The unemployment rate for woman aged 15 years and over exceeded the rate for man by 20.3 % in 1990, declined to 13.8 % in 2009).

The purpose of this paper is three fold: First, to provide preliminary review of the availability of statistical information with respect to issues that were the focus of major UN Conferences. Second, the need to illustrate the importance of statistics in understanding social dimensions with respect to key issues, such as "towards the goal of equal opportunity for woman and men"; and third, to make better use of available statistics in order to provide better understanding of the realities of woman within the Jordanian Society.

RÉSUMÉ

Mrs. Manal George Sweidan: Head of Gender Statistics Division at the Department of Statistics DOS –Amman /Jordan has an experience of 13 years at the Department of Statistics where she acquired intensive understanding of gender research, statistics and various assessment tools through empirical field experience as well as a variety of national and international training workshops and conferences. She has translated this experience through the establishment of the Gender Statistics Division at DOS. Her work and training experience has equipped her with a sound and in-depth knowledge about the challenges of gender equality in Jordan and confirmed to her the need to actively advocate for promoting women's rights. From 2008 to 2009, She was involved in many organizations in which she executed consultancy missions including the UN Economic and Social Commission for Western Asia ESCWA in Lebanon, Beirut and the International Rescue Committee IRC- Jordan .