



JORDAN
HUMAN
DEVELOPMENT
REPORT 2004

BUILDING SUSTAINABLE LIVELIHOODS

“I was fortunate to pursue my education. As a result, I feel the value of it” (woman, Danah)
“I never managed to get an education.. I had to drop out of school to support my family” (old man, al-Natheef)

“In the old days, our homes provided us with everything we needed, including meat. But now we have to buy the lot” (housewife, Sakhra)

“All I need is a window and some fresh air” (woman, al-Natheef)

“My brothers live all around me, we share our happy and miserable moments” (young man, Feyan)

Many reports talk about poverty and the poor, but few actually provide the space for the poor themselves to take centre stage and to talk about their lives. Jordan's second National Human Development Report redresses this imbalance. It places the poor at the centre of analysis and attempts to capture the diverse and dynamic characteristics of poverty through the eyes of the poor themselves. Over 800 poor people from seven communities across Jordan took part in a consultative, participatory research process during which they provided their views, insights and analysis concerning the nature, scope and scale of poverty as they experience it on a daily basis. The report takes their views as the starting point for analysis and reviews the policies, programmes and process of poverty alleviation in Jordan from this pro-poor perspective.

Combining qualitative and quantitative data, the eight chapters of the report illustrate the complexities and contradictions of human development. The report promotes sustainable livelihoods (SL) as the goal of development and uses the sustainable livelihoods analytical framework to attempt to capture and analyse the strategies of the poor as they struggle to escape poverty. Following the SL approach, the report places great emphasis on issues of vulnerability and the impact of shock, which are particularly relevant to analysis of the situation of poverty in Jordan over recent years.

A major theme of the report is that the considerable human development gains that have been achieved at the macro-level in Jordan have yet to trickle down to many sub-groups among the poor. The report provides detailed recommendations to accelerate this process and to enhance positive outcomes for the poor. This will require all stakeholders from government, civil society and the private sector to combine their resources to tackle the enduring challenges of poverty alleviation so that all people can share equitably in the benefits of social and economic progress in Jordan today.



THE HASHEMITE KINGDOM OF JORDAN
**MINISTRY OF PLANNING AND
INTERNATIONAL COOPERATION**



**United Nations
Development Programme**



THE JORDANIAN HASHEMITE FUND
FOR HUMAN DEVELOPMENT

JORDAN
HUMAN
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REPORT 2004

Building
Sustainable
Livelihoods

Ministry of Planning and International Co-operation.
Hashemite Kingdom of Jordan

United Nations Development Programme, Jordan

Jordanian Hashemite Fund for Human Development/
Queen Zein Al Sharaf Institute for Development, Jordan

Amman-Jordan
2004

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Dpp. No. 1300/5/2004

Jordan Department of the National Library Deposit number 1294/5/2004

Key words: Human development; poverty alleviation; qualitative research; participation; enterprise; human rights; credit; gender; good governance; decentralisation

The analysis and policy recommendations in this report do not necessarily reflect the views of the Jordanian Ministry of Planning and International Cooperation, the Jordanian government or the UNDP. This report is a result of a collaborative effort by Jordanian and international specialists.

The photographs on the front cover and throughout the report were taken in the seven poor and marginalised communities in Jordan where the consultation process for this report was carried out.



Foreword

His Majesty King Abdullah II

In Jordan, we have long realised that people are at the heart of development. Our progress bears witness to the dedication and commitment of the Jordanian people, who have endeavoured, in the face of numerous challenges, to gain education, employment, raise families and exercise responsible citizenship. This in turn has been reflected in Jordan's status throughout the world. We are proud to be seen as a model of Arab and Islamic tolerance and enlightened vision.

In recent years, Jordan has had to contend with a host of new and evolving challenges. Global and regional turmoil have all resulted in political and economic upheavals, from which many have suffered. Over the years, Jordan has had to learn to be resilient, to face up to challenges, to be resourceful. Perhaps it is this quality that has enabled us to continue to stand firm in the face of troubling times in our world. In this, we pay tribute to the will and spirit of the Jordanian people who make Jordan what it is today.

Recognising that people are Jordan's strength, its past, and its future, means that we continue to invest in the Jordanian family in its widest sense. We have seen the benefits of education, of health care and of creating employment opportunities. Yet we are not just persevering, but constantly aiming to ensure that current and future investments are fruitful and effective.

We must also not hesitate or shy away from recognising where problems exist. Poverty is, for many in Jordan, a harsh and stubborn reality. The fact that many Jordanian individuals and communities live in conditions of economic and social hardship is embedded firmly in our national consciousness and is the focus of all our energy.

While pushing forward the development process, we are simultaneously targeting poverty and seeking its eradication. Nobody can deny that this will require considerable effort by all members of society. Government alone will not be sufficient.

Government, private sector, civil society, communities and citizens are working together in a complementary manner. Each brings unique strengths, experience and knowledge from which all can benefit. In Jordan, we know how important it is to be innovative and to make the most of what we have. Such cooperation can ensure that we make the most of all our strengths, collectively.

Our government has already placed political reform at the highest levels of its agenda. The recent establishment of the Ministry of Political Development and Parliamentary Affairs is a clear indication of the importance being given to the reform process. Political reform not only entails work within the government, but will involve young people, women's groups, the judiciary and the media, all of whom we see as essential agents of change. We are committed to Jordan's evolving democracy, in which an empowered, vocal and active citizenship is instrumental in the overall national development process.

A respect for human rights is already enshrined in our Constitution. Our Government is making concerted efforts to ensure that the rights of Jordanians are respected in all aspects of everyday life. Our national institutions are striving to embody the trust of the Jordanian people, particularly those who need them most. My government and I are committed to promoting the highest standards of efficiency and accountability in these institutions.



It is here that the voice of civil society is essential. In Jordan, we are proud of our evolving civil society, which is capable of complementing the role of government at times, and capable of influencing positively the country's development processes.

It is for this reason that we are particularly encouraged by the process of the production of this report. While the report itself provides valuable insights and factual information into poverty and peoples' livelihoods in Jordan, the process by which the report was compiled and the dialogue it initiated are as important. National dialogue and consultation are the basis of a truly shared national development agenda.

This report attempts to look with new

eyes at old problems. In the report, voices of communities, decision-makers, practitioners and others come together to try to search for ways to improve living standards for all Jordanians. This, after all, is our national mission.

We are aware of the challenges ahead, but we are also firmly convinced that the kind of changes and processes we are undertaking will be reflected in long-term stability and economic growth. Reform measures involving all sectors can ensure that such long-term gains are enjoyed by all members of Jordanian society. I know we can continue to make great strides, in the spirit of partnership and unity, which characterises our country's progress, and steers us towards a promising future.



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Jordanian National Forum for Women
Jordan River Foundation
Ministry of Agriculture
Ministry of Education
Ministry of Health
Ministry of Labour
Ministry of Municipal and Rural Affairs
Ministry of Social Development
Near East Foundation
Research and Information Centre/ King Hussein Foundation
Royal Society for the Conservation of Nature
Department of Palestinian Affairs

Special thanks to the following Jordanian communities whose involvement made this report possible:

Dana, in Tafiela governorate
Deeseh, in Aqaba governorate
Dayr al-Kahf in Mafraq governorate
Madaba City, in Madaba governorate
al-Natheef, in Amman governorate
Sakhra, in Ajloun governorate
South Shoonch, in Balqa governorate

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ZENID design team; Yousef Abd Alnabi, Boghos Haroutunian, Nadia Naffa, Winkie Williamson

Photographs:

Bill Lyons, Oraib Toukan

Printing:

National Press

Funded by:

Department for International Development (DFID)
United Nations Development Programme (UNDP)

The process of producing the Jordan Human Development Report 2004

The production of this report on poverty alleviation draws on a wide body of expertise and experience and is itself the result of a consultative process engaging a wide range of stakeholders from government, NGOs, CBOs and civil society.

At the national level more than 400 participants from over thirty organisations (government, civil society and the private sector) attended thirty full days of consultation, workshops and training. All briefing and consultation reports were circulated widely for comments and feedback. This report draws heavily on the outcomes of these stakeholder workshops and consultation processes.

The main findings of the report were presented to a group of senior policy-makers from government, civil society and the international donor community prior to the launch. The recommendations from this workshop will form the basis of a Strategy for Action: Focus on the Poor to ensure that the process continues after the launch of the report.

The NHDR team acknowledges the support provided by the Swiss Embassy, the Swiss Development and Co-operation Agency and the Centre for Development Studies, University of Wales, Swansea in these workshops.

Consultation processes to generate knowledge and information for NHDR 2

Event	Objectives	No. participants	No. organisations
Sustainable Livelihoods (1 day)	To raise awareness of SL approach and establish networks	55	30
PRA and policy influence (2 day)	To share lessons in PRA (regional with Robert Chambers)	58	25
SL field research design (4 day)	To design methods for field research using SL framework	8	4
SL training program (4 day)	To train GO / NGO staff in SL	45	14
Key issues workshop	To identify key issues and briefing documents	10	6
Review of pilot field research (1 days)	To review challenges in carrying out SL research	15	4
Team leaders review (2 days)	To identify common findings and draw conclusions	10	5
Outline workshop	To agree the outline and narrative outline	19	11
Media and development	To raise awareness and engage the media in the process	15	8
Feedback on research findings	To verify findings with development professionals	30	15
SL feedback to various stakeholders	To raise awareness of SL in other sectors	20	14
Review of social capital issues	To consider social capital in poverty alleviation	10	8
Review of MFI/MSE sector	To identify challenges in MFI sector	15	7
Advocacy for NGOs (2 days)	To build a common platform for advocacy for the poor	35	12
Decentralisation processes (1 day)	To identify opportunities for PA under decentralisation	35	12
Co-ops for poverty alleviation (2 days)	To review recent co-op initiatives under RCCDP	38	15
Poverty analysis (2 days)	To identify poverty studies in Jordan	18	9
2002/3 HEIS survey data analysis	To analyse HD data from 2003 surveys	6	4
Action strategy (2 days)	To develop an NHDR plan of action with stakeholders	36	15

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Abbreviations and acronyms

AHDR	Arab Human Development Report	MF	Micro-finance
BDC	Business Development Centre	MFI	Micro-finance institution
BSS	Basic social services	MFW	Micro Fund for Women
CBO	Community based organisation	MoH	Ministry of Health
CBP	Community based planning	MoI	Ministry of Information
CCA	Common country assessment	MoICT	Ministry of Information and Communica- -tion Technology
CDC	Community development centre	MoL	Ministry of Labour
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women	MoPDPA	Ministry of Political Development and Parliamentary Affairs
CLA	Community livelihoods assessment	MoPIC	Ministry of Planning and International Co- operation
CRC	Convention on the Rights of a Child	MoSD	Ministry of Social Development
CVDB	Cities and Villages Development Bank	MRP	Municipality Reform Plan
DoS	Department of Statistics	MSE	Micro and small enterprise
EDC	Enterprise development centre	NAF	National Aid Fund
ECD	Early childhood development	NCFA	National Council for Family Affairs
ESDP	Economic and Social Development Plan	NCHR	National Centre for Human Rights
EPP	Enhanced Productivity Programme	NGO	Non-governmental organisations
ESCWA	Economic and Social Commission for Western Asia	NHDR	National Human Development Report
EU	European Union	NHF	Nour Al-Hussein Foundation
EUS	Employment, Unemployment Survey (DoS)	ODA	Official development assistance
FDI	Foreign direct investment	PAMD	Poverty Alleviation through Municipal Development
FIS	Family income supplement	PCI	Per capita income
FTA	Free trade agreement	PPA	Participatory poverty assessment
GDI	Gender-related development index	PPP	Purchasing power parity
GDP	Gross domestic product	PSD	Public Security Department
GEM	Gender empowerment measure	QIZ	Qualifying industrial zone
GNP	Gross national product	RCA	Recurrent cash assistance
GoJ	Government of Jordan	RCCDP	Rural Community Clusters Development Programme
GovDP	Governorates Development Programme	RH/FP	Reproductive health / family planning
GTZ	German Technical Cooperation	RSCN	Royal Society for the Conservation of Nature
HDI	Human development index	SAP	Structural adjustment programme
HDR	Human development report	SBDC	Small Business Development Centre
HEIS	Household expenditure and income survey (DoS)	SETP	Social and Economic Transformation Programme
HPI	Human poverty index	SLA	Sustainable livelihoods approach
ILO	International Labour Organisation	SPP	Social Productivity Program
IMF	International Monetary Fund	UDHR	Universal Declaration of Human Rights
IMR	Infant mortality rate	TESP	Training and Employment Support Project
JCC	Jordan Co-operative Corporation	UN	United Nations
JD	Jordanian dinar	UNDP	United Nations Development Programme
JLCR	Jordan Living Conditions Report	UNICEF	United Nations Children's Fund
JNCW	Jordanian National Commission for Women	UNIFEM	United Nations Development Fund for Women
JNFW	Jordanian National Forum for Women	UNRWA	United Nations Relief and Works Agency for Refugees
JNHDR	Jordan National Human Development Report	VTC	Vocational Training Corporation
JOHUD	Jordanian Hashemite Fund for Human Development	WB	World Bank
JPAP	Jordan Poverty Alleviation Project	WTO	World Trade Organisation
JPAS	Jordan Poverty Alleviation Strategy	ZENID	Queen Zein al Sharaf Institute for Development
JRF	Jordan River Foundation		
MDG	Millennium Development Goal		
MENA	Middle East and North Africa		



Focus on the poor

Key messages of the report

This report focuses on the poor and marginalised people in Jordan in order that they can achieve positive and sustainable livelihood outcomes. Each chapter includes detailed recommendations for targeted interventions tailored to meet their needs. From these recommendations, eight key messages emerge that cut across all the chapters:

1. Achievements in macro-economic growth and human development must be maintained but additional interventions are required to ensure that all people (especially the poor, women and the disabled) are active participants in Jordan's development processes. Development stakeholders should demonstrate more active commitment to assessing the impact of their interventions on sub-groups among the poor to ensure that the benefits are shared inclusively and equitably.
2. Poverty alleviation does not always require investment of additional resources. Much can be achieved by tackling policy, institutional and process obstacles that hinder the poor from fully accessing existing assets and services. Pro-poor and gender audits of national socio-economic plans would help identify areas where the poorest and marginalised could participate further in the benefits of social and economic change.
3. Government should enhance protection of the poor in the context of structural adjustment as Jordan makes the transition to integrate with the globalised economy. Safety nets are essential to protect the poor from the negative impacts of policies that aim to deliver macro-economic gains.
4. State-supported initiatives that promote new employment opportunities are necessary but they do not necessarily lead to enhanced well-being of the poor. Action is necessary to ensure that new employment opportunities conform to "decent work" standards and that the poor actually gain long-term, sustainable benefits.
5. Decentralisation may provide a space in which the poor can participate more effectively in the planning and implementation of local development. Service providers should establish systems that provide a forum for the poor to raise their concerns and to work together to solve local problems. Mechanisms to strengthen the linkages between local development and local democratic governance structures would improve access to valued services at community level.
6. Current government-led reform campaigns that focus on good governance and democracy provide an opportunity for new social contracts to emerge. Civil society organisations should respond pro-actively and act as a channel for the voice of the poor to be raised.
7. Sustainable development is best achieved through the application of a rights-based approach which treats all citizens equally. "Duty bearing" institutions should hold themselves accountable to citizens and provide clear mechanisms where citizens (especially the poor) can claim their entitlements. Active citizenship should also be encouraged so that poor people can become self-reliant and operate collectively to utilise assets more efficiently and effectively.
8. Women in resource-poor communities face significant obstacles in claiming their rights and entitlements. This deprives them of the opportunities to raise their voice and to exercise choice - both essential components contributing to human dignity. Discrimination at household and community level is a significant barrier to equitable development and should be tackled as a priority. Without the full and active participation of women, sustainable development cannot be achieved in Jordan.



Overview

Focus on the poor

HUMAN DEVELOPMENT: AN UPDATE ON PROGRESS

Jordan has made human development a national priority. The country continues to invest significant resources to ensure that all its citizens benefit from access to health and education services and enjoy a reasonable standard of living. Despite limited natural resources and the demands of a growing and young population, the country has made slow but steady progress towards human development targets.

Between 1997 and 2002, its Human Development Index (HDI) rose from 0.715 to 0.747 (on a scale of 0-1). This increase is primarily the result of improvements in the life expectancy and education components of the HDI. Jordan has also witnessed an improved score for the Human Poverty Index (HPI), down from 9.8% to 7.4% (on a scale of 100% - 0%). A significant milestone is that 98.5% of the population now have access to health services.

Given the considerable external constraints that have affected development progress in recent years, Jordan can be proud of its achievement. It compares well with other wealthier countries in the region and currently ranks ninth out of 19 Arab countries for its HDI value.

Within the country, however, significant regional disparities in human development persist. The 2.02 million citizens who live in Amman governorate benefit from the highest levels of human development (HDI 0.767), largely attributable to the high average per capita income of JD1,134 (\$1,598) compared to the national average of JD918.4 (\$1295). However, the development status of Ma'an, Mafrq and Tafila remains relatively weak with HDI values of 0.697, 0.706 and 0.718

respectively. Mafrq has the lowest GDP index value (0.565) with an average per capita income of just JD656.4 (\$925.5).

Regional human development disparity remains a challenge to the promotion of social equity.

There is evidence, however, that in some governorates the regional human development gap is closing. Between 1997 and 2002 Ma'an and Tafila recorded significant increases in their HDI value (6.4% and 8% compared to a national average increase of 4.5%). In both governorates educational enrolment rates are rising. Ajloun, ranked fifth for its HDI value, has an above-average illiteracy rate but now has the highest level of educational enrolment in the country. Madaba records relatively low values for the standard of living index but has the highest life expectancy: 74 years compared to a national average of 71.5.

However, not all recent human development trends are positive. Zarqa, a highly-urbanised governorate containing 15.7% of the total population demonstrated the lowest increase in its HDI value over the period (2.5%). Average per capita income fell from JD694.9 (\$979.81) to JD684.6 (\$965.3). Economic activity rates have fallen and unemployment rates have risen over this period. Despite the relatively high literacy rates in this governorate, educational enrolment rates are decreasing. Zarqa's HDI ranking has slipped from third to sixth among the governorates. In-depth investigation into the situation in Zarqa is required in order to identify the causes and to implement effective strategies to reverse these trends.

Jordan continues to make good overall progress towards human development goals

However, regional disparities in human development persist.

A major challenge is the creation of employment for young adults

Regional instability has impacted negatively on standards of living

Poverty alleviation programmes should be tailored to the specific needs of sub-groups among the poor

THE CONSTRAINTS ON DEVELOPMENT IN JORDAN

Jordan's development choices are constrained by its weak natural asset base, particularly its inadequate access to water coupled with limited available fertile land. Extended cycles of drought have led to over-exploitation of existing water stocks and decreased soil and livestock fertility in agricultural areas. As elsewhere, when resources are limited and access is constrained, it is often the poor who suffer most. The poor among rural communities are gradually abandoning agriculture and livestock as a livelihood strategy.

Jordan's demographic profile also presents a constant challenge. Nearly 70% of the country's population is under the age of 29. Although the fertility rate has decreased significantly in recent years, it now appears to have stalled at 3.7. Efforts are required to further reduce this figure.

The youthful population necessitates the investment of significant resources in education and health services. At the same time, Jordan's young and educated population also represents one of the country's main assets, provided their energies and skills can be harnessed towards social and economic development. A major challenge will be the creation of employment opportunities to cope with approximately 40,000 additional new entrants to the labour market each year as well as providing jobs for the 194,000 existing unemployed.

POVERTY AND SUSTAINABLE LIVELIHOODS

Scarce resources constrain opportunities for growth. Economic performance has been weaker than expected, largely attributed to the impact of significant regional instability. Real GDP per capita (PPPUS\$) rose from \$3,450 in 1997 to \$4,129 in 2002, an increase of nearly 20% over the five year period. It must be noted, however, that in 1993 real GDP per capita was \$4,380: the standard of living is not improving significantly over time.

Moreover, national averages mask disparities between different groups of the population. Poverty remains a major

obstacle to human development progress and therefore it is likely that a significant percentage of the population is unable to enjoy standards of living that will allow them to achieve their full potential.

A major challenge to policy-makers over recent years has been the lack of reliable up-to-date data on poverty. As the Government of Jordan's 2002 Poverty Alleviation Strategy notes: "No-one knows exactly how many Jordanians are poor today, where they live, or what their demographic characteristics are." The Strategy currently draws on the 2001 World Bank analysis of data from 1997 Household Expenditure and Income Survey (HEIS which indicates that 11.7% of the population of Jordan lives below the poverty line. In 2004, a new poverty line will be calculated, based on the 2002/03 HEIS. Given the complex and dynamic forces that have affected Jordan's development choices over recent years, significant changes in the nature and scale of poverty can be expected since the 1997 survey.

Poverty alleviation strategies are most effective when they target "pockets of poverty" where the poor are disproportionately represented. Within such "pockets of poverty" there is a perception that poverty is deepening and the poor feel that they are not fully included in the benefits of economic growth and social change. The 2002/03 HEIS will provide data disaggregated to the district level, which will help identify these locations in order that targeted interventions can be developed for different locations across the country.

Differentiation between sub-groups of the poor helps decision-makers tailor interventions to meet specific needs. The report identifies sub-groups among the poor: the "poorest of the poor" who are dependent on cash assistance, "the coping poor" whose income is insufficient to maintain the households above the poverty line and the "near poor" who are at risk of slipping below the poverty line if economic and social conditions deteriorate.

The 2002/3 survey will help policy-makers tailor programmes to meet the needs of such sub-groups among the poor and thereby promote greater social unity. It is essential, therefore that existing programmes be evaluated so that lessons

can be learned, conclusions drawn and improved programmes implemented.

The Sustainable Livelihoods Approach (SLA), which this report promotes, provides useful insights that can improve the effectiveness of poverty alleviation strategies in Jordan. The approach places the poor at the centre of analysis and seeks to understand poverty from their perspective. For this report, the views of over 800 community members in seven communities were elicited through a participatory process of consultation. The seven locations were selected purposively in order to reflect the complexity, dynamism and diversity of poverty throughout the country.

The consultation provided significant insights into:

- The impact of recent shocks and the coping strategies adopted by the poor
- The changing livelihood strategies of the poor as they adapt to change
- The assets that the poor value and utilise to create sustainable livelihood strategies
- The policies, institutions and processes that either support or constrain them
- The extent to which the poor claim their entitlements and exercise their rights.

COPING WITH VULNERABILITY AND SHOCK

The lives of the poor and their struggle to survive and thrive has to be placed in the context of the broader political and economic environment in which they live. That environment has changed significantly over recent decades as Jordan undergoes a process of intense and accelerating social and economic transformation, much of which results from a series of shocks to which the country has been forced to adapt.

Jordan's development processes are constrained by external factors over which it has limited control. Its strategic location has made it vulnerable to the impact of regional conflicts that have shaped its development path.

During the consultation, all communities discussed the shock of the 1991 Gulf War and the negative impact on the poor. Any short-term benefits, for example from employment in the construction boom in urban areas were, reportedly, offset by

increased competition for scarce resources and employment opportunities, coupled with significant increases in the cost of accommodation. For the rural poor, the loss of markets for agricultural products had a negative impact.

The short-term coping strategies adopted by the poor further eroded their asset base and has left them worse off in the longer-term. The impact of shock is cumulative and the poor perceive limited positive change in their lives over recent years. This is in marked contrast with the overall relatively positive figures of national level data.

More recently, the ongoing Palestinian *Intifada*, the repercussions of 9/11 and the US-led occupation of Iraq have had a severe impact. The poor have proven to be particularly vulnerable to such economic and political volatility. For example, young people who have entered new employment opportunities in tourism and small enterprise have been affected by staff lay-offs and falling trade as tourist numbers decrease. They worry about their long-term employment security. In many cases, these young people had overcome social and cultural obstacles in order to re-orientate themselves to the emerging economy. If such risk-taking behaviour is not rewarded, it may lead to increased frustration and dependence.

The policies introduced in order to achieve macro-economic stability under the structural adjustment programme (SAP) have had a significant impact on the poor. Among "the coping poor", the rationalisation of employment in the public sector is closing off a significant livelihood strategy, at a time when few alternative opportunities exist for the poor. The removal of fodder subsidies had a major impact on rural livelihoods. The removal of subsidies on fuel has affected both rural and urban communities.

The poor also make explicit reference to the impact of utilities restructuring and privatisation on the cost of living. Some households among "the poorest of the poor" complain that they are unable to pay utility bills and spend some time without electricity. The policies may be essential to deliver long-term macro-economic benefits, but the poor are ill-equipped to cope with

Jordan's development choices are constrained by external factors over which it has little control

For the rural poor, livestock and agriculture are no longer viable livelihood strategies

Stronger mechanisms are required to protect the poor from the negative impact of policies introduced under the structural adjustment programme

The rural poor often lack appropriate skills to adapt to urban livelihoods

The provision of development-oriented support can help rural communities adapt

Men are migrating in search of employment and more women are entering the labour market

the costs. Mechanisms are required to ensure that negative impacts are mitigated and adequate safety nets are in place to protect the fragile livelihoods of the poor.

CHANGING LIVELIHOODS OF THE POOR

The most significant aspect of change in Jordan in recent decades has been the transformation of rural livelihoods. The combination of drought, over-grazing and the removal of subsidies on fodder means that livestock is no longer a viable strategy for many poor people in rural communities. Faced with high input costs and low levels of return, many poor people have responded by selling their livestock. National figures indicate that between 1995 and 2002 the combined stock of goats and sheep decreased from 3.54 million to 2.47 million animals.

Livestock represent a significant form of savings, allowing the poor to raise cash to deal with sudden emergencies. The loss of this safety net reduces the resilience of the poor to face shocks in the future. Decreases in livestock also impact on nutrition levels and protein intake has fallen significantly among the poor. Where rural communities have access to significant development-oriented support, it appears that they are coping with the transition towards new livelihood strategies. In communities that have not benefited from targeted support the poor, especially the older generations, are less confident about their future.

As rural livelihood patterns change, Jordan is also facing the challenge of increasing urbanisation. The population classified as rural has fallen to 22% from a high of 62% in 1952. Sixty-three per cent of the total population are now concentrated in Amman, Zarqa and Irbid. The rural poor who migrate to these urban locations often find that their traditional knowledge and skills are not suitable for urban-based employment opportunities. Among the younger generation there is a demand for vocational training programmes to re-orientate towards emerging economic opportunities. In urban communities the accelerated pace of social change is leading to pressure on limited resources and social tension.

In urban and rural communities, many men are moving away from their communities in search of new employment opportunities. More women are entering the paid labour force especially in seasonal agricultural work and in the manufacturing sector. This type of employment tends to be low paid and is often carried out under difficult conditions, but the consultation process revealed that women value such opportunities.

Women who enter sectors that are not considered “appropriate” to their gender role report that they may face considerable obstacles from within the family and the broader community. Policies designed to encourage women’s entrance into the work force are essential if women are to successfully contribute to their family’s financial resources.

Some communities noted that there has been a rise in the level of child labour, especially in agriculture. Among rural communities it is normal for children to work alongside their family after school and in the holiday, but parents report that the level of contribution required from children has risen and that in some cases they are being removed from school in order to help support the family. In one community they reported that children work for up to five hours in return for JD1–1.5. Parents express regret at the situation but see no viable alternative.

The National Council for Family Affairs co-ordinates the efforts of government and leading children’s rights organisations to tackle this issue but the investment of additional effort and resources is required.

BUILDING ON THE ASSETS OF THE POOR

As livelihoods change, it is essential that the poor have opportunities to engage actively in economic and social development processes. The consultation process identified the wide range of assets (human, physical, social, natural and financial) that the poor combine creatively and flexibly in order to create sustainable and robust livelihood strategies.

The poor place a high value on health and value the services that the government provides. Those who benefit from health

insurance regard it as a significant asset. However, poverty is a barrier to the full enjoyment of health, especially where poor diet leads to ill-health. Disability is perceived as a factor that contributes to increased poverty at the household level. Access to health care is constrained by direct costs of medicine and the hidden costs of transportation.

The poor report that they value education as an investment for the future that will help them escape from poverty. In many cases, they invest their own scarce resources to ensure that their children gain the skills needed for the employment market. The poor note that current education services do not fully cover their needs, and that access is constrained by hidden costs such as transportation, uniforms, fees and the cost of school books.

The rural poor value access to land as a major determinant of successful livelihoods and note that increased levels of access would allow them to diversify their rural livelihood strategies and become more self-reliant. The urban poor value housing as a key asset although they report that rented accommodation is often over-crowded, in poor repair and over-priced. The poor recognise the value of urban upgrading schemes, especially when local communities are fully involved with all stages of the process.

For “the poorest of the poor” access to cash assistance acts as a safety net for survival. The poor recognise that the cash assistance system often delays them from engaging in alternative livelihood strategies. In some cases, this has contributed to a culture of dependency that is a burden for the state. “The coping poor” value access to credit in order to deal with short-term consumption needs or to invest in income generating initiatives. They note obstacles to access to credit and problems managing debt.

In all communities studied the poor have access to relatively good service infrastructure but are constrained by the high cost of utilities. People in rural areas lack access to affordable accessible transport and are therefore isolated from markets, services and employment.

Although the poor express a sense of frustration and powerlessness, they have

clear ideas regarding the measures that need to be taken in order for them to escape poverty. They would like the opportunity to raise their views and to work more closely with government and civil society organisations in order to find solutions to their problems. In many cases, significant improvements can be made without the allocation of additional resources, through a process of more effective targeting and tailoring of programmes to meet specific needs at local levels.

POLICIES, INSTITUTIONS AND PROCESSES

The government makes a serious commitment to addressing the needs of the poor through a wide range of initiatives recommended under the Jordan Poverty Alleviation Strategy (JPAS). Many of the programmes are already addressing the concerns raised by the poor in the consultation process.

Most notable is the reform of the National Aid Fund (NAF) cash assistance programme which will help deliver benefits to the neediest efficiently and effectively and with reduced transaction costs for the poor. The move towards establishing a Family Income Support model will provide poor households with the incentive to “work themselves out of poverty” even though few among “the poorest of the poor” will be able to respond. As the scheme is extended to the “working poor” it may also compensate for low wages in sectors where the poor find employment.

The role of vocational training is central to the success of the “welfare to work” approach and there is strong demand for training, especially among the young. However, significant investment is required in order to ensure that training programmes build the skills required by the emerging employment market.

The findings of the consultation process provide useful suggestions for possible amendments to the current Poverty Alleviation Strategy. In the longer term, the poor will benefit if the national Socio-Economic Transformation Programme (SETP) achieves its objectives and delivers the proposed outcomes. Where policies and programmes aim to deliver macro-economic

The poor have clear ideas concerning the measures that should be taken to alleviate poverty

Significant investment is required to ensure that vocational training leads to employment

The poor would benefit from an efficient, client-focused public sector

Evidence suggests that few among the poor can manage micro-enterprise successfully

Co-ops established with public funds will have to deliver social and economic benefits to the poor

benefits there is still scope to focus on the needs of the poor in order to maximise the benefit they gain and to minimise the negative impacts that structural adjustment programmes can bring for vulnerable members of the community.

The government's own review of progress notes that the pace of reform under the 2002–04 SETP was slower than anticipated and that dependence on donor assistance undermined the capacity of the country to implement the development programme it wishes to pursue. The 2004–06 Economic and Social Development Plan aims to bring about a self-sustaining budget to reduce this dependence on external funds in the future.

The poor will also benefit if the planned public sector reforms are successfully implemented. The consultation process reveals the extent to which the poor depend on the government to provide access to essential services such as primary health care, education and NAF cash assistance. If the proposed reform can deliver services that are efficient, effective and client focused, this will address many of the existing shortcomings. The poor will benefit from the drive towards greater accountability and transparency but they also need to become more active in claiming their rights responsibly.

GENERATING INCOME AND EMPLOYMENT

The promotion of economic opportunity for all is a major pillar of the government's strategy to combat poverty. The consultation reveals that there are limited employment opportunities for many poor households and that it is difficult to acquire sufficient and stable revenues from existing employment opportunities. Dependence on state employment is no longer a viable option and employment opportunities in the private sector are limited. Increasingly, the government is promoting Micro-and Small Enterprise (MSE) to raise household incomes, reduce dependency and create employment opportunities.

Successful development of the MSE sector is dependent on access to credit, provided primarily through Micro-Finance Institutions (MFIs). Significant levels of

investment have been made in this sector and MFIs report excellent repayment rates that will ensure long-term sustainability for their credit operations. The enterprises created can contribute significantly to improving the well-being of the entrepreneur's household and can stimulate growth in the broader community. For many people, especially poor women, this represents the first step on the ladder out of poverty. The sector is expected to expand with increased funding from international donors, although some providers indicate that the potential market for credit may already be nearly saturated.

The consultation process also reveals, however, that where poor people take on loans to establish small enterprises these "projects" often fail. Poor people often live in communities that are geographically isolated and therefore lack access to markets. They have limited resources and lack exposure to successful entrepreneurial role models to stimulate interest. Typical enterprises established by the poor are often in vulnerable "easy entry / easy exit" businesses such as hairdressing, dress-making and home-based food-processing. Marginal returns mean that many of these enterprises fail to maintain an average poor family above the poverty line.

The evidence suggests that many of the poor are unable to manage these enterprises successfully. Where businesses fail this can lead to increased indebtedness and a descent into an increasing spiral of poverty.

It is essential, therefore, that a full-scale impact assessment of the MSE/MFI sector be carried out in order to understand the conditions under which the combination of credit and enterprise delivers optimal outcomes.

When the poor pool resources, share risks and act collectively much can be achieved. The government invests considerable funds in programmes that bring the poor together to find shared solutions to community problems. Projects implemented under the Pilot Projects and Rural Cluster Community Development Programme involve the formation of local co-ops to operate relatively large-scale businesses, involving assets of up to JD900,000.

These enterprise co-ops are expected to deliver economic and social benefits to the

members and to the broader community, to contribute to poverty alleviation and to stem the process of rural-urban migration. Local commitment and ownership will be essential to improve the likelihood of sustainability after project support is phased out. As co-ops play a more important role in local level development, the sector will require support and the recognised shortcomings in the policy, institution and regulatory framework will have to be addressed. Close monitoring of the co-ops is essential so that lessons are learned.

The re-orientation of the economy towards further integration with globalised markets is opening up employment opportunities for poor people in large manufacturing enterprises in the Qualifying Industrial Zones (QIZs) throughout the country. By mid-2003 more than 18,000 Jordanians were benefiting from these new jobs. The majority of employees are young, single women from rural communities.

The consultation process reveals that women value such opportunities, which provide income, increase mobility, and give them the opportunity to experience new learning experiences and mix with other women. Although the women complained of the long working hours and problems of transportation they note that employment in a QIZ factory is better than labour-intensive seasonal work in the agricultural sector, which is often the only alternative open to them. More attention needs to be paid to improving labour conditions and addressing gender obstacles in the workplace.

It has to be recognised, however, that the long-term future of the QIZs is still uncertain because the Multi-Fibre Agreement (to which it is linked) ends in 2006. If the “favoured quota status” that Jordan enjoys in relation to the US market is lost, it remains to be seen whether QIZs will be sustainable in the face of competition from the Far East. There is a risk that these employment opportunities could disappear.

Overall, enterprise and employment opportunities are opening up for the poor and are leading to increases in household incomes. These initiatives are welcomed but need constant monitoring to ensure that they deliver the anticipated benefits and

that the poor are able to participate fully.

A RIGHTS-BASED APPROACH

The consultation reveals that in some communities poor people do not always feel that they enjoy their full rights and entitlements and that this contributes to their poverty. If this is true, then their livelihoods can be strengthened through the application of a rights-based approach to development.

The context is supportive of such an approach. Human rights are enshrined in the constitution and laws of the country. All the major international conventions have been ratified and the process of translating these principles into the national legal and policy framework has been initiated.

The human rights agenda receives attention and support from the highest levels of national leadership. The National Centre for Human Rights provides an independent body that can raise awareness among all parties of the gains to be made if rights are respected. The policy-making bodies and the institutional environment are therefore enabling for a rights-based approach.

A rights-based approach to development asserts a pro-active form of citizenship, in which relations with the state are based on mutuality, inclusion, accountability and rights. The continued dependence on the use of connections (*wasta*) to gain access to goods and services remains a critical obstacle to the creation of a transparent environment in Jordan. Both the poor and service providers would have much to gain if the current reform programme can contribute to the elimination of the use of *wasta*.

As elsewhere, a rights-based approach incorporates not only political and civil rights but also upholds the economic, social and cultural rights of all people. This includes the right of the poor to have a voice and to participate in the processes and decisions which affect their lives. When citizens accept their responsibilities and respect the rights of others, this can lead to enduring and positive outcomes.

To achieve this, institutions must act transparently, accountably and efficiently. The current public sector reform programmes and initiatives launched

Women value the social and economic benefits of employment in the QIZs

The enjoyment of rights is an essential component of human development

The elimination of the use of wasta is a priority

The poor will have to work together to share resources

Gender-based discrimination hinders women from assuming their full role as active partners in the development process

Domestic violence against women is a significant problem, which cuts across economic and social differences

under the “Jordan First” campaign, which seeks to unite all Jordanians, are essential components of a rights-based approach.

The government is urging the poor to become self-reliant and to solve some of the problems of poverty through more efficient use of local resources and opportunities. In this way, it is hoped the current level of “dependence” on the state will be reduced. To achieve this, the poor will have to work together to share resources.

Collective action allows the poor to reduce transaction costs and is, perhaps, the most effective way for poor people to realise their rights on a broad scale. Mobilisation around common concerns can forge alliances with supportive opinion leaders or national agencies to create a shared platform from which the poor can address decision-makers.

Jordan’s democratisation process is supportive of rights, but is currently being led mainly from the top. While this strong leadership is essential, the process must also be supported and owned at the level of community and the poor must be part of the process. Pilot projects are providing illustrations of the effectiveness of collective action strategies that demonstrate how government, civil society and the poor can make mutual gains when such an approach is adopted.

CLAIMING GENDER RIGHTS

The first Arab Human Development Report identified the “lack of gender equity” as one of the three major deficits constraining human development in the region. In some respects, women in Jordan appear to have made significant gains. Women’s equal rights are enshrined in the constitution and women’s equal access to essential services has been heavily promoted. As a result, Jordan’s educational enrolment rates for females are now higher than those for males and health indicators are positive.

However, these achievements fail to translate into economic empowerment for women. The GDP Index of the GDI was 0.703 for males and only 0.421 for females. This disparity is largely attributable to women’s low participation in the formal sector labour force. National surveys and local studies investigating household

decision-making processes reveal that lack of economic empowerment is mirrored by lack of empowerment within the household. The “gender gap” for human development in Jordan is still unacceptably wide.

In all communities consulted, women note that deeply entrenched gender discrimination prevents them from exercising all their rights and assuming their full role as equal partners in the development process. Poverty creates an additional barrier.

Girls report that they are discriminated against within the home, where patterns of socialisation restrict them to relatively limited roles. Many girls want to have more voice in the decisions that will affect their entire lives. Some girls, for example, are afraid their parents might remove them from education for economic or social reasons.

They perceive the roles of wife and mother as status-giving but they do not want to be removed from school in order to fulfil these roles. They also want more involvement in the choice of a husband. Among the young women who have taken up employment, there is evidence that their increased economic independence may be providing opportunities for them to have more influence in household decisions.

In all communities, women are perceived as the primary care providers within their household and are responsible for the well-being of the whole family, especially children, the elderly and the sick. Most women who enter paid employment report that they are still expected to fulfil their household duties. Often, the broader community and the immediate family are not supportive of their working outside the home, but their poverty status leaves them no alternative.

Generally, women note that they have little voice within the home. Males make the strategic decisions concerning employment, family size, children’s marriage, political participation and voting. Some women assert that poor decision-making by men contributes to increased poverty in the household. Many women consulted resent the power that their in-laws wield over them and see it as an obstacle to their well-being. Divorced or widowed women report particular difficulties in claiming their

rights. Many women report that they feel pressure from within the family to forego their inheritance rights in favour of their brothers. Young women note that it tends to be mostly their brothers who restrict their freedom of movement.

In each of the seven locations studied for this report, women note that domestic violence and child abuse occurs within their communities. In recent years there has been more candid and open discussion about these issues. Speaking out can often be the first step towards dealing with abuse. Although the problem cuts across economic and social barriers, poverty can be an additional barrier that prevents women escaping abusive situations.

Under-reporting means that the scale and scope of the abuse and the factors that exacerbate it are unclear. The fight against these practices requires co-ordinated efforts and a multi-agency approach. The persistence of “honour crimes” remains a deeply troubling problem in Jordan. Concerted efforts will be required from all parties to ensure that this issue is placed high on the agenda in order to eradicate it.

The achievement of gender equality is a slow process and one that will involve significant attitudinal change from all segments of society. There is evidence that women are more aware of their rights than in the past. In some communities many of them report that men are more respectful of rights and are adapting to changed household roles and responsibilities as women enter the labour force.

There is evidence that where women work collectively they can mobilise support across a range of stakeholders and advocate effectively for change. Collective action is crucial for women’s rights and the women’s movement in Jordan has been successful when it has united on priority issues. The Jordanian National Commission for Women acts as an umbrella for women’s rights activists, providing a constant lobby at the policy-making level to accelerate the process by which rights enshrined on paper translate into rights in practice.

PARTICIPATION AND GOVERNANCE

Democratic governance has become a central

theme in Jordan’s national development strategy. The consultation process reveals that the poor want to have a stake in the processes that are intended to alleviate their poverty. Increased citizen participation in the identification and implementation of local development strategies is essential if the current government reform programmes are to succeed.

Jordan is witnessing a trend towards increasing decentralisation of responsibility to “sub-national” levels through the Governorates Development Plan and the Municipalities Reform Programme. Since Governors were mandated to play a greater role in promoting poverty alleviation at the local level, they report greater co-ordination between stakeholders and an opening up of channels of communication. As a result, the pace of project implementation has increased significantly. Parallel initiatives at the municipal level are also resulting in the identification of local enterprise opportunities. This report suggests that strong municipal planning can support governorate development processes.

For decentralisation to bring about significant improvements in well-being of the poor, it needs to be accompanied by increased local democracy and more effective governance structures through which the poor can hold service providers and elected representatives accountable.

Greater co-ordination can be achieved when service providers, local authorities, the private sector and the poor work together to identify local solutions to local problems. Civil society can act as a catalyst for change by bringing the parties together and advocating for the poor. Local development does not necessarily require additional funds but can often result in savings from increased efficiency and the elimination of waste and duplication. The process of decentralisation opens up channels of communication and opportunities for genuine partnerships where all parties benefit. Development-oriented institutions will have to respond pro-actively and to advocate for and with the poor to bring about lasting change that will improve their well-being.

It is essential that the appropriate democratic mechanisms are in place that enable the poor to become active participants in Jordan’s development

Poor people may have more opportunity to participate in decision-making at the local level

Decentralisation should be accompanied by increased local democracy

Civil society should engage pro-actively with local governance structures and advocate for the interests of the poor

processes. Empowerment, social inclusion and gender equity are primary objectives integral to all socio-economic development initiatives.

There are no fixed recipes for success, but strong political will and vision are

essential pre-requisites. There are clear indications that these conditions are present in Jordan today. If the drive is strengthened by increased local voice then more profound positive changes can be expected.

The chapters of the report

Chapter one: *Towards sustainable human development* provides an update on human development progress since 1997. It then introduces the concept of sustainable livelihoods and the process of consultation for the report.

Chapter two: *The poor and vulnerability* notes that Jordan's vulnerability context is the major factor that defines Jordan's development choices. It examines the shocks that have faced the nation over past decades and identifies the coping and adaptive strategies adopted by the poor.

Chapter three: *Focus on the poor* presents an analysis of poverty through the eyes of the poor. The chapter examines the assets valued by the poor and the obstacles they face in trying to access them.

Chapter four: *Policies for poverty alleviation* analyses GoJ strategies to alleviate poverty and provides detailed recommendations how they could be amended to enhance the positive impact on the poor.

Chapter five: *Promoting enterprise and employment* provides a critical analysis of three major government-supported initiatives to promote employment and income generating opportunities for poor.

Chapter six: *Claiming rights and entitlements* examines recent initiatives aimed at supporting the poor who wish to exercise their rights and to claim their entitlements in order to improve their livelihoods.

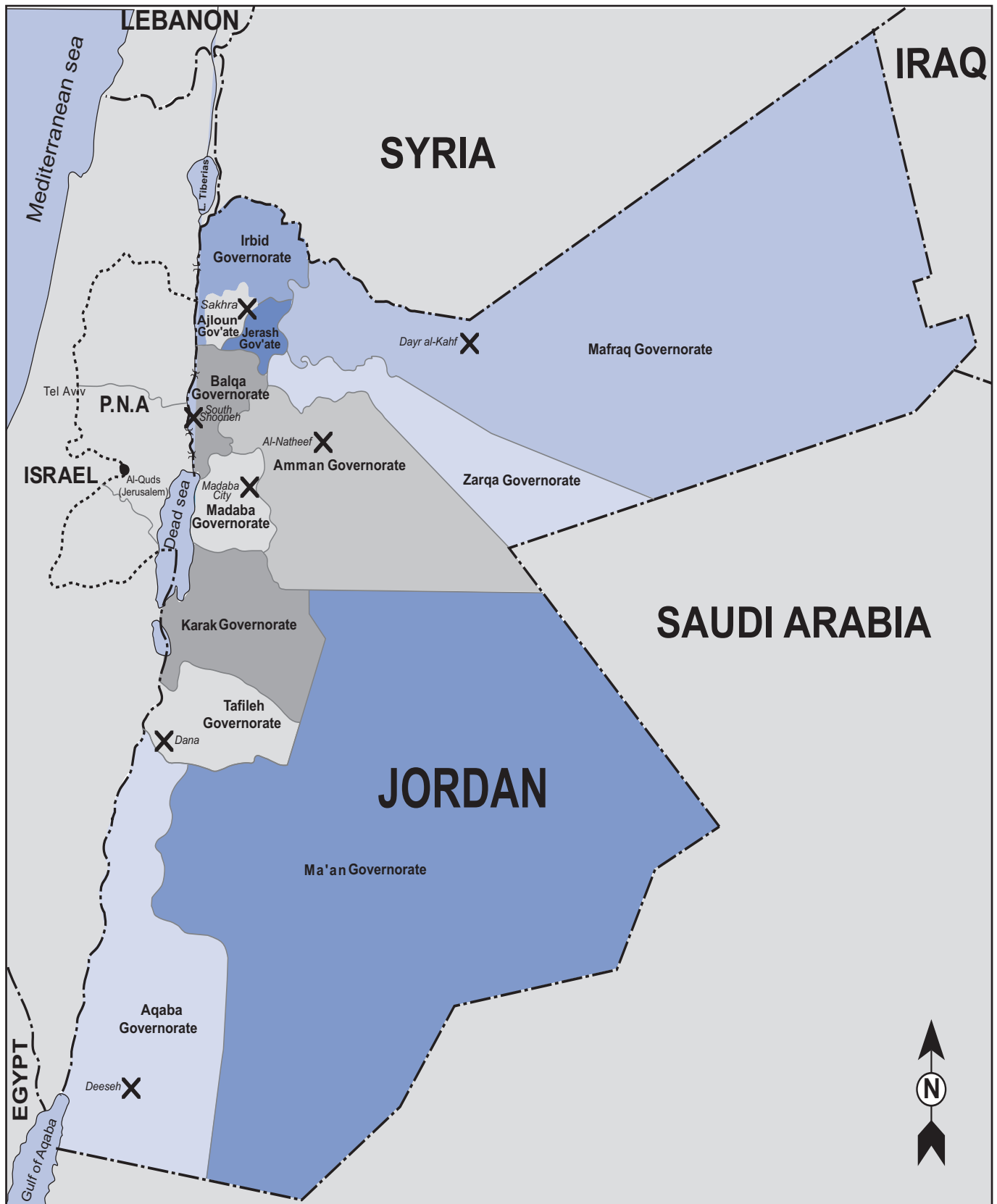
Chapter seven: *Claiming gender rights* records the ways that poor women experience discrimination. It notes that rights that are protected by law are not respected in practice. The chapter identifies gender-based violence as a significant problem facing women in Jordan.

Chapter eight: *Local development, participation and governance* examines the opportunities for the poor to influence decisions at the local level and promotes good governance and enhanced democratisation through reform initiatives.

Figure A

Map of Jordan

Showing governorates and the seven locations where the “consultation with the poor” was carried out.



Source: Royal Geographic Centre.



Chapter one

Towards sustainable human development in Jordan



Chapter one

Towards sustainable human development in Jordan

This chapter summarises the key concepts of human development and introduces the Human Development Index, which is used to measure well-being. It provides an overview of Jordan's human development achievements and notes that regional instability has impacted negatively on standards of living. The chapter notes that overall human development gains may not have reached the entire community and identifies governorates where trends are less favourable. It then asserts that complementary approaches to investigating human development can provide insights into the nature and causes of poverty and presents the Sustainable Livelihoods Approach as a valuable tool for analysis. The chapter concludes with an introduction to the consultation process carried out for the production of the report.

HUMAN DEVELOPMENT

This report promotes a people-centred approach to development in Jordan, building on concepts that have evolved since the launch of the first Human Development Report in 1990.

Human Development Reports (HDRs) have provided two major contributions to the development community. First they have enhanced our understanding by challenging the dominant paradigm that development is exclusively about economic growth and by elaborating on the complexity and diversity of the concept of human development. The HDRs, including regional and national reports, have helped raise awareness of the common challenges faced by poor and excluded people throughout the world and also of the particular challenges that different regions, nations and communities face. The key contributions of the HDRs to development thinking are summarised in box 1.1.

Secondly, HDRs have helped establish a set of standard human development indica-

tors (HDI, GDI, GEM, HPI etc.) that are accepted internationally and shared by all member states of the UN. The annual release of the global HDR provides a benchmark against which nations can measure their achievements over a period of time and evaluate their progress in comparison with regional and global comparator countries.

Analysis of global data reveals that progress towards human development objectives has been mixed and therefore global action is required to hold governments accountable to international agreements. Recent HDRs have helped to achieve this through the promotion of the Millennium Development Goals (MDGs) and the MDG Compact. HDRs use the MDG Compact to stimulate commitment from government, civil society and the private sector to mobilise resources towards achieving priority goals in order to alleviate poverty and to promote well-being.

People-centred development interventions should be geared towards enhancing the range of choices open to all people in every aspect of human endeavour, including the economic, social, political, cultural and spiritual spheres. However, poverty is a fundamental obstacle to the enlargement of such choice and the achievement of human development in most developing countries.

When addressing issues of poverty alleviation, the challenge is to create the right kind of policy and institutional environment that is supportive of pro-poor choice and voice. In order to achieve this, the poor themselves must be at the centre of analysis and must be encouraged to participate in the process.

HUMAN DEVELOPMENT INDEX

The key indicator used to gauge human development is the Human Development Index (HDI), a composite measure of well-being that brings together three key indicators:¹

Human development is a process of expanding people's choices

Globally, progress towards human development has been mixed

Human development is multi-faceted and involves tangible and intangible characteristics

- Human development is people centred; people are both the agents and the beneficiaries of development.
- Economic growth is a necessary, but not sufficient, condition for human development.
- Human development involves the expansion of choice and opportunities for all people.
- Human development involves building people's capabilities and providing opportunities for them to exercise their capabilities.
- Human rights are not the rewards of development, they are essential mechanisms without which human development cannot be achieved.
- Human development involves "intangible" components like freedom, justice, security and dignity.
- Human development is inclusive and promotes equitable development for all people regardless of differences in class, gender, ability, ethnicity or religion.
- All people have the right to participate in the process of the formation and application of the rules, systems, processes and institutions that affect their lives.
- Human development is concerned with the processes as well as with the end product of development.
- Processes of development must respect people's dignity and their right to influence decision-making at the policy and programme level.
- Human development involves good governance: transparency, accountability, and respect for the rule of law.
- Democracy is an essential component of human development because it promotes the rights of people to participate in the governance structures of their country.
- Human development is best achieved by building strong and deep forms of democratic governance at all levels of society, and decentralisation accompanied by genuine engagement by all people is more likely to deliver this than centralised forms of government.
- Technology and knowledge are central to development and must be equally available to all people and to all countries.
- The goals of human development can only be achieved with coordinated effort and political commitment, supported by the allocation of resources.
- The Millennium Goals Compact provides a clear path to be pursued to achieve human development targets.

Source: adapted from various HDRs

- A decent standard of living as measured by gross domestic product per capita in purchasing power parity²
- A long and healthy life as measured by life expectancy at birth
- The opportunity to gain knowledge as measured by adult literacy and the combined gross primary, secondary and tertiary enrolment ratio.

JORDAN IN THE ARAB REGION

Jordan invests significant resources in its pursuit of human development. However, its strategic position has made it vulnerable to certain factors that impede development in the region as a whole. To some extent the political, economic and social upheavals of the region exert pressures on all Arab countries. As a result, in the Arab world the pursuit of human development is essential but it is an imperative that also presents a constant challenge.

The Arab Human Development Report (AHDR1) affirms the need for all Arab countries to embark on development efforts to address what are considered to be the three key regional deficits: freedom, women's empowerment and knowledge. AHDR1 recognises that these three deficits contribute to the high levels of poverty which remain a stubborn and troubling feature of life for many people in the Arab world.

This report, the second Jordanian National Human Development Report (NHDR2)

examines some of the specific development challenges that Jordan faces in its attempts to promote human development and to alleviate poverty.

The report builds its analysis around the perspectives of poor people themselves. It also seeks to elaborate on ways of overcoming poverty through the enhanced participation of poor people, especially poor women, in development processes at the community level. It holds that a rights-based approach, which also focuses on enhancing people's capabilities, offers dynamic and effective ways for Jordan to address its own deficits, to alleviate poverty and to promote human development.

This report also contends that although Jordan faces significant challenges, the current combination of its political climate, visionary leadership and popular will, provide an enabling environment to tackle the major deficits.

Jordan's achievements

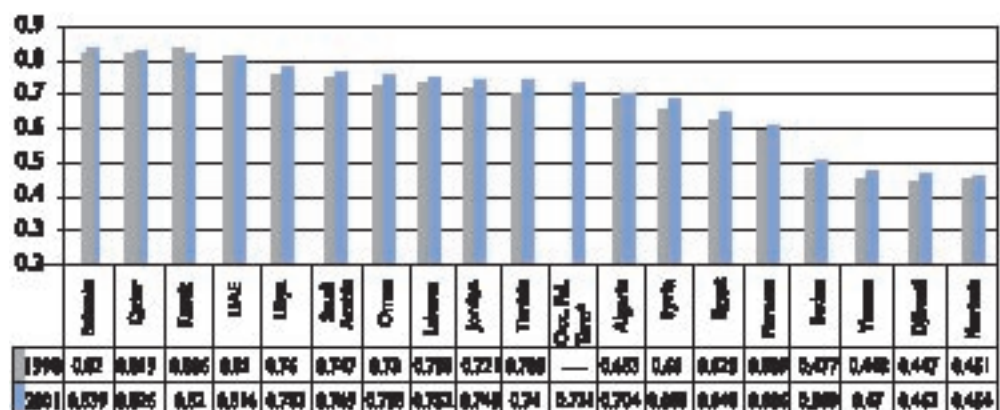
In comparison with other Arab countries, Jordan has achieved relatively high levels of human development: it is currently ranked ninth out of nineteen countries for HDI value. Of the eight highest ranked countries, seven benefit from significant oil revenues and therefore score well on the standard of living component. Jordan's HDI ranking, on the other hand, is largely attributable to its high values for the life expectancy and education indices.

Building human development remains a very serious challenge for the majority of Arab countries

Figure 1.1

Jordan compares well to other Arab states in terms of human development

HDI values for Arab countries, 1990 and 2001, ranked by 2001 value



Source: Human Development Reports 2000 and 2003

** Occupied Palestinian Territories

THE JORDANIAN DEVELOPMENT CONTEXT

The Hashemite Kingdom of Jordan is a constitutional monarchy, which gained independence in 1946. It is located at the centre of a complex and dynamic political, social and economic sub-system between Iraq, Saudi Arabia, Syria, Palestine and Israel. Regional tensions have continuously impinged upon the country's decision-making process.³

Jordan is classified as a lower-middle income country whose economy is constrained by limited arable land, and scarce water, mineral and energy resources.

Jordan's demographic profile

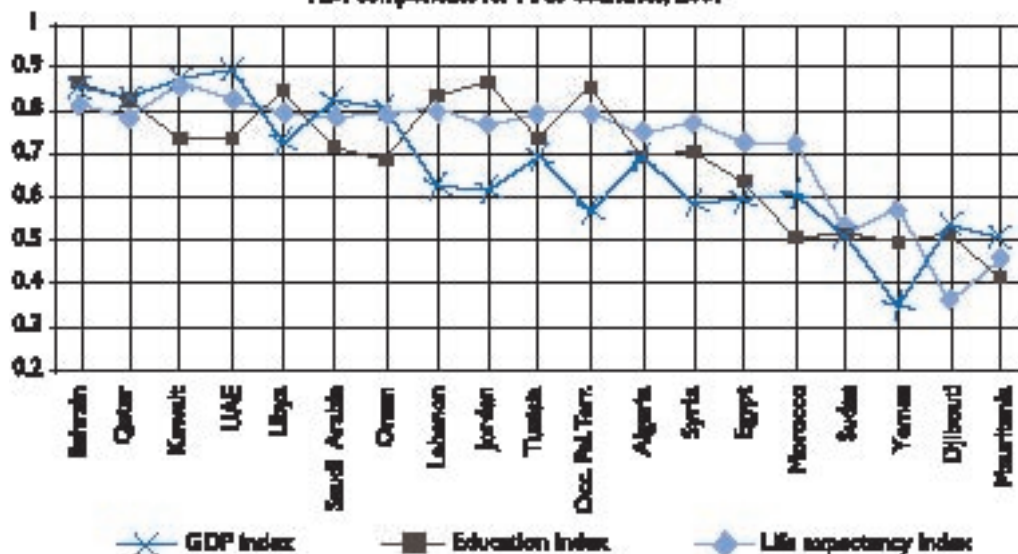
Jordan's demographic profile is a major factor affecting development opportunities. In 2002, the total population of Jordan exceeded 5.3 million, representing a five-fold increase since the 901,000 registered in 1961.⁴ This considerable growth is attributed to successive waves of refugees and migrants from Palestine and the region⁵ over the past 50 years, combined with the impact of a high population growth rate, especially until the end of the 1970s (average 4.8% between 1952 and 1979). The current population growth rate of 2.8% has remained constant since 2000.

The development process in Jordan is deeply influenced by the political complexity of the region and the limited natural resources of the country itself

Figure 1.3

Jordan has reason to be proud of its education and health achievements compared to other Arab countries

HDI components for Arab countries, 2001



Source: HDI 2003

Box 1.2

Jordan's fragile natural environment constrains development choices

Water scarcity is the single most important natural constraint to Jordan's development. Current estimated water use of 800 million m³/year already exceeds renewable water supplies. The water deficit (the gap between supply and demand) is rising rapidly. In 1999 the deficit was 365million m³, in 2000 it was 480million m³. The cost of developing new water resources to fill this gap is rising rapidly.

Jordan's arid and semi-arid environment hosts a sensitive and fragile

eco-system that is susceptible to rangeland degradation, soil erosion and urban encroachment. Most of Jordan's economic activities now take place on only 10% of its land. A growing population and an emphasis on economic activity have increased pressure on this limited land resource. Any degradation or permanent loss of land resources endangers current and potential land usage and has a direct consequence on the livelihoods of the population.

Source: Data supplied by Ministry of Water

Jordan's youthful population represents its greatest asset and its most pressing challenge

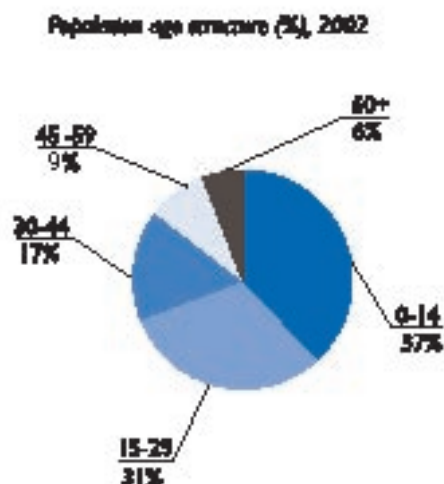
The decrease in the population growth rate is primarily a result of a substantial decline in total fertility rate, from 5.6 in 1990, to 4.4 in 1997 and 3.7 in 2002. This decline in fertility can be largely attributed to the impact of considerable investment in family planning and reproductive health initiatives by the Government of Jordan⁶ combined with other socio-economic factors.

A defining characteristic of Jordan's demographic profile is its youthful character (figure 1.3). More than 31% of the population are between the ages of 15 – 29, and a further 38% below the age of 15. With such a high proportion of the population yet to enter reproductive age, the population growth rate is not likely to decrease significantly below the current 2.8% level for many years.

Jordan's youthful population represents both its greatest asset and its most pressing

Figure 1.3

Jordan's youth represent both opportunities and challenges



Source: DS4 Statistical Yearbook 2002

challenge. While a youthful population provides the human capabilities on which future economic and social development depend, it also places significant demands on scarce resources. Young people require access to health and education services if they are to develop the necessary capabilities to achieve their full potential. Most importantly, their ability to utilise these capabilities and contribute to the development of Jordan will depend on access to opportunities for employment in adulthood.

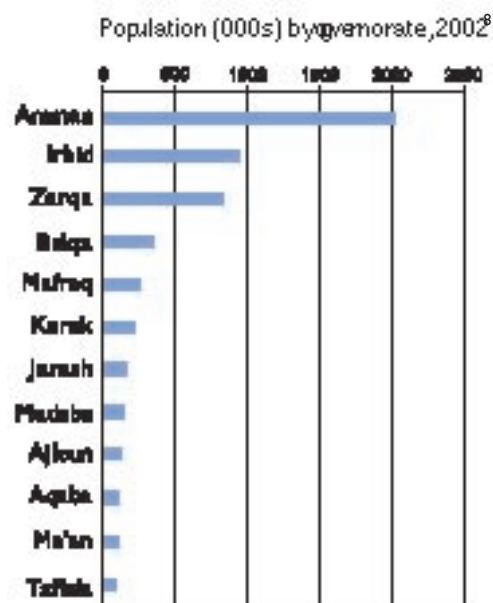
The trend towards urbanisation

The population of Jordan is increasingly urban. In 1952, only 39.6% of Jordan's population lived in urban areas. By 2002, the figure had reached 78.7%. This increase is largely a result of internal rural-to-urban migration, combined with the influx of refugees and migrants, mainly from Palestine and Iraq. The urban population within Amman, Irbid and Zarqa governorates now account for 3.378 million people, equalling 63% of the total population of Jordan (figure 1.4).⁷

The combination of limited resources and environmental constraints coupled with a growing population and rapid urbanisation have posed an enduring challenge for both policy-makers and citizens, especially the poor.

Figure 1.4

Most of Jordan's population live within three highly urbanised governorates



Source: DS4 Statistical Yearbook 2002

Table 1.1

Jordan's progress towards human development has been uneven

Human development index, 1990 - 2003

HDR Year	Reference years of data	HDI value	Life expectancy (years)	Adult literacy (%)	Combined education gross enrolment rate (level 1-3)	Real GDP per capita (PPPUS\$)	*HDI rank	HDI rank (out of 174 countries)
1990	1985, 1987	0.752	67.0	75.0	n.a.	3,161	73	98
1991	1985-90	0.614	66.9	74.2	n.a.	2,570	83	90
1992	1989, 1990	0.586	66.9	80.1	n.a.	2,415	86	94
1993	1990	0.582	66.9	80.1	n.a.	2,345	99	100
1994	1991, 1992	0.628	67.3	82.1	n.a.	2,895	98	99
1995	1992	0.758	67.9	83.9	66	4,270	80	80
1996	1993	0.741	68.1	84.8	66	4,380	70	70
1997	1994	0.730	68.5	85.5	66	4,187	84	84
1998	1995	0.729	68.9	86.6	66	4,187	87	87
1999	1997	0.715	70.1	87.2	66	3,450	94	94
2000	1998	0.721	70.4	88.6	69	3,347	92	92
2001	1999	0.714	70.1	89.2	55	3,955	88	88
2002	2000	0.717	70.3	89.7	76	3,966	88	99
2003	2001	0.743	70.6	90.3	77	3,870	90	90

Source: UNDP Human Development Reports, 1990-2003⁹**AN UPDATE ON PROGRESS**

Jordan's first National Human Development Report (NHDR1) launched in 2001 but based primarily on 1997 data, established a baseline against which progress towards human development can be measured.¹⁰ This report provides an update with reference to the key human development indicators. It draws primarily on data from the Household Expenditure and Income Survey (HEIS 2002/ 2003), the Population and Family Health Survey (DHS 2002) and the Employment and Unemployment Survey (EUS 2003).¹¹

In the short term, between 1997 and 2001, Jordan's human development situation appears to have improved.¹² A simple comparison of the HDI value for 1997 (0.715) and the value for 2001 (0.743) indicates an increase in the overall HDI value. Jordan's performance in respect of both the health and knowledge indicators has been particularly good, with relatively steady positive trends overall. The value for GDP has increased, although to a less impressive extent than the values for health and education.

However, a closer analysis of the values for HDI for the intervening years between 1997 and 2001 reveals a more complex picture, characterised by fluctuating values, especially in respect of the GDP component (table 1.1)

This uneven progress is also reflected in the longer term. During the thirteen-year period over which HDI has been used, Jordan's HDI value has varied considerably. It reached an all-time low of 0.582 in 1990 and has only once risen above the 1990 baseline, when it achieved a value of 0.758 in 1992.

To a large extent, these fluctuations can be attributed to the shocks experienced in the region during this period and demonstrate the extent to which Jordan is vulnerable to external events over which it has little control. The issue of vulnerability and the ability of poor people to develop effective coping strategies is a major theme throughout this report, discussed in chapters two and three.

GOVERNORATE DEVELOPMENT

The HDI provides a macro-level picture of human development in Jordan. However, for government interventions to be effectively targeted, policy-makers need access to disaggregated data. Currently the lowest administrative unit for which disaggregated data from national surveys is available is the governorate.¹³

Figure 1.6 provides a clear picture of the relative HDI status of the twelve governorates in Jordan and the gains that have been made since 1997.

In spite of challenges, overall, progress in human development is being made

However, this progress has been uneven

Table 1.2

There are significant human development disparities between governorates

Human development index by governorate, 1997 & 2002														
Governorate	Life expectancy index			Education index			GDP index			Human Development Index (HDI)				
										Value			Rank	
	1997	2002	% +/-	1997	2002	% +/-	1997	2002	% +/-	1997	2002	% +/-	1997	2002
Jordan	0.751	0.775	3.2	0.802	0.846	5.5	0.591	0.621	5.1	0.715	0.747	4.5	-	-
Amman	0.758	0.785	3.6	0.833	0.860	3.2	0.624	0.656	5.1	0.738	0.767	3.9	1	1
Aqaba	0.802	0.828	3.2	0.796	0.844	6.0	0.593	0.618	4.2	0.730	0.763	4.5	2	2
Irbid	0.773	0.798	3.2	0.798	0.849	6.4	0.562	0.606	7.8	0.711	0.751	5.6	5	3
Madaba	0.776	0.817	5.3	0.783	0.841	7.4	0.578	0.590	2.1	0.712	0.749	5.2	4	4
Ajloun	0.770	0.793	3.0	0.781	0.851	9.0	0.544	0.584	7.4	0.699	0.743	6.3	6	5
Zarqa	0.743	0.773	4.0	0.821	0.847	3.2	0.574	0.572	-0.3	0.713	0.731	2.5	3	6
Balqa	0.738	0.733	-0.7	0.761	0.831	9.2	0.578	0.609	5.4	0.692	0.724	4.6	7	7
Jarash	0.725	0.747	3.0	0.789	0.843	6.8	0.547	0.583	6.6	0.687	0.724	5.4	8	7
Karak	0.720	0.752	4.4	0.742	0.810	9.2	0.588	0.611	3.9	0.684	0.724	5.8	9	7
Tafila	0.692	0.712	2.9	0.757	0.845	11.6	0.547	0.597	9.1	0.665	0.718	8.0	10	10
Ma'raq	0.738	0.768	4.1	0.708	0.784	10.7	0.543	0.565	4.1	0.663	0.706	6.5	11	11
Ma'an	0.709	0.730	3.0	0.703	0.789	12.2	0.553	0.573	3.6	0.655	0.697	6.4	12	12

Source: 1997 data from NHDR1; 2002 data from DoS¹⁴

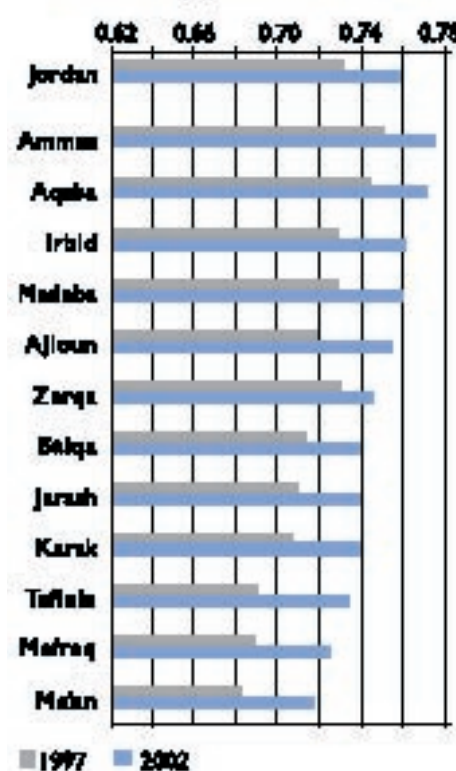
Table 1.2 and figure 1.5 provide a detailed breakdown of the components of HDI at governorate level and reveal a picture of overall improvement but with certain weaknesses in achievement. Out of the twelve governorates, Amman retained its number one ranking for HDI with a value of (0.767) and Ma'an remained twelfth with (0.697).

However, analysis of the relative change in HDI value is a more useful means of assessing trends towards human development. Where a governorate has achieved significantly less-than-average progress, there may be cause for concern and further investigation is warranted.

The average percentage change in HDI value between 1997 and 2002 across the

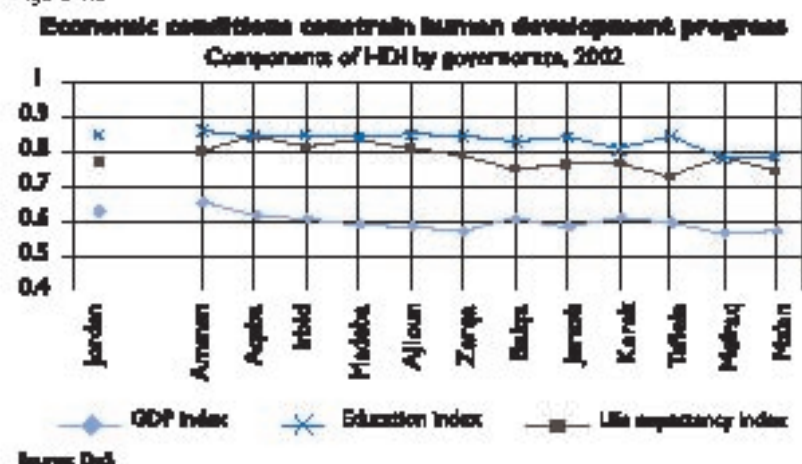
governorates was 4.5%. Tafila recorded the highest increase in HDI value (8%). The lowest increase (2.5%) was in Zarqa, a governorate which is slipping down the HDI

Figure 1.8

Human development is improving in every governorateHDI values by governorate, 1997 and 2002¹⁵

Source: DoS and NHDR1

Figure 1.5



rankings. It is worth noting that although Ma'an has the lowest value for HDI, it nevertheless achieved a higher than average increase over the period (6.4%). This is an encouraging sign, which may indicate a long-term positive trend towards greater human development for this governorate, which has benefited from targeted poverty alleviation investment over recent years.

Life expectancy

Overall, life expectancy in Jordan continues to improve, rising from 69.2 years to 71.5 years over the period. However, one of the twelve governorates, Balqa, actually experienced a regression in its life expectancy index (from 0.738 to 0.733). This decrease is not statistically significant, but the relatively poor performance in Balqa compared to other governorates indicates that the situation may merit further investigation.¹⁶

Education

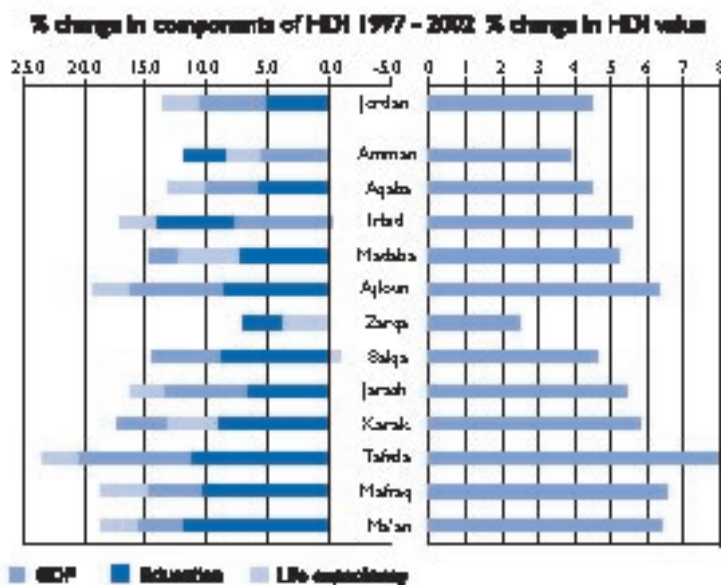
The education index improved in each governorate. The highest value was recorded in Amman (0.860). Ma'ra had the lowest value (0.784) but showed an above-average increase over the period (10.7% as compared to 5.5%).

Between 1997 and 2002, the adult literacy rate in Jordan increased from 87.2% to 89.9%. Amman has the highest adult literacy rate (92.3%). Ma'an recorded the lowest rate (80.52%) but ranked fifth in the combined primary, secondary and tertiary gross enrolment rate (75.5%) in a higher position than both Amman and Aqaba. Zarqa has the second highest rate in adult literacy but the lowest rate in the combined educational gross enrolment (70.4%).

The situation in Zarqa, where educational enrolment rates are slipping below national averages, provides an early warning to policy-makers that action needs to be taken in order to identify the causes. Persistent low educational enrolment rates may well lead to lower literacy rates in the future. In a context of poverty, falling enrolment rates may reflect a loss of confidence by poor parents that investment in education will lead to improved employment opportunities for their children. The low enrolment rates in Zarqa are therefore a cause for concern.

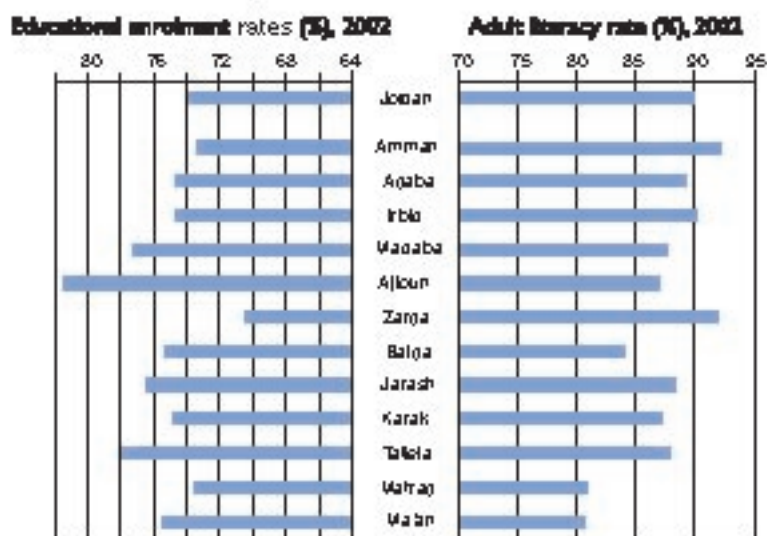
Figure 1.7 and 1.8

Governorates with a low HDI value show above average HDI growth possibly as a result of targeted investment in poverty alleviation



Figures 1.9 and 1.10

Governorates with high adult literacy rates do not necessarily record high educational enrolment rates



Source: DoS

Economic performance

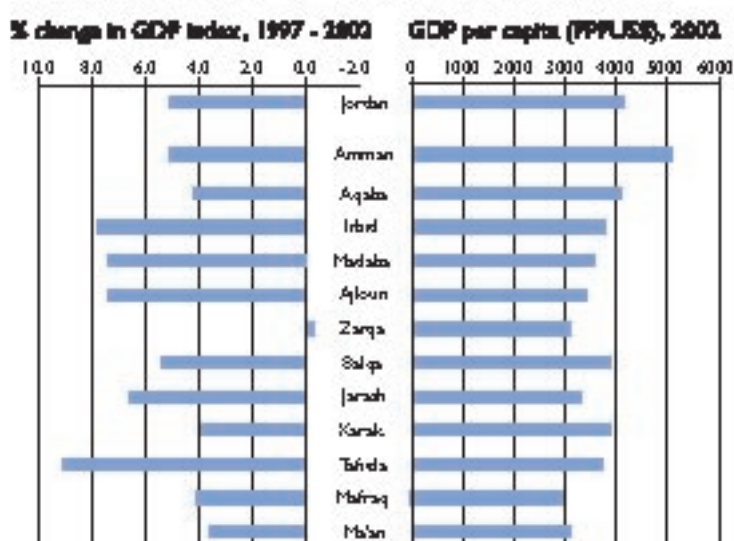
Amman, with \$5,099 GDP per capita (PPPUS\$), enjoys the highest standard of living (figure 1.12). Given that nearly 40% of the total population live in this governorate, this is a positive sign. However, in terms of the trends in standard of living change, the picture is more varied.

The average improvement in the GDP index value for the 12 governorates was 5.1% (figure 1.11). Tafila scored significantly higher than average (9.1%). Zarqa is once again a cause for concern, recording a

Overall, Jordanians are better educated and healthier than in the past

Figures 1.11 and 1.12

Amman governorate demonstrates the strongest economic performance, but not the strongest growth



Source: DoS data

Jordan's steady improvement in human development can be construed as evidence of sound development policies adopted by the government

negative change (-0.3%) in GDP index. Over the same period, the refined activity rate for Zarqa decreased from 41.2% to 39.1% and the unemployment rate increased from 9.7% to 15.9%.

HDI ranking and performance

Although Ma'an still ranked the lowest for HDI, for the five-year period the increase in its HDI value was higher than average, and higher than the increase in both Amman and Aqaba (figure 1.8). Targeted investment is delivering human development benefits.

Overall, Zarqa presents the most worrying picture in terms of trends in human development. It has fallen from third to sixth place out of the twelve governorates and has recorded the smallest increase in HDI value over the five year period (2.5%). Where it

scores highly, (life expectancy and adult literacy) this can be interpreted as the cumulative effect of past investment and achievements. In contrast, the HDI components that reflect current actions and outcomes (educational enrolment and GDP), reveal a downward trend. Given that Zarqa is a densely populated urban governorate, this relatively poor HDI performance represents a troubling trend which needs to be addressed.

HUMAN POVERTY IN JORDAN

The Human Development Index focuses on positive outcomes. As a result it fails to measure the negative aspects of human poverty. To compensate for these limitations, the Human Poverty Index (HPI-1) was introduced to measure degrees of deprivation. HPI-1 examines five attributes of poverty: illiteracy, malnutrition among children aged less than five years, early death, poor health care and poor access to safe water.

The HPI-1 recognises the fact that poor people value health and education as essential building blocks of well-being but that the supply of such services does not always guarantee a positive outcome. HPI-1 moves towards a recognition of the multi-dimensional and diverse nature of poverty by providing indicators that reflect, among other things, the impact of vulnerability.

The HPI-1 focuses on deprivations in three dimensions:

- Longevity, as measured by the probability at birth of not surviving to age 40
- Knowledge, as measured by adult illiteracy rate
- Overall provisioning (public and private), as measured by:
 - percentage of people without access to safe water
 - percentage of people without access to health services
 - percentage of children under five who are underweight.

Since HPI measures deprivation, the lower the value, the better the situation for the country.

Jordan's HPI-1 value has improved, showing a decrease from 9.8% in 1997 to 7.4% in 2002 (table 1.3). Improvements have been made in each of the components of HPI-1 apart from "population without access to safe water" which has remained constant.

Table 1.3

Most people have access to essential services in Jordan

Human poverty index (HPI-1)		
Components	1997	2002
HPI-1 value (lower = better)	9.8%	7.4%
Probability at birth of not surviving to age 40	7.1%	5.5%
Adult illiteracy rate (%) age 15 and above	12.8%	10.3%
Population without access to safe water (%)	2%	2%
Population without access to health services (%)	10%	1.5%
Underweight children under age five (%)	9%	4.4%

Source: DoS

Table 1.4

Women's economic empowerment does not match health and education status

Gender-related development index by governorate, 1997 and 2002

	Equally distributed index									Gender-related Development Index (GDI)				
	Life expectancy			Educational Attainment			GDP			Value			Rank	
	1997	2002	% change	1997	2002	% change	1997	2002	% change	1997	2002	% change	1997	2002
Jordan	0.748	0.775	3.6	0.801	0.845	5.5	0.46	0.533	15.9	0.67	0.718	7.2	-	-
Amman	0.758	0.786	3.7	0.833	0.861	3.4	0.515	0.585	13.6	0.702	0.744	6.0	1	1
Aqaba	0.803	0.832	3.6	0.795	0.846	6.4	0.448	0.511	14.1	0.682	0.729	6.9	2	2
Irbid	0.771	0.803	4.2	0.797	0.848	6.4	0.405	0.497	22.7	0.658	0.716	8.8	4	5
Madaba	0.775	0.822	6.1	0.781	0.841	7.7	0.455	0.508	11.6	0.67	0.723	7.9	3	3
Ajloun	0.767	0.798	4.0	0.779	0.852	9.4	0.401	0.5	24.7	0.649	0.717	10.5	6	4
Zarqa	0.74	0.778	5.1	0.814	0.847	4.1	0.409	0.466	13.9	0.654	0.697	6.6	5	8
Balqa	0.709	0.734	3.5	0.761	0.831	9.2	0.457	0.533	16.6	0.643	0.699	8.7	8	7
Jarash	0.722	0.747	3.5	0.786	0.843	7.3	0.388	0.464	19.6	0.632	0.685	8.4	9	10
Karak	0.709	0.749	5.6	0.74	0.814	10.0	0.484	0.542	12.0	0.645	0.702	8.8	7	6
Tafiela	0.681	0.716	5.1	0.752	0.846	12.5	0.382	0.495	29.6	0.605	0.686	13.4	10	9
Ma'raq	0.744	0.772	3.8	0.703	0.784	11.5	0.359	0.437	21.7	0.602	0.664	10.3	12	12
Ma'an	0.709	0.742	4.7	0.697	0.789	13.2	0.4	0.469	17.3	0.602	0.667	10.8	11	11

Source: 1997 data from NHDR1; 2002 data from DoS

The most significant reductions are in those without access to health services (down from 10% of the population in 1997 to only 1.5% in 2002), and the reduction in underweight children down from 9% to 4.4%.

To a large extent, these improvements can be attributed to significant investment by the Government of Jordan in primary health care facilities and health and nutrition programmes.

THE GENDER DIMENSION

A recognised weakness of the HDI and HPI is that they do not disaggregate data by gender. The gender-related development index (GDI) adjusts the HDI for inequalities in the achievements of men and women. The greater the gender disparity in basic human development, the lower a country's GDI compared with its HDI.

In every country throughout the world the GDI is lower than the HDI indicating that gender inequality exists everywhere, albeit to different extents. Jordan's GDI score has risen from 0.670 in 1997 to 0.718 in 2002 (an increase of 7.2% over the period) indicating that in some aspects of human development gender equality appears to have improved.

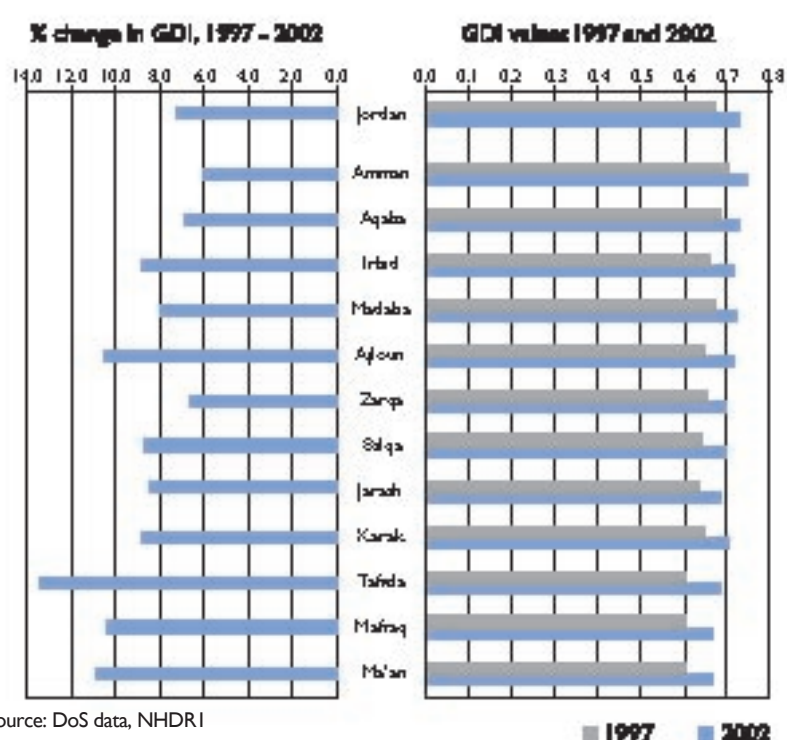
Gender development at governorate level

Analysis of disaggregated GDI data (table 1.4 and figures 1.13 and 1.14) reveals a similar

picture of overall improvement in each governorate but with less satisfactory growth in certain highly populated governorates (Amman 6%, Zarqa 6.6%). Tafiela governorate demonstrates the largest gains in GDI over the period (13.4%). Ma'an and Ma'raq also experienced gains of 10.8% and 10.3% respectively. The human development gender gap (the difference between HDI and GDI)

Figures 1.13 and 1.14

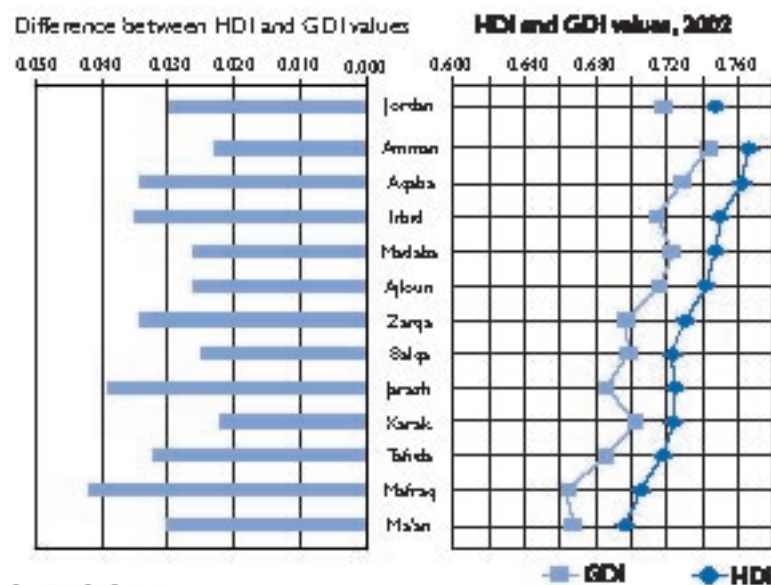
Woman's human development status is improving in every governorate, but faster in some governorates than others



Source: DoS data, NHDR1

Figures 1.15 and 1.16

The gender development gap is wider in some governorates



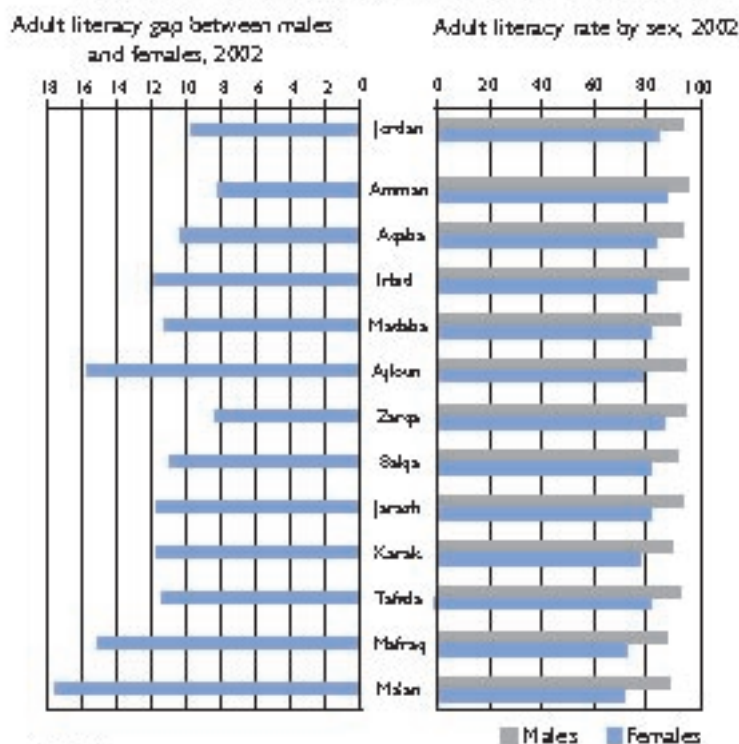
Source: DoS data

is wider than average in Ma'raq, Jerash, Irbid, Zarqa and Aqaba. In governorates such as Jerash and Ma'raq where human development disparity interconnects with gender disparity, the situation for poor women is likely to be seriously disadvantaged.

Zarqa showed the most worrying trend with below-average improvements in GDI resulting in a slip from fifth to eighth position

Figures 1.17 and 1.18

The gender literacy gap differs between governorates



Source: DoS data

in the GDI ranking and an above-average gender gap.

Life expectancy component of the GDI

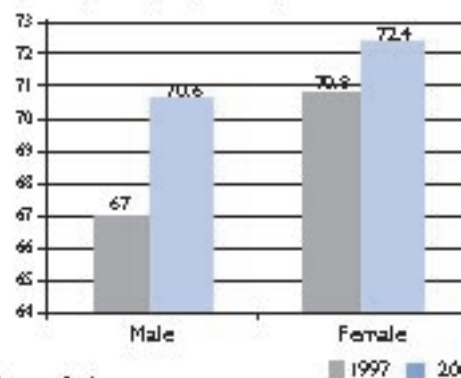
Life expectancy improved for both males and females in Jordan between 1997 and 2002. In line with global statistics, life expectancy at birth was higher for females (72.4 years) than for males (70.6) but the gap in Jordan is closing.

Of the twelve governorates, Aqaba has the highest life expectancy for females (77.0) followed by Madaba (75.9). Aqaba and Madaba also recorded the highest life expectancy for males (72.7). The lowest life expectancy for females was recorded in Balqa (69.5) and for males in Tafila (65.1).

Figure 1.19

Women live longer than men but the gap is closing

Life expectancy in Jordan by sex, 1997, 2002



Source: DoS

Educational attainment in GDI

Educational attainment for females improved in all twelve governorates; the education attainment index rose from 0.801 in 1997 to 0.845 in 2002. At the national level the female adult literacy rate (84.8%) remains lower than the rate for males (94.6%). The gap between literacy rates for males and females differs between governorates with Ma'an, Ajloun, and Ma'raq showing the highest levels of inequality in this respect - in Ma'an the gap reached 17.61 percentage points.

The literacy rate can be construed as an indicator of the outcome of education policies and practices. The current gender literacy gap is largely attributable to the low priority placed on girl's education in the past. Concerted effort by the government to

improve access to education for girls has led to the improvements in female literacy rates. Currently, according to the DoS 2002 DHS survey, the majority of illiterate women are above the age of 45.

The gross enrolment rate tells a different story (figures 1.21 and 1.22). At the national level, the gross enrolment rate is now higher for females than for males (76.1% as compared to 71.9%). The rate for both males and females is highest in Ajloun (75.90%, and 87.40%) and lowest in Zarqa (67.3% and 73.8%).

Just as increases in enrolment usually lead to higher levels of literacy, the reverse is also true. If male enrolment continues to fall and male drop-out rates rise, then there is a risk that male illiteracy will increase in the future. This risk is particularly serious where the nature of employment open to the poor does not favour literacy reinforcement.¹⁷ Further analysis is needed of the situation in Zarqa so that action may be taken now to prevent this trend continuing.

Gender gap in economic empowerment

The standard of living component of GDI is, perhaps, the most revealing indicator of gender inequality in Jordan. In 2002, the value for the GDP index for HDI was 0.621; the value for the GDP index for GDI was 0.533.

In certain governorates the gender gap is even more pronounced. Mafrq recorded the lowest value for GDP index in GDI (0.437) and also the largest gender gap (0.128). A similar situation was found in Jarash, with GDP index for GDI of 0.464 and a gap of 0.119 between the two indices. Karak, on the other hand, had the smallest gap between the GDP index for HDI and GDI (0.069) coupled with a relatively high overall value for the GDP index for GDI (0.542 compared to the national average of 0.533). The highest

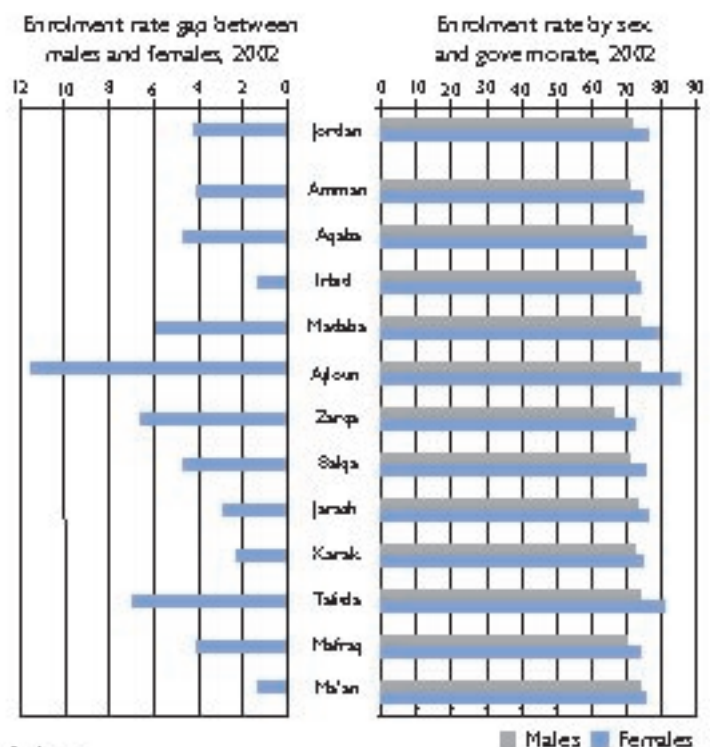
Figure 1.20

The gender unemployment gap is closing



Figures 1.21 and 1.22

Girls' educational enrolment now exceeds that of boys



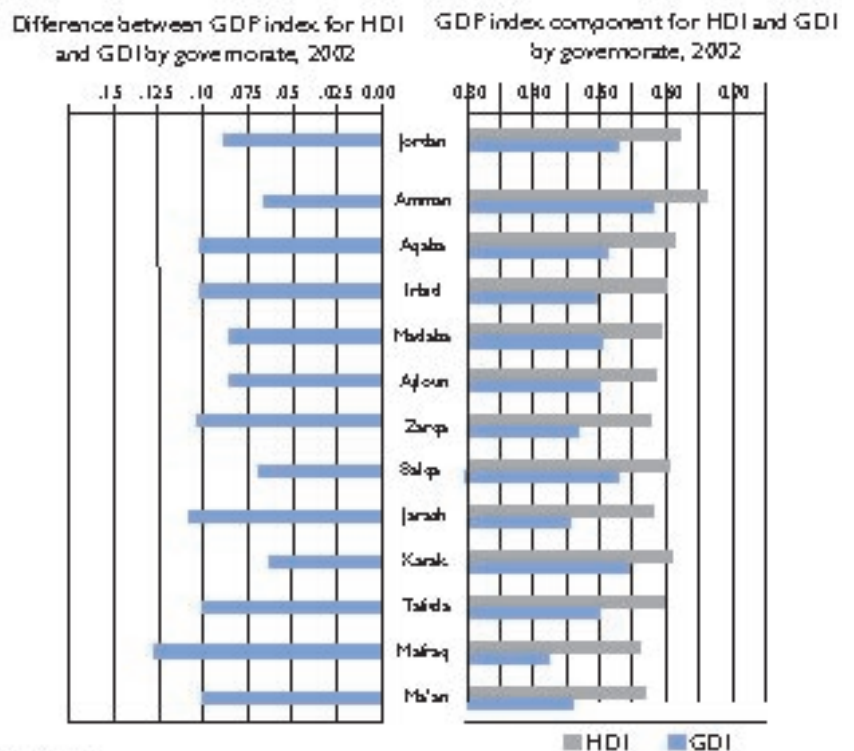
Source: DoS data

value of GDP index in GDI was in Amman (0.585).

The low value of the GDP index for GDI can be attributed mainly to low female

Figures 1.23 and 1.24

The gender gap in economic empowerment differs between governorates



Women's economic empowerment does not match their educational achievements

participation in the labour force: 16% in 2002.¹⁸ Although the trend for female unemployment has decreased considerably since 1990, in 2002 the unemployment rate for females was still over 50% greater than the rate for males (21.9% as compared to 14%). Until women's economic participation increases significantly, the GDP index will remain relatively low in the GDI.

Despite improvements in overall trend, the gender gap for economic empowerment is still unacceptably low. Earned income per capita is a key component of the GDP index. The data indicates that, despite the government's promotion of equal access to health and education, women have yet to attain tangible benefits in areas such as earnings.¹⁹ As a result of their high unemployment rates, and low participation in the labour force, women have less direct access than men to resources at the household level.

This is often accompanied by limited influence concerning the allocation of resources within the household. National surveys and local studies carried out in Jordan indicate that this situation applies. Lack of economic empowerment correlates with lack of personal empowerment.²⁰

The Gender Empowerment Measure

The GDI reveals the extent of gender equity in terms of access and outcome in key components of human development. It does not, however, indicate whether women have significant influence over the decisions that affect their lives. This is measured through the Gender Empowerment Measure (GEM), which gauges the participation of women in economic, political and professional spheres. GEM uses the relative share of women in administrative, managerial, professional and technical positions as a proxy for economic participation and decision-making power.

Women's political empowerment is measured by their participation in local and national elections.

Jordan's GEM value increased from 0.220 to 0.297 between 1995 and 2002, suggesting that slightly more women are engaged in positions of influence than in the past.

The doubling of the proportion of women in senior administrative posts (from 4.6 to 9.9) is a positive sign that women's contribution to institutional growth is being recognised. Large numbers of women are employed in the public sector, especially in the education and health sectors, and therefore there is scope for further gender empowerment gains through the implementation of government-sponsored gender mainstreaming initiatives.

The fact that Jordan has one female ambassador and that women now constitute 12.8% of Jordan's diplomatic corps presents a positive image of Jordan internationally. Women are beginning to make inroads into the higher levels of the legal profession, with 17 women judges representing 3.6% of all judges. Provided such women influence decision-making processes in favour of more gender equity (although this is not a given) then the increase in the GEM value may imply future improvement in the lives of all Jordanian women.

The improvement in the GEM score has been achieved partially as a result of the increase in seats held by women in parliament, through the recently-introduced quota system.

The GEM may fail to capture other gains in women's empowerment in Jordan. The method of calculating GEM does not take into account the role of women who are engaged successfully in the micro-enterprise sector. Nor does it recognise women's significant involvement in decision-making roles in civil society activities such as women's membership on the boards of voluntary organisations and NGOs. The GEM score would also be strengthened if it took into account the seven women appointees to the Senate (out of 55) and the 99 women councillors in Jordan's municipal councils (of whom five were elected and 94 appointed in 2003).

Regardless of the method of calculation of GEM, it has to be recognised that progress towards gender equity is slow and significant gender disparities remain. If gender gaps are to be bridged, government and civil society

Progress towards gender equity must be accelerated to reduce remaining gender disparities

Table I.5

Women are gaining more influence in decision-making positions

Changes in overall GEM value, and GEM components between 1995/7 and 2002/3

	1995/97	2002/3
GEM value	0.220	0.297
Seats in lower house parliament held by women (as % of total)	1.25	5.5
Female administrators and managers (as % of total)	4.6	9.9
Female professional and technical workers (as % of total)	28.7	30.1
Female real GDP per capita (PPPUS \$)	1429	1247

Source: NHDR I source for 1995/7 data, DoS source for 2002/3 data

will have to share an in-depth understanding of the issues involved and demonstrate a willingness to translate ideas into real action. Chapter seven investigates the extent of gender disequity at household, community and national level.

CONCLUSIONS

Overall gains, unequally distributed

Jordan has made significant progress towards human development goals. To a certain extent its high scores for health and education can be interpreted as the positive outcome of investment by the government in basic social services over recent decades.²¹

The major factor constraining progress appears to be fluctuations in economic development during recent years. Had more stable economic growth been achieved for the period then it is likely that even better HDI scores would have been attained.

However, these relatively positive achievements are not a cause for complacency. Despite the concerted efforts of the government and other sectors, obstacles and challenges persist.

Real per capita income (PPP\$US) has not grown as quickly as anticipated over the period 1997 to 2002, from \$3,161 to \$4,130²². As a result, poor people are unlikely to have seen significant improvement in their lives. The situation for poor women is exacerbated by gender-based disparities especially in terms of economic empowerment.

As noted by the World Bank Report for the MENA regions, “overall gains can often mask significant weakness in inclusion”.²³ To a certain extent such “contradictory” messages often arise when dealing with national level aggregate data. Over-dependence on the use of quantitative methods of analysis such as HDI and HPI can present a slightly distorted picture of human development, as they are unable to account for the multidimensional characteristics of development and poverty.

As a result, although on the whole Jordan’s HDI achievements present a very positive picture, the findings from qualitative analysis does not always corroborate this. In order to reflect a more complex and sophisticated analysis this report focuses upon the perceptions of the poor, their experience of poverty and their recommendations for policies and programmes to improve their well-being.

SUSTAINABLE LIVELIHOODS AND POVERTY ALLEVIATION

This report promotes sustainable livelihoods (SL) as the overall goal of development. The SL approach (SLA) adopts a holistic emphasis that is particularly applicable for analysing development in Jordan.

In summary, the SLA places poor people at the centre of the analysis. It recognises that they pursue multiple activities in their lives to create a positive livelihood outcome. It analyses the range of assets (natural, physical, social, human and financial) on which the poor draw in order to contribute to individual and household well-being.

The SLA also recognises that poor people are vulnerable to external shocks and trends which may reduce their access to assets and considers the extent to which the level of access to rights and entitlements affects the well-being of the poor. The approach also emphasises the importance of pro-poor policies and institutions and examines the extent to which the poor are able to influence the policy decisions which affect their lives. For more detailed explanations of the analytical framework used throughout this report see box 1.4.²⁴

INVESTIGATING POVERTY

Putting the poor at the centre of analysis

The SLA provides greater understanding of the complex nature of poverty in Jordan and helps ensure that decision-making concerning poverty alleviation is better informed. Through this approach, appropriate policies and programmes can be elaborated and implemented in order to deliver improved and sustainable livelihood outcomes for the poor.

Poor people have the right to participate in shaping their own future, which is intertwined with that of the country. They need space in which to talk about their experience of poverty, to explain their situation and participate in finding solutions to the problems they face. The nature and causes of poverty differ from one location to another and therefore no single policy or programme will meet all the needs of all the poor – “one-size” does not fit all. Decision-makers should

The development climate in Jordan is a positive one, which is opening up greater opportunities for community voice and community participation

When the poor feel that they are stakeholders in the elaboration of policies and programmes, they are more likely to be committed to making them work in practice

In a healthy enabling environment, communities are more able to articulate a vision for their future and participate in improving their own lives

Box 1.3

Locations for the consultation process

Deeseh

Deeseh is a village of nomadic settlements located in Aqaba Governorate 80 km north east of Aqaba. Most of the 2,500 inhabitants are rural Bedu. The area is classified as semi-arid, although the area benefits from access to underground water sources. The community is relatively isolated from services and markets. The main sources of income are livestock breeding, government or military employment.

The community was selected in order to investigate issues of land ownership and agricultural production, and to examine the opportunities for the poor to benefit from tourism initiatives in Wadi Rum.

Dayr al Kahf

Dayr al-Kahf village is located in the northern Badia of Jordan in Mafrq Governorate. The community studied contains around 900 inhabitants, most of whom are Bedu. The area has limited natural resources and rural livelihoods have been constrained by low levels of rainfall and cycles of drought. Dayr al Kahf has also benefited from significant investment through the Badia Research and Development Project.

The area was chosen to investigate the trend away from dependence on livestock and to identify the extent to which the poor are able to respond to new livelihood opportunities created through targeted poverty projects.

Sakhra

Sakhra is located in the Ajloun Governorate in the central highlands. The Sakhra community has a population of around 11,700, mainly from one tribe. The area, which benefits from fertile land and relatively high rainfall, produces olives, apples and almonds.

The community was selected because it is relatively homogeneous and is located within an area of high poverty.

Dana Village

Dana Village is in a rural area, rich in natural resources, located in the Central Highlands in Tafleleh Governorate. Dana Village has become de-populated as people have migrated out of the area in search of better livelihood opportunities. Now only around 120 inhabitants, mainly the elderly and the young, live in 14 households in Dana Village. Most essential services are located in the town of Qadasiyya. The consultation also engaged with nomadic communities in Feynan and

with families who had migrated out of Dana to Qadasiyya.

The study aimed to examine the processes of settlement and migration among the poor. The study also investigated the impact of eco-tourism on local livelihoods since the establishment of the Dana Reserve.

Al-Natheef

Al-Natheef is a densely-populated urban area located in the east of Amman, with a total population of around 54,000. The community is heterogeneous, with a high proportion of refugees. The area is relatively poor and households are dependent on a wide range of livelihood strategies in order to survive.

The community was selected in order to understand the coping strategies of the poor in urban environments with limited resources, and to investigate the impact of migration on the poor.

South Shoonch

South Shoonch is a rural-based community of around 40,500 inhabitants located in the Jordan Valley in Balqa Governorate. Many of the community are of migrant and refugee origins and depend mainly on agriculture as a source of income. The area is characterised by high levels of unemployment, relatively high poverty and relatively poor access to transportation, health and education facilities.

The location was selected in order to understand the impact of the loss of markets on poor households that depend on agriculture for their livelihood strategy.

Madaba

Madaba City is a predominantly urban community located in Madaba Governorate. The community has good physical infrastructure and people benefit from relatively good access to education and health facilities. Within the community, however, there are "pockets of poverty", where poor households live in greater poverty than their neighbours. These households were the focus of the consultation.

The study also aimed to investigate the capacity of poor urban communities to cope with the reduction in employment opportunities and to gain the necessary skills to resituate themselves in the emerging labour market.

The locations of the "consultation with the poor" are indicated on the map of Jordan on page 11

Source: ZENID from a range of sources

find ways to draw on the knowledge of the poor in order to capture the nature of poverty as it is experienced locally. This enables them to tailor programmes to meet their needs.

When the poor are involved in local level research they can help identify priority issues and suggest ways in which these issues may be effectively addressed. Moreover, when the poor feel that they are stakeholders in the elaboration of policies and programmes, they are more likely to be committed to making them work in practice.²⁵

Livelihoods assessment consultation

For this report, poverty was investigated using qualitative, participatory methods of research (see Methods Annex for more details). The study involved a process of extended consultation with poor people in seven

different locations throughout the kingdom (see box 1.3). These locations were selected through a process of purposive sampling in order to include a range of livelihood strategies representing diverse poor communities across the country.²⁶

Over 800 community members and around 25 local and national institutions participated in the consultation process. In general terms the aim was to provide a channel through which the perceptions and understandings of the poor could be heard and their recommendations for improving their lives could be taken into account.

The findings of the consultation process are integrated within the chapters of this report and help make clearer the links between macro-level policies and programmes and their impact on poor households and communities at the micro-level.

The sustainable livelihoods approach

The sustainable livelihoods approach places poor people at the centre of the analysis. It recognises that they pursue multiple activities in their lives to create a positive livelihood outcome. A positive, sustainable livelihood outcome is one where the household achieves 'well-being', where they have secure access to food to sustain them, where their income increases, where they are less vulnerable to sudden shocks, and where the resources around them are not depleted. A livelihood comprises the capabilities, assets (material and social) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base.²⁷

LIVELIHOOD ASSETS

In order to create a sustainable and positive livelihood outcome, people draw down on a range of assets. Analysis of assets can take place at national,

community, household or individual level. For development policy makers and practitioners the challenge is to ensure that livelihood strategies are sustainable and that the overall resource base is not depleted. A further challenge is to ensure that access to assets is balanced and equitable across the community. For the purpose of analysis, in the SL approach, assets are broken down into five discrete categories of capital: natural, physical, financial, social and human.²⁸

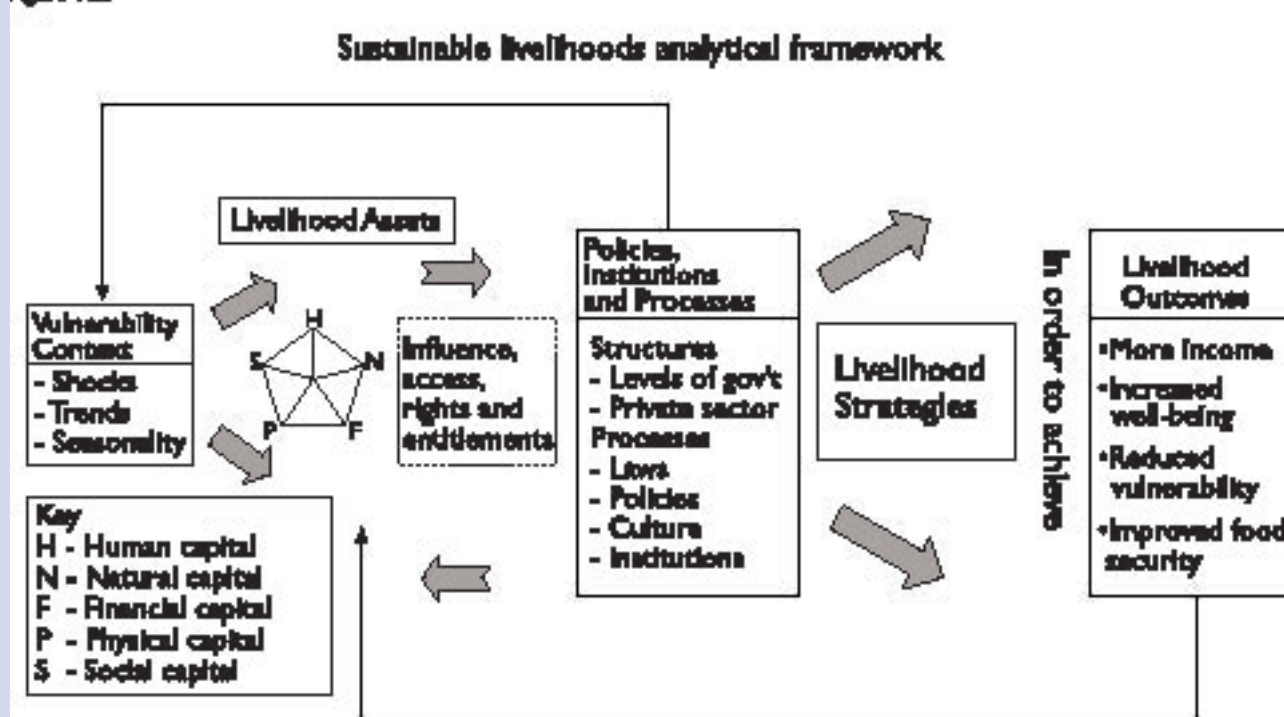
Natural capital refers to resources such as water, land and air from which resource flows useful for livelihoods are derived. Jordan is characterised by increasingly limited access to water and fertile land largely due to a growth in demand, resulting from population growth, urbanisation and changes in the forms of production. Inappropriate and unsustainable agricultural systems also place natural assets at risk. Lack of access to water is predicted to be a major factor of vulnerability for Jordan in the future.

Plans are in place to reduce Jordan's vulnerability but it is likely that by 2020 the water deficit (the gap between

demand and supply) will be around 434 million M³. Reducing this deficit depends on major investment in projects such as the Red-Dead Canal, the Deeseh Aquifer and the continued import of water. Access to natural capital in the form of water is therefore dependent on physical capital in the form of water infrastructure.

Physical capital refers to infrastructure such as transport, shelter, systems for water, energy and communication and to productive inputs such as plant and machinery that help people to pursue their livelihoods more successfully. Over the past decades Jordan has invested heavily in physical capital, laying down the foundations for future economic and social development and leading to high scores on the Human Development and Human Poverty Indicators, especially in relation to access to water and sanitation systems. Over 96% of the population has access to safe water, 60% to sanitation²⁹ and 99.5% have access to electricity. Access to communication systems has increased significantly and

Figure 1.25



Source: Adapted from Carney, 1998

over 72.6% of Jordanians have access to telephones, 5% to the internet, 96.3% of households have a TV, 42% have a satellite and 16.4% have a computer.³⁰

Financial capital refers to financial resources such as savings, credit, regular remittances, pensions, and livestock and land that is used for financial investment to generate revenue. Jordan benefits from significant in-flows of funds from official development assistance, FDI and remittances from Jordanians working abroad, although such in-flows are vulnerable to shocks and trends. Access to credit is a major thrust of the government's development policy for Jordan, especially for the poorer sections of the community. Over the past five years over 80,000 people have benefited from MFI loans.³¹

Social capital refers to social relationships and networks upon which people draw in pursuit of their livelihoods. These can range from forms of reciprocal assistance based on trust and rooted in tradition to formal membership of groups in the community and beyond. In Jordan social capital is often linked to membership of tribes or extended families and can be a major asset for poor and marginalized people. Social capital is intangible and therefore hard to quantify but one commonly used indicator is the extent of access to NGOs and CBOs. In Jordan there are over 800 community based organisations (CBOs), mobilizing the energies of over 20,000 volunteers.³² Women's networks such as the Jordanian National Forum for Women link over 100,000 women.

Human capital refers to skills, knowledge, health and the ability to work, all of which are important if people are to pursue livelihood strategies. Human capital represents Jordan's greatest asset and significant investment in health and education has created a healthy skilled workforce with the capability to contribute significantly to human development in Jordan. The government invests 5% of GDP in education and 4.3% of GDP on public health. Health indicators for Jordan show steady improvement: in 2002 life

expectancy was 71.5 years. The creation of employment is a challenge for Jordan. In 2002 the total number of employees was 1,086,000, with the wholesale and retail trade being the largest employing sector (18.1% of employed labour force). Every year there are around 45,000 new entrants to the labour force contributing to the relatively high unemployment figures: the official figure for unemployment is 15.3%.

THE VULNERABILITY CONTEXT

Shocks, trends and cycles

People's ability to maintain their livelihoods is affected by the vulnerability context - the shocks, trends and cycles which frame the environment in which they live. These events can affect a whole population or can be specific to a particular social group, household or individual. Shocks and trends impact directly on people's asset status and the options that are open to them. Jordan is particularly vulnerable to external shocks of a political nature, which have complex and interconnected economic, social and cultural impacts.

Coping and adaptive strategies

When faced with shocks, the poor tend to adopt reactive coping strategies which can actually leave them worse off. Adaptive strategies are needed to enable people to avoid increased vulnerability through more strategic use of their asset base. The Jordan Poverty Alleviation Strategy notes that short-term strategies to avoid poverty often lead to ill-health, low education, social degradation and the deprivation of human rights: "present poverty is postponed to a future poverty for themselves or for their children."³³

RIGHTS AND ENTITLEMENTS

Poor people's access to assets and their ability to cope with vulnerability are affected by the level to which their rights and entitlements are protected by law and respected in practice. As in all societies there are clear variations in the extent to which different members of the

society are able to access and enjoy these rights and entitlements. These variations are commonly based on factors such as age, ethnicity, class, physical ability and gender. In Jordan there are considerable differences in access and entitlements based on gender although as awareness is raised more women are able to exercise their full rights. Within households, communities and society as a whole there are differences in levels of access to good nutrition, health services, education opportunities, adequate housing, employment and property rights.

POLICIES, INSTITUTIONS AND PROCESSES

Poor people's ability to engage in successful and sustainable livelihood strategies is affected by the policies, institutions and processes which influence their lives. Policies adopted as part of reform measures at the national level can often impact negatively at the local level.

Governmental institutions such as the ministries of health and education that deliver services to the poor can have a significant impact on their well-being. Increasingly in Jordan, private sector institutions also impact significantly on the poor either directly through their employment policies or indirectly through their use of scarce resources and the subsequent impact on the environment. When considering the introduction of new policies, decision-makers need to know more about the daily lives of poor people, their struggle to survive in difficult times and the likely impact of policies. Where policy change has a negative impact they need to be able to respond quickly to reduce the damaging impact.

The SLA seeks to build on existing assets and capabilities (rather than eroding them) and to identify ways that assets can be used more flexibly and dynamically to create more robust and sustainable livelihood opportunities for the poor.



Chapter two

The poor and vulnerability



Chapter two

The poor and vulnerability

This chapter examines the regional vulnerability context that has constrained Jordan's options in its pursuit of social and economic development. It notes how the development strategies adopted by Jordan in the past have contributed to the emergence of the challenges faced in the present. The chapter pays particular attention to the impact of structural adjustment policies and the reorientation of the economy towards greater integration with global markets. It notes that a series of regional shocks have severely impacted on the livelihoods of all Jordanians, especially the poor. The chapter draws on the findings of the consultation process to review the adaptive strategies employed by the poor in their attempt to make the transition to a rapidly changing socio-economic environment.

THE VULNERABILITY CONTEXT

A HISTORY OF REGIONAL SHOCKS

Any examination of poverty alleviation in Jordan has to take into account the country's "strategic location", positioned between Iraq, Israel, Palestine, Saudi Arabia and Syria, which places it at the centre of complex and dynamic political, social and economic forces. At the macro level, Jordan's national development choices have been severely constrained as a result of a succession of regional conflicts connected to this strategic location.

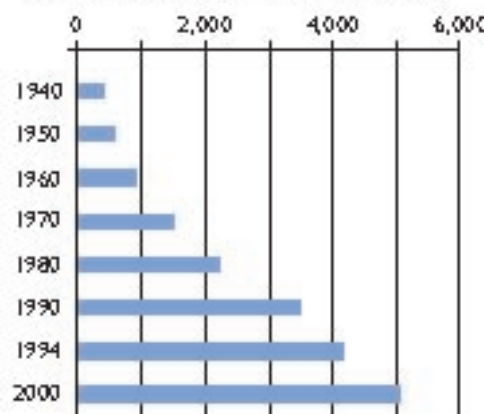
Shocks that have affected the pace and nature of Jordan's development include the creation of the State of Israel in 1948, the Arab-Israeli wars of 1948/49, 1967 and 1973, the Iran-Iraq war of 1980-88, the Palestinian *Intifada* of 1987, the 1991 Gulf War and the second Palestinian *Intifada* of 2000.

More recently, the repercussions of 9/11/2001, and the 2003 US-led invasion and occupation of Iraq have all had a significant impact on the country's development

Figure 2.1

Waves of migration affected Jordan's demographic profile

Jordan population for selected years (000s)



Source: DoS

processes.

The 1950s: rapid demographic growth

One of the most significant impacts of early shocks came in the form of waves of Palestinian refugees migrating into Jordan. Their arrival, coupled with the prevailing high birth rate in the region, contributed to the rapid increases in population that now define Jordan's demographic profile. In 1952, Jordan's population was 586,000; by 2002 it had reached 5.3 million.¹ The influx of migrants, while placing significant burdens on scarce resources, also contributed to the creation of Jordan's major asset, its human capital.

Box 2.1

Understanding vulnerability

In sustainable livelihoods analysis, the term "vulnerability context" refers to the external shocks, trends and cycles that frame the environment in which people live. The origin of such events can be political, social, environmental or economic. People respond to shocks by adopting short-

term coping strategies that may leave them worse off in the longer-term. The analysis of vulnerability can be applied at the national level: where a nation is subject to a range of shocks, this erodes national assets and reduces a nation's development choices.

Source: Adapted from Carney D, 1998 and DFID 2003

Jordan's development choices are constrained as a result of regional shocks

Waves of refugees contributed to Jordan's human asset base

During the 1970s and 80s remittances provided a significant inflow of capital to Jordan

The state became a major provider of employment, especially for the rural poor

Vulnerability in the region is both complex and dynamic. Major political and economic shocks tend to have primarily negative impacts, especially on the most vulnerable members of society. Any positive outcomes, such as increases in the price of land and rents due to the influx of migrants tend to benefit the “better off”.² The review of the period from 1970 to 1990 reveals the paradoxes and uncertainties of the environment in which Jordan operates.

The 1970s and 1980s : investment in development

During the 1970s and early 1980s, Jordan’s strategic location resulted in the receipt of financial support from fellow Arab States (figure 2.2). The government embarked on a national strategy of promoting economic growth through investment in physical infrastructure and service provision (mainly industrial, communications and service infrastructure). This process also reinforced the Government of Jordan’s policy of encouraging the settlement of nomadic Bedu communities by improving access to social and economic opportunities.³

Jordan’s greatest asset, its educated labour force, was able to take advantage of work opportunities in the Arab Gulf states (table 2.1). Their remittances represented a significant inflow of capital into Jordan, benefiting the state and contributing to household incomes. In 1977 remittances represented 31% of GDP.⁴ However, evidence suggests that remittances tended to be used for

Table 2.1
Jordanians migrated in search of employment
Jordanian nationals living and working abroad, 1980 - 2002

Year	Jordanians living abroad	Active in labour force abroad	Labour force in Jordan
1980	852,000	250,000	537,600
1985	899,000	270,000	646,400
1987	903,000	291,000	699,360
1993	651,000	195,000	958,380
2002	720,000	216,000	1,279,070

Source: DoS

immediate consumption or were invested in housing. Relatively little investment was made in productive assets in the manufacturing sector.⁵ This non-productive pattern of investment has subsequently proved to be problematic to Jordan’s long-term economic development.⁶

Opportunities in the Gulf and elsewhere, primarily attracted professional white-collar workers. During this period the Jordanian domestic economy, largely rural and agriculture-based, provided only limited employment opportunities. To meet the needs of those who could not benefit from migration opportunities, the state became the major employer, providing jobs in the civil service, the army or state-owned enterprises. By 1985, the government had become the largest single employer.⁷

The structure of the labour market was transformed and the end of the decade witnessed full employment, largely supported by the state. This left the domestic market short of Jordanian labour willing and able to

Figure 2.2

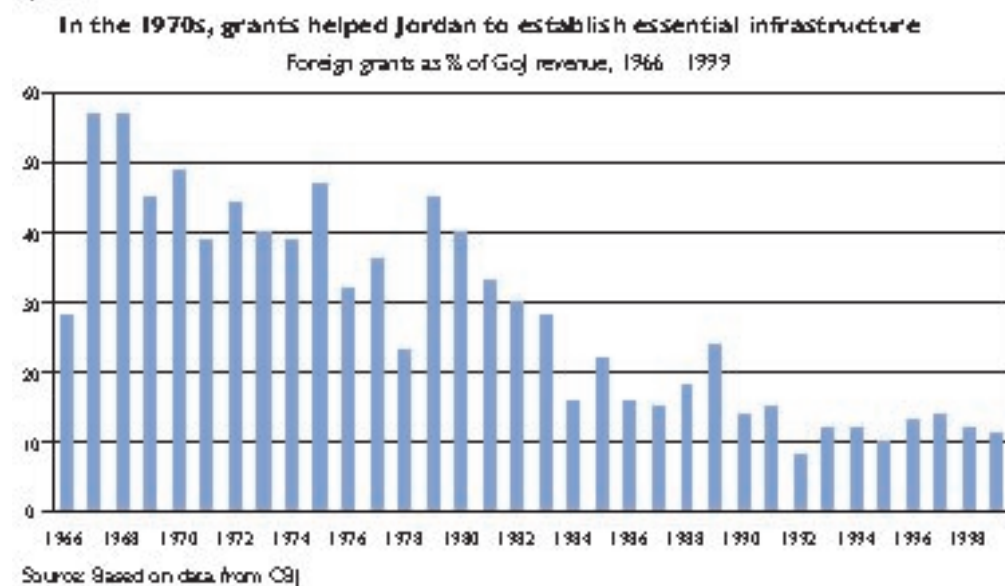


Table 2.2
Non Jordanians fill the gaps in the domestic labour market
Non-Jordanian workers in Jordan

Year	Number	% of labour force
1979	41,042	9.2
1980	79,566	14.8
1985	101,484	15.7
1989	196,000	26
1990	165,000	19.8
1991	239,000	18.6
1992	145,000	15.6
1995	115,000	11.3
2002	220,000	17.2

Source: DoS

work in blue-collar jobs in emerging industries. Migrant workers from other Arab states and Asia were recruited to fill the gap (table 2.2).⁸ The combination of expansion of state-employment coupled with increased reliance on migrant labour contributed to the creation of the culture of “dependence on the state” that is now widely perceived as an obstacle to poverty alleviation in Jordan.⁹

The late 1980s: the debt crisis

The revenues from the regional oil boom of the 1970s provided the funds for many loans extended to Jordan in this period (figure 2.3), allowing the government to make significant investment in essential infrastructure for development. However, the easy access to grants and loans also contributed, in the long-term, to external debt.¹⁰ The salary and pension costs of state-supported employment¹¹ led to increased budgetary deficits. The devaluation of the

Jordanian dinar in 1988 led to negative growth rates (figure 2.4). Jordan defaulted on its loans and in March 1989 was obliged to turn to the International Monetary Fund (IMF) for standby credit.¹²

Under the terms of the IMF agreement, Jordan was required to initiate a process of structural reform aimed at achieving macro-economic stabilisation, the reduction of fiscal deficits and the creation of an environment conducive to attracting foreign direct investment (FDI). The programme required the adoption of key policies that impacted immediately on the poor, such as the removal of subsidies on certain basic goods.

The immediate freeze on public sector employment significantly reduced job opportunities in categories of employment where the poorest and least qualified of the Jordanian labour force had traditionally been absorbed.¹³ The longer-term process of privatisation of state-owned enterprises and utilities also reduced employment opportunities for the poor.

Most of Jordan’s \$8.9bn debt was re-scheduled after it had initiated the prescribed set of structural adjustment interventions. This may have led to improvements in macro-level economic performance, but the result at the micro-level in the short term was increased hardship for the poorer and more marginalised sectors of the population, for whom the anticipated long-term benefits of the stabilisation process did not materialise. The situation was further disrupted by severe regional conflict once again.

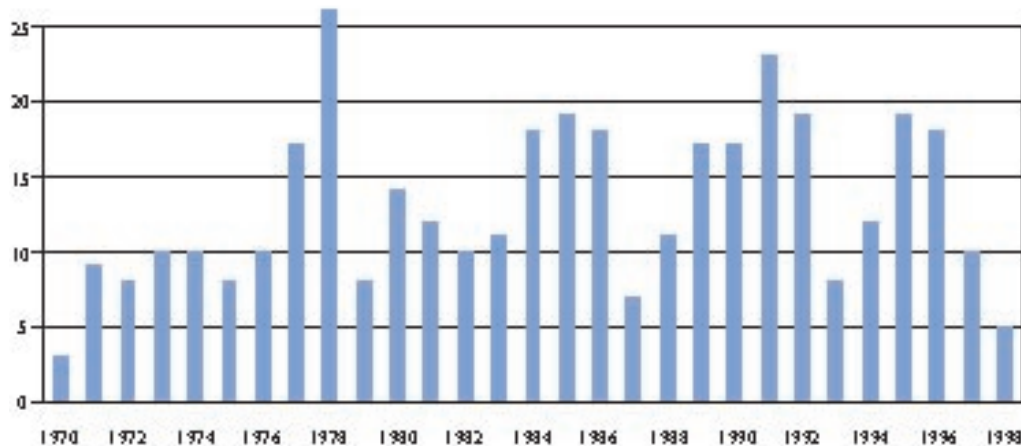
Migrants filled gaps in the domestic labour market

The stabilisation programme led to improvements at macro-level but not necessarily at micro-level

Figure 2.3

Reliance on external loans contributed to longer-term deficits

Loans as % of total GoJ revenue, 1970–1998



Source: Based on data from CSJ

The Gulf War impacted severely on Jordanian development processes

The returnees brought skills and resources but also placed a burden on essential service like education

1991: the Gulf War

The 1991 Gulf War delivered a series of major blows to Jordan. First, there was the immediate shock of the loss of trade with Iraq - Jordan's major trading partner at that time.¹⁴ The subsequent imposition of sanctions further constrained Jordan's trade opportunities. It is estimated that Jordan's losses as a result of sanctions amounted to one billion dollars annually.¹⁵ The second impact resulted not from the war itself but as a direct outcome of the international community's reaction to the position adopted by Jordan in response to the war.¹⁶ Economic support all but dried-up when Saudi Arabia and Kuwait cut off aid to Jordan and the US suspended its aid programme, albeit temporarily.

Jordan's strategy of exporting human capital to the region was severely hit. The return of over 300,000 Jordanian migrants was a double blow.

First was the loss of remittances, which in 1991 represented 28% of GDP.¹⁷ Second was the obligation to absorb the returnees into the Jordanian economy, resulting in increased competition for already scarce employment opportunities. The immediate necessity to deliver a wide range of essential services to the returnees placed increased pressures on the national budget, with education services the most immediately affected. Double shift systems had to be re-introduced, staffing was increased and a massive building programme implemented. The long-term cost of integration was estimated to be \$7bn.¹⁸ Jordan is still attempting to cope with the additional burden on services and resources resulting from the Gulf War.

Contrary to the government's expecta-

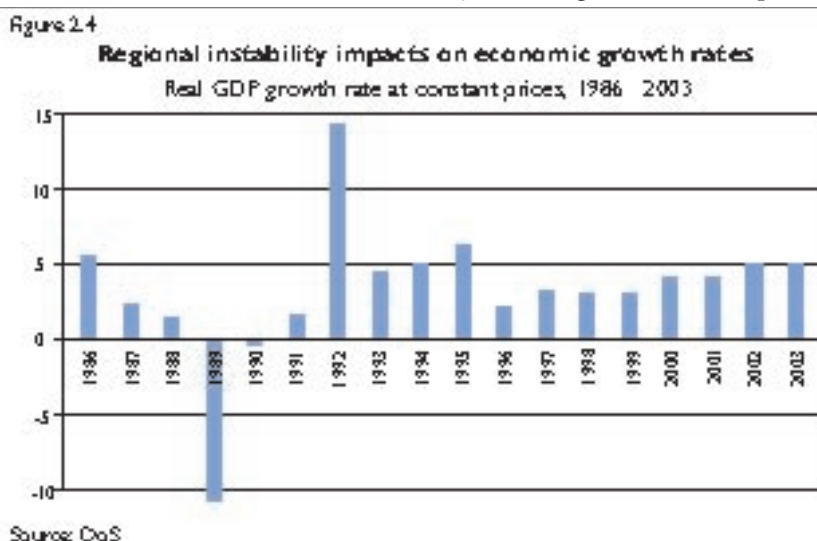
tions, the combination of returnees' savings (estimated at around \$719 million) and their dynamic working habits and skills did not have the anticipated longer-term impact on the economy.¹⁹ The "extra-ordinary" 1992 growth rate of nearly 15% was largely a result of the boom in the construction sector and was not maintained (figure 2.4).

Some returnees did invest in the Amman Financial Market, where the volume of trade more than doubled between 1989 and 1992 but it was difficult for Jordan's small economy to absorb the increase in capital in an environment that was not conducive to profitable investment.²⁰ Moreover, some of the companies that did raise capital did not invest it productively, but preferred to earn interest at the high rates that had been set in order to support the currency by the Central Bank.²¹ The lack of productive investment in this period contributed significantly to the poor economic growth figures of the late 1990s (figure 2.4).

1994: The peace treaty

The continuing conflict and occupation of Palestine is a critical factor in Jordan's vulnerability context. In 1994 the Jordanian government signed a peace treaty with Israel, and it was hoped that such a strategic commitment to peace and stability would also be reflected in economic improvements. However, subsequent levels of official development assistance were disappointing. Jordan received no concrete promises of yearly grants and delays occurred in the agreements for debt forgiveness that had been initially proposed. Although \$833 million of Jordan's debt was finally written off by the US, UK, Germany and France, this failed to match expectations.²²

After signing the treaty the Jordanian government began to clear the way for increased trade and investment through economic normalisation. The Jordan-Israel Economic and Trade Agreement, ratified in 1996, reduced customs barriers but further obstacles to trade continued to exist.²³ The Jordanian government had hoped that investment, aid and trade flows would reflect positively on the country but this failed to materialise.²⁴ Overall, the perception was that the peace treaty did not yield the expected economic gains.²⁵



1999: The “rosy picture”²⁶

On the broader front, however, there were indications, of more positive overall economic and social development trends. King Abdullah II’s accession to the throne in 1999 coincided with a growing recognition that long-term structural reforms initiated under the late King Hussein were beginning to bear fruit. Rises in GDP, coupled with a steady improvement in human development indicators confirmed that the country was once again “on track” towards a better social and economic future (figure 2.4)

2000-2004: RECENT REGIONAL SHOCKS

In 2000, however, progress towards sustainable growth was interrupted by yet another series of shocks resulting from regional turmoil. The cumulative impact of the outbreak of the second (al-Aqsa) *intifada*, the repercussions of 9/11 and the war on Iraq has affected the course, nature and pace of Jordan’s economic and social development.

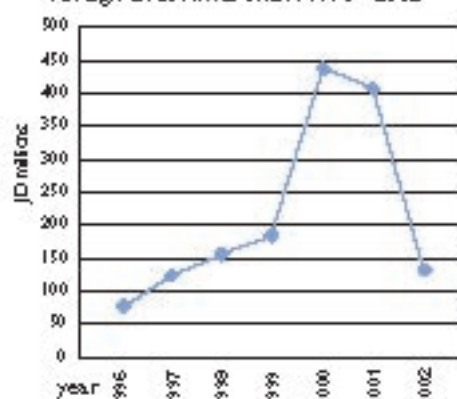
For example, regional volatility made integration with the global economy more complex resulting in a downward trend in foreign direct investment. In 2002 FDI fell to a level lower than that achieved in 1998.²⁷ Integration with global markets is a fundamental strategy for economic and social development in Jordan and any disruption of this process is likely to have an impact on poverty alleviation. As a result, the development choices open to the state are restricted.

Certain key sectors central to Jordan’s long-term development strategy were negatively affected. The tourism sector, which has been promoted heavily as a motor for economic growth and poverty alleviation,²⁸ witnessed an immediate and sharp decline, with receipts from tourism falling in 2001 to below the 1996 level. Income from tourism sites declined from JD10.8 million (\$15.23m) in 2000 to JD1.5 million (\$2.12m) in 2002 (figures 2.6 and 2.7).

Subsequent improvements in tourism numbers and revenue are largely due to the replacement of European and American tourists by visitors from the Gulf Region (figure 2.8).

The change in the tourist profile means that expenditure has tended to be more

Figure 2.5
Regional instability impacts immediately on inward investment
Foreign direct investment 1996 - 2002



Source: DoS

Regional insecurity continues to impact on the livelihoods of the poor

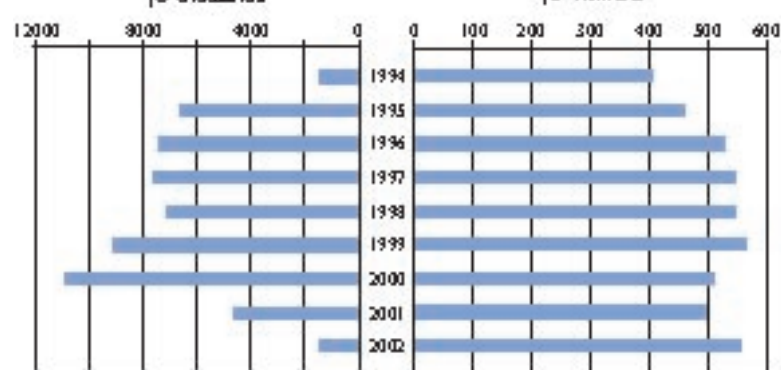
concentrated in Amman and poor people in the rural areas fail to benefit. In Wadi Musa for example, many poor people have adopted livelihood strategies that are dependent on the tourist trade. In many cases, their initiatives have been supported by the poverty alleviation programmes promoted under EPP and SPP, in order to ensure that the regions of Jordan also benefit from economic and social growth. It is likely that their enterprises have been affected by the changing profile of tourism. This undermines the gains achieved under poverty alleviation programmes designed to reduce inter-regional disparities within Jordan.²⁹

The impact on tourism highlights the vulnerability of the region to external shock. Similar effects were felt in other sectors of the economy, for example in trade and manufacturing and predicted economic growth levels failed to materialise.³⁰ This inevitably reduces the revenue available to the state to invest in

Regional vulnerability also increases dependence on foreign assistance

Figure 2.6 and 2.7

Tourism revenues are highly sensitive to regional instability
Income from tourist sites 1994-2002 Tourism receipts in Jordan

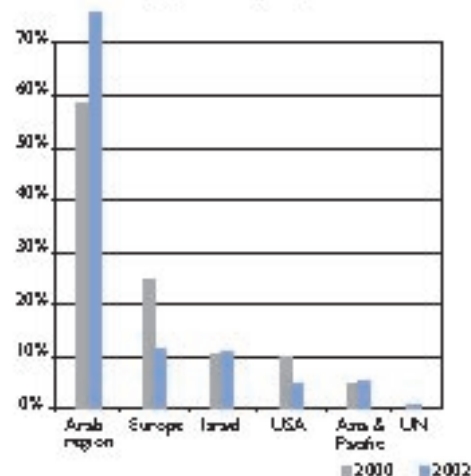


Source: Ministry of Tourism and Antiquities

The consultation process revealed the ways that poor households use their resources innovatively and flexibly

Not all households are able to cope with the cumulative effect of shocks

Figure 2.8
The changing tourist profile is likely to reduce revenue to the poor
Tourists entering Jordan by origin, 2000 & 2002



Source: Ministry of Tourism and Antiquities

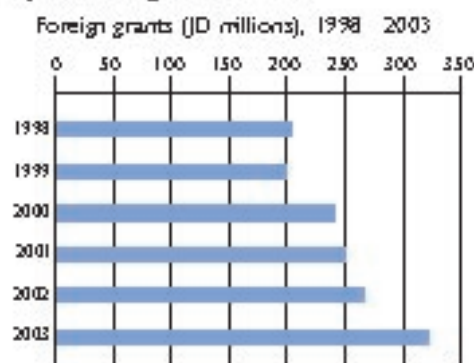
pro-poor interventions. Regional instability continues to disrupt the development path that Jordan is attempting to pursue.

At the same time, it has to be recognised that since 2000 the declining trend in grant aid from official development assistance to Jordan has been reversed. Jordan has benefited from significant additional resources to help cope with the immediate shocks resulting from regional instability. Although these grants may be vital to offset the revenue losses to the state in the immediate term, current reliance on significant levels of development assistance raises concerns about long-term sustainability, as noted in the 2004-06 national Economic and Social Development Plan (ESDP).³¹

COPING WITH VULNERABILITY

The preceding paragraphs indicate the extent to which the vulnerability context shapes

Figure 2.9
Grants have helped offset the negative impact of regional conflict



Source: Ministry of Finance

Jordan's development path. A succession of regional shocks and trends have impacted social and economic development at the macro-level. The consultation process carried out for this report reveals that at the micro-level, among poor communities, these shocks have had a damaging effect on livelihood strategies.

The cumulative effect of shocks is leading to the emergence of new livelihood trends and opportunities, but not all households are equally able to cope. The analysis in this next section derives from the stories, opinions and comments of the poor themselves.

The move away from rural livelihoods

The consultation process reveals that perhaps the most significant change for poor people in Jordan over past decades has been the shift away from rural-based livelihoods strategies, both agricultural and nomadic, contributing to increased urbanisation. The government's long-term policy of encouraging settlement of nomadic communities has had a major impact on livelihood strategies.³² Even among communities such as Feynan in Dana, that are not yet permanently settled, poor people recognise that the regular displacement and relocation of whole households is disruptive of other livelihood strategies such as accessing education and health-care services.

Table 2.3

The population of Jordan is increasingly classified as urban

The balance between rural and urban population in Jordan, 1952 to 2002 (%)

Year	rural (%)	urban (%)
1952	60	40
1961	43	57
1979	41	59
1994	22	78
2002	22	78

Source: DoS

The poor consulted for this report note that the trend towards settlement and urbanisation has been accelerated and intensified as a result of a series of external shocks and that they have insufficient resources to allow them to respond to these sudden changes. These issues are explored in more detail below.

Coping with the Gulf War

Throughout the consultation process, many poor people cited the Gulf War as a major

event that impacted on local livelihoods. However, few poor households consulted actually had family members working in the Gulf. It tended to be the “better-off” households who commented on the issue of lost remittances and the cost of integration of returning household members.

Some people noted the positive sides to the return of migrants after the Gulf conflict. In Dayr al-Kahf, returnees were recognised as having brought with them new skills and qualifications, which contributed to the local economy and helped open up new livelihood opportunities. Other respondents noted that returnees also reinforced the importance of extended family relations and raised the profile of the family within the community. In urban areas such as al-Natheef, respondents recognised that the sudden increase in population numbers had stimulated a construction boom and created some short-term jobs for poor people.

For most of the poor the impact was negative and less direct. For the urban poor it was experienced mainly in terms of increased competition for scarce resources and opportunities such as access to employment and affordable rented accommodation. The rural poor noted that the war had led to the restricted movement of people, goods and livestock between Jordan and neighbouring countries, which had harmed the local economy. The Dayr al Kahf community reported that the stricter patrolling of borders with Syria³³ has led to a loss of revenues from the “informal” transfer of livestock and to loss of contact with families across borders.

Table 2.4

Livestock is no longer perceived as a viable strategy

Livestock holdings in Jordan, 1995 - 2002

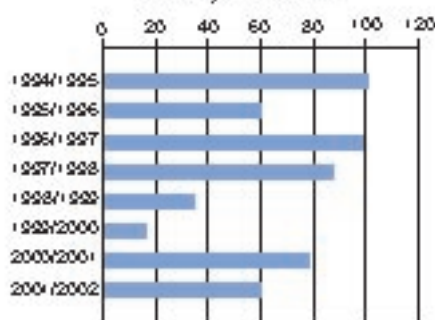
April year	goats	sheep
1995	930,299	2,610,098
1996	952,237	2,656,100
1997	721,408	2,112,261
1998	853,896	2,219,782
1999	461,393	1,933,986
2000	640,325	1,895,653
2001	533,960	1,868,970
2002	729,410	1,741,670

Source: DoS

Figure 2.10

In some areas, drought has impacted severely on rural livelihoods

Annual rainfall (mm) at Safawi (near Dayr al-Kahf) 1994 - 2002



Source: DoS, Statistical Yearbook, 2002

The rural poor note a shift away from livestock

The poor report that the negative consequences of the Gulf War were exacerbated by the extended cycle of drought which affected Jordan in the 1990s, further diminishing the viability of rural-based livelihood strategies. In Dayr al-Kahf, a community that is dependent on livestock, they noted that the reduction in available vegetation has led to over-grazing and increased erosion of natural assets. The drought also made livestock more vulnerable to disease such as foot and mouth, and respiratory infections and led to a decrease in livestock reproductive levels.

Many of the rural poor referred to the shock of the sudden removal of the fodder subsidy.³⁴ Their coping strategies included selling off their livestock, underfeeding their flocks or shifting temporarily from more valuable sheep to hardier, but less profitable, goats. In Dayr al-Kahf, for example, the local community reported that the numbers of livestock had decreased by 71% - down to 4,000 from a high of 14,000 in 1989.

As a result of these combined factors, there has been a significant fall in the numbers of sheep and goats nationally (table 2.4). Since livestock also represent savings, then this indicates a considerable reduction in the assets available to the poor over this period. The move away from livestock also led to a reduction in the level of protein consumption among poor rural communities, impacting on nutrition and health, as noted in chapter three.

In communities that have benefited from significant development project support, such

The restricted movement of people, goods and livestock following the Gulf War impacted negatively on nomadic and rural communities

Rural communities are struggling to find new strategies, but are fearful for their long-term security

Box 2.2

Rural communities are looking for employment in the formal sector

Trends in income sources in Dayr al Kahf, analysed by the community members (men and women)

Source of income in the past	Source of income now
1. Livestock	1. Formal employment
2. Formal employment	2. Seasonal work
3. Financial aid / loans / credit	3. Livestock
4. Cash assistance	4. Financial aid / loans / credit
5. Seasonal work	5. Cash assistance

Short term coping strategies often lead to longer term poverty

as Dayr al-Kahf and the Badia Research and Development Project, people are more able to adapt and respond flexibly as new opportunities emerge. As a result, whilst livestock used to be the main source of income for 80-90% households, the relative contribution was reported as having dropped significantly. Formal employment, especially in the Qualifying Industrial Zone factories is now, reportedly, the main source of income in Dayr al-Kahf. Access to formal employment and seasonal work requires mobility and contributes to increasing rural-urban migration patterns in Jordan.

In the rural communities studied there is also a growing awareness that dependence on livestock is no longer viable. These communities are struggling to find more reliable livelihood strategies but are not sure that there are alternative opportunities which will secure permanent jobs for them in the future. Few have sufficient resources to allow them to reposition themselves in the local economy. Older people are still reluctant to sell their livestock. They fear that they might end up with no job, no income and no livestock they can depend upon. A woman in Feynan in Dana summed up the dilemma. *"We are*

tortured by the goats. They have turned our hair grey. But if the goats die, we will have to live on charity."

The poor note a shift away from agriculture

For poor rural farmers dependent on agriculture for their livelihood strategies, the combination of the war and drought during the 1990s also affected livelihood choices. Farmers in South Shoonah noted that the major impact was the loss of export markets in Iraq and Saudi Arabia for their fruit and vegetable production. Again, the situation was made worse by the drought, which reduced crop yields in rural communities.

As water became scarcer, farmers noted that the cost of accessing water legally increased beyond the price that they could afford. Farmers in South Shoonah admitted they had responded by using artesian wells illegally to extract groundwater but were faced with the challenge that the water quickly became saline and the soil quality deteriorated. These short-term coping strategies erode the assets of the poor and reduce their livelihood options still further.

Poor people in agricultural communities responded either by selling available assets or by accumulating debt. Some farmers reported that they have sold all their livestock, land and equipment and abandoned farming as an unprofitable business. However, the alternative livelihood opportunities are limited and equally vulnerable to economic shock.

In areas such as Madaba City where, in the past, livelihood strategies were predominantly agricultural-based, respondents noted that employment in the public sector or the military are now the main sources of stable income for poor households. The process of rationalisation of public sector employment, however, is reducing this livelihood option. These communities noted the need for investment in development programmes that help establish urban-based economic opportunities.

It cannot be assumed, however, that new opportunities are any more resilient to shocks than traditional livelihood strategies. The communities consulted (in 2002) were conscious of the impact of more recent global events on their livelihoods. The most explicit references were made by those involved in tourism-related strategies. In South Shoonah

Box 2.3

From agriculture to commerce

Saleh left school in the ninth grade. In 1988 he started to work in partnership with a local landowner. He provided the labour and the landowner provided the land and water. They split the revenue between them.

In 1995 Saleh stopped farming, defeated by increased production expenses and transportation costs but more significantly, by the continued loss of export markets in Iraq and Saudi Arabia.

He decided to look for a loan and to turn to commerce. He struggled to secure a loan because he did not have a

guarantor but finally opened a grocery store in his local community. He now has a daily turnover of JD12 (\$17), JD5 in cash and JD7 in credit. Saleh noted the lack of opportunities locally and the vulnerability of his venture:

"My life in this village will never change. There are no businesses, no supplementary income, no land or stores to rent. If I owned land I would have planted crops or rented it to other farmers, this could help. But there is nothing. So I sell cigarettes. The village may not eat bread but it will never stop smoking."

Source: Saleh, South Shoonah

young men who had gained the necessary skills to enter the hotel sector reported that the fall in tourism numbers in the nearby Dead Sea hotels had led to reduced opportunities for employment locally. Those working in income generating projects, such as the jewellery projects at Dana and Rum, reported reduced demand for craft products. Staff are concerned about their long-term employment security.

Young people, especially women, reported having had to face initial resistance from within the family and the broader community when they had taken up employment in non-traditional sectors. If such risk-taking actions fail to deliver anticipated benefits, this will reduce self-confidence and lead to increased dependency.

The poor and the impact of migration

The recent upheavals within the region have also led to increases in migration. In al-Natheef respondents felt that the arrival of “outsiders” has added to pressures at the local level, particularly in terms of competition for jobs and perceived preferential access to social welfare agencies. One participant in the urban community of al-Natheef complained about the influx of migrants *“They can buy whatever they want. They receive help from the international agencies, while we don’t receive similar assistance. They are increasing the prices of everything.”* In such urban communities, migrants are also blamed for inflation in the price of rented accommodation, reportedly up by over

100% in al-Natheef. The pressure on accommodation is leading to further insecurity. Examples were given of landlords trying to evict poorer tenants in order to secure higher rents.

The poor and the impact of reform

In many poor communities there is a perception that policies linked to longer-term structural adjustment have impacted negatively on their lives in the short term. In some communities, respondents reported that they spending periods of time without electricity and are often faced with hard choices whether to cut back on other expenditures, such as food or education, in order to meet increased bills.

Box 2.4

Rising costs of utilities

Abu Ali, a 74 year old who has retired, receives a monthly pension of JD96 (\$135). He supports a family of nine members consisting of his wife, five boys and three girls. They all live in a four room rented apartment, which costs JD70 (\$99) per month.

Abu Ali complained that he had been unable to pay the electricity and water bills for the past five months, because he could not cope with rising costs. *“My priority is to provide food for the family,”* he said.

Source: Abu Ali, al-Natheef

Urban communities complain of high rents and competition for work

The rising price of utilities is impacting at the household level among the “poorest of the poor”

The poor report that the privatisation of state-owned industry has also impacted on local livelihoods. Although this may have led to macro-level gains, local perception of the impact is less favourable. In Dana, in spite of the substantial sums paid in compensa-

Box 2.5

Impact of privatisation on local livelihoods

The Rashadiya Cement factory, located 5km north of Qadissiya in Tafila Governorate, plays a significant role in the livelihoods of the people of both Qadissiya and Dana. Established in 1984 as a state owned enterprise it became both a major employer in the area and a provider of vocational training. Under the IMF Structural Adjustment Programme (SAP), the cement industry was one of the first sectors to undergo privatisation. The factory’s health facilities, security, transportation, education and training divisions were outsourced to private contractors. The factory is now owned by a Franco-Jordanian company.

Since privatisation the labour force has been reduced from 1120 to 708 (2003). Under an agreed compensation package (JD31 million, \$44m, for the cement industry as a whole), staff received sums

varying between JD15,000- JD60,000 (\$21,000- \$85,000) depending on the years of service and salary level. These levels of compensation are high. Moreover, in many respects, the macro-economic gains from the privatization process have been positive, leading to improved livelihoods for employees who retained their jobs.

However, the community members consulted at Qadissiya who were laid off complained that although they no longer have a steady income they will still have to make contributions to a pension until they reach retirement age, in order to receive anticipated pensions. They reported the loss of other benefits of employment such as health insurance.

Those who received compensation payments are faced with a dilemma: there are limited opportunities in the area to

invest funds productively. There are no other jobs available for which they can be retrained. The experience they had gained working in a non-productive state-owned enterprise has not provided them with the knowledge or skills to adapt to other, more risky, livelihood strategies such as self-employment.

As a result, most of those who took the payment have used it to pay off debt, build a house or to get married. *“In the end, those who were laid off are left with nothing to depend on”* noted one young man from the community.

People value income and employment but they also want to be able to exercise choice, to benefit from increased well-being and to utilise their capabilities.

Source: Analysis by community members in Qadissiya, data from Rashadiya Cement factory

Box 2.6

Poor people in Sakhra analyse shocks and identify their coping strategies

Event	Impacts and coping strategies adopted
Gulf War and UN sanctions on Iraq	<ul style="list-style-type: none"> • High rate of unemployment • Some people sold gold and cars to buy Iraqi dinars after the invasion of Kuwait, hoping to make a profit on the currency but lost their savings³⁵
Removal of fodder subsidy	<ul style="list-style-type: none"> • Increased demand on scarce cash resources • Selling some of the livestock to pay for fodder for the remainder • Some farmers sold all their livestock, abandoning it as an unprofitable business • Currently, very few people depend on livestock as a main source of income
Fuel price rise (diesel and gas)	<ul style="list-style-type: none"> • Increasing indebtedness, especially in winter • Cutting back on consumption of fuel for the gas heater in winter (from 2 litres to 1.5 litres per week) and, as a result suffering from cold
Utilities price rise (electricity & water)	<ul style="list-style-type: none"> • Delaying paying the bills and indebtedness • Cutting back consumption of water and electricity - leading to lowered living standards • Building wells to catch more rainfall
September 11, 2001	<ul style="list-style-type: none"> • Some young men from Sakhra were offered the opportunity to be trained in a factory in Europe. They were supposed to get their passports and visas on 12 September 2001. They were informed by the relevant embassy in Amman that their application had been rejected. These young men, most of them university graduates, are still unemployed
Army reform: applicants need to pass high school certificate (tawjihi) to enter the military	<ul style="list-style-type: none"> • Increased pressure on household resources and incomes • Families will have to choose whether to invest in additional schooling for their sons in order to meet the new entry requirements

Source: Sakhra community members

Young men are finding it difficult to obtain secure employment

tion deals, the impact of the privatisation of the local cement factory was not perceived as particularly positive. Locals consulted said that individuals and the community had suffered. These complex issues are examined in more details in box 2.5.

The cumulative impact of shocks

The consultation process reveals that the poor in all communities studied have been affected by the main shocks, trends and cycles that have impacted the development process in Jordan. For the poor, it is clearly the accumulation of a range of inter-connected shocks that is undermining their livelihood options. Often short-term coping strategies have left them worse off and increasingly vulnerable to future shocks. Box 2.6 presents the findings of a participatory analysis of the shocks that have affected various households in Sakhra and the coping strategies that have been adopted.

ADAPTING TO NEW OPPORTUNITIES

One of the major factors that prevents poor people from diversifying in response to a changed environment is that they have limited resources coupled with a low skills base. In South Shoonah and al-Natheef, where there is a high percentage of refugees

among the population, this low skill-base was seen as linked to the process of migration. Poor people recounted how they had left their property behind and arrived with no tangible assets. When they settled into new communities, they had only their agricultural skill base on which to depend for their livelihoods. Respondents noted that in their early struggle for survival they did not have time to acquire new skills. *"I never managed to get an education. As refugees we had to earn our living from childhood. I had to drop out of school in order to support my family."* said Abu Akram from al-Natheef.

They noted that this limited knowledge base is also affecting their children, who lacked the necessary skills required for new employment opportunities linked to a globalised economy. *"We were not trained to work in tourism or computers, so we will not stand a chance with the private sector"*, said a young man in al-Natheef.

In most of the communities studied, young men are encountering increasing difficulties finding employment. In al-Natheef, some households noted that young men are often only able to find a few days work a month. There is also a growing trend for men to move away from their community in search of employment. In the consultation process, these young people voiced demands for appropriate vocational training oppor-

Women are entering the labour force in new roles

tunities so they can be equipped with the skills they need to embrace new employment opportunities in the labour market.

Women and the labour market

In the communities studied there is evidence that more women are entering the labour market. In part, this is a coping strategy in households where men have lost their employment or have moved away in search of work. When livestock management ceases to offer livelihood opportunities in rural communities, for example, then female members of the household are encouraged to seek employment. As a result, more women are entering low-wage, low-skilled, seasonal work in agriculture. One justification given was that women are considered “naturally” suited to certain types of agricultural activity that require patience and attention to detail.

Others state that agricultural work respects the requirement for women to remain close to the family home. However, there is also evidence from Dayr al-Kahf that Bedu women increasingly work away from their homes for extended periods in seasonal agricultural labour, either with or without their children.

Women (wives and daughters) are also entering the labour market in sectors previously considered inappropriate such as manufacturing. Many households in Dayr al-Kahf, for example, noted that this was their main strategy to cope with rising male unemployment. Reaction to such employment is mixed from the women themselves, their families and communities. This issue is dealt with in more detail in chapter five.

Children in the labour force

The consultation process revealed that child labour is increasing. In South Shoonah, it was reported as common for children to start working at the age of nine. They work after school, during summer holidays, and some leave school to work full-time on farms. However, the extent of their involvement in agricultural work appeared to have increased significantly, thus reducing other potential livelihood opportunities. Parents admitted that it was a strategy they adopted, albeit unwillingly, to cope with increasing poverty.

One negative aspect of women's entry

Box 2.7

Division of labour in Jordan Valley

Women

Farmers prefer women to perform certain tasks instead of men, such as planting seeds, weeding, picking fruits and burning, as these jobs require patience. Thirty per cent of the area's women work on farms, most of whom are from Dahab and Ajajra neighbourhoods. Six women also work in the agricultural nurseries.

Children

Child labour, which usually starts at the age of nine, is commonplace although the community felt it was hard to quantify an exact percentage.

Children work after school, during summer holidays, and some leave school to work full-time on farms. Children either assist families on partnership farms or work on a cash-job

basis. Children also help with irrigation piping.

Foreign workers

Foreign workers, especially Pakistanis, prefer to work on tobacco farms. Twelve foreign labourers also work in the agricultural nurseries, two of whom are women.

Working hours and wages

Farm labourers work from 6-11 am or 7:30-12 noon, with half an hour breakfast break provided by the employer. Children get paid JD1-1.5 per 4.5 hours' work (7:30-12 noon) for their irrigation piping work. Workers contracted for weeding receive JD8 per four spans, where each span normally consists of 13 rows.

Source: South Shoonah community members

into the labour force is that their gendered household roles may be transferred to their children. Thus, for example, when a mother takes employment, parents may remove a child (most likely a girl) from education in order to work within the household. There was evidence that this occurs in the communities studied (box 2.8).

The risk of marginalisation of the poor

The long-term trend away from rural-based towards urban-based livelihoods and increasing integration with global markets is leading to significant social and economic change for poor communities in Jordan. In all the rural communities studied it was clear that the agricultural knowledge base of the poor is being eroded but that there is little to replace it. Those among the poor who have sufficient resources have managed to take advantage of new opportunities and have adapted success-

Box 2.8

Coping strategies to deal with poverty may undermine future well-being

To prevent the family from sliding into poverty Um Akram decided to work at a local project. She receives a monthly income of JD120 (\$169) and free medical care, which improves her household income significantly.

However, she and her husband decided to withdraw their eldest daughter from school to take over her mother's domestic responsibilities. Um Akram repeatedly expressed her dissatisfaction with that decision, stating: “we have made a mistake”.

Source: Um Akram, al-Natheef

Child labour is increasing in poor rural communities

The skills of the rural poor are often inappropriate for the urban employment opportunities

Development practitioners and decision-makers will have to find new ways of engaging with the poor

fully. However, it may well be largely the “better off” among the poor who are better positioned to take advantage of opportunities from poverty alleviation investment and who have kept themselves from slipping further into poverty. Others have been less fortunate.

There is the risk that “the poorest of the poor” will become increasingly marginalised, frustrated and less responsive to the new opportunities that may arise in the future. Already, in the communities studied, some young people are sceptical about future opportunities. In many communities the sense of passivity and dependence is already widespread. As one of the respondents in South Shoonah noted, *“Life here will stay the same. There will be no improvement especially if the situation remains difficult like this.”* Similar statements were made by in every community studied.

Taking into consideration the accumulated impact of a succession of shocks, this feeling of powerlessness and frustration among the poor is hardly surprising. Some events, such as the 1991 Gulf War and 9/11, were clearly outside Jordan’s control. However, other shocks such as the removal of fodder subsidy, the rise in utility costs, the rationalisation of the public sector and the changing laws on army recruitment are the result of government policy.

Whilst such policies, imposed out of economic necessity, may lead to long-term macro-economic gains, in the short-term they represent a significant challenge to maintaining sustainable livelihoods for the poor. The challenge facing Jordan is to ensure that mechanisms are in place to protect vulnerable groups from the negative effects of the economic reform process and to enhance the likelihood of them deriving some benefit.

CONCLUSIONS AND RECOMMENDATIONS

The regional vulnerability context is a significant factor constraining development choices at macro and micro levels and contributing to

persistent poverty in Jordan. From this, it can be concluded that:

- Jordan’s current development challenges are often the inevitable outcomes of patterns of development laid down in the past.
- Poverty in Jordan results primarily from external factors over which the poor have no control. The poor should not be blamed for their poverty situation.
- Regional instability impacts more on the poor than on other groups in society.

From these conclusions, it is recommended that the government should:

- Identify and implement targeted interventions that cushion the poor against the negative impact of current reform-oriented policies.
- Consult with the poor on issues of policy, be informed by their analyses and take action to respond to their needs.
- Inform the poor of policy changes that are planned and how they might be affected.
- Recognise that the poor are not a homogeneous group and that different segments have different needs (“one-size” does not fit all).
- Ensure that the poor, especially the young, are provided with opportunities to develop new skills that allow them to enter emerging employment sectors such as IT and to feel included in the new globalised economy.

By dealing more explicitly with the above issues and by taking a more participatory and inclusive approach, development practitioners and decision-makers can find new ways of engaging with the poor. The challenge in this respect is to identify strategies which strengthen the livelihood strategies of the poor rather than undermining them. To achieve this a greater understanding is needed of the nature of poverty, the diversity of assets which the poor value and the ways that they combine them to create sustainable livelihoods which are resistant to shock. The next chapter deals with these issues in more detail.

Mechanisms are required to protect the poor from the impact of globalisation policies



Chapter three

Focus on the poor



Chapter three

Focus on the poor

This chapter provides a platform for the poor to express their views and perceptions in relation to their poverty status. It notes that the poor's characterisation of poverty and their own identification of sub-groups among the poor can be used to enhance the effectiveness of poverty alleviation programmes. The chapter provides a detailed analysis of the assets that the poor value and how they develop sustainable livelihood strategies. It highlights the obstacles encountered by the poor and how their access to assets, rights and entitlements is affected by their poverty status. The chapter notes that the poor have much to contribute towards the formation of effective poverty alleviation strategies, but require the right enabling environment in which to do so. It provides detailed recommendations of possible actions to strengthen the pro-poor focus of poverty alleviation programmes in order to achieve enhanced livelihood outcomes.

INVESTIGATING POVERTY

This report aims to contribute to a greater understanding of the complex nature of poverty in Jordan in order to help ensure that decision-making concerning poverty alleviation is better informed. Through this approach, appropriate policies and programmes can be developed and applied in a way that leads to improved and sustainable livelihood outcomes for the poor. In a healthy enabling environment, communities are more able to articulate a vision for their future and participate in improving their own lives.

Approaches to defining the poor

The report refers to a segment of the population categorized as "the poor". However, as Jordan's Poverty Alleviation Strategy notes: "No-one knows exactly how many Jordanians are poor today, where they live, or what their demographic characteristics are."¹

To a certain extent this knowledge gap is inevitable. Poverty is diverse, multi-faceted and dynamic. As a result, there are many ways of defining and measuring poverty, using quantitative, qualitative and combined methods of analysis that try to capture its complexity. This report does not attempt to validate one set of definitions over the other. Each new study provides new insights and contributes to a greater overall understanding.

Quantitative analysis: poverty lines

The most commonly used indicator of poverty is the "absolute poverty line" derived from analysis of data collected through the Household Expenditure and Income Survey (HEIS). The absolute poverty line is the sum of the cost of the basket of goods to meet basic nutritional needs as well as the cost of non-food items considered essential for survival.² The Government of Jordan adopts the World Bank's 2001 study based on analysis of the 1997 HEIS, which sets the absolute poverty line at JD313.5 per person per year. It is estimated that 11.7% of the population fall below this poverty line.³

It should be noted, however, that in recent years there has been considerable debate and dispute concerning the level of poverty in Jordan and the most appropriate method of measurement to adopt.⁴ The Jordan Poverty Alleviation Strategy (JPAS) recognises this debate, but adopts the World Bank analysis for "operational reasons".⁵

In 2004, a new poverty line will be calculated based on analysis of the 2002/03 HEIS survey.⁶ It is hoped that this analysis will provide greater clarity about the scale and scope of poverty in Jordan. The larger sample size used in the 2002/03 survey makes it possible to disaggregate analysis down to the district level. This should support more

Poverty is diverse, multi-faceted and dynamic and no one single measurement can capture its complexity

Complementary studies contribute insights to our understanding of poverty

effective targeting of poverty alleviation interventions to “pockets of poverty”.

Complementary poverty studies

The HEIS survey and the official poverty line analysis are essential statistical tools for development professionals. However, statistics alone cannot answer the questions raised by decision-makers at all levels concerning the causes of poverty, the characteristics of the poor, those most at risk, those who “deserve” priority support, those for whom support has failed and those who have escaped poverty without state support. It is here that complementary studies, using participatory and qualitative approaches, can provide additional insights into the nature of poverty.

Jordan’s Poverty Alleviation Strategy, for example, uses Jordan River Foundation’s (JRF) analysis that identifies three categories of the poor: “the poorest of the poor,” “the working poor” and the “near poor”.⁷ This categorisation recognises that poverty is dynamic in nature and that a large number of people who are not technically classified as “poor” are at risk of becoming so, hovering just above the poverty line.

Such loose categorisations, although not quantified, help decision-makers to tailor their interventions to meet the needs of different target groups. The consultation for this report reveals that the poor also define sub-categories within “the poor” in different ways. This information can also be used to adapt programmes to meet local conditions.

UNDERSTANDINGS OF POVERTY

In all the communities studied for this report, people have very clear understandings of “poverty” and can easily identify the characteristics of “the poor” within their communities. They quickly identify “poor households” (usually by name) and there is a high level of consensus among community members of this categorisation. This kind of local knowledge can be used by development organisations and service providers to check that their poverty alleviation interventions are well-targeted and that the most needy in the community receive support as a priority.

Among the poor, poverty is not defined simply as an issue of low income but is locally perceived as a complex interaction of

Box 3.1

The divide between rich and poor

“There are people who are rich. They earn money and have a lot of property. And there are people who have nothing, like me.”

Source: Abu Badi

material and non-material deprivation. The key tangible indicators include the type and level of asset ownership, employment status, income levels, the number and diversity of livelihood strategies available, the attainment of formal educational qualifications and eligibility for welfare benefits. The intangible indicators link poverty to issues of social and physical isolation, including issues of social status, vulnerability, insecurity and absence of autonomy. Poverty is also perceived as an inability to influence decisions that affect livelihoods, as well as an insufficient capacity to exercise rights and claim entitlements.

Box 3.2

The poor have little voice

“We are poor. Who would listen to us? If they do, our views will be received with ridicule because we are not educated and we don’t work as employees in the Government.”

Source: Woman, Al Natheef

Sub-groups among the poor

Poor people use a range of different terms to describe the poor and the relatively less poor within their communities. Some people refer to the “poor” (*fugara*), the “coping honourably” (*maysurin*) and to the “better-off” (*masturin*). Others use terms like “deserving of pity” (*masakin*) or “well-off” (*kwayyis*). In only a few cases are “the poor” referred to by reference to the income poverty line: “below the poverty line” (*taht khat al-faqr*).

Such analysis informs decision-makers, who should be aware that different sub-groups among the poor may not all share the same expectations of poverty alleviation interventions. For example, programmes that provide cash assistance can sometimes diminish the self-esteem and dignity of the recipient who wishes to be perceived as “coping with honour”. Development interventions that fail to differentiate between local definitions of sub-categories of the poor may encounter local resentment that the “better off” within the community have benefited most from

The identification of sub-categories among the poor helps tailor programmes to meet needs

Sub-groups among the poor may not share the same expectations of poverty alleviation interventions

Poverty is locally perceived as a complex interaction of material and non-material deprivation

<p>Box 3.3</p> <p>Poor people's perceptions of the characteristics of wealth and poverty in their communities from analysis carried out in 3 communities of above average poverty⁸</p>			
Characteristics of the sub-group as perceived by the poor in the community	Typical sub-groups of the poor within three of the poor communities consulted		
	"The poorest of the poor"	"The coping poor"	"The better off"
The different terms used by poor people to describe this sub-group.	<ul style="list-style-type: none"> <i>Fuqara</i> Destitute Have-nots 	<ul style="list-style-type: none"> <i>Masturin</i> (coping honourably) On the poverty line – Coping but very vulnerable Low income 	<ul style="list-style-type: none"> <i>Maysurin</i> (better off) Above poverty line - managing but not well off Better-off Well off
The relative % within the community as perceived by the poor ⁹	Between 30 - 40%	Between 40 - 50%	Around 10 - 15%
The typical characteristics of household membership	<ul style="list-style-type: none"> Sick, old, and widowed women Few able bodied adults within the household 	<ul style="list-style-type: none"> Above average number of children 	<ul style="list-style-type: none"> Fewer children (4-5)
Typical characteristics of shelter	<ul style="list-style-type: none"> Poorly built Mud, zinc and reed 2 rooms and outdoor toilet 	<ul style="list-style-type: none"> Adequate Built using bank loan 2 units, 3 rooms 	<ul style="list-style-type: none"> Brick and cement, well built Air conditioned 4 –5 rooms
Typical access to land	<ul style="list-style-type: none"> Own no land 	<ul style="list-style-type: none"> Own small amount of land / garden for self sufficiency 	<ul style="list-style-type: none"> Own land for commercial farming
Typical income levels	<ul style="list-style-type: none"> Very low if at all JD70 per month 	<ul style="list-style-type: none"> JD70 - 300 per month 	<ul style="list-style-type: none"> JD300 - 500+ JD per month
Type of productive activity / employment	<ul style="list-style-type: none"> Occasional day labour Child labour 	<ul style="list-style-type: none"> Employed in small businesses Provide agricultural labour 	<ul style="list-style-type: none"> Own a business (shop, merchant, tourist enterprise)
Regular income source	<ul style="list-style-type: none"> Cash assistance from NAF¹⁰ 	<ul style="list-style-type: none"> Monthly salary (of ONE family member) Pension 	<ul style="list-style-type: none"> More than one source of income (employment and self employment) Many family members work
Other income source	<ul style="list-style-type: none"> Charity from relatives / and neighbours 		<ul style="list-style-type: none"> Investment elsewhere Rent out land
Productive assets	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> Car used for taxi or tourism (otherwise no vehicle) 	<ul style="list-style-type: none"> Car, truck, taxi, bus Part of the house used productively, additional buildings
Livestock (an asset only in rural areas)	<ul style="list-style-type: none"> Maximum 5 sheep 	<ul style="list-style-type: none"> 5 – 20 sheep / goats Possibly poultry 	<ul style="list-style-type: none"> Owens 150+ sheep / goats
Educational attainment of family members	<ul style="list-style-type: none"> Possibly illiterate Struggles with school Attains 9th grade only 	<ul style="list-style-type: none"> Possibly taken <i>tawjihi</i> (high school certificate) No university 	<ul style="list-style-type: none"> Above average Often educated privately Some progress to university
Health condition	<ul style="list-style-type: none"> Sick and disabled 	<ul style="list-style-type: none"> Vulnerable to health shock 	<ul style="list-style-type: none"> Relatively healthy
Typical diet	<ul style="list-style-type: none"> Tea, bread, olive oil Vegetables Very little protein 	<ul style="list-style-type: none"> Vegetables Eggs or chicken occasionally Meat very rarely 	<ul style="list-style-type: none"> Meat Chicken
Health insurance	<ul style="list-style-type: none"> Only has health insurance if eligible for NAF cash assistance 	<ul style="list-style-type: none"> Does not necessarily have health insurance 	<ul style="list-style-type: none"> Has health insurance
Linkages to formal institutions	<ul style="list-style-type: none"> Limited access to institutions 	<ul style="list-style-type: none"> Average access to institutions 	<ul style="list-style-type: none"> Good access to institutions

The “poorest of the poor” are perceived as the elderly, the sick, the widowed and the disabled, who are dependent upon charity

projects, further reinforcing local perceptions of inequality and isolation among “the poorest of the poor”.

“The poorest of the poor”

In each community people make clear distinctions between “the poorest of the poor” and “the coping poor”. The typical characteristics of “the poorest of the poor” are that they are the elderly, the sick, widowed women, the disabled and those without family support.¹² They have low educational attainment, poor quality housing, inadequate income and are dependent on cash assistance and welfare services. The worst off among “the poorest of the poor” are perceived as those who, through lack of knowledge or lack of connections (*wasta*)¹³ are unable to access welfare assistance. They tend to depend on relatives, friends or charity.

Box 3.4

Children often bear the brunt of poverty

“My children are always telling me that they are sick and tired of living in such terrible poverty and they truly wish they had never been born.”

Source: Um Fathi, Dayr al-Khaf

The “coping poor”

The communities consulted, note that “the coping poor” have a wider range of assets than “the poorest of the poor” and engage in a more diverse range of livelihood strategies. “The coping poor” are typically perceived as having more children and more household members than “the poorest of the poor”. Family members tend to have achieved some level of educational attainment, completed high school in most cases, but not college education. Illiteracy is not thought to be a characteristic of this sub-group.

Among “the coping poor” usually only one person in the household is in regular paid employment. The rest of the family are dependent on his or her salary. Public sector employment is perceived as an additional asset providing access to health insurance and a pension. For households where the working adult is employed in the private sector, the lack of health insurance is noted as a significant contributor to poverty and vulnerability. Some households derive benefit from small enterprises either through ownership or

through access to employment.

The communities consulted note that certain characteristics of “the coping poor” differ according to urban / rural distinctions. In rural areas, land is perceived as an important asset, central to livelihood strategies. But “the coping poor” tend only to have limited access to land, in some cases only a small garden. Income is derived from agricultural labour or from a pension, topped up by additional income from small business. Many of “the coping poor” in rural areas are dependent on employment in the military and therefore enjoy the security of health insurance and a pension.

In urban areas “the coping poor” are usually unskilled manual workers who rely on irregular, low-wage work as well as revenue derived from income-generating projects and from the informal sector. One young man from al-Natheef noted: “We are either construction workers, cab drivers or street vendors. We hardly have any blue-collar employees or university degree holders. You can count the number of educated people on your hands.” Housing is perceived as a more important indicator of relative poverty or wealth in these communities, although most of “the coping poor” tend to rent rather than own properties. This sub-group is unlikely to own land of any form.

Perceptions of wealth

An analysis of the ways that the poor characterise wealth provides pointers to the attributes of “the better off” to which the poor may aspire and which poverty alleviation programmes may aim to enhance. Wealth among “the better off” is characterised by reference to the ownership of key assets such as housing, vehicles and land. Wealth is linked to involvement in multiple and diverse livelihood strategies with income derived from a combination of direct employment, businesses, pensions, remittances and income from investment. Most of the able-bodied adults in these families are actually working.

In general, “better off” families are perceived as having fewer children than “the coping poor” and “the poorest of the poor”. Their children benefit from investment in private education and are more likely to achieve a higher level of educational qualification, usually gaining community

Wealth is associated with linkages to formal institutions, strong social capital and extensive networks of support

college diplomas or university degrees.

Wealth is associated with strong linkages to formal institutions. “Better off” households benefit from strong social capital and draw down on extensive networks of support. In rural areas wealth is also associated with land ownership, while in poor urban communities house ownership and the size and quality of housing are considered more important indicators.

IMPLICATIONS FOR DECISION-MAKERS

Some disparity exists between official figures concerning the scale of poverty and the perceptions of the poor themselves. In most communities studied, “the poorest of the poor” are perceived as making up between 30 to 40% of the community studied and “the coping poor” are perceived as representing around 40 to 50% of the community. These disparities need to be investigated.

Although there are problems in extrapolating from the community to the national level, it could be assumed that the group described as “the poorest of the poor” probably corresponds to the category defined as “abject poor” in poverty line analysis.¹⁴ According to World Bank analysis, this category constitutes around 3% of the population of Jordan.¹⁵ Based on the characterisation given by the communities consulted, “the coping poor” may equate roughly to the segment referred to as the “absolute poor” in poverty line analysis. This group constitute roughly 9% of the population.¹⁶

It is possible that the communities, selected by purposive sampling, are indeed “pockets of poverty” where the poor are clustered in one particular area.¹⁷ These communities, which can be more easily identified from HEIS 2002 survey data, would benefit from targeted poverty alleviation interventions.¹⁸

This disparity of perception may result from misconceptions and exaggeration by the poor themselves. Such “exaggeration” is not uncommon where poverty is entrenched, a phenomenon commented on elsewhere.¹⁹ In this case the government may need to engage more regularly in awareness-raising initiatives in order to demonstrate ways in which its interventions have been successful and to help dispel the “myth” of abject and entrenched

poverty in communities where it does not in fact exist. This also helps ensure that the most “deserving” poor are prioritised for support.

But it may also be the case that “pockets of poverty” exist where the government is providing poverty alleviation services but the poor are unable to access or simply do not know about them. Stimulating open discussion on these issues may help reduce perceptions of social deprivation and contribute to greater national cohesion.

Using local knowledge

By providing their criteria for wealth and poverty, poor people help to highlight potential priority areas for government interventions. Typical interventions might include providing low-interest loans to improve housing, improving access to land, supporting the informal sector, ensuring universal health insurance coverage, and expanding and reforming cash assistance programmes (NAF).

Some of these issues are now being addressed by the government under the Jordan Poverty Alleviation Strategy (JPAS) and under the Economic and Social Development Plan (ESDP) for 2004-06. These issues are dealt with in more detail in chapter four.

Differentiation between sub-categories of the poor helps tailor interventions to meet the particular needs of specific groups. JPAS emphasises that in a context of extreme vulnerability it is important to prevent “the near poor” from slipping further into poverty. The World Bank poverty line analysis notes that a 10% uniform reduction in household expenditure would lead to an estimated increase in the number of the poor by 35%, from 11.7% to around 15%.²⁰ The forthcoming poverty line (based on 2002/03 data) will indicate whether such a reduction has occurred and whether more households have slipped below the line as a result.

The “coping poor” consulted for this report appear to see little prospect of raising their status to “better off”. Their main fear may well be the risk of slipping into “the poorest of the poor” category. As a result, they are likely to adopt livelihood strategies which differentiate them from “the poorest of the poor”. “The coping poor” may therefore choose to have a large family in order to provide support for their old age.

Local perceptions of the scale of poverty often differ from national figures

Stimulating open discussion at the local level may help reduce perceptions of social deprivation and contribute to greater national cohesion.

Rising costs for essential utilities impacts on the poor

They may be less inclined to be receptive to family planning messages that emphasise the economic benefits of small family size.²¹

Similarly, differentiation helps identify certain government policies that may inadvertently impact harder on one sub-group of the poor. For example, the current policy of rationalisation of public employment²² may hit “the coping poor” quite heavily, since they tend to have only one employed person in the household. The loss of the sole income source can impact disastrously on the whole household. “The better off” among the poor are likely to have alternative sources of income and social networks to draw upon.

Chapter two identified the negative effects that were experienced at the community level as a result of austerity measures such as the removal of subsidies imposed upon the country under the IMF’s structural adjustment programme. Recent changes to tenancy laws are likely to disproportionately affect the poor in urban communities. Rising costs of essential utilities and fuel are likely to impact more severely on “the coping poor” and the “poorest of the poor” than on the rest of the population. Sales tax, recognised as a regressive form of taxation, disproportionately burdens poorer households.²³

The impact of such policy shifts on the poor is cumulative. There is a concern that the poor may not fully share in the longer-term benefits of macro-economic gains.

ACCESS TO ASSETS

The Sustainable Livelihoods Approach aims to build on the assets of the poor. Analysis of assets can reveal opportunities to pool resources and to combine assets innovatively in order to produce new livelihood opportunities. Decision-makers can draw on these analyses to identify new opportunities for poverty alleviation initiatives and to optimise the impact of existing programmes.

The following section of this chapter examines the assets available to the poor in the communities consulted for this report. The analysis draws on the SL framework, which classifies assets in five categories: human, physical, social, natural and financial.²⁴

HUMAN CAPITAL: EDUCATION

Education is a key element of strong human

capital in Jordan. Basic education up to tenth grade (15 - 16 years) is compulsory and is provided virtually free for all children in government schools. In all the communities studied, the poor value this near universal access to education: “*I was fortunate to pursue my education, as a result, I feel the value of it*” said one young woman in Dana. Despite their poverty, some parents are willing to invest scarce resources in the education of their children if they feel it improves their prospect of employment. “*Though we don’t have enough income, I get help from a special English teacher to improve the children’s language skills, although it is an extra expense*”, said a widow on an army pension from Sakhra.

Poor people express regret when they are unable to ensure their children receive formal education. A Bedu woman from Feynan said: “*I know that God will one day punish me for not sending all my children to school.*”

Obstacles to access

Parents complain about the hidden costs of access to education such as fees, transportation, books and lunch. “*Education is for better-off people only*”, asserted a woman in Dana. Even small costs put considerable pressure on the household budget. “*You need money for education. If we don’t have farm work, we can’t even provide for food, so how can we provide for schools?*” complained a mother from South Shooneh. In these situations parents are more likely to withdraw their children from school: “*I am considering taking the rest of my children out of school next year*” said a father from Sakhra.

Poverty also leads to reduced access to education opportunities when people cannot retain status (“coping honourably”) in front of their peers. “*My daughter is 17 years old. She left school in sixth grade because her schoolmates made fun of her for not having any daily allowance. She used to stay in class during breaks. She didn’t even have a school uniform to wear because we couldn’t afford it,*” said a woman from Shooneh.

Respondents noted that children from “the coping poor” families are also less likely to attend university than those from “the better off” households. Cost is the major factor behind these decisions. Some families sell their assets to invest in their children’s education. “*My father sold the last 20 sheep we*

Parents comment on the hidden costs of access to education

owned to cover the university fees for my sister”, said a young woman from Dana who has not been able to pursue her education. A woman from al-Natheef said: *“My daughter scored very high in the tawjihi. But I cannot afford to send her to the university.”* Investment in higher education for children in poor families involves direct, indirect and opportunity costs that parents can seldom afford.

Quality of education

In all communities studied, parents feel that there are shortcomings in the quality of service provided and that educational outcomes do not meet their expectations. They attribute poor outcomes to resource and management issues such as the lack of facilities and equipment, overcrowding, and the two-shift teaching system. They are critical of the policy of automatic promotion of pupils even when they have failed their exams. Parents complain that the curriculum and methods used are not linked to local employment opportunities and therefore fail to motivate students.

Poor communications with the school constrain the opportunity for parents to voice their concerns. Many teachers are perceived as under-qualified, especially in science and technology subjects. The negative and unfriendly attitudes displayed by some teachers is a further problem. Some teachers, especially those recruited from outside the area, are felt to lack commitment to their work and their pupils. Turnover among such staff is perceived as high.

Parents argue that these shortcomings contribute to poor educational outcomes for their children. A woman in al-Natheef noted: *“Children go to school to read and write but leave school illiterate because teachers don’t seem to care any more.”*

The situation is compounded by the fact that poor and unskilled labourers tend to marry young and start a family. They have little opportunity to reinforce the knowledge and skills learnt at school and rapidly become functionally illiterate. Many parents, especially those who are illiterate, complain that they feel alienated from the system and embarrassed by their own lack of educational capabilities.

The challenges facing girls in respect of education is an issue that is discussed in chapter seven.

Box 3.5

Improving access to education

Factors constraining access to education and positive educational outcomes

- Hidden costs (transport, clothing, books etc)
- Long distances between schools and poor communities
- Opportunity costs (lost income from child labour)
- Poor quality teaching
- Low commitment from staff
- Curriculum inappropriate to meet emerging needs
- Limited links between school and community
- Children removed from school to work in the house
- Pressure for children to contribute labour
- Exposure of girls to “social risk” if school is located at a distance or involves travel
- Early marriage leading to removal of girls from school
- Literacy skills are quickly lost among young mothers

Possible actions to improve access and to strengthen the pro-poor focus

- Focus on the quality of education and value for money
- Build transferable skills, personal development and citizen skills as well as sector-specific knowledge
- Involve parents in their children’s education to improve standards and conditions in local schools
- Promote local decisions and tailor services to local needs
- Allocate resources to primary and secondary education (not tertiary)
- Use ECDE to challenge restrictive gender and social roles
- Prioritise recruitment of local staff
- Provide scholarships for poor families
- Promote local accountability mechanisms (user groups)
- Mainstream human rights throughout all education system

How the poor value education

In summary, poor households value education as an essential asset for their children. It builds the skills and knowledge needed to lead productive lives and can provide a route out of poverty. The area of education raised the strongest views and the clearest set of recommendations from the poor people consulted. Many recommendations were based on the perceived need to create much stronger links between parents, children, the school and the community and to ensure that the curriculum and teaching methods provide children with the skills required for future employment. However, action needs to be taken to ensure that more positive outcomes are achieved, as summarised in box 3.5. Many of these issues are being addressed in the current Education Reform for a Knowledge Economy (ERfKE) programme summarised in chapter four.

Parents note that much stronger linkages between parents, children, the school and the community are needed.

HUMAN CAPITAL: HEALTH

At a national level, health indicators remain relatively good but poor people identified ill-health as a major factor contributing to poverty.

The health status of a community is closely linked to nutrition. Respondents explained that in rural communities in the

Poor diets make people vulnerable to malnutrition and disease

Poor people rely on the government to provide a health care service

The poor are vulnerable to health shocks

past nutrition was strengthened by traditional ways of life. Extended family groups shared resources, buying food in large quantities to cover long-term needs. A family would slaughter a goat and share the food so that even “the poorest of the poor” would have access to protein.

Nowadays, among rural communities, nutrition strategies are short-term and aimed at meeting day-to-day needs. Increasingly, livestock is raised for sale as a source of cash income. “The coping poor” households are now more reliant on frozen poultry as an occasional source of protein. This tends to be consumed within smaller household units and as a result is not shared communally with “the poorest of the poor”.

The above factors have serious health implications. The quantity of protein poor people consume has been considerably reduced. *“The most important thing is flour and vegetables. I bake my own bread on my iron stove (saj) and I mostly cook potatoes and tomatoes. Today I didn’t cook because I had no ghee”,* said one woman from Shoonah. Another woman from among “the coping poor” in Dayr al-Kahf stated *“Can you believe that we celebrate when I manage to buy a chicken and we cook it on the gas heater since, as you can see, we have nothing else in the house.”* Another woman from South Shoonah noted: *“When my children crave meat we buy them a can of sardines or we get them meat every two weeks. But the portion we buy only allows each child to have one bite.”*

In South Shoonah, most households among “the poorest of the poor” depend upon bread, sugar, tea and tahina (sesame paste). In Dana “the poorest of the poor” respondents said that breakfast usually consists of tea with bread and a lunch of cooked tomatoes with bread. Yet Dana is an agricultural community with livestock, farming and fruit and vegetable gardening. Among “the coping poor” chicken is eaten once or twice a month

and meat very rarely. In South Shoonah respondents noted that the main source of nutrition is vegetables. The only meat consumed is poultry, and almost two-thirds of households eat meat infrequently or not at all. Self-subsistence agriculture, once a vital means of food production, has declined with increased urbanisation.

Health and healthcare services

In all communities studied, poor people rely on the government to provide a health care service. However, people comment on the inadequate quality of services provided and the problems they face in accessing them.

In some rural locations they report that the local primary health unit is simply a building, occasionally staffed by a nurse who has little power or resources to provide more than basic services. In urban areas a broader range of health facilities is available but government health facilities are seen as being overcrowded and under-resourced. For example in al-Natheef one Mother and Child Health Centre and one health centre serve a population of 52,000.

The consultation revealed that exposure to health shocks is pervasive but differs according to location. In the urban community of al-Natheef, respondents noted that stress created by insecurity has an impact on mental health, whilst middle-aged men noted the negative impacts of long-term manual labour especially in terms of chronic back problems. Amongst rural communities such as Dana poor diets make people vulnerable to malnutrition and disease.

Respondents in Dana also identify health risks associated with their proximity to the cement factory in Qadissiyah. Residents of Sakhra complain about the high incidence of cancer, which they link to the presence of the nearby satellite communication centre. The frequency with which these fears about the causes for ill-health were raised is strongly indicative that they warrant further investigation to validate or refute them.

Disability and poverty

Vulnerability at a household level is often connected to chronic ill-health and disability. Of thirty five family case studies collected during the consultation, twenty four

Box 3.6

The impact of disability at the family level

“When my fiancé’s family came to propose marriage, my father had a stroke in front of everyone and fainted on the ground. All the guests were astonished and left the house in a hurry. I wished at that moment that I had never been born, I was so ashamed of the situation.”

“Afterwards, my father went to visit him and brought a medical report explaining that the epilepsy he has is not inherited. My fiancé came back and said that he likes me and he is still interested in marrying me. I feel bad and I also have my doubts since his family rejected my family and me.”

Source: Fateneh, Sakhra

mentioned disability of some sort within their household. The stories refer to both disability at birth and that resulting from accident or chronic illness. In most cases there is a clear link between disability and poverty. Disability undoubtedly poses an additional strain on families. Poor families with disabled children lack access to adequate facilities and resources. Most parents simply struggle on, doing the best they can with limited resources: “All that I can do is try to carry him every day to sit in the sun. He needs to see the light”, said Um Maged, about her son, in al-Natheef. Some members of the community, such as Abu Munir, try to develop a clear family strategy which is manageable within the scarce family resources (box 3.7).

Disability is under-reported and many cases are not registered. Even where NGOs and the government provide services many households are ashamed of their disabled children and keep them out of the community’s sight. Such attitudes prevent open debate in communities and in society at large about this very serious problem. The communities recognised the entities dealing with disability but noted that many are already overstretched in terms of resources and facilities. As a result, they are unable to provide service to all families in need.

Health insurance

Health insurance is an important element of a livelihood strategy and a major factor in attracting poor people to employment in the armed forces and the public sector. The rationalisation of public sector employment as part of the reform programme has therefore reduced the coverage of health insurance among “the coping poor”.

At the same time, in certain communities, the privatisation of public companies can lead

Box 3.7

Adapting to disability

Abu Munir is the head of a large family of eleven sons and four daughters living in Ajloun Governorate. Five of his children suffer from severe mental disability, irregular bouts of epilepsy, and a condition that causes obesity.

In an effort to improve the family’s economic conditions and to create jobs for his disadvantaged children, he approached the Agricultural Credit

Corporation. He became one of its beneficiaries by buying a small piece of land where he and his family intend to plant almonds and olives.

“In this way my children can live a healthier lifestyle. They’ll lose some weight by working on the land and, most importantly, they can have jobs while remaining within a family atmosphere with both their parents who understand their condition.”

Source: Abu Munir, Sakhra

to the erosion of social entitlements among employees and pensioners (box 3.8). Once health insurance is lost, poor families are forced into a range of coping strategies that may leave them significantly worse off.

Those who do not have access to health insurance are highly vulnerable. The current initiatives under SETP have set a target to ensure that 90% of the population have access to health insurance.²⁵

Coping with health shocks

When faced with a sudden health shock, poor people need immediate access to money but seldom have savings. In the first instance, they usually ask relatives for the money. They then identify an asset that they can sell such as livestock or rent out an asset such as their house. They also reduce investment in other areas such as schooling for the children. For some, there is access to emergency assistance from NAF, the Royal Court, or support from charitable institutions such as the NGOs, Islamic charity (*zakat*), or Islamic foundations.

To cope with long-term or expensive health-care costs many families obtain a micro-finance loan, ostensibly to set up a business, but in fact use it to pay for health costs. These short-term coping strategies undermine longer-term sustainability.

The cost of dealing with disability is clearly an added strain on limited household resources

Health insurance is an important element of a livelihood strategy

Box 3.8

Privatisation, retirement and loss of health insurance

Salem is 60 years of age and lives in Jofeh, South Shoonah. In 2002 he retired from the Telecommunication Company, where he had worked for 22 years. His retirement income is JD200 (\$282) a month from the social security.

Ten years ago Salem’s wife had a heart attack and was treated in the al-Hussein Medical City, using Salem’s insurance health card. But with the privatisation of the Telecommunication Company this insurance was withdrawn from Salem after retirement. Now he borrows money

to pay for his wife’s treatment.

His daughter obtained a loan from the Agricultural Credit Corporation, stating that she intended to raise sheep. However, Salem used the money to pay for his wife’s medication. They visit the health clinic using the “health insurance card”, which means they have to pay for the doctor’s check-up and for medication.

Most of the time the medication is not available at the clinic, so they have to buy it from the pharmacy where prices are higher.

Source: Salem, South Shoonah

The poor want to engage with service providers to find ways to improve outcomes from health services

Box 3.9

Improving access to health

Factors that constrain access to health or limit positive health outcomes for the poor

- High cost of protein / balanced diet
- Shift away from livestock
- Loss of produce from rural livelihoods
- Increased urbanisation reduces access to home produce
- Fewer opportunities for communal eating where poorest also benefit
- Reduction in use of home gardens
- High costs (direct and hidden) of accessing health
- Inadequate health services available at local level
- Lack of health insurance and inadequate health insurance
- Limited resources available to deal with disability/chronic illness
- Lack of access to short-term finance to deal with sudden health shocks

Possible actions to improve access to human capital and to strengthen the pro-poor focus

- Adapt local health services to respond to local needs
- Involve local communities to improve the quality of health care at the local level
- Consult with health user groups for client focus
- Strengthen independent audit and governance bodies
- Train health staff to treat all clients equally
- Promote full health insurance and cover more direct costs
- Provide low-cost medicines to poor clients
- Identify mechanisms to reduce hidden costs (transport, time, waiting etc)
- Promote rights-based approaches to disability
- Tailor services to meet the needs of disabled
- Promote awareness of nutritious balanced diets
- Expand nutrition programmes in schools in poor areas
- Promote greater use of home gardens
- Promote collective marketing solutions to reduce costs

Source: Consultation with the poor

How the poor value health

In summary, poor people recognise the need to invest in health but are constrained by lack of assets and by obstacles preventing access to services. They want to engage with service providers to find ways to improve outcomes from service delivery (box 3.9). The government is committed to improving the quality and coverage of health services. Chapter four provides a summary of recent achievements and initiatives for the health sector planned under ESDP 2004-06.

NATURAL CAPITAL

For rural communities access to natural resources such as fertile land, grazing areas and water forms the basis of most livelihood strategies. Land also contributes to identity and self-esteem, even among urban dwellers. As Jihad, from Dana, stated: *“Land is the most important asset for human beings, it is part of their honour.”*

Some poor people state that they do not have equitable access to land or are involved in ownership disputes, especially those related to formal land registration processes. In Dayr al-Kahf, some poor families fear that their lack of knowledge and resources affects their ability to pursue their claims to land that they feel is theirs by “right”. Whether true or not, it is indicative of the need to look further into issues of land ownership and access.

Small farmers in South Shoonah and

Deeseh reported feeling marginalised in comparison to owners of large estates. Poor farmers feel a particular resentment towards absentee landowners “from Amman” especially where they sell their labour to such landlords rather than working their own land.

Issues related to access to land are often complex. In many cases, individual, micro-level priorities and aspirations for livelihoods conflict with national macro-level concerns for environmental protection. In Sakhra some people consider state-owned and protected forest land to be an under-utilised natural resource, to which they desire access in order to diversify their livelihood strategies. The Dana Nature Reserve is a valuable national asset, yet local people stated that its creation has restricted access to a wide range of resources such as fodder, small timber, fruits

In rural communities, access to land is a valued asset

Box 3.10

Informal solutions to land ownership problems

In Dana, strong social ties are still evident in the way that access to key resources is managed.

Local people operate informal relations with regard to exchange of land. In cases where there are multiple owners of the same plot of land, they cannot transfer ownership but can operate informal agreements to exchange access. In this way, they can consolidate plots or ensure that their vegetable plot is located closer to their home.

This is also seen as an important mechanism to protect their crops against theft which, it was reported, is a more recent phenomenon linked to increasing poverty in the area.

Source: Dana community

Box 3.11**Improving access to natural capital****Factors that constrain access to natural capital or limit positive outcomes for the poor**

- Sub-division and multiple ownership of land
- Reduced availability of fertile land due to competition from housing, urbanisation and industry
- Reduced land-for-labour arrangements
- Perceptions that large land-owners have greater access to resources
- Limited access to common land for agriculture
- Impact of cycle of drought on water availability

Source: Consultation with the poor

Possible actions to improve access to natural capital and to strengthen the pro-poor focus

- Identify mechanisms to consolidate land holdings
- Speed up land registration and ensure transparency
- Increase access to government land for sustainable agricultural initiatives for poor and excluded groups (for example permaculture, community gardens)
- Provide incentives to sustainable agriculture (e.g permaculture, water harvesting)
- Monitor water usage so that equitable access is promoted

and small wild animals. Before the creation of the reserve this had been an important component of their livelihood strategies.

Most importantly, the poor requested channels through which their views on these issues could be taken into consideration. Such forums would facilitate dialogue with broader stakeholder interests and identify ways that poor communities can become partner-guardians of environmental assets. Global experience indicates that macro-level and micro-level interests can be compatible.²⁶ In Jordan, there is a need to address the conflict that can emerge when community and environmental interests clash.

The poor report that access to land is also constrained by inheritance systems which have led to inter-generational sub-division of land to the extent that parcels of land are no longer viable. This was perceived locally as a significant factor contributing towards the exodus of young adults from Dana to urban areas. Those who remain operate small plots of land with several absent family members sharing ownership, thereby reducing incentives to invest in sustainable agricultural practices. Those wishing to sell land report difficulties obtaining the necessary signatures from all co-owners. This reduces opportunities for consolidation of small-holdings into viable plots.

In communities with strong social capital, like Dana (box 3.10) informal negotiation can resolve this issue but, as ties weaken, this may be more difficult to maintain.

How the poor value natural capital

In summary, poor people in rural communities rely on access to land and water for self-sufficient food production and to raise cash

from the sale of surplus produce. For many poor people, access to land is also linked to identity and to social status. However, action needs to be taken to ensure that more positive outcomes are achieved (box 3.11).

PHYSICAL CAPITAL

Housing was mentioned by nearly all the respondents as a major asset that provides security, shelter and privacy. When households had access to additional capital they reported that they tend to invest in housing as a priority. However, when poor families over-invest in housing and fail to utilise it productively, as in the case of Zafer (box 3.12) this can be a damaging coping strategy.

A house is a form of insurance against future shocks and can be rented out to generate short-term income in times of crises. In extreme cases people sell their house as a

Poor communities can become partner-guardians of environmental assets

The poor invest significant resources in housing

Box 3.12**Over-investment in housing can lead to reduced well-being**

When Zafer was approaching 55, his health started to deteriorate. By the time he was 60, he was half blind and had suffered several heart attacks. He also had severe stomach pains, could hardly walk and could no longer manage his shop.

His wife was willing to take on this role, but Zafer would not accept this, saying that he wanted his wife's full attention. Later, Zafer insisted on selling the shop and used the proceeds to build a house of their own.

Having invested all their capital in the house in order to gain a sense of security, they were left without any source of income. For several months they depended on the generosity of their kind neighbours. Finally, their eligibility for NAF cash assistance was established. They now receive JD40 (\$56) a month but see no way of increasing their income through enterprise.

Source: Zafer, Sakhra

Box 3.13**A house provides access to cash in an emergency**

Abu Fathi's family depends on a monthly pension of JD130. Poverty and lack of income are part of their daily life but Um Fathi recalled the main shock that shattered their lives:

"Mona, my 12-year-old daughter, was hit by car while she was playing in the street. She was kept in the intensive care unit and was in a coma for a week before she passed away. My husband had to immediately sell

the house we owned in the city centre to pay the hospital bills. But God has chosen Mona, may she rest in peace."

After the tragedy the family's economic situation deteriorated. They had to rent a house, the cost of which now consumes over two thirds of their pension income. As a result, their quality of life has deteriorated considerably and their coping mechanisms are severely stretched.

Source: Abu Fathi

A house is a form of insurance which be rented out to generate short-term income in times of crisis

The poor complain about damp and poorly constructed housing that causes ill-health

coping strategy to meet sudden costs, as in the case of Abu Fathi (box 3.13). However, such strategies undermine the longer term well-being of the poor.

The quality of housing is also critical for health status and overall well-being. Poor households in al-Natheef complained about housing that is of low quality, badly constructed, in poor repair, damp and with inadequate ventilation.

They also complained of over-density: "Endless matchboxes" causing unhygienic conditions and contributing to ill-health. The demands and expectations of these respondents were small. "A window" or "fresh air" were the main needs expressed.

Overcrowding is also a significant problem among poor households. One woman noted: "Twenty people live in this house. I share a room with my ten children. My husband's second wife has a room with her children. Each of her married sons has a room for his family (one son has one child, while the other has three)."

Overcrowding is sometimes accompanied by high rents. As one respondent noted: "We are nine people sharing two rooms for JD70 (\$99) a month." Other tenants in al-Natheef noted a feeling of insecurity and vulnerability: "The landlord attempted to throw us out of the house to seek a higher rent. He cut off the electricity and asked us to leave. My husband threatened to complain to the governor, so he stopped bothering us. But he is still determined to make us pay a higher rent."

In some cases the exterior of the houses gives the impression that residents are coping but within the house assets are often limited to just a bed used for sleeping and sitting on.²⁷ This need to present an external impression of "coping honourably" can be linked to issues of honour, respect and dignity referred to earlier in the chapter.

Water, electricity and communication

Jordan has invested significantly in the water, energy and communication sectors. Nonetheless, problems of access still remain. Limited resources and financial constraints make it difficult for the government to cater to everyone's needs and, as a result, poor people's needs are not always fully met.

Housing provides access to essential utilities (water, sanitation and electricity). In all communities studied, poor people noted that the rising cost of utilities places a major strain on their limited resource: "We face serious problems during the summer because of the shortage of water. We have to buy tank water for domestic use, which adds to expenses which we already cannot cover" noted a respondent from South Shoonah. Other respondents said that they have to choose which utility bill to pay and some spend time without electricity.

Box 3.14**The "poorest of the poor" cannot afford the cost of basic utilities**

"We have been living in this house for 20 years. We pay JD60 a month in rent. However, as our financial situation has deteriorated we are unable to pay our bills. So we have started collecting water in containers."

"As for the electricity, we pay it irregularly depending on our financial situation. We risk spending some time in complete darkness."

Source: Um Maged, Al Natheef

Legal and regulatory obstacles preventing access to utilities were noted. In South Shoonah some residents pointed out that regulations prevent them getting access to water and electricity because they are in dispute over land ownership for their property.²⁸ Frustrated respondents noted that their limited resources constrain their ability to solve these problems, whereas those with connections (*wasta*) are able to circumvent such restrictions. Local people commented forcefully on the lack of equity in such cases.

The provision of accessible mechanisms to resolve such disputes is an essential means of empowering communities and addressing the perception that their concerns are not being heard. Examples of such mechanisms are given in chapter six.

Access to communication systems is increasingly considered an essential asset for well-being, especially for those in search of employment. But some poor communities do not yet have sufficient access. A resident

of Dayr al-Kahf raised the issue: “We cannot afford mobile phones. There is a fixed-line phone in the grocery store, but the shop is usually closed so we can’t call the police or emergency services. Why don’t they install a public phone we can all use?”

In other communities, respondents complained about the rising cost of telecommunications, which they linked to the impact of privatisation. This issue is unlikely to be solved easily. The provision of full telecommunications coverage in remote areas with low population density is likely to be less of a priority when there are already considerable strains on communication services in densely populated urban areas. Under a privatised system financial considerations are likely to outweigh social objectives when decisions are made concerning investment in infrastructure.

Access to transport

Most of the communities studied had adequate road infrastructure but the poor commented that they need better access to affordable public or private transportation. In Dayr al-Kahf, only a tiny proportion of poor households own a car (they reported 1% compared to the national average of 25%).²⁹

In Dana people pooled their resources

in order to buy a community bus but are burdened by repair costs. The increased need to reach employment centres, markets and services, means that public transport has to be improved in order to allow communities to become more mobile and to ensure that service providers can reach their clients.

How the poor value physical capital

In summary, access to housing can be considered a basic human right that provides shelter, privacy and protection, especially for women. Housing brings access to other essential physical capital: electricity, water and sanitation, which contribute to greater well-being. For “the coping poor” a house can be used productively to increase income, through home-based enterprise. Access to transport, whether public or private, is increasingly important as a means to access employment or to generate income. However, action needs to be taken to ensure more positive outcomes as summarised in box 3.15. Successive government programmes have ensured that significant funds are invested in infrastructure. These are summarised in chapter four.

SOCIAL CAPITAL

Social capital is an intangible but essential

The poor have access to roads... but lack access to affordable transport

Box 3.15 Improving access to physical capital	
Factors that constrain access to physical capital or that limit positive outcomes for the poor	Possible actions to improve access to physical capital and to strengthen the pro-poor focus
<ul style="list-style-type: none"> Over-crowded, low quality, badly repaired, poorly constructed housing High rents compared to available income Pressure from landlords to evict tenants illegally Previous laws deterred landlords from carrying out repairs New tenancy laws may reduce security of tenure Existing regulations require proof of tenancy /ownership to access electricity/phone Rising prices and inflexible payment systems High cost of public transport Limited services in poor and rural communities Purchase of vehicles, fuel and maintenance lead to debt Tourism revenue is vulnerable to external shocks 	<ul style="list-style-type: none"> Review new housing tenancy laws to ensure that the poor are protected Provide incentives to landlords to repair property Invest in urban up-grading projects Consult community fully on design and construction Use local labour in all housing projects Promote maintenance funds for housing projects Strengthen watchdogs to protect the interest of poor consumers Introduce price banding to benefit small-scale users De-link access to utilities from issues of tenancy Enforce compliance with licensing laws of transport providers to provide services to isolated communities Encourage more service providers to travel to remote communities rather than the clients travelling to the service Provide credit for repairs as well as for purchase Support shared transport schemes and collective management of vehicles Freeze or reduce number of taxi licenses issued in order to ensure viability of ventures
Source: Consultation with the poor	

Access to a phone is rapidly becoming an essential asset for those in search of employment

Strong social capital allows poor people to engage in collective problem solving

Avoiding communal events saves a lot of embarrassment to the families who cannot afford to reciprocate

Poor people rely on "wasta" to access services

resource for poor people. Social capital is similar to the notion of *nakhwa* (sense of social responsibility and magnanimity) which can be linked to cultural traditions. In Jordan, social capital is linked to the extended family and the tribe from which members draw a sense of pride, identity and self-worth.

Informal contracts

Strong social capital helps poor people manage their limited resources more effectively. In South Shoonah poor households enter into land-for-labour partnership arrangements with richer landowners.³⁰ Such relationships only flourish where each partner trusts the other to behave in accordance with the agreement.

In Dana, the local community operates informal land exchange systems so that people can "borrow" land closer to their homes and are thereby able to consolidate small parcels of land. Communities in Dana also draw on social capital to organise systems to distribute water for irrigation and to resolve disputes concerning water access. It is this ability to engage in collective problem solving that is seen as one of the key advantages of strong social capital that should not be eroded.

Sharing in social activities

Community solidarity and social harmony are strengthened through participation in social events. In Dana young and old men attend prayers at the mosque and meet together in the village square. Extended families also come down from the nearby town of Qadissiya on Fridays and use the local spring water for washing laundry. Many of the people who shared in such activities had migrated out of the village, but they still strongly identify with their roots. Even the young who have lived in Qadissiya all their lives stated proudly, "I am from Dana."

Reciprocal solidarity (*takaful*) among community members is demonstrated during social events such as weddings, funerals and *eid* celebrations. In the past, households reportedly exchanged camels, sheep and goats. Due to deteriorating economic conditions in Dayr al-Kahf, people tend to offer small sums of money and, in some cases, food items such as sugar, flour and rice. Social isolation occurs when poor families, unable to offer tangible

items, prefer not to participate. A young man in Dayr al-Kahf commented: "The dignity of a man is based on his ability to repay the debt of social events."

The erosion of social networks

In all the communities studied, the charitable social protection that once cushioned the poor was perceived as giving way to a culture of "everyone for himself" (*"kul wahid yi'qul allahum nafi"*). The poor explicitly linked this to the deteriorating economic conditions. One poor householder in al-Natheef remarked: "Change in the economic situation in the area has affected social relations tremendously. Brothers cease to meet when their income declines. They become bitter or envious. Need tends to change people. They become selfish and materialistic."

Increasing poverty often leads to reduced social interaction. In some communities this is exacerbated by perceptions of vulnerability and a fear of violence and crime, which reduces social mobility. In al-Natheef some women reported that they feel nervous when walking on poorly-lit streets at night, and in winter they tend to stay at home after dark.

Community members in Shoonah reported that unemployed young men, with no access to recreational facilities, are increasingly engaging in destructive social practices. These unemployed young men often spend their time loitering on the streets and getting involved in fights. One group of young men commented: "Young men are on the streets this year, and in jail the next." Some women noted that young men in their families have been involved in fights and that they have to reallocate resources in order to pay the lawyer or visit them in jail. This non-productive expenditure creates an additional burden on poor households.

Strong social ties within families or tribes can make communities stronger but they are sometimes accompanied by a reaction against "outsiders". This is expressed in different ways in different contexts. In al-Natheef and Madaba City people voiced concerns about the influx of foreign migrants. In South Shoonah there is concern when local girls marry Arab migrant workers. In these situations, extended kin and tribes sometimes shun the family of a girl who is perceived as "getting in trouble" by marrying outside

Box 3.16 Improving access to social capital	
Factors that constrain access to social capital or that limit positive outcomes for the poor	Possible actions to improve access to social capital and to strengthen the pro-poor focus
<ul style="list-style-type: none"> • Smaller families reduce opportunities for shared strategies (communal eating, weddings etc) • Poverty creates jealousies within families and reduces support • Some aspects of solidarity exclude vulnerable groups • Peer pressure preventing women building solidarity with other women on rights issues • Few civil society organisations operate in remote areas • The services provided by NGOs do not meet local needs • The poor have little voice on how NGOs are managed and operate • Many communities feel underserved • Those without <i>wasta</i> cannot gain access to rights 	<ul style="list-style-type: none"> • Promote collective strategies for low-cost celebrations (shared weddings) • Support initiatives that help women claim their rights within the family • Identify mechanisms that build social capital through shared collective action, rather than individualistic solutions • NGOs to work to empower the poor to find self-help, collective solutions • NGOs to comply with good governance • NGOs to act as referral points and catalysts for local action to improve services • NGOs to advocate with and for the poor • Public service providers to ensure that claims are pursued based on rights and not through use of <i>wasta</i> • Local governance structures to promote accountability
Source: Consultation with the poor	

the community. In such cases, prevailing social ties can reduce choices open to the community, weaken the livelihoods options of those who fail to conform and reduce access to social support systems.

Strong social capital in one community can impact negatively on other weaker communities. In Deeseh poor farmers complained that they cannot access lucrative markets in nearby Aqaba because Aqaba merchants refuse to pay a fair rate for Deeseh products. Deeseh farmers are unable to obtain the necessary licenses to sell direct to customers in public markets in Aqaba. Faced with these constraints, the farmers are obliged to sell their produce in nearby villages, where prices are lower, or to market their produce three hours away in Amman and to bear the transport costs.

In all communities, the poor noted that they rely on connections (*wasta*) to facilitate procedures and access entitlements. Urban residents in Madaba City described *wasta* as a “magic wand” promising job opportunities, access to loans, cash assistance from NAF and access to better, discounted health services. Those without *wasta* expressed their frustration and helplessness. One poor villager from Dana concluded: “Without *wasta*, we cannot live!”

How the poor value social capital

In summary, access to social capital allows communities to pool resources and share risks. Trust between neighbours underpins informal agreements for access to land, food and water. Strong relations with community

organisations increases access to resources and opportunities. However, action needs to be taken to ensure that more positive outcomes are achieved (box 3.16).

FINANCIAL CAPITAL

Financial capital allows people to diversify and plan longer-term livelihood strategies. Accessing financial capital is now also essential to gain access to a range of services that in the past were free.

Box 3.17

The poor are obliged to enter the cash economy

“In the old days, our homes provided us with everything we needed, including meat. But now we have to buy the lot, even water.”

Source: A housewife, Sakhra

Poor people noted the need to have access to a range of financial sources to enable them to cope with fluctuating income and unpredictable expenditure patterns.

For “the poorest of the poor” NAF assistance, although small, represents the only form of stability in an uncertain world. Many beneficiaries prefer to retain their eligibility for such assistance rather than seek alternative sustainable sources of income from employment or small businesses: “*A bird in the hand is worth ten in the bush*” (“*asfour bil yad walla ashara ‘ala shajarah*”) said one respondent from Dana.

Access to credit

Access to credit is seen as a valuable asset.

Trust between neighbours underpins access to many resources

NAF assistance often represents the only form of stability in an uncertain world

Box 3.18**Social and financial capital inter-linked in the jam'iyyeh system**

Access to financial capital is a critical issue in al-Natheef, where poor people are faced with continuously fluctuating income. One important strategy they adopt is to operate a revolving credit system, referred to locally as a "Jam'iyyeh". This is a system whereby every individual contributes an agreed amount of money to a "pot" every month. The "pot" is allocated to one member of the group on a rotated basis. This self-help saving practice is popular among women in the neigh-

bourhood. It can guarantee a considerable amount of cash in return for a small contribution.

Women respondents cited situations where individuals have managed to access cash through this practice in order to marry, treat a sick person or deal with the sudden loss of a job. In this respect, membership of a Jam'iyyeh can be seen as an adaptive strategy, using social capital to build a reserve to deal with sudden shocks or to invest for the future.

The "coping poor" often lack the necessary collateral to obtain credit

In the past, family members were the main source of loans. Such loans were used flexibly for a wide range of purposes including immediate consumption, for special events or to deal with sudden health-related shocks. In more traditional rural Bedu (semi-nomadic) communities like Feynan in Dana, people still look to their family for support. A young man in Feynan noted: *"My brothers live all around me. We share our happy and miserable moments."* The government recognises the need to strengthen safety nets for the most vulnerable communities, although this remains a challenge.

As the need to access cash has increased, many of "the near poor" and a few of "the coping poor" take loans from banks for building or investment in education, and access personal loans to manage debt repayments and for consumption purposes. However, most respondents among the poor lack the collateral, guarantor, or *wasta* to support their application. A family in al-Natheef noted: *"If we knew someone with a fixed income we could have borrowed from him rather than the company"*. They stressed *"We have no access to such people."*

The poor use a range of community-based savings associations to access and accumulate financial capital. Amongst these, the revolving credit (*am'iyyeh*) system is an important self-help mechanism that is operated across urban and rural communities, often by women.

Family networks are still considered an important means of accessing money but in some communities people reported that this practice is changing. A woman from al-Natheef noted: *"I prefer to ask strangers for help because they are discreet, as opposed to relatives who would brag about how helpful they were when you were in need. I borrow money from my neighbour. Although my brother lives next door to us, I would never approach him to lend me money."*

How the poor value financial capital

In summary, poor people need access to financial capital from a range of sources. "The poorest of the poor" rely primarily on cash assistance and charity from neighbours, *zakat* or local NGOs. The preferred form of employment among "the coping poor" in both urban and rural communities is in the public sector, which provides a stable income, health and pension rights, and can provide access to credit.

"The coping poor" in urban areas tend to be employed in the private sector often on a temporary basis or in the informal sector. In rural communities agriculture provides access to wages from seasonal or daily labour and also reduces the need for cash to pay for food. The sale of agricultural surplus provides income. Some households among "the coping poor" with access to credit have established micro-enterprises and can use their assets more productively as a result. All poor households seek to diversify their sources of income. Action needs to be taken to ensure that more positive outcomes are achieved. These are summarised in box 3.19.

ASSETS AND ENTITLEMENTS

Poor people are constrained by their limited asset base but often use available resources with a remarkable degree of resilience and flexibility. Nevertheless, their ability to create a sustainable livelihood can be affected by the level to which their rights and entitlements are protected and respected.

The poor wish to build on their assets, claim their entitlements and create sustainable livelihoods for their families and communities. In order to achieve this aim, they are dependent on the government to ensure that the appropriate policies and institutions are in place to support their endeavours. Pro-

The revolving credit (jam'iyyeh) system is an important self-help mechanism for the poor

Box 3.19 Improving access to financial capital	
Factors that constrain access to financial capital or that limit positive outcomes	Possible actions to improve access to financial capital and enhance the pro-poor focus for positive livelihood outcomes
Employment by the state <ul style="list-style-type: none"> • Rationalisation of recruitment • New entry requirements • Privatisation of SoEs • Public sector reform may lead to job losses • Opportunity for promotion is not equitable 	<ul style="list-style-type: none"> • Prioritise “the coping poor” and “the poorest of the poor” for available jobs • Promote equitable and transparent HRD systems for equal access in promotion, training etc • Invest in gender-mainstreaming to reduce discriminatory practices in employment • Consult fully with employees during privatisation negotiations
Employment in the private sector <ul style="list-style-type: none"> • Minimum wage is not always paid by employers • Limited access to health and safety standards • Limited protection from redundancy • Highly vulnerable to fluctuating economy • Insecurity of day-wage or seasonal work 	<ul style="list-style-type: none"> • Ensure compliance with labour / employment laws • Link minimum wage to poverty line data and inflation • Promote the role of labour associations to focus on gaining “decent work”³¹ conditions for employees
Working in NGO-supported IG projects <ul style="list-style-type: none"> • Fluctuating income based on piece rates • Vulnerable to downturns in the economy • Projects not economically viable may close • Inadequate health / social security coverage 	<ul style="list-style-type: none"> • Identify collective approaches to employment which allow for pooled resources and shared risks • Discourage NGOs from establishing project enterprises that raise false expectations
Working in the formal sector <ul style="list-style-type: none"> • Low returns for time invested • Limited opportunity to expand • Easy entry / easy exit competition • No health / safety protection • No access to insurance • Tendency to use child labour 	<ul style="list-style-type: none"> • Analyse informal sector as a potential growth area for poor people • Promote greater health, safety, and social protection • Tackle child labour supportively through application of ILO guidelines
Working in enterprise / self employment	See chapter five for in-depth analysis
<ul style="list-style-type: none"> • Sub-division and multiple ownership of land • Cycles of drought and limited availability of water • Loss of markets after Gulf War • Erosion of common property rights to grazing, foraging, hunting, small timber extraction • Removal of subsidies on fodder and fuel • Limited access to markets and marketing • Price rises for inputs to agriculture, especially water, fuel 	<ul style="list-style-type: none"> • Streamline land registration processes and ensure transparency • Strengthen independent bodies to resolve disputes over land issues • Ensure that small land-owners get equal access to water • Preserve the environment by meeting livelihood needs • Support collectives, co-ops, bulk buying and asset pooling • Tackle child labour through the rights of the child • Promote agricultural practices that strengthen the local asset base (e.g permaculture, water harvesting, integrated pest management, herbal plants, bee keeping)
Cash assistance	See chapter four
Charitable donations (cash and kind) <ul style="list-style-type: none"> • May depend on recipients meeting charity’s agenda • Cannot be claimed as right therefore insecure • Used for immediate consumption therefore does not promote long-term self-reliance • May lead to reduced cash assistance if entered into the NAF database 	<ul style="list-style-type: none"> • Encourage charities to invest in long-term development not cash or in-kind handouts • Assess the potential negative impact for the poor if charities join the NAF database • Encourage transparency and good governance in charities so that funds are seen to help “the poorest of the poor” and the “coping poor”
Credit	See chapter five

Source: Consultation with the poor

poor planning demands strong political will, backed up by the allocation of resources, to ensure that “policy on paper” is translated into action on the ground. Chapter four examines

the requirements of the poor and considers the extent to which recent, current and future plans for poverty alleviation meet their needs and expectations.



Chapter four

Policies for poverty alleviation



Chapter four

Policies for poverty alleviation

This chapter reviews the policies, institutions and processes that affect the poor, whether directly or indirectly. It considers the achievements of recent poverty alleviation programmes supported by the government and its partners and indicates how such interventions can be amended in order to impact more positively on the lives of the poor. It notes that programmes that are dependent on development assistance grants and loans are not necessarily sustainable in the long-term. It also considers the way that the poor could benefit from current initiatives to reform the public sector, provided that a pro-poor focus is enhanced. It concludes that civil society needs to play a more active role in advocating with the poor for policy change.

ENHANCING POLICIES AND PROGRAMMES FOR THE POOR

The Sustainable Livelihoods Approach promotes the concept of “building on the assets of the poor”. However, the consultation process reveals that the asset base of the poor in Jordan is limited, distorted and vulnerable to regional shocks. Many of the poor feel that their poverty is increasing and that more attention should be paid to addressing their specific needs. Much can be achieved by strengthening existing programmes and policies to achieve greater efficiency and effectiveness. The consultation reveals a number of common challenges which the poor in different communities face when trying to access assets and take advantage of livelihood opportunities. These challenges could be addressed without the allocation of significant additional resources.

Chapter three noted the assets that are valued by the poor and provided detailed recommendations in order to increase access and to enhance positive outcomes. These recommendations for change emphasise the need for on-going evaluation and

greater analysis of the impact of policy and programmes on sub-groups of the poor in order to achieve more accurate targeting of “pockets of poverty”. Greater efficiency can be achieved through more participatory planning processes, which will be reflected in more context-specific plans and improved inter-agency co-operation.

These recommendations for change focus as much on issues of process and policy as on programmes and projects. This pro-poor process approach needs to be mainstreamed into the various national policies and plans for poverty alleviation and economic and social development in Jordan. This issue is discussed in more detail below.

JORDAN POVERTY ALLEVIATION STRATEGY (JPAS)

The Government of Jordan expresses its commitment to meeting the short and medium term needs of the poor through the Jordan Poverty Alleviation Strategy (JPAS). The strategy is explicitly targeted at three sub-groups: the “poorest of the poor”, the “working poor” and the “near poor”.¹ The inclusion in JPAS of the “near poor”, who are clustered above the poverty line implies that the target group is likely to cover at least 15% of the total population.² These three sub-groups combined represent a considerable segment of the population, over 800,000 people, whose needs the strategy must address.³

To a certain extent, some of the concerns raised by the poor in the consultation process are addressed within the current JPAS, although the focus tends to be on programmatic initiatives rather than policy and process change. The JPAS slogan: “It’s up to all of us” recognises that poverty alleviation is a shared responsibility that cuts across many sectors. The 2002 version

Poverty alleviation does not necessarily require the investment of significant additional funds

The process by which poverty alleviation interventions are designed is as important as the programmes themselves

Co-ordination mechanisms between line ministries can create trade-offs that will benefit the poor

Reform of the National Aid Fund will bring additional support to "the poorest of the poor"

of JPAS realistically notes that it presents: "some promising current initiatives and introduces new ones that can be applied towards a comprehensive national strategy." Policy reviews for social security, education and healthcare are recommended. The report also acknowledges that it will take years for the expansion of the economy and the creation of jobs to match the annual increase in labour supply. In the meantime, "the poorest of the poor" need targeted support and a safety net. It is recognised that the existing mechanisms fall short of meeting their expectations.

Co-ordination for poverty alleviation

The implementation of the strategy is guided by the National Steering Committee on Poverty Alleviation. Established in 2003, the committee brings together key ministries and departments that have a significant stake in alleviating poverty. The committee helps to provide institutional co-ordination between the main stakeholders and harness energies towards a common goal. The committee is also responsible for monitoring and evaluating JPAS initiatives, although recommendations to include non-governmental representatives on the committee have not yet been fully activated. Focal points have been identified in each participating ministry but for this to achieve optimal effect, these co-ordination mechanisms need to be replicated at governorate and even municipality level. In this way "joined-up-government" could be established vertically and horizontally and greater opportunities for trade-offs between line ministries achieved.⁴

A baseline database of over 140 recent, current and planned initiatives contributing to poverty alleviation has been developed. Such initiatives range from JD3,000 (\$4,230) for a questionnaire concerning health care for the elderly up to the JD6 million (\$8m) allocated to the RCCDP ("Village Clusters"). The database reveals that considerable effort towards poverty alleviation is being made by a wide range of government, NGOs and civil society organisations, however so far these initiatives are still largely un-coordinated and *ad hoc*. In this early form, the database makes little distinction between activities carried out under core funding and those implemented through donor funds. The database establishes an initial platform but greater co-ordination

between stakeholders is required to ensure that all poverty alleviation interventions are recorded in order for the database to become an effective tool for monitoring the impact of interventions. Greater integration with the database managed through the MoPIC International Cooperation Directorate would help ensure that the system was clear, strategic and could engage all stakeholders under one umbrella.

REFORM OF THE NATIONAL AID FUND

In terms of immediate impact on the poor, the most important feature of JPAS is the commitment to invest significant resources in the on-going process of reform of the National Aid Fund (NAF).

Established in 1986, NAF is an administratively and financially autonomous institution but shares staff and certain functions with the Ministry of Social Development. The Fund administers a series of assistance programmes targeted at the poorest of the poor, either as individuals, households or communities. Throughout the consultation processes, "the poorest of the poor" noted the importance of NAF support.

It is widely recognised that NAF has significant institutional weaknesses in terms of inefficiency in the communication system; gaps in information; the misapplication of rules; significant variations in policies and procedure; and poor co-ordination between headquarters and field staff. The reform programme aims to address these weaknesses.

Restructuring of NAF

The reform of NAF is a long-term activity and builds on initiatives undertaken through the Social Productivity Programme (SPP). The current reforms to be implemented under the Jordan Poverty Alleviation Project (JPAP) include:

- Organisational and administrative restructuring including quality assurance
- Increasing assistance to NAF beneficiaries to lift them to the poverty line
- Extending assistance to those left out
- Developing a database for NAF beneficiaries
- Developing new rules and regulations for eligibility

Box 4.1

Forms of assistance provided by NAF in 2001 before the reform programme implemented under JPAP

Recurrent Cash Assistance (RCA):

Payments for 2001: JD21.6 million (\$30.4m)
Reaching 54,264 families (average JD398, \$561 per family per annum)

Cash Assistance for Handicapped Care:

Payments for 2001: JD1.64 million (\$2.31m)
Reaching 4,307 families (average JD382, \$539 per family)

Assistance for Physical Rehabilitation and Loans to Beneficiaries:

Payments for 2001: JD94,022 (\$132,612)
Reaching 493 families

Source: JPAP and NAF/MoSD

Assistance for Professional Rehabilitation and Loans to Beneficiaries:

Payments for 2000: JD2 million (\$2.821m)
Reaching: 1,012 families

Emergency and Exceptional Aid:

Payments for 2001: JD0.53 million (\$0.75m)

Wheat Subsidy:

Payments for 2001: JD3.46 million (\$ 4.88m)
(phased out)

Health Insurance:

Cost to NAF for 2001: JD1 million (\$1.41)

Greater efficiency will be achieved through the decentralisation of decision-making authority concerning the eligibility of claimants to the local level.

- Utilising geographic information systems to generate maps that track the poor
- Establishing a “model directorate” in East Amman.

An early proposal to outsource overall management of NAF has been set aside and the process of reform is now being managed from within the institution through a programme of restructuring and capacity building.

Cash assistance

In 2001, when JPAP was launched, the most significant of the NAF programmes was the Recurrent Cash Assistance (RCA) accounting for 68 – 75% of the total annual NAF budget. According to government regulations, RCA is targeted at “the poorest of the poor, and those with significant obstacles to helping themselves.”⁵ Under the pre-reform criteria, NAF cash assistance could be claimed by:

- Households with a female head who is widowed or divorced, provided that employable adult males are not part of the household
- Households with partially or totally disabled members
- Households where the head is in prison
- Elderly people (60+)
- Any other category deemed eligible and approved by the Board of Directors⁶

One of the major drawbacks of the pre-reform RCA system was that these eligibility criteria were inexact and therefore potentially open to misinterpretation. High levels of discretionary decision-making power were accorded to NAF employees and their committees, leading to inefficient use of time, especially among senior decisions makers. In

the past, registration could take many months although the reform process has helped speed up the process.

The overload on staff time constrained processes of regular follow-up and claim verification. This contributed to the perception among the poor that those who are most in need are not necessarily the ones in receipt of benefit. This perception has been confirmed. A process of review and checking of existing claims under JPAP has revealed that large numbers of current beneficiaries are actually ineligible for assistance and support has been cancelled. The cash savings can therefore be reallocated to households that are most in need.

An initial review of internal procedures has also helped identify bottlenecks in decision-making that lead to delays in processing claims. Under the current reforms, greater efficiency will be achieved through the decentralisation of authority to make decisions concerning the eligibility of claimants to the local level.

These moves, which can lead to greater transparency and opportunities for local audit, will be welcomed by the poor. As noted in chapter three, they usually have a shared perception of who are “the poorest of the poor” within their community and want to see them receive support. This is more

Moves that lead to greater transparency and opportunities for local audit will be welcome

Box 4.2

Claiming rights can take time

“It was a long process to receive the JD40 (\$56) assistance. First, I had to provide medical reports to prove that Saed was disabled. A woman employee at MoSD helped me to fill in the forms, since I can’t read or write. NAF also requested papers proving that my husband was unemployed, which I provided. The approval for assistance arrived many months later.”

Source: NAF beneficiary, Sakhra

Cash assistance now reaches more of “the poorest of the poor”

New schemes will allow the poor to “work themselves out of poverty”

The expansion of the social safety net demonstrates the government’s commitment to the welfare of “the poorest of the poor”

likely to be achieved when decisions are made locally.

The National Assistance Database

A major component of the reform of NAF involves the computerisation of claims processing and the establishment of a National Assistance Database (NAD). Data concerning the poverty status of every household in receipt of assistance will be registered in NAD in order to “track the poor, for effective targeting and avoidance of duplication and inefficiencies”.⁷

In the longer-term, the database will be linked with other government agencies such as the Civil Status and Passport Department and the Social Security Corporation and will also collect data on the characteristics of the poor in order to inform policy decisions. As the new system is implemented, this will reassure claimants that their entitlements to a wide range of benefits have been recognised and that their payments are assured.

NAD also aims to access information concerning services and support delivered to the poor by non-governmental institutions, in order to avoid duplication and inefficiency. There is some concern among NGOs, however, that if they inform the fund about the support they provide to the poor, this might damage their relationships of trust with individual clients and communities. If NAF beneficiaries risk losing their entitlement to cash assistance when they approach charities for support, then the system will prove to be unworkable.

In spite of these weaknesses, overall, the introduction of computerised systems is potentially a pro-poor initiative. It will go a long way to ensuring that all those who meet the existing eligibility criteria actually receive the funds, and that the processes are carried out efficiently and effectively. In terms of expansion of coverage there has been significant progress. In 2001, JPAS studies indicate that only 30% of the potential eligible claimants actually received benefits.⁸ By 2003 JPAP estimates indicate that this figure had reached 40%.⁹

The expansion of the social safety net demonstrates the government’s commitment to the welfare of “the poorest of the poor”. However, it comes at a cost. There are concerns that further expansion of the cash assistance

programme will place a considerable burden on the state, with little prospect for reductions in numbers of claimants in the foreseeable future. Fiscal constraints prevented the government from allocating the anticipated additional resources to allow for expansion of the programme in 2003. Mechanisms have to be found to ensure that funding is sustainable if donor assistance is phased out and if the economy fails to recover fully.

Revising eligibility criteria

Major shortcomings of the RCA system are being addressed under the NAF reform programme. Under the old system, once a household was in receipt of cash assistance there was little incentive for any household members to take on temporary, insecure or low-paid employment. Moreover, many desperately poor households were denied access to cash assistance simply because there were able-bodied adults in the household, even though they might be unemployed and therefore not contributing income. Under the reforms initiated recently, members of NAF beneficiary households are allowed to take up employment without necessarily losing all their benefits, through the newly-introduced Family Income Supplement (FIS).

The FIS programme replaces RCA and emphasises work over welfare. It links cash assistance to training and employment so that households can “work themselves out of poverty”.¹⁰ The FIS approach assumes that all able-bodied citizens should be in work or looking for work and that cash assistance is a temporary safety net. This assumes that poverty is transient and that poor households will be able to graduate to employment.

To accelerate this process, those households that repeatedly fail to respond appropriately to opportunities for training or employment will lose their eligibility for assistance. There are concerns, however, that this fails to recognise that the chronically sick, who represent a major proportion of NAF beneficiaries, may not be able to ensure that able-bodied family members comply.

The FIS system also allows NAF to link individual eligibility for cash assistance to compliance with broader health and educational goals such as ensuring children’s attendance at schools. Although it is recognised that the government has limited

Box 4.3**New jobs require new skills**

“Although tourism is not new to the area, we need training especially in languages (English, Italian, French, German) and IT. We also need an internet network so we can use it to connect to tour agencies and attract tourists to this area. The nearest computer centre is 80 km away in Aqaba, it demands a fee of JD100 for the course, in addition to transportation.”

Source: Deeseh community member

resources and wishes to target them to meet to the neediest, “the poorest of the poor”, many of whom are children, also have a basic right to food and shelter. Compliance with social norms concerning health and education is a complex issue and is more effectively achieved through supportive interventions rather than through the threat of removal of welfare benefits.

The role of vocational training

For the FIS “welfare to work” approach to be effective, it has to be supported by significant investment in vocational training, in order to ensure that the poor have the right skills to take advantage of employment opportunities. The efficiency and effectiveness of the whole vocational training sector is therefore essential to ensure that the ‘welfare to work’ approach delivers the desired outcomes.

The institution with primary responsibility for implementation of the programmes is the Vocational Training Corporation (VTC). The VTC, a semi-autonomous organisation of which the board of directors is chaired by the Minister of Labour. VTC is mandated to provide vocational training opportunities for technical work force preparation. VTC offers a range of programmes including apprenticeships, work force upgrading and training for occupational safety and health. It also provides assistance to enterprises and helps organise occupational work by classifying workplaces and workers.

VTC is a significant institution, with over 1,431 employees and an annual budget in 2003 of over JD15 million (\$21.15million).¹¹ Since the elaboration of the JPAS, VTC programmes have been expanded considerably. However, it is recognised that VTC still needs to tackle certain structural weaknesses and to engage in reform and capacity building in order to re-orient the organisation towards meeting the emerging

needs of the labour market.¹²

VTC is also a key partner in the newly launched National Training Project implemented in co-operation with the Jordanian Armed Forces, Ministry of Labour, MoSD and NAF. The programme aims to train unemployed young men and women for the labour market and to replace migrant labour with Jordanian labour. By early 2004, around 6000 unemployed young people had been trained on this programme. A major incentive to join these programmes is that trainees receive JD80 (\$113) per month cash assistance while undergoing training. Initial reviews indicate that there is high turnover and low participation from males.¹³ Evaluation of these programmes and tracer studies are essential to assess the impact of the programme and to ensure that it delivers the desired outcomes.

However, even if the institutional shortcomings of the VTC can be overcome and their programmes re-designed to meet new employment needs, the main obstacle to positive outcomes remains the fact that there are few sustainable new posts for these trained VTC graduates to occupy. The linkages between private sector employers and the unemployed labour force need to be considerably strengthened. The proposal to establish a National Employment Centre which can match people with work opportunities should be fully operationalised as a priority, and linked to local networks to be optimally effective.

New trainees who are not placed in employment quickly lose their skills and the training investment is lost. Training programmes raise expectations and unless there are real work opportunities the unemployed will become frustrated by the experience and lose confidence in their ability to lead productive lives.

It is this fundamental dilemma which constrains many of the employment-related initiatives under JPAS.

Constraints on JPAS

JPAS is far-reaching and ambitious. However, it has only relatively limited funds allocated from the treasury and therefore depends on additional funding from donors for implementation. Significant gaps in funding may weaken its impact considerably.

Job creation for the poor is a major challenge

The linkages between private sector employers and the unemployed labour force should be strengthened

There are few employment opportunities for graduates from VCT programmes

Box 4.4

Achievements of the Jordan Poverty Alleviation Strategy, May 2004

Objective	Achievement
Poverty Mapping	
<ul style="list-style-type: none"> Develop GIS poverty maps at governorate level Produce reports indicating basic needs Measure poverty at individual level 	<ul style="list-style-type: none"> Maps using 1997 data completed at governorate level Sample size for 2002/03 HEIS doubled from 6,000 to 13,000 households Waiting for data from 2002/03 HEIS survey to establish poverty line
NAF strategy	
<ul style="list-style-type: none"> Modernise structure, procedures, delivery mechanisms Replace RCA programme with FIS Target FIS beneficiaries for work training 	<ul style="list-style-type: none"> HRD and quality assurance programme developed FIS programme implemented and guiding decisions 66,451 families (192,085 individuals) New eligibility criteria developed based on poverty status - to be ratified The threshold for benefit has been raised 392 FIS recipients benefit from university loans Names of FIS beneficiaries provided to MoL for work opportunities 233 FIS clients funded on VTC programmes; 9000 FIS clients trained by VTC
Governance and co-ordination	
<ul style="list-style-type: none"> Ensure active participation of stakeholders in implementing recommendations of the JPAS Mechanisms for Strategy's efficiency and sustainability 	<ul style="list-style-type: none"> 21 member National Steering Committee (Secretary General level) meeting regularly to identify PA projects and facilitate implementation Focal points from each ministry meeting regularly to help operationalise the strategy
National Assistance Database	
<ul style="list-style-type: none"> Develop unified database Standardise application format for national number Develop internal database 	<ul style="list-style-type: none"> Database engine selected; hardware purchased; tender for database under way 300 NAF staff being trained in IT skills Data entry system for national information field questionnaire with DoS
Micro-finance	
<ul style="list-style-type: none"> Introduce new methods for implementing best practice Establish advisory centre for best practice Establish database of borrowers, unified financial accounting system Strengthen role of community revolving credit schemes Identify who is doing what at the community level 	<ul style="list-style-type: none"> AMIR use unified standard reporting system, database for borrowers under way Under way at AMIR through national database for borrowers using GIS (see also achievements under EPP)
Cluster Villages	
<ul style="list-style-type: none"> Encourage NGOs to work with communities Initiate housing projects 	<ul style="list-style-type: none"> Survey of housing for the poor completed Housing project at Dayr-Alla 80% completed; MoSD housing project initiated
Job facilitation – public/private partnerships	
<ul style="list-style-type: none"> Examine wages (minimum and low wages) Involve private business leaders in job creation and poverty alleviation 	<ul style="list-style-type: none"> January 2003 minimum wage raised from JD80 (\$113) to JD85 (\$120) 770 women from NAF beneficiary households employed in private industries through the National Employment Programme National Employment Centre being established at MoL
Health strategy	
<ul style="list-style-type: none"> Develop aggressive, combined approach to minimize population growth Expand healthy villages Train local community health and social workers Develop comprehensive health insurance that includes all the poor 	<ul style="list-style-type: none"> Empowering women in reproductive health – 12,600 women reached by end 2002 Midwives trained on RH/FP services; Enforcing prenatal examination National Population Commission elevated to Higher Council for Population Original 30 villages completed (but no expansion) 44 workers trained in 4 programmes for vocational health (MoH) PHCI trained 2000 workers; 100 centres upgraded Children under 6 fully covered in joint scheme MoH and NAF
Education	
<ul style="list-style-type: none"> Repair infrastructure Provide uniforms to students, student loans, etc Expand school lunch programme Mobilise adult literacy Assess market needs and introduce new vocational training 	<ul style="list-style-type: none"> Studies to prepare tenders initiated 8,500 school bags distributed through <i>zakat</i> and NGOs for 2003 school year 400 university loans were extended to students Meals provided by MoE Programme ends July 1, 2003 : 25,000 in 215 schools Meals to KG students in poor rural areas by MoE with MoPIC MoSD, UNICEF 350 adult literacy centres now open – an increase of 32 over 2002 Vocational training of new entrants to labour force: 3 months training – attitudinal change towards work and discipline in work ethics; 204 graduates (19 women)
Public awareness	
<ul style="list-style-type: none"> Conduct national poverty conference Establish NGO network through NCFA Public relations presentation Technology links 	<ul style="list-style-type: none"> National conference to launch strategy May 2001 Planning for a national conference on poverty and unemployment JPAP website links to poverty related sites (national and international)
Source: adapted from data supplied by JPAP	

The achievements so far, summarised in box 4.4 demonstrate the scale of the programme and the wide range of institutions that have a role to play in poverty alleviation. Progress on key initiatives under JPAS has been mixed and it has yet to fully address the more fundamental challenges of policy and institutional reform required by a poverty alleviation strategy.

It may be that the original scope of JPAS was too ambitious and that the current emphasis on “short term objectives which can be realised, measured and assessed quickly”¹⁴ is, in practice, incompatible with long-term sustainable development. Greater integration with the MoSD institutional framework would provide JPAS with strong internal champions and ensure that new ways of working are institutionalised into the culture and systems of the ministry. Broader involvement of civil society, especially development NGOs, into the National Poverty Alleviation Steering Committee is essential to ensure full engagement and to

create more advocacy on behalf of the poor.

A poverty strategy is a living document that should be amended continuously as the context changes. Progress should be reviewed through a broad-based consultation process to update the overall strategy and to identify a more comprehensive appropriate and strategic set of priority objectives. This will also provide greater opportunities to strengthen the linkages between the targeted interventions of the poverty alleviation strategy with the broader interventions of national development plans for Jordan. Future elaborations of the strategy would also benefit from a process of consultation with the poor themselves. Their voice was insignificant in the process of elaboration of JPAS 2002.

Even within the constraints of limited budget, the JPAS programme could have a more positive impact on “the poorest of the poor” and “the coping poor” if an explicit pro-poor agenda were adopted. Box 4.5 summarises possible alternative

The poor should have a greater voice in the planning of poverty alleviation strategies

Box 4.5 Possible approaches to enhance positive outcomes for the poor from existing JPAS programmes	
Poverty analysis	Reform cash assistance programmes
<ul style="list-style-type: none"> Promote greater involvement by the poor themselves in identifying and analysing poverty within their communities (e.g. participatory poverty assessments in “pockets of poverty”) Implement the 2002 recommendation to expand definitions of poverty to include non-tangible characteristics (un-met basic needs for example) and aspects of social disadvantage as priority Adopt policy decisions that link poverty data to decisions concerning: cash assistance levels for NAF; minimum wages; pay negotiations, health insurance coverage etc Ensure that resources are allocated to upgrade “pockets of poverty” 	<ul style="list-style-type: none"> Ensure that all eligible clients are registered for benefits even if they cannot yet receive them Establish and publicise transparent claim systems, the right of appeal and independent watchdogs Move towards a rights-based approach based on poverty status Recognise the status of women in their own right (not necessarily as dependents of males) De-link the payment of cash assistance from criteria not strictly linked to poverty status (e.g. health check-ups) Recognise explicitly that, in a context of employment deficit, some households cannot “work their way out of poverty”
Nutrition programmes in schools in poor areas	University scholarships for poor households
<ul style="list-style-type: none"> Expand the programme with a focus on schools serving the poorest of the poor (through identification of “pockets of poverty”) 	<ul style="list-style-type: none"> Raise awareness of scholarships, eligibility criteria, and claim processes Establish an independent body for right of appeal so that all poor people can apply equally
Training to upgrade the skills of health providers	Housing programme implemented by MoSD
<ul style="list-style-type: none"> Establish client / user groups to support application of new practices Involve clients in monitoring impact of training and new systems Link staff reward systems to performance especially in terms of client satisfaction 	<ul style="list-style-type: none"> Identify mechanisms to ensure that those without land are not excluded from access to housing Consult with the poor on the design and layout of the houses Adapt designs to meet local needs and conditions Use local labour and materials to stimulate the economy Involve the poor in the construction process (“sweat equity”)¹⁵ to promote commitment, ownership, reduced dependence Identify mechanisms to ensure that funds are set aside for maintenance costs Do not gift the houses to the poor: ensure that they contribute in-kind resources
Source: ZENID analysis based on findings of consultation with the poor	

The onus is on the state to create an enabling environment for social development

Significant resources have been invested in social and economic productivity programmes

or complementary approaches that could be considered on selected JPAS-supported programmes in order to enhance positive outcomes for the poor.

SOCIAL AND ECONOMIC DEVELOPMENT PROGRAMMES

JPAP builds on the achievements and lessons learnt through two major poverty alleviation initiatives: the Social Productivity Programme (SPP) and the Enhanced Productivity Programme (EPP).

Social Productivity Programme (SPP)

Launched in 1998, and supported by significant levels of donor funding, SPP's over-arching goals were to make an immediate and visible impact on the living conditions of the poor, towards the goal of providing universal access to good public infrastructure and services; to make an immediate impact on the incomes of the poor, towards the goal of lifting all Jordanian households above the poverty line, and to assist the poor in obtaining productive employment, towards the goal of creating sustainable incomes for all those able to work.

Significant achievements were realised through the implementation of the SPP's five main components:¹⁶

1. Public assistance targeted at the poor: NAF restructuring and expansion
 - Review process and formulation of reform programme currently implemented under JPAP
2. Improvements in the physical and social living conditions of the poor: Community Infrastructure Project (CIP)
 - Around JD100 million (\$141 million) investment in infrastructure development projects in the various governorates, poor villages, refugee camps and squatter areas. Such projects provide: safe access roads; street paving and lighting, drainage systems, efficient potable water supply and sanitation services. Social infrastructure includes the construction of schools, health centres and community centres
3. Micro and Small Enterprise Development Project (MSEP)
 - 82,000 loans amounting to JD38 million to beneficiaries throughout the country
 - 1,000 small and micro entrepreneurs and

85 medium-sized businesses owners provided with business training and consultations

4. Generation of productive employment: Training and Employment Support Project (TESP)

- 6,000 job opportunities provided through TESP program
- 5. Income generation projects and projects that meet the urgent needs of the poor: Direct Intervention and Pilot Projects
 - JD1.2 million invested in comprehensive development projects in five selected areas
 - JD17 million invested in direct intervention projects, including housing projects for the poor, development projects for the disabled, as well as various productive projects in "pockets of poverty".

Enhanced Productivity Programme (EPP)

Successful SPP initiatives were carried forward into EPP and incorporated into three major components: Enterprise Development Centres (EDCs), the Rural Cluster Community Development Programme (RCCDP) and Community Infrastructure (CIP). These programmes aimed to:

- Enhance the geographical distribution of poverty alleviation and unemployment programmes;
- Engage with the private and NGO sectors in job creation and training;
- Respond to pressing economic and community development priorities
- Encourage the provision of financial services within each governorate
- Develop community infrastructure as a means of supporting enterprise initiatives.

The major EPP achievements that come under the JPAS umbrella are noted in box 4.4. Additional achievements as of mid-2004 were:

- 25 income-generating agricultural projects created and 12 new co-ops registered (RCCDP)
 - 22 EDCs established, 965 businesses established or expanded, creating 975 new job opportunities
 - 350 feasibility studies prepared, 75% implemented, 186 enterprises seeking funds
 - 70 projects established
 - 54 municipality projects implemented
- Chapter five provides further analysis of these enterprise-related programmes that target the poor.

Box 4.6

Main achievements of SETP that impact significantly on the poor (May 2004)

Education	Water supply and sanitation
<ul style="list-style-type: none"> 6 new schools and 374 additional classrooms established 3 new directorates of education in different governorates 200 KGs established especially in remote rural areas with limited private sector provision ICT hardware installed in 2,250 public schools: Ratio of student to PC down from 43 to 15 43,000 teachers trained in ICDL Educational quality control system implemented Reform of curriculum and materials initiated Double shift abolished in five governorates with lowest pci 	<ul style="list-style-type: none"> JD27.4 million (\$38,7 million) new pipeline (Al-Loujoun) provides Amman and Karak with 17.5 million m³ year. 18 million m³ supply increase through Abu-Zaighan sanitation plant Closure of 110 unauthorised wells 99% of population now have access to water services. Population with access to sewerage up from 55% to 60%. Total water storage up from 28 million m³ to 218 million m³ Water leakage rates down from 53% to 47% Total water supply up from 235 million m³ to 258 million m³
Vocational Training	Health
<ul style="list-style-type: none"> 11 VTCs were established 9,300 Jordanians trained under National Training Programme 15% annual increase in enrolment overall was achieved 49% increase in women attending VCT programmes 	<ul style="list-style-type: none"> Access to health insurance increased by 600,000 citizens (of which 350,000 are classified as low-income) Advances made towards the target of 90% coverage under SETP Supply of equipment to health centres 55 primary health centres established, 5 health centres upgraded 52 ambulances provided for remote health centres

Source: Extracted from MoPIC data

NATIONAL ECONOMIC AND SOCIAL DEVELOPMENT PLANS

The achievements of these poverty programmes are considerable, but tend only to benefit those specific communities that are targeted for support. Long-term sustainable development that reaches all the poor has to be considered within the broader context of national socio-economic planning strategies.

The government can urge the poor to be self-reliant and to work themselves out of poverty, but ultimately, it is the responsibility of the state to ensure an enabling environment for human development through macro-level policies and programmes as articulated, for example, through the Social and Economic Transformation Programme (SETP) for 2002 – 2004.

The primary objective of SETP was to create a supportive institutional and regulatory framework to facilitate private and public finance investment in economic and social development. Private capital would be activated through accelerated privatisation and investment in major national projects to stimulate economic growth. Public investment would improve the quality of life for all Jordanians, through effecting a qualitative change in education, health, rural development and social productivity.

Box 4.6 provides a summary of the main achievements of SETP, with special focus on those aspects which affect the needs and interests of the poor. The high investment in health, education and water infrastructure

is likely to lead to positive outcomes for the poor, provided that the proposed investment in quality of service is maintained.

The summary of expenditures on SETP (table 4.1) indicates that JD298.31 million has been invested in this far-reaching plan, around 57% of the allocated budget. The areas of operation that achieved the highest levels of actual expenditure (water and higher

Table 4.1

SETP: allocated budget and actual expenditures, mid- 2004 (JDmillions)

Investment by sub-component	allocated	actual	actual %
Human resource development	127.880	79.424	62.1
• General education	51.371	25.332	49.3
• Higher education	35.097	28.850	82.2
• Vocational training	31.853	21.128	66.3
• Culture and youth	9.559	4.114	43.0
Basic Government Services	218.058	135.523	62.1
• Water / Sanitation	70.858	50.514	71.3
• Health	17.350	5.000	28.8
• Constructions	97.050	74.8550	77.1
• ICT	20.700	1.751	8.5
• Transportation	8.200	1.718	21.0
• Civil defence	3.000	1.400	46.7
• Energy	0.900	0.290	32.2
Rural development, poverty alleviation	148.009	82.864	56.0
• Governorate development	77.345	47.100	60.9
• Social development	56.800	32.551	57.3
• Municipalities	3.224	1.177	36.5
• Agriculture	7.410	0.105	1.4
• Tourism	2.930	1.928	65.8
• Environment	0.500	0.003	0.6
Institutional and structural reform	29.190	0.500	1.7
• Judicial reform	3.190	0.000	0.0
• Industry	6.000	0.500	8.3
• ASEZA	20.000	0.000	0.0
TOTAL	523.337	298.311	57.0

Source: Government of Jordan, 2004.

The overall progress of economic and social reform is slower than desired

education) mainly invested in infrastructure and equipment. It is also notable that the more challenging and slower processes of institutional and structural reform achieved very weak expenditure.

SETP (2002-04) has benefited from strong institutional support from MoPIC. From the outset, however, it was recognised that the programme was ambitious and would be challenging to implement. It would require sustained commitment from all stakeholders to maintain a programme of action that:

- Was genuinely integrated and promoted co-ordination among agencies
- Made clear the linkages between activities, outputs and the overall purpose and goal
- Created synergies between agencies
- Provided incentives for internal reallocation of budgets.¹⁷

The GoJ review of the achievements of SETP acknowledges that “Although SETP was successful in implementing a sizeable segment of the reform agenda, the overall progress of reform was slower than desired.”¹⁸ The report identifies constraints related to:¹⁹

- Shortage of funds provided by donors
- Delays in receiving donor funding
- Planning and management inadequacies in some public-sector institutions
- Negative impact of regional instability on investment decisions.

Funding gaps

The review of SETP reveals that, in a context of fiscal deficit, a major constraint on the effectiveness of national development plans in Jordan is their reliance on the availability of donor funds. Funding gaps and delays under-

mine the integrity of the development plan. There is a risk that only those elements of the plan that meet donor interests will be implemented. Over-dependence on development assistance brings an inevitable risk that national ownership may be undermined and the desired integrated approach diluted.

The laudable aim of the 2004–06 Economic and Social Development Plan (ESDP) is therefore to “graduate out of heavy dependence on foreign aid” in order to “reduce its susceptibility to regional and external factors”.²⁰ The 2004-06 ESDP was adopted in mid-2004 with a required investment of JD3.15 billion (\$4.44 billion) and a relatively small predicted funding gap of around 28% (table 4.2).²¹

The government intends to finance future reforms through a combination of:

- Increased tax revenues as a result of investments and reform
- Additional savings accruing as a result of budget restructuring
- Increased savings accruing as a result of debt reduction / lowered debt service

The 2004–06 ESDP does not indicate explicitly how a pro-poor focus is to be achieved. The assumption is that benefits “trickle down” and will eventually reach the poor. In this respect, further strengthening of the essential institutions of governance will be required. The linkages between the economic and the social dimension should be made more explicit and greater integration of the various development initiatives is required to ensure full co-ordination of effort towards common goals.

In many of the key areas identified in ESDP 2004-06 a stronger focus on the specific needs of the poor would ensure that they derive more benefit from the proposed interventions. Areas of concern are identified in box 4.7 on the following pages.

The World Bank²² recommendations for the region note the importance of ensuring that economic outcomes are acceptable to all citizens. This includes ensuring that workers’ rights and entitlements are respected and that “decent work” values are promoted. Labour unions could play a vital role in the alleviation of poverty by helping to promote health and safety standards at work, by raising awareness of good employment practices and by helping enforce minimum wage agreements. In many countries, labour unions take the

Economic outcomes must be acceptable to all citizens

Table 4.2

Financial requirements for the development agenda for ESDP 2004-2006 (JDmillions)

Investment by sub-component	2004	2005	2006	Total
Human resources development	156.8	133.1	130.6	420.5
Basic government services	690.9	658.9	543.1	1892.9
Governorate development and poverty alleviation	204.0	197.7	195.3	597.1
Institutional and structural reform	79.4	83.2	74.4	237.0
Total public investment required	1131.1	1073.0	943.4	3147.5
Budget capital expenditure / treasury	0.00	300.0	300.0	600.0
Secured funds	842.4	441.1	322.4	1606.3
Expected additional funds	50.0	0.00	0.00	50.0
Total available funds	892.4	741.1	622.3	2256.3
FUNDING GAP	238.2	331.8	321.1	891.2

Source: MoPIC, 2004.

Box 4.7	
Key elements of the Economic and Social Development Plan (2004 –2006) and issues to consider to ensure a more positive outcome for the poor	
Education initiatives aim to:	Enhanced benefit for the poor could be achieved if:
Transform the education sector to meet emerging employment opportunities under the emerging knowledge economy (ERfKE) including four integrated components which aim to:	<ul style="list-style-type: none"> A two-tier system is avoided, so the education needs of the poor are not downgraded to the competencies needed to provide unskilled manual labour A more realistic assessment is made of the viability of the re-orientation towards a knowledge based economy given the vulnerable regional context and limited opportunities for migration within the region
<ul style="list-style-type: none"> Re-orient education policy objectives and strategy through governance and administration: including reform of management of education to meet the needs of learners, and the transfer of authority and responsibility to regional and local authorities, including schools 	<ul style="list-style-type: none"> Poor parents have a voice in deciding local education policies Local user groups act as governance mechanisms and apply local audit Municipalities (democratically elected) monitor quality of education service delivery at local level Parental attitudes to education in areas where enrolment is falling (e.g. Zarqa) are investigated and action taken to reverse the trend
<ul style="list-style-type: none"> Transform educational programmes and practices to achieve learning outcomes relevant to the knowledge economy, including curriculum reform and new methods for learning including through research, critical thinking, creativity and excellence 	<ul style="list-style-type: none"> Broad-based learning strategies are adopted to equip students with life skills as well as labour market skills Gender mainstreaming is implemented in all education services to promote equity and “voice and choice” A human rights based approach to education is adopted, promoting active responsible citizenship and equity and justice for all
<ul style="list-style-type: none"> Support provision of Quality Physical Learning Environments: reduce over-crowding, replace unsafe buildings, upgrade facilities 	<ul style="list-style-type: none"> Schools serving “pockets of poverty” get priority for support The double-shift system is phased out in poor communities as a priority Education facilities (especially IT) are opened up to local communities
<ul style="list-style-type: none"> Promote learning readiness through Early Childhood Education (ECD) 	<ul style="list-style-type: none"> Gender is mainstreamed into ECD to open up “choice and voice” for girls and boys, and to remove obstacles to full enjoyment of rights and the actualisation of individual potential Mechanisms are in place to enhance parental involvement
Vocational training initiatives aim to:	Enhanced benefit for the poor could be achieved if:
Link vocational training to needs of the market	<ul style="list-style-type: none"> Training actually leads to greater opportunities for decent work
Promote competency-based training which develops skills needed in the market	<ul style="list-style-type: none"> The potential role of the poor in the labour market is not downgraded to the supply of manual labour (and training which focuses on military discipline)
Health initiatives aim to:	Enhanced benefit for the poor could be achieved if:
Devise a comprehensive national health care policy	<ul style="list-style-type: none"> The needs of the poor are prioritised; they cannot exit to the private sector
Upgrade primary health care provision	<ul style="list-style-type: none"> Quality of service for the poor is prioritised when upgrading services Health user groups among the poor have a say in local service decisions PHC centres deliver services tailored to local needs (opening hours, staffing, services, mobile clinics)
Improve and extend coverage of health insurance	<ul style="list-style-type: none"> The poor are protected through the expanded insurance scheme Hidden costs of health care are reduced
Decentralise management of public hospitals and health care centres	<ul style="list-style-type: none"> Local communities have a voice in local health care planning (especially preventive medicine) Decentralised services are accountable to local bodies as well as the central line agency Local hiring and outsourcing is promoted to stimulate the local economy and to promote commitment from staff
Invest in health infrastructure in remote areas to improve access and coverage	<ul style="list-style-type: none"> Affordable accessible transport access is improved Staff and equipment are available
Provide incentives to attract better quality employees in PHCs	<ul style="list-style-type: none"> Communities are involved in helping retain staff in their community Local staff are recruited and upgraded with training Gender equity in staffing and human resource development is enhanced
Physical infrastructure initiatives aim to:	Enhanced benefit for the poor could be achieved if:
Extend the rural and agricultural road networks to link remote communities	<ul style="list-style-type: none"> Obstacles to transport are removed Accessible affordable public transport systems are available Service standards for privatised transport operators are enforced to ensure agreed services to remote areas Services are brought to the people, as well as people travelling to the service (travelling health services)
Privatise generation and distribution of electricity	<ul style="list-style-type: none"> Price banding reduces cost for customers who consume little Flexible payment systems allow the poor to manage debt more effectively Utilities watchdogs monitor the impact of privatisation on access and pricing for the poor
Remove all subsidies to rectify market distortions	<ul style="list-style-type: none"> Increased cost of utilities is compensated for when setting minimum wages, deciding on cash assistance and negotiating pay increases
Invest in IT for e-government	<ul style="list-style-type: none"> Non-IT-based information referral systems are also available for those not yet part of the digital culture Face-to-face dialogue between service providers and citizens is promoted

Box 4.7 contd: Water sector initiatives	Enhanced benefit for the poor could be achieved if:
Enhance the role of the private sector in delivery of water and sanitation services	<ul style="list-style-type: none"> • Privatisation ensures access for the poor at affordable prices. • Strong independent watchdog bodies represent consumer interests
Modernise irrigation systems in Jordan Valley	<ul style="list-style-type: none"> • Access for small farmers is prioritised and incentives are given for the efficient use of water for agriculture (e.g. permaculture)
Restructure water, irrigation, and sanitation tariff rates	<ul style="list-style-type: none"> • Mechanisms are established that reduce tariffs for small-scale users • Financial incentives are provided to water users who recycle and use grey water systems
Create linkages with the Ministry of Agriculture (60% usage of water) to rationalize use of water for agricultural purposes	<ul style="list-style-type: none"> • Water-efficient sustainable agricultural methods like permaculture are also promoted • Water harvesting and recycling is promoted • Small-scale farming for self-sufficient nutrition needs is prioritised
Establish an independent water management body to ensure efficient allocation of water resources	<ul style="list-style-type: none"> • Compliance is enforced equitably and the use of wasta is discouraged
Rural Development and Poverty Alleviation initiatives aim to:	Enhanced benefit for the poor could be achieved if:
Implement sustainable enterprise development and integrated community development projects in each governorate	<ul style="list-style-type: none"> • Local knowledge informs the process • The poor are not excluded from project benefits through lack of resources to contribute (especially in large-scale co-ops) • Institutional frameworks are robust enough to ensure sustainability after project support is withdrawn
Foster the development of SMEs through provision of financial and non-financial services	<ul style="list-style-type: none"> • Impact assessments of MSE/ MFI sectors are carried out and lessons learnt used to redesign programmes • Credit providers also help to reduce indebtedness among the poor
Direct public and private finance to social infrastructure	<ul style="list-style-type: none"> • Cost-recovery is not the sole motivator for the private sector partners' interest
Protect natural resources	<ul style="list-style-type: none"> • Common property rights (access to grazing and wide range of resources) are protected for the poor • The poor are active stewards of the environment, rather than being excluded • The rights of the eco-system are balanced with the rights of the poor
Improve access to arable land for new farmers	<ul style="list-style-type: none"> • New farmers adopt sustainable agriculture • Small scale farmers using labour intensive methods get priority
Establish mechanism so local communities can participate in all stages of project cycle for local development	<ul style="list-style-type: none"> • Support is provided to ensure that the poor, marginalised, youth and excluded also have a voice • Gender and pro-poor audits are mainstreamed into local development planning
Develop comparative advantage of each governorate, especially tourism, agriculture support, and services	<ul style="list-style-type: none"> • The vulnerability of tourism-related livelihood strategies is recognised • Local small-scale tourist operators are empowered to compete with large Amman based cartels
Restructure municipalities, provide capacity building and delegate greater role in supporting poverty reduction	<ul style="list-style-type: none"> • Local governments are elected and accountable to their constituents • Greater responsibility is delegated to the municipal level as a governance mechanism for improved access to quality services (especially health and education)
Promote productivity of the poor / unemployed through training, support for MSEs	<ul style="list-style-type: none"> • The employment gap is recognised: 40,000+ new jobs per year in the immediate term is an unrealistic target • Opportunities for productive community engagement are identified for those who cannot find employment
Institutional reform initiatives aim to:	Enhanced benefit for the poor could be achieved if:
Restructure the budget and ensure fiscal discipline	<ul style="list-style-type: none"> • Budgets are balanced and resources allocated to pro-poor expenditure as a priority
Reduce current expenditure levels through public sector reform and reduction in public labour force	<ul style="list-style-type: none"> • Services are tailored to meet the needs of the poor • The poor are empowered to evaluate public service performance
Improve performance of the judicial system and administrative bodies	<ul style="list-style-type: none"> • Cost is not a barrier to access to the law • All administrative bodies treat all clients equally
Liberalise the media	<ul style="list-style-type: none"> • The media is independent and free from political interference • The media reports on issues of interest to the poor and presents their perspectives favourably
Eliminate market distortions and provide opportunities for local industry to tap into non-traditional markets	<ul style="list-style-type: none"> • Local industry can respond quickly enough to emerging opportunities • Domestic industry is not undermined by cheap imports
Source: MoPIC for Key Elements of the plan, ZENID for the suggestions to strengthen pro-poor approach, based on findings of NHDR research process.	

lead role in developing vocational training and apprenticeship programmes. All these interventions are essential to ensure that economic growth does not take place at the expense of the poor as they enter the labour market.

PUBLIC SERVICES FOR THE POOR

Poor people in Jordan rely on the government to provide essential services such as health, education, social welfare and cash assistance, which provide the foundation for well-being. In spite of the significant investment by the government in these services, the poor consulted for this report are critical of service provision, noting obstacles to access, uneven quality of service delivery and disappointing outcomes. They recommended that services should be designed to meet their needs efficiently, effectively and in a way that respects their dignity. This requires targeted investment in the capacity building of specific line ministries that deliver services to the poor.

Over the last two years, the government has begun to introduce system-wide public sector reform, drawing together the initiatives of separate ministries under one common programme. This reform process proposes a new approach to service delivery, with an emphasis on citizen-centred, results-focused and transparent government. There is a stated commitment to engage in consultation processes: “Client satisfaction, information and feedback should become the basis for improving the way institutions carry out their responsibilities.”²³ This reiterates the statements made by H.M. King Abdullah II: “Civil Service institutions have been established to respond to the needs of citizens and investors, by providing the required core service in a distinctively excellent and civilised manner that depicts our legacy and Arab-Islamic identity. They should distinguish themselves with good conduct, amity, perfect work and flawless performance.”²⁴

One major advantage of the reform process is that all agencies are now required to have clear plans, identifying their vision, values and strategic objectives. These documents are available to public scrutiny through e-government and provide the baseline against which performance can be assessed.

The commitment of the government

towards more transparent and participatory planning processes is demonstrated by the consultation carried out during the design of the 2004-06 ESDP. Over 500 stakeholders from parliament, government and civil society were provided with detailed line agency plans and budgets and invited to provide feedback before the finalisation of the plan. This exercise paves the way for more active engagement by civil society to lobby for pro-poor investment.

Box 4.8

Budgets and accountability

To move forwards, governments must link economic performance to the quality of governance. They must create rule of law mechanisms to ensure their own accountability and transparency, including budgeting and fiscal policy, to enable citizens to scrutinise government performance and hold officials accountable for their actions.

Source: World Bank (MENA) 2003

Initiatives linked to the public sector reform process provide opportunities for more active engagement by civil society. The King Abdullah II Award for Excellence creates a framework for assessment of public service and provides incentives for individuals and departments that demonstrate good performance.

Departments entered for the 2003 awards mainly included those providing services to the business sector,²⁵ which have already received significant technical assistance. In future years, all Government of Jordan service providers will be required to undergo this assessment and to demonstrate improved performance. Additional investment is needed in line ministries such as the Ministries of Health, Education, Social Development and Agriculture so that the poor can benefit from the same quality of service delivery as other sectors of society. Already, there are indications that this initiative is stimulating

Public sector reform, properly implemented, can lead to significant benefits for the poor

NGOs should engage proactively with the reform process and advocate for the poor

Box 4.9

Customer care under public sector reform

“I went into the Ministry of Labour recently and they handed me a questionnaire to fill in about whether my request had been dealt with efficiently and effectively and the length of time I had waited before being dealt with. The manager there also asked how I rated his department compared with other ministries. There was an element of healthy competition. This was completely new. I cannot imagine it happening two years ago.”

Source: Lawyer from NCHR, unsolicited comment

The demand for accountability is more effective when it comes from citizens

line ministries to re-think their operations (box 4.9). The awards provide a public forum in which development NGOs can engage pro-actively and provide feedback on the extent to which government departments meet the needs of the poor.

The award requires that government departments demonstrate how their systems and processes meet customer needs and satisfaction, eliminate procedural red tape and deliver quality goods and services. This creates an opportunity for civil society to engage on behalf of the poor. Typical interventions to ensure a pro-poor focus would be to:

- Create user groups to work with service providers (health users, parents associations) to advocate for better services for the poor
- Provide feedback to Centres of Excellence on good and bad performance of key ministries serving the poor
- Lobby for a permanent presence on review boards to help set performance standards
- Develop a common platform for NGO action on priority sectors and lobby through the feedback systems
- Collect local level information about gaps in service provision, inform relevant ministries and ensure follow-up
- Motivate GoJ staff members by providing access to NGO sponsored training programmes and opportunities for them to deliver training
- Advocate for a rights-based approach and equity in all services, for example through promoting gender mainstreaming in human resource strategies
- Publicly recognise good practice and promote its replication.

Public sector reform programmes are more successful when the demand for a culture of accountability and good governance comes from the clients themselves.²⁶ To a large ex-

tent this culture has been established in the ministries serving the business sector. The challenge now is to create pro-poor pressure to ensure that the poor benefit fully from public sector reform.

An effective, efficient public sector which is genuinely client-focused and dedicated to providing public service can make a significant difference to the well-being of the poor simply by delivering quality health care and education services. However, public sector reform alone is insufficient to ensure that essential services are available to meet the needs of the poor. Other specific pro-poor interventions must also be made to achieve:

- Co-ordinated action by all government departments to address poverty as a priority
- Clear performance targets for poverty alleviation programmes
- Commitment to follow-up and monitor progress towards agreed goals
- Fiscal discipline to ensure availability of funds to the government
- Adequate resource allocation to pro-poor investment
- Opportunities for all citizens to participate in processes of accountability

Co-ordinated planning

The Poverty Alleviation Steering Committee provides a model for enhanced co-ordination between government departments in order to develop shared strategies to meet common goals for poverty alleviation. Such initiatives require a clear budget process whereby all sectors work to a common agenda with budget ceilings, clear targets and performance monitoring. The budget reform process aims to bring together all line ministries under such a unified system. Over time, trade-offs can be negotiated between ministries with the aim of

Gender and pro-poor audits help sensitise decision-makers to issues of equity and inclusion

Box 4.10

Gender mainstreaming in the national planning process

The Government of Jordan promoted gender mainstreaming for the first time in the 1999 – 2003, five year social and economic national plan. A study evaluating the experience analysed both the outcome of the plan and the process by which it was generated. As a result of the initiative, over 25% of members working on sectoral committees for the preparation of the five year plan were women, the highest percentage ever. The evaluation identified many ways that the planning process could become more gender aware in the future and therefore lead

to greater equity for all. It also noted that by adopting a mainstreaming approach, policy-makers acknowledged that women's issues should no longer be managed in isolation of national planning but rather as an integral part of it.

This process needs to be repeated for the current set of socio-economic plans in order to ensure that strategic and practical gender needs are addressed. Such an exercise would also provide the foundation for future work on gender budgets.

Source: Gosheh H, 2002

achieving agreed and shared targets.

The ESDP notes that fiscal discipline is essential for private sector-led growth. Fiscal discipline is also essential for the poor: it helps ensure that funds are available to the state to invest in services that will meet their needs. Unfortunately, in recent years, the fiscal deficit has reduced the funds available to the state. In this situation it is hard to respond to the diverse and potentially conflicting priorities of citizens and the corporate sector. There is a risk that the interests of the poor are neglected.

Fiscal discipline

Fiscal discipline pre-supposes efficient financial management and a robust budget preparation process. Recent budget reform programmes have helped ensure that systems are now in place to enable the Ministry of Finance to carry out economic revenue and expenditure forecasting in order to establish a medium term fiscal framework for 2004–2006. For future budget preparation rounds, budget ceilings have been set for each line agency. Plans should be submitted within the allocated budget and with clear rankings for new projects to be implemented as additional funds become available. Eventually, performance targets will be set to allow assessment of progress towards agreed goals. This will be a slow process that requires greater co-ordination between the various planning modalities and cycles.

Influencing budget decisions

Once in operation in all government departments, the new budget process will make opportunity cost and trade-offs more transparent. Line ministries will be required to demonstrate their priorities for investment. This creates an opportunity for development NGOs to influence these decisions through processes such as community based planning and pro-poor budget analysis.

The process of gender mainstreaming of the 1999–2003 National Plan (box 4.10) needs to be replicated at national, governorate and municipal level with civil society taking a proactive role. These interventions sensitise service providers to the rights of marginalised groups and help maintain a focus on equity.

Analysing public expenditure

Pro-poor budget analysis also helps reveal whether, in a context of competing demand for funds, priority is given to expenditure that supports the poor. The assumption is that the poor benefit most from “basic social services” such as primary education and health care, yet these services are not always adequately funded. Investment in upgrading the quality of essential services, such as the current ERfKE programme, is therefore a priority.

The UNDP 20/20 Compact aims to provide a guideline on the equity and efficiency of budgetary allocations and expenditure related to basic social services (defined as pre-primary education, primary education, primary health care and other health sub-sectors).²⁷

Analysis of expenditure reveals considerable resource allocation to basic social services in Jordan, but also the fact that 80% of the budget is allocated to staff salaries.²⁸ Only limited funds are allocated to non-personnel operational costs and capital expenditure. This pattern of expenditure does not deliver optimal outcomes for poor clients. Quality of service delivery is further constrained by lack of skilled personnel, especially in sectors such as education and health.

The 20/20 report concludes that there are minimal opportunities to increase allocation of budgets to pro-poor services because:

- Reallocation away from general administration or economic services is unlikely
- Relatively high levels of expenditure on defence and public order are likely to be maintained, in the context of continued regional and domestic socio-political uncertainty
- Gains from reduction in payroll costs resulting from reform are likely to be offset by demand for wage increases

The report concludes that the only opportunities for savings and reallocation towards pro-poor investment would have to be achieved through reduction in waste and inefficiency. This is hard to achieve at a national level. The limited opportunity to transfer savings between budget lines means that line ministries currently have little incentive to manage their resources efficiently. It is possible that the devolution

In a context of fiscal deficit, there is a risk that the needs of the poor will be neglected

Performance targets are required to allow assessment of progress towards agreed poverty alleviation goals.

The government is promoting a more transparent and participatory approach to policy-making

It is essential to create the space to allow the poor to be able to influence the design of line agency plans at the municipal level

of more responsibility for decision-making to local level line ministries will provide greater opportunities for this to occur. This issue is dealt with in more detail in chapter eight.

The 2004-06 ESDP indicates a continued commitment by the government to promote poverty alleviation and greater equity in the distribution of benefits from development. There is still, however, significant scope to enhance the level of ownership of these programmes at the more localised level.

In order to achieve this greater engagement, it is essential to create the space to allow the poor to be able to influence the design of line agency plans at the municipal level and for these plans to be aggregated and incorporated into governorate level plans.

RECOMMENDATIONS

The poor want to build on their assets and to take advantage of new opportunities to strengthen their livelihood strategies. There are many areas in which this process could be enhanced through modification to existing policies, programmes and practices articulated in the Poverty Alleviation Strategy and the 2004-06 ESDP.

Moreover, the Government of Jordan clearly indicates a willingness to engage with a wide range of stakeholders on issues of national policy planning. The overall reform processes provide windows of opportunity for engagement that could lead to significant gains for the poor provided that their interests are raised explicitly and that the government agencies are able to respond. This will require that government, civil society and the poor work towards common goals.

The pro-poor impact of reform will be enhanced if government organisations:

- Ensure that line ministries are guided by budget decisions to ensure fiscal discipline
- Create line agency plans that respect budget ceilings and make priority resource allocations clear
- Incorporate civil society representation on planning, implementation and monitoring committees to advocate for the poor
- Strengthen independent bodies to represent the interests of all citizens
- Separate the policy-making role from the implementation role.

Civil society organisations should:

- Create a common platform for joint action and advocacy on pro-poor issues
- Use their local knowledge to advise line ministries how programmes can be tailored to meet the needs of the poor
- Support reform processes and facilitate greater engagement between service providers and poor clients
- Develop skills in pro-poor budget analysis and advocate on policy-making bodies for gender and pro-poor rights
- Raise awareness of service entitlements and help the poor claim benefits
- Help citizens raise their voice and act collectively to improve local development
- Promote accountability and legitimacy within their own organisations as well as in government and local authority institutions.

Poor citizens should:

- Pursue claims as per their entitlements and not through the use of *wasta*
- Act collectively and responsibly to advise local providers of their needs
- Identify ways to work collectively to find local solutions to local problems.

Many of these issues are dealt with in more detail in chapters six and eight.

The overall reform processes provide windows of opportunity for engagement that could lead to significant gains for the poor



Chapter five

Promoting enterprise and employment



Chapter five

Promoting enterprise and employment

Against a backdrop of limited employment opportunities in the private sector and the reduction in state employment, the government is promoting a culture of self-reliance in order to stimulate economic development and alleviate poverty. This chapter examines the government's attempts to stimulate entrepreneurialism through small and micro-enterprise and large-scale community-owned enterprise schemes (co-ops). An assessment is made of the effectiveness of micro-finance as a poverty alleviation tool. The chapter analyses the mechanisms required to establish viable co-ops, especially those supported with government funds under the SPP Pilot Project and the "Village Clusters" programme. The chapter concludes with a review of the impact of QIZs on women's empowerment.

ENTERPRISE AND EMPLOYMENT

Employment as a right for all citizens is written into the Constitution. Chapter four has identified the leading role that the government plays in activating national economic development so that all citizens have opportunities to utilise their capabilities and to increase their income whilst exercising this right. This chapter considers three mechanisms that help create incomes: individual "self-help" through micro-enterprise, group-based "self help" through large project-supported co-ops, and employment in the manufacturing sector under QIZs. All three are promoted by the government and target the poor. They are also inherently vulnerable and interventions should be closely monitored in order to ensure that they contribute to positive sustainable livelihood outcomes for poor people.

MICRO-ENTERPRISE AND MICRO-FINANCE

For many poor people, self employment

through small and micro-enterprise¹ (MSE) is one of the few livelihood options open to them and is a first step on the ladder to escape poverty. Small businesses that use locally available resources can be based initially within the home and serve local markets. Many of the poor consulted for this report see this as a potential option but require credit and other support, in addition to an enabling environment from the government and the private sector if they are to take advantage of emerging opportunities. The government promotes this form of self-reliance among the poor and has identified micro-enterprise as a major strategy to combat poverty.

The IRADA initiative (box 5.1) provides a strong example of the scale and scope of support provided for the enterprise sector. The long-term success of Enterprise Development Centres (EDCs) will depend on funding. "Best practice" recommends that clients pay for such services to ensure cost-recovery after government funding ends. This will be a challenge and will place the

Box 5.1

IRADA – "One-Stop-Shop" support to entrepreneurs

The IRADA centres are the visible flagship of EPP's enterprise promotion at the local level. Across the country, the IRADA centres provide business advisory and support services to help stimulate and strengthen local enterprise. Since their inception in 2002 the twenty-two Enterprise Development Centres have provided support to over 965 projects, the majority of them in the services and trade sector. In the south, the focus has tended to be mainly on the agricultural sector, whilst in the north most of the projects focus on commerce and services. More than one fifth of all these projects are owned and run by women. The project aims to support beneficiaries of NAF and people in remote areas. So far, the majority of those who contact IRADA are young people, recent graduates from university and VCTs, who have so far not managed to find employment.

Source: EPP and UNIFEM 2002

The poor have limited opportunities to access formal employment

The government aims to support self-reliance among the poor and promotes micro-enterprise as a major strategy to combat poverty

MF providers' primary aim is to maintain their own viable micro-finance business

Demand for enterprise-related credit from poor people in socially and geographically isolated communities is weak

Fulfilling entry requirements is complex, expensive and time-consuming

EDCs in competition with other similar training service providers. Mechanisms are required to integrate the various support initiatives for the enterprise sector and to adopt a common approach to support to the sector.²

Direct support to poor people who want to establish a micro-enterprise is provided in the form of credit, channelled through Micro-Finance Institutions (MFIs), mainly funded by USAID. By early 2004, the "big four" MFIs³ had provided 134,000 loans to over 58,000 clients, directly affecting the living standards of some 356,000 Jordanians.⁴ The strong links between access to credit and small enterprise for the poor require these two issues to be considered together.

Considerable publicity is given to "success stories" of entrepreneurs escaping poverty, facilitated through access to credit. The Muna Hamdan case study (box 5.2) is typical of such reporting, celebrating the "innovative spirit and extraordinary commitment" required to build a business. Not all poor people possess such attributes. Moreover, few case studies reflect on failed or struggling businesses and the subsequent impact on the livelihoods of the poor. The scale and scope of the role of micro-finance as a tool for poverty alleviation is still unclear. The sector deserves further, more critical investigation in order to gain a better understanding of potential negative impacts and to identify ways to improve existing methods and approaches.

Despite extensive reporting,⁵ it is hard to draw robust conclusions concerning the contribution of micro-finance and MSEs to poverty alleviation in Jordan. Available studies⁶ are limited in scope, seldom reflect multiple stakeholder interests, and lack

standard criteria or shared definitions of key terms (e.g. sustainability and impact).

All stakeholders note the need for in-depth, holistic analyses of the micro-finance (MF) sector and its impact on the livelihoods of the poor. However, as yet, no agency has taken the lead. As there is such a high level of investment in this sector, it is vital that the knowledge gap be addressed in order for future efforts to be more responsibly and effectively executed. From existing studies tentative conclusions have been drawn about the challenges currently facing the MF sector in Jordan as it applies to the poor.⁷

Obstacles to access to credit

Many poor people face significant barriers to access to credit. The primary aim of MF providers is to maintain their own viable micro-finance business by reducing transaction costs and avoiding or minimising risks. They therefore tend to target the "near-poor" in densely populated communities and preferably those with existing businesses. Even development organisations with outreach into more remote areas and experience dealing with "the coping poor" are reluctant to establish or expand credit operations, facing the additional constraint of the culture of defaulting on loans.⁸

Meanwhile, demand for enterprise-related credit from poor people in socially and geographically isolated communities remains weak. Disconnected from sources of information about MF services, they also lack successful entrepreneurial role models to stimulate interest. Market opportunities are few and far between. For those who do apply, the transaction costs of accessing credit such as time, travel and documentation are extremely high in relation to the average borrowed amount.⁹

Even where credit is available and accessible, poor people still face considerable bureaucratic obstacles in establishing enterprises. Fulfilling entry requirements such as obtaining licenses is complex, expensive and time-consuming. Often, the use of "connections" is essential to facilitate this process. "I got the approval by *wasta*, but still the routine procedures took one whole year," said Harb, a tour guide from Deeseh.

The signing of a memorandum of understanding between MoPIC and AGFUND to establish a National Bank for Funding Small

Box 5.2

Celebrating successful women entrepreneurs

Thirteen years ago, Muna Hamdan's family was supported by her husband's modest produce business. Despite these humble beginnings, Ms. Hamdan was determined to make a change in their living conditions. She started to market her home-made pickles and jams at the main vegetable market in Sahab, and to supermarkets and restaurants in Marka. As the result of thirteen years of hard work and determination, Ms. Hamdan, now a mother of eight, has managed to buy her own house in Marka.

Ms. Hamdan's outstanding achieve-

ments and those of six other entrepreneurs were honoured by Her Majesty Queen Rania during the Third Annual Micro-entrepreneur Awards. The awards ceremony showcased the success stories of the entrepreneur winners in a video presentation that detailed their personal experiences of taking out their first loan, becoming frequent borrowers and watching their businesses and aspirations grow. The winners all demonstrated the innovative spirit and extraordinary commitment necessary to build their own businesses.

Source: AMIR website

and Medium Projects will help improve access to credit for the poor. This initiative aims to respond to many of the shortcomings identified above. According to initial plans, the bank will have several advantages over existing forms of credit provision. First and foremost, it will be able to accept deposits as well as dispersing loans. As a result it will be a valuable tool to provide incentives for the poor to save and so to create a cushion to protect them in times of shock. The bank will be able to provide credit at rates similar to the interest rate of the Central Bank of Jordan (CBJ), potentially far lower than the rates currently charged by MFIs. The CBJ will also act as the regulatory body for the bank to ensure compliance with banking best practice. This helps assure the longer-term sustainability of the bank itself and therefore its ability to carry on providing loans to the poor.

CHALLENGES FACING MICRO ENTERPRISE FOR THE POOR

In 2001, around 217,000 micro-enterprises operated in Jordan,¹⁰ mostly organised informally and operating in the retail and general services sectors. This appears to present a positive picture of a thriving sector. However, many of these enterprises are inherently vulnerable, especially those operated by the poor. The scope and nature of business opportunities open to the poor is very limited and constrained by a range of factors

including:

- Lack of available resources (financial, human, physical, social, natural)
- Limited and inappropriate skills, knowledge and experience to run a viable business
- Lack of mobility, which limits access to markets
- Lack of exposure to successful business models and new ideas, which limits the generation of new enterprises.

As a result of these constraints, typical MSEs operated by the poor include small shops, beauty salons, small livestock, and home-based agricultural production. These are “easy entry / easy exit” sectors, which are easily copied, rapidly saturated and characterised by marginal returns.

In the context of vulnerability and limited resources, few of these enterprises produce sufficient revenue to maintain an average poor family above the poverty line.¹¹ All are vulnerable to changes in the external environment, especially negative economic trends, which quickly impact at the local level.

Coping with debt

In vulnerable contexts when a household suffers a shock such as an illness or an accident marginal profits can quickly turn into losses. When faced with shocks, poor households draw on savings or raise revenue through the sale or rental of assets. Um Hattim’s story

The enterprises of the poor are inherently vulnerable

Box 5.3

Vulnerable enterprises and effective coping strategies

Um Hattim lives in Dayr al-Kahf with her husband and three young children. Although Abu Hattim receives an army pension, Um Hattim felt that they needed additional income in order to cope with living expenses. Therefore, nine years ago, they sold their 30 sheep and used the money, JD1000 (\$1,410) to open a grocery shop in an outside room attached to their house.

The grocery shop, opened in 1993, was largely dependent on selling to nomadic and semi-nomadic livestock owners. However, the removal of fodder subsidies and successive years of drought led to a deterioration in the local livestock industry. This had a major impact on Um Hattim’s business. Customers who used to buy in bulk and pay in cash started reducing their orders. At the same time their level of debt to the shop increased. Originally, Um Hattim had a monthly order of JD200-250 (\$282-352) from her supplier in Mafraq city. As trade deteriorated, it decreased to JD30-50 (\$42-70) and she was forced to buy from local retailers in Dayr al-Kahf. This increased the costs of the

produce and reduced the profit margins. In the end, the shop was no longer viable.

“I started thinking of what needs to be done in order to cope with the decline in my business over the past three years. After consulting my family, I decided to sell some gold I’d been keeping, worth JD900 (\$1,269) and start a rental business for chairs. I noted that there is a similar shop near here and people never stop renting such items for special occasions. So I decided to buy chairs, side tables and a huge stand available for rental at JD25 (\$35) per night for the whole set.

My business has been operating since June 2001. It is profitable and easy to run. I stay at home and keep the set in the shop where I used to have my grocery business. In summer, the set is almost always rented out during weekends for not less than 2 days for JD50 (\$70). In winter, the business slows down a bit, but it’s still ok. The advantage of this business is that you only deal with people who can afford to rent, regardless of whether they are livestock owners or not. And special occasions, whether sad or happy, never stop.”

Source: Um Hattim, Dayr al-Kahf

Very few informal sector enterprises produce sufficient revenue to maintain an average poor family

Women are increasingly engaged in the informal micro-enterprise sector

“Family moral support” is an important factor given by women for their success in business.

Box 5.4

Successful adaptive strategies

Soud is a grocery shop owner with a wife, two sons and three daughters. His grocery shop was the first to open in Dayr al-Kahf village centre. He described how the business had been in decline since the mid 90s. He has developed four ways of coping with the decline in business:

- Diversifying the items on display in order to attract customers and meet their demands. He has recently added stationary items, extra frozen meat and canned food
- Having an upper-limit of JD70 (\$99) for credit purchases. Only when the debt is 50% repaid are additional credit purchases allowed
- Producing and selling local eggs at the same price as the farmers
- Allowing a barter system so that customers can pay for grocery items with eggs

“These strategies have helped maintain my business at a time when other businesses in Dayr al-Kahf and neighbouring villages were losing.”

Source: Soud, Dayr al-Kahf

illustrates this strategy (box 5.3). Those without savings have to resort to relatively sophisticated adaptive strategies in an attempt to cope with such vulnerability, as in the case of Soud from Dayr al-Kahf (see box 5.4).

However, the poor typically have very limited access to reserves and lack such business skills. They are more likely to have to turn to networks of family and friends for support but, as revealed in the consultation, poor households are increasingly reluctant to draw on this asset.

Business owners who fall into debt have limited access to alternative forms of employment that are compatible with maintaining

the business. Seasonal or temporary work is increasingly filled by women and children at low wage rates. If the key person in the enterprise sells their labour elsewhere, then the business itself suffers.

A reduction in revenue means that the household is unable to make the loan repayments and the spiral into debt and poverty continues. Business failure leads to increased poverty.

Diverted loans

In many cases, the financial viability of the enterprise is undermined from the outset because the credit is partially allocated to settle household debts. In extreme cases, poor people “create” a business and then sell the assets once the loan has been granted.¹² “We are teaching them to lie” noted one credit provider.¹³

Access to short term loans could help poor people deal with such situations but current credit regulations may constrain this option. In theory, the new NBFSP may help provide short-term loans.

WOMEN, ENTERPRISE AND MICRO-FINANCE

Women are increasingly being targeted by credit providers.¹⁴ The Micro-Fund for Women (MFW) promotes itself as “The Bank for Women”, attracting poor women by providing small loans that can be more easily managed and repaid. Major NGOs provide women with non-financial support in the form of awareness raising, capacity building and training in enterprise in order to reduce the gender-based barriers that hinder women’s entry into the business sector.¹⁵

As a result of such interventions, women, in comparison to men, now have fewer negative perceptions about business, are more positive about financial and non-financial assistance, believe that good business ideas are easier to develop and are more willing to pay for business services or advice.¹⁶ Women now account for a significant proportion of those engaged in the informal MSE sector.¹⁷

Successful women tend to invest their profits in their children.¹⁸ Some women who are economically empowered are more able to influence decisions within the household (see box 5.5).

Box 5.5

Success in business contributes to household well-being

Amina is 50 years of age, married with 13 children. She has a basic education but completed vocational training courses in sewing and tricot and worked for a while in this field. In 1998, she decided to start a mini-market on Madaba’s main street and applied for a loan. Her husband and son-in-law both acted as guarantors. Amina started her business with only JD2,000 (\$2,820), but the value of her asset base has now increased to JD3,000 (\$4,230).

The contribution of Amina’s business to the household income has had a positive impact on the lives of her family. She pays the education costs for her children, both girls and boys, and also for her daughter-in-law. She has managed to accumulate savings in the

form of gold. She feels that the experience gained whilst working as a child in her uncle’s grocery shop at the age of ten gave her the necessary skills required to both organise and manage the business effectively. She encourages her children to acquire these skills and gives them an allowance if they help out in the business when they are not studying. Amina is strong and empowered and appears to have significant authority in her family.

Amina is not responsible for undertaking any of household tasks but instead supervises and organises others to do so. She thus escapes the double burden that hinders many women who engage in enterprise.

Source: Amina, Madaba City

Box 5.6**Successful woman entrepreneur: facing pressure from her brother**

Sumayya is a 39 year old single and dynamic entrepreneur. After dropping out of college she developed a talent in fashion design, photography and karate. She approached JOHUD's Small Business Development Centre for a loan and opened a photo studio shop in the al-Nuzha area of Amman. The business ran smoothly at the beginning and started to grow.

However, her brother started to seriously oppose her business, claiming that what she was doing is not accepted by religion. He began forcibly preventing her from going to the studio. In order to appease her brother she moved the business closer to home and suffered increased competition as a result. As a successful entrepreneur, Sumayya was able to face business related problems but she could not overcome the attitudinal obstacles presented by her family, specifically her brother. She was even subjected to beatings from her brother, who said clearly that he would not allow her to own a business and be independent.

Eventually, Sumayya was forced to close the business. Now she works as a women's exercise coach. She earns a maximum JD80 (\$113) per month as opposed to the JD300 (\$423) she earned from her business. She has to repay the SBDC loan from her monthly salary. Her brother does not mind her working for others.

Sumayya is still dreaming of re-opening the business, and is waiting for some changes to take place in the family circumstances in order to realise her aspirations.

Source: Sumayya, al-Nuzha in Al-Khaldi 2001

Micro-finance is not a magic wand. Not all poor people will be able to benefit

Obstacles for women entrepreneurs.

Women entrepreneurs still face constraints linked to perceptions about gender roles. Conforming to social pressure, women tend to operate "gender appropriate" businesses within the confines of their homes: agriculture-based production such as pickles, jams, and dried yoghurt (*jameed*); "soft" trades such as sewing, needlework, hairdressing and beauty parlours; or local services such as chair rentals. These are among the vulnerable "easy entry / easy exit" sectors.

"Family moral support" is an important factor identified by women as contributing to their success in business.¹⁹ Lack of family support, typically expressed by a husband or brother, often hinders a woman's enterprise, as noted by Deena from Sakhra: *"Resistance to my work came first from inside my house. My brother wants me to stay at home because he is traditional and does not like the idea of my mixing and mingling with strangers. My parents do not actually mind, since my salary supports the family a little."*

Even where women do overcome the practical obstacles to starting and developing a business there still remain cultural barriers to recognition of their achievements. Amina, the successful entrepreneur featured in box 5.5 noted that, for cultural reasons, the shop is registered in her husband's name even though she is the official owner and the actual manager of the business. As Amina noted, *"Still women are not taken seriously as capable business owners by our society."* Those women

who register the business in their husband's name risk losing it under inheritance laws.²⁰

Further analysis is needed of the impact of business failure and indebtedness for women entrepreneurs. Currently, evidence is anecdotal and mixed as illustrated by the cases of Sumayya and Eidda discussed in boxes 5.6 and 5.7.

Failed projects can lead to greater indebtedness

RECOMMENDATIONS FOR WOMEN AND MFI

Evaluations of programmes targeting women recommend modifying programmes and policies to respond to women's needs, facilitating a supportive environment for women entrepreneurs in families and communities and investigating the gender implications.²¹

Specific recommendations include

Box 5.7**Failed projects can lead to debt**

In 1996, Eidda applied for a loan through MoSD under a scheme funded by the Noor al-Hussein Foundation to start a beauty salon business. She converted a room in her house into a salon. The loan included JD1,000 (\$1,410) for equipment, in addition to a payment towards Eidda's six months beauty training course in Mafraq. Eidda was expected to repay the loan in monthly instalments of JD33 (\$46) for a period of three years. The business failed.

"I consider this beauty parlour project an absolute failure. In the first year, I had only two customers then maybe one in the second year and none afterwards, although weddings and engagement parties go on all

year long. People were expecting me to do it for free, they were not expecting to pay someone who lives in the same village. In one instance, when I insisted on payment, they brought a goat instead claiming they did not have any cash."

Eidda managed to repay JD500 (\$705) but still struggles with the remaining amount. She has sold almost all the equipment in order to repay the loan. NAF sent her several personal warnings, then she was visited by the mayor who asked her to re-pay her debt. Finally she was taken to court, charged JD150 and asked to pay monthly instalments of JD40 (\$56).

Source: Eidda, Dayr al-Kahf

An assessment of the impact of credit and micro-enterprise is essential before further expansion of the sector

Co-ops may provide an opportunity for the poor to pool their resources and act collectively

adopting policies to encourage female clients to register their business in their own names; re-examining collateral policies to ensure that women have equal access to credit; directing more efforts and resources to start-up enterprises for women; initiating creative strategies to improve access to credit, for example, loan guarantee funds; and providing a package of services such as credit in combination with other non-financial services to overcome gender-related obstacles that constrain potential women entrepreneurs.

CONCLUSIONS CONCERNING CREDIT AND ENTERPRISE FOR THE POOR

MFI is not a magic wand to solve the problem of poverty. Neither can all poor clients be treated the same. From studies carried out for this report, tentative conclusions are drawn below.

For the “near poor” under certain conditions, the provision of micro-finance for micro-enterprise initiatives is appropriate and contributes positively towards poverty alleviation. The “big four” providers report success stories and believe that sustainability is possible. The government expresses its commitment to expansion of the MF sector in JPAS and the 2004-06 ESDP.

Global research indicates that a stable macro-economic situation is essential for successful scaling up of micro-finance as a mechanism for poverty alleviation.²² In the current context of regional vulnerability in Jordan this stability does not exist. It may be unwise to expand the programme into “untapped” areas where clients may in fact be more vulnerable. There is some evidence that current suppliers of micro-finance believe that the market is already approaching saturation point.²³

For “the coping poor” the promotion of micro-finance alone is not a secure developmental tool given the vulnerable context in which they set up and develop their enterprises. A broader package of support including business training, capacity building and general empowerment is needed. This is particularly true for women engaging in enterprise, especially in communities with entrenched gender roles. Even with support, there is a significant risk that businesses may fail and that households may become poorer

as a result.

For “the poorest of the poor” in Jordan, the combination of risks associated with both credit and small enterprise means that this is neither an appropriate or effective means of increasing their financial assets and enhancing their sustainable livelihoods. Evidence suggests that it often leads to greater indebtedness and increased dependency. These clients need different solutions to help them escape their poverty situation.

Recommendations

Development practitioners provide a wide range of recommendations to be considered to ensure that investment in MFI/MSE does indeed lead to sustainable well-being for the poor and marginalised in Jordan:²⁴

- Promote better understanding of the sector through in-depth holistic studies of the MFI /MSE sector and the long-term impact of MFI on sustainable livelihoods
- Ensure an enabling policy environment by reviewing laws to promote savings programmes and related financial products and laws concerning collateral for the poor who wish to access credit
- Modify regulations concerning licenses to allow easier entry into new business sectors
- Ensure access to different forms of credit for the poor by providing credit for short-term needs through personal loans
- Reduce transaction costs for clients, especially documentation costs
- Provide loans based on the feasibility of the business and not simply on availability of collateral
- Enhance efficiency and effectiveness of credit provision with agreed performance targets for delivery of credit services
- Provide non-credit support services to the most vulnerable, promoting a repayment culture of self reliance and sustainability

COMMUNITY-OWNED CO-OP ENTERPRISE

Increasingly, the Government of Jordan is promoting collective, large-scale, community-owned enterprise for rural communities, for example under the Social Productivity Programme Pilot Projects and the Rural Community Cluster Development Project (RCCDP) to provide income, promote devel-

opment and reduce poverty. Given the high levels of financial investment in these new co-ops it is essential that mechanisms are in place to ensure that these entities are viable, sustainable and deliver the anticipated social and economic benefits. As a result, the co-op sector has recently received significant attention from development practitioners. New lessons are emerging and informing practice.²⁵

Projects that establish enterprises have a limited number of options for ownership structures from which to choose.²⁶ Most communities, when consulted, choose to establish a co-op rather than a privately-owned enterprise because the legal status and regulation are perceived to offer advantages that meet their specific needs.²⁷

From the government's perspective, locally owned enterprise co-ops can:

- Create economies of scale by pooling scarce resources
- Stimulate a local economy and create further employment opportunities
- Attract further investment to the area
- Provide institutional mechanisms through which credit for micro-enterprise and non-financial support can be channelled
- Create linkages between diverse interests, strengthen the fabric of the community and address issues of equity and inclusion
- Strengthen self-reliance and solidarity and thereby reduce dependence on government
- Provide a focal point for capacity building for the entire community.

Economic and social benefits

There may be a conflict between achieving the social objectives of gender equity, employment creation, social integration for the disabled and equity between different tribes that were identified in one community, whilst at the same time operating a viable enterprise. These benefits can only be delivered if the appropriate mechanisms of establishing, managing and transferring full ownership to the community are addressed.

Community-owned enterprise co-ops require members to have the appropriate knowledge, skills and competencies to:

- Run an efficient and profitable business
- Recruit and oversee competent staff to act on their behalf
- Operate democratic governance systems

Table 5.1
Co-ops established under RCCDP with investment value over JD100,000 (\$141,000)

Location	Enterprise created under RCCDP	JD thousand
North Ajloun	Integrated food processing plant	914
Northern Badia	Integrated livelihood farm	437
al Khoura, Irbid	Olive oil press	512
al-Me'rad, Jerash	Jam and pickles plant	400
al-Disa, Aqaba	Olive oil press	315
Wadi Araba, Aqaba	Integrated livelihood farm	600
Aqaba	Abu Barqa dam	983
Barza, Madaba	Pilot integrated almond orchard and nursery	300
Wadi Musa, Ma'an	Petra handicraft city	271
Ghor al-Safi, Karak	Agricultural mulch plant	196
Ma'an City	Ma'an rural market	193
Tafila	Dairy processing factory	297
Mount Nebo, Madaba	Mount Nebo tourist market place	100

Source: MoPIC

for co-op management (voting etc.)

- Make decisions transparently and inclusively to combat "benefit capture" by elites
- Adhere to good practice in financial systems
- Manage complex procurement to audit standards
- Promote transparency and accountability to members and the broader community.

It has to be recognised that few poor communities have such skills. If the poor are to benefit from community-owned enterprise co-ops, then significant levels of capacity building for co-op members and the broader community will be necessary. This in turn implies a long-term commitment to support systems until they are embedded in locally-owned institutions.

It is important that the processes by which such co-ops are established are fully inclusive and participatory. Pilot projects implemented under SPP have set high standards for involvement of the local community in decision-making to ensure that multiple stakeholder's interests are recognised and that local people influence decisions which affect their lives. Public access to documents which record decision-making processes is promoting a culture of local level accountability that is essential to combat accusations of bias and the inappropriate use of influence. In turn, this contributes to the trend towards more open, transparent and accountable governance structures at the local level.

Co-ops require a supportive institutional environment if they are to succeed in the long-term. A culture of self-help and self-reliance has to develop at its own pace and within local resources. This process is slow and places considerable demand on human

Co-ops established under government funding must promote social equity and poverty alleviation

Co-ops require a supportive institutional environment if they are to succeed

Employment in QIZs is characterised by low-wages, long working hours and limited investment in training

However, women speak positively about the opportunities that QIZs provide to increase household income and to enhance their status

resources but, if accelerated, there is the risk that members will fail to internalise the fundamental values of co-ops. The requirement for rapid disbursement and accelerated delivery in recent rural development projects may compromise the long-term viability and sustainability of co-ops and therefore fail to make an impact on poverty in the longer term.

There is concern among implementing partners that recently established co-ops will fail to deliver the anticipated benefits.²⁸

Support for the co-op sector

Over the last five years, significant national resources have been invested in co-ops to alleviate poverty. Given the mixed results from state-supported co-ops in Jordan in the past, it is essential that the sector be supported and that obstacles to efficiency be identified and dealt with. It is widely recognised that the institutional framework is flawed and in need of reform.²⁹ Priority should be given to identifying and tackling the specific aspects of the laws that are causing major problems.

Co-ops recently established under the SPP Pilot Project, and those emerging under RCCDP aim to develop models of “good practice” to promote ownership and greater commitment from the local community, in terms of the management of decision-making among community and co-op members. What remains to be seen is whether the co-ops will perform to expectations and be sustainable in the long-term.

Recommendations for the co-op sector

- An appropriate enabling policy and regulatory environment is essential in order

for enterprise to flourish.

- Co-ops should play an increasingly active role in the process as more responsibility for economic and social development is devolved to the governorate and municipal level.
- Clusters and networks of co-ops should be stimulated in order to create the necessary economies of scale and pooling of capacity that add value and strengthen viability.
- An independent and autonomous body, led by the co-ops, is essential to represent their interests at the policy level.
- Lessons emerging from the SPP Pilot and the RCCDP co-ops should be disseminated widely to inform practice.

NEW EMPLOYMENT OPPORTUNITIES

Both micro-enterprise and project-supported co-ops are essentially locally-defined and locally-driven. They draw on the limited asset base that exists locally, which is the major obstacle to scaling-up and replication. Only the larger agricultural co-ops will interact with the broader market outside their own locale. These interventions, while contributing to poverty alleviation, are unlikely to stimulate the creation of many new job opportunities for the poor.

In order for Jordan to achieve employment generation on the necessary scale additional avenues have to be pursued. Qualifying Industrial Zones (QIZs) present an opportunity to create new employment that does not depend on the local asset base of the poor but which draws down on Jordan’s strategic asset – its favoured trading position with the US in the globalised economy.

By mid-2003, QIZs provided employment for over 18,254 Jordanians.³⁰ In terms of impact on total unemployment in Jordan (195,700) this figure may seem small but the sector is expected to expand. These new jobs provide opportunities to increase income and to reduce social disequities but, as investigated below, the sector is complex.

Employment opportunities for women

In 2002, an ILO study of the garment industry noted that the majority of employees in QIZs were female (64%), most of whom were single (92%) with high school level education (85%).³¹ In this respect, QIZs

Box 5.8

Women appreciate the opportunity to work in QIZs

“The level of unemployment in al-Badia is high. There are very limited employment opportunities around here. In addition, there is no vocational training available here. Working in al-Dulayl factories is a good opportunity, although it has some disadvantages such as its location, long working hours and the lack of meals provided.”

“Working in the factory is better than working on farms. Farm work is very tiring and poorly paid. Working on farms

was only seasonal, so we were not able to secure income during the winter as we mostly work in summer. Although my daughter works for long hours and has to travel no less than 150 km. everyday, at the end of each month she receives a fixed salary.”

“My work provides me with my independence, now I have more freedom to go out and move around, to meet people and form new friendships.”

Source: Woman employee, QIZ; women Dayr al-Kahf

contribute significantly to enlarging the employment choices and opportunities open to such women, who generally welcome the opportunity for employment, especially in rural communities where agricultural work is less attractive. As noted in chapter two, women from communities such as Dayr al-Kahf are taking advantage of these opportunities.

Employment in the QIZs means increased mobility for women, who now have the chance to travel, mix with a large variety of people and be exposed to new ideas that may expand their life experiences. The status of these young women is often enhanced through their improved economic situation. The consultation in Dayr al-Kahf indicates that this appears to be affecting gender relations within the home as new social roles evolve.

Box 5.9

Gender obstacles in the workplace

"Some of the problems we face at this factory include...lack of space in the cafeteria for local women workers. Many prefer to stay at the production lines during breaks. Men and foreign workers do not face this problem; they have good and spacious cafeterias to spend their breaks."

Source: Women workers, QIZ from ILO, 2002

Whilst women value the opportunity to work, they also recognise that they face discrimination and constricted access to opportunities. In a traditionally gender-segregated culture, the lack of "women only" space within factories means they are effectively denied access to the cafeteria and to rest periods away from the factory floor, with negative impacts on health and safety.

Box 5.10

Not all women like factory work

"Working in the factory was tough. I used to leave the village around 5.30 a.m. and never come back before 6 p.m. At work we were very restricted by certain rules and conditions for performing our tasks. I used to come back from work absolutely exhausted everyday."

Source: Hindiyya, Dayr al-Kahf

Many families would still prefer their daughters to be employed in conditions which conform to traditional gender roles. Some women find conditions so unbearable and the reward so little that they simply leave (box 5.10). Unofficial reports indicate that staff turnover in QIZs is high and that there is difficulty in recruiting local labour.

Box 5.11

A QIZ job can help support female-headed households

When her husband took a second wife, Um Ariff left her husband and returned to Dayr al-Kahf. At first she rented a small house but then her two sons used their army salaries to guarantee loans and together they built their own house. Her sons cannot contribute to Um Ariff's household expenses because most of their salaries go to cover loan repayments to banks and contractors. The father does not contribute towards his first family's expenses. So two of her daughters took jobs at the QIZ factory in al-Dulayl and give their

mother JD100 (\$141) a month from their salaries.

"I'm happy that my daughters stay in Khalddya with their married brother since there is no transport available to the factory they work in from Dayr al-Kahf. It would be better if the factory where my daughters work was not mixed and if only Jordanians worked there. But this factory is mixed. Many people from the Far East work there. But what can we do? Many other Bedu girls work in this factory. I'm sure that my daughters would quit if they feel that it is unsafe to work there."

Source: Um Ariff, Dayr al-Kahf

In spite of the problems associated with employment in QIZs, those who responded in the consultation study spoke positively about the opportunities that QIZs provided for improving their household incomes (box 5.11).

Migrant labour

The proposed expansion of this sector may help broaden access to employment in other areas of the country. For this to deliver optimal results, the issue of the use of migrant labour has to be addressed. Under GoJ regulations, QIZ operators are allowed to employ up to 30% of non-Jordanian labour in the first year of operation to allow for rapid start-up. Employers make a commitment to reduce this level as skills are transferred to local employees. This transfer of responsibility to national employees is essential to lay the foundation for long-term sustainability and open up career paths to retain local staff.

Inspections carried out by the Ministry of Labour reveal that certain firms are not adhering to the 30% rule and that the overall percentage of foreign labour is increasing (tables 5.2 and 5.3). In some companies the percentage of foreign labour exceeds 85%.³² Certain industrial parks are performing better

The transfer of QIZ jobs away from migrants to local workers is essential for long-term sustainability and to open up career paths to retain local staff

Table 5.2

The number of migrant workers in QIZs is a cause for concern

Local and foreign employment in QIZs (as % of total)

Year	local	foreign	% foreign
2001	12,248	5,224	29.7%
2002	15,286	10,618	40.9%

Source: QIZ Unit MoTI

Poor people need stable, reliable income sources to build sustainable livelihoods

Table 5.3
Some QIZ employers break agreements on the use of migrant labour
 Percentage of foreign labour in QIZs compared to agreed rates

Year in production	Y1	Y2	Y3
Legal %	23%	16%	10%
Actual % foreign workers in Asian companies	52%	37%	38%

Source: QIZ Unit MoTI; MoPIC Competitiveness Unit

in this respect than others. At al-Tajamouat Industrial City the ratio of national to migrant labour is 63:37 whereas in al-Dulayl it is roughly 50:50.

There is evidence that some QIZs deliberately flout the rules and obtain labour permits for administrative employees such as telephone operators and secretaries claiming they are technicians or production workers, thus allowing them to avoid complying with agreed quotas. This is clearly depriving local people of opportunities for employment and failing to maximise the potential contribution of QIZs to poverty alleviation for Jordan.

QIZs and poverty alleviation

In order to contribute significantly to household poverty, average wages for QIZ employees will have to confer "breadwinner status." Average wages of QIZ employees are JD85 (\$120) per month, the minimum wage as set by the government.³³ Reports indicate that many workers remain on the same pay rate for over three years. Moreover, most women are employed in those categories of work that receive lower rates of pay. According to the ILO study, over 75% of women were paid less than JD100 (\$141) per month, compared to only 50% of men. There are informal reports of workers being placed on contracts with pay levels under the minimum wage, although this has not been

Box 5.12
Workers in QIZs are concerned about their pay conditions

"Salary deductions are made which are not clear to the workers. This should be changed. Clearer policies should be in place."
"Salaries should increase and be reviewed on a regular basis for workers to be able to cover their needs and cost of living."
"Management should ensure a timely payment of our salaries without any delays."

Source: Workers from QIZ factories in ILO, 2002

Wages in QIZ's do not confer "breadwinner status" on women within poor households

independently confirmed.

Conservative estimates indicate that an average household requires JD156 (\$220) per month to meet basic needs and to remain above the poverty line.³⁴ QIZ wages, like most wages in the private sector, fall far short of this level. According to the ILO study only 1.2% of women received more than JD160 (\$226) per month. The workers in QIZs fall into the JPAS category of "working poor" and may well become beneficiaries of the Family Income Support being introduced by NAF.

Poor people need stable, reliable income sources to build sustainable livelihoods. Unpredictable and fluctuating income and delays in wage payments prevent households from managing expenditure. QIZ employees complain about the terms and conditions of employment, the lack of transparency and limited accountability of management for timely payment.

Salary reviews are not part of the employment contract and wages are unlikely to rise. Some companies reportedly require staff to take non-paid leave in the event that there are insufficient orders. Under these conditions, employment in QIZs may contribute to household livelihood strategies but remains unlikely to confer "breadwinner" status.

Building human capital

In principle, QIZs contribute to strengthening human capital in Jordan by raising the competence of the labour force through the transfer of new knowledge and skills in a productive environment within which entrepreneurial skills can be nurtured and management techniques acquired. The nature and scope of the work limit the possibility of such knowledge transfer. Most QIZ factories produce garments by assembling elements designed and cut elsewhere. The work is repetitive and requires few skills. After the initial three month induction phase there is little possibility of training and few opportunities to progress in a career.

QIZs represent an intervention that is private-sector driven but that has received substantial support from the state in terms of subsidies to infrastructure and the provision of tax advantages over domestic enterprise. The government has helped open up new kinds of employment in factories employing between 100 and 1900 employees and is laying down

the foundation for a competitive, labour-intensive manufacturing sector to emerge.

As Jordan increasingly integrates with the globalised economy, new relations between employer and worker need to be negotiated. The enabling environment for business to thrive must also provide the same environment for employees to thrive. The state and the private sector alone cannot carry the responsibility and therefore civil society, especially the labour unions, should play a more active role. Good governance in relations between employers and workers are essential to ensure that opportunities contribute to increased well-being and that marginalisation of the poor does not increase.

In order to enhance the contribution of QIZs to poverty alleviation, action needs to be taken to:

- Enforce the regulations on migrant labour
- Support local training initiatives to build transferable skills
- Support a greater role for labour unions to monitor terms and conditions of employment, and to push for higher wages

Specific action is needed to address gender issues in the workplace:

- Resolve transportation issues
- Promote gender equality within the workplace
- Address gender disequity in health and safety
- Encourage women to take up managerial

posts and provide support

- Raise awareness of women's rights through the workplace.

A greater commitment to monitoring, evaluation and impact assessment is required so that obstacles can be identified and dealt with effectively.

RECOMMENDATIONS FOR ENTERPRISE AND EMPLOYMENT

- Carry out impact assessments of employment and income generating programmes targeted at the poor and modify the approach based on lessons learnt.
- Identify mechanisms to increase access to appropriate forms of credit for the poor, in an environment which supports the poor in establishing and expanding enterprises.
- Strengthen the co-op sector and monitor the progress of community-owned enterprise co-ops to optimise benefits and reduce the possibility of failure.
- As new employment opportunities emerge, identify protection mechanisms to ensure that poor, vulnerable and marginalised people are treated with respect and dignity.
- Encourage civil society involvement in labour issues and promote a healthy labour union movement, dedicated to improving the terms and conditions of employees as essential to the good governance environment under a globalised economy.

The enabling environment for business to thrive must also provide the same environment for employees to thrive



Chapter six

Claiming rights



Chapter six

Claiming rights

This chapter promotes the application of a rights-based approach, in which all citizens are equally empowered and have the capacity and the appropriate enabling environment that allows them to claim their entitlements according to law. This chapter notes that despite the fact that the majority of rights are enshrined in Jordanian law, these rights are not always applied in practice. It details the obstacles poor people face in claiming rights and notes recent government initiatives aimed at addressing the issue. Attention is also given to the role that civil society organisations can play in helping poor people claim their rights.

RIGHTS-BASED DEVELOPMENT

The consultation process for this report reveals that the poor in Jordan want to fully exercise their rights and claim their entitlements. The issue has been raised by government and civil society and there is increased willingness to recognise the linkages between human rights and poverty alleviation. An editorial in the Jordan Times of August 28, 2003 called for a “discussion among interested stakeholders of a rights-based approach to development”. More recently, there has been engaged debate concerning the proposal to integrate human rights into the national curriculum.

The primary requirement for the effective implementation of a rights-based approach to development is strong leadership from the state. Already, the creation of the National

Centre for Human Rights indicates that such strong leadership is being exercised. Jordan’s ratification of the main international rights agreements and its stated commitment to amend Jordanian laws accordingly provides an enabling environment in which a rights-based approach to development can be applied.

CORE PRINCIPLES

The rights-based approach is guided by a set of core principles:¹

- All individuals are “rights-holding citizens”. The state has a responsibility to uphold people’s rights and to ensure they are able to fully exercise them.
- The state must act inclusively with the interests of all members of society in mind when it makes resource allocation decisions. It must also act transparently and involve all sections of society in the decisions it makes.
- All citizens have the right to participate in decisions and actions which affect their lives and should decide for themselves the degree to which they wish to be involved in such decisions.
- All citizens have the right to high quality care. Failure to provide quality services is a violation of people’s rights. The state has to actively seek to ensure that those services are brought to all of the people who need them.
- The rights of citizens are indivisible and inter-connected. “Joined-up solutions”, where institutions have to co-ordinate and

There is a growing recognition of the linkages between human rights and poverty alleviation

The state has a responsibility to uphold people’s rights

Box 6.1

Rights and entitlements – essential elements in the sustainable livelihoods approach

Poor people’s access to assets and their ability to cope with vulnerability are affected by the level to which their rights and entitlements are protected by law and respected in practice. As in all societies, there are clear variations in the extent

to which different members of society are able to access and enjoy these rights and entitlements. These variations are commonly based on factors such as age, ethnicity, poverty status, class, physical ability and gender.

Source: Adapted from Carney D, 1998 and DFID, 2003

Jordan has an enabling policy environment in which a rights-based approach to development can be applied

Citizens must have the capacity to call for greater accountability from duty bearers

work “outside the box” to find integrated solutions are essential to upholding people’s right to development.

- All people have the same level of rights but different groups may wish to exercise them differently. The state must attempt to cater to people’s different needs, at least to the extent that meeting one group’s rights does not violate those of another.
- All citizens have the right to accountability, which links civil and political rights to economic, social, and cultural ones. Citizens have the right to call service providers to account.

Rights and “duty bearers”

The rights-based approach emphasises the concept of “duty bearers”, with a moral responsibility or a legal obligation to facilitate the achievement of rights.

Duty bearers can be held accountable if rights are not respected. If, for example, a child is not attending school, responsibility for this may lie either with the parents if they are not encouraging the child to attend, or with the state if it has failed to provide the resources necessary to make attendance possible. Both the state and the parents are “duty bearers” in this situation.

The identification of duty bearers clarifies who is to be held accountable if rights are not fulfilled and, consequently, helps determine the form of action appropriate to remedy the situation. In this respect, the rights-based approach is quite different from the needs-based approach, which characterises much of Jordan’s previous development experience.

Transparency and accountability

The opportunity to fully exercise rights requires institutions to act transparently and hold themselves accountable to citizens. To a large extent, the emerging reform programmes in Jordan aim to create this enabling environment. His Majesty King Abdullah II has played a leading role in promoting this process, whether through his interest in public sector delivery systems (box 6.3) or in his exhortations to parliament and the government to pursue the reform agenda.

However, to be sustainable, the drive for accountability cannot be purely a “top-down” process. In the long-term, citizens will have to be fully engaged and have the capacity and the space to call for greater accountability.

Wasta and accountability

The pursuit of “bottom-up” accountability is constrained by the fact that many citizens doubt that transparent practice can be achieved. Tackling the use of connections (*wasta*) would be a good starting point for change.

For poor people, the use of connections through patronage and tribal or family “loyalty” networks is often perceived to be the only effective strategy to secure access to goods and services that ought in fact to be theirs by right. Such practices are widespread, “*without connections (wasta) we cannot live!*” noted one respondent from Madaba City.

By using connections, however, poor clients tend to assume the role of a supplicant,

Box 6.2	
Differences between a needs-based and a rights-based approach	
Needs-based approach	Rights-based approach
People deserve help	People have a right to assistance
Governments ought to do something, but there is no legal obligation to act	Governments are legally and morally bound to act
People may participate but, generally, development happens to them and they take a passive and dependent role	People are active participants in the development process. Their participation is essential if development is to take place
Resources are scarce, so some people will inevitably lose out	All people, without discrimination, have the right to fulfil their potential even if resources are scarce
There are separate goals for each sector	All development work must contribute to the goal of poverty eradication and equitable development for all
Some people have the “know how” to meet their needs	All people can act to realise their rights
Source: DFID, 2002	

Box 6.3**HM King Abdullah II - a voice for the poor.**

“Royal voice” often plays a major part in improving life for the poor. In 2000, His Majesty King Abdullah II disguised himself as an “ordinary Jordanian” and carried out surprise visits to observe how services were delivered.

In the first such action, disguised with a false beard and wearing traditional headwear (*kuffiyah*), HM King Abdullah II checked out the operations of the free trade area at Zarqa where he mixed with clients and saw first hand the inefficiency, red tape and unclear rules. Later he carried out similar visits to the al-Bashir public hospital in Greater Amman and the Directorate of Social Development at Zarqa.

The media coverage was enormous and ensured that all citizens, and especially the poor and marginalised, were aware of his commit-

Source: Adapted from Carroll 2003

ment to address issues of inefficient bureaucracy, corrupt practices and poor quality of service. The visits were followed by ministerial visits and the creation of committees to implement reform.

The public “naming and shaming” made service providers more aware that accountability could be enforced. The fact that His Majesty visited departments that provide services to the business community and to the poor signalled an intention to provide fair treatment for all citizens.

Three years later, there is significant investment in public sector reform and His Majesty will continue his role within an institutionalised context: acting as a “secret shopper” to assess treatment of clients under the King Abdullah II Awards for Excellence for public service.

The use of “wasta” is a major obstacle to the achievement of equal rights and equity

begging for favours. This reduces their ability to call the provider to account if the service is badly delivered or fails to meet needs. This contributes to increased dependency in the longer term. The poor have limited access to the social networks through which *wasta* operates; they therefore have more to gain from its eradication.

When the poor use *wasta* to obtain basic essential services from badly-paid “front-line” service providers, the dignity and status of both parties is diminished. The application of a rights-based approach ought to be perceived as a “win-win” solution. The drive to eradicate the use of connections must be led by the government and service providers in the first instance.

CLAIMING RIGHTS IN JORDAN

The first requirement for a rights-based approach is that the state recognises rights and is willing to hold itself accountable, and that the appropriate regulatory framework is in place to allow people to claim their rights.

Box 6.4***Wasta* in Jordan**

A survey carried out in 2000 into the use of connections for personal gain (*wasta*) revealed the depth and pervasiveness of the practice.

While the vast majority of respondents (87%) felt that *wasta* should be eliminated, 90% stated that they would use *wasta* in the future. Over 40% felt that it was not possible to complete business at government offices, companies or organisations without the use of *wasta*. Fifty four percent felt that the need for *wasta* in general will increase in Jordan. The main causal factor was perceived as “administrative backwardness”.

Source: Kilani S and Sakija B, 2000

The reform programmes aim to contribute to this objective. In order for such an approach to development to emerge fully in Jordan, citizens have to become more active in claiming their rights. The consultation process for this report reveals that poor people are not always fully empowered to claim all their rights and that adequate support systems are needed to facilitate this process.

Perceptions about rights

From the citizens’ perspective, the demand for rights is strong. In a recent qualitative study,² over 200 development professionals and 500 community members gave their perceptions about rights in Jordan.

The findings reveal that, throughout the Kingdom, people identify a wide range of rights – economic, social, political, cultural and civil – as being important and as being granted by law. However, the professionals were more likely to mention civil and political rights, whilst the community members were more interested in social and economic rights such as access to education, health, food, shelter and safety.

Most respondents recognised the significant role of the law, including the constitution, and key state institutions, including the Royal Court, the Ministry of Health and the National Aid Fund. Non-state organisations such as religious bodies and places of worship were seen to contribute to the necessary environment for rights to flourish. However, the institutions and processes through which people access rights are seen as an obstacle to the full enjoyment of entitlements in practice.

People identify a wide range of rights – economic, social, political, cultural and civil – as being important and as being granted by law

Poor people often lack confidence, knowledge and the necessary skills to claim their rights

Box 6.5

Poor governance and use of connections

A particular and common manifestation of poor governance is corruption, manifested in favouritism, nepotism or bribery. By denying the right of equal treatment, corruption denies inclusiveness. It results from lack of accountability, internal or external. Thus, it is a symptom of poor governance, even if eliminating it will not guarantee good governance.

Source: World Bank, 2003a

The main barriers identified in the research include:

- Inappropriate use of power by some people in positions of authority
- Difficulty in gaining access to the appropriate people in charge and responsible for services
- Use of influence through political or tribal affiliations

Other obstacles include:

- Not knowing which agency is responsible for delivering the service
- Lack of necessary documentation, sometimes withheld by other family members
- Lack of social skills to convince “gate-keepers” to allow them to gain direct access to “the people in charge and responsible”
- Lack of accessible, affordable transport
- Constraints on mobility for women.

CLAIMING RIGHTS EFFECTIVELY

The conclusions that can be drawn from the rights research and from the consultation process is that poor people often lack the confidence, knowledge and skills to allow them to claim their rights.

Whilst national and international development agencies urge the adoption of a rights-based approach, the challenge in Jordan is that few practitioners have experience in the application of such approaches. They therefore lack the confidence to challenge the dominant paradigm of needs-based or welfarist and charity-oriented practice.

Pilot initiatives, drawing on expertise and approaches from a combination of social work and law, have proven effective in helping poor people claim their rights collectively in Sweileh, and provide a potential model for replication of “best practice”.

The case of Ali (box 6.6), illustrates the key elements of such an approach as applied in Jordan.

Box 6.6

Gaining the right to education

Ali, an 8 year old boy from the Greater Amman Municipality, suffers from psoriasis,³ a medical condition which causes flaky skin and intense itching. The local school principal refused to enrol Ali in class, citing the fear of health risks to other children. Although Ali had a certificate from the local doctor stating that his medical condition was not contagious, the school still refused to admit him, thus violating his right to education and compromising his parents’ obligation to send him to school. The local Directorate of Education upheld the school’s decision to refuse him entry. Ali’s mother sought help from volunteers at her local community development centre, who took up her case.

The law and the regulations were on the side of the child and his mother. A letter was sent by the community centre to the Minister of Education explaining the position and citing the relevant law that obliged the state to give Ali access to education. The minister took the lead, explained the legal rights of the child to the local school principle and Ali is now back at school.

The law in Jordan is clearly supportive of the right of children to access education but, initially, Ali’s mother was unable to exercise her rights due to a lack of awareness concerning the relevant law and lack of the skills to make a claim effectively.

Source: Sweileh community development centre

Ali’s story raises many issues concerning the challenges for all parties in adopting a rights-based approach. It is highly unlikely that resource-poor parents can challenge the decisions of a local school principal or hold the Ministry of Education accountable and claim their rights, unless they have institutional support. Civil society has a role to play in this respect.

The case of Raja and her child (box 6.7) is more complex. As a result of poverty and social isolation, Raja was unable to claim rights. It was only when she had access to a local agency which provided correct information that she gained the confidence to act effectively.

The case studies, typical of the broad experience of the Sweileh Centre, indicate that the needs of the poor may be best served through referral systems, often referred to as “One-Stop-Shops” or “Citizens Advice Bureaus”, which provide up-to-date, accurate information in language accessible to the poor concerning their rights and entitlements. Support should be available through such referral points to help poor people use the

Support systems are required to enable poor people to claim their rights

Box 6.7**Raja's right to family life**

Raja approached the community centre at Sweileh with an idea for a small business to generate funds to help cover her family expenses. As Raja filled in the case study forms, the volunteer discovered that there was a far greater problem in Raja's life. She had been married, but there were problems in the relationship and two years ago her husband had abandoned her when she was pregnant. She went into hospital, and gave birth to a baby daughter.

The next day, without informing her and without her permission, the husband took the baby away from the hospital. Distraught, Raja left the hospital and went immediately to her husband's house to ask him to give her baby back. She was shocked to be told that he had left the country. She tried all the official channels to trace her husband and the baby girl but without success. With limited financial resources, she could not afford the help of a lawyer. After searching for a year, she lost hope that she would ever find her child again.

At the community centre, with the support

Source: Sweileh community development centre

of a team of volunteers who "know the system", Raja was able to contact a range of official bodies and find out what had actually happened. A girl child had been registered at the local police station the day after Raja had given birth. The husband's name had been registered as the father but the files also stated that the mother had left the country. The baby was classified as "abandoned by her mother" and therefore, in accordance with the regulations, had been placed in one of the government orphanages.

Child and mother were re-united. It took two and a half hours to resolve this issue.

The UN Convention on the Rights of the Child stipulates the right of a child to grow up in a family environment. Islamic Personal Status Law obligates mothers to breast feed their babies and holds that a mother is entitled to have her child with her in the case of separation from her husband. These rights were violated for the mother and the child. But the situation was rectified by working within the law and by applying the system.

NGOs should play a pro-active role as catalysts for local change

information effectively to claim and enjoy their rights to the full. Such models are being expanded and developed.

The leading development NGOs could play a pro-active role. NGOs bring specific strengths to the process, that government and the private sector cannot all deliver. These include:

- Established institutional infrastructure
- Outreach to poor people in remote areas
- Trust and respect of the community
- The ability to de-personalise conflict and to negotiate "win-win" solutions
- The experience of dealing with service providers and local governance structures
- An understanding of the procedures and approaches of government providers.

Co-ordination of such nationwide networks is essential to build up shared information resources accessible to all citizens at reduced transaction costs. All parties would benefit: the poor would get better access to services and service providers could improve outreach efficiently and effectively. The current public sector reform programmes would be strengthened by stimulating informed demand from citizens as an essential component of good governance and accountability.

Development NGOs could play a pro-active role as catalysts for local change and advocates for the poor through engagement with service providers and the local community. Given the outreach of the leading

national development NGOs and their links to the policy level nationally, such a channel would open an opportunity for poor people to raise their concerns and to have a voice in national decision-making forums.

The network approach provides opportunities for scaling up the claiming of rights beyond the individual to the group level. No NGO on its own has the resources to pursue each claimant's case individually. But through co-ordinated action NGOs can act as catalysts and facilitators at the local level to bring together those with a common cause to act collectively in support of legitimate claims. Where evidence exists of significant common cause, NGOs can act as advocates for change at the policy level. The 2003 Human Development Report notes that such "direct collective action is ... a way for ordinary people, especially poor people, to influence decision-makers and hold authorities accountable".⁴

SELF-HELP AND COLLECTIVE ACTION

Evidence from the field indicates that collective action is an effective means by which poor people can realise their rights on a broad scale. Where several individuals find they have a similar problem, people within a community can come together, mobilise resources and create a common cause to advocate for a

Collective action is the most effective means for poor people to access their entitlements on a broad scale

Collective action in pursuit of rights

About 20 women visiting the Sweileh Community Centre, mainly elderly widows living alone complained they did not have enough money to live on. The lack of a local NAF office meant they could not pursue their claim for benefits in person but they did not wish to risk losing essential documents by applying by letter. The NAF office in Amman did not respond to the centre's request for a representative to visit the women. As a last resort the 20 women went together to the office in Amman supported by staff and volunteers from the centre to press their claim.

As a result, many of these women now receive monthly cash benefits of between JD60 - 120 per month, a sum that makes a huge impact on their overall well-being. Moreover, NAF has recognised its obligation to respond and is now active in the locality. As a result of the publicity gained in this and similar exercises, NGOs are coming to the area offering support. Three of these women claimants became volunteers for the Sweileh centre and pass on their knowledge, skills and confidence

Source: Sweileh community development centre

to others. Again, what makes this case different is that it promoted collective action based on rights rather than the individual use of personal connections.

In a smaller but similar case, a group of elderly women complained of problems with their eyesight. There is a provision under the Ministry of Social Development (MoSD) rules that poor senior citizens have the right to free eye tests and free glasses. A specific budget is set aside for this purpose but is usually under-spent because clients are not made aware of it.

At the request of the Centre, a MoSD representative came to the community centre, met the women and assessed their cases. The relevant papers were provided and verified. Eventually 18 of the women were tested and obtained free glasses. Not only was one of their problems solved but they also gained confidence that they could interact with "authority" and attain a positive outcome. The MoSD managed to deal with their clients cost effectively through the mediating role of the centre.

shared solution. Common-interest self-help groups dealing with issues such as domestic violence, inheritance rights, better-parenting and senior citizen support are being established at the community level and are provid-

ing a platform from which poor people can work to resolve their own problems.

Collective action stimulates group solidarity in communities where poor people feel marginalised. For example, women who experience gender discrimination in the home often fear negative reactions from male members of their households and communities if they speak out. Collective action helps create alliances with supportive opinion leaders who can speak on their behalf.

Increasingly such alliances are being made with lawyers, sheikhs, imams and opinion leaders to challenge discriminatory practices publicly. The Ministry of *Awqaf* and Islamic Affairs and Holy Places is now a significant partner in projects concerning reproductive health, domestic violence and children's rights and plays a key role in promoting attitudinal change at community level.

THE INSTITUTIONAL FRAMEWORK

The operationalisation of a rights-based approach requires an independent body, recognised by the state, to enforce the necessary regulatory mechanisms that allow the exercise of rights and to identify duty bearers responsible where there is infringement of rights. Claimants must have recourse to independent bodies that can help them pursue their

A model for rights-based practice

The Sweileh Centre operates like a storefront or one-stop-shop in the heart of the community and adopts a step-by-step approach to problem-solving.

Attracting clients, solving problems

Volunteers go out "knocking on doors" and encouraging people to seek help with their problems. People who come to the centre are treated as individual "cases" in the social work sense of the term. Volunteers at the centre collect essential data to try to understand the diverse and complex nature of the clients' problems. They recognise that the starting problem may not be the one they eventually tackle or the one they solve.

Claiming rights and entitlements

The Sweileh Centre tries to see where the claimant has rights and entitlements which are not being met by service providers, for example a health insurance card, NAF payments, or the child having a place at a government school. The team looks for a solution that is provided for by the regulations and systems of the

Source: Sweileh community development centre

state and helps the claimant to pursue his or her claim. If official channels fail to deliver a solution, they bring in the media to raise public awareness of the issue. Although there is an element of "naming and shaming", the objective is not to cause problems but to solve them.

Where claims are pursued successfully, they are used to establish precedence for the future.

Sharing problems, finding a common cause, acting collectively

Claimants share their experience with others through a process that involves analysing their problems, seeking solutions, celebrating success and learning from failure. By solving small problems claimants gain confidence.

Together, claimants recognise a common cause and gain group solidarity. Where a group claim is possible, the centre provides support. Collective action is the most cost effective way for poor claimants to gain their rights and reduce their dependence on personal connections (*wasta*).

Achievements so far:

Over 6,000 claimants have been dealt with by the Sweileh Centre since it opened three years ago. Eighty percent of claimants are women, most of whom are *de facto* "single women" either through divorce, widowhood or the fact that the husband has migrated or simply left the home.

As a result of their joint action:

- 300 claimants have received NAF payments of JD60-140 (\$85- 197) per month
- 200 have obtained health insurance cards
- 60 women are attending literacy classes funded by the Ministry of Education
- 18 women have received free eye tests and spectacles
- The whole community benefits from an improved bus service
- Over 100 women held joint consultation with election candidates and quizzed them on their electoral programmes and promises

claims to the highest level, without fear of harassment or reprisals.

The newly-created National Centre for Human Rights (NCHR) provides such a body. The objectives of the NCHR are:

- To promote human rights principles in the kingdom by drawing from the tolerant message of Islam, the values of Arab Islamic culture, the rights enshrined in the constitution and the principles asserted in international charters and conventions
- To contribute to strengthening the principles of human rights in the kingdom at both intellectual and practical levels and of non-discrimination among citizens on the basis of race, religion, language or sex
- To bolster the democratic process in the kingdom in order to create a comprehensive and balanced model, based on disseminating freedoms, safeguarding political pluralism, respecting the rule of law and guaranteeing the right to economic, social and cultural development
- To strive to ensure the kingdom's accession to Arab and international rights, charters and conventions.

The NCHR is able to act as a mediator between people and the government. It has a mandate to monitor transgressions of human rights, take up complaints and follow them up to their final resolution. The NCHR also has a duty to inform citizens of their legal rights as guaranteed by the constitution, to seek the application of laws and international conventions and to provide free legal advice for the poor.

Under its law of establishment, there were limitations to the scope of the NCHR, symbolised perhaps by its title, namely a "centre" rather than the more appropriate "commission". The NCHR and its supporters have advocated for changes in this initial law. The proposed changes would ensure that the Commissioner General and trustees have immunity from prosecution, and that the government has the obligation to respond to requests for essential information. The government appears to be listening: in mid- 2004 the law was under review in parliament. If all the proposed amendments are made, then NCHR will have the necessary power to act as an effective, independent watchdog for citizens' rights.

The NCHR is still in its infancy. Its contribution to the achievement of full political,

economic, social or cultural human rights will depend on its ability to act autonomously, free from external interference. A primary task should be to take the lead in applying pressure for the basic tenets of the human rights conventions to be fully entered into the legal framework and incorporated into the substantive legislation of the state.

In order for rhetoric to become reality a further genuine political commitment to change is required. As noted in the 2003 Arab Human Development Report: "The relative expansion in the sanctioning of laws providing greater freedom in Arab countries is a positive sign, yet its value is diminished when contrasted with practices in enacting such laws. This often reveals a failure to reconcile the interests of the government with the rights of the people and the exigencies of state security with the principles of freedom."⁵

Poor people will only claim their rights and entitlements as responsible citizens if they feel free from potential negative repercussions. This requires that the true spirit of democracy governs political action. The recent creation of the Ministry of Political Development and Parliamentary Affairs (MoPDPA) provides an indication that the state is supportive of such an environment (box 6.10).

Jordan has displayed a strong commitment to respecting human rights and has made significant progress towards applying the international conventions it has rati-

The creation of the National Centre for Human Rights is an indication that the highest authorities are paying attention to the rights agenda

The NCHR should act as an effective, independent watchdog for citizens' rights

Box 6.10

Strengthening democracy: the Ministry of Political Development and Parliamentary Affairs

The objectives:

- Activate the role of the three state authorities (Judicial, Legislative and Executive)
- Strengthen the values of democracy, equality and a sense of belonging. Values of dignity and pride of an Arab, Islamic and Hashemite legacy
- Increase the role of women on a political aspect, as well as, participation in all fields of public life including the parliament
- Ensure effective youth participation towards a political, economic and social development process
- Activate the civil society's role in the public decision making process
- Reiterate the values of tolerance, pluralism, rationalism and moderation
- Enhance the rules of good governance and rule of law

Source: MoPDPA

The approach:

- Form a Royal Committee
- Launch an action plan for judiciary development
- Amend parliamentary election law
- Amend legislation to minimize discrimination against women
- Develop a culture that values democracy and national belonging at schools and universities through introducing relevant textbooks and university courses
- Abide by the Human Rights laws through the National Centre for Human Rights
- Enact a modern law for political parties that guarantees political equilibrium, and strengthens a culture of active participation in the political sphere

fied. Recent reform initiatives go some way to establishing an enabling environment in which poor people can claim their rights more effectively regardless of their social status.

RECOMMENDATIONS

Further action is required to:

- Amend all the laws and regulations to conform to the human rights conventions that Jordan has ratified
- Encourage civil society to engage actively with the MoPDPA to ensure that democratic principles are embedded in the transactions of all institutions and that poor and marginalised people have a strong voice in democratic life at all levels

- Strengthen the role of independent “watchdogs” such as the NCHR
- Promote greater awareness of human rights among all sectors of the population and help people claim them
- Encourage citizens to exercise responsibly their social, economic and political rights
- Encourage poor people to work collectively to seek shared solutions to common problems
- Stimulate development NGOs to act as referral centres, supporting the poor individually and collectively as they claim their rights
- Further develop the role of the media to raise awareness of the importance of a rights-based approach which will benefit all citizens.



Chapter seven

Claiming gender rights



Chapter seven

Claiming gender rights

There is an increasing awareness in Jordan that improving the status of women is a rights-based issue that will benefit the country as a whole. The consultation process provided clear evidence, however, that gender discrimination remains a major factor affecting the ability of women, especially poor women, to claim the rights accorded to them by law. This chapter focuses on the challenges faced by Jordanian women and assesses the impact of their changing economic role. The chapter also notes the concerted efforts on the part of civil society organisations to provide a collective voice in order to achieve social reforms that enhance women's status and protect them from abuse.

THE GENDER EQUITY DEFICIT

The first Arab Human Development Report identifies “lack of gender equity” as one of the three major deficits that constrain human development in the Arab Region. Compared to its Arab neighbours, Jordan, however, scores relatively well on the gender development indicators. It demonstrates continued and steady improvements especially in terms of women's access to health and education services, which have resulted in improvements in life expectancy, maternal mortality and literacy rates for women. Jordan has ratified all the major conventions in respect of women's rights and the government has actively pursued gender equity in many areas, including the passing of relevant legislation, although constant pressure is required to ensure that the process is accelerated.¹

Macro-level gains, micro-level disparity

A gap exists, however, between the stated policy and legal frameworks and the reality of daily life as experienced by poor women. In all the communities consulted, poor women

noted that gender discrimination is a significant factor that constrains their ability to claim their rights at all stages of their lives. Given the fact that women are also primarily responsible for the well-being of their children, the elderly and the sick, an inability to exercise rights damages the livelihoods of the whole family.

Disequity in many forms

From the outset, girls are disadvantaged by the fact that a higher value is placed on boys than girls within the family. Girls complained that the boy is referred to as “prince” (*amir*). From an early age, girls are socialised into defined and restricted gender roles. Within the household, their access to resources tends to be controlled by male members of the family. As one father noted: “*The girl is the weak part. We do not neglect her. The girl's right is the responsibility of her family. Anything she needs, she gets from her family.*” In such contexts, although girls may be protected, they have limited ability to claim their entitlements in their own right. Fawzieh, a 22 year old woman from South Shoonah, put her view: “*Rights are absent. I didn't get my right to education, food, or clothes and I can't voice my opinion.*”

Rights to education

Girls in Madaba City noted that investment in their education is not seen as a priority compared to education for their brothers. Girls in Dana said that the combination of physical distance, poor transportation and restricted mobility for girls means that when they leave the village school and have to travel to the secondary school ten kilometres away their parents are likely to withdraw them from school, but the boys could continue. In South Shoonah they noted: “*Our neighbourhood has a valley that is filled with water. This makes it*

In all communities consulted, women noted that gender discrimination was a significant factor that constrained their ability to fully claim their rights

The low emphasis placed on the outcome of girl's education emphasises that women's primary role lies within the family and the household

Young brides who become young mothers can quickly lose their literacy skills

Women wish to exercise choice concerning marriage

Poverty is a significant contributor to outcomes that infringe the rights of girls and women

hard for children to get to the school, especially the younger girls. They might quit school if it remains cut off from this valley.” Such factors undermine girls’ confidence that it is worthwhile investing themselves in an activity that may be withdrawn.

Although national data indicates that girls enrolment rates are higher than those for boys, girls themselves feel that their right of access to education is precarious. Moreover, the low emphasis placed on the outcome of girls’ education also serves to emphasise that later in life their primary roles will lie within the family and the household rather than the broader working environment. Education for girls becomes a form of social protection: a school is a place to ensure that girls are safe until they get married. The education girls receive while in school is therefore seen as being of little value.

Rights and marriage

Despite the personal status laws forbidding marriage under the age of 18, some communities reported that girls as young as 14 and 15 are withdrawn from school by their parents in order to get married.² Young brides who become young mothers and are confined to their homes quickly lose their literacy skills, thereby further reducing possible future livelihood choices.³

Some girls accept this situation, even if it impinges on their right to education. Huda, a twelve year old, hard-working student in Madaba who is among the top three of her class, recounted that her parents had arranged for her to marry her cousin. She would have to leave school that year. She noted: *“For me, education is everything... but my parents are doing what is best for me.”*

Other young girls spoke out more critically about these issues. A group of young women from South Shoonah commented: *“Girls are always treated with injustice. They have marriage imposed on them by the age of 16. But men are allowed to get their education and can work any place they want. There are families here who will not even allow their daughters to go to the community centre.”*

Married life is depicted as better than single life, irrespective of the man’s marital status or education level. *“We girls think only of marriage”* stated a young woman from Feynan.

Box 7.1

Limited options for young women

Fatimeh is 25 years old. Her father has three wives and 23 children and his pension is their only income. Her father made her leave school when she was in fifth grade because of their poor financial situation.

When Fatimeh was 14 years old, she was married to a young man. The marriage lasted a year and then her husband divorced her without her being aware of the reasons.

“After my divorce, I returned to my parents’ house. I was an extra burden that had come back to them. I wasn’t much welcomed.”

Source: Fatimeh, Dana

The parental pressure placed on girls to marry at a young age was clearly perceived to be a coping strategy to reduce the burden in poor households. However, such short-term strategies can lead to longer-term poverty. When early marriages fail, this can lead to a cycle of further problems for the whole household as illustrated by the case study of Fatimeh in Dana (box 7.1).

When talking about married life, many women referred to the issue of polygamy.⁴ Many women accept the situation: *“I don’t mind marrying a man who is already married as long as he can provide me with a good life.”* said one young woman in Feynan. In Sakhra, there are many unmarried women aged between 25 and 40. Some of them stated that they want to marry even if the prospective husband is already married. In poor urban areas such as al-Natheef, polygamy was reported as less widespread but this is attributed locally to lack of income. Respondents observe a tendency among men to take a second wife once their household income increases.

Other women appear to accept polygamy only reluctantly because they do not see a choice: *“I know that the age difference is big (25 years) and I am his third wife. But I had to agree because I am divorced, and my family has enough of a load of their own.”* said 25 year old Fatimeh, from Dana.

There is evidence that some women are less accepting of polygamy. They are aware of their rights and express a desire to have a stronger voice. In Dayr al-Kahf, for example, respondents explained that in instances where women are not informed of their husband’s intentions to take a second wife, they express their dissatisfaction by leaving their husband and staying for some time at their parental home.

Some women who have experienced polygamy in their own family are voicing their resistance. *"I don't want to be involved in a polygamous marriage because I don't want to repeat what I have experienced with my father."* said another young woman in Dana.

Some women are using their economic independence to influence household choices concerning this issue. One young woman noted: *"Whenever our financial situation improves, my father starts annoying my mother and threatens that he will marry a second wife. As a result, I have decided not to give him any of my salary again, so that maybe he will reconsider our financial situation."* As with the issue of early marriage, poverty is a significant contributor to situations that infringe the rights of girls and women to play an active role in decisions that affect their life choices.

Gender roles of wives and mothers

Within marriage strictly defined gender roles are still common and open debate about these roles is constrained by peer pressure, often exerted by other women as well as the broader community.

Women are perceived as the primary source of affection and care for children, and are responsible for domestic duties. Working women reported that they are still expected to carry on with these household tasks, even when the male partner is unemployed. The case of Abu Akram (box 7.2) was fairly typical in this respect.

Some women are aware that their restricted roles are an obstacle to their chosen poverty alleviation strategies. Commenting on her position as a working woman, Um 'Issa from Al-Natheef said: *"I choose not to inform my father about my work. The family will start to fight me because they believe that it is inappropriate for a woman to work and save her family from poverty. But is it appropriate to live next door and watch us die of hunger?"*

Within marriage, women's reproductive rights are constrained by a combination of cultural attitudes, social norms and gender biases within the household. *"Family planning is not acceptable. It is forbidden by religion"* stated one woman from Feynan. Rural women in South Shoonch noted that the men in their communities still prefer to have many children and refuse to adopt family planning. As a result they noted that they have to use

Box 7.2

Men's work and women's work

Abu Akram stressed that it was not his job to take care of domestic responsibilities during his wife's absence at work. Neither did he consider that he was obliged to help his children study.

"I wake up at 6.00 a.m. to perform the morning prayer. I smoke my cigarettes and I have my coffee by 6.30 a.m. I sit doing nothing until lunch time at 4.00 p.m. After lunch, I usually have a nap after lunch for up to an hour. I wake up by 5 p.m. to watch TV programmes such as the news or football until 11 p.m. Then I go to bed."

Abu Akram views unemployment as the major problem facing the family.

Source: Abu Akram, Dayr al-Kahf

contraceptives *"in secret"*.

Decision-making in households

The consultations indicate that women's involvement in household decision-making is limited to a narrow range of family decisions concerning daily meals, health decisions and the performance of social duties. Men tend to make the more important and strategic livelihood decisions concerning the number of children and their marriage, choices of employment, involvement in local activities and voting for political candidates. The women argued that this division in decision-making can be a contributory factor in their poverty. A young woman from Dayr al-Kahf noted: *"Men take the decisions that are related to income and spending on their own and usually they are not the right ones."* In other studies, women cited men's *"disorganised way of spending money and wasting family resources"* as a major factor causing poverty.⁵

In al-Natheef, women listed the most commonly occurring problems that they felt would undermine the well-being of their families:

- Power exerted over a wife by her in-laws
- A husband hitting his wife and children
- The restriction of a wife's mobility
- Restricting the right of girls to receive an education.

The focus group discussion concerning this issue in al-Natheef typifies the mixed perspectives on this issue. Um 'Ali stated: *"I'm only married on paper. My husband is there to sit and do nothing. He hits me and the children, then asks for money at the end of the day."* However, others appeared more accepting,

Women's involvement in household decision-making is limited to a narrow range of family decisions

Women's reproductive rights are constrained by a combination of cultural attitudes, social norms and gender biases within the household

Rights enshrined in Jordanian law are weakened through a combination of family and peer pressure

Divorced, separated and widowed women reported particular difficulties in claiming their rights

Box 7.3

Challenges for working women

In the urban community of al-Natheef, women have minimal access to employment in the labour market because of the prevalent belief that such activities are inappropriate for women. "Women who work are not virtuous" stated Um 'Essa. A slightly different perspective was provided by Um Khaldun who explained that "men from rural origins do not like to see their wives working. They feel that women can outshine them."

Women also shared the view that mothers-in-law feel threatened when they know that their sons are dependent on a woman's income. They feel that their sons are "defeated".

Source: Men and Women in Dayr al-Kahf

stating that: "It is the right of the husband to hit his wife if she does not behave appropriately." The view that abuse by husbands against wives is acceptable in certain circumstances was expressed in other communities and is confirmed by recent national research.⁶

Divorced or widowed women's rights

Divorced, separated and widowed women who have lost the protection of males within the family, reported particular difficulties in claiming their rights. Divorced women, in particular, complained that their legal right to alimony was not always respected by their ex-husbands but said that it is not customary to enforce this right. In general, both divorced

women and widows felt that in-laws were not supportive of their rights. Commenting on the problems of widowhood, Um Mohammed said: "My husband was 30 years older than me. After he died, my in-laws refused to give me the Family Book because they did not want me to claim my inheritance." Without the Family Book⁷ she lost access to cash assistance from NAF. Now she is reduced to surviving on loans and handouts.

Women reported that there is pressure to marry within the extended family. They also accept giving up their inheritance rights, especially land, to their brothers in order to maintain functional family relations. In Sakhra many women accept the custom that dictates that neither money nor land is transferred from one family to the other, even though they knew they had a legal right to demand it. Few women in the consultation spoke out against this practice, although in other communities women are increasingly speaking out.⁸

CHANGING ATTITUDES

The disempowerment of girls is accompanied by the socialisation of boys as "protectors" of the honour of female members of their family. This is a role that males appear reluctant to give up. In extreme cases, it empowers men to abuse the women in their family and deny them their legal and human rights. They do so with the support and complicity of other members of their family and community.

But there are indications in some communities that women's changing economic roles and exposure to the world outside the household is leading to a shift in attitudes and behaviour that is having an effect on women's strategic position in the household and the community. In most communities studied, awareness-raising campaigns have impacted at the local level and women are speaking out and taking action. The most positive signs of change were encountered in communities which have been exposed to new opportunities, as identified by the community of Dayr al-Kahf in box 7.4.

The process of social change in respect of gender equality is inevitably slow. It requires that a wide range of issues be addressed and that action be taken at policy, institutional and process levels.

Box 7.4

Women and men in Dayr al-Kahf analyse the impact of social and economic change on their lives

In Dayr al-Kahf there has been a change in the past ten years. Previously restricted to home-based livestock rearing, women now have greater access to labour market opportunities outside the household and community. Unmarried women aged 18-30 who have gained the *tawjihi* have been targeted by employers and the Ministry of Labour as potential employees for QIZs.

The women in the community believe that they are now more aware of their rights within their households because of exposure to different institutions, TV and the outside world events. They argued that women's exposure to outside work has made them more interactive and therefore more aware of the important role they play within their households.

Women perceived a greater freedom of movement and expression. It is now more acceptable to move by themselves in mixed company. Within

the household, women perceived a significant reduction in the frequency of violent incidents against women because of their increased awareness of their rights. They noted that their financial contribution towards their households has empowered them to participate in various aspects of their livelihoods including decision-making within the household.

The men's discussion group brought up the issue of women's financial contribution and the impact it has had on their decision-making power regarding budget allocations. Both groups saw the division of roles between husband and wife as participatory and aiming towards general equality. For example, the men's group stated that because of women's increased participation in outside activities, men in Dayr al-Kahf now play an increasingly evident role in child-rearing and in helping their children with schoolwork.

Source: Men and Women in Dayr al-Kahf

The promotion of gender rights is not to be seen as pleading a special case for women. Gender equity empowers men and women to enjoy more choices and opportunities. The tackling of gender discrimination from a human rights perspective reinforces the rights of all segments of society. When a woman claims a right she strengthens the case for the rights of other vulnerable groups such as the disabled, the elderly, the sick, working children and migrant workers.

COMBATING ABUSE

Sometimes the rights of a major segment of society are abused on a scale that requires national level responses. As noted earlier in this chapter, throughout the consultation process, women complained about domestic abuse, primarily exercised by males over females in the household. The abuse takes different forms, ranging from physical abuse to restrictions on mobility and denial of choice about employment options.

Over recent years, significant efforts have been made in Jordan to bring issues of domestic violence and child abuse into the open. The problem cuts across economic, social, ethnic and cultural barriers. For poor

women, however, the ability to escape from abusive situations is further constrained by lack of economic empowerment.

Under-reporting

A challenge to tackling issues related to domestic violence is that much abuse goes undetected and unreported. It is therefore difficult to estimate the scale of the problem solely on the basis of official data released by the Public Security Department or collected by DoS. In the absence of reliable data at a national level, decision-makers depend on a wide range of data sources to obtain a better understanding of the complex nature of abuse.

Domestic violence and child abuse are sensitive issues and conventional questionnaire-based research may fail to provide reliable or illuminating answers. The recent DoS DHS survey into attitudes towards domestic violence demonstrates the constraints and limitations of such research approaches.⁹ Global research indicates that participatory qualitative research is most effective for investigating sensitive issues where social taboos are involved.¹⁰

To provide a more rounded picture of

There is a growing recognition of the need to tackle domestic violence and child abuse

Qualitative research may provide insights into the true nature and scale of these practices

Box 7.5

The scope and scale of domestic violence: piecing together the jigsaw

Victims of abuse often contact confidential “safe” services, like the Jordanian Women’s Union hotline service. Records for the hotline reveal that between 1997 and 2000 almost half the calls concerned “social cases” of which 68% were related to family violence.

In a different study carried out by the Family Guidance Centre in Zarqa the high incidence of verbal abuse suffered by women was noted. Over 50% of women consulted stated that they had been subjected to a “threat to marry another woman”. “Husbands admiring other women in the presence of their wives” and “calling bad names” was also cited by 49% of women. Emotional abuse undermines women’s self confidence and is a major obstacle to their ability to claim their rights.

Forms of abuse

Qualitative research into domestic violence commissioned by the Family Protection Project indicates widespread awareness that abuse does take place in Jordan. Many different kinds of behaviour are seen as

constituting “abuse” including physical, verbal, economic, sexual, material abuse and the deprivation of freedom. In all, 40 forms of abuse were noted in this study, ranging from “beating with a hand or kicking”, cited the most, to “interference in choosing friends”, cited the least.

Women and girls are more likely to refer to “being sworn at” but less likely than men to fear “being thrown out of the house” or “being forced into child labour”.

Inter-generational differences were noted: younger people are more likely to talk about “being deprived of freedoms” while older women focused on “physical abuse”.

Girls reported that their brothers are likely to abuse them by depriving them of freedom of choice and especially by preventing them from working outside the home.

Members of rural communities and less educated respondents, especially women, were more likely to talk about being deprived of freedom than physical abuse. The researchers reported that discussion revealed that in rural areas there was a perception that

certain forms of violence were acceptable if the victim “needed to be punished for wrong-doing”.

Male victims of abuse

Boys are also likely to be victims of physical abuse within the household. “Beating with hand or kicking” was the most common form of such abuse cited. The researchers interpreted this form of abuse as connected to the strong pressure placed on young men to conform to their gender roles: “being responsible, strong and the head of household in the father’s absence”. These responses serve as a useful reminder that young men can also be the victims of abuse within the family, but that social norms may prevent them from seeking help.

Small-scale, qualitative research helps identify areas for further study at the national level leading, for example, to questions concerning attitudes to wife-beating being included in the 2003 Population and Family Health Survey.

Further qualitative studies of this issue are needed.

Source: UNIFEM, 2003 and ZENID, 2002

All agencies should work together to combat abuse against women

the complexity of the issues, the small-scale studies carried out by NGOs advocating women's rights are a valuable additional resource. NGO researchers are often able to draw on established relations of trust with the community and therefore capture the realities of abuse and attitudes towards it.¹¹ None of these studies presents a "full true picture" but each throws light on a complex phenomenon and helps policy makers tailor policies, programmes and projects to meet the diverse needs of vulnerable groups (box 7.5)

If the perceived assessment of the scale of abuse is a fair estimation, then more resources should be allocated to protecting women from abuse from male relatives within the home. A major national campaign is needed not simply to bring perpetrators to justice or to provide support to victims, but to emphasise that such actions breach human rights and erode the rights and dignity of all citizens.

The multi-agency approach

The Family Protection Project has taken the lead in addressing this problem. Over the last four years it has raised awareness of the right of all citizens to live in safety and security, free from fear of violence and abuse.

The complex nature of the issue of abuse requires a multi-agency approach that brings together government and NGOs that play a key role in investigating abuse, providing care and protection to victims and raising public awareness of women's rights. This "joined-up" approach reinforces the fact that rights are indivisible and interconnected: effective solutions require multi-agency co-ordination.

The legal framework

The adoption of a rights-based approach requires that there is provision in the law to specifically protect victims of abuse. The incorporation of the key articles of the UN Conventions on discrimination against women (CEDAW) and the rights of the child (CRC) into Jordanian law is essential to ensure that the victims' rights are considered as paramount. The slow progress is of considerable concern and leading women's rights NGOs and advocacy groups are calling for an acceleration of the process of amendment of such laws.

In order to ensure the provision of effective

support to victims of violence, clear sets of rules and regulations have to be developed that set standards and indicate how the service provider is expected to operate under different conditions. In many relevant line agencies, existing rules are outdated and inappropriate for the changed social context in which services are now delivered. Some of the rules that used to constrain certain agencies have recently been amended in order to allow them to operate shelters for abused women and provide support to victims of abuse.¹²

The state has a responsibility to ensure that care is provided and therefore has an obligation to ensure that the legal framework is established to allow government and NGO institutions to operate and provide services. The Jordanian National Commission for Women (JNCW) and the National Council for Family Affairs (NCFA) have consistently promoted the urgent need for policy and legal changes and have reiterated their commitment to addressing these issues.

Extreme forms of abuse

The most extreme form of abuse of women's rights is that which results in the death of the victim. In Jordan, one particular form of extreme abuse is the murder of women by male members of their family, in the name of honour.

So-called "honour crimes" have received much criticism and attention from Jordanian society, women's groups and the international community. As yet they continue, primarily because existing legislation and social attitudes do little to deter the potential perpetrators of such crimes. It is hoped that a combination of legislative reform and social awareness-raising will result in the eradication of this unacceptable practice.

Women's rights and livelihoods

From a livelihoods perspective, women need to be free to choose from a wide range of livelihood strategies in order to reduce household vulnerability. The elimination of abuse within the household is essential if women are to attain equality.

It is recognised that in Jordan significant progress has been made in addressing inequalities between men and women. In this regard, the statistical evidence given in

Only by uniting women's voice can the strength of the collective voice be heard and essential reforms achieved

chapter one concerning women's education and health status is heartening and indicative that the country is on the right track.

However, it is important not to derive a false sense of achievements. National indicators do not completely capture the scale and scope of persisting and systemic gender inequality. The findings of the consultation process indicate that girls and women experience it in most aspects of their daily lives.

Uniting women's voice

Rights cannot be exercised easily without the support of key institutions and without concerted efforts to unite all parties in a common cause. Perhaps nowhere has this been seen more clearly than in the united front taken by women's organisations in Jordan to raise awareness of the important role of democratic institutions and processes to promote equal rights for all citizens.

The process is led by the JNCW, the organisation mandated to advise the government on policy issues related to women. JNCW acts as an umbrella bringing together the main women's organisations in Jordan: the Jordanian Women's Union, the General Federation of Jordanian Women and the Jordanian National Forum for Women. Together they work to build alliances with the government and the parliament and to provide a supportive environment in which dialogue between different interest groups can be maintained. Their ability to reach out at the community level ensures that the focus of their work is grounded in grassroots realities.

In 2003, under the auspices of the JNCW, meetings were held throughout the kingdom in relation to the personal status laws that affect the right to divorce, age of marriage and "honour crimes". Such co-ordinated action demonstrate the effectiveness of a common platform, where parliamentarians, civil society and opinion leaders can unite in a common cause. Only by uniting in this way can the strength of the collective voice be heard, opinions swayed and essential social reforms achieved.

National initiatives are vitally important but it cannot be assumed that women's rights and gender issues are necessarily given the public and social acceptance they require. The persistence of gender disequity

in the workplace, community and home demonstrate that discriminatory attitudes and practices persist.

Jordanian women, especially those from poor and marginalised backgrounds, continue to negotiate essential roles in their families and communities in the face of extraordinary challenges. Their individual rights are often overlooked or neglected. There is a growing recognition in Jordan that improving the status of women and addressing gender inequality is a rights-related issue. If women gain their rights this will benefit the country as a whole.

Jordanian women have both a right and a responsibility to participate in the country's development. An enabling environment must be promoted to ensure that women may become full partners in national development. For this to happen, at both national and local levels, civil society organisations need to think not only about practical gender needs, such as education and health access but also about addressing women's strategic gender needs. This will require profound reflection into issues surrounding rights, patriarchal power, subordination and power divisions. All of these are manifested but not necessarily obvious in the practical day-to-day gender concerns of poor women in the communities consulted for this report.

RECOMMENDATIONS

Putting policy into practice

- Translate fully the key commitments of universal rights agreements that affect women (CEDAW, CRC etc) into the appropriate legislation, public policy and regulations
- Ensure that institutions are fully gender sensitive, for example through the implementation of gender mainstreaming in all government agencies, with priority to those that deliver services for the poor. Recognise the importance of gender equity, for example by evaluating public service providers against gender equity and non-discrimination criteria as a component of the Centres of Excellence Awards for public service.

Challenging discriminatory practice

- Build strong alliances of opinion leaders across class, religious and generational

Jordanian women have both a right and a responsibility to participate in the country's development.

All the key commitments of rights agreements that affect women should be translated into laws and public policy

Gender should be mainstreamed in all government departments

Gender disaggregated data should be collected to ensure effective monitoring of the situation for women and girls

boundaries to unite in a common cause to fight against all forms of gender discrimination. Encourage women to act collectively in support of their rights and entitlements

- Enhance the culture that rejects all forms of abuse against women as an infringement of human rights and raise awareness that honour crimes are against Islamic *shariah*
- Encourage the judiciary to act effectively to deter “honour crimes”
- Mainstream gender equity into all aspects of education (staffing, approaches, curriculum) and actively promote the value of girl children and their equal rights to resources at the household level, for example through parents groups. Allocate more resources to dealing with disequity at community level through engagement with opinion leaders as a shared responsibility.

Promoting women’s empowerment

- Focus on key social and economic rights of poor women such as affordable housing, access to health and education, protection from abuse, well-being of children and the elderly, and strengthen their capacity to claim their entitlements
- Ensure that women always receive the minimum wage where it applies, and advocate to expand the minimum wage coverage to the

agricultural sector

- Advocate for the introduction of equal pay and equal opportunities legislation to include all sectors and forms of employment. Promote the ILO’s recommendations for “decent work” values especially for employment available to women
- Recognize women’s role as community mobilisers as having a social value and reward them as positive models for young people.

Monitoring gender equity

- Disaggregate all key official data collected by government departments by gender and ensure that gender bias is eliminated from data collection methods
- Investigate intra-household access to resources and carry out complementary studies into emerging new issues that affect women. Where appropriate, incorporate gender-related questions into DoS surveys (for example the inclusion of attitudes to domestic violence in the DHS)
- Allocate resources to monitor access to women’s rights to ensure that policy is reflected in practice, for example through gender audits of national, governorate, municipal and local plans and advocate for gender equity in budgets and resource allocations.



Chapter eight

Local development, participation and governance



Chapter eight

Local development, participation and governance

The sustainable livelihoods approach recognizes the key role that policies, institutions and processes play in providing a supportive environment for development. In Jordan, political, social, economic and sustainability factors are impressing upon the state the need to increase the efficiency of institutions and ensure greater participation, legitimacy and voice. Democratic governance has become a central theme in many national development strategies as a means to ensure equitable and lasting progress towards human development. This chapter examines the various reform initiatives in progress and assesses the extent to which Jordan is committed to the process.

DEMOCRATIC GOVERNANCE

In Jordan, there is a growing recognition that good governance is an essential prerequisite for sustainable development and poverty alleviation. Good governance focuses on establishing effective institutions that are governed by clear rules. This, in turn, requires a culture of transparency, participation, responsiveness, accountability and respect for the rule of law.

Good governance must also be concerned with equitable access and creating the space in which people can influence how institutions operate.

The creation of the Ministry of Political Development and Parliamentary Affairs (MoPDPA) in 2003 demonstrates the commitment of the government to promote a form of political development based on honesty, transparency and accountability. If MoPDPA achieves its mandate to promote inclusive political participation and dialogue in policy-making, the poor will benefit.

The process will be challenging. The consultation process reveals that poor people wish the pace of democratic change to accelerate. They indicate that the institutions

Box 8.1

Good governance and democratic governance

From the human development perspective, good governance is democratic governance.

Democratic governance means that:

- Human rights and fundamental freedoms are respected
- People have a say in decisions that affect their lives
- Decision-makers can be held accountable

- Inclusive and fair rules, institutions and practice govern social interactions
- Women are equal partners with men in private and public spheres
- People are free from discrimination
- Economic and social policies meet people's needs and aspirations
- Economic and social policies aim at alleviating poverty and expanding choices

Source: UNDP, 2002

and processes that influence their lives and affect their livelihood choices should be more accessible.

Poor people expressed a desire to be more empowered to participate actively in the structures of governance of local organisations (especially NGOs and CBOs). Political and social integration are fundamental to community well-being and strengthen the sense of collective identity and belonging.

A constraint on such engagement is the high degree of centralisation that, until recently, was characteristic of decision-making processes in many government and non-government organisations. This approach encouraged the growth of narrowly-focused line agency bureaucracies, each pursuing separate, possibly contradictory, objectives. Centralised processes tend to respond to more powerful influential communities and fail to meet the diverse needs of the poor.

Box 8.2

Devolution promotes self-reliance

"Human development performance can be enhanced through the quality of democracy, including the devolution of power and resources, protection of human rights, removal of corruption and speeding up of justice. In such an environment the poor will be freer to self-organise and develop their capacity for collective action."

Source: Rondinelli and Cheema, 2003

Poor people wish the pace of democratic change to accelerate

Current initiatives to devolve greater authority and responsibility to local levels offer a valuable opportunity to enhance community participation

*Local engagement
is crucial to Jordan's
democratisation
process*

Decentralisation and poverty alleviation

In recent years, Jordan has embarked upon a process of decentralisation of authority and responsibility for the implementation of development and poverty alleviation initiatives down to governorate and municipal levels.

The Governorates Development Programme (GovDP) and the Municipality Reform Plan (MRP) provide an indication of the trend towards the devolution of authority to promote social and economic development to a sub-national level. Both initiatives are in their infancy but they are receiving significant support from the country's decision-makers and from international donors.

There is an underlying assumption that a process of decentralisation is required to remove some of the blockages that currently prevent macro-economic policies from leading to substantive progress at the micro-level. Classic analysis holds that the removal of such obstacles requires intervention at the middle level in order to open up channels of communication and speed up decision-making.

In theory, there are potential benefits for the poor. Officials at the sub-national level, whether appointed or elected, are more likely to be from the local community and therefore be more responsive to local voices. Similarly, local people are likely to be better informed concerning decisions that affect their well-being. This empowers them to act as local auditors and to demand improvements where there is evidence of poor performance.

Box 8.3

The potential benefits of decentralisation

Under the right conditions, decentralisation can bring about

- Faster responses to local needs
- More accountability and transparency
- Less corruption
- Better information flows
- More sustainable projects
- Increased energy and motivation among local stakeholders
- Expanded opportunities for political representation
- Improved delivery of basic services

All these are supportive of poverty alleviation

Source: Adapted from Moore and Putzel, 2002

In February 2002, HM King Abdullah II mandated the kingdom's twelve Governors to supervise social and economic development in their governorates. Their new role involved active participation in the identification, implementation, monitoring and evaluation of development projects to contribute to poverty alleviation. Previously, the main role of the governor was to maintain law and order within the governorate, reporting to the Minister of the Interior. Under the GovDP, governorates are undergoing a transformation from political into developmental units, a tacit recognition that societies are more secure when socio-economic needs are served.

Governorate Development Units (GDUs) have been established to support the governors' new role and to co-ordinate the various stakeholders at the governorate level. The GDUs will act as facilitators for more efficient communication between the central, middle and local level. This is to be achieved by building the capacity of governorate level bodies, empowering them to monitor development projects and subsequently deal with problems. The process has been supported by additional human resources. New posts have been created to head the GDUs and the deputy governor and representatives from the Ministry of Planning have also been appointed to each GDU in addition to staff from the governorate office.

Development Committee meetings help bring together the relevant regional directorates to assist in project identification, development, planning, implementation and monitoring. This has helped build stronger horizontal linkages between local administrators and regional directorates. Enhanced communication between the governor and the regional directorates is leading to faster identification of effective solutions to problems as they arise.

Impact of Governorate Development

MoPIC reports that there is now greater co-ordination of activities among government institutions and local administration at the governorate level. The monthly reports submitted by line ministries allow the governor to monitor development activities

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level*

more closely and has therefore reduced the level of duplication among line ministries.

The GovDP is still evolving. It is therefore premature to evaluate outcomes or the impact on poverty alleviation at the local level. However, using expenditure as a short-term indicator of progress, MoPIC notes that since governors were mandated to monitor progress, the pace of project implementation has been accelerated. The level of actual expenditure compared to the allocated budget had risen from 43% to 67%. This implies that blockages in decision-making have been removed. Moreover, governorates have managed to identify and implement more development projects: total annual actual expenditure has risen from JD64.33million (\$90.71 million) in 2000 to JD347.23 million (\$489.59 million) in 2002 (table 8.1).¹

Initial evidence indicates that Governors are welcoming the opportunity to take a lead role in promoting local level development (box 8.4).

The progress on project implementation at the governorate level is encouraging. However, there is concern that the desire to meet spending targets could lead to the hasty and unsustainable implementation

Table 8.1

Patterns of expenditure on development projects at governorate level

	Allocated Expenditure \$US (m)	Actual Expenditure \$US (m)	%
1998	263.00	68.87	26
1999	230.57	64.31	28
2000	238.66	90.71	27
2001	312.12	134.69	43
2002	726.99	489.59	67

Source: MoPIC

of development projects that have limited impact on poverty alleviation. Given that few of these projects were actually identified and designed locally, there is also the risk that they will not meet local needs.

Greater decentralisation of decision-making authority in terms of resource allocations to the governorate level is essential. This also has to be matched by a commitment to involve a broader range of stakeholders in the development process and to strengthen local-level accountability mechanisms. Without these measures, there is always the risk that decentralised authority will be subject to capture by local elites and therefore will be less accountable than centralised planning systems.

More decision-making authority over resource allocations should be delegated to the governorate level

Box 8.4

Madaba: an emerging consultative process

Madaba's governor has accepted the challenge to become more actively engaged in regional development, maintaining that Jordan's governors should take a closer interest in all stages of development projects. The opportunity to ensure that local decisions are more sensitive to local needs has led Madaba's governor to make local decision-making more inclusive.

The governor and directors of relevant line ministries have started to consult with local citizens. They explore project proposals with local groups as a way of eliciting feedback and achieving consensus. The governor has also encouraged the Executive Council to hold regular meetings with local citizens. Line ministries suggest project ideas to the Executive Council. Although this mechanism is not an institutional part of the decentralisation process, it does allow citizens to question the feasibility of projects and informally hold the governor accountable.

The governor also recognises the value of the private sector and monitors the development of Madaba's infrastructure as a way of encouraging local entrepreneurs. In 2003, the Executive Council met the Jordan Investment Board (JIB), as a prelude to attracting inward investment.

Madaba's GDU has improved local development by facilitating vertical and

horizontal information flows, improving co-ordination among local directorates and accelerating decision-making and problem solving. It has also included civil society in its consultations, although these have tended to be arranged on an ad hoc basis. Members of civil society were included in identifying three new projects in the governorate, namely a special needs school; a residential and day care centre for the elderly; and a project for people with special needs.

The governor has also expressed a strong desire to draw-up local budgets at the governorate level rather than at the central level as currently practised. This way, the Governorate Development Plan would become an inclusive and comprehensive decentralisation process.

Since the governor was mandated to monitor development at the local level, changes in Madaba governorate's pattern of expenditure is consistent with national expenditure. In 2002 Madaba's actual expenditure underwent a four-fold increase and the percentage of actual expenditure compared to allocated budget rose from the around 25% to 80%. The governor believes that this dramatic rise in the disbursement of funds can mainly be attributed to the Governorates Development Plan.

Decentralisation opens up dialogue between partners at the local level

Source: Personal interview with Governor of Madaba by ZENID, 2003

The government should involve a broader range of stakeholders in the development process and strengthen local level accountability mechanisms

To be truly effective, decentralisation should open up two-way channels of communication between the local, the regional and the national level.

Capacity-building

It is essential that Governors have access to up-to-date information concerning appropriate development projects in order to address local priority needs. This is best supplied by experienced staff from directorates of the line agencies at the governorate level. Some directorates lack sufficient experienced staff and resources to take the lead in project planning and implementation, a fact recognised by the directors. A recent (July 2002) MoPIC survey of directors from selected regional directorates, revealed that most directors identify weaknesses in project implementation due to inherent problems of central planning, including:

- Inefficient centralised public contracting procedures
- Bureaucratic procedures for management, financing and follow-up
- Failure to secure financing for projects that have been identified and developed
- Lack of involvement of governorate level directorate staff leading to inappropriate projects which do not address local needs

Most directors welcomed the trend towards decentralisation and wished to take more responsibility for development projects, noting that:

- Projects jointly developed by governorate level directorates and central line ministries were the most successful and effective
- GDUs were effective both in speedy implementation of sectoral projects and in providing information on local projects.

However, most directors also noted that they are not yet prepared for full transfer of responsibility in order to run their own operations. All directors asked for technical assistance and support to address the following key weaknesses:

- Lack of local expertise in project design and implementation
- Insufficient qualified technical staff to follow-up projects locally.

The initial weakness in local capacity and the limitations with regards to the implementation of decentralisation was apparent in versions of the Governorates Plans for 2000, 2001 and 2002. These revealed a similarity in terms of the analysis of constraints and priorities, and little evidence of exploitation of areas of comparative advantage. The plans resembled those

produced through “top-down” processes and demonstrated little evidence that local institutions had been consulted. The more recent plans, released in 2003, demonstrate that the process of investment in capacity building at the governorate level is beginning to bear fruit. The new plans show a greater level of sophistication and clear strategies to exploit local advantages.

Although capacity building programmes at the governorate level provide access to training in computer skills and report writing, more investment is required to develop the core skills of development planning and project management in order that these local plans can be successfully implemented. Such training also needs to enhance the ability of all staff, including the governor, to be participative and inclusive in the way they deal with stakeholders, especially those that represent the poor.

To be truly effective, decentralisation should open up two-way channels of communication between the local, the regional and the national level. Progress has been made between the central and the governorate level but this is not yet connected effectively to the local. This depends on greater investment in the process of capacity-building and the empowerment of local authorities at the municipal level.

MUNICIPALITIES REFORM

Municipalities represent the smallest unit of local government in Jordan. The untapped potential of these locally-based institutions has been recognised and they are being encouraged to take on a broader role in promoting local level development. The Municipalities Plan seeks to combine major administrative and political reform at the local level.

In many ways, the municipality is a more “natural” level of local government than the governorate. Municipalities have relatively homogeneous geo-physical and social characteristics that allow local level needs and service delivery gaps to be more easily identified. The limited assets available at municipal level actually makes opportunities for economic development easier to identify and prioritise. In theory, it is easier to involve local people in planning processes at the municipal level. As a result, local service

decision-makers and service providers can be held more accountable simply because they are physically and geographically accessible to citizens.²

Ideally, local municipal level plans can be used as the starting point for the creation of the governorate level plan. This process is not yet happening but is more likely to occur as the municipal planning process is strengthened.

Municipal restructuring

In 2001, prior to the municipal reform process, there were 328 municipalities in total, most serving populations of fewer than 5,000 inhabitants.³ The municipality system was fragmented and systemically inefficient. In spite of central control over expenditure, 80% of municipalities were insolvent as a result of a combination of factors including rising wage costs, limited revenue collection and unstable financing mechanisms. Some municipalities simply lacked the capacity to plan and manage their mandates.

The municipality reform process has reorganised the 328 municipalities into 99 more viable entities. New relationships have been established with the main funding body, the Cities and Villages Development Bank (CVDB), in order to ensure that budgets are planned and recorded transparently and accountably. It is intended that this process will provide the foundation for more effective, efficient and sustainable local development.

Currently, central government agencies provide most of the local public service functions such as water distribution, sewerage, primary education, healthcare, fire protection and public transportation that would be under the control of local authorities in most other parts of the world. According to the Municipality Law, the municipality has the responsibility for a wide range of services but in general only fulfils a small section of these duties. In most municipalities this includes street paving and maintenance, construction of local roads, street lighting, garbage collection, provision of library and park services and the issuing of licenses for construction. If the municipalities played a greater role, this could promote local ownership for development initiatives.

Elected representation at municipal level

Prior to reorganisation, local level municipal representatives were elected. However, it was recognised that dominant ties which exist at local levels sometimes led to the election of mayors and representatives who lacked the appropriate knowledge, skills and attitude required in order to implement effective development projects that benefit the entire community. "Capture by elites" was not unknown.

The amended Municipal Law authorises the government to appoint half of all municipal council members and all the mayors. In mid-2003, municipal elections

The government is encouraging municipalities to play a greater role in promoting local level development

More investment is required to develop the core skills of development planning and project management

Box 8.5

The municipality and local development

Advantages of the municipality as a local unit of development planning:

- A legal status that allows it to carry out development tasks
- Recognition as a political and administrative unit established by law and operating throughout the kingdom
- Elected representatives who can promote good governance
- Relative homogeneity of community interests, which facilitates decision-making and co-operation
- Opportunities for greater democratisation through local election processes
- Opportunities for greater engagement of marginalised groups who have restricted mobility such as women, the poor and youth
- Opportunities to raise revenues, which can be invested to meet local needs

Source: EC, 2004

Constraints that prevent municipalities playing an effective local development role

- Lack of a clearly defined role for the municipality in relation to local level service provision
- Restrictions on authority to raise funds locally through taxation and thereby take greater control over local development
- Limited power to play a "watchdog" role and hold service providers accountable
- Limited evidence that elected bodies are accountable to their constituencies
- Limited experience of the poor in terms of voice and influence in election processes
- Limited roles played by women in municipal councils and committees
- Tendency to use *wasta* as the default mechanism for gaining access to goods and services.

The government policy of appointing non-elected officers has received a mixed response at the local level

Local development efficiency and effectiveness is constrained by the fact that municipalities have little influence over allocations of funds from the centre to the local government level

were held throughout the Kingdom.

Five women were elected to the councils and the government appointed one woman to each of the remaining councils. Ninety-nine mayors were appointed, including one woman. Most appointees hold a degree in engineering in order to enhance the technical skills available to promote local level development work.

The initial response has been mixed. Demonstrations against the imposition of non-elected officers occurred in some places but elsewhere there is recognition that the changes have brought benefits. The government has stated its intention to transfer responsibility to a fully elected body once local capacity is developed.

Box 8.6

Tackling *wasta* at the local level

"A former mayor of the municipality used to favour his relatives and friends with jobs. We believe that the decision to merge municipalities and assign new staff is better for achieving transparency and avoiding favouritism."

Source: Khaled, Community member in consultation

Revenue and expenditure

Municipalities have the authority to raise part of their own revenues. Currently, on average, municipalities collect 50% of their revenue locally (ranging from 60% in Zarqa to 25-30% in Mafrq and Ajloun). In monetary terms, the average is JD6.29 per capita, with the range between JD8.96 per capita for Ma'an to JD3.69 in Mafrq.⁴

The fact that municipalities have little influence over the rates that are set or the allocations they receive from central government is a significant constraint on local level development efficiency and effectiveness. More authority in this respect would also provide municipalities with the responsibility to allocate those funds equitably and to be held directly accountable by local tax payers. This combined element of local taxation and accountability could lead to greater demands for voice and participation by local communities.

Capacity-building

Pilot initiatives have been implemented in order to test models of support for development at the local level. The Poverty

Alleviation through Municipal Development (PAMD) programme was launched in 2003 to support the work of the Ministry of Municipalities and Rural Affairs, CVDB and municipalities in local development and poverty alleviation.⁵

A key objective of PAMD is to provide municipal leaders and development staff with the necessary tools and methodologies to carry out their newly defined roles. Training courses on participatory planning processes and community development are helping to sensitise them to the needs of the poor and enable them to design and target projects and programmes for governorate development.

The systems and approaches tested through PAMD have now been adopted as "best practice" for all municipal level planning processes. In each municipality, an indicative development plan has been created using participatory research methods. It is hoped that this process will provide the essential foundation to ensure that local development will be locally defined, locally owned and responsive to local needs.

SERVICE PROVISION AT THE LOCAL LEVEL

Municipal level programmes designed to alleviate poverty tend to focus primarily on economic development and employment creation and therefore require the allocation of additional capital expenditure. In a context of budget constraint, such an approach will not be available to every municipality. More attention needs to be paid to interventions that improve the quality of existing services, especially those that most benefit the poor, without the allocation of additional funds.

The 20/20 analysis of basic services in Jordan noted that improvements in health and education outcomes for the poor can be achieved through more efficiency and effectiveness, less wasteful investment in lavish buildings and through pro-poor resource allocations.⁶ This is more likely to occur at the municipal level where the poor and their advocates can engage more directly with service providers.

The municipality should also play a pro-active role in holding service providers accountable at the local level and ensuring that recurrent cost expenditure delivers positive outcomes for the poor.

Significant additional investment is needed at municipal level to enable the municipality to play this stronger role in local level development and governance. Support is needed to:

- Promote a rights-based approach, where all citizens in the municipality believe they have equal opportunities and entitlements
- Ensure that women, youth, the elderly and the poor have a greater voice in the community
- Promote greater co-ordination between social and economic development initiatives in the reform programme
- Address the challenges of introducing change at the local level in ways that are inclusive and empowering and at a pace that is manageable by resource-poor, risk-averse communities

The process of decentralisation in Jordan looks set to continue. The 2002 World Bank report on municipal reform⁷ notes that GoJ should consider:

- Devolving expenditure responsibilities further
- Making municipalities accountable before their respective constituencies
- Developing institutions for intergovernmental co-operation and dialogue
- Promoting good budgetary practices including prioritisation among expenditure programmes
- Exploring private sector financing and delivery of public services.

GOVERNANCE AND EFFICIENCY OF PUBLIC SERVICES

In order to avoid the possibility that decentralisation may become procedural and shallow, a strong political dimension is required. A process of “deep democratic decentralisation” is needed, which addresses

Box 8.7

Public service is a public issue

In order for sustainable development to become a reality, taking account of public services must be effectively regulated by institutions enjoying democratic legitimacy and the principle of subsidiarity. Policy relating to public services is fundamentally a public matter. Indeed, no economy can dispense with effective public services.

Source: Social Summit Johannesburg, 2002

issues of empowerment, participation, ownership, rights, entitlements and responsibilities.⁸ To a large extent, this will depend on civil society playing a more active role.

The challenge of stimulating demand

Current efforts to improve service delivery in Jordan tend to focus on the supply side of service provision, through public sector reform, capacity building of government institutions and, to a lesser extent, the reform of policies and laws in order to promote poverty alleviation. However, more attention is required in relation to the demand side of service delivery. Civil society organisations that aim to represent the interests of the poor should take a more proactive role at the local level by informing citizens of their rights and entitlements and helping them claim them effectively.⁹

Civil society organisations, NGOs in particular, have an important role to play in facilitating the collection and analysis of data concerning local needs. Such data can be used to improve local decision-making and as a means of ensuring that local development initiatives are monitored and evaluated. The World Bank report on municipal reform¹⁰ notes that lack of data “hampers analysis and policy design efforts to understand and address the root causes of the municipal solvency problem. Strengthening municipal data collection capacity is crucial as both an analytical and an organisational tool in the design of a successful development strategy.”

Civil society groups also have a leading role to play in amplifying the voices of the poor: first, as a way of holding local officials accountable for their decisions; second, as a means of resisting the transfer of authority from central to local elites. By including local communities, especially the poor and the marginalised, into the planning process, municipalities can tailor their approach to development according to the needs of all their citizens. They can avoid the “one-size-fits-all” formula and the risk of service provision only serving the interests of the richer and more powerful members of the community.

NGOs have significant experience of local level consultation processes that use effective participatory approaches to analyse local

Municipal level action could improve the quality of existing services, especially those which benefit the poor

The municipality should play a proactive role in holding service providers accountable

Box 8.8**Jordan's network of local researchers**

A UNDP supported initiative established a database of recent studies that use participatory approaches to analysing poverty at the local level. These local studies provide a wealth of baseline data on community priority needs, access to resources, changing livelihood strategies and local assets. Implemented by over 15 agencies and involving government, NGO and local community development practitioners and volunteer activists, these studies bear witness to the existence of a core of skilled researchers at the local level. There is now a team of over 200 trained

researchers able to carry out localised studies using a wide range of research tools and techniques.

Among development practitioners there is a call for a skills database to be established and circulated to all stakeholders so that future studies draw on these resources.¹¹ Development initiatives need to draw on this local knowledge and skill base. Local volunteers who take part in local research are more likely to engage actively with future development projects in their community, provided that their views and voices are listened to.

Effective consultation requires a constant and mutual exchange of ideas and views between the government and the people

needs. Such research brings together staff and volunteers from government, civil society and the local community and strengthens the capacity for integrated approaches (box 8.8)

However, a recent review¹² of the use of participatory research and consultation to influence policy and practice concluded that such studies are weakened by the fact that they tended to be one-off and ad-hoc. There is little obligation on the part of service providers to take them on board or to respond due to insufficient institutional follow-up.

To be effective, consultation needs to be "embedded" in the system and have the commitment of a wide range of government, NGO and civil society organisations. The Ministry of Social Development (MoSD) has addressed this issue through its multi-agency approach (box 8.9).

Box 8.9**The MoSD and pilot projects to develop locally based multi-agency working**

In 1999, the Directorate of Social Development in Aqaba facilitated the development of a local multi-agency group to address issues of child and domestic abuse. This involved staff from the local directorates of health, education, public security, as well as NGOs and local religious leaders. The experience gained in this project was then applied in a subsequent MoSD pilot project aimed at initiating the multi-agency approach in other areas of the country.

This project sought to identify ways in which the MoSD and GO and NGO partners could develop more effective support for "families at risk". Community members helped to identify vulnerable individuals, families and households and the multi-agency team tailored services to meet their specific needs within the community.

Underlying this approach was the

idea that services should be delivered on a holistic basis at the point of need and that community support was an essential requirement of this process. The project used a roll-out approach where experienced staff acted as facilitators in developing the project in other communities. The MoSD, in partnership with NGOs, has also been developing a nation-wide programme to implement its policy of community based rehabilitation, rather than institutional care, for the disabled.

Such projects indicate that it is possible to implement effective, rights-based service provision on the basis of partnership and that multi-agency approaches should work at the local level where good networks already exist. However, translating such projects into national policy requires strong leadership at the most senior levels.

Community based planning

In 1999, the Ministry of Social Development (MoSD) introduced Community Based Planning (CBP) or "bottom-up-planning" as part of the annual planning cycle. This process involves consultations with representatives from community based organisations (CBOs), community leaders and activists in order to identify local needs and priorities. The findings are then incorporated into the indicative annual plan for the local directorate and are used to inform the elaboration of the MoSD annual plan. The approach was strongly supported by field and middle management staff who recognise the benefits of tailoring services to meet local needs. However, too often, their recommendations are lost by the time they reach top decision-making levels because they often conflict with other interests and priorities.¹³

Institutionalising the voice of the poor

NGOs should focus on creating the appropriate mechanisms whereby the poor are able to engage effectively with decision-makers. Their collective voice should be incorporated into local institutions such as municipal authorities, women's committees, CBOs and cooperatives, which have democratic structures of representation and accountability embedded in their by-laws.

Box 8.10**Enabling genuine participation**

For decentralisation to mean more than the shifting of managerial procedure to local level, real power, authority and decision-making ability must be granted to local levels. While this cannot be achieved overnight, communities must increasingly be enabled to participate in setting budgets and monitoring and evaluating those initiatives that are meant to affect them.

Source: bint Talal, 2003b

The poor need a formal presence in decision-making forums. This could be achieved through the use of quotas in local government for socially excluded groups. Quotas for women in municipal elections could help address some of the gender imbalances noted in chapter one. Mechanisms are required to ensure that women also have a stronger voice through formal representation in governorate

level planning processes. Civil society organisations that are represented on local planning committees should advocate explicitly on behalf of the poor and ensure that they represent their interests. This requires a greater degree of transparency and accountability than currently exists in many NGOs.

National-level organisations with local level outreach can facilitate community-level planning processes and channel recommendations up to the GDU to ensure that governorate plans are genuinely locally driven. The formal inclusion of NGO representatives on governorate-level decision-making committees would provide an entry point for more assertive advocacy from local interest groups. Where there is evidence that a “local problem” is widespread across the country, then national NGOs can ensure that this information is channelled to national decision-making bodies. In this way, the poor can have a proxy voice and indirectly make themselves heard at the national policy level.

RECOMMENDATIONS

- The decentralisation process would benefit from an explicit and comprehensive strategy that clearly defines the goals of the country’s policy.

- The principle of subsidiarity¹⁴ should guide such decisions to ensure that the poor benefit from access to efficient effective services that meet their needs.
- A proportion of state budget allocation should also be devolved to the local level coupled with a greater degree of autonomy to make decisions concerning resource allocation.
- A strategy might help identify areas where new legislation would support the devolution of authority to local administrations and municipalities, providing more autonomy to plan, budget and execute projects.
- The strategy should include a clear set of recommendations for the level of decision-making and responsibility which is most appropriate for each level of the hierarchy, both within line agencies (ministry, directorate and sub-directorate), and administrative authorities (national, governorate, municipal and even district). Recent government documents indicate a commitment to undergo this process of strategic planning.¹⁵

If the process of decentralisation is effective this could lead to significant gains for the poor and allow them to strengthen their own strategies to achieve positive and sustainable livelihood outcomes that enhance the well-being of the families and the entire community.

For consultation to be effective, the poor need a formal presence in decision-making forums

Decentralisation provides an opportunity for the poor to achieve enhanced well-being

Endnotes

Chapter one

1. More detail on the method of calculation for HDI is provided in Annex 3: Statistical Annex
2. The acronym PPPUS\$ refers to purchasing power parity. The gross domestic product (GDP) per capita of a country is converted into US dollars on the basis of the purchasing power parity (US\$) exchange rate. At the PPP US\$ rate, one dollar has the same purchasing power over Jordan's GDP as the US dollar has over US GDP. This allows standard comparison at real price levels between countries
3. These issues are dealt with in more detail in chapter two
4. Unless otherwise stated, all statistical data has been supplied by and/ or verified by Department of Statistics
5. These issues are dealt with in more detail in chapter two
6. Family planning is a major component of the Jordan Poverty Alleviation Strategy: GoJ 2002
7. The term "urban" refers to localities of 5000 or more population as defined in 1994 (DoS Statistical Yearbook 2002)
8. This figure ranks the governorates by population. All other figures rank governorates by human development status.
9. The data in table 1.1 is drawn from (Global) Human Development Reports and is not necessarily the same as that supplied by the GoJ DoS. Where possible, the actual reference year of the data (as opposed to the year of report publication) is provided. In some cases, (for example when citing comparative data from the countries in the Arab region) it is not possible to ensure that the reference year is the same. The 2003 HDR notes that, as a result of revisions to data and methodology, human development index values are not strictly comparable with those of earlier HD reports
10. NHDR1 was published in 2000 and launched in 2001. Most of the analysis was based on data from the 1997 HEIS survey
11. The poverty line analysis of data from the HEIS 2002/03 survey will not be released until after the launch of the NHDR2 and therefore this data is not included in this report
12. NHDR1 analyses HDI up to the year 1997. This report therefore takes that as the baseline for an update on HDI
13. For the 2002/2003 HEIS, the larger sample size will allow for analysis of data at the sub-district level
14. The indices were calculated following the HDR methodology, using data from the GoJ DoS. This data from DoS does not necessarily conform to UNDP HDR data. The HDI at the governorate level was calculated using the international standard methodology. No national reference has been created specifically for Jordan. A national reference would be extremely useful for the future.
15. From this point on, the ordering of the governorates is consistently based on their ranking according to their HDI value in 2002. Thus, Amman is presented first, followed by Aqaba and then through to Ma'an ranked twelfth. This particular presentation has been selected for user-friendliness. It allows the reader to identify anomalies and inconsistencies of performance in comparison to the overall HD status of a particular governorate.
16. The NHDR1 life expectancy index was calculated on the assumption that trends established between the early 1980s

and 1994 would continue to 1997. On the basis of actual data for 1997, some of these figures have now been revised downward. However, the analysis that Balqa is performing relatively badly compared to other governorates is still valid. The urban areas of Balqa contain densely populated communities. The low LE index is therefore a cause for concern, since it reflects high infant mortality rates, one of the MDG targets

17. Employment in the informal sector or in agriculture on a temporary or seasonal basis does not provide much scope for the use of core literacy skills, which are soon lost
18. According to official figures, average wages for females are 94% those for males, but this figure may not represent a true picture. The wage calculation ignores agriculture and the informal sector where many women work, and where women's wages are likely to be lower. Moreover, the calculation for GDI appears to be based on overall labour market share and does not take into account female unemployment rates
19. A major critique of the method of calculation of GDP is that it does not recognise that women contribute significantly to the national economy through the provision of unpaid labour in the fulfilment of their reproductive and community roles.
20. See chapter seven: Claiming gender rights
21. UNDP 2002
22. Ministry of Finance cited in GoJ 2003
23. World Bank 2003b
24. Full definitions (and Arabic equivalents) are given in the glossary in appendix 2
25. Booth et al 1998, Norton et al 2001
26. Purposive sampling is a recognised method that deliberately seeks out communities (or households or individuals) with certain characteristics which the researchers wish to investigate. The assumption underpinning this approach is that a great deal can be learned about issues of concern from the intensive study of a few cases. Purposive sampling techniques are therefore driven less by concerns with statistical significance and representativeness than by a concern with the internal characteristics of particular communities. See methods annex 4.
27. Adapted from Chambers and Conway 1992
28. This report uses the SL framework elaborated by the Department for International Development (DFID) – for more details see www.livelihoods.org
29. i.e. connected to public sewage network
30. Population and Family Health Survey 2003, DoS
31. AMIR 2002b
32. Shtewi 2001
33. JPAP 2002

Chapter two

1. The population rose by 7.6% in 1952 and 7.7% in 1970 as a result of the Arab-Israeli Wars of 1948 and 1967. The 1990 and 1991 increases of 5.0% and 6.5% were the result of the Gulf War
2. bint Talal 2003a,
3. bint Talal 2003a,

4. Central Bank of Jordan, Yearly statistical series
5. A 1980 survey of remitters noted that only 5.9% invested in agriculture or industry and 6.3% bought government bonds or shares. The remainder was spent on consumption and housing. Reference cited in Carroll 2003
6. Mansur 2002
7. GoJ 1985
8. bint Talal 2003a
9. MoSD 2002
10. In the 1970s, the state had access to concessional (long-term, low interest) loans to cope with its deficits. But the subsequent decline in foreign aid after 1982 was not matched by substantial budgetary cutbacks. Deficits were increasingly covered by high-interest commercial loans from external sources. With a growing payments deficit and declining foreign exchange reserves, the Jordanian economy entered a deep recession
11. GoJ 1975 and GoJ 1985
12. Data cited in Carroll 2003
13. The “lower tiers” tend to be those who work in the “fourth category” of state employment. This includes posts related to service and support. These jobs are reserved for candidates who do not have a high school certificate (tawjihi)
14. Jordan lost an estimated \$170m in exports to Iraq and the Gulf during the war.
15. Al-Ra’I 2000 cited in bint Talal 2003a
16. Gubser cited in Bouillon 2002
17. Central Bank of Jordan, Yearly Statistical Series
18. Feuilherade 1993, cited in Carroll 2003
19. Share 1987 notes that of the 130 industries generated in the Sahab Industrial Estate between 1990 and 1993 only seven were started by returnees. Cited in Carroll 2003
20. Mansur 2002
21. Carroll 2003
22. Carroll 2003
23. Carroll 2003 notes that many obstacles continued to be encountered for Jordanian exports reaching the Palestinian market such as regulations over Jordanian trucks entering Israel
24. Bouillon 2002
25. MEED 1998
26. This term was used in NHDR1 to capture the optimistic spirit of 2000, where human development achievements were positive and there was general expectation of increased growth.
27. To a certain extent the figures for 2000 and 2001 can be considered “extra-ordinary”, resulting mainly from foreign investment related to the privatisation of Jordan Telecom
28. See, for example, Hazbun in Joffe 2003
29. The SETP has a commitment to reduce such disparities. The Rural Community Cluster Development Programme. typifies the strategy to invest in rural development
30. MoPIC 2003
31. The 2004-6 NSEP aims to reduce dependence on external aid. See chapter four
32. This policy of the promotion of settlement is still being maintained. See for example, Jordan Times March 15, 2004
33. Stricter patrolling of borders is an essential element of the strategy to end illegal smuggling activities
34. The removal of subsidies is an integral element of the structural adjustment programme required by the IMF
35. Bouillon 2002 notes that when Saddam withdrew Iraqi 25-dinar notes from circulation it is estimated that Jordanians lost some \$100million in hoarded Iraqi currency. Cited in Joffe 2002
7. GoJ 2002
8. Wealth ranking tables, as summarised here, record those attributes which the community members identify. Such tables are therefore often “incomplete” and have “fuzzy” categories. This is characteristic of participatory research, where the community themselves guide the research process.
9. These are perceptions and therefore do not have to add up to 100%
10. NAF: National Aid Fund. For more details on eligibility see chapter four
11. Respondents in Dana, for example, felt that housing upgrading projects had benefitted the “better-off” among their community.
12. To a certain extent this characterisation among the poor is inevitable, since these are similar to the eligibility criteria for National Aid Fund cash assistance.
13. The term *wasta* is commonly used in Arabic to describe the use of connections for personal gains (definition taken from Kilani and Sakijha 2000). Also see Glossary in Annex and discussion in chapters six and eight. For detailed discussion see Schlumberger in Joffe 2002
14. The “abject poor” are defined as those whose income level is insufficient to meet essential food needs
15. The total number of people below the official poverty line is 11.7%. See Shaban et al 2001
16. After the 3% of the abject poor have been deducted from the 11.7%
17. The term “pockets of poverty” is used to describe communities where significantly higher-than-average poverty levels are to be found. See GoJ 2002 for comments on this issue
18. The expanded survey size for the HEIS 2002/03 will allow for analysis down to the district level
19. Shaban et al 2001 discusses the problem of popular perceptions that poverty has increased in spite of statistical evidence to the contrary, and links it to the impact of sudden shocks
20. Shaban et al 2001
21. Typically, family planning programmes emphasise the benefits of small family size in terms of the potential to improve the economic situation of the household. Such approaches may not work where poor families are more fearful of the spectre of a lonely, abandoned old age.
22. For example the freeze on public sector recruitment, privatisation of state-owned enterprise, retrenchment under public sector reform and raising of educational requirement for army employment
23. Regressive taxation has a greater impact on the poor than it does on the rich; the higher the income of the person, the lower the impact of the tax. For a detailed explanation see Mansur 2001 or World Bank 2003e
24. Some analysts include political capital as a further form of asset
25. According to official figures, 80% of the population has access to health insurance although other studies place the figure much lower. See GoJ 2002 for comments
26. See for example Hobley 1997
27. MoSD 2001
28. House occupants wishing to register for access to utilities have to provide proof that they are legal tenants. Where tenancy and ownership is disputed, this may be unobtainable.
29. DoS DHS 2002
30. MoSD 2001. The participatory poverty assessment notes that poor households “borrow” land from rich landowners. The landowner pays for inputs and the poor person supplies the labour. The crop is shared between the two parties, after the landlord’s costs have been deducted from revenue.
31. “Decent work” is the slogan used by ILO to help raise awareness of the importance of labour rights globally.

Chapter three

1. GoJ 2002
2. Shaban et al 2001
3. See GoJ 2002, and Shaban et al 2001
4. ZENID 2003
5. GoJ 2002
6. The poverty line analysis is carried out in partnership with the World Bank

Chapter four

1. These JPAS categories have been identified for “operational reasons”, rather than on the basis of investigation of perceptions among the poor themselves. The

categorisations allow JPAP to target sub-groups of the poor for specific project and policy intervention. Thus, for example, the replacement of NAF recurrent cash assistance with FIS responds to the needs of the “the working poor”. To a large extent, poverty alleviation interventions over the past few years have been very effective at preventing the “near poor” from slipping below the poverty line.

2. See Shaban 2001
3. Calculations based on 15% of the population at 1997 allowing for natural population increase
4. The term “joined-up government” refers to an approach that promotes greater co-ordination between sectoral / line agency interests to avoid duplication and to establish co-operative trade-offs between previously “competing” interests.
5. GoJ 2002
6. This “catch-all” category allowed considerable discretion on the part of decision-makers
7. GoJ 2002
8. JPAS base the figures on data from Shaban R et al, 2001
9. JPAP 2003
10. GoJ 2002
11. VTC 2002
12. EC 2003
13. JPAP 2003
14. MoPIC 2003b
15. “sweat equity” refers to the process whereby poor households provide labour to their house construction and have the value of that labour recognised as a contribution to establish ownership.
16. MoPIC 2003
17. Adapted from European Commission 2003
18. GoJ 2003
19. GoJ 2003
20. GoJ 2003c
21. GoJ 2004: data supplied by MoPIC as of June 2004
22. World Bank 2003d.
23. AMIR 2002
24. His Majesty King Abdullah II : Speech concerning the King Abdullah Centre for Excellence Awards. website
25. For example MoPIC MoInformation and Communication Technology, MoTrade and Industry, Jordan Institute for Standards and Metrology, Customs, Jordan Investment Board, Jordan Authority for Economic Development, Jordan Export Development and Commercial Centres Organisation
26. See IDS 2001
27. UNDP 2000
28. The data is for 1997. The method of calculation of investment in basic social services is complex. As a result the figures have not been updated for this report.

Chapter five

1. In Jordan, the term “micro-enterprise” refers to enterprises with less than 10 employees, including the entrepreneur and family. Al-Khalidi and Richardson, 2002
2. The “big four” refers to Ahli Micro Finance Company (AMC), Micro Fund for Women (MFW), Community Housing Fund (CHF) and Jordan Micro Credit Company (JMCC)
3. UNIFEM / JOHUD, 2003
4. Data from Jordan Times, February 24, 2004 and then assuming an average family size of six people per household
5. For some recent examples see CARE and NEF 2000; Allen 2000
6. Flynn and Oldham 1999; Al-Khalidi 2001
7. For a full discussion of the role of micro-finance / MSEs and their contribution to sustainable livelihoods see ZENID 2002
8. JOHUD 2002
9. Al-Khalidi and Richardson 2002
10. Perrett 2001 and Daly 2001a&b
11. Daly 2001a. The research in Zarqa showed that 63% of women and 29% of male entrepreneurs interviewed were not

generating sufficient income from their enterprises to meet their basic needs.

12. Haan 2003
13. ZENID 2002
14. Al-Khalidi 2001
15. Flynn, Oldham and Al-Khalidi 2001
16. AMIR 2000
17. Perret 2001 and Daly 2001
18. Al-Khalidi 2001
19. Al-Khalidi 2001
20. Al-Azhary Sonbol 2003.
21. ZENID 2002
22. UNDP 2003
23. AMIR/JOHUD 2003
24. ZENID 2002
25. ZENID 2003
26. A co-op, a company with shareholders and private ownership
27. These include high levels of opportunity for community participation and ownership: flexible mechanisms to pay for shares so the poorest are not excluded; shared responsibility for decision-making; standard financial procedures that promote internal control but are not subject to expensive audit; tax-exemption for financial transactions between the co-operative and its members; access to JCC to facilitate interaction between co-ops and other official and private bodies. Source: Community at Waqqas under PAMD. See ZENID 2003
28. Focus group discussions held between Jordan Co-operatives Corporation (JCC) and poverty alleviation projects implementing partners, February 2004
29. GoJ 2001
30. QIZ Unit Ministry of Trade and Industry
31. ILO 2002
32. Export and Finance Bank 2003
33. During the induction period, wages are 40JD (\$56) per month, thus bringing down the average rates to the minimum wage. Many factories claim to pay 120 JD (\$169) on average after the training period is over
34. This figure may be raised when the findings of the HEIS 2002/03 survey are released

Chapter six

1. Adapted from DFID 2002a
2. Commissioned by Rights and Humanity, as yet unpublished.
3. This complaint is commonly referred to as “fish-scale” (*sadafiyah*) in Arabic
4. UNDP 2003
5. UNDP 2002

Chapter seven

1. Legislation to further protect the rights of women, concerning the age of marriage and divorce laws was under review by parliament at the time of going to press.
2. Data from DoS reveals that 13,143 females between the ages of 15-19 are married.
3. Statistics reveal that boys are more likely to drop out of school, usually in order to work. Girls tend to be removed from school to fulfil gender roles or to be married.
4. Recent research indicates that around 7% of women are part of a polygamous household, the same percentage as in 1997. Source: DoS 2003a
5. MoSD 2002
6. DoS 2003a
7. The Family Book is the document that records the head of household and the family members. Every household has one and it is an essential document to prove that a household is eligible for assistance. By default the head of the household in the Family Book is male.
8. The community centre at Sweileh reports that a significant number of women clients complain about the disequity of practiced inheritance customs.
9. DoS 2003a

10. Price and Hawkins 2001
11. Information provided by the Family Protection Project 2004

Chapter eight

1. MoPIC data
2. EC 2004
3. World Bank 2002
4. *The Jordan Times* 30 July 2003
5. 2000 figures
6. Under PAMD, the institutional capacity of municipalities in local development has been assessed and the development and poverty alleviation roles of the ministry, bank and municipalities have been defined and streamlined
7. UNDP 2001
8. The municipality is mandated to carry out a wide range of tasks but in fact currently only exercises its rights and responsibilities in respect of around ten tasks.
9. Mehrotra and Delmonica 2001
10. See chapter six
11. World Bank 2002
12. ZENID 2003
13. ZENID 2002
14. ZENID 2002
15. Subsidiarity refers to the decentralising of the provision of public service to the lowest level of government where it can be properly carried out. World Bank definition
16. MoPIC 2004.

Annexes:

Annex 2

1. Note that, throughout the text, the transliteration approach adopted is that recommended by the American Library of Congress

Annex 4

1. Carvalho & White 1997
2. Carvalho and White 1997
3. Kanbur in Kanbur et al 2002
4. Booth et al 1998
5. Carvalho & White 1997
6. Christiansen in Kanbur et al 2001
7. ZENID 2001
8. ZENID 2001
9. ZENID 2002
10. ZENID 2002
11. Booth et al 1998
12. Reflected in the preparation drafts of the Poverty Reduction guidelines for the Development Assistance Committee (DAC) and the draft of World Bank Development Report 2000/01
13. For an influential depiction of this see Robert Chambers' 1983 formulation of the 'deprivation trap'

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Annex 1: Sustainable Livelihoods Terminology

Capital Assets (أصول رأسمالية)

People's strengths; they can be converted into positive ways of living. They can be depleted or enhanced and used in different combinations. People may have access to some but not to others.

Natural Capital (موارد طبيعية)

Natural resource stocks such as water, land, air, environment, which could be used by people in securing their ways of life.

Physical Capital (موارد مادية)

Infrastructure – such as transport, shelter, water, energy and communication systems, and also production equipment that helps people to pursue their livelihoods.

Financial Capital (موارد مالية)

Financial resources which are available to poor people – these could be savings, credit, regular remittances, pensions, livestock, land which is used for financial investment.

Human Capital (موارد بشرية)

Skills, knowledge, ability to work, health; all of which are important if people are to pursue different livelihood strategies.

Social Capital (موارد اجتماعية)

Social resources upon which people draw in pursuit of their livelihoods – for example social networks, membership of groups, relationships of trust, tribal connections and access to community groups.

Livelihood Outcomes (غايات سبل المعيشة)

What a person would like to achieve in his/her life. People can pursue a range of livelihood outcomes, e.g. good health, education for children, food security, stable lives.

Livelihood (سبل المعيشة)

A livelihood is comprised of the capabilities, assets and activities required for a means of living

Livelihood Strategies (استراتيجيات سبل المعيشة)

The range and combination of activities and choices that people make or undertake to achieve their livelihood goals (including work opportunities, investment strategies, marriage and children choices etc.)

Coping Strategies (أساليب (استراتيجيات) التكيف)

The choices a person has to make, or the assets a person is forced to use when reacting to an external unexpected event – a shock – for example, a sudden death of the main income earner in the family or a natural disaster.

Adaptive Strategies (استراتيجيات التعايش)

The activities a person undertakes in relation to an event which is predictable or likely to happen in their life (e.g. health insurance to cover expected illness). A way of securing stability by reducing or mitigating the impact of shocks and events.

Sustainable (الاستدامة)

Livelihoods are sustainable when people can achieve their aims in life and maintain their choices, despite shocks and stress. It is related to the longer term stability and security of people's lives, despite sudden events and shocks that might risk and interrupt the continuity of their life style. Sustainability can include environment, economic, social, institutional sustainability etc.

Vulnerable/Vulnerability Context (قابلية التأثر)

This relates to poor people being easily affected by shocks and stresses, which disrupt their lives' continuity and place obstacles and risks in people's attempt to secure a stable life.

The goal of Sustainable Livelihoods Approach is to reduce the vulnerability of poor people by building on the combination of assets they have access to, in order to strengthen their coping ability and improve their livelihood outcomes.

Policies (السياسات)

These could include for example, legislations on housing or land tenure, health, national land use policies, laws on credit availability etc. They determine access to various types of capital, strategies and decision making bodies.

Institutions & Processes (المؤسسات والإجراءات)

These include the main bodies, parties and agencies responsible for the determining, passing and enforcement of policies and legislation.

The processes include conventions on land, housing, ownership, rights, local justice systems etc.

Shocks (الصدمة/الأحداث الطارئة)

A Shock is a sudden event that is difficult to

predict. This could include external shocks such as a flood or a sudden rise in prices, or internal shocks such as an illness in the family, an incidence of domestic abuse or the death of a community leader. Shocks often demand an immediate response from individuals, households or communities to deal with them.

Trends & Cycles (الاتجاهات)

Cyclical events might relate, for example, to climate, political, economical, or life (birth, marriage etc.) Trends refer to a longer – term change such as trend in out – migration or trend in cultural practices. Cycles and trends tend to be more predictable than shocks.

Annex 2: Glossary of Arabic Words¹

eid (عيد)

festival, holiday

intifada (انتفاضة)

uprising, revolt, upheaval

mukhtar (مختار)

village leader

nakhwa (نخوة)

generosity: both social and financial

takaful (تكافل)

Community solidarity

tawjihi (توجيهي)

final year high school examination

jam'iyyeh (جمعية)

a co-operative banking system whereby a group of individuals place a fixed amount of money each month in a collective savings fund and then according to a rota system take turns to withdraw the total amount for a given month

wasta (واسطة)

“connections” (family or social) which enable an individual to bypass normal procedure in order to attain certain privileges and benefits

zakat (زكاة)

almsgiving, charity, Islamic tax

“kull wahid yaqul allahum nafi”

(كل واحد يقول اللهم نفسي)
“everyone for them self”

Three categories of poor people are defined according to the following Arabic words:

maysurin (ميسورين)

“the better off”

masturin (مستورين)

“the coping poor”

fuqara (فقراء)

“the poorest of the poor”

Annex 3:

STATISTICAL

ANNEX

Computing the Governorate Human Development Indices

The Human Development Index (HDI)

The construction of the HDI by governorate is illustrated for Amman governorate.

Life expectancy index

$$\text{Life expectancy index} = \frac{\text{Actual LE} - \text{minimum LE}}{\text{Maximum LE} - \text{Minimum LE}}$$

$$\text{Amman LE index} = \frac{72.10 - 25}{85 - 25} = 0.7850$$

Educational attainment index:

$$\text{Adult literacy index} = \frac{\text{Actual AL} - \text{minimum AL}}{\text{Maximum AL} - \text{minimum AL}}$$

$$\text{Amman AL index} = \frac{92.30 - 0}{100 - 0} = 0.9230$$

$$\text{Combined gross enrolment index} = \frac{\text{Actual GE} - \text{minimum GE}}{\text{Maximum GE} - \text{minimum GE}}$$

$$\text{Amman CGE index} = \frac{73.40 - 0}{100 - 0} = 0.7340$$

$$\text{Educational attainment index} = \{2(\text{adult literacy index}) + 1(\text{comb. Gross enrolment index})\}/3$$

$$\text{Amman Ea index} = \{2(0.9230) + 1(0.7340)\}/3 = 0.8600$$

Adjusted real GDP per capital (PPP US\$) index

$$\text{Index} = \frac{\text{Log (actual ARGDP)} - \text{log (minimum ARGDP)}}{\text{Log (maximum ARGDP)} - \text{log (minimum ARGDP)}}$$

$$\text{Amman index} = \frac{\text{Log (5099.178)} - \text{log (100)}}{\text{Log (40000)} - \text{log (100)}} = 0.6560$$

Human Development Index (HDI)

$$\text{HDI} = \{\text{Life expectancy index} + \text{Educational attainment index} + \text{Adjusted GDP index}\}/3$$

$$\text{Amman HDI} = \{0.7850 + 0.8600 + 0.6560\}/3 = 0.7670$$

The Gender – related Development Index (GDI)

The construction of the GDI by governorate is illustrated for Amman governorate.

Equally distributed life expectancy index

$$\text{Life expectancy index} = \frac{\text{Actual LE} - \text{minimum LE}}{\text{Maximum LE} - \text{minimum LE}}$$

$$\text{Amman female Le index} = \frac{72.5 - 27.5}{87.5 - 27.5} = 0.750$$

$$\text{Amman male LE index} = \frac{71.8 - 22.5}{82.5 - 22.5} = 0.822$$

Equally distributed life expectancy index = {female population share X {female life expectancy index}⁻¹ + male population share X (male life expectancy index)⁻¹ }⁻¹

$$\text{Amman LE index} = \{0.477 \times (0.75)^{-1} + 0.523 \times (0.822)^{-1}\}^{-1} = 0.786$$

Equally distributed educational attainment index:

$$\text{Adult literacy index} = \frac{\text{Actual AL} - \text{minimum AL}}{\text{Maximum AL} - \text{minimum AL}}$$

$$\text{Amman female AL index} = \frac{88.24 - 0}{100 - 0} = 0.8824$$

$$\text{Amman male AL index} = \frac{96.46 - 0}{100.0} = 0.9646$$

$$\text{Combined gross enrolment index} = \frac{\text{Actual GE} - \text{minimum GE}}{\text{Maximum GE} - \text{minimum GE}}$$

$$\text{Amman female CGE index} = \frac{75.50 - 0}{100 - 0} = 0.7550$$

$$\text{Amman male CGE index} = \frac{71.40 - 0}{100 - 0} = 0.7140$$

educational attainment index = {2(adult literacy index)+ 1(comb. Gross enrolment index)}/3

$$\text{Amman female EA index} = \{2(0.8824) + 1(0.7550)\}/3 = 0.840$$

$$\text{Amman male EA index} = \{2(0.9646) + 1(0.7140)\}/3 = 0.881$$

Equally distributed educational attainment index = {female population share X (female educational attainment index)⁻¹ + male population share X (male educational attainment index)⁻¹ }⁻¹

$$\text{Amman equally distributed EA index} = \{0.476 \times (0.840)^{-1} + 0.524 \times (0.881)^{-1}\}^{-1} = 0.861$$

Equally distributed income index

$$\text{Female share of the wage bill} = \frac{(w_f/w_m) \times ea_f}{\{(w_f/w_m) \times ea_m\} + ea_m}$$

where

w_f/w_m = ratio of female non-agricultural wage to male non-agricultural wage

ea_f = percentage share of economically active female population

ea_m = percentage share of economically active male population

$$\text{Amman female share of the wage bill} = \frac{(0.909) \times 0.177}{\{0.909\} \times 0.0.8230 + 0.8230} = 0.164$$

Female total GDP (PPP US\$) = female share of the wage bill X total GDP (PPP US\$)

Per capita female GDP (PPP US\$) = Female total GDP (PPP US\$) / female population

Amman female total GDP (PPP US\$) = $0.164 \times 10,339.5 = 1,690.8$ million

Amman per capita female GDP (PPP US\$) = $1,690.8 / 966 = 1750.67$

Male total GDP (PPP US\$) = total (PPP US\$) – female total GDP (PPP US\$)

Per capita male GDP (PPP US\$) = male total GDP (PPP US\$) / male population

Amman male total GDP (PPP US\$) = $10,339.5 - 1,690.8 = 8,648.7$ million

Amman per capita male GDP (PPP US\$) = $8,648.7 / 1061.9 = 8144.66$

$$\text{Adjusted income index} = \frac{\text{Log (actual ARGDP)} - \text{log (minimum ARGDP)}}{\text{Log (maximum ARGDP)} - \text{log (minimum ARGDP)}}$$

$$\text{Amman adjusted income for women index} = \frac{\text{Log (1750.67)} - \text{log (100)}}{\text{Log (40000)} - \text{log (100)}} = 0.478$$

$$\text{Amman adjusted income for men index} = \frac{\text{Log (7060)} - \text{log (100)}}{\text{Log (40000)} - \text{log (100)}} = 0.734$$

Equally distributed income index = {female population share X (adjusted income for women index)⁻¹ + male population share X (adjusted income for men index)⁻¹}

Amman equally dist. Income index = $\{0.476 \times (0.478)^{-1} + 0.524 \times (0.734)^{-1}\} = 0.585$

GDI = {equally distributed life expectancy index + equally distributed educational attainment index + equally distributed income index }/3

Amman GDI = $\{0.786 + 0.861 + 0.585\}/3 = 0.744$

Annex 4: THE CONSULTATION METHOD

The community livelihoods assessment consultation (CLAC) process carried out for this NHDR adopted an approach, methodology and tools closely associated with qualitative, participatory approaches to poverty analysis. These are distinct from the quantitative methods, as used, for example, in the HEIS undertaken by DoS, from which the official poverty line is derived. As noted in Chapter Two, qualitative research should be seen as complementary to quantitative research – the issue is ‘and/and’ not ‘either/or’.

Globally, the debate concerning the relative strengths and weaknesses of qualitative and quantitative research is on-going. Perhaps the most interesting analyses are those which came out of the ‘Qual-Quant’ workshop held at Cornell University in 2001. This event brought together leading poverty analysts from academia and development agencies around the world to identify ‘complementarities and tensions’ between the two approaches. The papers from this conference are available on Cornell’s website.

Many of the definitions given in this section are drawn from the Qual-Quant reports, since they provide the definitions most commonly used by poverty analysts.

Quantitative approaches to poverty analysis

The quantitative approach to poverty measurement and analysis can be defined as one that typically uses random sample surveys and structured interviews to collect data – mainly quantifiable data – and analyses it using statistical techniques.¹

Quantitative research:²

- Makes aggregation possible
- Provides results whose reliability is measurable
- Allows simulation of different policy options

BUT

- Is liable to sampling and non-sampling errors
- Misses what is not easily quantifiable
- Fails to capture intra-household issues

Qualitative approaches to poverty analysis

The qualitative approach is defined as one that typically uses purposive sampling and semi-structured or interactive interviews to collect data – mainly relating to people’s judgements, attitudes, preferences, priorities and/or perceptions about a subject – and analyses it through sociological or anthropological research techniques.³

More recent debates concerning the qualitative / quantitative distinction prefer to use the term ‘contextual’ to describe data collection methods that ‘attempt to capture a social phenomenon within its social, economic and cultural context’. Quantitative research, in contrast, seeks to use approaches which collect information that is untainted by the particularities of the context in which it is described.⁴

Qualitative research provides:⁵

- Richer definitions of poverty
- More insight into causal processes
- More accuracy and depth of information on certain questions

BUT is constrained by:

- Lack of generalisability
- Difficulties in verifying information

Theoretical underpinnings

The school of thought associated with quantitative poverty assessment is logical positivism. In this view, there exists a single external reality and it is the analyst’s task to capture this as closely as possible. To do so, the analyst seeks to increase the likelihood of unbiased, objective answers, mainly by relying on statistical principles in its study design.

Qualitative research methods, on the other hand, are associated with the interpretivist and constructivist tradition. These views start with the recognition of a multitude of realities, and believe that objectivity and value-free science are virtually impossible. To fully understand the topic of interest within its context, the inquiry methods used seek to involve many stakeholders and to obtain multiple perspectives on the subject of

research and the meaning of the concepts.⁶

One of the major challenges to achieving a common understanding is that strict adherence to the first position (logical positivism) is, almost by definition, incompatible with a sensibility to, and acceptance of, qualitative research. Fortunately, it is now widely accepted among poverty analysts, that, in a multi-cultural world, where different communities have different understandings, then 'methodological pluralism' is the most appropriate approach to adopt.

Reliability of information generated

The information generated in qualitative participatory research is not the unmediated, neutral 'voice of the poor'. Various factors influence the process of generating findings, and act as 'filters'. The most common examples are the ways that respondents tend to interpret the researcher's agenda: are the respondents saying what they think the researchers want to hear? Are they seeking to derive a possible benefit from the perceived possible outcome of the research? The research methods do provide triangulation tools to control for and counter-act bias to a certain extent.

Triangulation

Triangulation involves systematic cross-checking in order to improve the robustness of findings. Different researchers ask different groups of people the same question and identify differences in response (for example between men and

women). Similarly, the accuracy and completeness of analysis and information generated by one method are assessed by using another method, and any discrepancies followed up by a third. The scale and nature of poverty can be understood, for example, by group exercises of wealth ranking, resource mapping, future visioning, and time lines of development (all commonly used tools of PRA). Such group analysis can be supplemented with oral histories and household case studies. The relevant sources of analysis and information normally include direct observation, the evidence of "key informants" and written records as well as different sorts of group exercise. The practice of triangulation helps to remove biases and atypical responses. It can also help to uncover deeper social processes, or additional layers of reality.

However, it is recognised that the findings of such a report are still 'mediated representations of the realities, experiences, priorities and perceptions of poor people.

Participatory research is no different from any other form of inductive research, where the reliability and validity of the results depends on a professional approach that emphasises prolonged engagement, persistent observation, triangulation and cross-checking as methodological tools for ensuring credibility.

The teams all spent between fifteen and twenty in each community. The teams were selected from a range of institutions (government and NGO) and most had experience of carrying out such research, and also helped provide local knowledge against which to 'ground-truth' the findings. The research findings were also circulated widely and reviewed by development practitioners to check that the analysis was consistent with the field experience of other stakeholders.

The Community Livelihoods Assessment Consultation in Jordan

The seven communities selected for the CLAC were selected by 'purposive sampling' in order to investigate the lives of the poor.

Purposive sampling is a recognised method which deliberately seeks out certain communities (or households or individuals) with certain characteristics which the researchers wish to investigate. The assumption underpinning this approach is that a great deal can be learned about issues of concern from the intensive study of a few cases. Purposive sampling techniques are therefore driven less by concerns with statistical significance and representativeness than by a concern with the

Box A4.1

The Community Livelihoods Assessment Consultation in Jordan

A community livelihoods assessment consultation (CLAC), is an instrument for including local people's views in the analysis of assets and livelihood strategies, and in the formulation of interventions to enhance the quality, diversity and sustainability of those strategies. A CLAC is a consultation process that starts with grass-roots participatory analysis and dialogue, and ends in recommendations for better policies and more effective action to improve sustainable livelihoods.

The main aim of the CLAC carried out in Jordan was to identify the different livelihood strategies of diverse social groups who make up physical and social communities across the country, using the Sustainable Livelihoods Analytical framework. The CLAC aimed to achieve the following objectives:

- A better understanding of the vulnerability context in which different groups of people pursue their livelihoods

- A clearer understanding of people's assets base and the way in which people invest in those assets and draw upon them when faced by changing events;

- An analysis of the policies, institutions and processes that affect livelihood outcomes, including those which affect access, entitlements and rights issues for the people;

- An understanding of the dimensions of poverty from the perspective of the poor themselves;

The study sought to obtain primarily qualitative data to capture the diversity and complexity of people's livelihood strategies. The information was collected using a range of tools such as open-ended research methods, including semi-structured interviewing techniques, focus group discussions, participant observation and a range of participatory (largely visual) methods commonly associated with Participatory Rural Appraisal

internal characteristics of particular communities. The aim of this purposive sampling was to investigate poverty, through the experience of the poor themselves. The criteria for site selection for this study (purposive sampling frame) were set in order to capture the range of contexts in which poverty exists in Jordan: urban / rural; homogeneous/heterogeneous community; eco-zones highlands/valley/badia; regional dimensions north/south/middle; public/private employment; access to services; etc.

Working with government and NGO development practitioners and researchers, and drawing on evidence from a wide range of sources (quantitative and qualitative studies) the team identified the governorates within Jordan which they considered had the characteristics of poverty, and where the communities were likely to be poorer than national averages.⁷ The governorates selected were: Amman, Tafila, Mafrq, Balqa'a, Ajloun, Madaba and Aqaba. Aqaba (a rich governorate) was included in order to investigate "pockets of poverty" (Deeseh) within a richer governorate.

The communities within the priority governorates were selected to capture issues of interest to the research team. These included changing rural livelihoods, changing employment patterns, impact of migration, loss of agricultural markets, rural-urban migration, impact of tourism etc.

Seven different locations throughout the Kingdom were selected: Madaba City in Madaba, Dana in Tafila, al-Natheef in Greater Amman, Dayr al-Kahf in Mafrq, Sakhra in Ajloun, Shoonch in Balqa'a and Deeseh in Aqaba.

Research Tools

PRA draws on a rich body of experience and a wealth of different tools which can be adapted to different circumstances. The most commonly used tool, the semi-structured interview allows the researcher to develop a line of questioning and exploration around a key set of issues. Typically, in the consultation study for this report, semi-structured interviews were used to identify shocks which had affected the households, and how they had coped. The teams used a series of tools that use diagrammatic representations to try to capture the dynamic aspects of poverty: time-lines, seasonal calendars etc. Institutional relations were captured through the use of VENN diagrams and institutional histories. All these methods are fully explained in Pretty, 1995.

The approach to qualitative and participatory research is open ended and allows the research-

ers and the community to investigate issues which may only be relevant to that particular community. However, in order to achieve a degree of comparability, and the opportunity to generalise across communities, the information gathered was analysed within a common analytical framework (the Sustainable Livelihoods Analytical Framework) described in chapter two.

Units of analysis

Participatory research recognises that variations in livelihood experiences are characteristic of groups ("communities", clan-type groups, age-groups, gender-based groups) as well as of households and individuals. Views are sought from each of the important sub-groups in the population. It cannot be assumed that there is a single "community view" on these matters, even if opinions are sometimes expressed in this way. All communities are, to some degree, divided and unequal. As well as inequalities of economic well-being, social status and power between different households, there are typically large differences between men and women, people of different ages, and distinct groups defined by ethnicity or social origin. This is reflected in the application of the CLAC approach.

In Dana, for example, the attitudes towards education were discussed with three different groups: school children, parents and teachers. In Dayr al-Kahf, men and women (separately) discussed changes in women's role within the households.

In terms of the sequence of field enquiry, the teams started off by tackling research questions that have to do with the community as a whole (usually questions concerning the nature and scale of poverty and the most common form of livelihood strategy in the community). Later, the

Box A4.2

The issues raised in the CLAC

Based on the SL approach, the issues analysed locally included:

- Who are the poor: how do people describe different categories of 'the poor' what are the attributes of well-being; roughly how many people fall into each category?
- The Social Context: what are the various groups that make up the community, how are they distinguished, which are more vulnerable, who has access to resources, who controls resources?
- The Vulnerability Context: what events, shocks and trends had community members experienced, how did they respond, what help did they have in coping with them?
- Assets and Livelihoods: what assets do people have, which are preferred, do different

groups have access to different assets, how are they used to build a livelihood strategy, have there been changes in livelihood sources?

- Rights and Entitlements: what are local understandings of the notion of rights, does everyone have the same rights, do people have the ability and resources to claim their rights and entitlements?
- Policies, Institutions and Processes: what are the most important formal and informal institutions, what services do they provide, how much do they help in times of crisis, how much control do people have over them?
- Actions: what actions do local people and formal and informal institutions need to take to improve their sustainable

team listened separately to the different groups that make up communities in a particular setting. As far as possible, similar questions were posed (with appropriate adjustments) about each of the sub-groups themselves (woman-headed households, young men, extended families).

The research teams

Teams were selected to ensure a profile that considers the following characteristics:

- communication skills
- a gender balance
- local skills and knowledge
- community experience
- a range of disciplinary backgrounds and special interests (for example social scientists, economists, political scientists, geographers with interests in livelihoods, institutions, gender, human rights and the rights of children)

Training of researchers

Sixty researchers were selected from government, development NGOs, academia, research organisations and from local community based organisations. The researchers (most of whom were already familiar with qualitative participatory research) underwent a five day training programme in order to ensure that they understood the sustainable livelihoods framework of analysis, and could work together as a team of researchers adopting a common approach, methods and tools. A training manual / field work guidance note was developed to ensure that all researchers worked to a shared model.⁸

Fieldwork

The fieldwork methodology was roughly the same in each community. The researchers worked in pairs or small groups according to agreed plans for meetings with individuals and groups. The team members met at the end of the day to summarise the findings, collect field notes and identify areas for further investigation. A mid-term review of progress was held for each research team after around eight working days to ensure that all the relevant data was collected to apply the SL framework in all communities across the key areas of interest.

Writing up the Report

Team leaders were responsible for writing up the

process and the findings – leading to the production of seven field reports.⁹ Team leaders then met in a two day retreat to identify commonalities and differences in findings, leading to the production of the *Summary of Field Research*.¹⁰ This document was circulated widely, and over forty development professionals took part in feedback sessions to comment on the findings, and to provide additional supporting information.

BACKGROUND ISSUES CONCERNING PARTICIPATORY RESEARCH

The methodology used in participatory poverty research also gives people a voice and strengthens the degree of influence they can exercise over decisions that affect their lives. Participation is both a right and a value. As a value, it expresses aspirations for enhanced agency, empowerment and autonomy, especially for those who are excluded, voiceless and marginalised. When the poor themselves participate in research and policy-making, they help identify those issues which are a priority for them and the ways in which they can be addressed or resolved. Participation also offers the opportunity for strengthening the perceived legitimacy of strategies, policies and programmes and, thereby, the level of stakeholder ownership and support.¹¹

Capturing the multi-dimensional nature of poverty

Conventional money-metric, poverty-line analysis, whilst a powerful tool for establishing the material aspects of poverty is not sufficient to capture the whole range of other significant dimensions of deprivation. Poor people experience poverty as multi-dimensional and a number of factors, apart from low income and material want, are significant in this experience. These factors, as demonstrated in the information gathered in the Community Livelihoods Assessment, include: social and physical isolation; physical and mental ill-health; feelings of powerlessness and lack of voice; difficulties in accessing services; denial of rights. For many, the allied experiences of poverty, social exclusion and powerlessness are exacerbated by factors such as gender or age. Participatory and qualitative research helps capture both the complexity of poverty and the way in which it is experienced. In so doing, it provides a valuable complement to more quantitative forms of research.

Both quantitative and qualitative approaches

Box A4.3

What does qualitative research add to our understanding of poverty?

- A view of poverty and deprivation as being multidimensional in character - an interlocking set of factors which reinforce ill-being in individuals and communities
- A concern with understanding the nature of the experience of poverty as poor people see and report it
- A concern with powerlessness as a determinant and consequence of deprivation
- A concern with the dynamic dimensions of poverty, and issues of vulnerability to shocks, cyclical deprivation (e.g. seasonal hunger and disease) and long-term trends
- An emphasis on understanding the key

assets which poor individuals, households and communities use to face up to threats and build their livelihoods

- A view of assets which comprises social dimensions (networks, the capacity to make claims), as well as financial, material, environmental and human dimensions
- A concern to differentiate between dimensions of poverty which apply at different levels of social life, for example, the community as against the household or individuals.
- A concern with intra-household dimensions of poverty - especially gender.

Source: Norton et al 2002

can allow the researchers to “go inside the household” literally and conceptually, to analyse intra-household elements of poverty (for example differences by gender and age), or elements of poverty which might apply predominantly at the level of the community (such as poor access to infrastructure, or exclusion from grazing lands).

However, the added value of participatory research is that it does not use pre-defined definitions and categories (like “above the poverty line”) but, instead, works alongside informants and respondents to identify the categories they themselves use and consider the issues they identify as pertinent.

The case for qualitative and participatory research is now well accepted. Indeed, quantitative methods have evolved to take much more account of this broader view of poverty. Such changes in research methodologies have also had a marked influence on the way policy is developed. In this context, the World Bank Participatory Poverty Assessments (PPAs) have played a key role in improving policy formulation in developing

countries.

In general terms, participatory research recognises that our understanding of phenomena like ‘poverty’ is the result of social processes. Poverty is not a fixed-for-all-time category and definitions and understandings arise through debates and interactions among different social actors with different perceptions and interests. In this process, definitions of poverty change over time, both as conditions and values change and as new voices are raised and heard. Concepts of poverty now include the notion of social exclusion and denial of rights. This broadening of the concept beyond the economic makes it possible to look at the interconnections between material, social, political and cultural deprivation. It also leads to the inclusion of other groups within the category of ‘the poor’. Qualitative, participatory research has contributed significantly to the emergence of these new understandings¹² and has influenced global policy as expressed in the Social Development Summits.¹³

Annex 5: NATIONAL INDICATORS

Table N.1: The human development, gender and poverty indices

Indicator	Period	Value	Period	Value	% change over period	average % change p.a.
Human Development Index (HDI) rank						
Life expectancy at birth (years)	2002	71.5	1997	70.1	2.0	0.40
Adult literacy rate (%)	2002	89.7	1997	87.2	2.9	0.58
Combined first-second-and third-level gross enrolment ratio (%)	2002	73.9	1997	66	12.0	2.40
Real GDP per capita (PPP US\$)	2002	4129.705	1997	3450	19.7	3.94
Life expectancy index	2002	0.78	1997	0.75	4.0	0.8
Education index	2002	0.84	1997	0.8	5.0	1.11
GDP index	2002	0.62	1997	0.59	5.0	1.0
Human Development Index (HDI) value	2002	0.747	1997	0.715	4.5	0.90
Gender-related Development Index (GDI) rank						
	2002		1995			
Life expectancy at birth (years): Female	2002	72.4	1995	70.8	2.3	0.32
Life expectancy at birth (years): Male	2002	70.6	1995	67	5.4	0.77
Adult literacy rate (%): Female	2002	84.8	1995	79.4	6.8	0.97
Adult literacy rate (%): Male	2002	94.6	1995	93.4	1.3	0.19
Combined first-secondary- and third-level gross enrolment (%):Female	2002	76.1	1995	66	15.3	2.19
Combined first-secondary- and third-level gross enrolment (%):Male	2002	71.9	1995	66	8.9	1.27
Share of earned income (%): Female	2002	16.6	1995	19.1	-13.1	-2.62
Share of earned income (%): Male	2002	84.4	1995	80.9	4.3	0.61
Gender-related Development Index (GDI) value	2002	0.718	1995	0.647	11.0	1.57
Gender Empowerment Measure (GEM) rank						
	2002		1995			
Seats in parliament held by women (%)	2003	5.8	1995	2.5	132.0	29.0
Female administrators and managers (%)	2002	9.9	1995	4.6	115.2	16.46
Female professional and technical workers (%)	2002	30.1	1995	28.7	4.9	0.70
Female real GDP per capita (PPP US\$)	2002	1246.98	1995	1429	-12.7	-1.81
Gender Empowerment Measure (GEM) value	2002	0.297	1995	0.22	35.0	5.00
Human Poverty Index (HPI-I) rank						
	2002		1997			
People not expected to survive to age 40 (as % of total population)	2002	5.5	1997	7.1	-22.5	-4.50
Adult illiteracy rate (%)	2002	10.3	1997	12.8	-19.5	-3.9
Population without access to safe water (%)	2002	2.0	1997	2	0.0	0.00
Population without access to health services (%)	2002	1.5	1997	10	-85.0	-17.00
Underweight children under age five (%)	2002	4.4	1997	9	-51.1	-10.22
Human Poverty Index (HPI-I) value (%)	2002	7.4	1997	9.8	-24.5	-4.90

Source: DoS

Table N.2: Population

Indicator	Period	Value	Period	Value	% change	av. % change pa
Total population (thousands)	2002	5329.0	1998	4756	12.0	3.0
Estimated population (thousands)	2015	6870.0	2015	9661	-28.9	
Urban population (%)	2002	78.7	1998	78.7	0.0	0.0
Annual population growth rate (%)	2002	2.8	1997-98	3.3	-15.2	
Crude birth rate (per 000)	2002	29.0	1998	29	0.0	0.00
Crude death rate (per 000)	2002	5.0	1998	5	0.0	0.00
Total fertility rate (child)	2002	3.7	1998	3.9	-5.1	-1.28
Crude marriage rate (per 000)	2002	8.8	1998	8.3	6.0	1.50
Crude divorce rate (per 000)	2002	1.7	1998	1.6	6.3	1.58

Source: SY, DoS

Table N.3: Main economic indicators

Indicator	Period	Value	Period	Value	% change	av. % change pa
GDP at current market prices (JD millions)	2002	6652.7	1998	5237	27.0	6.75
GDP per capita	2002	1248.4	1998	1101	13.4	3.35
Growth rate of GDP at constant market prices (%)	2002	5.0	1998	2.2	127.3	31.83
GNP at current market prices (JD millions)	2002	6731.9	1998	5231	28.7	7.18
Total consumption (as % of GDP at current market prices)	2002	100.8	1998	96.3	4.7	1.18
Gross fixed investment (as % of GDP at current market prices)	2002	18.5	1998	25	-26.0	-6.50
Domestic savings (as % of GDP at current market prices)	2002	-0.8	1998	3.7	-121.6	-30.40
Total government revenues and grants (as % of GDP)	2002	30.5	1998	32.2	-5.3	-1.33
Total government expenditure and net lending (as % of GDP)	2002	34.4	1998	39.1	-12.0	-3.00
Overall budget surplus/deficit, including grants (as % of GDP)	2002	-3.9	1998	-6.8	-42.6	-10.65
Overall budget surplus/deficit, excluding grants (as % of GDP)	2002	-8.1	1998	-10.7	-24.3	-6.08
Total external debt (JD millions)	2002	5123.5	1998	5003	2.4	0.60
Total external debt as % of GNP	2002	76.1	1998	95.5	-20.3	-5.08
Total internal debt (JD millions)	2002	1656	1998	1198	38.2	9.55
Total internal public debt as % of GDP	2002	24.6	1998	22.9	7.4	1.85
Due external public debt service (as % of exports of goods and services)	2002	18.8	1998	21.4	-12.1	-3.03
Exports of national goods (JD millions)	2002	1538.1	1998	1046	47.1	11.78
Exports of national services (JD millions)	2002	1479.5	1998	1294	14.3	3.58
Imports of goods (JD millions)	2002	3531.5	1998	2714	30.1	7.53
Imports of services (JD millions)	2002	849.5	1998	966	-12.1	-3.03
Trade balance (JD millions)	2002	-1586.4	1998	-1436	10.5	2.63
Current account balance ratio to GDP (%)	2002	4.9	1998	0		
Capital account balance ratio to GDP (%)	2002	-1.1	1998	4	-127.5	-31.88
Workers' remittances from abroad (JD millions)	2002	1532	1998	1093	40.2	10.05
Average annual rate of inflation (%)	2002	1.8	1998	3	-40.0	-10.00
Average JD exchange rate against US Dollar	2002	1.41	1998	1.41	0.0	0.00

Source: CB, SY, MoSD

Table N.4: Employment

Indicator	Period	Value	Period	Value	% change	av. % change pa
Percentage of labor force in agriculture	2002	3.9	1994	7.8	-50.0	-6.25
Percentage of labor force in industry	2002	12.6	1994	14.3	-11.9	-1.49
Labor force (as % of total population)	2002	24	1994	21.6	11.1	1.39
Total unemployment rate (%)	2002	15.3	1998	13.9	10.1	2.53
Unemployment rate (%) male	2002	14	1998	11.8	18.6	4.65
Unemployment rate (%) female	2002	21.9	1998	25.2	-13.1	-3.28
Youth (age 15-24) unemployment rate (%)	2002	31.0	1998	27.4	13.1	3.28

Source: PCA, EUS

Table N.5: Education

Indicator	Period	Value	Period	Value	% change	av. % change pa
Adult literacy rate (%)	2002	89.7	1997	91	-1.4	-0.28
Gross enrolment primary ratio (%)	2002	98.8	1994	98	0.8	0.10
Gross enrolment secondary ratio (%)	2002	94	1994	85	10.6	1.33
Tertiary science enrolment (as % of total tertiary)	2002	26	1995	28	-7.1	-1.01
Children not reaching grade 5 (%)	1992-95	2	1992-95	2	0.0	0.0
Student/teacher ratio (basic)	2002	23.9	1998	25	-4.4	-1.10
Student/teacher ratio (secondary)	2002	10.2	1998	12	-15.0	-3.75
Public expenditure on education (as % of GNP)	2001	8.1	1995-97	7.9	2.5	
Public expenditure on education (as % of total government exp.)	2001	29.2	1997	15.7	86.0	21.50
Public expenditure on basic education (as % of all levels)	1997	61	1997	61	0.0	0.0

Source: DoS Jordan in figures, PC, HDR, SY, CCA

Table N.6: Health Profile

Indicator	Period	Value	Period	Value	% change	av. % change pa
Infant mortality rate (per 1,000 live births)	2002	22.1	1992-7	28.5	-22.5	
Infants with low birth-weight (%)	2002	10.2	1990-97	7	45.7	
One-year-olds fully immunized against measles (%)	2002	88.6	1997	83	6.7	1.34
Under-five mortality rate (per 1,000 live births)	2002	27.0	1992-97	34	-20.6	
AIDS cases (per 100,000 people)	2002	0.5	1997	0.9	-44.4	-8.88
Tuberculosis cases (per 100,000 people)	2002	0	1996	8	-100.0	-16.67
People with disabilities (as % of total population)	2002	1.5	1994	1.2	25.0	0.01
Cigarette consumption per adult (1970-72=100)	1990-92	165.0	1990-92	165	0.0	0.0
Doctors (per 100,000 people)	2002	22.0	1998	279	-92.1	-23.03
Beds (per 100,000 people)	2002	176.0	1998	180	-2.2	-0.55
Births attended by trained health personnel (%)	2002	99.5	1997	97	2.6	0.52
Maternal mortality rate (per 100,000 live births)	2002	41.0	1995-96	41	0.0	
Public expenditure on health (as % of government budget)	2001	18.9	1997	8.9	112.4	28.10
Daily per capita supply of calories	2002	0	1996	2681		

Source: JPFHS, HDR, PC, SY, MoH, UNDP 20/20

Table N.7: Women's participation

Indicator	Period	Value	Period	Value	% change	av. % change pa
Female legislators and senior officials (%)	2002	9.2	1994	7.7	19.5	2.44
Female professional and technical workers (%)	2002	9.7	1994	32.8	-70.4	-8.80
Female sales and service workers (%)	2002	8.3	1994	5.2	59.6	7.45
Female clerical workers (%)	2002	21.3	1994	27.0	-21.1	-2.64
Women in government (% of all government employees)	2002	37.1	1997	33.5	10.7	2.14
Women in government at ministerial level (%)	2002	3.4	1995	3.2	6.3	0.90
Women in government at sub-ministerial level (%)	2002	22.1	1995	0		
Female economic activity rate (as % of male rate)	2002	19.4	1995	27	-28.1	-4.01
Women's share of adult labor force (age 15 and above)	2002	7.7	1995	21	-63.3	-9.04

Source: PCA, SY, HDR

Table N.8: Environment and energy use

Indicator	Period	Value	Period	Value	% change	av. % change pa
Land area (km.sq.)	2002	89342				
Forest and woodland (as % of land area)	1996	1.6				
Internal renewable water resources per capita (cubic meters per year)	1998	114				
Annual fresh water withdrawals as % of water resources	1987-96	145				
Annual fresh water withdrawals per capita (cubic meters)	1987-96	201				
Annual rate of deforestation (%)	1990-95	2.5				
CO ² emissions per capita (metric tons)	1995	3.2				
Major protected areas (as % of national territory)	1996	1.1				
Municipal waste generated (kg per person)	1996	295				
Population served by municipal waste services (%)	1998	68				
Population served by public sanitation services (%)	1997	58				
Electricity production total (millions of kilowatt-hours)	1998	6745				
Electricity consumption per capita (kilowatt-hours)	1998	1414				
Commercial energy use (oil equivalent) total (1,000 metric tons)	1998	4820				
Commercial energy use (oil equivalent) per capita (kg)	1998	1013				

Source: JNHDR I

Table N.9: Access to information and communications

Indicator	Period	Value	Period	Value	% change	av. % change pa
Radios (per 1,000 people)	1995	251				
Televisions (per 1,000 people)	1995	175				
Printing and writing paper consumed (metric tons per 1,000 people)	1995	7.4				
Main telephone lines (per 1,000 people)	2002	118.1	1998	107	10.4	2.6
International telephone calls (minutes per person)	1995	16.5				
Fax machines (per 1,000 people)	1996	7.3				
Cellular mobile telephone subscribers (per 1,000 people)	2002	228.7	1995	2.6	8696.0	1242.29
Mail service center (per 1,000 people)	2002	0.1	1998	13.2	-99.3	-24.83
Personal computers (per 1,000 people)	1996	7.2				
Daily newspapers (copies per 1,000 people)	1995	47				

Source: SYB 2002

Table N.10: Social stress and social change

Indicator	Period	Value	Period	Value	% change	av. % change pa
Crimes (per 100,000 people)	2002	5.8	1998	104	-94.4	-23.6
Drug crimes (per 100,000 people)	2002	24.1	1998	10.6	127.4	31.85
Deaths from road accidents (per 100,000 people)	2002	14.2	1998	12.9	10.1	2.53
Injuries from road accidents (per 100,000 people)	2002	326.2	1998	361	-9.6	-2.40
Suicide (per 100,000 people)	1998	0.6	1998	0.6	0.0	0.0
Divorce (as % of marriage)	2002	19.3	1998	19.5	-1.0	-0.25

Source: JNHDR I

Annex 6: Key indicators at national and governorate level							
Indicators	Jordan	Amman	Balqa	Zarqa	Madaba	Irbid	Mafrq
Population	5,329,000	2,027,685	349,580	838,250	135,890	950,695	245,665
Population (%)	100	38.1	6.6	15.7	2.6	17.8	4.6
Male population	2,787,115	1,061,890	183,880	436,900	70,815	492,270	128,685
Female population	2,541,885	965,795	165,700	401,350	65,075	458,425	116,980
Area (km ²)	89,342	8,231	1,076	4,080	2,008	1,621	26,435
Population density	59.6	246.3	324.9	205.5	67.7	586.5	9.3
Urban population (%)	78.70	91.40	63.90	95.30	58.90	76.4	33.10
Life expectancy (Year)	71.5	72.1	69	71.4	74	72.9	71.1
Life expectancy (M)	70.6	71.8	68.6	70.8	72.7	72	68.4
Life expectancy (F)	72.4	72.5	69.5	72.5	75.9	74.3	74.3
Total employment	1,082,595	453,680	72,925	171,300	25,600	178,500	39,200
Employment rate (%)	84.7	87.4	84.8	84.1	78.8	84.2	81
Total unemployment	194,590	65,420	13,075	32,400	6,880	33,500	9,200
Unemployment rate (%)	15.3	12.6	15.2	15.9	21.2	15.8	19
Male unemployment rate (%)	14.00	11.50	13.70	14.00	18.40	14.80	18.50
Female unemployment rate (%)	21.00	18.10	22.10	28.00	33.80	22.00	22.40
GDP per capita (PPP\$US)	4129.7	5099.2	3849.6	3078.4	3426.4	3766.0	2951.6
Male GDP per capita (PPP\$US)	6785.8	8144.7	6158.4	5141.9	5556.1	6358.9	5017.0
Female GDP per capita (PPP\$US)	1247.0	1750.7	1287.4	832.2	1108.9	981.5	679.6
Water supply (million cm)	245.7	94.1	18.3	34.4	6.1	31.3	16.9
No. of schools	5,137	1,634	388	554	173	1,026	354
Adult literacy rate (age 15+)	89.93	92.3	87.1	91.7	87.48	90.01	80.88
Adult literacy rate (age 15+) M	94.6	96.46	92.62	95.86	93.14	95.94	88.52
Adult literacy rate (age 15+) F	84.8	88.24	81.66	87.52	81.81	84.03	73.33
Gross educational enrolment rate	73.9	73.4	74.8	70.4	77.2	74.6	73.5
Male gross enrolment rate	71.9	71.4	72.5	67.3	74.2	74.0	71.6
Female gross enrolment rate	76.1	75.5	77.1	73.8	80.1	75.3	75.5
Boy's schools	1,198	309	85	126	47	250	109
Girl's schools	885	241	51	136	32	192	53
Co-education	3,054	1,084	252	292	94	584	192
No. of students	1,463,484	521,415	100,191	142,942	38,058	283,345	68,788
Male students	746,288	265,760	51,924	71,117	19,395	143,752	35,793
Female students	717,196	255,655	48,267	71,825	18,663	139,593	32,995
Health centres	389	67	40	27	12	91	40
Village health centres	258	37	26	12	14	27	43
Maternity & child health centres	351	51	38	27	12	86	29
T.B. centres	11	1	2	1	1	1	1
Dental clinic	247	47	25	18	9	55	20
No. of pharmacies	1,581	882	76	238	29	205	43
No. of MoH hospitals	27	4	4	2	1	7	3
No. of beds (MoH hospitals)	3,462	1,110	466	424	91	602	187
No. of private hospitals	56	36	1	6	1	6	1
No. of beds (private hospitals)	3,402	2,483	66	273	30	333	40
No. of crimes	30,858	14,059	1,452	4,241	645	4,558	770
Establ' ments with social insurance	10,007	6,854	250	705	99	989	226
Agriculture co-ops members	15,086	679	2,442	1,221	1,685	2,678	936
Housing co-op members	21,843	14,268	2,363	1,741	568	654	722
Women's co-op members	1,647	176	92	106	161	232	0
Total number co-ops	1,056	418	82	41	77	138	62
Total members co-ops	104,603	52,174	9,440	6,438	5,286	7,461	3,381
Charitable societies	831	290	54	73	29	140	59
Registered engineers	50,834	34,939	1,342	4,731	677	5,812	519
Registered lawyers	5,329	3,771	70	333	41	708	98

Annex 6: Key indicators at national and governorate level							
Indicators	Jordan	Jarash	Ajloun	Karak	Tafileh	Ma'an	Aqaba
Population	5,329,000	156,675	118,305	214,225	81,000	103,915	107,115
Population (%)	100	2.9	2.2	4	1.5	2	2
Male population	2,787,115	81,550	60,300	111,995	42,160	56,350	60,320
Female population	2,541,885	75,125	58,005	102,230	38,840	47,656	46,695
Area (km²)	89,342	402	412	3,217	2,114	33,163	6,583
Population density	59.6	389.7	287.1	66.6	38.3	3.1	16.3
Urban population (%)	78.70	50.70	67.40	35.4	74.90	42.70	85.70
Life expectancy (Year)	71.5	69.8	72.6	70.1	67.7	68.8	74.7
Life expectancy (M)	70.6	69.3	73.5	68.5	65.1	66.4	72.7
Life expectancy (F)	72.4	70.4	72.5	71.1	70.9	72.8	77
Total employment	1,082,595	26,900	19,570	41,555	13,855	17,510	22,000
Employment rate (%)	84.5	82.2	81.1	79.5	80.3	75.9	84.5
Total unemployment	194,590	5,845	4,565	10,715	3,400	5,560	4,030
Unemployment rate (%)	15.3	17.8	18.9	20.5	19.7	24.1	15.5
Male unemployment rate (%)	14.00	17.00	17.90	18.90	18.90	23.20	14.10
Female unemployment rate (%)	21.00	23.50	23.80	27.10	24.30	30.20	25.20
GDP per capita (PPP\$US)	4129.7	3278.9	3316.7	3887.3	3584.7	3098.2	4065.9
Male GDP per capita (PPP\$US)	6785.8	5561.9	5476.9	6175.9	5981.5	5020.5	6462.2
Female GDP per capita (PPP\$US)	1247.0	800.8	1071.1	1380.1	983.1	825.1	977.0
Water supply (million cm)	245.7	4.2	3.5	11.2	3	8	14.7
No. of schools	5,137	184	142	284	119	182	97
Adult literacy rate (age 15+)	89.93	88.2	86.96	83.89	87.86	80.52	89.24
Adult literacy rate (age 15+) M	94.6	94.04	95.01	89.88	93.52	89.26	94.25
Adult literacy rate (age 15+) F	84.8	82.24	79.26	78.16	82.07	71.65	83.91
Gross educational enrolment rate	73.9	76.5	81.5	75.3	77.8	75.5	74.7
Male gross enrolment rate	71.9	75.1	75.9	74.2	74.7	74.9	72.5
Female gross enrolment rate	76.1	78.0	87.4	76.4	81.6	76.2	77.2
Boy's schools	1,198	56	36	78	30	52	20
Girl's schools	885	37	26	68	16	17	16
Co-education	3,054	91	80	138	73	113	61
No. of students	1,463,484	47,846	37,796	60,331	25,034	30,748	31,058
Male students	746,288	24,568	19,242	30,943	12,893	15,850	15,922
Female students	717,196	23,278	18,554	29,388	12,141	14,898	15,136
Health centres	389	16	14	42	12	18	10
Village health centres	258	10	13	35	10	22	9
Maternity & child health centres	351	12	18	41	15	15	7
T.B. centres	11	0	0	1	1	1	1
Dental clinic	247	12	13	21	9	10	8
No. of pharmacies	1,581	19	7	40	9	14	19
No. of MoH hospitals	27	1	1	2	0	2	0
No. of beds (MoH hospitals)	3,462	135	102	160	0	185	0
No. of private hospitals	56	0	0	3	0	0	2
No. of beds (private hospitals)	3,402	0	0	98	0	0	79
No. of crimes	30,858	699	553	842	331	494	1,306
Establ' ments with social insurance	10,007	166	105	335	0	278	278
Agriculture co-ops members	15,086	535	535	1,626	236	1,506	1,542
Housing co-op members	21,843	316	316	141	0	42	1,082
Women's co-op members	1,647	265	165	177	219	79	40
Total number co-ops	1,056	71	71	44	25	60	38
Total members co-ops	104,603	3,938	3,938	6,373	1,530	3,968	4,614
Charitable societies	831	25	24	49	18	45	25
Registered engineers	50,834	503	489	945	208	215	454
Registered lawyers	5,329	77	51	111	17	13	39