



# Map of Jordanian Woman Empowerment

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## **Acronyms and Abbreviations**

HPC Higher Population Council

DOS Department of Statistics

RGEI Regional Gender Equality Index

## **Foreword**

### **The Higher Population Council**

The Higher Population Council (HPC) is responsible for developing the policies, strategies, and action plans related to all population issues, in collaboration and coordination with partners and relevant regional and international organizations.

In the year 2009, the HPC developed the Demographic Opportunity Policies Document, which showed that the reduction of the total fertility rate and its consequent change in the age structure of the population in the coming years, would lead to a demographic phenomenon called “Demographic Window”, which can be turned into a demographic opportunity to contribute to achieving the Millennium Development Goals in the Hashemite Kingdom of Jordan. The achievement and investment of this Demographic Opportunity requires following up on the progress achieved towards it, and on the efforts made on the national level. The document proposed policies to achieve and invest in the demographic opportunity, focused on the need to improve the economic and social status of women considering the importance of their role in promoting the success of development efforts.

The provision of indicators related to Jordanian women is considered one of the most important issues in monitoring the extent to which the demographic opportunity indicators in Jordan are achieved and invested in.

The present study, “Map of Jordanian Women's Empowerment”, is a modest contribution to monitoring the status of Jordanian women indicators at the Governorate level and analysing the indicators to identify the economic, social and health needs and opportunities for empowerment for each Governorate, in order to provide some proposed solutions to help advance Jordanian women's involvement in the achievement of and investment in the Demographic Opportunity.

Secretary General

Dr. Sawsan Majali

## **Foreword**

### **Department of Statistics**

Data and information are the basis of any planning process at the national level, as the statistics issued by a strong and reliable national system adopting sensitive and gender-sensitive policies are considered the base for measuring achievements and identifying gaps in order to ensure the channelling of efforts and resources towards national priorities. Such statistics are also considered to be among the most important means and tools of monitoring and evaluation due to the transparency they provide, which assists both decision-makers and public opinion in making decisions and adopting positions founded on a reliable basis of knowledge.

Jordanian women have a number of achievements in various social, health, economic, cultural and political fields over the past decade. These achievements were based on the principles of the Constitution which established the freedom of opinion, respect for human rights, and equality between male and female citizens and encouraged the private sector to take its role in the development process, and many laws and legislation were issued in support of this trend.

The Department of Statistics has sought over the years to focus on the use of statistics as a means of change in addressing and understanding gender-related issues and stepped up its efforts and interest in developing and providing data pertaining to women compared to men in different areas in order to monitor the situation of the life and needs of women and men in a way that contributes to the achievement of equality and the bridging of gender gaps. The Department has also been keen to expand the collection and availability of gender-related data not only at the national level, but also at the provincial level in order to use them for the purposes of local development.

This study is one of the pioneering studies that aim to shed light on the status of Jordanian women in the Governorates and the extent to which policy and local development plans have succeeded in improving their reality. Despite the importance of this study as a source of knowledge and information, the maximum benefit from issuing it will be realized only when the data and its consequent results are analyzed by researchers and used by officials in setting policies and plans, decision-making, and developing appropriate legislation, in addition to being

published by the media and adopted by the institutions concerned with women as a basis for determining their goals and priorities.

The Department of Statistics takes pride in the partnership with the Higher Population Council in the publication of this study on the status of women in the Governorates. It also appreciates the Council's policy and interest in women's issues and affirms its commitment to strengthening and promoting this cooperation.

In conclusion, we hope that this study adds to the process of monitoring the progress achieved in the advancement of Jordanian women and sheds light on the constraints which still stand in their way. We also call on the various relevant public and private parties and academic stakeholders to benefit from this study in the formulation of policies that contribute to the development of the status of Jordanian women in the Governorates and the achievement of gender equality.

Dr. Qasim Al Zoubi

Director General

Department of Statistics

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With the support of the Danish Centre for Research on Gender and Equality, the Higher Population Council is pleased to issue the “Map of Jordanian Women's Empowerment”, which has been developed as a reference for the HPC and other agencies concerned with women’s issues in the social, health, economic and political fields. The HPC expresses its deep thanks and appreciation to the Department of Statistics for preparing the report. Thanks also go to the staff of the HPC who worked on the review and finalization of this report. The HPC also highly appreciates the efforts of the following gender experts for their review of the report: Dr. Salma Alnims, Secretary-General of the Jordanian National Commission for Women; Dr. Abeer Dababneh, Head of the Department of Women’s Studies at the University of Jordan; and Prof. Dr. Issa Masarweh from the Department of Sociology at the University of Jordan.

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## Executive Summary

Women's empowerment is one of the core issues on both the international and Arab agendas. In the Hashemite Kingdom of Jordan, in particular, laws, legislation, and development plans have ensured women's right to empowerment. To measure the extent of this empowerment at the provincial level, a statistical tool known as the **"Regional Gender Equality Index" (RGEI)** has been used. This tool is based on calculating 17 indicators which include the areas of: education, Health, economic activity and situation at work, participation in public life, population distribution by sex, and indicators of the average annual income. It should be noted that all the indicators comprising the Index depend on the provision of the indicator among women in Governorates, and then the provision of the women's indicator as a percentage of the corresponding indicator for men. This is due to the fact that this study is considering the status of women as compared to the status of men, using the Gender and Development Approach, in an attempt to avoid the so-called Gender Blind Approach. The following are the main findings of the study:

- The RGEI value for the governorates ranged between 3.06 and 1.72 for the year 2013. The highest values of the Index were distributed among the middle, the north and south governorates. The governorates having the lowest value of the Index were distributed among the middle and north regions.
- Madaba came first in the Women's Empowerment Indicator, recording a value of 3.06 for the RGEI for 2013, followed in the second place by the governorates of Ajloun and Aqaba with an Index value of 2.83, and in the third place by the governorates of Mafraq and Tafila with 2.67.
- The governorate of Irbid ranked seventh among the governorates in the RGEI with a value which did not exceed 2.22, and Balqa governorate followed with a low value of 2.0. Finally, Zarqa governorate came in the ninth and last place among the governorates with a value of 1.72.
- The policies of education and awareness at the national level had a positive impact on the reduction of the illiteracy indicator in the governorates of Amman, Zarqa and Ajloun, and on the rise in the indicator of women with university education in the governorates of Tafila, Amman, Karak and Madaba, which is reflected in the high values of the RGEI—in these governorates.
- The high value of the indicator of women's membership in the administrative bodies of charity associations had the major role in raising the value of the

RGEI in the governorates of Ajloun, Mafraq and Ma'an- Moreover, the high value of the indicator of women's membership in municipal councils in the governorates of Jerash, Aqaba, Mafraq, Ajloun, and Madaba led to a rise in the value of the Index in these areas.

- The high level of the economic activity indicator contributed significantly to the rise in the RGEI value for each of the governorates of Tafila, Karak and Madaba.
- The indicator of the ratio of females to males in the 20-39 age groups contributed to the low value of the RGEI in the governorate of Aqaba.
- The substantial increase in the average annual income of households headed by women in Amman governorate led to the rise of the RGEI value. The average income in Amman reached 8634.2 JD/year, while Aqaba followed in the second place with an average income of JD 7001.2/year.
- Zarqa got the lowest values of the RGEI due to the lower value of the indicator of women with Higher Education, the low rate of women's economic participation in the labor force, and the low percentage of women business owners and those who are self-employed. In addition to the low percentage of political and social participation by women in this Governorate, which contributed to Zarqa occupying the last place in the empowerment of women for 2013.
- The governorates of Ajloun, Aqaba, Ma'an, Mafraq, and Irbid improved their rankings in the value of the RGEI from 2007 to 2013, while Amman, the Capital and the governorates of Balqa, Zarqa, Karak, and Jerash had a decrease in the RGEI value during the same period of time. Meanwhile, the governorates of Madaba and Tafila maintained the Index value unchanged.
- The results of the comparison between 2007 and 2013 show that there has been progress in the indicators of education and of the political and social participation of women in all governorates.
- Economic indicators for the governorates recorded a significant decline during the years 2007 and 2013, which had a substantial role in the drop in the values of the RGEI for some governorates.



# Chapter One

## 1. Introduction

Tracking the planning approach of the Hashemite Kingdom of Jordan and its policies shows that Jordan's efforts towards Jordanian women's advancement began since the establishment of the Kingdom in the year (1946). Over the past decades, Jordanian women have made great achievements in various social, healths, economic, cultural and political fields. The Jordanian Constitution embodies the principles of freedom of opinion, respect for human rights and equality between male and female citizens.

This study - which is carried out for the second time in the Kingdom, aims to create a numerical Index in terms of specific indicators to monitor the extent of disparity in the empowerment of Jordanian women in the governorates between 2007 and 2013.

The study is divided into two chapters. The first chapter contains four parts, namely the introduction, the objective of the study, data sources, the methodology and steps of calculating the "Regional Gender Equality Index" according to the selected governorates and the indicators of which it is comprised, and how to translate these selected indicators into numerical grades that reflect the degree of empowerment of Jordanian women at the governorates level.

The second chapter includes three parts. The first part focuses on the analysis of the status of Jordanian women in the Kingdom in 2013 compared to 2007. The second part presents an analysis of the RGEI results at the governorates level in 2013, while the third part of the second chapter compares the values of the Index at the governorates level between 2007 and 2013 and studies the differences between the governorates during this period.

## 2. Objective of the Study

The study aims to measure the disparity in Jordanian women's empowerment between the governorates and the extent of the participation of women compared to men in the educational, social, Health, economic and political spheres, using the "Regional Gender Equality Index" according to the governorates, which includes a number of indicators. This will enrich the follow-up report on detecting and monitoring the extent to which the "Demographic Opportunity" is utilized and invested in, as the different outcomes of population projections indicate that the expected demographic transition will reach its peak in 2030, when the percentage of the working-age population in Jordan exceeds that of the dependent population (knowing that about 69% of Jordan's population are of working age), while the proportion of children in Jordan's population will decrease from 36% to 25% in 2030,

and then to 22% in 2050. This study will also present the change in the degree of empowerment of women in the governorates between 2007 and 2013.

### **3. Data Sources**

The study relied on multiple sources of data, namely:

- Employment and Unemployment Surveys data (2007-2013)
- Survey of Household Expenditure and Income data (2006-2010)
- Data recorded in the civil and administrative records of institutions, departments and ministries.

### **4. Methodology of Calculation of the “Regional Gender Equality Index”**

The preparation of an index for measuring the empowerment of women at the regional level in Jordan requires finding a “Regional Gender Equality Index” which is based on indicators disaggregated by gender for each governorate. The difficulty in the selection of indicators that comprise the Index lies in the extent of availability of accurate and reliable data by governorate. The present study was based on the indicators that have been obtained from the results of surveys conducted by the Department of Statistics. In addition to the indicators obtained from other sources such as the Ministry of Social Development, the Ministry of Municipal and Rural Affairs and others.

For the selection of indicators that comprise the Index, it was necessary to review the components of the RGEI in Jordan for the year 2007. This is considered as the first experience in this area and which was prepared through reviewing the available literature on this subject, in particular the experiences of Sweden, Norway<sup>1</sup>, and Lebanon in building the index, with minor adjustments to suit the social, economic and demographic framework in Jordan.

The RGEI in Jordan consists of 17 indicators covering the areas of education, economic activity and the situation at work, participation in public life, population distribution by sex, and indicators of the average annual income (See Annex 1, which shows a list of the indicators that comprise the Index). It should be noted that all the indicators comprising the Index provide the data/indicator related to women in a particular field and then the same women’s indicator as a percentage of the

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<sup>1</sup> Paper Submitted by Norway, 2000, “[Constructing a regional gender equality index: reflection form a first experience with Norwegian Data](#)”, Statistical Commission and Economic Commission for Europe, Working Paper No. 7 Conference of European Statisticians, work session on Gender Statistics (Orevieto, Italy, 11-13 Oct., 2000).

corresponding indicator for men, due to the fact that the study stems from a “Gender and Development Approach”, considering the status of women compared to men, in an attempt to avoid the so-called “Gender Blind-Approach”.

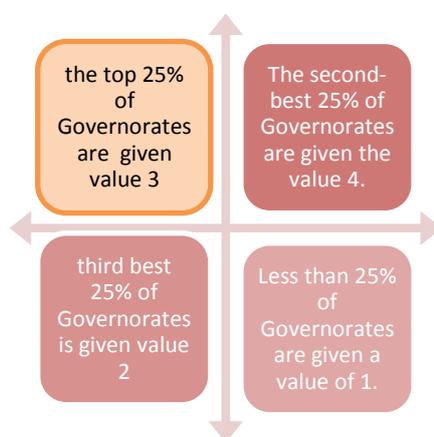
### Steps of Calculating the Regional Gender Equality Index

The RGEI was calculated through four steps in which the SPSS (V13) statistical software applications were used, and then these results were reflected on a map of the Hashemite Kingdom of Jordan. Following are the four steps:

**Step one:** the distribution of each of the seventeen indicators by “Quartiles” as follows:

- The top 25% of the governorates are given the value 4.
- The second-best 25% of the governorates are given the value 3.
- The third best 25% of the governorates are given the value 2.
- The bottom 25% of the governorates are given a value of 1.

**Figure 1: Distribution of Indicators by Quartiles**



**Step Two:** The collection of quartile values for the indicator for women and the ratio (women / men) and division of the total by two; thus, nine new indicators were obtained, representing the indicators used in the construction of the Index instead of the seventeen indicators.

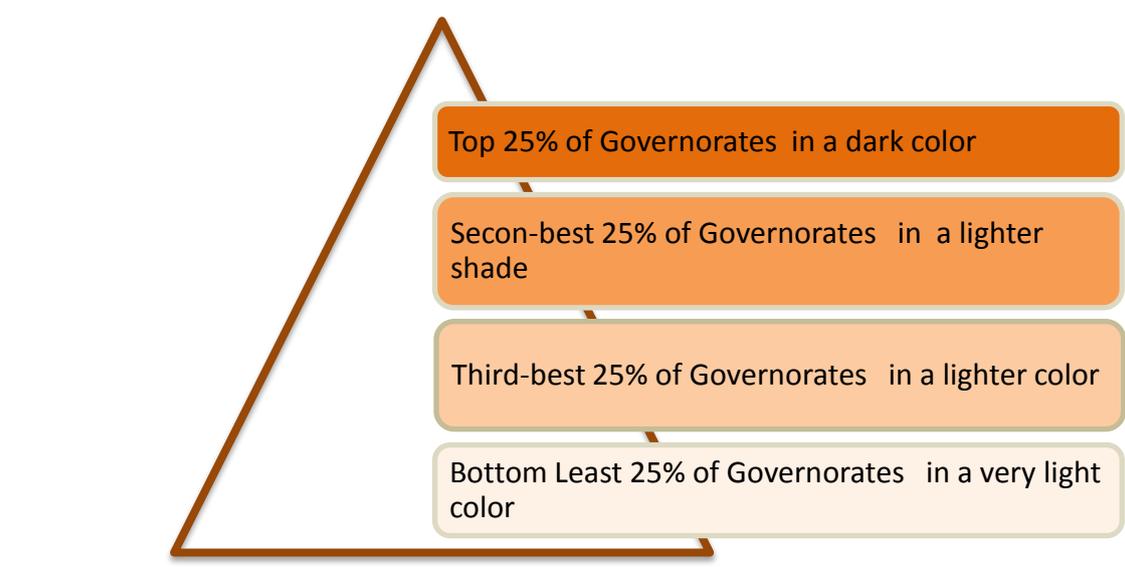
**Step Three:** The collection of quartiles values for the nine indicators.

**Step Four:** The division of the total output in the third step on the number of indicators (nine) in order to reach the RGEI and its value which ranged between 1

and 4, where the value of 1 indicates the lowest degrees of empowerment and the value 4 refers to the highest degree of empowerment.

After the RGEI had been calculated for the governorates (using the SPSS V13 program), the map of women's empowerment in Jordan was produced (see Chapter 2, Section 2 which contains the analysis of the results of Jordanian Women Empowerment Index for 2013). The top 25% of the governorates (1<sup>st</sup> quartile - Q1) show in a dark color, then the second-best 25% of the governorates (2<sup>nd</sup> quartile - Q2) appear in a lighter shade, the third top 25% of the governorates (3<sup>rd</sup> quartile - Q3) show in a further lighter color, and finally the least 25% of the governorates (4<sup>th</sup> quartile - Q4) are demonstrated in a very light color. (Figure 2)

**Figure 2: The Colors of Values of Index on the Map of Jordanian Women's Empowerment**



The indicators listed in Annex No. 1 were adopted according to the following considerations:

1. The educational policy in Jordan, which stipulates that education is compulsory and emphasizes its dissemination, contributed to the increase in the number of educated people, particularly among women, as the proportion of educated women in Jordan rose from 52% in 1979 to 89.9% in 2013. Despite the substantial decline in the rate of illiteracy among women, it is still higher in females than in males (3.7% male, 10.1% female in 2013). However, it does not underestimate the great official and public interest in women's education. Based on the above, two indicators for education were adopted. The first is the proportion of women with a university

education, because the high value of this indicator reflects positively on the value of the Index. The second is the rate of illiteracy among women, which reflects adversely on the value of the Index.

**2.** The issue of the integration of women in the political development process is an essential element in any society which is applying democracy in the management of its affairs. Economic and social development can only be achieved through the involvement and interaction of women in political development. The indicator of the proportion of women members in the municipal councils was selected as a good example for this, because these councils undertake many tasks in the provision of services to citizens; therefore, the representation of women therein is a step in the right direction towards leadership roles in the future. The exercise of the right to vote and run for municipal elections is also a way of training women on how to pursue these rights and benefit from them in other experiences of more political importance, such as the parliamentary elections. In addition, the percentage of women members in the administrative bodies in charities was selected due to the role of civil society organizations in highlighting women's issues and their efforts to improve the conditions and capacities of women to achieve self-reliance. Therefore, it can be concluded that the high proportion of women members in both of the municipal councils and the governing bodies of charities has a positive impact on the value of the Index.

**3.** Women's economic participation is considered an important element to achieve equal opportunities, to improve human capacity, and to have access to and control over resources. The definition of economic progress for women in this study is as follows:

**a.** The participation of women in the labor market as employees in the public and private sectors, including the proportion of economically active women

**b.** The increase or the decline in the participation of women is not enough to identify the economic role of women if the extent of a woman's ability to get a suitable job when she decides to enter the labor market is not taken into account. Consequently, it was necessary to consider the unemployment rates among women as part of the Index.

**c.** Women's ability to work and create wealth through active participation in the private sector as business and self-employed women.

It should be noted that the rise in the values of the economically active women and the self-employed and women business owners' indicators, out of the total of women workers, has a positive impact on the value of the index. In contrast, the high unemployment rate indicator value adversely affects the value of the Index.

4. Migration is considered as the second component of population growth after natural increase( fertility and mortality) as a factor in the change of population size and age structure. It is also a factor in population redistribution or concentration both at country level or at the level of regions and governorates. As a result, the problems of pressure on the various resources, services and infrastructure emerged in the receiving areas, while the sending areas suffered from the lack of qualified and trained persons and those with technical and scientific skills as well.

Many reasons lie behind this phenomenon, most notably the lack of justice in the distribution of work opportunities between the different regions or governorates of the country, which drives individuals to move from their areas of residence to other areas of the country where their needs are available. This, in turn, leads to changes in the demographic, economic, social and other aspects both in the sending and receiving areas.

In order to monitor population distribution among the governorates, the ratio of females to males in the 20-39 age group indicators was adopted. The rise in value of this indicator could show that there is a greater number of women of working age and that employment opportunities are available for them in their governorate, which makes them uninterested in migrating to another one, or that the migration of working-age males from the governorate concerned to another one led to the availability of better job opportunities for the females in their governorates after the migration of males. The decline in the indicator value means female migration from the governorate concerned to others or the migration of young people from other governorates to the governorate concerned, which provides less employment opportunities for females.

5. The individual income indicator, which is referred to as the average annual income of households headed by women is one of the most important indicators on women's economic empowerment, as it measures the current flow of economic resources for women. The main feature of economic resources is that they could be easily liquidated or converted into elements of other living conditions, at least when there is an available market, which reflects, therefore, on the welfare of family members. Against this background, it can be said that the rise in the value of the average annual income of households headed by women positively affects the value of the Index.

## Chapter Two

Empowerment in itself is a process tackling three dimensions related to: access to and control over resources; self-efficacy, in terms of having a sense of determination, awareness of one's rights and responsibility for one's decisions; and the revenues/ benefits which help achieve social and political democracy<sup>2</sup>. "Gender Empowerment" is defined as "woman's ability to obtain and control resources, to make choices and informed decisions, and influence changes on the domestic, local and national levels." Despite the multiplicity of definitions, there are frequently repeated terms: control - power, option - choice, and independence - sovereignty.

### **1. The-Status of Jordanian women between 2007 and 2013 at the National Level**

Jordan's orientation towards enabling Jordanian women to exercise their rights and to perform their duties goes in line with the principles of the Jordanian Constitution, which confirms in its Article VI the full equality of all citizens in rights, duties and equal opportunities and that the country should ensure employment, education, tranquility and equal opportunities to all Jordanians, with "positive discrimination" in favor of women through stating the necessity of establishing special conditions for the work of women and juveniles.

The National Charter also provides that Jordanian men and women are equal before the law, without distinction between them in their rights and duties. The 2006 "We are all Jordan" initiative confirmed the need to comply with the Kingdom's commitments under international conventions and treaties on women. In addition, many laws and regulations have included texts that explicitly emphasize equality and non-discrimination on the basis of sex, such as the electoral law for the House of Representatives in its definition of "the Jordanian", the Labor law for the year 2008, the National Center for Human Rights law of 2006, and the Civil Service Regulations for the year 2007. According to the Beijing Platform for Action, which provides for equality and non-discrimination before the law and the promotion of women's rights, the National Strategy for Jordanian Women (2013-2017) included the theme of integrating gender in national legislation, policies, plans, programs and budgets, and existing legislation were amended in line with international conventions.

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<sup>2</sup> **Bennett, C., Gender Mainstreaming in the European Union: Towards a New Conception and Practice of Equal Opportunities?** European Journal of Women's Studies November 2002 vol. 9 no. 4

## Education Field

During the past three decades, Jordan managed to fill gaps in gender equality which had emerged in the eighties of the last century, through enrollment in primary and basic stages of education. The rates of literacy among females increased in 1979 and 2013 from 51.7% to about 90%. Today, Jordan is ranked fifth among Middle East countries in gender equality in education at a rate of 89.9%. Jordan is also one of eight countries<sup>3</sup> in the Middle East showing a "Reverse Gender Gap" at the level of higher education; as female enrollment rates in universities are higher than males.<sup>4</sup>

There are several indicators that reflect the educational status of Jordanian women including what is shown in the following table:

**Table 1: Indicators of Education and Higher Education for Females between 2007 and 2013**

Indicators	2007	2013	Trend
Illiteracy rate	11.6	10.1	↓
Literacy rate	88.4	89.9	↑
Enrollment rate in basic education rate	49.4	48.9	↓
Enrollment rate in secondary education rate	51.0	54.7	↑
Enrollment rate in higher education	50.5	51.7	↑

Source: Gender Indicators Base, Department of Statistics year

Table 1 indicates a decrease in the rate of illiteracy among Jordanian women by 1.5%, which reflected positively on the rates of enrollment at all stages of education. The enrollment rate of women in higher education rose from 50.5% to 51.7% during 2007 and 2013.

<sup>3</sup> Together with UAE, Egypt, Iran, Jordan, Morocco, Syria, Tunisia

<sup>4</sup> Hashemite Kingdom of Jordan-Country Gender Assessment- Economic Participation, Agency and Access to Justice in Jordan, July 2013 MNSD Middle East and North Africa

## Health Field

Jordan has made considerable progress in human resources development. Women and girls have benefited considerably from the policies which led to a significant development in gender equality in the health field. The health status of women is determined within the social, political and economic context and not only through the lack of disease and disability. Women have the right to enjoy the highest levels of physical and mental health, safety and reproductive health, within the surrounding framework of equal opportunities.

This is demonstrated clearly by tracking health indicators and progress in this area as reflected in Table 2:

**Table 2: Health Indicators for Females between 2007 and 2013**

Indicators	2007	2013	Trend
Life expectancy at birth (years)	74.4	76.7	↑
Maternal mortality ratio( per 100,000 live births)	38.0	19.0	↓
Proportion of female doctors to the total of doctors	15.5	18.0	↑
Proportion of female dentists to the total of dentists	32.7	36.8	↑
Proportion of female nurses to the total of nurses	53.6	74.6	↑
Proportion of female pharmacists to the total of pharmacists	54.4	59.6	↑

Source: Gender Indicators Base, Department of Statistics year

It is noted from Table 2 that all health indicators improved between 2007 and 2013. Life expectancy at birth increased from 74.4 to 76.7 respectively. The reduction of maternal mortality rate (by 50%) indicates that Jordan has achieved significant progress which reflects the degree of attention given by the government to this area, which represents the Fifth Millennium Development Goal. Moreover, there was a rise in the percentage of female workers in the health field, with the percentage of female doctors rising by 2.5% (with an increase of 16.1% over two years), the percentage of nurses rising from 53.6% in 2007 to 74.6% in 2013, and that of pharmacists increasing by 5.2%. This shows the change which Jordanian society has undergone in terms of scientific specialization no longer being exclusive for males.

## Economic Field

Recently, the participation of women in the labor market has received special attention. At the international level and in the context of achieving the Millennium Development Goals, the third goal seeks to promote equality and the empowerment of women. In Jordan, women's work is one of the topics stirring a lot of debate; as the work of women is an important factor towards achieving greater equity in the distribution of income, decisions and roles within the family and society. This area can be measured using several indicators listed in Table 3:

**Table 3: Indicators of Economic Participation for Females between 2007 and 2013**

Indicators	2007	2013	Trend
Economic participation rate of females	14.7	13.2	↓
Proportion of females in the labor force	18.3	17.5	↓
Proportion of female paid Employees (employees)	94.8	95.8	↑
Proportion of self-employed females and female business owners	4.1	3.6	↓
Proportion of females unpaid family worker and unpaid female workers	1.1	0.5	↓
Unemployment rate for females	25.6	22.2	↓
Average monthly wage (JD)	277	406	↑

Source: Gender Indicators Base, Department of Statistics year

The data shown in Table 3 point to the decline of females' economic participation rate from 14.7% in 2007 to 13.2% in 2013, as well as the reduction of the proportion of females in the labor force from 18.3% to 17.5% in the two above-mentioned years. It is clear from the 2007 and 2013 data that the majority of female workers are employed and paid at a rate of 94.8% and 95.8%, respectively. The data also show a decrease in two indicators: self-employed females and female business owners, and the proportion of unpaid female family workers and unpaid female workers.

In spite of the governmental policies aiming at reducing unemployment, the unemployment rate among females decreased slowly to 25.6% in 2007 then to 22.2% in 2013 at a decrease rate of 13%.

The low level of women's involvement in the labor force in Jordan reflects the real lack of job opportunities for women who want to work, which affects the unemployment rates among women, especially those with high levels of education. In Jordan, there is no correlation between the education women get and the skills required by the labor market. In addition, the wage gap, the lack of equality in

employment opportunities especially in the private sector, the lack of a women-friendly environment, and the lack of a comprehensive transportation system which is efficient and safe, all contribute to women withdrawal work or their reluctance to work.

### Political Field

Jordan has made concerted efforts to encourage and empower women to participate in political life and to contribute to decision-making. The level of women’s participation in this area reflects the extent of their success in the educational and professional spheres and their abilities in social communication. Usually, this area includes several indicators shown in table 4.

**Table 4: Indicators of Political Participation for Females between 2007 and 2013**

Indicators	2007	2013	Trend
Percentage of females in the diplomatic corps at all levels	16.5	18.8	↑
Percentage of females in the National Assembly (House of Representatives and Senate)	9.3	12	↑
Percentage of females in the Municipal Councils	27.4	30.6	↑

Source: Gender Indicators Data Base, Department of Statistics year

Table 4 demonstrates that there is a progress in women’s political and public sphere participation. This has been the result of introduction of the quota system in the parliament and municipal councils, which led to a rise in the proportion of females in the parliment (House of Representatives and Senate) from 9.3% in 2007 to 12% in 2013. Women are also seeking access to positions in the municipalities, and represented more than a quarter of the total members of municipal councils in both years.

### Social Field

Social statistics and their derived indicators raised much attention in the past few years due to their multiple uses, particularly in the formulation of socio-economic policies and plans. Attention to social statistics has not been only limited to developed countries, but also included developing countries who were keen to establish statistical bodies to provide various statistical data, including social statistics. The following are some of the indicators of the social sphere as demonstrated in Table 5.

**Table 5: Social Indicators for Females between 2007 and 2013**

Indicators	2007	2013	Trend
Proportion of women who are heads of households	11.1	13.7	↑
Crude marriage rate	10.6	10.9	↑
Crude divorce rate	2.1	2.9	↑

Source: Gender Indicators Base, Department of Statistics year

Data shown in Table 5 indicate that the social and economic roles of women in the management of family affairs and decision-making are continuously growing, as reflected in the significant increase in the proportion of women heads of households from 11.1% in 2007 to 13.7% in 2013. This could be attributed to the increase of crude divorce rates, from 2.1% to 2.9% during the period 2007 - 2013, with a surge of 38%. There has also been a slight increase in the crude marriage rate between the two mentioned years.

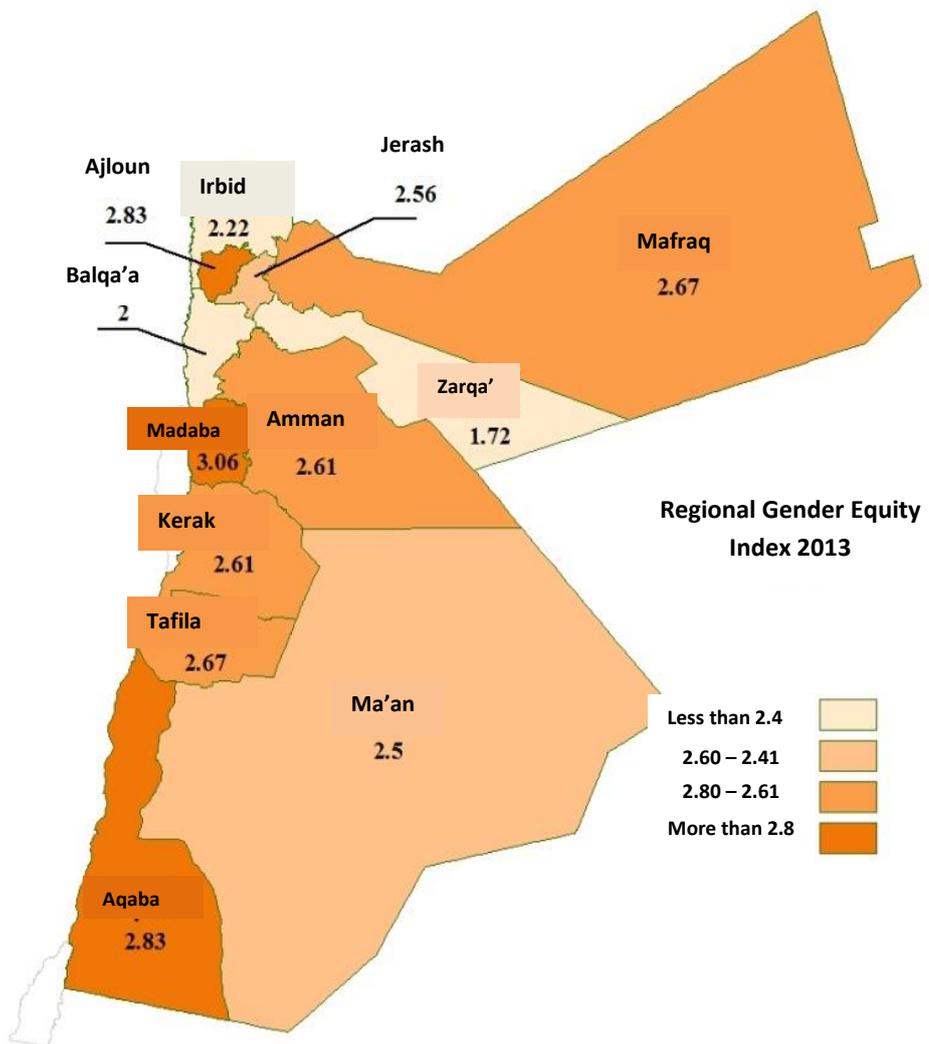
## **Second: Regional Gender Equality Index at the Governorates Level for 2013**

The RGEI value was calculated for all governorates of the Kingdom based on indicators that are shown in Table 6, where the value of the Index for different governorates varied between 3.06 and 1.72. While Map No. 1 shows the Index values that have been calculated for each governorate in the Kingdom.

**Table 6: The Regional Gender Equality Index Indicators for 2013**

<b>Indicators for Education</b>
1. The rate of illiteracy among women
2. The rate of illiteracy among women to the rate of illiteracy among men
3. The percentage of women with a university education
4. The percentage of women with a university education to the percentage-of men with a university education
<b>Indicators for Participation in Public and Political Life</b>
1. The percentage of women members of the governing bodies of charities
2. The percentage of women members of the governing bodies of the charities to the percentage of men members
3. The percentage of women members of the Municipal Councils
4. The percentage of women members of the Municipal Councils to the percentage of men members
<b>Indicators for Economic Activity and the Situation at Work</b>
1. The percentage of economically active women
2. The percentage of economically active women to the percentage of economically active men
3. The unemployment rate for women
4. The unemployment rate for women to the unemployment rate for men
5. The percentage of women business owners and self-employed women of the total of women workers
6. The percentage of women business owners and self-employed women of the total of women workers to the percentage of men business owners and self-employed men of the total of men workers
<b>Indicators for Distribution of Population</b>
1. The ratio of females to males in the 20-39 age group
<b>Indicators for Individual Income</b>
1. The average annual income of households headed by women
2. The average annual income of households headed by women to the average annual income of households headed by men

**Map 1: Map of Jordanian Women Empowerment in 2013**

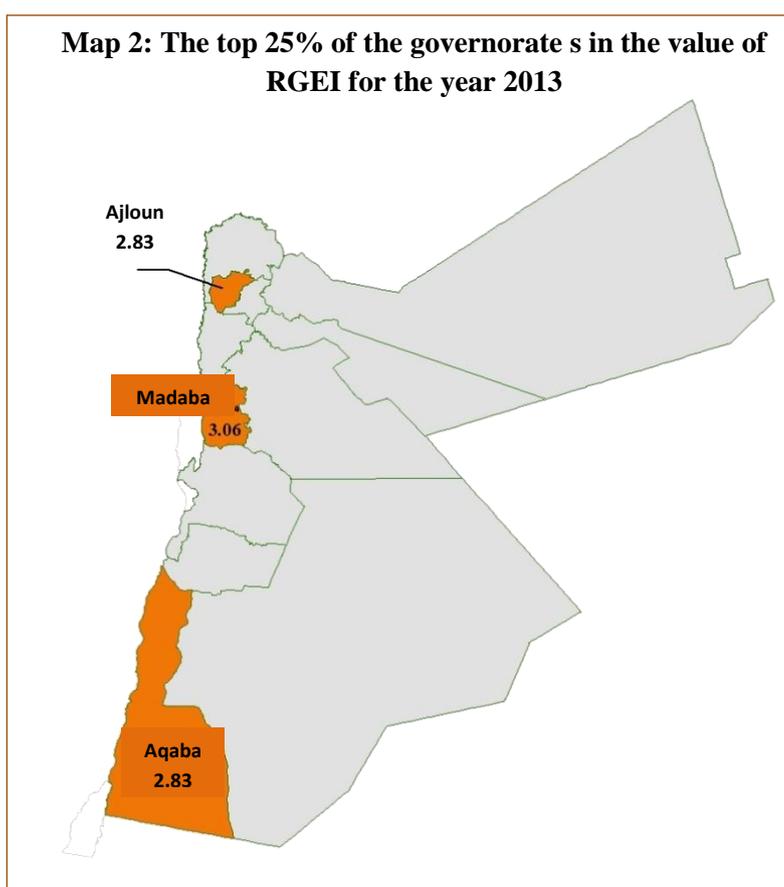


\* Note: The values in the Map reflect the RGEI values for each Governorate

Table 7 and Annex 3 show that the governorates with the highest RGEI values were distributed among the three regions of the Kingdom (middle, north and south), governorates having the lowest value of the Index were distributed among the middle and the north regions. The data suggest that the variation in the Index values was not limited to one region but spread among different regions.

**Table 7: Classification of Governorates by Quartile Regional Index for 2013**

Governorate Ranking	Governorates and the Index Value
The top 25%	Madaba (3.06), Ajloun (2.83), Aqaba (2.83)
The second-best 25%	Mafraq (2.67), Tafila (2.67), Amman ((2.61), Karak (2.61)
The third-best 25%	Jerash (2.56), Ma'an (2.50)
The bottom/least 25%	Irbid (2.22), ALBalqa (2.00), Zarqa(1.72)



**The Top 25% of the Governorates in the Value of RGEI for the Year 2013**

It is noted that the governorates that got the best 25% of the RGEI are distributed among the three regions of the middle, the north and the south (Madaba, Ajloun, and Aqaba). The following is a detailed analysis of the results.

**First Place: Madaba (3.06)**

Madaba came first among the governorates of the Kingdom in 2013 in the empowerment of women according to the indicators adopted in the Index, with the value of 3.06. One of the main reasons and factors that helped Madaba Governorate, located in the middle region , to get the first rank between the governorates in the RGEI is its proximity to the capital. This facilitated the movement of women of this Governorate to the capital to benefit from the available employment opportunities, resulting in a higher percentage of economically active women, reaching 19%, which is higher than the corresponding national percentage of 13.2%. The increase in the participation of women of Madaba in the labor market was reflected in a higher value of the average annual income of female-headed households, which amounted to 6299.3 (JD).

In addition, the results showed a rise in the proportion of women with a university degree, where the rate was 16.1%. It could be argued that the increase in the average age of marriage for females in Madaba, which is 26.7 years compared to 25.8 years in the Kingdom, in addition to its proximity to the capital where many private and public universities are available, have helped to achieve this result. It is worth mentioning that the high proportion of educated women in Madaba (87.2%) led to raise their awareness of the need to exercise of their rights in their communities, resulting in higher participation in the municipal councils with 31% women members This indicates a change in society's view of women's role which was confined to the traditional one as wives and mothers but has now expanded to include other effective roles like economic and political participation.

### **Second Place: Ajloun and Aqaba Governorates (2.83)**

Results indicate that the second rank in the index, which recorded a value of 2.83 was distributed among Ajloun Governorate of the North Region, and Aqaba Governorate in the southern region. Below is a detailed presentation of the results:

#### **Ajloun Governorate**

The small governorate of Ajloun, which is located in the North and represents 0.5% of the total area of Jordan. It is ranked second among the governorates in the RGEI with a value of 2.83, due to a low illiteracy rate compared to other governorates. Coming after Amman and Zarqa with a 10% illiteracy rate, this had a direct impact on the rise in the percentage of educated women in this Governorate. Interestingly, the women of Ajloun ranked first in the indicator of the proportion of women members of the governing bodies of charities, amounting to 53.1%, and in the high rates of membership in the municipal councils, which is considered as a positive indicator of

the effectiveness of educational policies targeting higher rates of education and lower rates of illiteracy among women. This helped increase women's involvement in civil society, which resulted in a significant improvement in the participation of the women of this Governorate in public and political life.

Upon examining the economic participation of the women of this Governorate, we find that the proportion of economically active women amounted to 14.8%, which is higher than the national level of the Kingdom of 13.2%, but remains modest when compared to other governorates. It should be noted that the high percentage of women's participation in the labor market has helped to increase the income ratio among women who are heads of households, with this ratio exceeding 45%. Furthermore, the results showed an increase in the unemployment rate of 27.3% versus 22.2% in the Kingdom, which is reflected in the dependence of 38% of the average annual income of female-headed households in the Governorate on transfer income, which includes retirement income, Social Security benefits, accrued insurance compensation, gifts and other current transfers.

### **Aqaba Governorate**

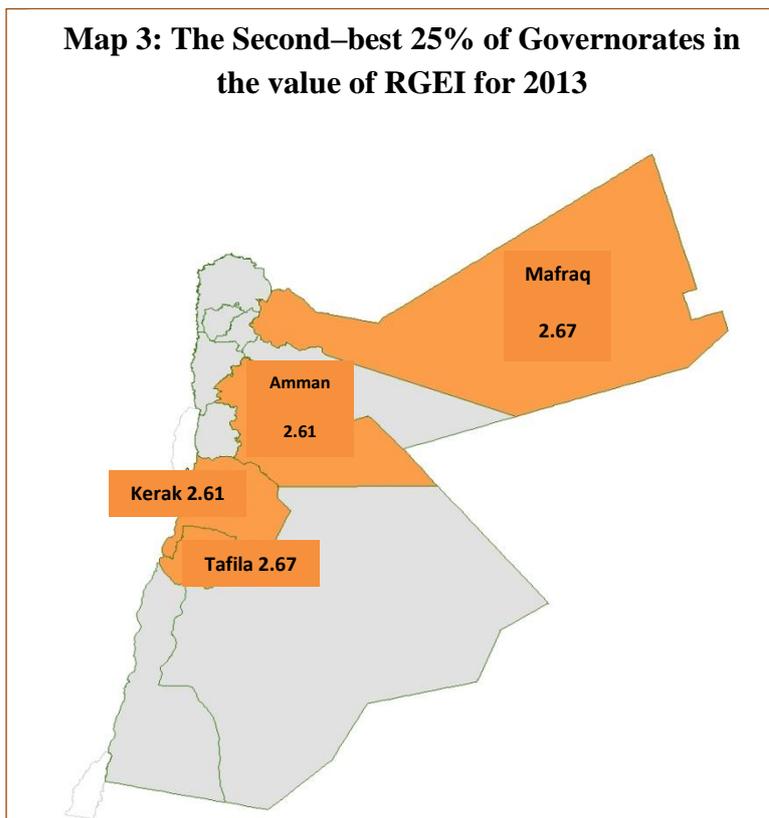
The crucial factor that helped the coastal Governorate of Aqaba, which lies on the only port in Jordan, to get the second place among the governorates in the RGEI was the women of Aqaba ranking first in the proportion of business owners and self-employed women with 8.5%, which reflected positively on the decline in the unemployment rate to 21.5%. It could be argued that the previous result is not uncommon for a governorate with a free economic zone providing job opportunities for both sexes. This result also reflects the efforts of the government and civil society towards empowering women economically in this Governorate through the granting of micro-credit projects. Figures released by the Jordanian Women Indicators Data Base in the Department of Statistics point to a clear increase in the percentage of female beneficiaries of these micro-loans in 2013, amounting to 89% of the total beneficiaries of loans granted to the Governorate. The same source also pointed to the high proportion a higher rate of loans granted to women, amounting to 75.2% in 2013. Other reasons that have helped the Governorate to obtain the previous result is the increase in the average annual income of female-headed households, where the findings showed that Aqaba is the second governorate after Amman Governorate in the average annual income of female-headed households. This indicates that local communities have started to adapt to the emerging roles and responsibilities within the family after women's entry into the labor market.

In addition to the above, Aqaba governorate has got a high proportion of women in the membership of the governing bodies of charities and municipal councils. This

means that women in Aqaba governorate play an active role in the development of society through joining the work force and exercising their political and social rights.

### **The Second-best 25% of the Governorates in the Value of RGEI for the Year 2013**

It is noted that the governorates that recorded the second-best 25% in RGEI namely Mafraq, Tafila, Amman, and Karak, were distributed among the middle, north and south regions.



### **Third Place: Mafraq and Tafila Governorates (2.67)**

Mafraq and Tafila shared the third rank, having the same Index value. The following is an analysis of the key results:

#### **Mafraq Governorate**

The northern governorate of Mafraq, is the second-largest governorate of the Kingdom in terms of area after Ma'an and includes the Northern Badia, was among the second-best 25 % of the governorates in the RGEI value.

It is clear from the major indicators that the rise in the proportion of women members of the governing bodies of charities (where Mafraq was the second governorate after Ajloun) was one of the most important reasons that helped in

achieving the previous result. Women in Mafrq governorate recorded a uniquely high percentage of women members of the municipal councils compared to other governorates, as the value of indicator was 31.5% of the total members of the municipal councils, while noting that the Governorate has 18 municipalities. This demonstrates the efficiency of efforts exerted whether by civil society organizations or the government in promoting the political and societal role of women.

Consideration of the economic participation of women in Mafrq governorate shows that the proportion of economically active women amounted to 13.2%, similar to the proportion of economically active women in the Kingdom. Women in the Governorate also got the third rank among the governorates, in the ratio of women business owners and women who are self-employed which reached 3.9% of the total working women in the Governorate.

### **Tafila Governorate**

Tafila, the least populated governorate in Jordan, recorded 2.67 as the value of the Regional Gender Equality Index. Among the most prominent indicators recorded by women in Tafila was gaining the first place among the governorates in the proportion of women with a university degree due to the presence of a public university in that Governorate. Tafila was also characterized by an increase in the rate of women joining the labor market, ranking first among the governorates in the proportion of economically active women (22.5%), which was higher than the national percentage of the Kingdom by 9.3%. This can be attributed to several reasons, the most important among which is the above-mentioned high proportion of women with university degrees, which confirms the fact that women's access to jobs increases with higher levels of education. In addition, the economic conditions experienced by the entire world and not only Jordan, pushed Jordanian women to deviate from the stereotypical framework of her work and venture into various new professions, occupations and industries.

Nonetheless, Tafila was the last among the governorates in the average annual income for families headed by women. Many factors led to this low average, as the high rate of women working in the public sector means access to lower wages, hence less income. Moreover, the pattern of division of labor within the family is based on the allocation of men's working hours in income-generating activities and the allocation of women's time to domestic work.

The women in Tafila had notable participation in politics and civil society institutions through recording a high value in the membership of the municipal councils and a medium value in the membership of the governing bodies of charities. It is noticeable that internal migration to and from the Governorate for both sexes in the

age group of 20-39 had no impact. The female to male ratio reached 97%, which means that for every one hundred men, there are ninety-seven women inhabiting this governorate .

#### **Fourth Place: Amman and Karak Governorates (2.61)**

Amman and Karak got the same RGEI value. Below is an analysis of the key reasons:

##### **Amman Governorate**

Amman Governorate (the capital) recorded a RGEI value of 2.61. Among the most prominent indicators of this Governorate is that it took second place after Tafila in the high percentage of its women who have a college degree, with a rate of 17.2%. This is due to the widespread growth of private universities in this Governorate where the number reached 14 universities. This Governorate was also marked by the illiteracy rate being 3.3% less than the corresponding national rate.

In addition, this Governorate achieved the lowest rates of unemployment among women compared to other governorates, owing to the concentration of economic activities and the availability of job opportunities. Women had taken 5337.3 jobs (33%) out of a total of 16401.2 jobs created in Amman in 2012.

It is worth mentioning that a distinctive feature of this Governorate compared to others is the increase in the average annual income of female-headed households, where Amman ranked first among the governorates with the value of JD 8634.2. Financial support for families headed by women in this Governorate comes in particular from the flow of workers' remittances, which accounted for 40% of the total average annual income of female-headed households. In the absence of this support these families will become more vulnerable when such transfers stop, since they do not constitute a sustainable foundation to support these families for several reasons. For example, the host countries might dispense with such workers at any time whether as a result of replacing them with native workers, or as a result of seeking cheaper labor, as is the trend in the Gulf countries that resort to importing cheap labor from Asian countries. Furthermore, the risk remains in the absence of training programs for these women to enter the labor market, which is a big challenge for decision-makers and existing programs concerned with the need to provide material support to these families.

##### **Karak Governorate**

When reviewing indicators for Karak, it is noted that there are multiple causes and factors that helped to get this Governorate in the south of Jordan to the fourth rank of RGEI values, which stood at 2.61. Among the major factors was the increase in

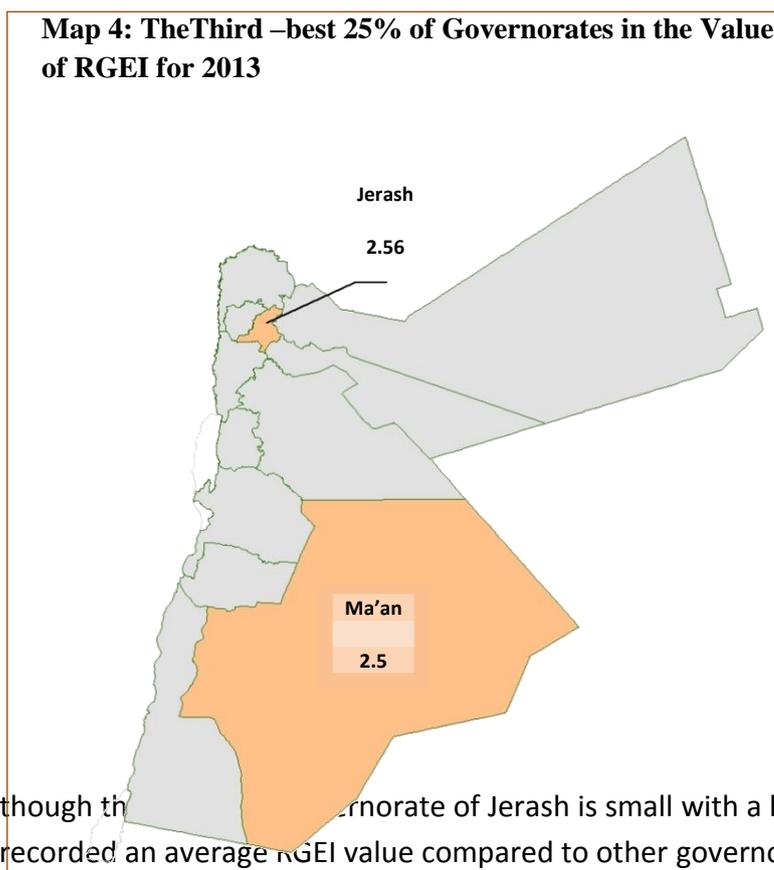
ratio of economically active women, where it got the second rank among governorates after Tafila with a value of 21.9%. Women with a university degree in this Governorate got the third rank after Tafileh and Amman at a rate of 16.9% due to the presence of a public university in that Governorate.

The ratio of females to males in the (20-39) age group indicator had a significant impact on women's empowerment in Karak, as the index value reached 99.1%, indicating that the numbers entering and leaving this Governorate for both sexes in this age group are equal.

### **The Third-best 25% of the Governorates in the Value of RGEI for the Year 2013**

As for the governorates that got the third-best 25% of the RGEI value Jerash and Ma'an, they were distributed among the two regions of the north and south

### **Fifth Place: Jerash Governorate (2.56)**



Although the Governorate of Jerash is small with a high population density, it recorded an average RGEI value compared to other governorates, standing at 2.56.

The main reason for this result is that while the Governorate scored average values in the economic, educational, social and demographic indicators, it achieved a distinguished result in the political participation indicator, where it came first in the rate of the representation of women as members of the municipal councils, with

31.7% of the seats in this Governorate. This signifies a greater recognition of the rights to equality and political participation which is reflected in the women of this governorate benefitting from the positive discrimination granted them through the application of the quota system in the municipal councils.

#### **Sixth Place: Ma'an Governorate (2.50)**

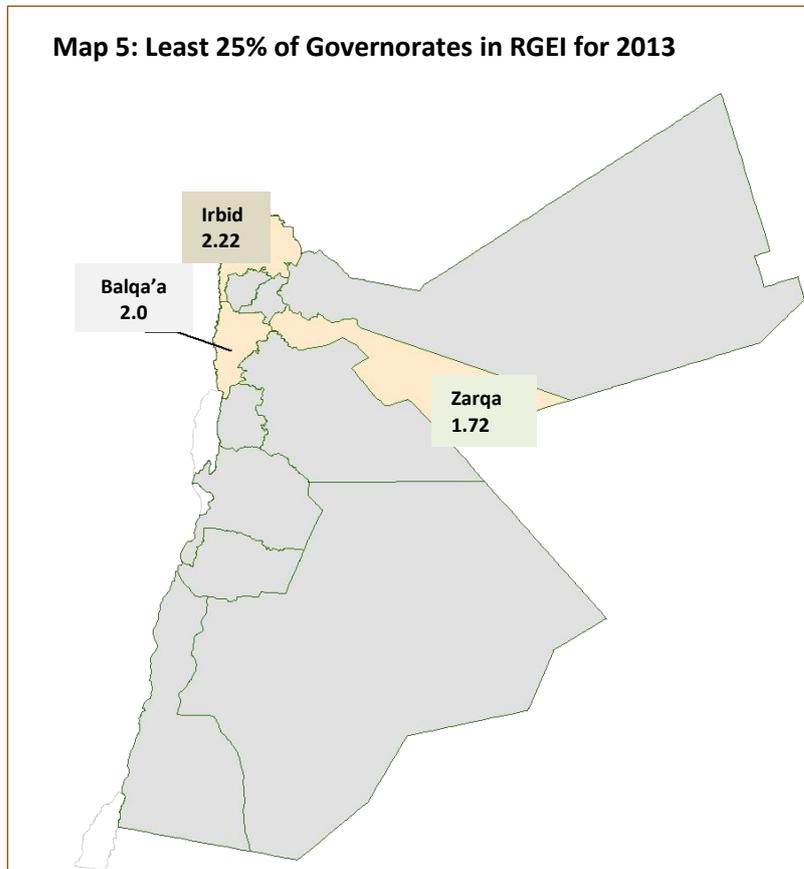
Ma'an, the largest and the least density populated among the governorates, recorded a value of 2.50 for the Regional Gender Equality Index. One of the reasons leading to this result is the fundamental decline in the rate of education, and the high rate of illiteracy among females at 24.7%, this means that one out of every four women in Ma'an can neither read nor write, and this reflects on their ability to access university education.

When examining the economic participation of women, it is noted that this Governorate had the lowest proportion of women business owners and women who are self-employed at 1.3%. Among the reasons that contributed to this result are the barriers to women's access to economic resources including the provision of funds required to start these projects, in addition to changes in the nature of the activities in the labor market, the dominance of large institutions in this market, and women's preference to avoid self-employment due to their inability to reconcile it with their family responsibilities.

Nonetheless, the data indicate that women in Ma'an have a significant involvement in public life and civil society institutions, with the Governorate coming in the third place after Ajloun and Mafraq in membership in the governing bodies of charities. The women of this Governorate are also greatly involved as members of municipal councils

#### **The Least 25% of the Governorates in the Value of RGEI for the Year 2013**

As for the governorates that got the least values in the RGEI, they were distributed among the north and middle regions and included Irbid, Balqa, and Zarqa governorates.



#### **Seventh Place: Irbid Governorate (2.22)**

Irbid Governorate, which has the second-largest population after the capital, attained a low value of the RGEI, at 2.22. Several factors had a direct impact leading to this low value.

In spite of the progress made by the Governorate of Irbid in the field of education and decline in the illiteracy rate, the proportion of women with a university degree 12.5%, however, was modest compared with other governorates

Looking at women's participation in the labor market, we find that the Governorate of Irbid got the second place after Aqaba Governorate in the proportion of women business owners and women who are self-employed, where the rate was 6.2%. This means that there is a tendency to promote the involvement of women in the labor market through micro-credit projects. Figures from the Jordanian Women's Indicators Data Base show a substantial increase in the proportion of female

beneficiaries of these loans during the years 2007 to 2013, as the ratio rose from 39.5% to 68.7% with an average increase of 74% during this period.

Notwithstanding the foregoing, the data indicate a decline in the economic participation of women and an increase in the unemployment rate. The reason for the decline in women's economic participation is the lack of job creation in the Governorate, where women benefited of only 2195.2 job opportunities (23%) out of 9543.5 jobs created in the Governorate of Irbid for 2012. The high unemployment rate among women in the Governorate can be attributed to the fact that transfer incomes accounted for 44% of the total annual income received by female-headed households, which does not encourage women to participate in the labor market. In addition, the percentage of housewives exceeded 77.7%, which indicates a lack of women's ability to reconcile family and work responsibilities which discourages her from going out to work.

It is also noteworthy that the rate of political participation among women in this Governorate is low, as evidenced by the low rate of their membership in municipal councils, where Irbid was in the last rank among other governorates in this indicator at 12.4%.

#### **Eighth Place: Balqa Governorate (2.0)**

The main reasons that led to the Balqa Governorate scoring a weak value of the Index of 2.0, are the high illiteracy rate, the low rate of university educated women, and the decrease in the average annual income of female-headed households, with the Governorate getting the lowest value among all governorates in this indicator. Indicators also showed a weak participation of women in public life through low rates in the membership of the governing bodies of charities (23.3%). It could be argued, however, that the women of this Governorate exercised their political rights effectively through the rate of 30% as members of municipal councils.

The ratio of females to males in the 20-39 age groups in the Balqa Governorate is low; the results showed that for every hundred males, there are eighty eight females living in the Balqa Governorate. This low ratio of females to males in this age group is mainly due to social factors, especially that of marriage which leads to the movement of the wife from her original place of residence to that of the husband, or because of the high number of males of the same age group entering this Governorate.

### **Ninth Place: Zarqa Governorate (1.72)**

Zarqa Governorate recorded the lowest values of the RGEI at 1.72. Referring to the reasons that led to this result. It is noted that in spite of Zarqa Governorate getting the best rates after Amman Governorate in terms of illiteracy and with the value of 9.3%, the females in this Governorate were the least likely to get a university education, which remains subject to the economic and social conditions of the family. This was confirmed by a significant drop in the proportion of women with a university education, which did not exceed 8.0%.

Moreover, the limited education and training available for women led to the persistence of the limited opportunities for employment in the formal and informal sectors, as confirmed by the low economic activity indicator, which was 8.0%. The percentage of business owners and self-employed women also recorded the lowest value reaching 1.4%, which led to a higher unemployment rate. In addition, all the above-mentioned economic indicators reflected on the average annual income of female-headed households, making it less than in other governorates.

It is also notable that women's participation in public life and civil society is unsatisfactory. The proportion of women in the membership of the municipal councils was relatively low at 29.9%, and the proportion of their membership in the administrative bodies of charities was also low compared to other governorates, at 32.8%. This suggests that women still need more awareness-raising regarding their social, economic and political rights so that they can reach the required level of empowerment in all fields-

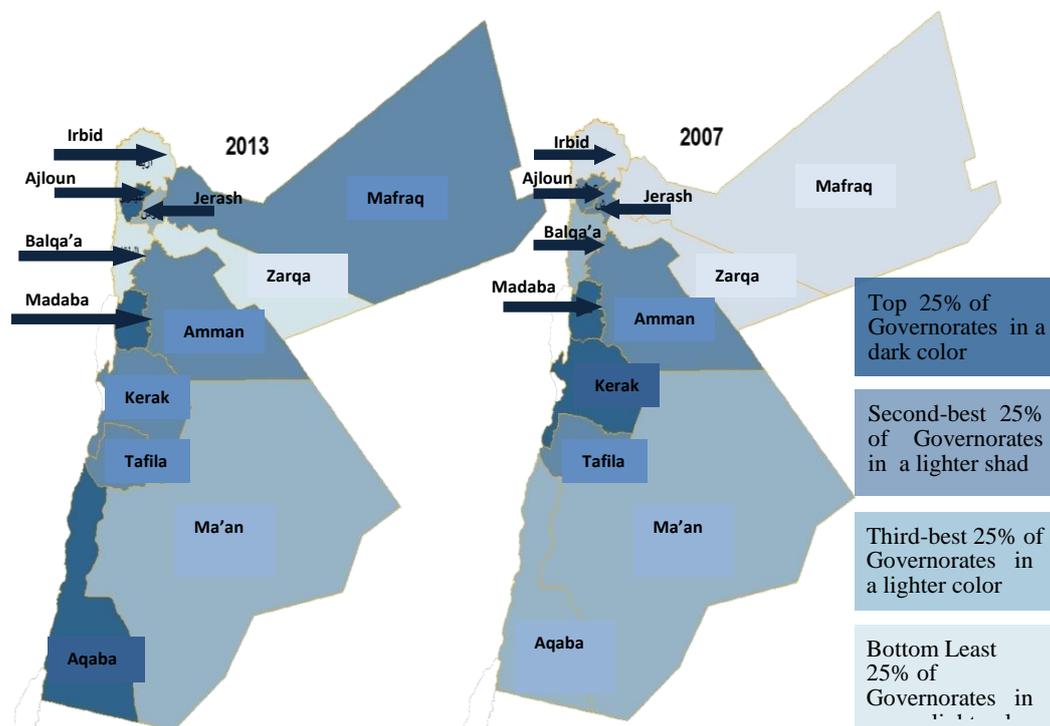
Furthermore, the decline in the ratio of females to males in the 20-39 age group, standing at ninety one women for every one hundred men, indicates the direct influence of the nature of the region that contains many factories, a free zone, in addition to military camps that raise the proportion of men in the population.

### Third: Comparison of the RGEI at Governorate Level between 2007 and 2013

Map number 6 and Table 8 show the change in absolute values of the RGEI for the Governorates during the period between 2007 and 2013. On the one hand, some of them have made progress in the index values, such as the Governorates of Irbid, Mafraq, Ajloun, Ma'an and Aqaba. On the other hand, Tafileh and Madaba maintained the same values of the index during the aforementioned period. The results also demonstrate a decrease in the absolute values of the RGEI in the Governorates of Amman, Balqa, Zarqa, Jerash, Karak and between 2007 and 2013.

The results of the comparison show that there is improvement in the indicators for education in all Governorates during the years, as well as the political and community participation indicators. The economic indicators for the governorates, however, recorded a significant decline during the period referred to earlier, which had a substantial role in the decline in the Index values in the governorates.

**Map 6: Map of Jordanian Women Empowerment at Governorate Level for 2007 and 2013**



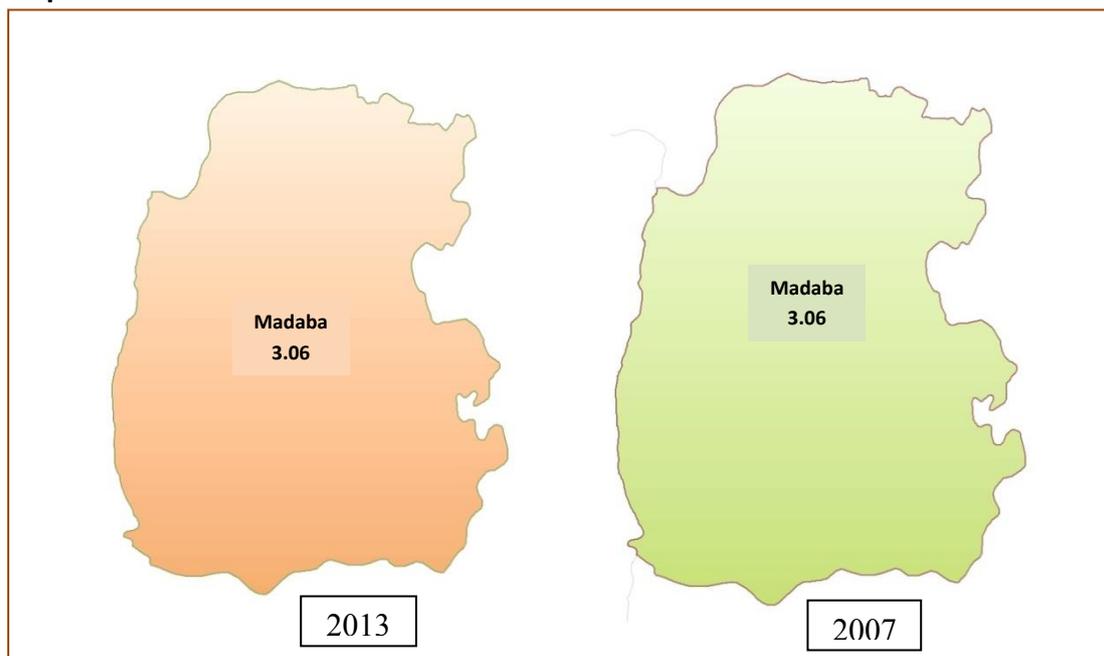
**Table 8: Regional Gender Equality Index Values of Governorates for 2007 and 2013**

Governorates	Index Value 2007	Index Value 2013	Index Value trend
Amman	2.72	2.61	↓
Balqa	2.50	2.00	↓
Zarqa	1.94	1.72	↓
Madaba	3.06	3.06	↔
Irbid	2.00	2.22	↑
Jerash	2.83	2.56	↓
Mafraq	2.00	2.67	↑
Ajloun	2.67	2.83	↑
Kerak	3.17	2.61	↓
Ma'an	2.06	2.50	↑
Tafila	2.67	2.67	↔
Aqaba	2.67	2.83	↑

The following are the main reasons that led the Index values for each governorate to improve, decline, or remain unchanged during the years 2007 and 2013.

#### **Madaba Governorate**

**Map 7: RGEI for Madaba Governorate for 2007 and 2013**

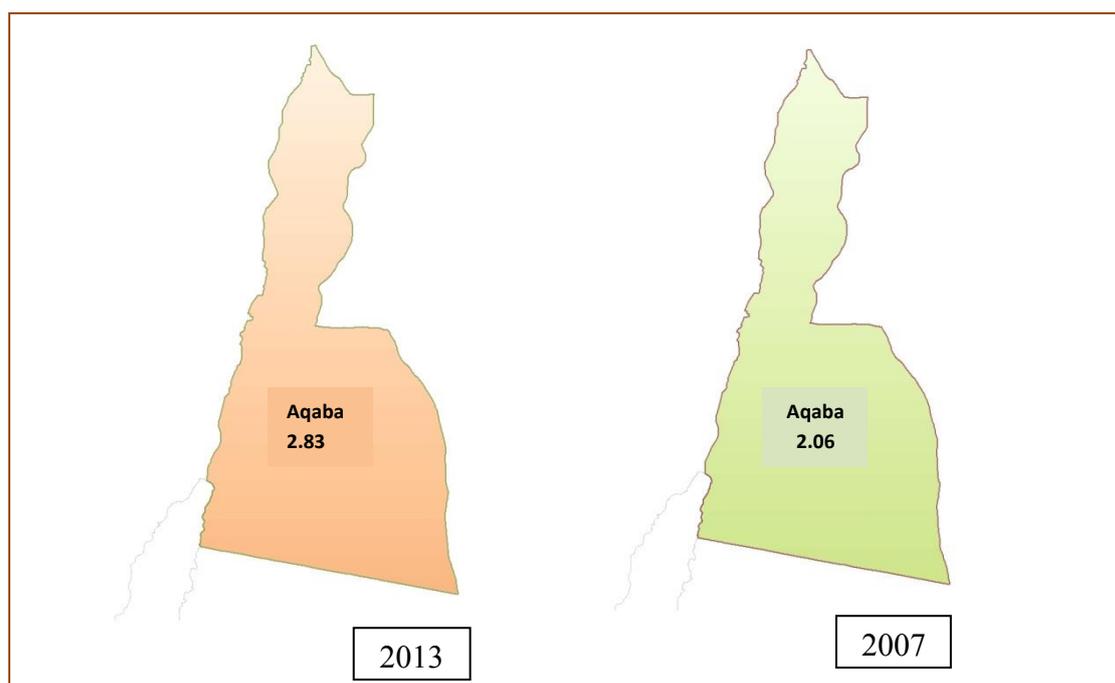


Madaba maintained the Index value of 3.06 during the years 2007 and 2013. This result is due to several reasons, key among which was the improvement in the educational level among the females of this Governorate, as the proportion of women with a university degree rose from 10.5% in 2007 to 16.1% in 2013. In addition, the results showed a clear decline in the unemployment rate for women from 33.6% in 2007 to 23.3% in 2013. Moreover, the results clearly showed a drop in the unemployment rate for women from 33.6% in 2007 to 23.3% in 2013, mainly due to the employment opportunities which had been created in the labor market in this Governorate, where women benefited from 25% of the total jobs created in 2012.

The substantial decline in the unemployment rate in this Governorate reflects the degree of the economic empowerment of women through their ownership of small projects. Figures from the Jordanian Women's Indicators Base showed the high proportion of female beneficiaries of micro-loans (which provide the start-up capital for these projects) of the total beneficiaries of loans granted to the Governorate, from 29.5% in 2007 to 55.1% in 2013. The figures also indicated a rise in the percentage of the loans granted to women in this Governorate from 20.1% in 2007 to 27.6% in 2013.

### **Aqaba Governorate**

**Map 8: RGEI for Aqaba Governorate for 2007 and 2013**

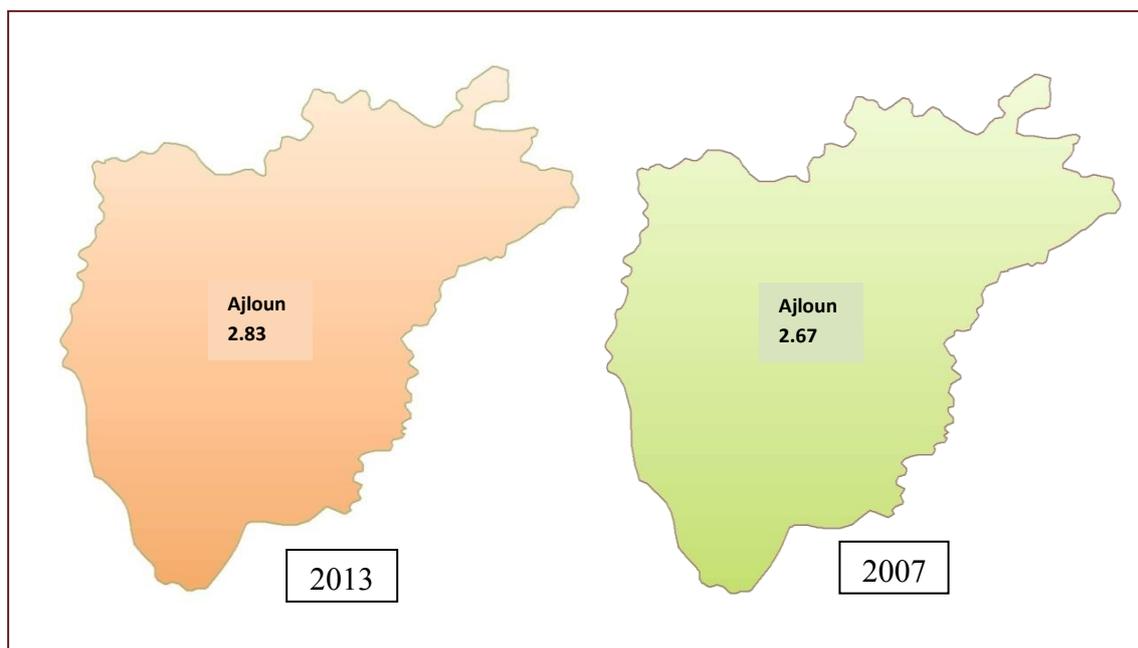


Aqaba Governorate made significant progress in the RGEI value between 2007 and 2013. The value of the Index for this Governorate went up from 2.06 in 2007 to 2.83 in 2013, with an average increase of 37%. One of the main reasons that helped to achieve this progress during the two years was the substantial rise in the proportion of women members of the governing bodies of charities from 14.7% in 2007 to 45.2% in 2013.

It is worth mentioning that the data showed a considerable increase in the percentage of women business owners and those who are self-employed from 2.4% to 8.5% in the two years, respectively, with an increase of more than three-fold. This proves that women in this Governorate managed to access economic resources and provide the capital that enabled them to own their own projects. This result indicates women's significant demand for this type of entrepreneurial work, while also confirming the hypothesis that self-employment is likely to suit women more than men because it allows her to reconcile work with family responsibilities.

#### **Ajloun Governorate**

**Map 9: RGEI for Ajloun Governorate for 2007 and 2013**

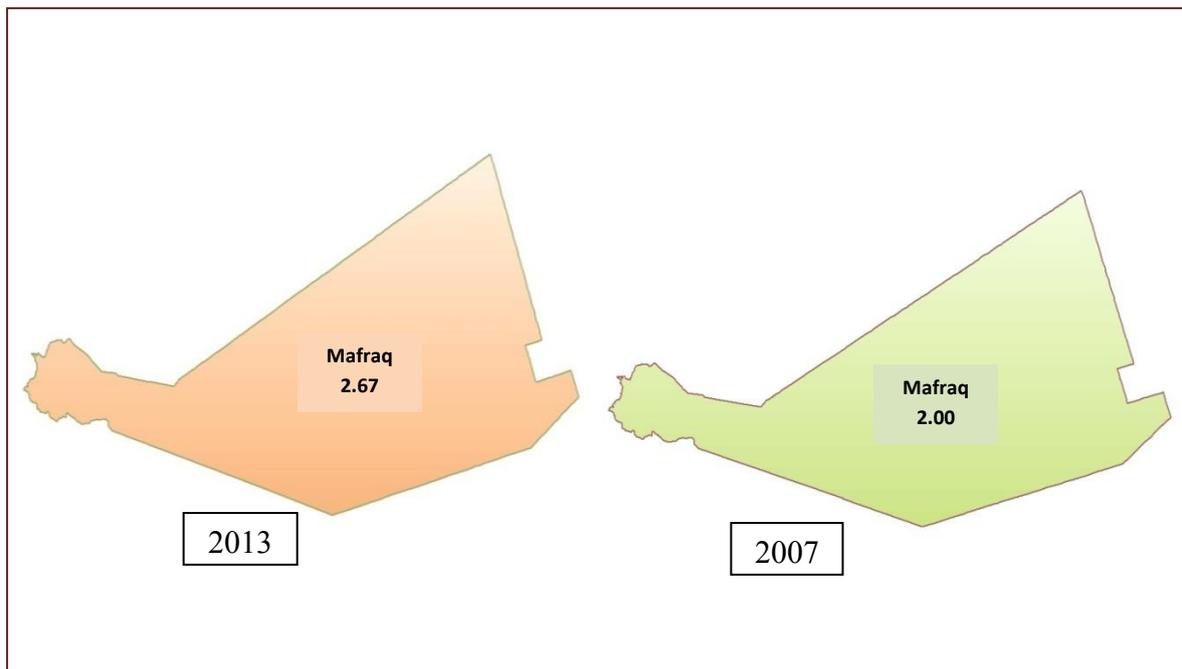


Ajloun advanced in the Index value for 2013 compared to 2007, with the values of 2.67 and 2.83, respectively. This came as a result of the increased political awareness and support for women to exercise their rights and their interaction and involvement with civil society organizations. Women's participation in municipal councils and in the administrative bodies of charities witnessed significant growth with the rate of increase for both indicators standing at 19% and 42% respectively.

This Governorate also improved in some other indicators such as the rate of illiteracy among women, which decrease from 15.8% in 2007 to 10.0% in 2013. The rate of women with higher education also increased by 41% over the two years. This improvement in the education rates reflected positively on the economic empowerment of women through the marked decline in the unemployment rate among women between 2007 and 2013, from 36.8% to 27.3%, in spite of the stability of economic participation rates between the two years. The above reinforces the fact that the geographical nature has an effective role and impact as women work on agriculture and tourism-related activities, which fall within the informal sector activities area and are not included in the calculation of the economic participation rate which measures the economic activities that operate under the umbrella of the organized labor sector.

### **Mafraq Governorate**

**Map 10: RGEI for Mafraq Governorate for 2007 and 2013**

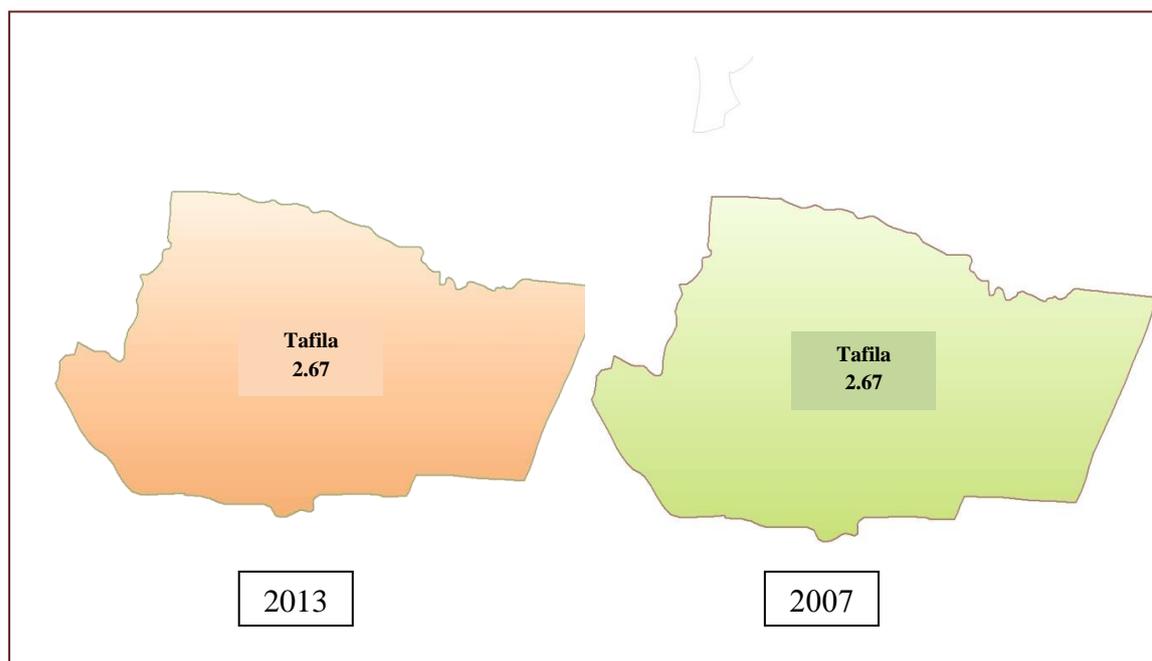


Mafraq Governorate Advanced in the Index value in 2013 than it was in 2007, where the value of the Index was 2.0 in 2007, and became 2.67 in 2013. According to data of this Governorate, which is the second largest governorate of the Kingdom in terms of area after Ma'an, there was a remarkable progress in most indicators during these years. The most prominent were the low rate of illiteracy of 10% over the two years and the high proportion of women with a university degree at a rate increase of 33%.

As a result of the improved level of education in this Governorate, increased turnout of women to practice their political and civil rights occurred, which led to an increase in their membership in the municipal councils and charities between 2013 and 2007 reaching 25% and 95% respectively. Data also indicate substantial decline in the unemployment rate, which reached at 33.6% in 2007 and became 25% in 2013. The decline in the unemployment rate in this governorate without any progress on the economic participation rate is a sign of reluctance of women to look for work so that they became economically inactive.

#### **Tafila Governorate**

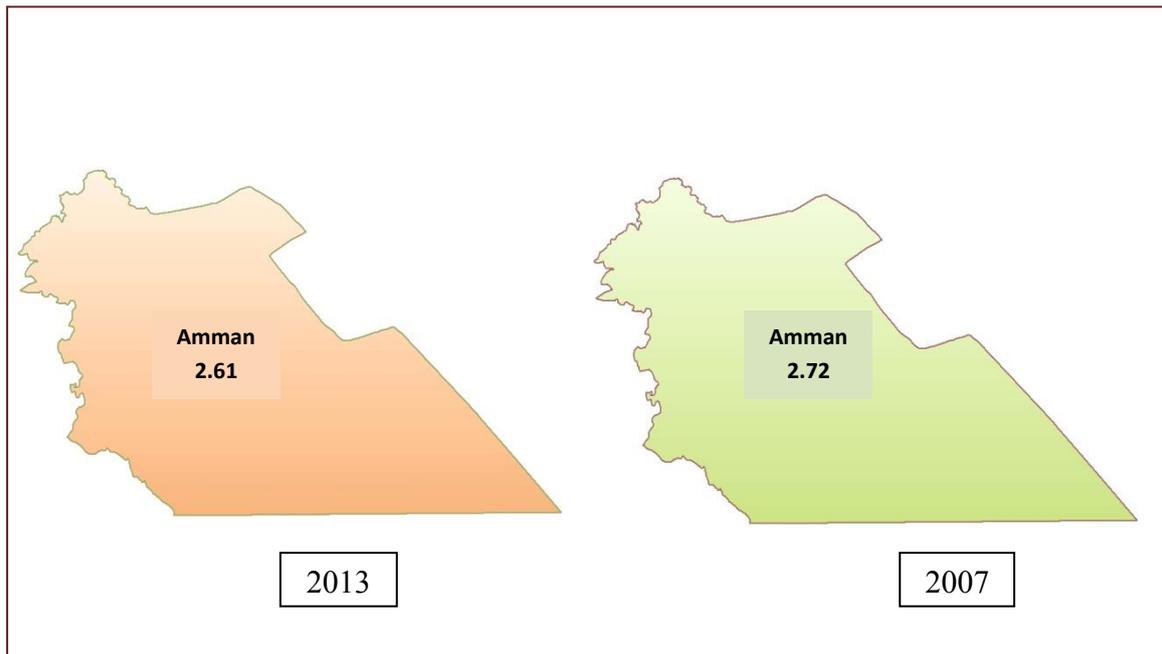
**Map 11: RGEI for Tafila Governorate for 2007 and 2013**



Tafila maintained its Index value during 2007 and 2013, which amounted to 2.67. Among the reasons leading to this result was the high proportion of women with a university degree, due to the presence of a public university in that Governorate, and the low rate of illiteracy. The considerable rise in the educational level caused a substantial increase in the economic participation of women (from 16.8% in 2007 to 22.5% in 2013) and a reduction in the rate of unemployment between these years by 8%, which points to an increase in the number of women in the labor market in this Governorate. The women of Tafila recorded a significant participation in the political life, with a 30.4% rise in the proportion of membership in municipal councils during the two years

#### **Amman Governorate**

**Map 12: RGEI for Amman Governorate for 2007 and 2013**

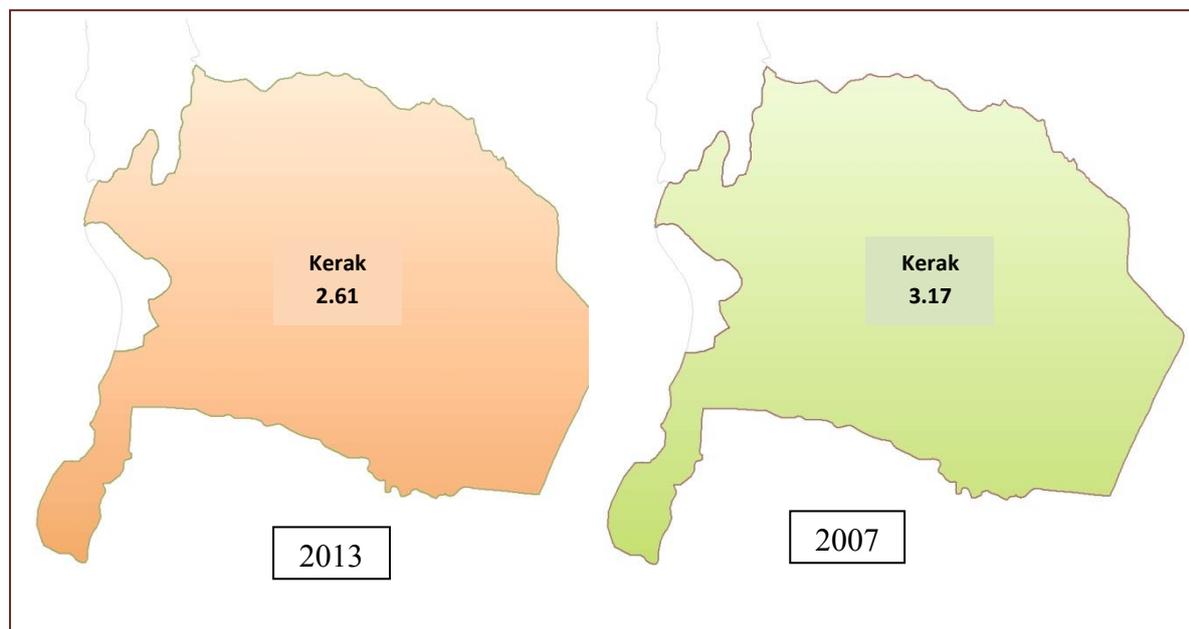


Amman Governorate (the capital) had a slight drop of 4% in the Index value during 2007 and 2013. One of the main reasons that led to this decline was the reduction in the economic participation of women in the labor market. When considering the proportion of economically active women, it is noted that there is a decline by 2% in the two years, which resulted in a decline in the proportion of women business owners during the mentioned period by 7%.

Never the less, Amman Governorate was marked by a high proportion of women members in the municipal councils, where the ratio was 22.9% in 2007 and became 30% in 2013, as well as the high proportion of women with a university education and the low proportion of illiterate women.

## Karak Governorate

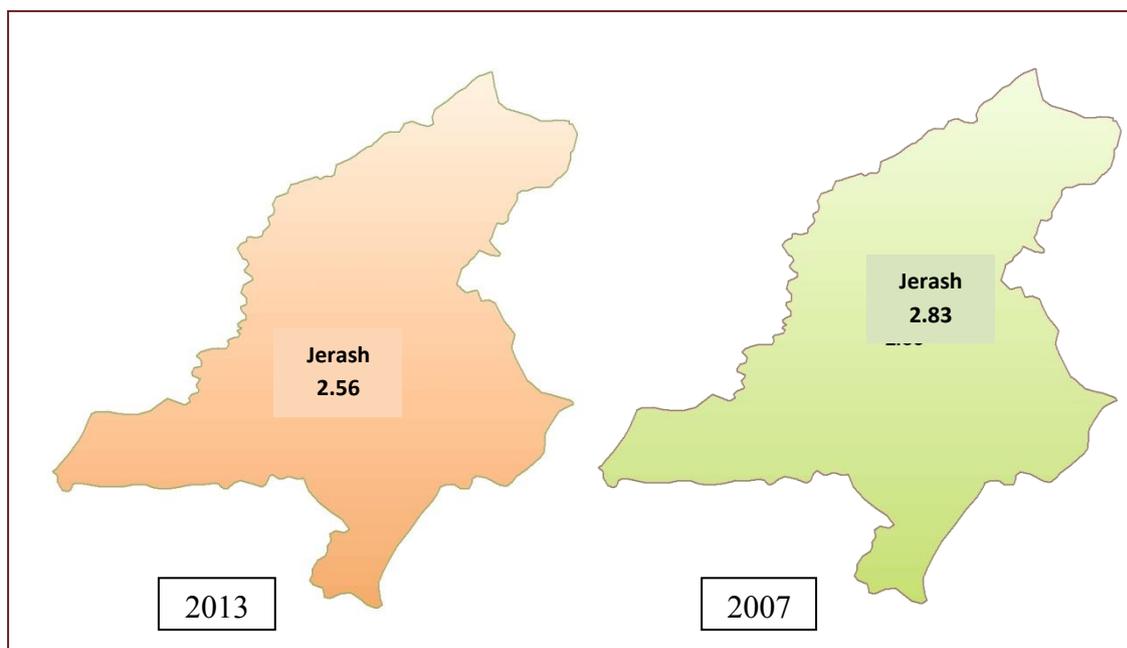
Map 13: RGEI for Karak Governorate for 2007 and 2013



Karak had a significant retreat in RGEI value from 3.17 in 2007 to 2.61 in 2013. The results of this Governorate pointed out that the economic participation indicators were stable and did not undergo any significant change during the aforementioned period, which was among the major factors in the decline in the Index value. In addition, the indicators show a decline in the participation rate of women in the administrative bodies of charities from 33% in 2007 to 28% in 2013. It should be noted that the political participation of women in this Governorate was not affected by the decline in their economic participation, and recorded a rise in the proportion of women members of municipal councils from 27% to 30.3% during the above-mentioned period. Educational policies had a significant impact on the decline in the illiteracy rate among women by 11% and a rise in the proportion of women with a university degree by 32%.

## Jerash Governorate

**Map 14: RGEI for Jerash Governorate for 2007 and 2013**

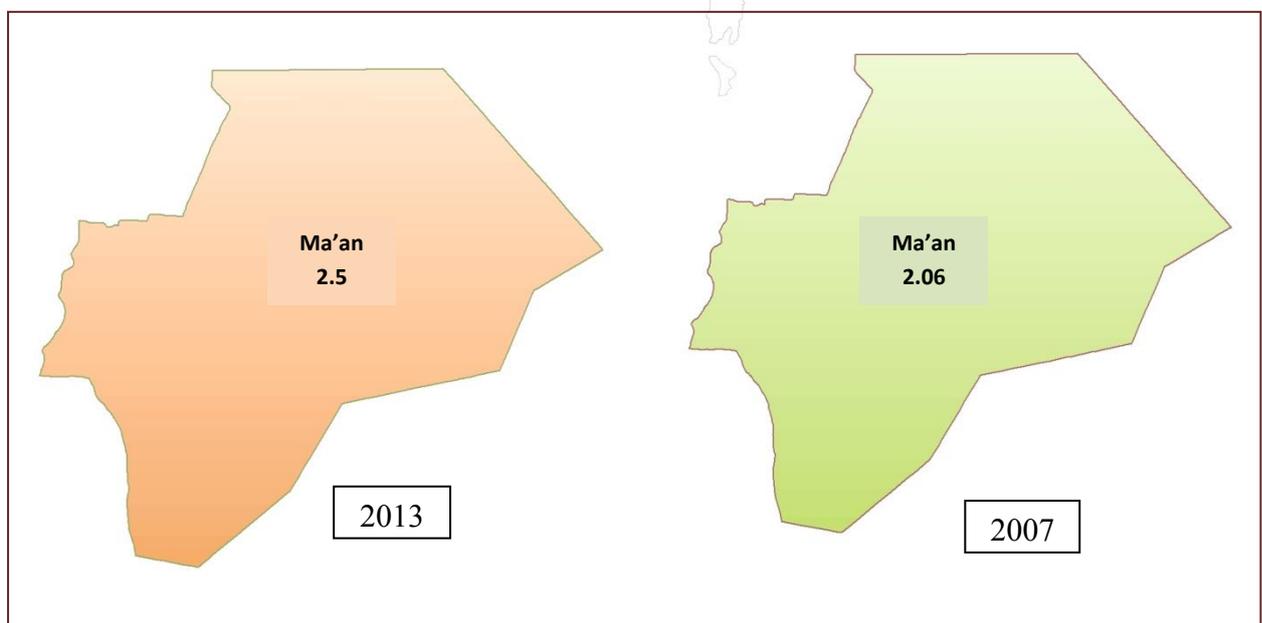


Jerash recorded a decline in the value of the Index from 2.83 in 2007 to 2.56 in 2013. In spite of the progress made by Jerash in the economic field through the decrease of women's unemployment rate by 36% over the mentioned years, this decrease, however, was not accompanied by an increase in women's economic participation rate. On the contrary, the latter dropped from 14.2% in 2007 to 11.6% in 2013. The above results indicate the transition of women in this Governorate from the category of "economically active" to that of "economically inactive" due to their disinterest in seeking jobs or to the lack of employment opportunities to accommodate women job-seekers.

Data also indicate a substantial decline in the proportion of women business owners in the mentioned years reaching 60%, from 5.43% in 2007 to 2.2% in 2013. The foregoing shows that women in this Governorate do not have access to start-up capital that enables them to establish their own businesses and have direct control over their revenues, which reduces their chances of economic independence and their ability to spend on their education and health. In spite of the decline that occurred for women in Jerash governorate during this period, they did make a big there achievement in the field of participation in public life, reflected in the increase in the proportion of women members of charities by 22% during 2007 and 2013.

## Ma'an Governorate

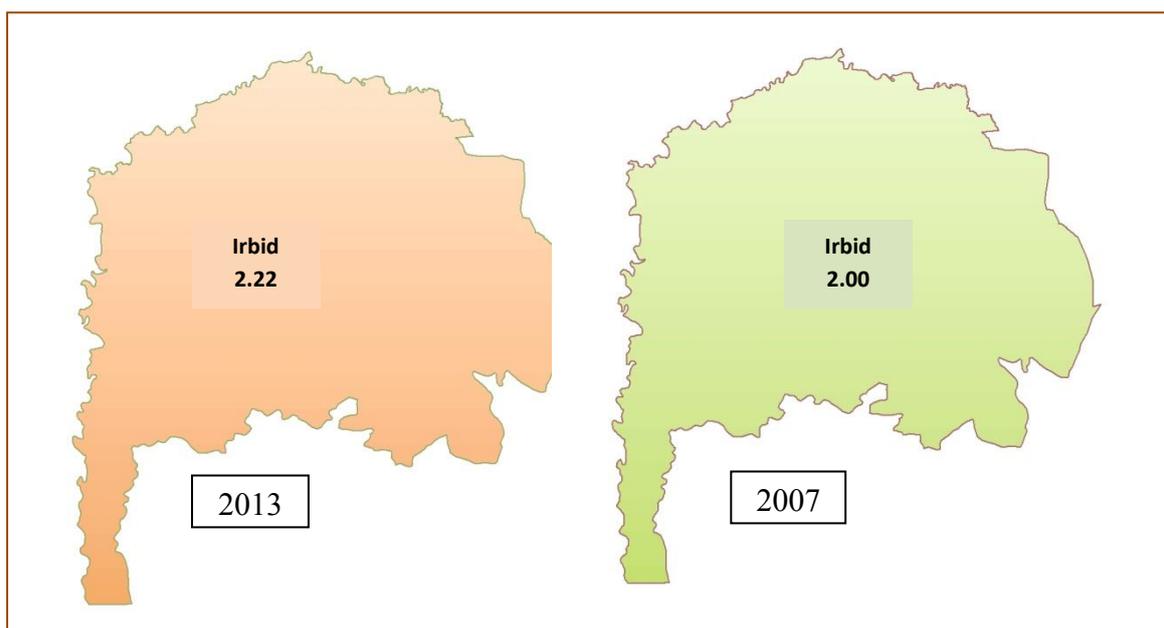
Map 15: RGEI for Ma'an Governorate for 2007 and 2013



Ma'an recorded a rise in the Index value from 2.06 in 2007 to 2.5 in 2013. The significant improvement in women's political participation and participation in public life was among the most important data that helped achieve the previous result, as there was evident change in the proportion of women members of administrative bodies from 3.3% in 2007 to 50% in 2013. In this context, the proportion of women members of municipalities increased from 26% to 30.3% during these years. It is notable that the women of this Governorate had a significant achievement in the economic field reflected in the decrease of the unemployment rate by 39% over these years. Nonetheless, women's economic participation did not improve, but in fact declined from 16.5% in 2007 to 13.4% in 2013.

## Irbid Governorate

**Map 16: RGEI for Irbid Governorate for 2007 and 2013**

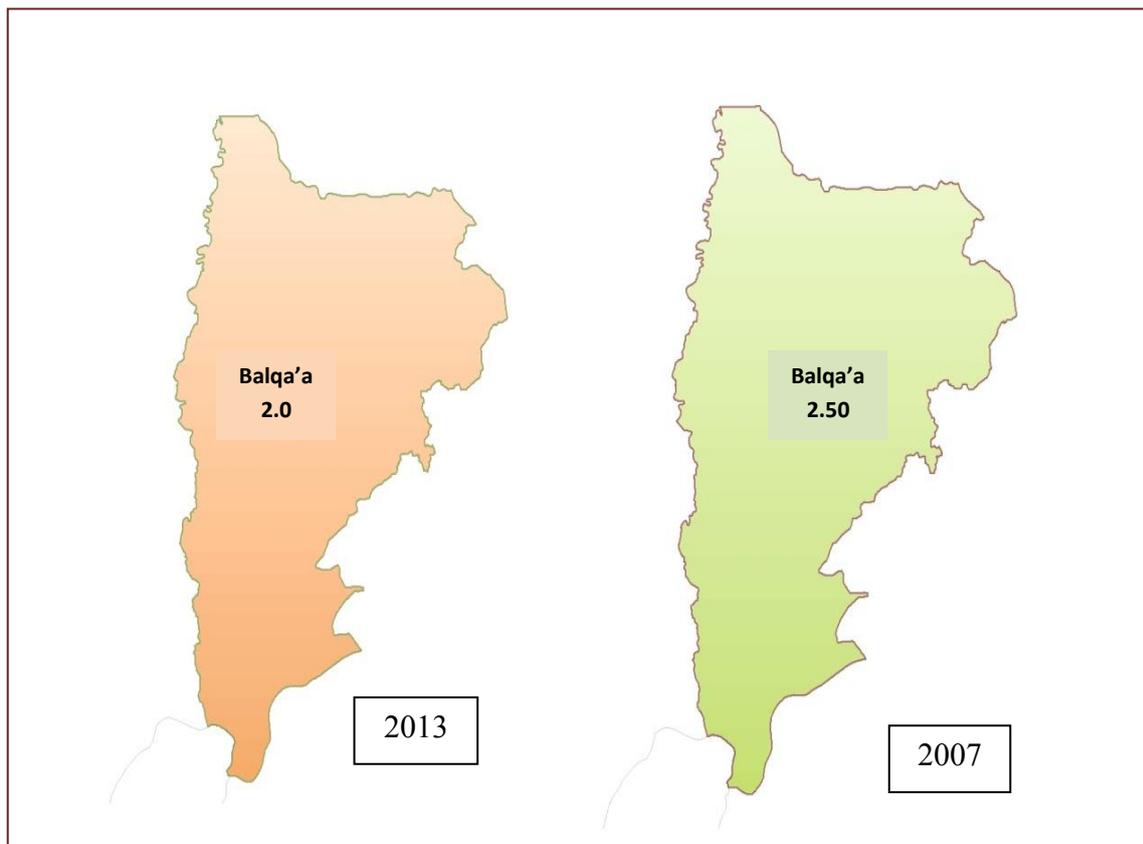


The governorate of Irbid made progress in the value of the RGEI between 2007 and 2013 with 11% increase. Indicators of this Governorate show a higher proportion of women with a university education and a lower percentage of illiterate women during the above-mentioned period. In addition, advancement in economic participation was one of the most important reasons that helped raise the value of the Index, as the unemployment rate decreased by 20% over the two years and the proportion of women business owners increased from 3.1% in 2007 to 6.2% in 2013.

Nevertheless, Irbid governorate saw a marked decline in the political participation of women. The proportion of women members of the municipal councils a substantial decrease by 59% during these years. Moreover, this Governorate had a significant improvement in the participation of its women in public life, where the proportion of women members of the governing bodies of charities rose from 21% in 2007 to 35.4% in 2013.

### **Balqa Governorate**

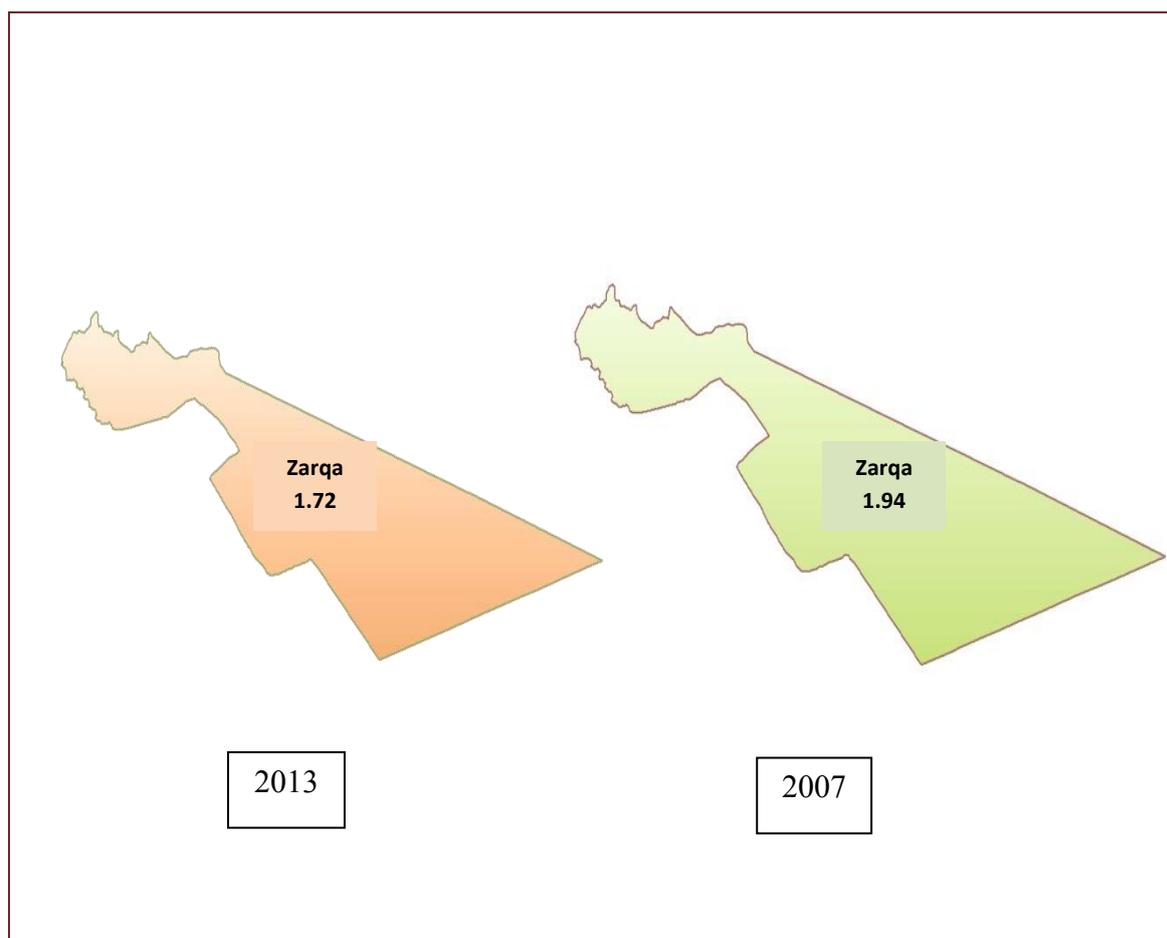
**Map 17: RGEI for Balqa Governorate for 2007 and 2013**



Values of the RGEI significantly decreased in Balqa Governorate between 2007 and 2013, dropping from 2.50 to 2.00. The decline in women's participation in public life in Balqa was the most important data that helped get the previous result, as the proportion of women members of the administrative bodies of charities was 41% in 2007 and became 23.3% in 2013. In addition to the above, the decline in some economic indicators had an impact on the low value of the Index. Women's economic participation rate dropped from 17% in 2007 to become 15.8% in 2013. The proportion of women business owners also decreased from 3.2% in 2007 to 1.8% in 2013.

### **Zarqa Governorate**

**Map 18: RGEI for Zarqa Governorate for 2007 and 2013**



Zarqa is still in the last place among the governorates with the lowest values of the Index among all governorates in 2007 and 2013, and recording a decline of 11% during the same period. Notwithstanding the progress made by this Governorate in the field of education through the decline of the rate of illiteracy and the higher proportion of women with first university degree. The decline in the economic participation of women in this Governorate, represented by the substantial decline in the proportion of women business owners and those who are self-employed (70%), is one of the main reasons that led this Governorate to rank last among the governorates in the field of women's empowerment. In addition, the economic activity rate dropped from 11% to 8% during the period referred to above. It should be noted that this Governorate recorded distinguished progress in the area of participation in public life, where the proportion of women members of charities rose from 19% in 2007 to 33% in 2013.

# Annexes

**Annex 1:**

## List of the Regional Gender Equality Index Indicators for 2013

<b>Indicators for Education</b>
1. The rate of illiteracy among women
2. The rate of illiteracy among women to the rate of illiteracy among men
3. The percentage of women with a university education
4. The percentage of women with a university education to the percentage-of men with a university education
<b>Indicators for Participation in Public and Political Life</b>
1. The percentage of women members of the governing bodies of charities
2. The percentage of women members of the governing bodies of the charities to the percentage of men members
3. The percentage of women members of the Municipal Councils
4. The percentage of women members of the Municipal Councils to the percentage of men members
<b>Indicators for Economic Activity and the Situation at Work</b>
1. The percentage of economically active women
2. The percentage of economically active women to the percentage of economically active men
3. The unemployment rate for women
4. The unemployment rate for women to the unemployment rate for men
5. The percentage of women business owners and self-employed women of the total of women workers
6. The percentage of women business owners and self-employed women of the total of women workers to the percentage of men business owners and self-employed men of the total of men workers
<b>Indicators for Distribution of Population</b>
1. The ratio of females to males in the 20-39 age group
<b>Indicators for Individual Income</b>
1. The average annual income of female-headed households
2. The average annual income of female-headed households to the average annual income of male-headed households

## Annex 2:

**Table 1: Distribution of the Values of Indicators of RGEI for Governorates for 2013  
(Minor values)**

<b>Indicator</b>	<b>Minor Value</b>	<b>Governorate</b>
Illiteracy rates among women	6.8	Amman
The percentage of women with a university education	8.0	Zarqa
The percentage of women members of the governing bodies of charities	23.3	Balqa
The percentage of women members of the municipal councils	12.4	Irbid
The percentage of women economically active	8.0	zarqa
The unemployment rate for women	19.0	Amman
The percentage of women business owners and self-employed to total working women	1.3	Ma'an
The percentage of Female to male in the age group 20-39 years	69.2	Aqaba
The average annual income of female-headed households	2770.5	Tafila

**Table 2: : Distribution of the Values of Indicators of RGEI for Governorates for 2013  
(Great values)**

<b>Indicator</b>	<b>Great Value</b>	<b>Governorate</b>
Illiteracy rates among women	24.7	Ma'an
The percentage of women with a university education	17.6	Tafila
The percentage of women members of the governing bodies of charities	53.1	Ajloun
The percentage of women members of the municipal councils	31.7	Jerash
The percentage of women economically active	21.9	Karak
The unemployment rate for women	27.3	Ajloun
The percentage of women business owners and self-employed to total working women	8.5	Aqaba
The percentage of Female to male in the age group 20-39 years	99.1	Karak
The average annual income of female-headed households	8634.2	Amman

**Annex 3:**

**Table 1: The Process of Calculating the RGEI for 2013/ Amman Governorate**

Indicator	Indicator value	Indicator value according to Quartiles			Index
		Step1	Step2	Step3	
The rate of illiteracy among women	6.8	4	3.5	23.5	2.61
The rate of illiteracy among women to illiteracy rates among men	2.52	3			
The proportion of women with a university education	17.2	4	2.5		
The percentage of women to men with a university education	0.78	1			
The percentage of women members of the governing bodies of charities	29.2	2	1.5		
The percentage of women to men members of the governing bodies of the charities	0.02	1			
The percentage of women members of the municipal councils	29.9	1	1.5		
The percentage of women to men members of the municipal councils to men members rate	0.43	2			
The percentage of economically active women	13.4	3	2.5		
Percentage of economically active women to the percentage of the economically active men	0.22	2			
The unemployment rate for women	19.0	4	3.0		
The unemployment rate for women to the unemployment rate for men	2.18	2			
The percentage of women business owners and self-employed of the total women workers	3.6	3	2.5		
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	0.18	2			
The percentage of females to males in the age group 20-39	92.7	3	3.0		
The average annual income of female-headed households	8634.2	4	3.5		
The average annual income of female-headed households to the average annual income of male-headed households	0.79	3			

**Table2: The Process of Calculating the RGEI for 2013/ Balqa Governorate**

		Indicator value according	Index
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Indicator	Indicator value	to Quartiles			Step 4
		Step1	Step2	Step3	
The rate of illiteracy among women	13.5	2	2.0	18.8	2.00
The rate of illiteracy among women to illiteracy rates among men	2.76	2	1.5		
The proportion of women with a university education	13.0	2			
The percentage of women to men with a university education	0.94	1			
The percentage of women members of the governing bodies of charities	23.3	1	1.5		
The percentage of women to men members of the governing bodies of the charities	0.15	2			
The percentage of women members of the municipal councils	30.0	2	2.0		
The percentage of women to men members of the municipal councils to men members rate	0.43	2			
The percentage of economically active women	15.6	3	3.0		
Percentage of economically active women to the percentage of the economically active men	0.26	3			
The unemployment rate for women	20.3	4	4.0		
The unemployment rate for women to the unemployment rate for men	1.58	4			
The percentage of women business owners and self-employed of the total women workers	1.8	2	1.5		
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	0.12	1			
The percentage of females to males in the age group 20-39	88.1	1	1.0		
The average annual income of female-headed households	5746.2	1	1.5		
The average annual income of female-headed households to the average annual income of male-headed households	0.78	2			

**Table3: The Process of Calculating the RGEI for 2013/ Zarqa Governorate**

		Indicator value according to Quartiles	Index
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Indicator	Indicator value	Step1	Step2	Step3	Step 4
The rate of illiteracy among women	9.3	4	2.5	15.5	1.72
The rate of illiteracy among women to illiteracy rates among men	3.10	1			
The proportion of women with a university education	8	1	1.0		
The percentage of women to men with a university education	0.80	1			
The percentage of women members of the governing bodies of charities	32.8	2	1.5		
The percentage of women to men members of the governing bodies of the charities	0.14	1			
The percentage of women members of the municipal councils	29.9	1	1.5		
The percentage of women to men members of the municipal councils to men members rate	0.43	2			
The percentage of economically active women	8.0	1	1.0		
Percentage of economically active women to the percentage of the economically active men	0.13	1			
The unemployment rate for women	21.9	3	3.0		
The unemployment rate for women to the unemployment rate for men	1.82	3			
The percentage of women business owners and self-employed of the total women workers	1.4	1	1.0		
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	0.10	1			
The percentage of females to males in the age group 20-39	91.3	2	2.0		
The average annual income of female-headed households	5793.4	2	2.0		
The average annual income of female-headed households to the average annual income of male-headed households	0.77	2			

**Table4: The Process of Calculating the RGEI for 2013/ Madaba Governorate**

Indicator	Indicator	Indicator value according to Quartiles			Index
		Step1	Step2	Step3	Step 4

	value				
The rate of illiteracy among women	12.8	3	3.5	27.5	3.06
The rate of illiteracy among women to illiteracy rates among men	2.37	4			
The proportion of women with a university education	16.1	3	3.0		
The percentage of women to men with a university education	1.13	3			
The percentage of women members of the governing bodies of charities	24.0	1	2.0		
The percentage of women to men members of the governing bodies of the charities	0.23	3			
The percentage of women members of the municipal councils	31.0	3	3.0		
The percentage of women to men members of the municipal councils to men members rate	0.45	3			
The percentage of economically active women	18.8	4	4.0		
Percentage of economically active women to the percentage of the economically active men	0.29	4			
The unemployment rate for women	23.3	2	2.5		
The unemployment rate for women to the unemployment rate for men	1.64	3			
The percentage of women business owners and self-employed of the total women workers	3.4	3	3.0		
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	0.22	3			
The percentage of females to males in the age group 20-39	93.4	3	3.0		
The average annual income of female-headed households	6299.3	3	3.5		
The average annual income of female-headed households to the average annual income of male-headed households	0.89	4			

**Table5: The Process of Calculating the RGEI for 2013/Irbid Governorate**

Indicator	Indicator value	Indicator value according to Quartiles			Index
		Step1	Step2	Step3	Step 4

The rate of illiteracy among women	10.6	3	2.0	20.0	2.22
The rate of illiteracy among women to illiteracy rates among men	3.31	1			
The proportion of women with a university education	12.5	2	2.0		
The percentage of women to men with a university education	0.97	2			
The percentage of women members of the governing bodies of charities	35.5	3	2.0		
The percentage of women to men members of the governing bodies of the charities	0.12	1			
The percentage of women members of the municipal councils	12.4	1	1.0		
The percentage of women to men members of the municipal councils to men members rate	0.14	1			
The percentage of economically active women	12.3	2	2.0		
Percentage of economically active women to the percentage of the economically active men	0.20	2			
The unemployment rate for women	26.5	1	1.0		
The unemployment rate for women to the unemployment rate for men	2.56	1			
The percentage of women business owners and self-employed of the total women workers	6.2	4	4.0		
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	0.38	4			
The percentage of females to males in the age group 20-39	93.6	3	3.0		
The average annual income of female-headed households	6525.5	3			
The average annual income of female-headed households to the average annual income of male-headed households	0.81	3			

**Table6: The Process of Calculating the RGEI for 2013/ Mafraq Governorate**

Indicator	Indicator value	Indicator value according to Quartiles			Index
		Step1	Step2	Step3	Step 4
The rate of illiteracy among women	18.4	1			

The rate of illiteracy among women to illiteracy rates among men	2.39	4	2.5	24.0	2.67
The proportion of women with a university education	12.6	2	2.5		
The percentage of women to men with a university education	1.26	3			
The percentage of women members of the governing bodies of charities	50.4	4	3.0		
The percentage of women to men members of the governing bodies of the charities	0.22	2			
The percentage of women members of the municipal councils	31.5	4	4.0		
The percentage of women to men members of the municipal councils to men members rate	0.46	4			
The percentage of economically active women	13.2	2	2.0		
Percentage of economically active women to the percentage of the economically active men	0.22	2			
The unemployment rate for women	25.0	2	2.0		
The unemployment rate for women to the unemployment rate for men	2.04	2			
The percentage of women business owners and self-employed of the total women workers	3.9	4	3.5		
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	0.32	3			
The percentage of females to males in the age group 20-39	91.0	2	2.0		
The average annual income of female-headed households	5855.9	2	2.5		
The average annual income of female-headed households to the average annual income of male-headed households	0.79	3			

**Table7: The Process of Calculating the RGEI for 2013/ Jarash Governorate**

Indicator	Indicator value	Indicator value according to Quartiles			Index
		Step1	Step2	Step3	Step 4

The rate of illiteracy among women	<b>11.7</b>	<b>3</b>	<b>3.0</b>	<b>23.0</b>	<b>2.56</b>
The rate of illiteracy among women to illiteracy rates among men	<b>2.66</b>	<b>3</b>			
The proportion of women with a university education	<b>14.4</b>	<b>3</b>	<b>3.0</b>		
The percentage of women to men with a university education	<b>1.13</b>	<b>3</b>			
The percentage of women members of the governing bodies of charities	<b>39.0</b>	<b>3</b>	<b>3.5</b>		
The percentage of women to men members of the governing bodies of the charities	<b>0.48</b>	<b>4</b>			
The percentage of women members of the municipal councils	<b>31.7</b>	<b>4</b>	<b>4.0</b>		
The percentage of women to men members of the municipal councils to men members rate	<b>0.46</b>	<b>4</b>			
The percentage of economically active women	<b>11.6</b>	<b>1</b>	<b>1.5</b>		
Percentage of economically active women to the percentage of the economically active men	<b>0.20</b>	<b>2</b>			
The unemployment rate for women	<b>22.4</b>	<b>3</b>	<b>2.5</b>		
The unemployment rate for women to the unemployment rate for men	<b>2.14</b>	<b>2</b>			
The percentage of women business owners and self-employed of the total women workers	<b>2.2</b>	<b>2</b>	<b>2.0</b>		
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	<b>0.13</b>	<b>2</b>			
The percentage of females to males in the age group 20-39	<b>90.9</b>	<b>2</b>	<b>2.0</b>		
The average annual income of female-headed households	<b>5866.3</b>	<b>2</b>	<b>1.5</b>		
The average annual income of female-headed households to the average annual income of male-headed households	<b>0.70</b>	<b>1</b>			

**Table8: The Process of Calculating the RGEI for 2013/ Ajloun Governorate**

Indicator	Indicator	Indicator value according to Quartiles			Index
		Step1	Step2	Step3	Step 4

	value				
The rate of illiteracy among women	10	4	2.5	25.5	2.83
The rate of illiteracy among women to illiteracy rates among men	2.94	1			
The proportion of women with a university education	14.5	3	3.0		
The percentage of women to men with a university education	1.21	3	3.5		
The percentage of women members of the governing bodies of charities	53.1	4			
The percentage of women to men members of the governing bodies of the charities	0.27	3	3.0		
The percentage of women members of the municipal councils	31.1	3			
The percentage of women to men members of the municipal councils to men members rate	0.45	3	3.0		
The percentage of economically active women	14.8	3			
Percentage of economically active women to the percentage of the economically active men	0.27	3	1.0		
The unemployment rate for women	27.3	1			
The unemployment rate for women to the unemployment rate for men	2.81	1	1.5		
The percentage of women business owners and self-employed of the total women workers	1.5	1			
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	0.13	2	4.0		
The percentage of females to males in the age group 20-39	95.0	4			
The average annual income of female-headed households	6666	4	4.0		
The average annual income of female-headed households to the average annual income of male-headed households	0.87	4			

**Table9: The Process of Calculating the RGEI for 2013/Karak Governorate**

		Indicator value according to Quartiles	Index
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Indicator	Indicator value	Step1	Step2	Step3	Step 4
The rate of illiteracy among women	14.5	1	1.5	23.5	2.61
The rate of illiteracy among women to illiteracy rates among men	2.79	2			
The proportion of women with a university education	16.9	4	4.0		
The percentage of women to men with a university education	1.34	4			
The percentage of women members of the governing bodies of charities	28.3	1	1.5		
The percentage of women to men members of the governing bodies of the charities	0.15	2			
The percentage of women members of the municipal councils	30.3	2	2.0		
The percentage of women to men members of the municipal councils to men members rate	0.43	2			
The percentage of economically active women	21.9	4	4.0		
Percentage of economically active women to the percentage of the economically active men	0.35	4			
The unemployment rate for women	25.0	2	2.5		
The unemployment rate for women to the unemployment rate for men	2.00	3			
The percentage of women business owners and self-employed of the total women workers	3.3	3	3.0		
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	0.24	3			
The percentage of females to males in the age group 20-39	99.1	4	4.0		
The average annual income of female-headed households	5562.1	1	1.0		
The average annual income of female-headed households to the average annual income of male-headed households	0.58	1			

**Table10: The Process of Calculating the RGEI for 2013/ Tafila Governorate**

	Indicator value according	Index
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Indicator	Indicator value	to Quartiles			Step 4
		Step1	Step2	Step3	
The rate of illiteracy among women	13.7	2	2.0	24.0	2.67
The rate of illiteracy among women to illiteracy rates among men	2.80	2			
The proportion of women with a university education	17.6	4	4.0		
The percentage of women to men with a university education	1.50	4			
The percentage of women members of the governing bodies of charities	34.4	2	2.5		
The percentage of women to men members of the governing bodies of the charities	0.38	3			
The percentage of women members of the municipal councils	30.4	3	3.0		
The percentage of women to men members of the municipal councils to men members rate	0.44	3			
The percentage of economically active women	22.5	4			
Percentage of economically active women to the percentage of the economically active men	0.36	4	4.0		
The unemployment rate for women	28.8	1			
The unemployment rate for women to the unemployment rate for men	2.20	1	1.0		
The percentage of women business owners and self-employed of the total women workers	2.1	2			
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	0.32	3	2.5		
The percentage of females to males in the age group 20-39	97.0	4	4.0		
The average annual income of female-headed households	2770.5	1	1.0		
The average annual income of female-headed households to the average annual income of male-headed households	0.35	1			

**Table11: The Process of Calculating the RGEI for 2013/ Ma'an Governorate**

Indicator	Indicator value	Indicator value according to Quartiles			Index
		Step1	Step2	Step3	Step 4
The rate of illiteracy among women	24.7	1	2.0	22.5	2.50
The rate of illiteracy among women to illiteracy rates among men	2.66	3			
The proportion of women with a university education	10.4	1	2.5		
The percentage of women to men with a university education	1.32	4			
The percentage of women members of the governing bodies of charities	50.0	4	4.0		
The percentage of women to men members of the governing bodies of the charities	1.14	4			
The percentage of women members of the municipal councils	30.3	2	2.0		
The percentage of women to men members of the municipal councils to men members rate	0.43	2			
The percentage of economically active women	13.4	3	3.0		
Percentage of economically active women to the percentage of the economically active men	0.23	3			
The unemployment rate for women	19.2	4	4.0		
The unemployment rate for women to the unemployment rate for men	1.37	4			
The percentage of women business owners and self-employed of the total women workers	1.3	1	1.0		
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	0.11	1			
The percentage of females to males in the age group 20-39	86.9	1	1.0		
The average annual income of female-headed households	6106.9	3	3.0		
The average annual income of female-headed households to the average annual income of male-headed households	0.79	3			

**Table12: The Process of Calculating the RGEI for 2013/Aqaba Governorate**

Indicator	Indicator value	Indicator value according to Quartiles			Index
		Step1	Step2	Step3	Step 4
The rate of illiteracy among women	13.5	2	3.0	25.5	2.83
The rate of illiteracy among women to illiteracy rates among men	2.25	4			
The proportion of women with a university education	9.6	1	1.5		
The percentage of women to men with a university education	0.98	2			
The percentage of women members of the governing bodies of charities	45.2	3	3.5		
The percentage of women to men members of the governing bodies of the charities	1.08	4			
The percentage of women members of the municipal councils	31.6	4	4.0		
The percentage of women to men members of the municipal councils to men members rate	0.46	4			
The percentage of economically active women	12.1	1			
Percentage of economically active women to the percentage of the economically active men	0.19	1	1.0		
The unemployment rate for women	21.5	3			
The unemployment rate for women to the unemployment rate for men	1.53	4	3.5		
The percentage of women business owners and self-employed of the total women workers	8.5	4			
The percentage of women business owners and self-employed of the total women workers to percentage of men business owners and self-employed of the total of men workers	0.77	4	4.0		
The percentage of females to males in the age group 20-39	69.2	1	1.0		
The average annual income of female-headed households	7001.2	4	4.0		
The average annual income of female-headed households to the average annual income of male-headed households	0.89	4			

Annex 4;

Table 1: the values of the indicators used in the (RGEI) for 2013

Indicator	Governorate												
	Amman	Balqa	Zarqa	Madaba	Irbid	Mafraq	Jarash	Ajloun	Karak	Tafila	Mar'an	Agaba	
The rate of illiteracy among women	6.8	13.5	9.3	12.8	10.6	18.4	11.7	10.0	14.5	13.7	24.7	13.5	
The rate of illiteracy among women to illiteracy rates among men	2.52	2.76	3.10	2.37	3.31	2.39	2.66	2.94	2.79	2.80	2.66	2.25	
The proportion of women with a university education	17.2	13.0	8.0	16.1	12.5	12.6	14.4	14.5	16.9	17.6	10.4	9.6	
The proportion of women with a university education to men with a university education rate	0.78	0.94	0.80	1.13	0.97	1.26	1.13	1.21	1.34	1.50	1.32	0.98	
The proportion of women members of the governing bodies of charities	29.2	23.3	32.8	24.0	35.4	50.4	39.0	53.1	28.3	34.4	50.0	45.2	
The proportion of women members of the governing bodies of the charities to men members rate	0.02	0.15	0.14	0.23	0.12	0.22	0.48	0.27	0.15	0.38	1.14	1.08	
The proportion of women members of the municipal councils	29.9	30.0	29.9	31.0	12.4	31.5	31.7	31.1	30.3	30.4	30.3	31.6	
The proportion of women members of the municipal councils to men members rate	0.43	0.43	0.43	0.45	0.14	0.46	0.46	0.45	0.43	0.44	0.43	0.46	
The proportion of economically active women	13.4	15.6	8.0	18.8	12.3	13.2	11.6	14.8	21.9	22.5	13.4	12.1	
proportion of economically active women to the percentage of the economically active men	0.22	0.26	0.13	0.29	0.20	0.22	0.20	0.27	0.35	0.36	0.23	0.19	
The unemployment rate for women	19.0	20.3	21.9	23.3	26.5	25.0	22.4	27.3	25.0	28.8	19.2	21.5	
The unemployment rate for women to the unemployment rate for men	2.2	1.6	1.8	1.6	2.6	2.0	2.1	2.8	2.0	2.2	1.4	1.5	
The proportion of women business owners and self-employed of the total women workers	3.6	1.8	1.4	3.4	6.2	3.9	2.2	1.5	3.3	2.1	1.3	8.5	
The proportion of women business owners and self-employed of the total women workers to ratio of men business owners and self-employed of the total of men workers ??	0.2	0.1	0.1	0.2	0.4	0.3	0.1	0.1	0.2	0.3	0.1	0.8	
The ratio of females to males in the age group 20-39	92.7	88.1	91.3	93.4	93.6	91.0	90.9	95.0	99.1	97.0	86.9	69.2	
The average annual income of female-headed households	8634.2	5746.2	5793.4	6299.3	6525.5	5855.9	5866.3	6666.0	5562.1	2770.5	6106.9	7001.2	
The average annual income of female-headed households to the average annual income of men-headed households	0.8	0.8	0.8	0.9	0.8	0.8	0.7	0.9	0.6	0.3	0.8	0.9	

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