

Women's Economic Activities in Jordan:

Research Findings on Women's Participation in Microenterprise, Agriculture, and the Formal Sector

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A Women in Development Technical Assistance Project

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by

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PREFACE: STUDY BACKGROUND

As part of USAID/Jordan's Strategic Objective 5 (Increased economic opportunities for Jordanians), USAID has invested considerable funds in microenterprise development as a means of improving economic opportunities and alleviating poverty. For several years, USAID has supported the small-scale Group Guaranteed Lending and Saving programs administered by Save the Children and CARE. In 1998, USAID initiated two additional microfinance programs in Jordan, including the Access to Microfinance and Improved Implementation of Policy Reform (AMIR) Program, implemented by Chemonics, and the Southern Jordan Access to Credit Program, implemented by the Cooperative Housing Foundation. USAID anticipates that these initiatives will provide microfinance services to at least 25,000 active borrowers by 2001, representing a major increase from the few thousand microloans previously available in the country (Strategic Overview 1997-2001). USAID also anticipates designing and launching a new program to provide cost-effective business development services related to technology, marketing, and management of micro, small, and medium-sized enterprises.

Microenterprise development is also viewed as a potential area of program support for improving economic opportunities for Jordanian women. The growth of a vibrant private sector through microenterprise development is expected to help better educated middle-class women enter the labor force, as well as alleviate poverty among women at lower ends of the economic spectrum. To support increased integration of women into the economy, USAID has designed its microfinance projects to include targets of up to 50 percent women borrowers.

However, information about the economic activities of Jordanian women, and particularly their participation in microenterprise, is sparse. Data have been limited on women's activities in both the informal and the formal sectors and on their needs in accessing credit, training, and technical assistance for forming or expanding their microenterprises. Although anecdotal evidence has suggested women are owners and operators of home-based businesses, primarily in food processing, handicraft production, and sewing, there has been little data-based knowledge about their skills, education, activities, and constraints in micro and small enterprises.

To close some of the information gaps regarding women's activities in microenterprise in the informal and the formal sectors and more comfortably direct its investment to support overall economic growth, USAID invited the WIDTECH Project to assist in conducting a data-based research study. Key objectives of the study included:

- Determining the nature and extent of Jordanian women's participation in the labor force as owners, operators, and employees of microenterprises;
- Analyzing gender-based constraints to forming and expanding enterprises;
- Identifying growth-oriented subsectors in which women have the greatest opportunities to

expand their enterprises; and

- Recommending specific interventions that USAID can implement under its Economic Opportunities Strategic Objective that would help reduce gender-based constraints and support the growth of sustainable businesses for both male and female entrepreneurs in the microenterprise sector.

WIDTECH and USAID initiated Phase One of the study in February 1998. Phase One included a review of research and current projects on women's microenterprise activities; extensive discussions with USAID/Jordan, nongovernmental organizations, and other donors (see Annex C). At the end of Phase One, the WIDTECH research team recommended that, in an effort to meet USAID's interests in better measuring female labor force participation, the study's scope of work be expanded to incorporate the added objective of primary data collection on a wider range of women's economic activities than microenterprise. As a result, the following key objective was added to the scope of work:

- Determining, if possible, the nature and extent of women's participation in a broader range of economic activities.

During Phase One, the team also interviewed Jordanian research organizations to identify a research partner. The Center for Strategic Studies (CSS), based at the University of Jordan, was identified as the best possible partner for a study of this size and scope. In 1997, CSS conducted a national random survey on unemployment with a sample size of 13,000, demonstrating unique capacity within the country in survey implementation with a large sample size, sufficient access to human and technological resources, and high standards for training and fielding of enumerators. Phase One was completed with the team's submission of a literature review on Jordanian women's economic activities to USAID in April 1998.

In April and May 1998, WIDTECH initiated Phase Two with construction of a draft survey tool. In June, collaboration with CSS began and a Steering Committee for the study was convened, consisting of WIDTECH researchers, CSS researchers, and additional technical experts from the University of Jordan (see Annex D). The Steering Committee oversaw all aspects of primary data collection, including survey tool revisions, translation of the survey tool into Arabic, sampling design, and survey implementation. Data collection took place in August and September 1998.

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EXECUTIVE SUMMARY

STUDY OBJECTIVES

As part of USAID/Jordan's Strategic Objective 5 (Increased economic opportunities for Jordanians), USAID has invested considerable funds in microenterprise development to improve economic opportunities and alleviate poverty. The growth of a vibrant private sector through microenterprise development is expected to increase participation of middle-class Jordanians in the labor force as well as alleviate poverty among Jordanians at lower ends of the economic spectrum. Microenterprise development is also viewed as an area of program support for improving economic opportunities for Jordanian women, and USAID has designed its microfinance projects to include targets of up to 50 percent women borrowers.

However, information about the economic activities of Jordanian women, and particularly their participation in microenterprise, is sparse. Data have been limited on Jordanian women's economic activities in both the informal and the formal sectors and on their needs in accessing credit, training, and technical assistance to form or expand their microenterprises. Although anecdotal evidence has suggested women are owners and operators of home-based businesses, primarily in food processing, handicraft production, and sewing, there has been little data-based knowledge about their skills, education, activities, and constraints in micro and small enterprises.

To close some of the information gaps regarding women's activities in microenterprise in the informal and formal sectors and more comfortably direct its investment to support overall economic growth, USAID invited the WIDTECH Project to assist in conducting a data-based research study. Key objectives of the study included:

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- Analyzing gender-based constraints to forming and expanding enterprises;
- Identifying growth-oriented subsectors in which women have the greatest opportunities to expand their enterprises;
- Recommending specific interventions that USAID/Jordan can implement under its Economic Opportunities Strategic Objective that would help reduce gender-based constraints and support the growth of sustainable businesses for both male and female entrepreneurs in the microenterprise sector; and
- Determining, if possible, the nature and extent of women's participation in a broader range of economic activities.

To meet these objectives, the survey questionnaire attempted to capture all of the current work of Jordanian women, including unpaid agricultural labor, and to understand why

women were working, details about how they had equipped themselves to undertake the work they were doing, what returns they were making on their investments of time and money, the systems of support and constraints within which they worked, and their feelings about working in the future. Some information on employment history was also collected. Substantive details about the nature of the work were studied separately for four broad categories of work: short-term and seasonal activities, small business, agriculture, and salaried employment. Background information was collected about each woman respondent, including demographic information such as age and education as well as other factors that might be associated with work status, such as mother's experience with paid work and the respondent's experience with living in the Arab Gulf or elsewhere outside of Jordan. The questionnaire also gathered information on the extent to which women themselves controlled the income from their work and the proportion of household income their income represented.

SAMPLING AND METHODOLOGY

Nationwide surveys carried out in Jordan often have samples designed for representativeness at the regional (north, central, and south) rather than governorate level because of the prohibitive cost of surveys that seek governorate-level representativeness. This study opted for the same strategy and utilized a random sample with regional representation, drawn from the Master Sample of the Jordanian Department of Statistics. The design called for all women ages 15 and over in each household in the sample to be interviewed. Interviews were completed for 5,445 women of the 5,693 eligible women in the 3,219 households successfully visited, giving an overall contact rate of about 96 percent. Non-participation by women whose households were successfully visited was because of illness, travel abroad, refusals to participate, or repeated absence after three survey visits to the household.

The survey was undertaken in two phases. During the first phase, fieldwork was initiated in all three regions of the country simultaneously. When women were found to be in residence in a sample household but not present at the time of the first visit, surveyors moved on to the following households on their lists and then returned at the end of the day to try to conduct the interviews with women who were previously absent from their homes. If the women were not found by the end of the day, the team as a whole moved on to the next area. Once all the areas included in the sample had been surveyed, the second phase was initiated as a smaller team of interviewers made a sweep across the sample communities to attempt to visit women who had not been included in the first round. In all, the surveying took place over five weeks, during August and September 1998. Data analysis was carried out during November and December.

CHARACTERISTICS OF THE FEMALE LABOR FORCE

Approximately 12.5 percent of Jordanian women ages 15 and older currently work in short-term/seasonal activities, microenterprise, agriculture, or salaried employment.

This finding is slightly higher than the 11 percent rate of currently working women recently reported by DOS/Fafo (1998), and likely reflects this study's efforts to capture both informal and formal work activities. The largest proportion of the female labor force—52.1 percent—is in formal sector salaried jobs, and the second-largest proportion, at 29.5 percent, works in the agricultural sector. The proportion of currently working women engaged in microenterprise activities is 12.4 percent, or about 1.5 percent of the total population of Jordanian women. Approximately 6 percent of all currently working women are engaged only in short-term or seasonal labor, but a number of women whose primary occupation is in microenterprise, agriculture, or the formal sector also engage in various intermittent short-term or seasonal work. The majority of currently working Jordanian women reside in urban settlements, primarily in the middle region of the country. Women's microenterprises are also largely urban, with about 62 percent located in the densely populated middle region. However, women in the south and women in rural settlements are significantly more likely to work than are women in the north or middle regions or women in urban areas.

In contrast with previous studies that have reported that the female labor force in Jordan is primarily young and single, our findings show that married women make up 57 percent of all currently working women and 64 percent of women currently active in microenterprise.

Also contrary to expectations, the rate of married women who currently work is higher than the rate of single women who currently work, at 13.1 percent compared with 11.7 percent. These findings reflect this study's efforts to fully represent women's informal and unpaid work in microenterprise and agriculture. The proportions of married women currently working in microenterprise and agriculture are significantly higher than in salaried jobs, and married women are also significantly more likely to work in microenterprise and agriculture than are single women. Most previous studies have focused primarily on women's employment in the formal sector, which is characterized by higher proportions of young, single women. For example, the mean age of women in salaried employment is 31.4 years, whereas the mean age of women in agriculture is 39.8 years. The mean age of women in microenterprise falls between these, at 35.6 years. However, our findings show that even in formal sector salaried jobs, married women are slightly more heavily represented than single women, contradicting most studies of Jordanian women in the labor force. These findings may reflect a trend of increasing economic participation by married women, influenced by developments such as increasing social acceptance of working women and improved job flexibility for women to accommodate demands of work and family.

Although the female labor force as an aggregate appears to be well educated, there are significant differences in educational attainment levels among the sectors.

Approximately half of all currently working women have completed either secondary school or higher education, 17 percent completed preparatory school, 16 percent completed primary school, and 17 percent have no schooling. But women in formal sector jobs are much more

highly educated than women in microenterprise, who in turn are more highly educated than women in agriculture. More than 70 percent of women in the formal sector have degrees in higher education. Almost two-thirds of the women in microenterprise have completed primary or preparatory school while 16 percent have no schooling and only 20 percent have completed secondary school or higher education. In contrast, more than 40 percent of women in agriculture have no schooling and about 10 percent have secondary school or higher education.

CHARACTERISTICS OF WOMEN'S ENTERPRISES

Based on this survey, the rate of female participation in microenterprise activities—the proportion of all women engaged in microenterprise—is approximately 1.5 percent. Of the total survey sample of 5,445 women, 84 respondents are engaged in microenterprise. This is less than half the rate of female participation in agriculture, at 4 percent, and less than one-third the rate of participation in the formal sector, at 6.5 percent.

Approximately 12.4 percent of all currently working women work in microenterprise activities. This is a much higher proportion of working women active in microenterprise than indicated by an earlier study (OCSD, 1994), which posited that 5.3 percent of female labor force participants were working in microenterprise in 1993. This difference probably reflects this study's efforts to fully capture women's formal and informal enterprises, whereas the OCSD study focused on secondary data skewed toward the formal sector. The difference may also reflect some overall growth in microenterprise development in Jordan.

The majority of women's enterprises in Jordan are home based, and there are significant differences between women's home-based enterprises and those that are based outside the home in terms of business size and levels of formality. Approximately three quarters of women's businesses in Jordan are based in the home. These home-based businesses tend to be smaller, operate fewer months per year, have fewer full-time paid employees and unpaid family workers, and have lower gross incomes than women's businesses based outside the home. Only one quarter of home-based businesses utilize unpaid family labor as compared with more than half of the businesses based outside the home. The mean monthly gross income of women's businesses based outside the home was 216.25 JD, more than three times the mean monthly gross income of women's home-based businesses, at 69.91 JD.

Home-based businesses also tend to be more informal than those based outside the home because they are less likely to be formally registered, licensed, maintain written accounts, and utilize the formal financial sector. For example, 85 percent of businesses based outside the home were formally registered whereas only 12.7 percent of home-based businesses were registered. About 13 percent of home-based businesses in the sample maintain written accounting books as compared with 57 percent of those based outside the home. Although only a minority of each type of business maintains a checking account, the proportion of businesses based outside the home with a checking account is significantly higher than the proportion of home-based businesses.

There are no significant correlations between age, educational level, or presence of children in the household and location of business.

Most women's businesses are based on a narrow range of "traditional" skills, such as sewing, embroidery, and production of other handicrafts, with provision of beauty services and commercial trade in groceries or clothing also well represented. Small numbers of businesses provide other miscellaneous goods and services, such as radio and television repair, child care, stationary, and flower arrangement. The businesses are primarily retail, providing goods and services to individuals rather than on a wholesale basis to merchants. About two-thirds of women's businesses are in the services sector, and one-fifth are in the commercial sector. Approximately 14 percent of the businesses are in production, and these are more likely to be home based, informal, and operate intermittently.

Regardless of size or level of formality, women's businesses are critical sources of financial support for households. The findings show that businesses based outside the home provide approximately 65 percent of total household income whereas home-based businesses provide about 35 percent of total household income. This disparity between the two types of businesses can be attributed to differences in their sizes and gross monthly incomes as well as to differences in life cycle stages of women running them. Proprietors of businesses based outside the home show a higher representation of divorced or widowed women, who are more likely to be sole providers for households, whereas proprietors of home-based businesses show higher representation of young, single women, who are more likely to retain earnings for personal spending rather than contribute to household expenses.

Loans are not widely considered as a means for business growth among women in microenterprise. Almost three quarters of the women interested in expanding their businesses had not considered taking out a loan, and there were no differences between businesses based inside and outside the home on this point. Opposition to interest, high interest rates, and the financial risk were the most frequently cited reasons for not considering taking out loans. But evidence suggests that in areas where opposition to interest is based on sociocultural beliefs, this opposition declines as a barrier to lending as more individuals begin to benefit from credit programs.

About one-fifth of all women active in microenterprise have ever borrowed money for their businesses. More than one-half of these women borrowed from family members, with a mean loan size of 1,078 JD. One woman took a loan from a bank for the amount of 8,000 JD, and two women borrowed from non-governmental or governmental organizations, with a mean loan size of 2,313 JD.

Businesses based outside the home required higher initial investments and indicate demand for larger loan sizes. The total mean initial investment for all businesses was 1,764 JD. Women with businesses based outside their homes made significantly higher initial investments, with a mean of 6,591 JD, than women with home-based businesses, who showed a mean of 324 JD. The total estimated mean loan size among those women who had considered taking out a loan is 1,743 JD. Loans considered by women with home-based

businesses are significantly smaller, with a mean of 990 JD, than loans considered by women with businesses based outside their homes, at a mean of 3,625 JD. This finding indicates that businesses based outside the home show potential for larger loan sizes. However, the potential for gross number of loans extended is significantly higher among women's home-based businesses.

Women with businesses indicated they face constraints in operating and expanding their businesses. Although the range of problems women confront in running their businesses is comparable between home-based businesses and businesses based outside the home, there are some substantive differences in the degree to which specific problems are experienced by the two types of businesses as constraints. The single biggest constraint confronted by all women with businesses, whether or not they were home based, was a lack of operating capital. More than 40 percent of all the women reported their business was undercapitalized. This indicates a critical need for financial support among all women in microenterprise and points out the potential for expanding microfinance services to these women. A secondary, related problem reported by about 20 percent of all the women was customer defaults on accounts receivable.

Almost one-third of women with businesses based outside their homes and one-fifth of women with home-based businesses reported that lack of access to credit was a significant problem for them. In addition to pointing out that improved access to credit is a critical need for women in microenterprise, the data also indicate that these women potentially would take advantage of expanded access to credit opportunities to alleviate their capital constraints.

Competition from similar businesses and low market demand were identified as critical problems by women with businesses based outside their homes, and were less of a problem for women with home-based businesses. In contrast, women with home-based businesses appear to have less experience and knowledge about marketing their goods and services than do women with businesses based outside their home.

Significantly higher proportions of women with businesses based outside their homes reported experiencing major difficulties with payment of taxes, government regulations, and government inspectors. This reflects that businesses based outside the home are more likely to be formalized and thus more likely to pay taxes, cope with regulatory frameworks, and interact with inspectors than home-based businesses. Difficulty in paying taxes also reflects capital constraints of these businesses.

The proportion of women reporting major difficulties in terms of physical mobility or community criticism was relatively small. Women with businesses based outside their homes reported more difficulties in arranging child care than did women with home-based businesses, who generally have more flexibility in managing simultaneous responsibilities of domestic work and income-earning work.

WOMEN'S WORK IN AGRICULTURE

The study findings indicate a rate of female participation in agricultural activities of 4 percent. In other words, 4 percent of all Jordanian women are engaged in agricultural production, animal husbandry, agricultural processing, and/or agricultural wage labor. This is the same rate as the gender-aggregated participation rate in agriculture, which shows that 4 percent of all Jordanians—men and women—are employed in the sector (Sattar et al., 1995).

One significant factor shaping women's participation in agricultural production in Jordan is whether their inputs are made to land owned, rented, or sharecropped by themselves individually or to land owned, rented, or sharecropped by their households. Not surprisingly, women who engage in agricultural production on land they personally own, rent, or sharecrop are more likely to play a greater role in managing the land and controlling expenditures of agricultural income than are women providing inputs to household land. Women who own, rent, or sharecrop their land are also less likely to personally work on the land and significantly more likely to engage in marketing of crops than women working on household land. Women over the age of 40 are more likely to work on their land and to play important roles in land management. In contrast, young never-married women who are primarily working on family farms generally play only a minor role in land management decisions and are more likely to provide labor inputs than older women.

There are significant differences in marketing roles between women working on their own land and women working on household land, as well as in patterns of marketing for crops produced on women's land and household land. Women who own, rent, or sharecrop their land are significantly more likely to engage in marketing of crops than women working on household land: approximately 14.3 percent of women farming their land indicated they participate in marketing crops as compared with only 1 percent of women working on household land. Crops that are produced on women's land are more likely to be sold either to shops or directly to consumers from the farms, whereas crops produced on household land are more likely to be sold in regional agricultural markets.

However, crops produced on land owned, rented, or sharecropped by women are also significantly more likely to be utilized for household consumption than are crops produced on household land. The proportion of crops produced on women's land that is consumed by her household is almost four times the proportion of crops produced on household land consumed by the household. This confirms previous studies that have suggested a large number of women engage in agricultural production for subsistence rather than income-earning purposes, and may also partly reflect the higher representation of widowed women among those with land who may be sole providers for their households.

A small proportion of women in the survey sample participate in the care of livestock raised for sale as well as in the processing and sale of animal byproducts. Women are most heavily represented in the raising of poultry and rabbits, with 25 percent of the female agricultural labor force personally owning some of these animals. About 17 percent of the female agricultural labor force participates in the processing of dairy products, and the majority of these women also participate in the sale of these products. Processed dairy

products, including yogurt cheese (*labna*) and dried milk (*jamiid*), are the most frequently sold commodities by women in the agricultural sector. The processing and sale of dairy products can also be an important source of household income, particularly for poor households.

Less than 1 percent of the total female population of Jordan, and 12 percent of the female agricultural labor force, work as wage laborers on farms. Contrary to studies that have suggested wage laborers are primarily young, unmarried women and widows, our findings show that never-married women and currently married women are equally represented. Older, widowed women make up approximately 12 percent of female agricultural wage laborers. The mean number of days worked by agricultural wage laborers in the 12 months preceding the survey is 94 days. The mean daily rate earned by the women is 7.13 JD, although more than half of the women earned 3 JD per day and one-fifth earned only 2 JD per day. A higher proportion of women in wage labor retained control over their earnings than in any other type of agricultural work.

WOMEN IN FORMAL SECTOR EMPLOYMENT

Our findings confirm that female participation rates in Jordan's formal sector are generally low. Approximately 11 percent of the total sample currently hold either a full-time or part-time job or had previously held a full-time or part-time job. Almost two-thirds of these women—only 7 percent of the total sample—were currently working at the time of the survey, and the remaining one-third had worked previously. Of all women currently employed, 94 percent are employed on a full-time basis and only 6 percent on a part-time basis.

The distribution of women's employment between the public and the private sectors is consistent with the broader pattern whereby Jordan's economy is heavily weighted toward public sector activities. Fifty-nine percent of currently employed women are in public sector jobs, 40 percent in private sector jobs, and the remaining 1 percent with international organizations. The number of women in part-time work is higher in the private sector than in the public sector, with 10 percent of those employed in the private sector working part time as opposed to 4 percent in the public sector. Full-time private sector employees also work on average approximately 5 hours more per week than public sector employees, with a mean of 46 hours, and are significantly less likely to have health insurance.

Although women in their twenties and thirties are more highly concentrated in formal sector employment than in any other income-earning activity, the proportion of married women in formal sector jobs in this sample is slightly larger than the proportion of single women. About 83 percent of women currently employed in formal sector jobs are between the ages of 20 and 39 years. Forty-five percent of women currently employed in salaried jobs are single, and 48 percent are married. This finding contrasts sharply with earlier studies that have reported strong negative correlations between marriage and formal employment.

One reason younger women are highly concentrated in the formal sector is that they are reaping benefits from their improved opportunities in advanced education. More than 69 percent of women currently employed in salaried jobs have higher education, 13 percent have secondary education, and 18 percent have basic or no education. In contrast, among the population of women who were previously employed in the formal sector and are slightly older, 47 percent had higher education, 21 percent had secondary education, and 32 percent had basic or no education. These findings indicate a trend of increasing segmentation in the female labor force; whereas women with higher education are reaping more opportunities in formal employment, there are also decreasing formal sector opportunities for women with less education.

As with women in microenterprise, women in formal sector employment also provide critical financial support to their households. Women's earnings from salaried jobs make up about 42 percent of total household income. Women in public sector positions are providing a higher proportion of household income than women in private sector positions, at 48 percent compared with 34 percent. Although the reasons for this are not clear, the difference may be influenced by greater long-term stability of public sector income.

Women employed in salaried jobs indicated they face a range of constraints related to their work, but historical data collected on constraints also indicate a trend of declining sociocultural constraints to women's work. Difficulties in procuring child care was the most frequently cited constraint for women in formal sector employment. Other constraints cited include husbands' opposition to their work, balancing demands of domestic and work responsibilities, discrimination on the job, and community and family opposition to their work.

But social constraints to women's employment also appear to be declining. Since the 1960s, the proportion of women who left their jobs because of male opposition, marriage, or having children has decreased considerably. Increased social acceptance of working wives and mothers is probably influenced by higher educational attainment levels among women as well as slowed economic growth and high rates of unemployment, making women's earnings even more critical for maintaining the well-being of households.

SUMMARY OF RECOMMENDATIONS FOR USAID/JORDAN'S MICROENTERPRISE DEVELOPMENT PROGRAMS

Recommendations are organized into three sets of issues aimed at promoting integration of women into USAID/Jordan's Economic Opportunities Strategic Objective and reducing gender-based constraints on microenterprise development:

- 7 Identifying and defining the population of potential women borrowers, and prioritizing types of potential users to target in the microfinance programs;

- ? Addressing gender-based issues related to increased and expanded access to financial services; and
- ? Addressing gender-based issues related to non-financial support needs.

Identifying and Prioritizing Targets of Potential Women Borrowers

(1) Identify diverse types of potential borrowers within the entire population of women in microenterprise.

There are indications that many of the previous lending and enterprise support programs for women in Jordan have not been adequately representative of the population of women in microenterprise, and that most beneficiaries of lending and enterprise support programs have been primarily women with more education, better access to information and services, and the means for establishing formal businesses. Women with little or no education running informal businesses who make up the majority of women in microenterprise are not proportionately represented among beneficiaries.

Drawing on the data presented in this report, USAID and its microfinance programs can reach a clearer understanding of characteristics of the entire population of women active in microenterprise and use that as a baseline for identifying the largest possible pool of credit-worthy borrowers. Some recommended steps for ensuring that loan outreach extends to a diverse group of potential borrowers, including poor women with little or no education and women in the informal sector, are:

- ? Review the current loan portfolio to understand characteristics of the population of women who are currently borrowers;
- ? Design general profiles of potential borrowers, based on the data presented here, as a way to establish guidelines;
- ? Assess current representation of the population of potential borrowers and identifying gaps in representation; and
- ? Formulate new strategies for expanding loan outreach to untapped, eligible borrowers, including poor women and/or women in the informal sector.

(2) Identify the scope of lending opportunities to women by assessing the size and regional distribution of the population of women in microenterprise.

USAID's microfinance programs are designed to provide services only to existing businesses; thus, women borrowers must already be currently active in microenterprise. Based on the findings of this study, 1.5 percent of the total population of Jordanian women are engaged in microenterprise. Therefore, the estimated total number of women currently

active in microenterprise in Jordan is 33,750.¹ USAID's goal of 12,500 women borrowers by 2001 comprises 37 percent of this population.

There are significant regional differences in the size of the population of women in microenterprise, and thus in the size of the population of potential borrowers. By analyzing the regional distribution of women active in microenterprise, USAID can best identify where the regional distribution of demand among women borrowers and develop a strategy for loan extension accordingly. If USAID and its microfinance programs extend loans to 37 percent of the population in each of the three main regions (north, middle, and south), regional targets for service provision by 2001 would be at least 7,742 women borrowers in the middle region, 3,122 women borrowers in the north, and 1,624 women borrowers in the south.

(3) Identify needs, recognize high-potential subsectors, and strategize loan outreach by assessing differences in women's businesses between the commercial, service, and production sectors.

More than 65 percent of women's businesses in Jordan are located in the services sector, 20 percent are in the commercial sector, and 14 percent are in production. Women's enterprises in these sectors differ significantly in terms of activities, operations, constraints, and the degree of credit risk they pose to lending institutions. Sector-specific strategies for loan extension to eligible borrowers would be an effective means for targeting specific types of growth-oriented businesses.

USAID and its microfinance programs may also want to consider spreading their risk across the three sectors, bearing in mind that:

- ? A number of enterprises in the services and commercial sectors may be characterized by a higher potential for growth and the potential to transition into higher-return, more formalized, employment-generating businesses;
- ? Many businesses in services and commerce are more stable and have been established for longer periods of time and thus may pose less credit risk; and
- ? Although many businesses in the services sector and most businesses in production are based on "traditional" activities that are experiencing high market saturation and are thus higher risk, extension of credit to eligible businesses may allow them to implement changes (for example, improved marketing or acquisition of machinery) and thus propel them to higher-returns.

¹ Based on current estimates that the population of Jordan is approximately 4.5 million.

(4) Identify the needs and characteristics of home-based enterprises and enterprises based outside the home, recognize the development potential of both types of enterprises, and design appropriate lending strategies for targeting them.

Specific indicators of USAID's Economic Opportunities Strategic Objective as outlined in the Strategic Overview for 1997-2001 include:

- ? Increased number of micro and small entrepreneurs utilizing the formal financial sector; and
- ? Increased number of jobs generated.

To make effective progress toward these goals, it is suggested that USAID and its microenterprise programs prioritize extension of loans to eligible women with businesses based outside the home. Although the majority of these businesses are already formally registered, they also show the greatest potential for transitioning into the formal financial sector and for employment generation by transforming unpaid labor into paid jobs.

An additional goal of the Economic Opportunities Strategic Objective is to:

- ? Increase the number of companies registered in the country.

To contribute to this indicator, it is also recommended that specific strategies be formulated to expand loan outreach to women with promising home-based enterprises to promote their transition into the formal sector. The proportion of women's home-based businesses is three times that of women's businesses based outside the home, and the majority of the home-based businesses are not formally registered, representing a large population of informal enterprises that could potentially grow into formalized, higher-return businesses.

Increasing and Expanding Access to Financial Services

(5) Implement strategies for increasing women's access to credit.

Inadequate operating capital was identified as the single most important constraint faced by women in microenterprise, and many of these women are unable to access capital through lending institutions or other means. USAID's microfinance initiatives are specifically designed to increase access to financial services and have the potential for making a considerable impact on women's abilities to address their capital constraints. By designing specific strategies for reaching women, the programs can more effectively ensure they meet their goals in service provision. There is a substantial body of literature on best practices for increasing women's access to financial services that can be referred to for a wide range of specific strategies and approaches (see Women's World Banking, 1994).

Some recommended steps include:

- ? Adopt a proactive strategy for identifying women with enterprises, particularly women with home-based enterprises and other women in the informal sector who tend to be more “invisible”;
- ? Ensure an adequate number of female loan officers;
- ? Understanding the comparative advantage of extending loans to businesses based inside versus outside women’s homes and strategize outreach accordingly; and
- ? Devise strategies for addressing women’s concerns about the high cost of credit, access to collateral, and high interest rates, such as by increasing women’s access to information about credit and lending processes.

(6) Consider expanding the sectoral scope of the microfinance programs to incorporate women’s agricultural enterprises.

Agricultural loans are generally characterized by higher risk because they are longer-term; subject to seasonal unpredictability; and can carry higher costs in service delivery to rural, dispersed networks. But in Jordan some of these risks can be reduced if agricultural loans are pursued in a regionally targeted manner because most of the production is concentrated in specific areas, primarily in the north and in the south along the Jordan River valley. By focusing outreach for agricultural loans to women—or men—in the particular regions where agricultural production is concentrated, microfinance programs can alleviate the higher costs of service delivery.

Increasing the scope of the microfinance programs to agriculture may be a particularly effective strategy for the Southern Jordan Access to Credit Program to expand its reach to women in the south, considering that only 13 percent of women active in non-agricultural microenterprise reside in the south while more than 30 percent of women in agriculture reside in the south.

Additional recommended strategies for pursuing targeted loan outreach among agricultural enterprises and thereby reducing risk include:

- ? Target women engaged in agricultural production on their land, as opposed to household land, as potential borrowers; and
- ? Target women engaged in the processing and distribution of dairy products as potential borrowers.

Looking Beyond Credit: Non-Financial Support Needs

(7) Supplement lending programs with other forms of business support that are essential for effective development of women's enterprises.

Credit alone is often insufficient for enabling growth and small business development, particularly when proprietors lack basic knowledge and skills related to business management. Extension of credit to proprietors with limited business knowledge is inevitably a riskier proposition for lenders. USAID/Jordan's Economic Opportunities Strategic Objective identifies expansion of business services related to management, marketing, and technology transfer as critical components in support of its focus on microfinance. To promote successful business development among women beneficiaries of its microfinance programs, we recommend that USAID devise specific strategies for integrating women into its business development services.

Women in microenterprise in Jordan are generally characterized by low levels of education, and only about 8 percent of the women have undertaken any kind of training. Training courses that are currently offered to women by governmental and non-governmental organizations focus primarily on technical skills related to "traditional" skills of production associated with subsectors that are experiencing a high degree of market saturation. These training courses do not benefit women in higher-potential commercial and non-traditional services businesses. Recommended steps for providing business development services to women include:

- ? Develop training outreach specifically targeted to groups of women active in microenterprise, particularly in basic finance, accounting, management, and marketing; and
- ? Provide services to select subsector groups to assist them in strategizing and implementing changes, such as improving access to raw materials, building better market linkages, and developing marketing plans.

CHAPTER ONE REVIEWING THE LITERATURE ON WOMEN'S ECONOMIC ACTIVITIES IN JORDAN

Available data on women's economic activities in Jordan are sparse and focus primarily on women's formal employment. The wide range of women's economic contributions, including through self-employment, informal work, agricultural labor, and other types of seasonal work, is poorly represented in the data. As Valentine Moghadam (1993:33) points out, this trend is characteristic throughout the Middle East:

The region suffers from a paucity of data on women's productive activities and contributions to national development. Women are under-represented in national accounts; census enumerators do not pose the correct questions and consequently receive wrong or inadequate answers regarding women's work, especially in the agricultural sector. As a result, census data in many countries frequently report an extremely small economically active female population. A major problem involves definitions of work and employment; much of what women perform in the informal sector or household is not recognized as a contribution to the national income or development, which may be due to differences in definitions, even of age groups.

In Jordan, women's economic participation is likely underestimated because the national surveys that produce statistics on labor force participation generally do not capture activities other than regular, full-time employment. For the most part, national surveys have assumed that work is full time and year round, and that participation as recorded during the past day or week is representative of participation during the past year. But studies of women's economic activities in other regions of the Middle East and the world indicate that women's strategies for meeting economic needs while balancing their household and family responsibilities are often based upon opportunities of seasonal or part-time work, microenterprises, and informal economies—the very activities national surveys often fail to adequately represent.

A small group of qualitative studies, including ethnographies and participatory rapid appraisals, look closely at Jordanian women's economic activities within the context of specific communities. These studies indicate that the range of women's economic participation extends beyond formal employment in the public sector or private sector, where national surveys have focused their inquiries. These qualitative analyses also point out that women's decisions are complex products of the socioeconomic environment of their individual lives, households, and communities, and are not simply determined by traditional values, modernization, or the state of the national economy. They provide valuable insights into the processes through which women do or do not enter the labor force and how they reach decisions of alternative economic activities. However, they are also few in number and do not allow for broad generalizations.

Another body of data focusing specifically on Jordanian women's microenterprise activities consists of studies conducted by non-governmental and governmental institutions providing

microenterprise development support to women. Although this could be a potentially rich source of information on women's activities in home-based work and other types of microenterprise activities, data collection by these organizations has been limited, intermittent, and lacking scientific rigor. For example, most organizations currently extending microcredit loans to women record intended use of loan funds, but they do not track actual usage of loan monies after disbursement or follow up on whether the businesses their loans were intended to support succeeded or failed. Finally, there is a small body of published and unpublished literature on women's labor force participation and women's public participation more generally. Although these works have been written primarily by individuals knowledgeable about gender issues in Jordan, they are not based on research and therefore have been excluded from analysis here. They are, however, noted in the comprehensive bibliography.

FEMALE LABOR FORCE PARTICIPATION IN JORDAN

According to the International Labour Organization, the labor force participation rate is defined as the share of the working age population who are currently economically active, encompassing persons who are employed, self-employed, or unemployed and actively seeking work (Husmanns et al., 1990). Female labor force participation rates—the proportion of women who are currently economically active—have historically been unusually low in Jordan. Although gender equity in education rates has substantially improved over the past 20 years, participation rates for the female labor force have not kept pace. Jordan also has significantly lower participation rates than other countries with similar income levels, in the Middle East as well as other regions of the world.

One study conducted in the mid-1980s (Mujahid, 1985) assessed female labor force participation in Jordan from 1961 through 1976, based on a number of different data sets.¹ The study showed a very low female labor force participation rate of 3.3 percent in 1961. By 1976, the rate had increased to 8.4 percent. Nevertheless, Mujahid points out that this was still an exceptionally low rate when compared with participation rates in other countries of the region and world with similar income levels. For example, the female labor force participation rate was 46.3 percent in Turkey in 1975, 27.1 percent in the Dominican Republic in 1979, and 14 percent in Syria in 1979.

The World Bank *Hashemite Kingdom of Jordan Poverty Assessment* identified a similar slow trend of growth in women's employment throughout the 1970s and 1980s, with a female labor force participation rate of 6.4 percent in 1979, 8.7 percent in 1987, and “might have increased further by 1991—to approximately 14% of all non-student women aged 16-70” (1994:13)² A later study by the World Bank, based primarily on the 1992 Household Income

¹ Population Census of 1961; the Multipurpose Household Surveys of 1972, 1974, and 1976; the Agricultural Census and the Labor Force Censuses of 1975; the National Fertility Survey of 1972; and the Jordan Fertility Survey of 1976.

² Based on the Department of Statistics' study on Employment, Unemployment, Returnees and Poverty (1991); Income and Expenditure Surveys of 1986/7 and 1992, and the Health, Nutrition, Manpower and Poverty Survey (1987).

and Expenditure Survey, identified a female labor force participation rate of 14 percent as compared with a male labor force participation rate of 81 percent and found that 11 percent of the labor force comprised women (Sattar et al., 1995).

More recently, a study conducted by Jordan's Department of Statistics and the Fafo Institute for Applied Social Science in Norway (1998) found a female labor force participation rate of 15 percent, including 11 percent of adult women who were employed and an additional 4 percent who were actively seeking work. In contrast, the male labor force participation rate was 72 percent.

Most of the studies have identified similar trends among factors shaping women's employment patterns in Jordan, with general agreement that education and marital status are key determinants in female labor force participation. The World Bank (1994) found that 62.7 percent of women in the labor force in 1991 had post-secondary education levels, as compared with only 20.9 percent of men. In the total population, 19.5 percent of men and 20.5 percent of women had post-secondary education in 1991. Based on these figures, the authors conclude that male labor force participants are a representative sample of the total male population. In contrast, women in the labor force are an elite group, as more than 60 percent have had education beyond high school compared with only 20 percent of the total female population. These findings were corroborated by the DOS/Fafo study, which posits that education has a far greater impact on economic activity for women than for men.

The World Bank (1994) also found that a woman who has received primary education has only a 2 percent higher probability of participating in the labor force than an illiterate woman. The probability jumps 23 percent for a woman with general secondary education, 40 percent for a woman with vocational training, 55 percent for a university graduate, and 58 percent for a woman holding post-graduate qualifications. It has also been shown that men's choices between academic and vocational secondary education do not affect male labor force participation whereas women's participation is significantly higher among those with a vocational background (DOS/Fafo, 1998). Moreover, the incidence of unemployment has been shown to be much greater among higher educated women than less educated women, implying that higher levels of education do not guarantee women success in finding jobs (World Bank, 1994; DOS/Fafo, 1998).

Marriage, child-bearing, and residence are also critical factors shaping women's entry to the labor force. Data suggest that married women are much less likely to be labor force participants than are single women (for example, Mujahid, 1985; Sattar et al., 1995, DOS/Fafo, 1998). In the World Bank's 1995 study, fully 41 percent of single women ages 36-40 participated in the labor force, whereas married women of all age groups never exceeded about 18 percent (Sattar et al., 1995). Through an analysis of husbands' occupations, Mujahid has outlined the extent to which marriage affected labor force drop-out during the 1970s. He found the most pronounced drop-out rate among women married to men in professional positions. At the same time, professionally employed men were also highly likely to have working wives, second only to agricultural workers and farmers. The findings of DOS/Fafo were slightly different, indicating that marriage has less impact on well-educated women than women with low education. Among women with secondary or higher

education, DOS/Fafo found that marriage reduced the labor force participation by one-half, whereas participation dropped to near-zero for low educated women (1998).

Based on the 1982-83 Manpower Survey, Shakhathreh (1995) identified the presence of young children as having a negative effect on workforce participation by ever-married women, as did residence in rural regions. DOS/Fafo found that regional variations in labor force participation generally were modest, although the differences were more marked among women than men. For example, the highest rate of economically active persons was in the south, with 76 percent for men and 20 percent for women, and the lowest rate was in Irbid, at 70 percent for men and 12 percent for women.

Religious practices and sociocultural attitudes about women's roles have also been identified as having important impacts on women's labor force participation. Islam is the dominant religion in Jordan, with 95 percent of the population Muslim and the remainder primarily Christian. Shakhathreh found that Muslim women have a significantly lower labor force participation rate, at 7.4 percent, than Christian women, at 26.5 percent, and that the effect of religion was stronger for never-married women than for ever-married women (1995). Mujahid argues that cultural interpretations of Islamic teachings have been a central barrier, and that level of education and increasing urbanization have served to decrease the influence of traditional values and customs and increase the number of women participating in economic activities (1985).

Some studies on women's labor force participation have suggested that social attitudes and values concerning women's roles constitute a significant barrier to women's employment (for example, OCSD, 1994; Shakhathreh, 1995). The recent study conducted by DOS/Fafo attempted to measure some effects of sociocultural attitudes on women's economic participation. Their findings suggest that, although women are more in favor of all dimensions of female public participation than men, women also have reservations. Fully half of the men interviewed expressed support for women's employment, and 47 percent of men supported women running their own businesses.

Women interviewed in the study reported that their freedom to leave their homes alone for various purposes is circumscribed. There is little difference in reported level of freedom by educational level or governorate. Unfortunately, the DOS/FAFO survey did not include leaving home for work/economic activities as a possible mobility variable. As a result, women's mobility for economic activities could be embedded within the other possible categories of leaving home "to visit the neighbors," "to visit the local market," "to visit relatives in town," or "to visit relatives out of town." For example, to what extent are women visiting neighbors to sell goods and/or services? And how many women visit the local market for purposes of consumption as opposed to sales?

Analysis of these mobility data, although taking into consideration the data on attitudes toward working women, shows some interesting contradictions and dynamics that beg for further investigation. For example, only 27 percent of all women respondents stated they were free to visit neighbors on their own, despite the fact that 50 percent of men interviewed supported women's labor force participation. To what extent are cultural circumscriptions on

female mobility a significant constraint for women seeking to enter the labor force through employment or microenterprise? Moreover, the idea that only 27 percent of women are free to visit their neighbors seems illogical in light of a well-established body of data on women in Muslim and Arab communities around the Middle East that confirms women's neighborly visits as a common occurrence.

Data on women's economic activities disaggregated by subsector have shown that formal sector participation by women is heavily weighted toward public service occupations, and particularly teaching and government posts. Mujahid outlines a major shift in female subsector employment levels between 1961 and 1976 by analyzing the industrial and occupational structures of the labor force. Although female participation in white collar occupations grew substantially, female representation in production and services decreased. Within white collar occupations, female participation among professional and technical workers increased from 28.1 percent in 1961 to 41.4 percent in 1976, with a similar substantial increase among clerical workers and smaller increases among administrative and sales workers. Mujahid points out that "much of the increase in overall female participation rates observed over the period 1961-1976 came from increasing participation of the educated" (1985:113), accounting for both the predominance of highly educated women in the labor force and the shifts within occupational structures toward a more white collar female labor force.

The 1995 World Bank study also found that the majority of working women have white collar jobs. Teachers made up 33 percent of all women workers, and 57 percent of employed women worked for the government or other public sector-related organizations. More recently, the DOS/Fafo study found that 44 percent of employed women were in education and health, 17 percent in other services, 14 percent in agriculture and forestry, and 12 percent in mining and manufacturing. But education is an important factor in shaping sectoral participation. Sixty percent of employed women with no schooling work in agriculture. In contrast, almost 70 percent of women with higher education work in education and health (DOS/Fafo, 1998).

Taminian's long-term research in two rural settlements on the shore of the Dead Sea produced some valuable data on women's agricultural participation (Shami and Taminian, 1990). In the farming communities, work can be broadly classified as family farming, sharecropping, and wage labor. She found that women's participation in family farms depends on the farm's size, size of the family labor pool, and the extent of outside employment opportunities for men. Where land holdings are appropriate to the size of the family and outside employment for men is not available, women's contributions to agricultural production are confined to intensive seasonal labor. However, when male labor on the farm is limited, women participate in—and often control—all production processes except marketing, which remains men's responsibility.

When there is excess female labor for a family farm, women may work as seasonal wage laborers on other farms. However, they are not preferred workers for seasonal wage labor because the work demands longer hours than women are expected to work on the land of non-relatives. Taminian found that the female wage labor force consisted primarily of

widows and unmarried women. Single women prefer wage work to unpaid work on the family farm because they can retain most of their earnings for themselves, although they are also expected to contribute to family income either financially or in kind by working on the family farm in times of high labor need. Women may also contract as independent sharecroppers so long as the farmer is a relative. Female sharecroppers are primarily married or widowed, and cultivate smallholdings to earn extra income and have a steady supply of vegetables for family consumption (Shami and Taminian, 1990).

Based on ethnographic research in northern Jordan, Shukri (1996) points out that the gendered division of labor in agriculture is based on class. In wealthier farming households, women do no agricultural work except for some supervisory duties. In middle-income farming households, men do the majority of agricultural work while women are responsible for domestic tasks and also engage in light agricultural work and tending of livestock. In poorer farming households, women participate in practically all stages of agricultural production, in addition to bearing the primary responsibility for domestic work.

CAPTURING WOMEN'S ACTIVITIES IN THE INFORMAL ECONOMY

The majority of data on Jordanian women's economic activities has been collected through national surveys that have focused primarily on formal labor force participation. Most labor force surveys use the ILO's standard measurement for employment based on a one-hour criterion, whereby any person who has worked at least one hour within a short reference period is classified as employed. The one-hour criterion is intended to cover a wide range of types of work that may exist, including casual labor, short-term work, and part-time work. Unfortunately, a number of different types of work are still not well captured by this measurement, including seasonal work, unpaid work, and work located outside of the formal sector. Women are often active in these types of work, which are not adequately reflected in available survey data. For example, it is possible that the DOS/Fafo study undercounted female labor force participation because the Arabic word for "work" used in their survey tool was *'agr*, which connotes paid employment, including wages, salary, and piecework rates, but excludes self-employment. In addition, persons who reported having worked at all during the past week were asked how many hours they had worked. Only about 8 percent of women identified as working had worked fewer than 20 hours per week, and 42 percent had worked 20-39 hours per week. This indicates that part-time work, including work in the informal sector, has not been well captured by this survey.

Shami and Taminian's (1990) qualitative research and analysis of data collected through a formal survey by the Urban Development Department in 1985 in five squatter communities in Amman indicate that informal economic activities provide critical income-earning opportunities for women. The authors trace trends in women's employment in the urban settlements since the refugee communities relocated to Jordan. Many women began working outside the home upon arriving in Amman because it was initially more difficult for men to find employment. Most of these jobs, which were primarily unskilled labor, were poorly paid but essential to household survival. Once men had established themselves and secured employment or other income-earning opportunities, women reassessed their situations. Those

working in the public sector tended to keep their jobs, at least partly because the benefits provided by them included pensions and medical insurance. Women working as domestic servants tended to quit, unless their income remained critical in supporting the household. Many were also active in the informal market, contributing to household income through home-based work such as sewing, embroidery, and processing of foods to be peddled on the streets. Some also opened small shops inside their homes to serve the neighborhood market or were self-employed midwives and healers.

Among the 14 women identified by the Urban Development Department survey as sellers—referring to those engaged in informal petty trade activities—more than 85 percent were over the age of 35 and more than 79 percent over age 45. Among women older than age 55, peddling was the second most frequent income-earning activity, with janitorial/maid service as the most frequent. Among women ages 45-54, peddling was the third most frequent income-earning activity, home-based seamstressing was the second most frequent, and janitorial/maid service was the most frequent. The concentration of older, less educated women in these activities indicates they are engaging in informal sector opportunities that do not require higher levels of education. Although most of the other formal surveys on women's work offer evidence that highly educated women constitute the majority of female formal participants in the labor force, this evidence suggests that less educated women may be more highly represented in economic activities when the informal sector is accounted for. Although female labor force participation rates are low, they likely do not represent the total population of economically active women in both the formal and the informal sectors of the Jordanian economy.

Although Shami and Taminian do not offer in-depth analysis of the informal economy, their qualitative research offers important indications of the critical role of informal economic opportunities for women as well as men. For example, although women in agricultural communities may not manage marketing of goods produced on family farms, the authors point out that this does not mean women have no experience in or knowledge of marketing, since “they manage ‘house to house’ marketing in a direct relationship between producer and consumer where the products were originally produced for local consumption” (1990:27). Women used to sell the goods they produced on small landholdings, called *shikaras*, which they cultivated themselves. But implementation of land tenure laws that define landholdings at a minimum size larger than the *shikaras* has largely destroyed these small landholdings that women cultivated for domestic consumption and for marketing to neighbors. As a result, women in these communities control only the produce of tiny “back-door” gardens and the few goats they are allowed to raise near the house.

Shami and Taminian also point out an important process whereby men and women who may be employed in the formal labor force choose to engage in informal sector activities as a second source of income. For example, because government salaries rarely keep up with the rising cost of living, civil servants may run their own small enterprises on the side, such as buying a pick-up truck to hire out for transport. The authors also observe that the system of financial responsibility within the household in the squatter settlements—whereby men hand over most of their earnings to their wives or mothers, who are then responsible for using the money to meet household financial needs—often forces women to generate extra income

when the money is insufficient. Women will engage in a variety of informal activities to make ends meet, including sewing, embroidery, and producing sweets and other foodstuffs to be peddled by children.

Women's participation in agricultural labor, particularly on family farms or small-scale production of goods for household consumption, is generally undercounted in labor force surveys. Shukri's research in a northern Jordan district showed that women in all households contribute in some form or another to agricultural production (1996). But their contributions and agricultural activities are often defined as part of housework, particularly if the tasks involved do not entail tilling but overseeing laborers, tending to livestock, and other similarly related tasks. Nor are women directly compensated for these tasks. Thus, their agricultural labor contributions are absorbed into domestic labor categorizations, making it very difficult to identify such work in a standard labor force survey.

Mujahid (1985) looked closely at Jordanian women's agricultural labor, based on data gathered by the Agricultural Census of 1975. He argues that if all types of workers in agriculture—including unpaid as well as paid permanent, temporary, and occasional workers—were counted, approximately 70 percent of the total female labor force would be classified in the agricultural sector and women would constitute 33 percent of all agricultural workers. However, if unpaid workers are excluded from the definition of agricultural labor force, only 5.7 percent of the female labor force would be classified in the agricultural sector and women would comprise only 2.2 percent of all agricultural workers. These figures point out the large numbers of women engaging in agricultural labor, most likely on family farms, who are not being directly remunerated for their work and whose work is largely uncounted by statistical surveys.

And despite the fact that agriculture accounts for a relatively small portion of the Jordanian economy, women are participating in agriculture in large numbers. The critical point here is that, although the majority of these women are not counted as agricultural laborers, if they are working on family farms assisting in the production of goods for local or regional markets, the products of their labor *are* counted and incorporated into national statistics.

UNDERSTANDING WOMEN'S MICROENTERPRISE ACTIVITIES

Only a handful of studies have been conducted on the characteristics of women's microenterprise activities in Jordan, primarily by governmental and non-governmental institutions interested in developing microcredit programs. One study by Organisation Canadienne pour la Solidarité et le Développement (OCSD), the Queen Alia Social Welfare Fund, and the Canadian International Development Agency (CIDA) aimed at identifying viable economic sectors for women-owned small-scale enterprises. Their findings indicated that women entrepreneurs constituted 5.3 percent of all women participating in the labor force in 1993.

Tubbeh's (1994) small, non-random selective sample survey of 80 women entrepreneurs revealed that nearly half (47.5 percent) of the women surveyed were between the ages of 30

and 39, with 17.5 percent between the ages of 20 and 29 and 22.5 percent between the ages of 40 and 49. Over 46 percent of the women have post-secondary education, 22.5 percent have community college education, and 25 percent have secondary schooling, whereas only 3.8 percent of the women have no more than primary education and 2.5 percent of the women are illiterate. The distribution bears a strong resemblance to the educational distribution of female formal labor force participants based on the findings of the World Bank (1994), suggesting that the findings are influenced by the fact that most of the women surveyed were engaged in formal sector enterprises as opposed to informal economy activities. More than three quarters of the women in the sample had taken loans; approximately 20 percent of these loans were 1,000 JD or less, and over 80 percent were under 10,000 JD. Unfortunately, the study does not identify the extent to which these loans were used for start-ups or for existing businesses.

Takriti and Mrayyan's survey of women participants in Save the Children's Group Guaranteed Lending and Saving (GGLS) Program indicates that the women were on the whole better educated and less likely to be illiterate than non-participants. Participants were also more likely to be single women or female heads of households than non-participants, and they showed a higher involvement overall in decision making within the family. Although the authors argue this is an indication that program participation contributes to women's empowerment, this is a misleading interpretation of the data, which may equally be indicating that women with higher levels of participation in household decision making are more inclined to participate and have more freedom to participate in the GGLS program.

The OCSD study revealed that small-scale enterprises in manufacturing show great dynamism, particularly in clothing, furniture, leather, printing, and fabricated metal. These subsectors showed higher than average growth since 1989 and require less than 7,000 JD in fixed assets for start-up. Among these enterprises, clothing and leather, along with food processing, show relatively high proportions of female workers. The authors argue that Jordan's trade sector offers few opportunities for women's microenterprises, because it is characterized by slow growth and entrenched competition. In contrast, tourism remains a large and unexploited sector with enormous potential growth. Promising opportunities in tourism include linkages and complementary goods and services, such as restaurants, guide services, and diversified souvenir products.

OCSD also points out that although agriculture cannot be considered a cornerstone of the Jordanian economy (accounting for 8 percent of GDP), it was nonetheless one of the fastest growing sectors between 1986 and 1992. Factors pointing to the potential benefit of investing in microenterprise development in agriculture include the inordinately high costs of annual food imports, a growing population, and the need to decrease rural to urban migration. Increased agricultural production and agroprocessing or food processing are cited as potential areas of opportunity for microenterprise.

Although some subsectors may appear to offer opportunity based on market characteristics, they may also be more difficult and socially less acceptable for women to penetrate than for men. For example, activities that require frequent contact with men and high levels of mobility are less socially acceptable for women and will thus be harder for women to

perform. Although women with strong characters and leadership qualities can overcome such barriers, most women will be more successful in strategically penetrating subsectors that are more hospitable to female participation (OCSD, 1994).

There is general agreement that constraints to women opening up their own businesses encompass a wide range of factors, including inadequate training and limited access to capital, and sociocultural constraints. Among Tubbeh's sample of women entrepreneurs, the primary problems identified related to issues of credit, market competition, and training. Demand for collateral guarantees by lending institutions was identified as a central concern, pointing out women's disadvantages in obtaining credit because women are much less likely than men to own land or property or to have separate bank accounts or significant savings. Market competition and market saturation were cited as significant constraints, with limited creativity and redundant production of goods and services. Tubbeh also notes that "competition from informal market (street vendors)" was cited as a difficulty, indicating that informal enterprises may be demanding noticeable market share and that competition between formal and informal enterprises may be shaping some market trends and processes.

Similarly to DOS/Fafo, the OCSD study argues that women's limited geographic and social mobility and high domestic labor burdens are key constraints to successfully sustaining a microenterprise. In addition, the sociocultural environment places high value on women's traditional roles and does not encourage career pursuits or long-term work involvement for women. For example, vocational and technical education targeting women largely focuses on traditional female jobs and activities.

Unfortunately, existing studies give limited attention to small-scale, informal microenterprises. Of the enterprises surveyed by Tubbeh, 75 percent were formally registered. Of the seven sectors the author identifies—including trade, social and personal services, manufacturing, handicrafts, agriculture, business services, and transport—informal enterprises constituted the majority of enterprises only in handicrafts. Among the informal enterprises, 70 percent of the owners claimed they had no intention to register their business because of the nature of their small-scale home-based activities, while the remaining 30 percent claimed they planned to register their businesses when the enterprise begins making a profit. Beyond these observations, there is no disaggregation of data collected on informal versus formal enterprises and limited analysis of the characteristics of informal enterprises, the socioeconomic processes shaping women's decisions to engage in informal sector activities, and the needs and constraints of informal enterprises as compared with formally registered enterprises.

IDENTIFYING GAPS AND TRENDS IN THE DATABASE

There have been relatively few studies of women's economic activities in Jordan. Existing studies have overwhelmingly focused on women's activities in the formal economy and female labor force participation rates. There is limited knowledge on the nature or extent of informal economic processes and the opportunities they offer to women. There have also been only limited inquiries into women's self-employment and microenterprise activities.

Despite the small number of studies, there are few contradictions among them. The findings of each study generally point toward the same significant trends. Recent studies estimate a female labor force participation rate of 14 percent, with approximately 11 percent of the labor force consisting of women. Although female labor force participation has grown steadily since the 1960s, it has not kept pace with female education rates. The majority of female labor force participants are highly educated, with post-secondary levels of education. At the same time, unemployment rates are also higher among higher educated women, implying that they are actively seeking employment in the formal labor force and that higher levels of education do not guarantee success in finding jobs. Women with less education (for example, primary or secondary level) are largely invisible within official statistics of the formal labor force. Some evidence suggests women with lower education levels are economically active in manners that would not be counted by formal statistics, such as participating in agricultural production, home-based production and food processing, and small-scale trade activities.

Studies also suggest a strong correlation between marital status and labor force participation. The data indicate that married women are much less likely to be labor force participants than single women. Never-married women—for example, young single women living at home with their parents—are most likely to be in the labor force, but many women quit their jobs at the time of marriage. Having small children has a further negative influence on women’s labor force participation.

Sociocultural factors—including religion, cultural values, and attitudes toward working women—play a significant role in limiting women’s choices and shaping women’s decisions to work or pursue a career. Male heads of households exert considerable control over women’s choices and can circumscribe women’s geographic and social mobility. Moreover, the country’s large household sizes create high domestic labor burdens for women. Even most women who participate in the labor force also bear the primary burdens of housework, labor-intensive and time-consuming cooking, and the raising and home tutoring of children.

There is a dearth of information on women’s activities in microenterprise development in Jordan, even though this has become an increasingly widespread mechanism for social and economic development in the region. Unlike some other regions of the world where women have long played integral roles in regional trade processes and small-scale enterprise, private sector activities in Jordan have a relatively short history. Current knowledge on women’s microenterprise participation in Jordan is primarily based on the experiences of income-generation programs for women, sponsored by both governmental and non-governmental organizations, which have focused on developing women’s “traditional” activities (such as sewing and embroidery) for the market. However, research shows a lack of product diversification and markets saturated with these traditional products.

Of the two major studies on women and microenterprises, one is based on a small non-random sample of 80 women (Tubbeh, 1994) and the second is based on secondary quantitative data (OCSD, 1994). Both focused primarily on formal sector enterprises, and

both suggest that education is highly correlated with microenterprise participation as it similarly is to labor force participation.

Women's primary constraints to entering into or expanding their own microenterprises are related to market competition and saturation, lack of adequate training (technical and managerial) and awareness of opportunities, limited geographic and social mobility, and lack of access to capital. In contrast, the studies also suggest that promising opportunities exist for women's microenterprises, particularly in agriculture and agroprocessing, manufacturing, food processing, and the provision of business, personal, and tourism-related services.

Although each study offers some insights to women's microenterprise activities, and women's economic activities more generally, many questions remain unanswered. The lack of inquiry into women's informal economic activities suggests that women's labor force participation rates in general, and women's microenterprise participation rates more specifically, may be inaccurately representing women's real contributions to the economy. Moreover, what are the significant influences shaping women's decisions to engage in microenterprise and/or the informal sector as opposed to formal sector employment? What are the primary characteristics of women participating in microenterprise, and to what extent are they similar to or different from current understandings of women participating in the labor force? More detailed information on the nature of constraints and opportunities in microenterprise, and how they correlate with social and demographic factors such as age, level of education, marital status, and rural/urban residence, is needed for gaining a fuller understanding of women's economic realities. A better understanding of the broad social, cultural, and economic context of women's microenterprise activities, including how microenterprise fits into the larger picture of labor force participation, is critical for devising effective strategies of microenterprise development.

Research indicates that relatively few Jordanian women are active in microenterprise. If these indications are accurate, systematic scientific inquiry into the characteristics of women involved in microenterprise, the characteristics of women's enterprises, and the processes shaping women's decisions to engage in microenterprise activities will provide more detailed explanations for the low female participation rates. In contrast, such systematic research might alternatively inform us that female participation rates in microenterprise are higher than suspected when informal economic activities are accounted for. If Jordanian women—and particularly less educated women who are not highly represented in the formal labor force—are found to be economically active in small enterprises in the informal sector, such as home-based seamstressing and food processing, this finding would offer evidence that women are currently invisible in official statistics on both labor force participation and microenterprise, which have been largely biased toward the formal sector. In either case—whether or not current impressions of low female participation in microenterprise are accurate—rigorous scientific data on the nature and on extent of Jordanian women's participation in the labor force as owners, operators, and employees of microenterprises in both the formal and the informal sectors will provide critical information for microenterprise development programs in forming successful strategies for targeting women and thereby maximizing their effectiveness in promoting social and economic development.

CHAPTER TWO STUDY METHODOLOGY

SURVEY SAMPLE FRAME

Nationwide surveys carried out in Jordan often have samples designed for representativeness at the regional (north, central, and south) rather than governorate level because of the prohibitive cost of surveys that seek governorate-level representativeness. This study opted for the same strategy. The sample used here was based on the Master Sample of the Jordanian Department of Statistics. This master sample frame consists of about 2,400 primary sampling units (PSUs), the equivalent of about 27 percent of the total population of Jordan. These PSUs are grouped into 48 sub-samples, or replicas, each consisting of 50 PSUs. Each replica, or any group of replicas, constitutes a representative sample of the Jordanian population and can be used independently for surveying, depending upon the accuracy required at the level of the domain, or stratum.

The Master Sample is stratified in two stages: by governorate and within governorates. Communities within governorates are divided into nine strata on the basis of population size, with strata populations ranging from fewer than 500 people through 100,000 and more. The procedure of drawing a sample begins by drawing a serpentine line through the governorates, from north to south. Then the communities in each governorate are similarly mapped in a serpentine manner, moving from the south of the governorate to the north. Census blocks, consisting of about 100 housing units, within each size category are then ordered geographically in a serpentine manner. Such ordering provides a high level of implicit geographic and locality/size stratification. It also ensures that urban and rural households are proportionally represented.

Following this ordering of localities and blocks within each locality at the level of the governorate, blocks are selected systematically to constitute a population proportionate to their sizes. At the third stage of sample development, census listings of housing units/households are used to select specific households for inclusion in the survey, based on a random start.

SURVEY SAMPLE

The Department of Statistics Master Sample contains 48 replicas, as described above. The Center for Strategic Studies at the University of Jordan has copies of 23 of these replicas, including 1,150 primary sampling units. These replicas were used as a sample frame for this study. All housing units in the 1,150 PSUs were arranged in ascending order by size, and 323 PSUs were systematically selected, using a random start. Thirteen housing units in each PSU were then systematically selected, also with a random start.

The number of PSUs selected in the middle and northern governorates were proportional to the population, while the number of PSUs selected in the southern governorates were inflated from 30 to 49 PSUs to ensure good coverage of this region. The number of PSUs selected in each governorate and each region is shown in Table 2.1.

Table 2.1: PSUs by Governorate and Region

Region	Governorate	PSUs	Total
Northern	Irbid	55	84
	Jerash	11	
	Ajloun	6	
	Mafraq	12	
Central	Amman	132	190
	Balqa	16	
	Zarka	38	
	Madaba	4	
Southern	Karak	18	49
	Tafileh	9	
	Maan	11	
	Aqaba	11	
All Jordan			323

Table 2.2: Sample Coefficient of Variance

Region	Coefficient of Variance (%)
Northern	4.05
Central	2.69
Southern	3.96
Total	2.08

Weighting procedures were then applied to ensure that the probability of a household being selected from within each PSU was equal to the probability that its PSU was selected. The coefficient of variance at a 95 percent confidence level was computed, with results as shown in Table 2.2. The coefficient of variance percentages by age group, educational level, marital status, and work status for women were also under 5 percent.

The determination of the number of households to be included in the sample included an allowance of 20 percent for dwelling units that had ceased to be inhabited since the development of the Master Sample in 1994. Based on this sampling procedure, 4,207 housing units were contacted for interview, or about 13 housing units in each PSU. The results of the contacts are shown in Table 2.3.

Table 2.3: Outcome of Visit to Sample Households

Outcome	Number	%
Interviews completed with all eligible women	3053	72.6
Interviews completed with some eligible women	166	3.9
Empty units	242	5.8
Refused to be interviewed	138	3.3
Temporarily living elsewhere	306	7.3
Permanently living elsewhere	96	2.3
Non-residential use	48	1.1
Occupied by non-Jordanians	14	0.3
No eligible woman	26	0.6
No eligible person	29	0.7
Under construction	32	0.8
Non-contact after three visits	26	0.6
Bedouin tents now elsewhere/demolished	22	0.5
Other	7	0.2
Total	4,205	100.0

The design called for all women ages 15 and over in each household in the sample to be interviewed. Interviews were completed for 5,445 women of the 5,693 eligible women in the 3,219 households successfully visited, giving an overall contact rate of about 96 percent. Reasons for non-participation by women whose households were successfully visited are shown in Table 2.4.

Table 2.4: Individual Outcomes in Households Visited

Outcome	No.	%
Interview completed	5,445	95.6
Not available after three visits	118	2.1
Ill, mentally retarded, very old	40	0.7
Refused	19	0.3
Out of country	23	0.4
Returns home very late	5	0.1
Other	6	0.1
Reason not stated	37	0.7
Total	5693	100.0

SURVEY TOOL

The questionnaire that was developed for use in this study aimed to capture all of the work done by Jordanian women, in the present and in the past, and to understand why women were working, details about how they had equipped themselves to undertake the work they were doing, what returns they were making on their investments of time and money, the systems of support and/or constraints within which they worked, and their feelings about working in the future. Substantive details about the nature of the work were studied separately for four broad categories of work: short-term and seasonal activities, small business, agriculture, and regular employment. Background information was collected about each woman, including demographic information such as age and education of the respondent as well as other factors that might be associated with work status, such as mother's experience with paid work or the respondent's experience with living in the Arab Gulf or elsewhere outside of Jordan. The questionnaire also gathered information on the extent to which women themselves controlled the income from their work and the proportion of household income their income represented. The questionnaire is appended here as Annex B, and is discussed in more detail in the chapters that follow.

Many people were consulted about the content of the questionnaire, and a subgroup of these reviewed the draft questionnaire and made valuable suggestions for improvements. These included the following groups: (1) people with expertise in the sectors in which women work, and most particularly those with field experience in the sector, whether or not in connection with development programming; (2) development professionals, primarily from NGOs and government agencies concerned with microcredit and other supports to women in small business; and (3) other researchers working on issues related to women and economic development in Jordan. In June 1998, an "Invited Seminar on Women and Microenterprise:

What are the Pressing Research Needs for the Sector?” was held for development professionals engaged in helping women establish or develop small businesses and income-generation activities. The seminar focused on identifying areas in which data are needed to inform effective program design and implementation, and suggestions offered in this meeting were also integrated into the questionnaire. A list of persons who participated in the seminar and in questionnaire design and review is appended here as Annex D.

The questionnaire was initially written in English and then translated into Arabic, a laborious and lengthy process that was critical to the success of the survey. A number of people were involved in review of the questionnaire structure and particularly the appropriateness and clarity of the language used in questions and instructions to surveyors. A list of those engaged in this review process is included here as Annex C. Once the questionnaire was in final form, training of field staff began.

One questionnaire reviewer, Dr. Yasmine El Hadad of the Department of Psychology at the University of Jordan, developed a discrete section for the questionnaire to gather data on the relationship between women’s psychological status and work status. Data from this section of the questionnaire are being separately analyzed.¹

RECRUITMENT AND TRAINING OF SURVEYING TEAM

The field team comprised three field supervisors, 18 field coordinators, and 80 surveyors. The three field supervisors were full-time staff of the Center for Strategic Studies (CSS) with extensive experience in survey implementation. They participated in questionnaire design and translation, and in the drawing of the sample for the survey. All of the field coordinators had experience working on surveys with CSS. The supervisors trained the coordinators intensively for two days. The entire group pretested the questionnaire in several locations, including both urban and rural communities. Substantial revisions were made based on the field testing. The field coordinators then participated in the training of the surveyors and oversaw the fieldwork.

All of the supervisors and coordinators were male. It was felt, however, that women respondents would be more forthcoming and their male kin less anxious about the survey if the surveyors were women, and CSS therefore made every effort to recruit female surveyors. It proved impossible to have an all-female staff because many families were unwilling to have their daughters travel long distances from Amman. It was particularly difficult to send female surveyors to Aqaba, in the far south, where it was necessary for the field team to stay overnight. Nevertheless, more than 75 percent of the surveyors were female. This is perhaps the first time in Jordan that such a large survey has had a majority of female surveyors. A listing of field staff and other people involved in survey implementation is shown here as Annex E.

¹ See Yasmine El Hadad, forthcoming 1999, “Self-Perception among Working and Non-working Women in Jordan.”

SURVEY IMPLEMENTATION

The survey was undertaken in two phases. During the first phase, fieldwork was initiated in all three regions of the country simultaneously. When women were found to be in residence in a sample household but not present at the time of the first visit, surveyors moved on to the following households on their lists and then returned at the end of the day to try to conduct the interviews with women who were previously absent from their homes. If the women were not found by the end of the day, the team as a whole moved on to the next area. Once all the areas included in the sample had been surveyed, the second phase was initiated as a smaller team of interviewers made a sweep across the sample communities to attempt to visit women who had not been included in the first round. In all, the surveying took place over a period of about five weeks, during August and September 1998.

Completed questionnaires were returned to CSS offices in Amman on a daily basis for editing and data entry. A complete data set was ready for cleaning within a few days after completion of the fieldwork. Data analysis was carried out during November and December, using SPSS-9 statistical software.

CHAPTER THREE

WOMEN AND WORK IN JORDAN

This study aimed at generating data on the full range of economic activities in which women are engaged. Information was gathered on women's current work activities as well as on work activities in which they may have participated in the past. In this chapter, basic demographic and household characteristics of women who currently work for monetary remuneration are examined, including factors of regional distribution, age, education, marital status, residential history, and educational and occupational histories of respondents' husbands and mothers. In some cases, characteristics of these women are analyzed in comparison with those of women who are not working, and occasionally a further distinction is made between "currently working," "ever-worked," and "never-worked" women.¹

Four basic types of work were defined in this study: short-term/seasonal work and enterprise activities, which are broadly categorized as self-employment, agricultural work, and salaried employment. More than half of the currently working women are employed in salaried jobs and almost 30 percent are active in agriculture, while 12.4 percent work in microenterprise and 6 percent engage in intermitted short-term or seasonal work. But the characteristics and profiles of women participating in these various types of work are extremely different, particularly with regard to salaried employment, agriculture, and microenterprise. Thus, much of the data in this chapter are disaggregated by type of work, and analysis aims at illuminating the distinct situations of the populations of women active in each category.

The reference period for the survey is contingent on the type of economic activity. If a woman has a permanent job, she is considered to be currently working, whether or not she is on leave. She is also currently working if she runs a business that operates only seven months per year, even if the business was not in operation at the time of the survey. Agricultural and short-term/seasonal activities are closely tied to the cycles of markets and cultivation; women are considered to be currently working if they have engaged in these activities during the past 12 months.

¹ The terms "currently working," "ever-worked," and "not working" are used throughout this report to refer to work activities resulting in either monetary remuneration or, in some cases, unpaid inputs to agriculture. Although other forms of unpaid domestic labor are also forms of work, they were not within the scope of this study.

CHARACTERISTICS OF WORKING WOMEN

Rates of Economic Activity

From the total survey sample of 5,445 women, the study identified 679 women ages 15 years and older who currently work. As a result of the random, regionally representative nature of the sample, we can infer from these data that *12.5 percent of Jordanian women ages 15 and older are currently working*. An additional 551 women, or 10.1 percent of the total sample, had worked at some point in the past but were no longer working at the time of the survey.

The rate of 12.5 percent is slightly lower than the female labor force participation rates of 14 percent and 15 percent recently identified by the World Bank (1995) and DOS/Fafo (1998), respectively. But the rate computed here does not account for women who are unemployed and actively seeking work, a population that is accounted for in these labor force participation rates. In fact, this study identified a higher proportion of women who currently work than did the DOS/Fafo study, which reported an 11 percent rate of currently employed women, and the recent study by CSS (1996), which reported an 8 percent rate of currently employed women. These inconsistencies may indicate an upward trend in female employment, but are more likely to reflect the broader definition of work utilized in this study.

Table 3.1: Currently Working Women by Type of Work

Type of Work	No.	% Currently Working Women	% Total Pop. of Women
Short-term/seasonal	41	6.0	0.08
Microenterprise	84	12.4	1.5
Agriculture	200 ²	29.5	3.7
Salaried employment	354	52.1	6.5
Total	679	100.0	

Approximately 12 percent of all currently working women, or 1.5 percent of the total population of Jordanian women, are engaged in microenterprise activities. This is more than double the proportion of currently working women active in microenterprise identified by OCSD (1993), which reported a rate of 5.3 percent. Six percent of economically active women participate in intermittent short-term or seasonal work, almost 30 percent are working in agriculture, and slightly more than half are employed in formal sector salaried jobs (Table 3.1).

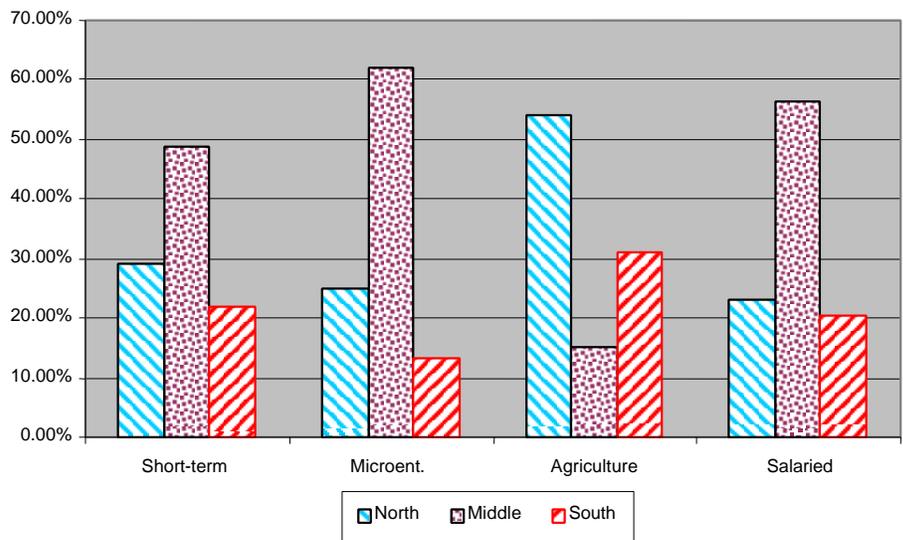
² The number of women counted in each category in this chapter varies slightly from the total numbers of women in these categories in the following chapters that focus in detail on the separate categories. For analysis in this chapter, each individual woman is counted under only one type of work—her primary occupation—even if she is engaged in more than one. In the following chapters that focus on a particular type of work, all women engaged in that work are included in analysis (thus, women who engage in more than one type of activity are accounted for in each of those chapters).

Regional Distribution and Residence Patterns

The largest proportion of currently working women, about 44 percent, reside in the middle region of Jordan, a function of the heavily concentrated populations of Amman and its surrounding areas, notably Zarqa. Thirty-three percent reside in the northern part of the country and 23 percent in the south. In contrast, women in the south have the highest rate of economic participation in the country, at 20.6 percent. This corroborates the findings of a number of earlier studies. Women in the north show the second highest rate, at 14.7 percent, and women in the middle region show a rate of 9.5 percent.

As illustrated in Figure 3.1, the majority of women in microenterprise—62 percent—reside in the densely populated middle region of Jordan, while one quarter of them reside in the north. Only 13 percent of women currently working in microenterprise reside in the south. Similarly, the majority of women in salaried jobs live in the urban, middle region of the country. In contrast, more than half of the women working in agriculture reside in the north and one-third reside in the south.

Figure 3.1: Regional Distribution of Currently Working Women by Category of Work



The majority of economically active women in Jordan—77 percent—are located in urban settlements, based on the standard definition of an urban settlement as having a population of 5,000 or more residents. However, the rate of currently working women in rural regions, at 18.4 percent, is significantly higher than the rate for urban regions, at 11.4 percent. These figures, which likely reflect this study’s careful efforts to capture fully women’s agricultural work, indicate that women in rural regions are much more likely to work than are women in urban regions.³

Data on residential history were collected in the survey to explore whether women who had lived abroad for an extended period, or who had husbands with extended periods of residence

³ It is of note that 52.5 percent of the women in agriculture reside in urban areas and 47.5 percent in rural areas, indicating that a number of the agricultural households are located in medium-sized communities that are somewhat larger than the standard “urban” measurement of 5,000 residents.

abroad, might be more likely to work after their return to Jordan, particularly since many families who returned to Jordan in the aftermath of the Gulf War now have a lower standard of living than one they became accustomed to abroad. Approximately one-fifth of the women had resided abroad for more than one year, and one quarter of the women had husbands who had resided abroad for an extended period. But the data indicate no significant correlations between a woman's likelihood to work and extended periods of residence abroad, by either herself or her husband.

However, there is a significant relationship between extended residence abroad and the type of work engaged in by currently working women. *Women who have resided abroad are most heavily represented in microenterprise, comprising approximately one-third of that population.* This is significantly higher than the proportion of women who have extended residence abroad in any of the other categories: 21 percent for salaried jobs, 17 percent for short-term/seasonal, and 9 percent for agriculture. In addition, those with husbands who have lived abroad for extended periods make up about one-third of women in microenterprise and one-third of women in salaried jobs, which is more than double the proportion for women in short-term/seasonal and agriculture.

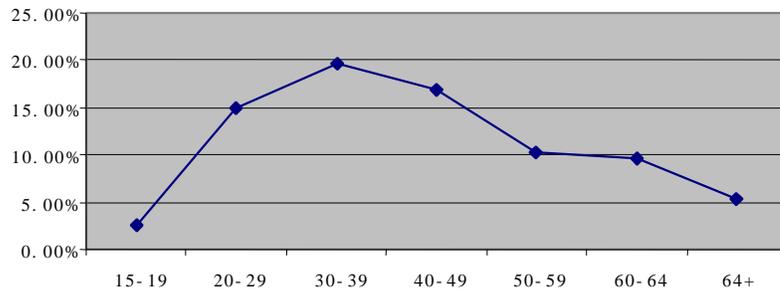
Age Distributions

Approximately two-thirds of all working women are between the ages of 20 and 39. Seventeen percent are between the ages of 40 and 49, 13 percent are over age 50, and 4 percent are between the ages of 15 and 19. Most women begin working in their twenties, as indicated by Figure 3.2. The mean age at which currently

working women first began to work is 21.83 years. Women in their thirties show the highest rates of economic activity, with almost 20 percent of this group currently working. The proportion of currently working women among those over the age of 50 is about half the proportion of currently working women in their thirties.

However, there are some significant differences in the age distributions of working women by category of work. As illustrated in Figure 3.3, the proportion of women ages 20 to 39 currently working in salaried jobs is about double the proportion of women in the same age group currently working in agriculture. In contrast, slightly more than half of the women in agriculture are over the age of 40. With a mean age of 39.8 years, the population of women currently working in agriculture is generally older than any other category of work whereas the population of women in salaried jobs, with a mean age of 31.4 years, is younger than the other categories.

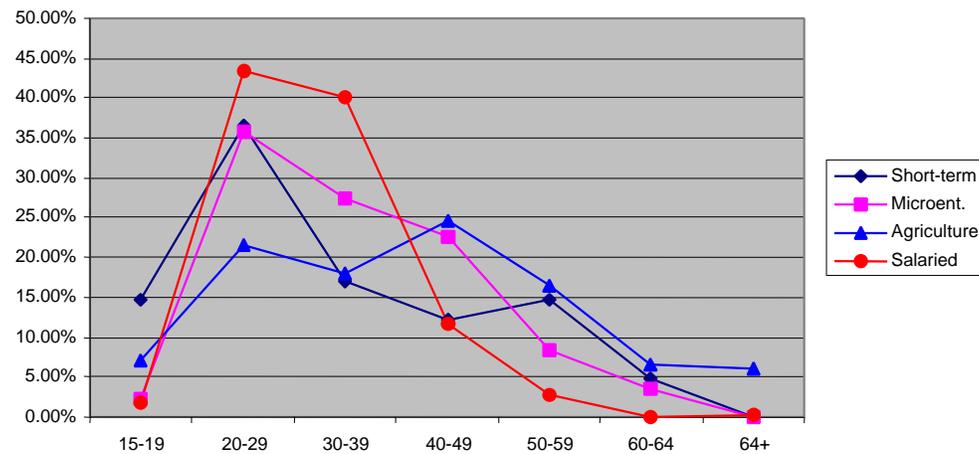
Figure 3.2: Percentage of Currently Working Women by Age Group



The mean age of women currently working in microenterprise is 35.6 years. Although the proportion of women in microenterprise between the ages of 20 and 39 is significantly less than the proportion of women in this age group in salaried jobs, the proportion of women in their forties and fifties is significantly higher in microenterprise than in salaried jobs (Figure 3.3). This may be an indication of trends whereby women in their thirties tend to drop out of the labor force as they face increasing demands of work and family, and of the greater flexibility that microenterprise opportunities can offer women in terms of balancing these diverse responsibilities. As will be shown in the following chapter, such flexibility is one of the central advantages of their work identified by women in microenterprise.

Levels of Educational Attainment

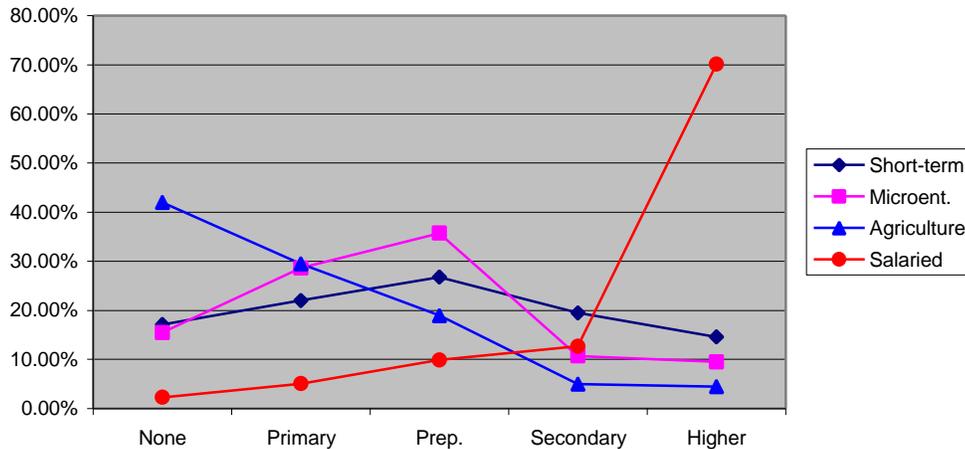
Figure 3.3: Age Distribution of Currently Working Women by Category of Work



About half of all currently working women have completed either secondary school or higher education. Approximately 17 percent have no schooling, 16 percent completed primary school, and 17 percent completed preparatory school. However, the heavy representation of women with higher levels of education among currently working women is influenced by the preponderance of women in the sample with salaried jobs. By disaggregating the educational data by category of work, we can see significant differences in educational levels between the groups of women.

As illustrated in Figure 3.4, women with salaried jobs are highly educated: more than 70 percent have higher education and 13 percent have completed secondary school. In contrast, women in agriculture have very low levels of education: 42 percent have no schooling and almost 30 percent have only primary education. The population of women engaged in short-term and seasonal work is characterized by a fairly even spread across educational levels, and almost as many women with higher education participate in this type of work as do women

Figure 3.4: Educational Distribution of Currently Working Women by Category of Work



with no schooling. This finding indicates that, although the population of women engaged in short-term and seasonal work is small, women of all educational levels utilize it as a supplemental income-earning strategy.

Almost two-thirds of the women currently engaged in microenterprise activities have completed primary school or preparatory school. Approximately 16 percent have no schooling and 20 percent have completed either secondary school or higher education. This trend is consistent with patterns identified in other regions of the world, as women with lower educational levels who lack the skills and training to compete for formal sector jobs seek income-earning opportunities in microenterprise, largely in the informal sector. It is important to point out that despite their generally low levels of education, the majority of women participating in microenterprise have completed primary school and thus presumably do have basic literacy and numeracy skills critical for running a small business.

Marital Status and Household Characteristics

As discussed in Chapter One, strong correlations between marital status and work status have been frequently identified in the research on Jordanian women's labor force participation. A number of studies have reported that married women are significantly less likely to be labor force participants than are single, never-married women. One prevailing explanation for this has been that women tend to quit their jobs either at the occasion of marriage or at the time of having children. *But the findings of this survey show a very different pattern. The majority of currently working women—57 percent—are married whereas only 35 percent are single.* Almost 6 percent of currently working women are widowed and 2 percent are divorced or separated. These findings may reflect a trend of increasing economic participation by married women, influenced by developments such as increasing social acceptance of working women and improved job flexibility for women to accommodate demands of work and family.

But they are likely also influenced by this study's efforts to broadly define economic activities and fully capture the range of women's informal and formal work. As shown in

Figure 3.5: Marital Status Distribution of Currently Working Women by Category of Work

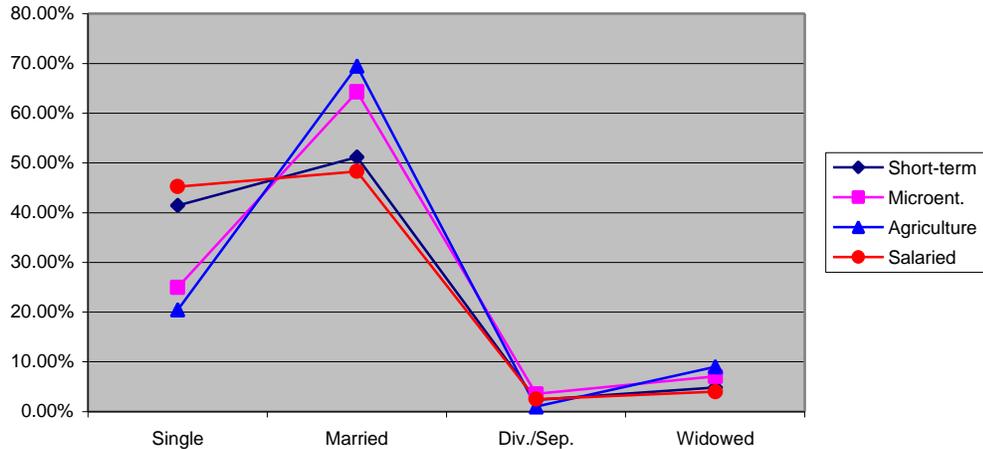


Figure 3.5, the proportion of married women currently working in microenterprise and agriculture is significantly higher than in salaried jobs, and married women are significantly more likely to work in microenterprise and agriculture than are single women. These data challenge the widespread assumption that married women in Jordan are less likely to be labor force participants than single women, and indicate that this assumption has been based on studies skewed toward formal sector employment that have poorly represented women's informal work in agriculture and microenterprise. However, our findings show that even in formal sector salaried jobs, a larger proportion of married than single women are working, contradicting most studies of Jordanian women in the labor force.

Married women in the total survey sample also show a slightly higher rate of economic activity than single women (Table 3.2). Separated and divorced women show the highest rates of activity, at 19.2 percent and 16.9 percent respectively, and widowed women show the lowest, at 10.8 percent. The higher rates among separated and divorced women reflect the greater likelihood that they are also female heads of households with heavier financial burdens than either married women or young, single women who reside in their parents' household. In contrast, the low rate among widowed women is likely shaped by their older ages.

Table 3.2: Rates of Currently Working Women by Marital Status

Marital Status	Currently Working		Not Working		Total	
	No.	%	No.	%	No.	%
Single	239	11.7	1,807	88.3	2,046	100.0
Married	385	13.1	2,557	86.9	2,942	100.0
Divorced	10	16.9	49	83.1	59	100.0
Separated	5	19.2	331	80.8	26	100.0
Widowed	40	10.8	21	89.2	371	100.0
Total	679	12.5	4,765	87.5	5,444	100.0

The household size of women who currently work is significantly smaller than that of women who are not working, with a mean size of 6.7 members as compared with 7.3 members. This may indicate that the smaller households have fewer male income-earners and thus a greater demand for women's earning power. It also likely reflects the preponderance of women in salaried jobs in the sample, who tend to be more highly educated and reside in nuclear rather than extended family households. This is corroborated when household size is examined separately for each category of work, showing that women in salaried jobs have the lowest mean household size of 6.0 members. Women in agriculture reside in the largest households, with a mean of 8.2 members, while women active in microenterprise reside in households with a mean size of 6.6 members. The mean household size of women who engage in short-term or seasonal work is also high, at 8.1 members, which may indicate that many of these women reside in agricultural households and engage in intermittent agroprocessing activities, as will be discussed in the following chapter.

Approximately 42 percent of all the currently working women in the sample have children under the age of 6 in their household, and there are no significant correlations between the presence of a very young child and the likelihood that a woman works. However, women with children under the age of 14 are more likely to be working than are women with no children in this age group. In addition, women in microenterprise and agriculture are significantly more likely to have children in this age group than are women in salaried jobs or women who engage in short-term/seasonal work. This is partly explained by the high proportions of younger women in their twenties and thirties in salaried and short-term work, as discussed earlier.

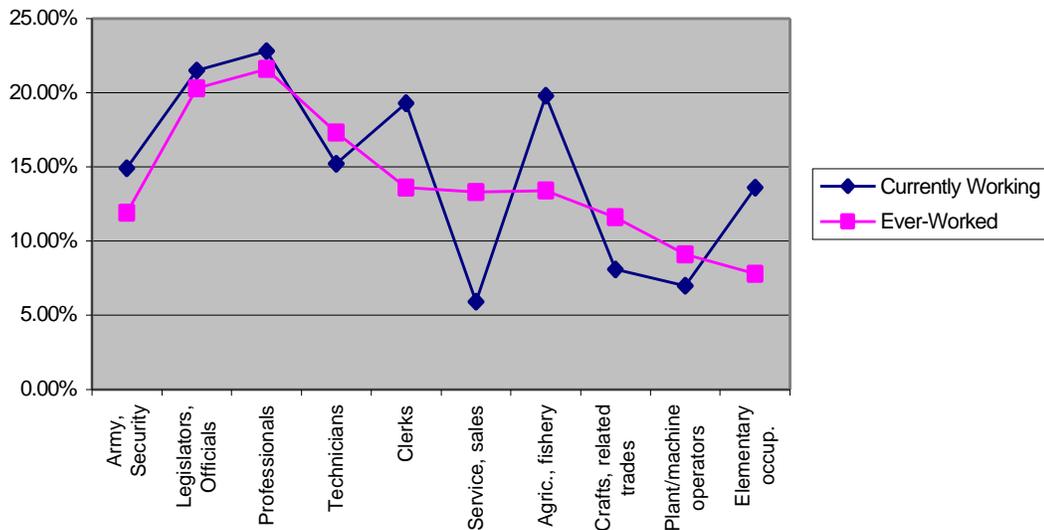
Respondents were also asked whether there was another adult woman residing in her household, as this might make it easier for her to work without compromising domestic and child care responsibilities. About 12 percent of the respondents did live in household with at least one other adult woman, but there was no correlation between this and the respondents' likelihood to be working or type of work.

Educational and Occupational Backgrounds of Husbands and Mothers

Among the population of married women, the factors of husband's educational background and occupation are significantly related to women's work status. Women with husbands who have higher education show the highest rates of economic participation, with almost 20

percent of them currently working (see Figure 3.6). Women whose husbands have completed secondary school show the second-highest rates, with approximately 15 percent currently working. The rates drop significantly for women whose husbands have completed only primary or preparatory school, to 10 percent and 9 percent respectively, and then rise again for women whose husbands have no schooling, to 14 percent.

Figure 3.6: Rates of Currently Working and Ever-Worked Married Women by Husbands' Occupation



The high rates of women with uneducated husbands is explained by the preponderance of agricultural households in the sample, which are generally characterized by low levels of education. For example, women in agriculture made up the second-largest group of currently working women in this study. And, as shown in Figure 3.6, currently working women whose husbands are employed in agriculture show a rate of economic activity that almost approaches the rate for women whose husbands are employed in white-collar jobs as legislators, officials, and professionals. In contrast, it is interesting to note that while the rates of currently working and ever-worked women with husbands in these white-collar professions are comparable to each other, among women with husbands in agriculture the rate of currently working is significantly higher than the rate of ever-worked. *This suggests that women in agricultural households who work are less likely to drop out of the labor force than are women in white collar households.* This is further corroborated by the age distribution data discussed earlier, which showed that women in agriculture had the highest mean age of all the categories of work.

About one-third of the husbands of married women in the sample had not worked during the previous seven days (Table 3.3). Approximately 30 percent of these men reported that they were unemployed, 27 percent reported they were unable to work because of health or other reasons, 30 percent were retired, and 11 percent were employed but on leave.

Table 3.3: Proportion of Currently Working and Not Working Women Whose Husbands Worked in the Past Seven Days

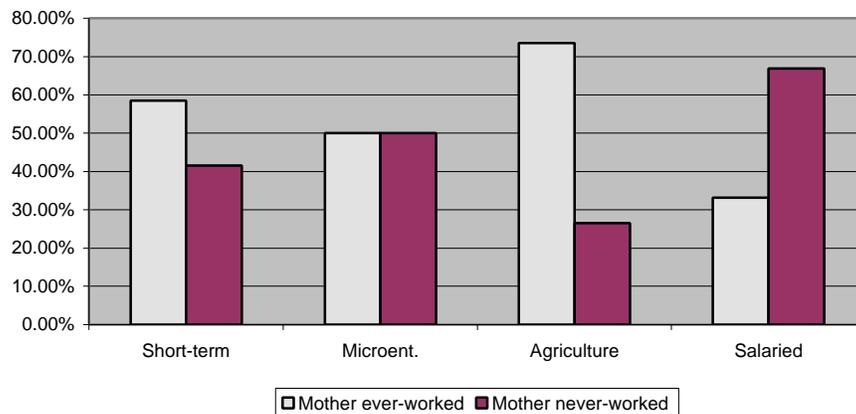
Did Husband Work in Past Seven Days?	Currently Working		Not Working		Total	
	No.	%	No.	%	No.	%
Yes	260	71.8	1,713	66.7	1,973	67.4
No	102	28.2	854	33.3	956	32.6
Total	362	100.0	2,567	100.0	2,929	100.0

A slightly higher proportion of women who are not working than of currently working women have husbands who had not worked in the seven days prior to being interviewed. This indicates a substantial number of families with no primary earner at the time of the survey, or approximately one quarter of all married couples in the sample. This is not necessarily an acute problem for households with a major breadwinner on leave from a public sector job, as salaries continue to be paid while workers are on leave for health reasons or vacation, but it may be an acute problem for households where the breadwinner works in the private sector.

The findings also show that mother’s work history is significantly related to a woman’s work status, and that women with mothers who had ever worked in their lives are also more likely to work. Twenty percent of the women who had working mothers were economically active at the time of the survey, which is double the proportion of currently working women among those whose mothers had never worked.

However, there are some significant variations in the proportions of women with mothers who had ever worked across the categories of work (Figure 3.7). Exactly half of the women in microenterprise had mothers who had worked and half did not. But more than 73 percent of the women in agriculture had working mothers while only one-third of women in salaried jobs did. This points out some deeply embedded class differences with relation to work

Figure 3.7: Work Histories of Mothers of Currently Working Women

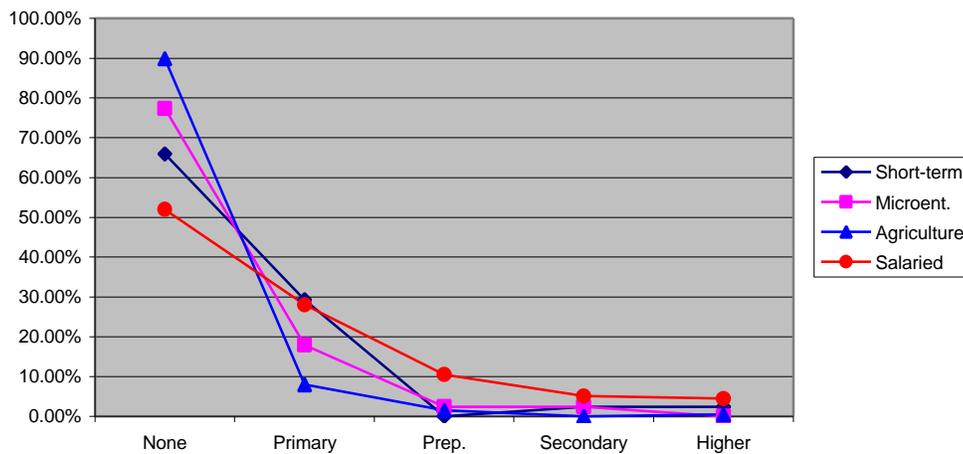


history. Many of the women in agriculture come from lower-income agricultural households in which generations of women have provided unpaid farming labor. In contrast, many of the women in salaried jobs are from middle- to upper-class urban families whose mothers, even if well educated, for the most part conformed to social expectations of being housewives.

This is further supported by the educational distribution of respondents' mothers across the respondents' categories of work (Figure 3.8). Respondents' mothers have much lower educational levels than the respondents themselves, indicating advances in access to educational opportunities for women over the past several decades. But the patterns of mothers' educational levels across categories of work are similar to those for the respondents themselves, as discussed earlier. More specifically, the data show that mothers of women in salaried jobs benefited more from greater educational opportunities than the mothers of any other currently working women, while women in agriculture show the lowest educational levels. Almost 90 percent of the mothers of women in agriculture had no schooling; almost half of the mothers of women in salaried jobs had at least basic schooling.

Educational levels of women in microenterprise generally fall somewhere in between the

Figure 3.8: Educational Distribution of the Mothers of Currently Working Women



educational levels of women in agriculture and salaried jobs, as do the educational levels of the mothers of these women. Bearing in mind the urban concentration of women in microenterprise, this may be an indication of their easier access to basic education than women in rural agricultural households.

KEY FINDINGS

Rates of Economic Activity and Participation in Microenterprise. Approximately 12.5 percent of Jordanian women ages 15 and older are currently working in short-term/seasonal activities, microenterprise, agriculture, or salaried employment. This is slightly higher than the rate of currently working women recently reported by DOS/Fafo, which was 11 percent. The share of currently working women engaged in microenterprise activities is 12.4 percent, or approximately 1.5 percent of the total population of Jordanian women.

Marital Status of Currently Working Women. Contrary to previous studies that have reported low rates of labor force participation for married women, our findings show that married women make up 57 percent of all currently working women and 64 percent of women currently active in microenterprise. The proportion of married women who are currently working is also higher than the proportion of single women who are currently working, at 13.1 percent compared with 11.7 percent. The high proportions of married women among those who are currently working are explained by this study's efforts to fully represent women's informal and unpaid work in microenterprise and agriculture, whereas most previous studies have focused on women's formal employment.

Age Distribution of Currently Working Women. Approximately two-thirds of all working women are between the ages of 20 and 39. However, women in their forties and fifties are more highly represented in microenterprise and agriculture than in salaried employment. The mean age of women active in microenterprise is 35.6 years, the mean age of women in agriculture is 39.8 years, and the mean age of women in salaried employment is 31.4 years.

Educational Levels of Currently Working Women. Approximately half of all currently working women have completed either secondary school or higher education, 17 percent completed preparatory school, 16 percent completed primary school, and 17 percent have no schooling. But women in formal sector jobs are more highly educated than women in microenterprise, who in turn are more highly educated than women in agriculture. Almost two-thirds of the women currently active in microenterprise have completed primary or preparatory school while 20 percent have completed secondary school or higher education and 16 percent have no schooling.

Regional and Rural/Urban Distribution of Currently Working Women. The majority of currently working Jordanian women reside in urban settlements, primarily in the middle region of the country. Women's microenterprises are also largely urban, with about 62 percent located in the densely populated middle region. Twenty-five percent of the women in microenterprise reside in the north, and 13 percent reside in the south. However, women in the south and women in rural settlements are significantly more likely to work than are women in the north or middle regions or women in urban areas.

CHAPTER FOUR WOMEN'S SELF-EMPLOYMENT

This chapter analyzes the nature and characteristics of self-employment activities of women in the survey sample, where self-employment is defined as (1) own-account workers engaged in short-term or seasonal work, or (2) own-account workers with an enterprise who were either at work or temporarily not at work for any specific reason at the time of the survey (see Hussmanns et al., 1990). Short-term/seasonal work is distinguished from enterprise activities if it was identified as work that was not regular and ongoing, in that doing such work at one point in time had no particular implication of doing it at another point in time. The survey respondents themselves made the distinction of whether their self-employment activities were either intermittent or ongoing, which then determined whether those activities were categorized as seasonal and short-term or microenterprise.

Forms of self-employment in this study range from intermittent independent short-term or seasonal work up to running a small enterprise of 20 employees, although the predominant form of self-employment represented is the sole proprietorship microenterprise. The range of skills that women in Jordan utilize in self-employment is generally narrow, with heavy representation of activities such as handicraft production, agroprocessing, and beauty services. Many of the skills that women are capitalizing on through modes of self-employment are “traditional” skills initially acquired to produce items for personal or household use, or through participation in family enterprises as unpaid workers. In general, the distinguishing characteristics of scales of operation—between women engaged in short-term work and women running a microenterprise—are not related to mastery of technical skills required by the business activity but to development of management, organizational, and marketing skills.

This study made particular efforts to capture women's self-employment activities within both the informal and formal sectors. Distinctions of formality among enterprise activities can often be blurred. Some self-employment activities can clearly be identified as informal, such as small-scale and intermittent home-based production of *jamiid*, a dried milk widely used in Jordanian cooking, for sale to a handful of neighbors or relatives. Some microenterprises might be solidly located within the formal sector, including formally registered, tax-paying businesses with operations on independent premises. But many of women's enterprises are characterized by varying levels of formality. To understand the full range of women's businesses, this study looks closely characteristics that are widely recognized by social scientists as indicators of business formality, such as whether the business is formally registered, maintains written accounts, and maintains banking accounts.

This chapter begins with a section on women's short-term and seasonal work activities and then moves on to look at women's enterprise activities in much more detail. To better understand the population of women engaged in business, the section begins with analysis of the demographic and educational characteristics of women in microenterprise as well as their motivations for going into business. We then look at specific characteristics of women's businesses, including aspects of business operations and financial histories. The chapter ends

with analysis of problems and constraints confronted by women in microenterprise and brief consideration of sociocultural attitudes toward women's participation in business.

Our attempt to capture the broad range of women's informal and formal self-employment activities has highlighted some key differences between women's home-based businesses and women's businesses that are based outside their homes. Much of the second half of this chapter is organized around the differences between these two types of women's businesses in order to illuminate critical findings relevant to policy formulation on the development of microenterprise and microcredit.

WOMEN'S SHORT-TERM AND SEASONAL WORK

To measure the intermittent independent work of women as well their more regular and stable work, all survey respondents were asked if they had ever engaged in short-term or seasonal income-earning activities. Approximately 4 percent of the total sample had participated in short-term or seasonal work, while 96 percent indicated that they had never done so. Almost half of those who had ever engaged in short-term or seasonal activities, or 2 percent of the total survey sample, had undertaken some such work in the past year.

The majority of women with short-term/seasonal work experience also have current or past work experience in agriculture, microenterprise, or a formal sector job. In other words, most women have pursued short-term/seasonal work as one among several individual income-earning strategies. In addition to participating in short-term/seasonal work, 30 percent of this population also has formal sector experience, 23 percent are currently active in more extensive agricultural activities, and 8 percent are currently engaged in a microenterprise. A small number of women have pursued a combination of more than one of these activities while also doing short-term/seasonal work.

As illustrated in Table 4.1, short-term and seasonal activities are primarily distributed among intermittent agricultural processing, handicraft production, and trade. Forty-four percent of women who had done short-term/seasonal work in the past 12 months had worked in agroprocessing, 41 percent had engaged in production of handicrafts, 11 percent in commercial trade of clothing or foodstuffs, and the remaining 4 percent in other miscellaneous activities. The single most frequent type of short-term work is sewing, which was done by more than 20 percent of women engaged in short-term/seasonal work. Processing of dairy goods was also heavily represented, and particularly the production of clarified butter, yogurt cheese (*labna*), dried milk (*jamiid*), and yogurt. Although comparatively few women engaged in intermittent commerce, trade in clothing was the sixth most frequent short-term activity. Much of this clothing is purchased in Amman for resale in rural areas, or is purchased in Syria for distribution in Amman.

Table 4.1: Short-Term and Seasonal Income-Earning Activities Engaged in by Women in Past 12 Months

Activity	No.	% of Cases
<i>Agroprocessing</i>		
Dairy processing:		
clarified butter	13	10.7
yogurt cheese	10	8.2
(<i>labna</i>)	9	7.4
dried milk (<i>jamiid</i>)	9	7.4
yogurt	5	4.1
cheese	2	1.6
butter	2	1.6
milk		
Grain processing:		
wheat (<i>feriikeh</i>)	1	0.8
bread	1	0.8
Herb drying	2	1.6
<i>Total</i>	54	44.2
<i>Handicraft Production</i>		
Sewing	25	20.5
Weaving	6	4.9
Embroidery	4	3.3
Artificial flowers	5	4.1
Ceramics	5	4.1
Beading	4	3.3
Drawing	1	0.8
<i>Total</i>	50	41.0
<i>Trade</i>		
Clothing	8	6.6
Snack foods	3	2.5
Fruits and vegetables	2	1.6
<i>Total</i>	13	10.7
<i>Other</i>		
Cleaning	1	0.8
Substitute teaching	1	0.8
Nursing	1	0.8
Sewing machine maintenance	1	0.8
Religious singing	1	0.8
<i>Total</i>	5	4.0
<i>Total Cases</i>	122	99.9

Respondents were asked about their motivations and reasons for engaging in short-term/seasonal work. More than 34 percent of the women did such work to earn money to meet household and family expenses. Most of these women indicated they did such work to meet special family expenses, such as educational costs, as opposed to basic subsistence and/or housing expenses. Another 30 percent said they engaged in short-term/seasonal work to earn personal spending money, and approximately 22 percent said that their seasonal/short-term work provided unpaid labor inputs to family farms or businesses.

WOMEN AND MICROENTERPRISE

Women's enterprise activities were broadly defined in this study, encompassing ownership of businesses as well as participation in management of businesses without necessarily having ownership. Enterprise activities that were not on a year-round or full-time basis are also included, so long as the women themselves identified the activities as ongoing production, services, or commerce. Activities that were identified by the respondents as intermittent as opposed to ongoing are covered in the preceding section on short-term and seasonal work.

Based on this survey, the rate of female participation in microenterprise activities—the proportion of all women engaged in microenterprise—is approximately 1.5 percent. Of the total survey sample of 5,445 women, 84 respondents are engaged in microenterprise. This is less than half the rate of female participation in agriculture, at 4 percent, and less than one-third the rate of participation in the formal sector, at 6.5 percent.

Approximately 12.4 percent of all currently working women are working in microenterprise activities. This is a much higher proportion of working women active in microenterprise than indicated by an earlier study (OCSD, 1994), which posited that 5.3 percent of female labor force participants were working in microenterprise in 1993. This difference probably reflects this study's efforts to fully capture both women's formal and informal enterprises whereas the OCSD study focused on secondary data skewed toward the formal sector. It may also reflect some overall growth in microenterprise development in Jordan.

Characteristics of Women in Microenterprise

Demographic Characteristics of Women in Microenterprise

About 86 percent of women engaged in microenterprise activities are between the ages of 20 and 49 years. More than 64 percent of the women are currently married, 25 percent are single, and the remaining 11 percent are divorced or widowed. Forty percent of the women have children under the age of 6, and more than half of them have children under the age of 14 living at home.

Table 4.2: Women in Microenterprise by Educational Level and Husband's Educational Level

Highest Level of Education Completed	Respondents		Husbands	
	No.	%	No.	%
None	13	15.5	2	3.8
Primary	24	28.6	19	35.8
Preparatory	30	35.7	12	22.6
Secondary	9	10.7	12	22.6
Higher	8	9.5	8	15.1
Total	84	100.0	53	99.9

Educational attainment levels among women in microenterprise are low. Only 20 percent of the women have completed secondary school, and approximately half of these women went on to earn degrees in higher education. About 64 percent of the women completed primary or preparatory school, and 16 percent have no schooling. This educational distribution reflects common trends evidenced by other studies in Jordan as well as in other regions of the world whereby self-employment is correlated with low levels of education—that is, women who lack the skills and training necessary for procuring formal sector jobs find opportunities outside of the formal sector. For example, the DOS/Fafo study found approximately 35 percent of women with no schooling were self-employed as compared with approximately 15 percent of women with basic schooling and 2 percent of women with higher education.

The majority of women involved in microenterprise activities, approximately 62 percent, reside in the densely populated middle region of Jordan, including greater Amman. Twenty-five percent of the women reside in the northern region, and only 13 percent reside in the south. This regional distribution reflects patterns of urban development across the country. *Microenterprise in Jordan is largely an urban phenomenon, and only 13 percent of women engaged in microenterprise activities reside in rural areas.* Approximately one-third of women in microenterprise had at some point lived abroad for a period longer than 12 months, as had one-third of the women's husbands. The predominant foreign country of residence for these women was Kuwait, and most of them currently reside in the urban areas of central Jordan. Qualitative research revealed that married couples who had lived abroad for substantial periods of time tended to be more accepting of women engaging in income-earning activities than those who had not lived abroad.

Family work history appears to play an important role in influencing women's participation in microenterprise. As illustrated in Table 4.3, about 60 percent of women engaged in microenterprise also had close relatives who operated businesses. In addition, half of the women had mothers who had worked for money at some point in their lives.

**Table 4.3: Women in Microenterprise
with Relatives Who Have Operated a Business**

Woman's Relative	No.	% of Responses	% of Cases
None	36	23.1	42.9
Father	35	22.4	41.7
Mother	19	12.2	22.6
Mother's father	17	10.9	20.2
Father's father	13	8.3	15.5
Father's mother	9	5.8	10.7
Mother's mother	8	5.1	9.5
Brother	9	5.8	10.7
Sister	5	3.2	6.0
Uncle	5	3.2	6.0

Training Experience in Business Skills

Women in microenterprise have primarily gained their business skills by simply doing business—that is, picking up the necessary knowledge for running a business as they went along (Table 4.4). Of the women’s total responses identifying sources of knowledge on running a business, almost one-half indicated that they learned how to do business as they went along. The second most frequent source of business knowledge was from previous experience in a similar business, and the third most frequent source was from experience in a family business.

Most of the women running businesses have not undertaken any training courses or had any training in relevant business skills in school. Only 8.4 percent of women’s responses on sources of business knowledge identified specialized training as an important source, and 7.7 percent identified past schooling as an important source. Such findings are not surprising, given the low educational levels of this population of women.

Table 4.4: Sources of Women’s Knowledge of Running a Business by Sector (% of responses)

Sources of Knowledge	Production		Commercial		Services		Total	
	No.	%	No.	%	No.	%	No.	%
Previously worked in similar business	3	18.8	2	8.3	22	21.3	27	18.9
Family business	1	6.2	5	20.8	9	8.7	15	10.5
Learned at school	1	6.2	0	0.0	10	9.7	11	7.7
Took specialized training course	2	12.5	0	0.0	10	9.7	12	8.4
Learned as I went along	9	56.3	15	62.5	45	43.9	69	48.3
Other	0	0.0	2	8.3	7	6.8	9	6.3
Total	16	100.0	24	99.9	103	100.1	143	100.1

The data indicate some slightly different patterns between the sectors in means of acquiring business knowledge. Although women in all three sectors of production, commercial, and services were most likely to pick up skills as they operated their business, women in the commercial sector were more likely to have worked in a family business than women in either production or services, who were more likely to have previous work experience in businesses not owned by their families. Women in production and services were also more likely to have gained skills through either formal training courses or in school. These findings illustrate that training courses tend to focus on developing skills that are more relevant to production and services than to running a commercial business: specific courses women had taken focused technical skills of production activities such as sewing, crocheting, and ceramics, and service activities of flower arrangement and beauty care.

At the same time, more women in the sample are engaged in commercial enterprises than in production enterprises. While 65 percent of the businesses are in the services sector, 20 percent are in commercial and 14 percent are in production. This indicates that *the types of training available to women are not meeting the full range of skills they need to run their diverse businesses, and that there is a population of women engaged in commercial microenterprises who could benefit from increased opportunities of training in skills relevant to their work.* For example, no survey respondents have undergone training in general

business skills, such as marketing, accounting, and business management. Increased training opportunities in basic skills like these would benefit women working in all three sectors and provide women with the tools necessary for running successful businesses.

Motivations for Engaging in Microenterprise

Improving both personal and household income flows to meet financial needs was the driving force behind women's choices to engage in microenterprise as an income-earning activity (Table 4.5). A wide range of reasons for electing to run a business were expressed.

Table 4.5: Reasons Cited for Running a Business

Reasons	Responses	
	No.	% of Cases (n=84)
<i>Financial Motivations</i>		
Improve income	54	64.3
Financial independence	18	21.4
Became responsible for supporting family	13	15.5
<i>Reasons for Choosing Microenterprise</i>		
This is the activity she knew how to do	19	22.6
Didn't finish school; this is what I can do	11	13.1
No jobs available	9	10.7
Saw others making money from this	8	9.5
I like this activity	5	6.0
Wanted flexible hours	3	3.6
This is what parents did	3	3.6

These motivations offer indications of why these women chose microenterprise as an income-earning strategy over other types of work. For example, more than 22 percent indicated that a primary reason for choosing to run her own business was the opportunity to capitalize on a technical skill she had already mastered (such as sewing). Thirteen percent said that they chose to run their own business because they had not finished school. Because their low educational levels disadvantaged them in the formal sector job market, they instead focused on building a business around a skill they already had. More than 10 percent of the women said they chose to run a business because there were no jobs available, and 9.5 percent said that they went into microenterprise because they saw other people earning money from the same type of activity.

Characteristics of Women's Microenterprises

The study's efforts to fully capture a broad range of women's microenterprises have produced some critical findings on issues of business formality and characteristics of business operations that are relevant for the formulation of policies on microenterprise and microcredit development. This section is organized to highlight significant characteristics of women's businesses in terms of basic operations, ownership and management structures, financial histories, and experience with credit.

General Business Operations

Indicators of Formality: Registration, Licensing, and Accounting Systems. *Sixty-nine percent of the businesses are not formally registered, and 69 percent are not licensed. Three quarters of the businesses are located within the women's homes.* When asked why they had not formally registered their businesses, the majority of women replied that they had not done so because it was “just a home-based operation” or was “just a small business.” This implies that unless the business undergoes significant growth and/or changes location of its operations outside the women's homes, women appear to have little incentive for formalizing their businesses. Only 9 percent of the women indicated they had not registered their business because it was “still new,” and 2 percent identified the cost of registration procedures as a constraint.

Approximately one quarter of the businesses maintain written records of income and expenditures. Of these businesses with written records, 65 percent maintain formal balance sheets. Only 6 percent of all the women in microenterprise maintain a checking account for their business. Slightly more—about 10 percent—maintain a personal savings account in a bank.

Ownership and Employee Structures. More than three quarters of the women are sole proprietors of their business. Ten percent are partners with formal shares in the business, and another 10 percent are partners in a family business with formalized shares. Approximately 1 percent of the businesses are owned by the woman's husband, and 1 percent are owned by the woman's mother. Of those women in partnerships, 48 percent are partners with their husbands, 42 percent with relatives of either the woman or her husband, and 10 percent with friends.

All but one of the businesses in the sample can be characterized as microenterprises, defined as having 5 or fewer employees. The one exception in the sample, a business with 20 employees, can be characterized as a small enterprise. More than 83 percent of the businesses have no full-time or part-time employees. Seventeen percent of them retain full-time employees. About half of the businesses with full-time staff employ one or more relative of the owner, and in 10 businesses one or more staff members is a woman. Eight percent of the businesses employ part-time workers. Only one of these businesses employs a relative, and more than half of them reported they employ women.

The total full-time staff employed by these businesses is 53 (of whom 20 are accounted for by only one business), and the total number of part-time workers employed is 20. Thus, the 84 businesses employ 157 paid people, including the owners themselves, or an average of 1.9 paid employees per business.

However, more businesses have unpaid family workers than full-time or part-time paid employees. One-third of the businesses utilize unpaid family workers. Most of the unpaid workers are women, although men and children are also represented: 23 percent of the businesses have one or more unpaid female workers, 12 percent have unpaid male workers, and 5 percent have unpaid child workers.

Age and Establishment of Business. Both young, recently established businesses as well as older, long-standing businesses are well represented in the study. *The mean age of all businesses in the sample is 10.6 years.* Half of the businesses were founded in the past 7 years, and one quarter of them range in age from 17 to 48 years.

The majority of women—approximately 62 percent—established their business themselves. Another 12 percent are running businesses that were established by their husbands, and 12 percent are running businesses owned and established by their families or that they inherited.

The majority of women who are sole proprietors made a personal investment in their business. The mean total investment by women sole proprietors was 500 JD (n=65). In contrast, more than 72 percent of the women who are partners made no personal investment in the business (n=18), probably because many of these women family businesses were already established. Among those who did invest in the business, the mean total investment was almost half that of sole proprietors, at 267 JD (n=5).

Sectoral Distribution and Clientele of Businesses. *Almost two-thirds of the businesses are located in the services sector while 20 percent are in the commercial sector and 14 percent are in production.* All of the types of businesses are summarized in Table 4.6. The majority of businesses are engaged in activities of sewing, embroidery, and other handicrafts, commercial trade of groceries or clothing, and provision of beauty services. Small numbers of businesses are providing miscellaneous goods and services, such as radio and television repair, child care, stationary, and flower arrangement. The businesses are primarily retail, providing goods and services to individuals rather than on a wholesale basis to merchants. Only 17 percent of the production businesses, 15 percent of the services businesses, and 10 percent of the commercial businesses sell to merchants.

There are no correlations between sector and age of business, formal registration, written accounts, business checking accounts, or personal savings accounts. Nor are there any significant differences between the sectors in terms of patterns of ownership, paid employees, or unpaid employees. However, businesses in the services and commercial sectors are more likely to be licensed than businesses in the production sector. Although none of the production businesses were licensed, more than 35 percent of the services and commercial businesses were licensed. There is also a significant difference in the location of businesses by sector: all of the production businesses were based inside the proprietors' homes, whereas 35 percent of the commercial businesses and 27 percent of the services businesses were based outside of their homes. Production businesses also operate significantly fewer months per year, with a mean of 5.17 months, than either commercial businesses, at a mean of 11.0 months per year, or service enterprises, at a mean of 7.7 months per year. These findings indicate that *production businesses tend to be more home-based, informal, and intermittent, and thus are more likely to circumvent licensing requirements than commercial or services businesses.*

Table 4.6: Distribution of Types of Women's Enterprise Activities

Primary Work of the Business	Sector of Business			Total	
	Production (No.)	Commercial (No.)	Services (No.)	No.	% of Cases
Crochet	-	-	1	1	1.2
Sewing	3	-	22	25*	29.8
Embroidery	3	-	3	6	7.1
Embroidery and sewing	-	-	3	3	3.6
Spinning and weaving	1	-	1	2	2.4
Beading	-	-	3	3	3.6
Basket-making	1	-	-	1	1.2
Ceramics	1	-	-	1	1.2
Other handicrafts	2	-	-	2	2.4
Coiffure	-	-	14	14	16.7
Grocery	-	8	-	8	9.5
Stationary shop	-	1	-	1	1.2
Clothing sales	-	4	-	4	4.8
Flower arrangement	-	-	1	1	1.2
Gold trade	-	1	-	1	1.2
Livestock sales (sheep)	-	1	-	1	1.2
Other trade	-	2	-	2	2.4
Printery	-	-	1	1	1.2
Video shop	-	-	1	1	1.2
Child care	-	-	1	1	1.2
Dental clinic	-	-	1	1	1.2
Radio/television repair	-	-	1	1	1.2
Unspecified	1	-	2	3	3.6
Total Number	12	17	55	84	100.3
Total Percent	14.3	20.2	65.5	100.0	

*Distinctions between production and services for certain activities are based on whether the activity produces goods for initial entry to the market (for example, sews new clothes) or provides a service for goods belonging to customers (such as sewing repairs).

Home-Based Businesses and Businesses Based Outside Homes

Home-based businesses make up three quarters of all the businesses captured in the sample. Heavy representation of home-based businesses among women's microenterprises has been found in other studies both in the region (such as Wiedemann, 1992) and in other regions of the world. Locating a business in the home can allow women greater flexibility in managing their diverse responsibilities as income-earners, mothers, and wives, and also requires less capital for start-up and operation. Home-based businesses are often systematically undercounted in terms of their number, contributions to national economies, and contributions to household income. The high proportion of home-based businesses among women's microenterprises revealed in this study highlights the need for formulating policies that take into account the specific characteristics of these types of businesses. It also points toward opportunities for targeting women's home-based enterprises for microcredit and other business development services.

Women's home-based businesses are more likely to be informal than are women's businesses located outside of their homes. Indicators of levels of formality show statistically significant differences between businesses based inside versus outside of women's homes (Figure 4.1). First, 85 percent of businesses based outside the home were formally registered whereas only 12.7 percent of home-based businesses were registered. Approximately 87 percent of home-based businesses do not maintain written accounting books as compared with 43 percent of businesses based outside the home. Although only a minority of each type of business maintains a checking account, the proportion of businesses based outside the home with a checking account is significantly higher than the proportion of home-based businesses. Home-based businesses also tend to be smaller, have fewer full-time paid employees and fewer unpaid workers, operate fewer months per year, and have lower gross monthly incomes than businesses based outside women's homes (Table 4.7).

Figure 4.1: Indicators of Formality for Women's Businesses Based Inside and Outside Homes

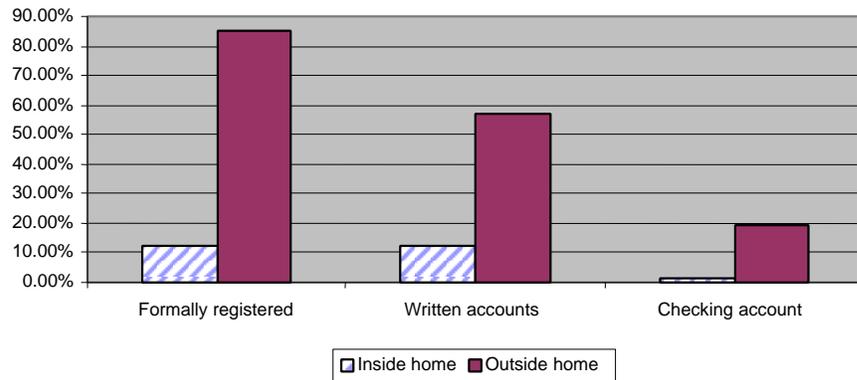


Table 4.7: Statistically Significant Differences between Women's Businesses Based Inside Versus Outside Homes

Indicator	Location of Business	
	Inside Home	Outside Home
Mean number of full-time workers	0.25	1.76
Utilizes unpaid family workers	25.4%	57.1%
No unpaid family workers	74.6%	42.9%
Mean months/year in operation	7.34	10.00
Mean hours/year worked	1,055.0	2,210.0
Mean gross monthly income	69.91	216.25

Women with home-based businesses are more likely to be sole proprietors than are women with businesses based outside their homes: more than 87 percent of women with home-based businesses were sole proprietors as compared with 52 percent of women with businesses outside their homes. Twenty-nine percent of women with businesses based outside their homes were in partnerships with formal shares and 14 percent were in family partnerships without formal shares. However, all the women are substantively involved in management of their businesses. More than 93 percent of women with home-based businesses and 95 percent of women with businesses outside their homes indicated they are either the sole decision maker or play an important role in decision making in managing affairs of the business.

Women with businesses based outside their homes reported much higher initial financial investments in these businesses than did women with home-based businesses. The mean initial investment for businesses based outside the home was 6,591.18 JD as compared with 1,638.29 JD for home-based businesses (total mean initial investment = 1,638.82 JD). Women with businesses based outside their homes are also making greater time investments than women with home-based businesses. Businesses based outside the home are open more months per year, and their proprietors are working longer hours and more days than proprietors of home-based businesses. These investments in businesses based outside the home are reflected in their significantly higher gross monthly incomes.

Figure 4.2: Business Income as Proportion of Total Household Income for Women's Home-Based Businesses

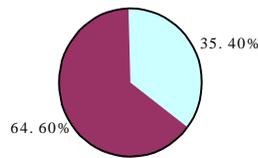
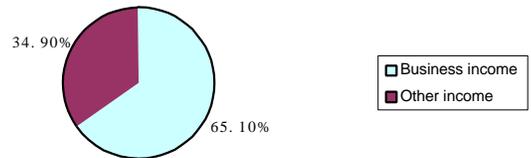


Figure 4.3: Business Income as Proportion of Total Household Income for Women's Businesses Based Outside Home



Businesses based outside the home also provide a much higher proportion of total household income, at approximately 65 percent (Figures 4.2 and 4.3). This may be influenced by the higher likelihood for women with businesses based outside their homes to be divorced or widowed, and thus to be primary providers for their households. In contrast, women with home-based businesses are more likely to be single and thus may be more likely to retain their earnings for personal spending rather than contribute to household incomes.¹ Nevertheless, the proportion of household income provided by home-based businesses, at 35 percent, is also substantial. Despite their smaller size, higher levels of informality, and lower gross incomes, women's home-based businesses are providing critical income in support of households. It is also of note that the findings reveal no significant correlations between age, educational level, or presence of children in the household with location of business.

Loan Histories and Credit Opportunities

*Approximately one-fifth of all women active in microenterprise in the survey sample have ever borrowed money for operating capital for their businesses. Among the population of women who have ever borrowed money (n=18), more than half of them procured loans from family members, with a mean loan amount of 1,078 JD (Table 4.8). Loans taken out from friends or through participation in informal rotating credit groups, or *gamaya*, tended to be*

¹ This relationship does not quite reach statistical significance.

for small amounts of money, less than or equal to 200 JD. Two women in the sample had borrowed capital from money-lenders, at amounts of 460 JD and 2,000 JD. One woman had taken a loan from the Industrial Development Bank for the amount of 8,000 JD, and two women had taken loans from non-governmental and governmental organizations for respective amounts of 3,000 JD and 1,625 JD.

Fourteen percent of all the women in microenterprise have ever sold personal property as a means for acquiring operating capital. The mean value of property sold for business investment purposes is 787.50 JD (n=12).

The majority of all women in microenterprise expressed a desire to expand their business in coming years. *Fifty-seven percent of women with home-based businesses and 86 percent of women with businesses based outside their homes reported they would like their business to grow larger over the next several years.*² A larger proportion of women with businesses based inside their homes indicated they would like their business to remain the same size than women with businesses based outside their homes. Approximately 8 percent of women with home-based businesses and 10 percent of women with businesses outside their homes reported they were considering leaving the business altogether.

Table 4.8: Sources and Amounts of Capital among Women Who Have Ever Borrowed for Business Investment

Source	No. of Responses	% of Cases (n=18)	Mean Amount (JD)
Loan from relatives	10	55.6	1,078
Loan from friends	1	5.6	200
Loan from money-lender	2	11.1	1,230
<i>Gamaya</i>	2	11.1	129.50
Loan from bank	1	5.6	8,000
Loan from NGO or government	2	11.1	2,312.50

Among those women who reported that they would like to expand their business, the most frequently cited strategy for growth was to handle larger quantities of products. Investing in machinery or equipment was the second most frequently cited strategy, identified by 23 percent of women with interests in expansion. Nineteen percent of the women indicated they would like to expand their marketing base, and 17 percent reported they would like to expand inventory by producing or selling new items or services. Another 17 percent reported that they would like to expand by either investing in their business premises or moving their business to a larger space.

The majority of women interested in expanding their business reported they had not thought about taking out a loan as a means for business growth. Nor was there any difference between women with home-based businesses and women with businesses outside their homes on this point: precisely 72 percent of each population said they had not considered taking out a loan, and 28 percent said that they had considered doing so. However, there was

² At p=0.06, this difference does not quite meet significance cutoff of 0.05.

a significant difference in the size of loans desired by women who had considered this as a means of business growth. *The mean loan size considered by women with home-based businesses was 990 JD (n=10) as compared with 3,625 JD (n=4) for women with businesses based outside their homes. The total mean loan size considered by all these women was 1,743 JD.*

Approximately one-third of the businesswomen who had considered taking out a loan said they would go to a bank for a loan, and almost one-half of them reported they would approach one of the governmental or non-governmental organizations for a loan.³ One-fifth of them said that they would request a loan from relatives. Approximately one quarter of these women indicated they had collateral that would assist them in securing a loan—in the form of land or buildings—while three quarters had no collateral whatsoever. There were no correlations between type of lending institution considered or availability of collateral assets with location of business inside and outside homes.

In sum, these findings indicate that there is comparable interest in the use of credit among women with home-based businesses as with businesses based outside their homes. Although the potential for larger loan amounts is significantly higher among women with businesses based outside their homes, the potential for gross number of loans extended is higher among women with home-based businesses, because they are a much larger population.

Nevertheless, the relatively low proportion of women who had not even thought about taking out a loan for business expansion indicates that the use of credit is not widely regarded as a feasible business strategy, even though a majority of businesswomen do want to expand their operations.

Table 4.9: Reasons Women Cited for Not Considering a Loan for Business Expansion

Reasons	No.	%
Opposed to interest	12	30.8
Interest rates too high	5	12.8
Too much risk	5	12.8
No collateral	3	7.7
No capital	3	7.7
Irregular income	3	7.7
Am too busy/too many household responsibilities	2	5.1
Husband disagrees	1	2.6
Health problems	1	2.6
No one encourages me to do it	1	2.6
Don't know	1	2.6
Other	2	5.1
Total	39	100.1

³ Specific lending institutions mentioned by name included Housing Bank, Princess Basma Center, Association for Orphans, and Ministry of Social Development.

As shown above in Table 4.9, there is a wide range of reasons cited by women for not considering credit opportunities as a means for expanding their businesses. Opposition to interest was the most frequently cited reason, by almost one-third of respondents to the question. Financial concerns—such as high interest rates, financial risk, lack of capital, and irregular income—were also frequently cited as reasons for not considering loans. Lack of collateral does not appear to be a major constraint on women’s consideration of taking out loans, as only 8 percent of respondents cited this as a primary reason for not thinking about loan opportunities and, as noted above, three quarters of those who had considered loans did not have any collateral.

Problems and Constraints Experienced by Women in Microenterprise

The range of problems that women confront in running their businesses is comparable between home-based businesses and businesses based outside the home, but there are some substantive differences in the degree to which specific problems are experienced by the two types of businesses as constraints to growth and operations. As shown in Table 4.10, *financial problems topped the list of concerns by women with home-based businesses as well as women with businesses outside their homes. Lack of capital was identified as a critical problem by approximately 40 percent of both groups.* Customer defaults on accounts receivable was identified as a big problem by approximately one-fifth of each population. But constraints on business space, which can be an indicator of lack of capital for expanding operations, appears to be a slightly greater problem for home-based businesses.

Table 4.10: Proportion of Women Identifying “Big Problems” Experienced in Managing their Businesses Inside versus Outside Homes

“Big Problem” Identified	Location of Business	
	Inside Home	Outside Home
Business undercapitalized	40.3%	40.0%
Space constraints	23.8%	19.0%
Competition from larger businesses	22.2%	38.1%
Customer delays in paying bills	19.4%	20.0%
Too many similar businesses in area	19.0%	42.9%
High cost of credit	19.0%	33.3%
Lack of access to credit	17.5%	28.6%
Lack of knowledge on marketing	14.3%	4.8%
Low demand in market	11.1%	14.3%
Community criticism of my working	11.1%	4.8%
Tax problems	11.1%	42.9%
Difficulty finding well-qualified workers	1.6%	23.8%
Lack of support in child care	4.8%	22.2%
Lack of freedom to come and go	9.5%	14.3%
Government regulations	6.3%	14.3%
Difficulty in dealing with government inspectors	3.2%	14.3%

A higher proportion of businesses based outside the home identified lack of access to credit and the high cost of credit as a critical constraint than did home-based businesses. These findings contrast with the data discussed above that indicate comparable interest in credit opportunities between home-based businesses and those based outside the home. This apparent contradiction—that both types of businesses have comparable interest in credit while businesses based outside the home perceive lack of access to credit as a greater constraint—may indicate that respondents in the latter group have explored credit opportunities in more depth and subsequently become more discouraged about limited access. It may also reflect a pattern whereby women with businesses based outside their homes are interested in larger loan amounts, which can generally be procured only from lending organizations, such as banks and/or NGOs, that have more constraints and collateral requirements than do relatives, friends, or *gamaya*.

Differences in levels of formality between businesses based inside and outside the home are reflected in their patterns of concerns over taxes, government regulations, and government inspectors. Approximately 43 percent of women with businesses based outside their homes identified taxes as a critical problem, as compared with only 11 percent of women with home-based businesses. Because home-based businesses tend to be more informal, they are more likely to evade taxation and thus less likely to identify payment of taxes as a problem. Higher proportions of women with businesses based outside their homes identified government regulations and inspectors as big problems than did women with home-based businesses. This also reflects patterns whereby businesses located outside homes are more likely to be formally registered and thus more likely to interact with inspectors and deal with regulatory frameworks. However, the proportions of women in this population who identified these as big problems was low, at about 14 percent, indicating that overall they are not major constraints.

Market competition and saturation of markets—measured as “competition from larger businesses” and “too many similar businesses in area”—were identified as big problems by much higher proportions of businesses based outside homes, and low market demand was identified as a big problem by a slightly higher proportion of businesses based outside homes. In contrast, lack of knowledge about marketing appears to be a greater constraint for women with home-based businesses.

Sociocultural constraints, measured in terms of constraints on women’s mobility, experience of community criticism, and inadequate support in child care, were not identified as major difficulties by very large proportions of either population of women with businesses. These findings contrast sharply with the argument of earlier studies that women’s lack of mobility constitutes a major constraint to their participation in economic activities (for example, DOS/Fafo, 1998), and would probably be different if women not currently working were asked the same questions. Difficulties experienced with mobility appear to be slightly greater for women with businesses outside their homes than for women with home-based businesses. This is not a surprising finding when one considers that these women are also more likely to be mobile, as they travel between home and their place of business, and are thus more likely to confront constraints on their movements.

A significantly higher proportion of women with businesses based outside their home, approximately 22 percent, identified lack of support in child care as a big problem than did women with home-based businesses, which was at about 5 percent. Women with home-based businesses often have more flexibility in managing simultaneous responsibilities of child care, domestic work, and their business operations. However, although higher proportions of women with businesses based outside their homes are experiencing difficulties with child care, it is important to note that they are also successfully managing their responsibilities to the extent that they are able to maintain their businesses.

Attitudes about Women in Business

Not surprisingly, the majority of women involved in microenterprise believe running a business is a valuable and good activity for women to engage in. *The primary reason identified for why it is a good idea for a woman to run a business is for increasing family income and thus improving the well-being of her household.* Other reasons identified include attaining financial independence, proving one's capabilities and expressing one's personality, increasing self-confidence and personal knowledge, and playing an active role in society.

More than half of the women in microenterprise believe it is no easier or harder for women to run a business than it is for men. Approximately 30 percent of them think it is harder, and 17 percent think it is easier for women to run a business. Reasons most frequently cited for why it is harder for women than men to run a business include women's greater domestic responsibilities, men's greater ease of mobility, and the belief that men are more "able" in business affairs than women. Explanations for why it might be easier for women to run a business include that they take greater care of their business than men, show greater responsibility, are more patient, have better social and interpersonal skills, and think more strategically about the future.

Despite their individual activities in microenterprise and their general support for women's participation in business, 56 percent of these women said they would rather have a full-time job than run their own business. Given the high rates of unemployment in Jordan, this may indicate that many of these women have sought opportunities in microenterprise as a secondary strategy after unsuccessfully procuring full-time employment. And, bearing in mind the generally low schooling levels of women in microenterprise, it may also reflect the disadvantages of these women in terms of education and training in competing for jobs in the formal sector and their inability to procure a job even if they wanted to. Women's explanations for why they prefer running their own business to having a job primarily revolve around advantages of flexibility in terms of time, child care, educational level, and mobility (Table 4.11).

Table 4.11: Reasons Why Women Prefer Running a Business to Having a Job

Reason Why Prefers Own Business to a Job	No.	%
Job requires more commitment and responsibility	7	19.4
Can work at home	7	19.4
Can care for children	1	2.8
No time for a full-time job	1	2.8
Provides fairly good income	2	5.6
Job requires a degree	3	8.3
More independence	1	2.8
Freedom of mobility	4	11.1
Prefer freedom to manage enterprise	4	11.1
Love for the field	3	8.3
Is better because woman can avoid working with men	2	5.6
Builds the individual	1	2.8
Total	36	100.0

There appears to be a somewhat greater sense of satisfaction with their current employment situation among women in production and services than among women in the commercial sector. Seventy-five percent of women in services and 83 percent of women in production indicated that if they could do it all over again they would start up the same type of business. A significantly smaller proportion of women in the commercial sector, at 41 percent, indicated that they would not do anything differently. It is not so much that women in the commercial sector would either prefer to have a salaried job or not work at all, but that if they could do it all over again they would change the nature of their business. Although women in commerce appear to be comparably satisfied with running their own business as women in production or services, they expressed significantly more interest in opening a *different kind of business* than the one in which they are currently engaged. This may reflect the higher proportion of family businesses in the commercial sector, as discussed earlier, in which women have less choice about the type of business they undertake as they are expected to take over the family business. It may also be an indication of a slightly more entrepreneurial attitude among women in the commercial sector, as they show more interest in new ventures and in diversifying their business pursuits.

KEY FINDINGS

Characteristics of Women in Microenterprise

Female Participation Rates in Self-Employment Activities. Approximately 2 percent of all Jordanian women are currently engaged in intermittent short-term or seasonal income-earning activities. The majority of these women also work in agriculture, microenterprise, or a formal sector job, indicating they have pursued short-term/seasonal work as one among a set of individual income-earning strategies. The rate of female participation in

microenterprise activities is approximately 1.5 percent, and about 12 percent of all currently working Jordanian women are engaged in microenterprise.

Educational Levels, Marital Status, and Regional Distribution. Educational levels of women in microenterprise are generally low. Although the majority have completed basic education, only 20 percent of the women have completed secondary school or higher education. Sixteen percent have no schooling whatsoever. Two-thirds of women in microenterprise are married and one quarter of them are single; more than half have children under the age of 14 living at home. Two-thirds of the women live in the middle region of Jordan, and 87 percent of them reside in urban settlements.

Training Experience. The majority of women in microenterprise have not undertaken any training in either technical skills or business management skills, but have learned how to run their business through the trial and error of experience. For the minority who have undertaken training, courses taken are primarily concentrated on technical skills for the production sector. The types of training opportunities available to women do not meet the full range of actual skills they need to run their businesses.

General Business Operations

Businesses Based Inside and Outside Women's Homes. Approximately three quarters of women's businesses in Jordan are home based. These home-based businesses tend to be smaller, more informal, operate fewer months per year, have fewer full-time paid employees and fewer unpaid family workers, and have lower gross monthly incomes than women's businesses based outside the home.

Business Age, Size, and Proprietorship. The mean age of women's businesses is 10.6 years, and the range in age in the sample was from 1 year to 48 years. More than three quarters of women in microenterprise are sole proprietors of their business. Women with home-based businesses are more likely to be sole proprietors than are women with businesses based outside their homes. About 17 percent of all the businesses employ full-time workers, and 8 percent employ part-time workers. One-third of them utilize unpaid family workers, and businesses based outside the home are more likely to utilize unpaid labor than are home-based businesses.

Sectoral Distribution and Clientele. Sixty-five percent of women's businesses are in the services sector, 20 percent are in the commercial sector, and 14 percent are in production. Most of women's businesses are based on a narrow range of "traditional" skills, such as sewing, embroidery, and production of other handicrafts; provision of beauty services and commercial trade in groceries or clothing are also well represented. Production businesses are more likely to be home based and informal than are commercial or services businesses.

Proportion of Household Income Supplied by the Businesses. Women's businesses are critical sources of financial support for households. Those based outside the home provide approximately 65 percent of total household income while home-based businesses provide 35

percent of total household income. This disparity between the two types of businesses can be attributed to differences in their sizes and gross monthly incomes as well as to differences in life cycle stages of women running them, because owners of businesses based outside the home show a higher representation of divorced or widowed women and owners of home-based businesses show a higher representation of single women.

Financial Characteristics and Opportunities

Initial Business Investments. The total mean initial investment was 1,764 JD. Women with businesses based outside their homes made significantly higher initial investments, with a mean of 6,591 JD, than women with home-based businesses, who showed a mean of 324 JD.

Loan Histories. About 21 percent of all women active in microenterprise have ever borrowed money for their businesses. More than half of these women borrowed from family members, with a mean loan size of 1,078 JD. One woman took a loan from a bank for the amount of 8,000 JD, and two women borrowed from non-governmental or governmental organizations, with a mean loan size of 2,313 JD.

Dynamism among Women's Businesses. There is a great sense of dynamism among women's microenterprises, with the majority of women expressing desire to expand their business in the near future. About 57 percent of women with home-based businesses and 86 percent of women with businesses based outside their homes reported they would like to expand their businesses.

Inclination toward Credit. Loans are not widely considered as a means for business growth among women in microenterprise. Almost three quarters of the women interested in expanding their business had not considered taking out a loan in order to do so, and there were no differences between businesses based inside and outside the home on this point. Opposition to interest, high interest rates, and the financial risk were the most frequently cited reasons for not considering taking out loans. However, evidence suggests that in areas where opposition to interest exists based on sociocultural beliefs, such opposition declines as a barrier to lending as more individuals to benefit from credit programs.

Credit Opportunities. The total estimated mean loan size among those women who had considered taking out a loan is 1,743 JD. Loans considered by women with home-based businesses are significantly smaller, with a mean of 990 JD, than loans considered by women with businesses based outside their homes, at a mean of 3,625 JD. This indicates that businesses based outside the home show potential for larger loan sizes. However, the potential for gross number of loans extended is significantly higher among women's home-based businesses.

Problems and Constraints Experienced by Women in Microenterprise

Lack of Capital. The single biggest constraint confronted by all women with businesses, whether or not they were home based, was a lack of operating capital. More than 40 percent of all the women reported their business was undercapitalized. This indicates a critical need for financial support among all women in microenterprise and points out the potential for expanding microfinance services to these women. A secondary, related problem reported by about 20 percent of all the women was customer defaults on accounts receivable.

Lack of Access to Credit. About 29 percent of women with businesses based outside their homes and 18 percent of women with home-based businesses reported that lack of access to credit was a significant problem for them. In addition to pointing out that access to credit is a critical problem, these data indicate that these women would potentially take advantage of expanded access to credit opportunities to alleviate their capital constraints.

Market Saturation and Marketing. Competition from similar businesses and low market demand were identified as critical problems by women with businesses based outside their homes, and were less of a problem for women with home-based businesses. In contrast, women with home-based businesses appear to have less experience and knowledge about marketing their goods and services than do women with businesses based outside their home.

Taxes and Regulations. Significantly higher proportions of women with businesses based outside their homes reported experiencing major difficulties with payment of taxes, government regulations, and government inspectors. This reflects that businesses based outside the home are more likely to be formalized and thus more likely to be paying taxes, coping with regulatory frameworks, and interacting with inspectors than home-based businesses. Difficulty in paying taxes also reflects capital constraints of these businesses.

Sociocultural Constraints. The proportion of women reporting major difficulties in terms of physical mobility or community criticism was relatively small. Women with businesses based outside their homes reported more difficulties in arranging child care than did women with home-based businesses, who generally have more flexibility in managing simultaneous responsibilities of domestic work and income-earning work.

CHAPTER FIVE WOMEN AND AGRICULTURE

Agriculture accounts for only 8 percent of Jordan's GDP and 7 percent of the formal labor force, but it was also one of the fastest-growing sectors of the national economy between 1986 and 1992 (OCSD, 1994). According to the World Bank, Jordan's agricultural production index almost doubled between 1980 and 1995 (WDI, 1997).¹ Although agricultural production in Jordan is limited by the scarcity of arable land and water resources, the country's high costs of annual food imports, growing population, and increasing rural to urban migration point out potential benefits to increasing investments in the sector. Most agricultural activities are concentrated in the Jordan River valley and northern regions of the country, although small-scale farming, livestock rearing, and agroprocessing activities are scattered throughout the country in rural, peri-urban, and urban areas.

Based on this study, the rate of female participation in agricultural activities in Jordan is 4 percent. In other words, 4 percent of all Jordanian women are engaged in agricultural production, animal husbandry, agricultural processing, and/or agricultural wage labor. This is the same rate as the gender-aggregated participation rate in agriculture, which shows that 4 percent of all Jordanians—men and women—are employed in the sector (Sattar et al., 1995).

Agricultural activities measured in this study encompass women's informal as well as formal participation, including unpaid and paid labor on family farms, unpaid and paid labor on women's land, wage labor, tending of livestock, and processing of agricultural goods. Types of work measured by the survey also span the scale of operations, from subsistence production to income-generating activities—such as small-scale marketing of eggs—to microenterprise—such as production of crops for sale to markets or shops. Agricultural work generally conforms to seasonal cycles of productivity. However, activities represented in this chapter are distinguished from those covered in the earlier section on short-term and seasonal work in that they were identified by respondents as regular and ongoing, despite cyclical seasonal fluctuations in work demands.

The findings indicate significant differences in the nature of women's agricultural participation according to whether their inputs are made to land owned, rented, or sharecropped by the women individually or by their households, so much of this chapter looks closely at defining characteristics of these two categories of women's agricultural work. The chapter begins with a brief discussion of the particular demographic characteristics of women in agriculture, including analysis of factors of marital status, age, education, household wealth, and size of landholding. We then analyze characteristics of women's participation in agricultural production by looking at variables of land management, agricultural labor, and marketing of crops. The chapter ends with brief discussions of women's roles in animal husbandry and agroprocessing and women's activities in agricultural wage labor. A summary of key findings ends the chapter.

¹ This index measures agricultural production for each year relative to the base period of 1989-1991.

CHARACTERISTICS OF WOMEN IN AGRICULTURE

Seventy percent of all women who are economically active in agricultural work—including agricultural production, animal husbandry, agroprocessing, and agricultural wage labor—are married. This is more than three times the number of never-married women, who make up 20 percent of the female agricultural labor force. Approximately 9 percent are widowed and 1 percent are divorced or separated. Among those women active in agricultural production, married women constitute the majority of those who personally own, rent, or sharecrop land as well as of those who work on family land. However, a higher proportion of widowed women work on their own land than on land that is owned, rented, or sharecropped by their families. In contrast, the proportion of single, never-married women working on family land is double the proportion of never-married women working their own land (see Table 5.1).

Table 5.1: Marital Status of Women in Agricultural Production by Primary Landholder

Marital Status	Primary Landholder				Total	
	Household Owns, Rents, or Sharecrops		Woman Owns, Rents, or Sharecrops			
	No.	%	No.	%	No.	%
Single	26	18.7	2	9.1	28	17.4
Married	107	77.0	13	59.1	120	74.5
Divorced	1	0.7	-	0.0	1	0.6
Widowed	5	3.6	7	31.8	12	7.5
Total	139	100	22	100	161	100

These findings contrast sharply with marital status structures of the total female labor force, which show that married women are much less likely to be labor force participants than are single women (for example, Mujahid, 1985; Sattar et al., 1995; DOS/Fafo, 1998). This illustrates that married women are economically active in informal agricultural work that is generally not counted by many labor force surveys. It also indicates that married women are participating in the agricultural labor force in much larger proportions than in other sectors of the economy. The majority of these women participate in agricultural production on family farms, with no remuneration for their labor, little role in decision making about the land, and little control over income resulting from their labor inputs. Much of their informal labor is characterized as subsistence production or small-scale income generation.

Age and marital status appear to be strongly correlated with women's roles in agricultural production, and particularly their roles in land management and provision of labor inputs to the land. Women over the age of 60 are more likely to have greater control over land management decisions than are women under the age of 20, but women between the ages of 40 and 60 were most likely to indicate they had sole control over management decisions. As shown in Table 5.2, the mean age of 36 years for women with no role in land management was considerably lower than the mean age of 49 years for women with sole control over management. Fifty-four percent of women with sole control over land management were

widowed and 46 percent were married. There were no cases of single women indicating they had more than minor input to land management decisions, not a surprising finding because they are primarily young never-married women who work on their families' farms.

Table 5.2: Mean Age of Women by Role in Land Management

Woman's Role in Land Management	Mean Age	No.
None	36.14	59
Minor	40.89	35
Important	41.14	22
Sole Control	48.62	13

Yet younger women were more likely than older women to have provided labor inputs to the land. Fifty-three percent of the women who personally worked on the land were under the age of 40, and 76 percent were under the age of 50. This suggests that older women who are more likely to play important roles in management are less likely to engage in labor. It may also be an indication of recent growth in the agricultural sector, with younger women filling increasing needs of the agricultural labor force.

Approximately 43 percent of all women in agriculture have no schooling while 48 percent have only primary or preparatory schooling. Only 9 percent of the women have secondary schooling or higher education. However, level of education, size of landholding, and gross amount of household income are not significant factors shaping women's participation in land management or their labor inputs to land. More than half of the women who claimed they have sole control over land management decisions have primary education and more than 30 percent have no education. Although women in the sample with higher education were more likely to have sole control rather than no control over management decisions, the actual number of this population in the sample—six—is too small to test for any significance.

In contrast with Shami and Taminian's research in Dead Sea valley farming communities, where they found that women's participation in production tended to be higher on larger farms (1990), these data indicate that landholding size is not significantly correlated to women's role in management decisions or women's labor inputs. The findings also contrast with Shukri's findings in northern Jordan that women in wealthier farming households tend to do no agricultural work except supervisory duties (1996). In this sample, households in which women personally work on the land are generally wealthier than those in which women do not work on the land. The mean gross monthly income in the 12 months preceding the survey of households where women provide labor inputs to land is 353 JD as compared with 277 JD for households where women do not provide labor inputs.

CHARACTERISTICS OF FEMALE PARTICIPATION IN AGRICULTURE

About 4 percent of all Jordanian women are active in agricultural activities. More than half of these women work on family farms, on land that is either owned, sharecropped, or rented by their households. Less than 1 percent of the total survey sample, and 11 percent of women who participate in agriculture, farm their own personal land rather than family land. Sixty-eight percent of the women engaged in farming personal landholdings rightfully own their land, 23 percent sharecrop land, and 9 percent rent land. Forty-two percent of the female agricultural labor force participates in animal husbandry activities, 17 percent in small-scale agroprocessing of dairy products, and 12 percent in agricultural wage labor.

Women's Activities in Agricultural Production

The three primary variables used in the survey for measuring female participation in agricultural production were (1) role in land management; (2) role in agricultural labor or whether or not she personally works on the land; and (3) role in marketing of crops. *The single most critical factor in shaping the nature of women's participation in agricultural production is whether women's inputs are made to land owned, rented, or sharecropped by themselves individually or to land owned, rented, or sharecropped by the woman's household.*² The data indicate statistically significant differences in a number of aspects of female participation between these two categories of women's agricultural work, including in aspects of management, labor, marketing, and income expenditures.

However, agriculture is historically a predominantly male economic activity in Jordan and the number of women farming their own land is very small, at approximately 1 percent of the Jordanian population and 11 percent of the total female agricultural labor force. According to predominant inheritance rules, daughters and sons are equally entitled to inherit land. In practice, however, most daughters waive rights to claim their land inheritance, which is then taken over by their brothers or other male relatives in their father's family. Although qualitative research revealed that practices of inheritance appear to be experiencing some change, with more young women increasingly exercising their rights to claim land, these data suggest that change is slow and not yet widespread or significant.

Roles in Land Management

Women who engage in agricultural production on land they personally own, rent, or sharecrop are more likely to play a greater role in managing the land, marketing crops, and controlling expenditures of agricultural income independent of their husbands or fathers. As shown in Table 5.3, 42.9 percent of women who own, rent, or sharecrop their own land claim they have either sole control over or an important role in management decisions pertaining to

² Significance testing for discrete sub-categories was not conducted because of the small numbers of responses in the latter set of categories (land owned by women, land sharecropped by women, land rented by women).

the land. In contrast, only 24.1 percent of women working on household land identified their role in land management as either important or having sole control.

Table 5.3: Women’s Role in Land Management on Household Land and Women’s Land

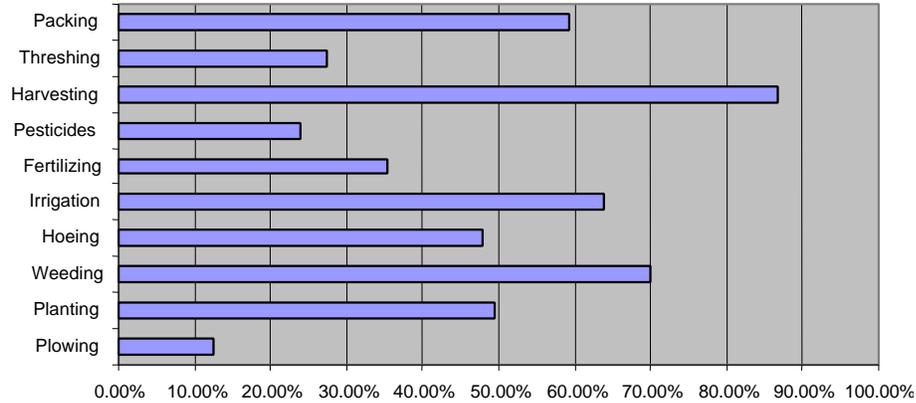
Woman’s Role in Land Management	Primary Landholder		Total (No.)
	Household Owns, Rents, or Sharecrops	Woman Owns, Rents, or Sharecrops	
None	46.3%	42.9%	59
Minor	29.6%	14.3%	35
Important	17.6%	14.3%	22
Sole control	6.5%	28.6%	13
Total Number	108	21	129
Total Percent	100%	100%	

Almost half of the women who own, rent, or sharecrop their own land also claimed they play no role in land management; in the majority of these cases, the woman’s husband was the primary decision maker on management issues concerning land the woman herself owned, rented, or sharecropped. One possible explanation for this may be that although these women have made claims to land, it is being actively farmed by their husbands or other relatives. Another explanation may be that the woman’s land has been incorporated into other household plots that are farmed as a single unit under the direction of the male head of household.

Agricultural Labor Inputs

Women who own, rent, or sharecrop their own land are also slightly less likely to personally work on their own land. Sixty-two percent of women with their own land provided labor inputs to the farms as compared with 85 percent of women who provided labor inputs to household land. Women’s labor inputs include a wide range of agricultural activities. Eighty-seven percent of the women participate in harvesting, 70 percent in weeding, 64 percent in irrigation activities, 60 percent in sorting and packing crops, 50 percent in planting, 48 percent in hoeing, and 36 percent in fertilizing. Less than 35 percent of the women engaged in agricultural labor indicated they participate in plowing, mulching, pesticide application, threshing, or land configuration.

Figure 5.1: Proportion of Women in Agriculture Providing Specific Types of Labor Inputs



Marketing and Consumption Patterns

Previous studies have shown that women play little or no role in marketing of agricultural goods, including women who are very active in other agricultural activities (for example, Shami and Taminian, 1990). The findings of this study confirm that marketing of agricultural goods is primarily a male activity in Jordan, but they also offer new insights into how women's roles in agricultural marketing vary depending on whether they are working on their own land or household land.

The data show that women who own, rent, or sharecrop their own land are significantly more likely to engage in marketing of crops than women working on land that is owned, rented, or sharecropped by their households. Approximately 14.3 percent of women farming their own land indicated they participate in marketing of crops as compared with only 1 percent of women working on household land. As shown in Table 5.4, husbands' and fathers' participation in marketing is significantly higher for crops produced on household land than on women's land. In contrast, participation in marketing by other males in both the husbands' and parents' families is higher for crops produced on women's land than on household land. This pattern is partly influenced by the higher proportion of older, widowed women—without husbands or fathers—who farm their own land as compared with household land, and illustrates that these women draw support in marketing activities from a range of male household and family members.

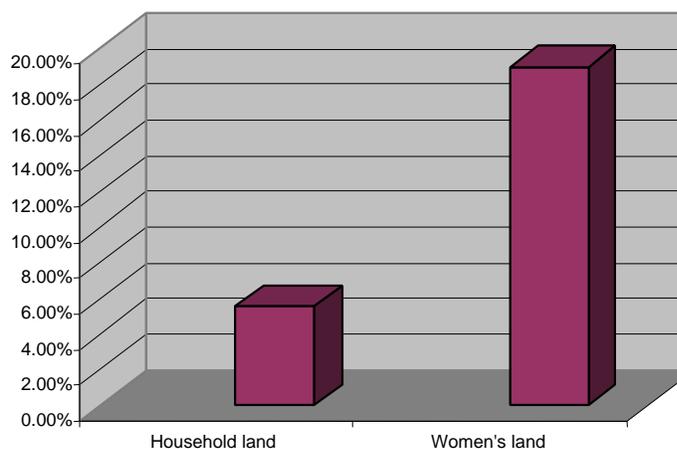
Table 5.4: Primary Seller of Crops Produced on Household Land and Women's Land

Primary Seller of Crops	Primary Landholder		Total (No.)
	Household Owns, Rents, or Sharecrops	Woman Owns, Rents, or Sharecrops	
No crops are sold	33.3%	23.8%	39
Woman herself	1.0%	14.3%	4
Husband	27.5%	14.3%	31
Father	14.7%	0.0%	15
Other men from father's family	7.8%	19.0%	12
Other men from husband's family	5.9%	9.5%	18
Not cultivated	3.9%	4.8%	5
Other	5.9%	14.3%	9
Total Number	102	21	123
Total Percent	100.0%	100.0%	

Moreover, there are important differences in marketing outlets for crops produced on women's land as compared with household land. *Crops produced on women's land are more likely to be sold to shops and are more likely to be sold to customers directly from their farms than are crops produced on household land.* For example, more than 14 percent of women with their own land indicated that their crops are sold to shops as compared with only 2 percent of women working on household land. In contrast, crops produced on household land are more likely to be sold in regional agricultural markets than are crops produced on women's land. Household-based sales of crops appear to be limited and insignificant, because a small minority of all women farmers—less than 5 percent of those with their own land and less than 3 percent of those working on household land—sell agricultural goods from their house.

However, *crops produced on land owned, rented, or sharecropped by women are also significantly more likely to be utilized for household consumption than are crops produced on household land.* This confirms previous studies that have suggested a large number of women engage in agricultural production for subsistence rather than income-earning purposes. As illustrated in Figure 5.2, 19 percent of the crops produced on women's land are consumed by her household. This is almost four times the proportion of crops produced on household land that are consumed by the household, which is approximately 5.6 percent.

Figure 5.2: Proportion of Crops Produced on Household Land and Women's Land that Are Consumed by Household



Agricultural Income and Loan Histories

The respondent's husband was the primary decision maker on income expenditures for 40 percent of the total sample of women engaged in agricultural production, and the woman herself was the primary decision maker for only 11.5 percent. However, disaggregating these data by primary landholder reveals significant differences in women's abilities to control income as well as in the roles played by male relatives. As shown in Table 5.5, *the proportion of women who are the primary decision maker over agricultural income earned on their own land is almost three times the proportion of women controlling income earned on household land.* Husbands play critical roles in decision making over income earned on both household land and their wives' land. The woman's father is the primary decision maker for 22 percent of the women working on household land, indicating these women are likely working on their fathers' land. But other agnatic male relatives—presumably brothers—and the sons of women with their own land clearly play more important roles in expenditures of income produced on women's own land.

The primary landholder is also a significant factor in shaping the degree to which women can influence expenditures of agricultural income. Women who personally own, rent, or sharecrop land are significantly more likely to play important roles in determining expenditures of agricultural income than are women who work on household land. Approximately 53 percent of women who worked on their own land, which is double the number of women working on household land, said they either play an important role or have sole control over the usage of income earned on the land.

In contrast, 41 percent of women with their own land also indicated they play no role in determining use of income from that land. This is partly because a majority of the crops produced on household land do not result in income but are consumed for subsistence. It may also be an indication that income earned from women's land is subsumed into a larger pool of household income over which the husband, or other head of household, exerts primary control.³

Table 5.5: Primary Decision Maker for Agricultural Income Earned on Household Land and Women's Land

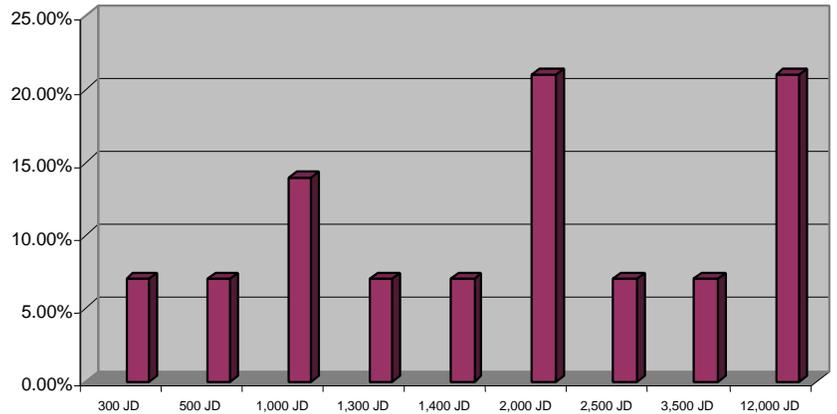
Primary Decision Maker for Income Expenditures	Primary Landholder		Total (No.)
	Household Owns, Rents, or Sharecrops	Woman Owns, Rents, or Sharecrops	
Woman herself	11.1%	29.4%	15
Husband	50.0%	41.2%	52
Father	22.2%	0.0%	20
Other men in father's family	8.9%	17.6%	11
Other men in husband's family	7.8%	0.0%	7
Sons	0.0%	11.8%	2
Total Number	90	17	107
Total Percent	100.0%	100.0%	

³ A detailed study tracking income usage and expenditures would be needed to illuminate these patterns fully.

Respondents were also asked whether they personally receive any income earned from their productive activities on either household land or their own land. The data indicate no correlation between primary landholder and whether or not women receive any income. Approximately 29 percent of women working on household land and 38 percent of women with their own land indicated they do personally receive some income, but this difference is not statistically significant.

Approximately 5 percent of the agricultural households represented in the sample currently have outstanding loans on their land. Only one individual woman in the agricultural sample has a loan out on her land, for the amount of 500 JD. Nine additional agricultural households have loans with values ranging from 300 JD to 12,000 JD and a mean value of 2,511 JD (Figure 5.3).

Figure 5.3: Percentage Distribution of Agricultural Households by Total Value of Outstanding Loans



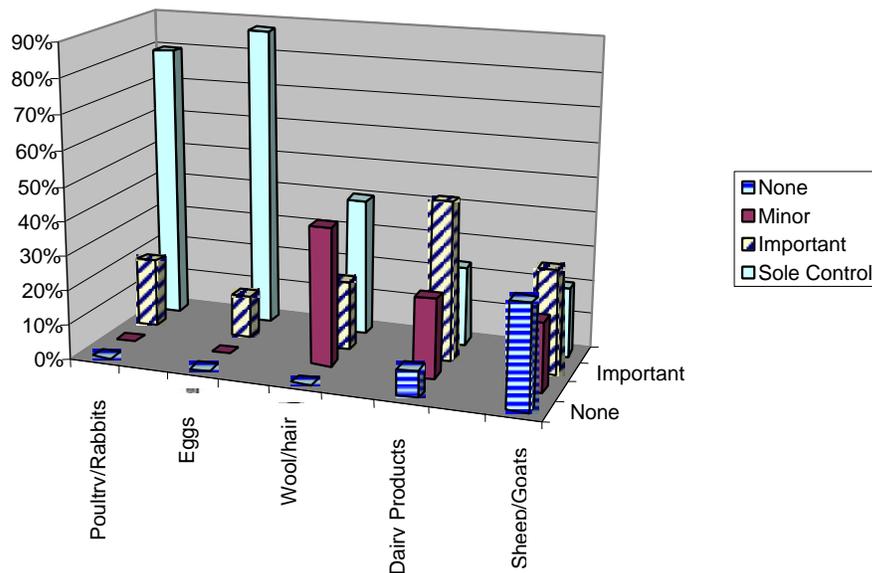
Women's Activities in Animal Husbandry and Agroprocessing

A small proportion of women in the survey sample participate in the care of livestock raised for sale as well as in the processing and sale of animal byproducts. Women are most heavily represented in the raising of poultry and rabbits, with 25 percent of the female agricultural labor force personally owning some of these animals. In more than 55 percent of the total number of households indicating ownership of poultry or rabbits, women themselves owned some of these animals. Twelve percent of the female agricultural labor force owned sheep or goats, 4 percent owned cows, and none owned any beehives.

Approximately 17 percent of the female agricultural labor force are involved in the processing of dairy products. Dairy products are the most frequently sold commodity processed by women in the agricultural sector, with 12 percent of the agricultural respondents indicating that they personally sell these products. Women personally participated in the sale of dairy products in 67 percent of the total households engaged in this activity. An additional 7 percent of women agricultural respondents sell eggs, 6 percent sell poultry or rabbits, and 5 percent sell sheep or goats. No women indicated they participate in the sale of wool or goat hair, although 16 percent of their households engaged in this activity.

The processing and sale of dairy products are also rich sources of income for households in which women are engaged in animal husbandry. The mean income earned by women in the sale of dairy products for the 12-month period preceding the survey was 283 JD. This was more than 5 times the mean income earned by women for the sale of sheep or goats, more than 10 times their income earned from the sale of eggs, and more than 18 times their income earned from the sale of poultry or rabbits. Although the findings indicate that sale of cows can be a rich source of income for households engaged in animal husbandry, these sales are rare and intermittent, with only one household showing earnings of 1,200 JD over the 12-month period. The sale of dairy products was the second-richest source of income for households engaged in animal husbandry, and the sale of sheep or goats was the third-richest source.

Figure 5.4: Role in Income Expenditures among Women Who Receive Income from Animal Husbandry and Agroprocessing Activities



However, women who participate in the processing and sale of dairy products are less likely to personally receive income from this activity than are women who sell eggs. Although 47 percent of women selling eggs personally received income, only 36 percent of the respondents involved in the sale of dairy products did so. Women are also less likely to control income earned from the sale of dairy products than income earned from the sale of eggs, poultry or rabbit, or wool and hair (Figure 5.4). Men in these households—primarily the women’s husbands—for the most part control this rich source of household income. In contrast, women appear to have significantly more control over income earned on their activities related to the sale of eggs and poultry or rabbits than income earned on any of their other livestock activities (Table 5.6).

Table 5.6: Decision Making for Income Earned from Animal Husbandry⁴

Primary Decision Maker	Poultry & Rabbits	Eggs	Cows	Wool & Hair	Sheep & Goats
Woman herself	53.3%	50.0%	16.7%	7.1%	5.8%
Husband	40.0%	20.0%	83.3%	64.3%	75.0%
Husband's male kin	6.7%	5.0%	0.0%	3.6%	0.0%
Husband and woman	0.0%	0.0%	0.0%	3.6%	1.9%
Sons	0.0%	0.0%	0.0%	3.6%	0.0%
Father	0.0%	0.0%	0.0%	10.7%	13.5%
Mother	0.0%	15.0%	0.0%	0.0%	3.8%
Other	0.0%	10.0%	0.0%	7.1%	0.0%
Total Number	15	19	6	29	52
Total Percent	100.0%	100.0%	100.0%	100.0%	100.0%

Women's Agricultural Wage Labor

Basic data on women's participation in wage labor were collected in the survey. The findings indicate that less than 1 percent of the total female population of Jordan, and 12 percent of the female agricultural labor force, work as wage laborers on farms. Contrary to studies that have suggested wage laborers are primarily young, unmarried women and widows (for example, Shami and Taminian, 1990), our findings show that never-married women and currently married women are equally represented, with each group making up 44 percent of the population of agricultural wage laborers. The remaining 12 percent comprises older, widowed women. However, the mean age of women who work on farms for wages is 35.8 years, slightly lower than the mean age of 40.32 for women who had not done agricultural wage labor.

The number of days in the 12 months preceding the survey that these women had engaged in agricultural wage labor ranged from 30 to 240, with a mean of 94 days. Thirty-two percent of the women had worked fewer than 60 days, 32 percent had worked 60 to 100 days, and the remaining 36 percent had worked more than 100 days in the 12-month period.

The mean daily rate earned by the women agricultural wage laborers is 7.13 JD. More than half of the women indicated they earned a daily rate of 3 JD for their labor, while another 20 percent indicated they earned only 2 JD per day. More women retained control over their earnings through agricultural wage laborer than in any other type of agricultural work, with 44 percent of the respondents indicating they had sole control over their income and 20 percent indicating an important role in expenditure decisions pertaining to the income. The woman herself was the primary decision maker concerning income usage in 48 percent of the cases, her father was the primary decision maker in 24 percent of the cases, and her husband in 16 percent of the cases.

⁴ Comparable data for all women involved in the sale of dairy products were not collected because of an inconsistency on the survey.

KEY FINDINGS

Female Participation Rate in Agriculture. The rate of female participation in agricultural activities in Jordan—including agricultural production, agroprocessing, animal husbandry, and agricultural wage labor—is 4 percent. This rate is the same as the total participation rate in agriculture for both women and men.

Female Participation in Agricultural Production

Primary Landholder. One of the most significant factors shaping women’s participation in agricultural production in Jordan is whether their inputs are made to land owned, rented, or sharecropped by themselves individually or to land owned, rented, or sharecropped by their households. Women who engage in agricultural production on land they personally own, rent, or sharecrop are more likely to play a greater role in managing the land and controlling expenditures of agricultural income than are women providing inputs to household land. Women who own, rent, or sharecrop their own land are also less likely to personally work on the land and significantly more likely to engage in marketing of crops than women working on household land.

Marital Status and Education. About 70 percent of the women in agriculture are married, 20 percent are single; and 10 percent are separated, divorced, or widowed. Of those women active in agricultural production, women who work on their own land are significantly more likely to be widowed. In contrast, single women are more heavily represented among those who work on household land. Women in agriculture are characterized by very low levels of education: approximately 40 percent have no education whatsoever, and 30 percent have only basic education.

Age and Agricultural Roles. Women over the age of 40 are more likely to play important roles in land management. Young never-married women who are primarily working on family farms generally play no more than a minor role in land management decisions. In contrast, younger women are more likely to provide labor inputs to land than older women.

Marketing Outlets and Consumption Patterns. There are significant differences in patterns of marketing for crops produced on women’s land and household land. Crops that are produced on women’s land are more likely to be sold either to shops or directly to consumers from the farms whereas crops produced on household land are more likely to be sold in regional agricultural markets. Crops produced on women’s land are also significantly more likely to be utilized for household consumption than those produced on household land. This partly reflects the higher representation of widowed women among those with their own land who may be sole providers for their households.

Loan Histories. About 5 percent of the agricultural households in the sample currently have outstanding loans on their land, with a total mean value of 2,511 JD and a range in value from 300 JD to 12,000 JD. Only one woman in the sample had an individual loan out on her land, for the amount of 500 JD.

Female Participation in Animal Husbandry and Agroprocessing

Processing of Dairy Products. Processed dairy products, including yogurt cheese (*labna*) and dried milk (*jamiid*), are the most frequently sold commodities by women in the agricultural sector. About 17 percent of the female agricultural labor force participates in the processing of dairy products, and the majority of these women also participate in the sale of these products. The processing and sale of dairy products can also be important sources of household income, particularly for poor households.

Poultry and Rabbits. One quarter of all the women in agriculture personally own poultry or rabbits. Seven percent of all the women sell eggs, and 6 percent engage in sales of the animals themselves.

Control over Income. Although dairy products are a richer source of income than eggs, women who participate in the processing and sale of dairy products are less likely to personally receive income and less likely to control expenditures of income from this activity than are women who sell eggs, poultry, or rabbits.

Female Participation in Agricultural Wage Labor

Participation Rate and Marital Status. Twelve percent of the total female agricultural labor force and less than 1 percent of all Jordanian women work as wage laborers on farms. Single women and married women are equally represented in agricultural wage labor, each making up about 44 percent of this population, while the remainder is composed of older, widowed women.

Days Worked, Daily Rates, and Control over Income. The mean number of days worked by agricultural wage laborers in the 12 months preceding the survey is 94 days. The mean daily rate earned by the women is 7.13 JD, although more than half of the women earned 3 JD per day and one-fifth earned only 2 JD per day. A higher proportion of women in wage labor retained control over their earnings than in any other type of agricultural work.

CHAPTER SIX WOMEN'S EMPLOYMENT IN THE FORMAL SECTOR

An abbreviated section on respondents' current and previous employment in the formal sector was included in the survey. Because previous studies have looked closely at women's formal sector employment (for example, DOS/Fafo, 1998; Mujahid, 1985; Sattar, 1995; Shakhathreh, 1995; World Bank, 1994), this study chose to focus on certain aspects of women's formal work for which there are limited data. To better understand formal employment from the perspective of women's life histories, data were collected on both current and previous jobs held, including types of job, full-time or part-time jobs, and the sector of employment. In addition, data were collected on the contribution of women's formal sector earnings to household income and the range of problems experienced by women within the context of the formal sector job.

Our findings confirm that female participation rates in Jordan's formal sector are generally low. The number of women surveyed who either currently hold a full-time or part-time job or had previously held a full-time or part-time job was 594, or approximately 11 percent of the total sample. Almost two-thirds of these women were currently working at the time of the survey and the remaining one-third had worked previously. The proportion of the total survey sample currently employed in the formal sector is a low 7 percent. Of all women currently employed, 94 percent are employed on a full-time basis, and only 6 percent on a part-time basis.

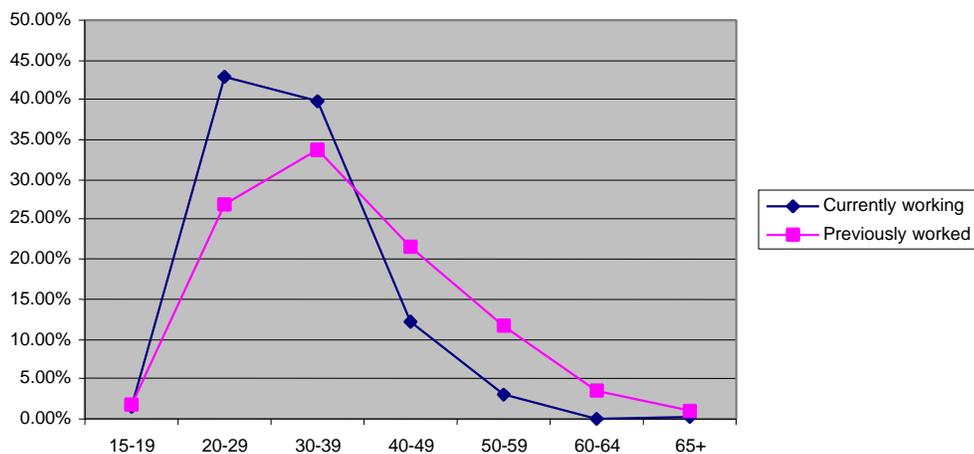
The distribution of women's employment between the public and the private sectors is consistent with the broader pattern whereby Jordan's economy is heavily weighted toward public sector activities. Fifty-nine percent of currently employed women are in public sector jobs, 40 percent in private sector jobs, and the remaining 1 percent with international organizations. The number of women in part-time work is higher in the private sector than in the public sector, with 10 percent of those employed in the private sector working part time as opposed to 4 percent in the public sector. Full-time private sector employees also work on average approximately 5 hours more per week than public sector employees, with a mean of 46 hours, and are significantly less likely to have health insurance.

CHARACTERISTICS OF WOMEN IN THE FORMAL SECTOR

The data confirm findings of earlier studies that both age and education are critical determinants of women's formal sector employment (for example, DOS/Fafo, 1998; Mujahid, 1985; Sattar, 1995). *The majority of women in the formal sector are younger women, between the ages of 20 and 40 years* (Figure 6.1). More than three quarters of all women who currently hold or had previously held a job in the formal sector were under the age of 40. The mean age of women currently holding jobs is 31.56 (n=366), and the mean age of women who had previously held a job was slightly higher, at 37.02 (n=228).

The higher mean age of women who had previously held a job reflects in part patterns whereby younger women work when they are single and then remove themselves from the labor force after marriage or child bearing (see also DOS/Fafo, 1998). *Forty-five percent of currently employed women in the formal sector have never married, while a slightly higher proportion is currently married, at 48 percent.* This distribution differs significantly from that characterizing women previously employed in the formal sector, of which 72 percent are married and 17 percent never-married. Of women with previous formal sector employment, 34 percent indicated that they left their jobs for reasons of marriage or childbearing, a point discussed at greater length below.

Figure 6.1: Age Distribution of Currently Working Women and Women Who Previously Worked in Salaried Jobs

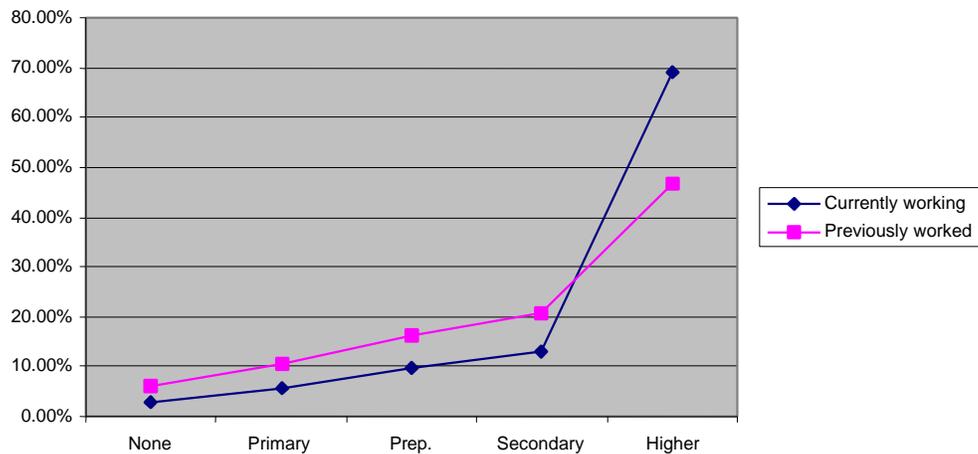


Currently economically active women in their twenties and thirties are more highly concentrated in formal sector jobs than in any other income-earning activity. For example, more than 70 percent of currently economically active women of the total survey sample in their twenties and thirties are employed in the formal sector. In contrast, only 41 percent of economically active women in their forties and 22 percent of women in their fifties are employed in formal sector jobs. Heavy representation of younger women in the formal sector is also indicative of increased job opportunities for women now, as compared with 20 years ago, and the benefits younger women are reaping from advanced educational opportunities.

DOS/Fafo has pointed out that younger women in general are more economically active than women over the age of 45, and that married women of child-bearing age are more active than older married women, regardless of educational level (1998). Never-married women who are currently employed work a mean of 46.62 hours per week, and married women work a mean of 40.02 hours per week. These findings reveal that never-married women, who have fewer time constraints and domestic responsibilities than married women, are allocating six and one-half more labor hours to the formal sector than married women.

More than 60 percent of women who currently work or had previously worked in formal sector jobs have higher education, which is almost four times the number of women in formal sector jobs with secondary education. Only 4 percent of respondents to this section of the survey had no education, and 7 percent had primary education. Within the population of currently employed in the formal sector, women with less than secondary education are concentrated in lower-skilled occupations, including clerking, services and sales, craft production and related trades, plant and machinery operations, and elementary (unskilled) occupations. Women with secondary and higher education are primarily employed as legislators or other public officials, professionals, and technicians.

Figure 6.2: Educational Distribution of Currently Working Women and Women Who Previously Worked in Salaried Jobs

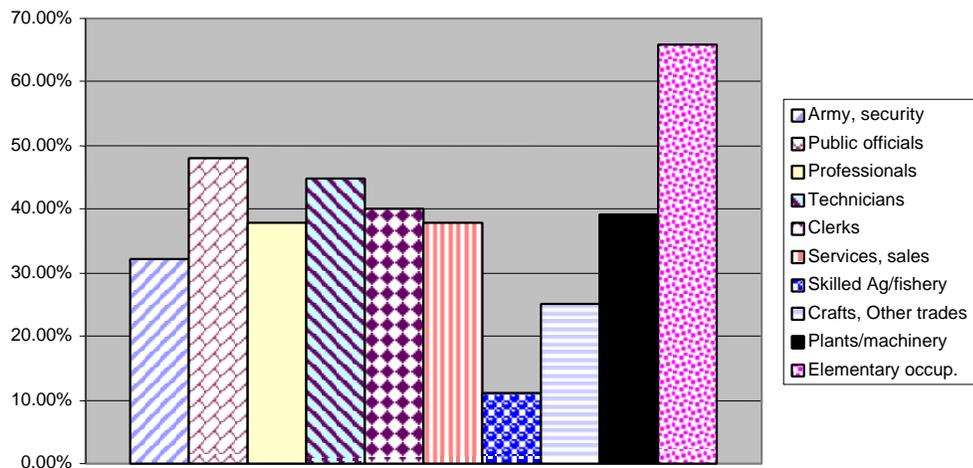


There are also significant differences between educational levels of women who are currently working and those who had previously worked in the formal sector. Although almost 69 percent of currently employed women have higher education, only 47 percent of previously employed women have higher education (Figure 6.2). In contrast, women with secondary, preparatory, basic, or no education were more highly represented among women who had previously worked than among women currently working in the formal sector. At the same time, older women are more highly represented among previously worked than currently working women in the formal sector. *These varying distributions reflect rising educational attainment levels of women in Jordan as a result of increased educational opportunities. But increasing polarization between women with more and less education also suggests that although women with higher education may be reaping more opportunities within the formal sector, there may also be decreasing opportunities in the formal sector for women with less education.*

CONTRIBUTIONS TO HOUSEHOLD INCOME BY WOMEN IN THE FORMAL SECTOR

Data are limited on women's income and expenditure patterns in Jordan.¹ Although this study did not undertake a detailed investigation into income and expenditure, an attempt was made to evaluate the significance of women's earnings with relation to household income by ascertaining the proportion of total household income provided by currently employed women's formal sector earnings. *The findings reveal that women currently employed in jobs provide substantial income for their households, with their earnings making up approximately 42 percent of total household income (Figure 6.3).*

Figure 6.3: Percent of Household Income Supplied by Women, By Current Occupation



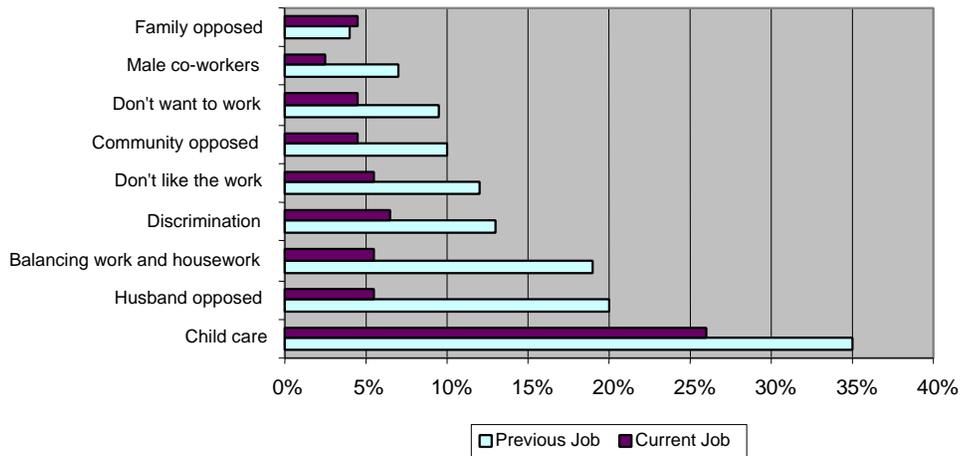
The proportion of household income provided by women in public sector positions was significantly higher, at 48 percent, than that provided by women in private sector positions, at 34 percent. The reasons for this are not clear, although the difference may be influenced by greater long-term stability of public sector income. Women employed as legislators or other public officials, technicians, or in elementary (unskilled) occupations tend to contribute higher proportions of earnings to total household income than do women who are white-collar professionals, clerks, plant workers or machinery operators, or in craft production and related trades. Higher numbers of divorced, separated, and widowed women are concentrated in technical and elementary occupations; such women are more likely to be either female heads of household or primary providers for their households, which may explain why these occupations show higher contributions to total household income.

¹ See Shukri, 1996, for income and expenditure data on 46 households in northern Jordan.

SOCIAL CONSTRAINTS TO WOMEN'S FORMAL SECTOR PARTICIPATION

In an effort to understand the range of constraints confronting female formal sector workers and to assess their relative significance, respondents were asked questions about problems they have experienced in their formal sector jobs. The findings suggest some interesting trends in social attitudes toward working women, the kinds of difficulties they confront when they choose to work in the formal sector, and their reasons for leaving formal sector jobs.

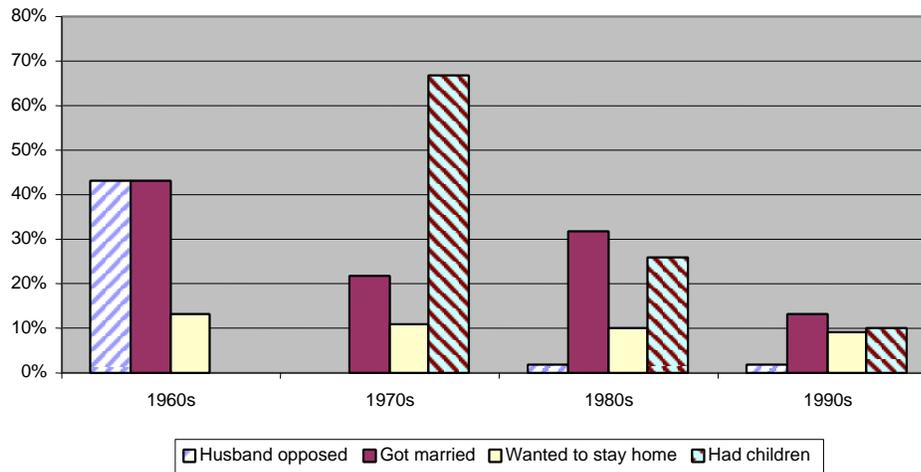
Figure 6.4: Proportion of Women Citing Leading "Big Problems" Experienced in Salaried Jobs



As illustrated in Figure 6.4, women who have left formal sector jobs expressed more frustration with a wide range of constraints to their employment than did women currently in jobs. Discrimination in pay and promotions, confronting community criticisms about their working status, and coping with the difficulties of balancing work and domestic responsibilities were all acknowledged as ongoing problems, but the number of women citing them was consistently higher in the population of previously worked than the population of currently working. *The single biggest problem for both women currently employed and women previously employed in the formal sector was the difficulty of finding adequate child care: 35 percent of previously employed women and 25 percent of currently employed women cited child care as a big problem for them while they were working.* Procuring adequate child care is obviously a concern and difficulty for many women in salaried jobs. However, these women are also finding strategies for providing child care because they continue to stay in their jobs.

The findings suggest some historical trends of decreasing social constraints to women's employment. First, male opposition to women working seems to be on the decline. Although more than 40 percent of women who left a formal sector job in the 1960s cited their husbands' opposition to their working as the primary reason for leaving the job, only 2 percent of women who left their jobs in the 1990s cited this as a reason. Second, constraints associated with balancing work and domestic responsibilities also appear to have declined. While 67 percent of women who left their jobs in the 1970s indicated that child bearing was the primary reason they stopped working, this figure decreased to 10 percent among those who left their jobs in the 1990s. Third, although the data confirm that marriage remains a considerable social constraint for women who want to work, they also suggest that marriage is much less of a constraint now than in the past. Since the 1960s, one reason most frequently cited by women in each decade for leaving their jobs was the occasion of marriage. But, as Figure 6.5 shows, the proportion of women who left their jobs in the 1960s because of marriage was almost four times the proportion who did so in the 1990s.

Figure 6.5: Proportion of Women Who Left Job by Decade and Reason for Leaving

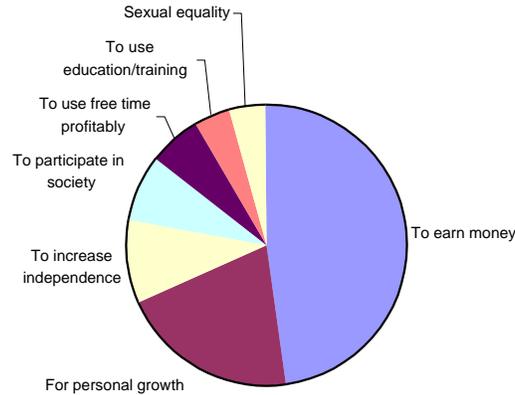


These trends of declining social constraints are further supported by the higher numbers of previously employed women indicating that they confronted more difficulties on the job than currently employed women. The trends suggest increasing social acceptance of working women, which is likely influenced by higher rates of education among women. This may also be shaped by the larger patterns of slowed growth and high unemployment afflicting the Jordanian economy in the past decade, as women's earnings become more critical for meeting the financial needs of households.

Not surprisingly, the majority of respondents to this section—87 percent—generally believe it is a good idea for women to work (Figure 6.6). Reasons cited include the ability to earn income, personal growth, gaining personal and financial independence, and playing an important role in society. Only 4 percent of these women indicated they do not believe women should work, primarily for reasons of women's domestic responsibilities and roles as

housewives. The remaining 9 percent of respondents to this section qualified their support for women’s work as “depending on circumstances,” of which “financial need” was the most frequently cited acceptable circumstance for women to work.

Figure 6.6: Proportion of Women Citing Leading Reasons Why It's a Good Idea for Women to Work



KEY FINDINGS

Rates of Ever-Worked and Currently Working Women in the Formal Sector.

Approximately 11 percent of the total sample had ever worked in a formal sector job. Two-thirds of these women, or about 7 percent of the sample, are currently employed in a salaried job. Ninety-four percent of women currently employed in the formal sector are in full-time positions and 6 percent are in part-time positions. Fifty-nine percent are employed in public sector jobs, 40 percent in private sector jobs, and the remaining 1 percent in jobs with international organizations.

Age and Marital Status. About 83 percent of women currently employed in formal sector jobs are between the ages of 20 and 39 years. Women in their twenties and thirties are more highly concentrated in formal sector employment than in any other income-earning activity. Forty-five percent of women currently employed in salaried jobs are single, and a slightly higher proportion, 48 percent, are married. This finding contrasts sharply with earlier studies that have reported strong negative correlations between marriage and formal employment.

Increasing Polarization of Educational Levels. One reason younger women are highly concentrated in the formal sector is they are reaping benefits from their improved opportunities in advanced education. More than 69 percent of women currently employed in salaried jobs have higher education, 13 percent have secondary education, and 18 percent have basic or no education. In contrast, among those women who were previously employed in the formal sector, 47 percent had higher education, 21 percent had secondary education, and 32 percent had basic or no education. This finding indicates that although women with

higher education are reaping more opportunities in formal employment, there are also decreasing opportunities in the formal sector for women with less education.

Contributions to Household Income. Women in formal sector employment are providing critical financial support to their households, with their earnings making up approximately 42 percent of total household income. Women in public sector positions are providing a higher proportion of household income than women in private sector positions, at 48 percent compared with 34 percent.

Range of Constraints Experienced. Difficulties in procuring child care was the most frequently cited constraint for women in formal sector employment. Other constraints cited include husbands' opposition to their work, balancing demands of domestic and work responsibilities, discrimination on the job, and community and family opposition to their work.

Trends of Declining Social Constraints. Social constraints to women's employment appear to be declining. Since the 1960s, the proportion of women who left their jobs because of male opposition, marriage, or having children has decreased considerably. Increased social acceptance of working wives and mothers is probably influenced by higher educational attainment levels among women as well as slowed economic growth and high rates of unemployment, making women's earnings even more critical for maintaining the well-being of households.

CHAPTER SEVEN RECOMMENDATIONS FOR USAID/JORDAN'S MICROENTERPRISE DEVELOPMENT EFFORTS

USAID/Jordan has launched a set of major, new microfinance initiatives with the goal of providing microfinance services to at least 25,000 active borrowers by 2001. The Access to Microfinance and Improved Implementation of Policy Reform (AMIR) Program and the Southern Jordan Access to Credit Program, both initiated in 1998, will expand microfinance opportunities immensely, from the few thousand microloans previously made available in Jordan. USAID is aiming to have at least half of these borrowers be women, thus extending loans to approximately 12,500 women by 2001.

A central goal of this study was to produce data on the population of women in microenterprise so USAID could more comfortably direct its investments in microenterprise development to support overall economic growth. With the data collected and analyzed here, we have been able to determine the nature and extent of women's activities in microenterprise throughout Jordan, identify growth-oriented subsectors for women's enterprises, and identify gender-based constraints to microenterprise development. The research findings are a particularly effective resource for USAID's microfinance programs because they show where microcredit demand lies among women in Jordan and point toward effective strategies for loan outreach and service delivery.

The following recommendations are organized into three distinct components that are critical to promoting integration of women into USAID/Jordan's Economic Opportunities Strategic Objective and reducing gender-based constraints on microenterprise development: (1) identifying and defining the population of potential microcredit users, and prioritizing types of potential users to target in the microfinance programs; (2) addressing gender-based issues related to increased and expanded access to credit; and (3) addressing gender-based issues that are related to microfinance as well as to broader processes of economic growth.

IDENTIFYING AND PRIORITIZING TARGETS OF POTENTIAL WOMEN BORROWERS

(1) Identify diverse types of potential borrowers within the entire population of women in microenterprise.

There are indications that many of the previous lending and enterprise support programs for women in Jordan have not been adequately representative of the existing population of women in microenterprise. For example, Tubbeh (1994) surveyed 80 women with enterprises who were identified through their participation in programs with a variety of governmental and non-governmental organizations. By examining the educational distribution of women in the study sample, it becomes evident that the women are significantly more highly educated than the total population of women in microenterprise. In the sample for Tubbeh's study, 94

percent of the women had secondary or higher education, whereas we now know that approximately 80 percent of all women engaged in microenterprise in Jordan have less than secondary education. In addition, 75 percent of the enterprises represented in Tubbeh's sample were formally registered, but we now know that only 31 percent of women's microenterprises in the country are formally registered.

This suggests that the beneficiaries of the lending and enterprise support programs from which Tubbeh drew her sample have primarily been women with more education, better access to information and services, and the means for establishing formal businesses. Women with little or no education running informal businesses who make up the majority of women in microenterprise are not proportionately represented in this population of beneficiaries.

It is to the advantage of USAID and its microfinance programs to more clearly understand characteristics of the entire population of women active in microenterprise to effectively identify the largest possible pool of credit-worthy borrowers. Some recommended steps for ensuring that loan outreach extends to a diverse group of potential borrowers, including poor women with little or no education and women in the informal sector, are:

- ? Review the current loan portfolio to understand characteristics of the population of women who are currently borrowers;
- ? Design general profiles of potential borrowers, based on the data presented here, as a way to establish guidelines;
- ? Assess current representation of the population of potential borrowers and identifying gaps in representation; and
- ? Formulate new strategies for expanding loan outreach to untapped, eligible borrowers, including poor women and/or women in the informal sector.

(2) Identify the scope of lending opportunities to women by assessing the size and regional distribution of the population of women in microenterprise.

USAID's microfinance programs are currently designed to provide services only to existing businesses; thus, women borrowers must already be currently active in microenterprise. Based on the findings of this study, 1.5 percent of the total population of Jordanian women are engaged in microenterprise. Therefore, the estimated total number of women currently active in microenterprise in Jordan is 33,750.¹ USAID's goal is 12,500 women borrowers by 2001, comprising 37 percent of this population.

There are significant regional differences in the size of the population of women in microenterprise, and thus in the size of the population of potential borrowers. By analyzing the regional distribution of women active in microenterprise, USAID can best identify where

¹ Based on current estimates that the population of Jordan is approximately 4.5 million.

the regional distribution of demand among women borrowers and strategize loan extension accordingly. Based on the data:

- ? Approximately 20,925 of women active in microenterprise (62 percent) reside in the middle region of the country, including Amman and its surrounding settlements;
- ? Approximately 8,438 of women active in microenterprise (25 percent) reside in the north; and
- ? Approximately 4,388 of these women (13 percent) reside in the south.

If USAID and its microfinance programs extend loans to 37 percent of each of these populations, regional targets for service provision by 2001 would be at least 7,742 women borrowers in the middle region, 3,122 women borrowers in the north, and 1,624 women borrowers in the south.

(3) Identify needs, recognize high-potential subsectors, and strategize loan outreach by assessing differences in women’s businesses between the commercial, services, and production sectors.

More than 65 percent of women’s businesses in Jordan are located in the services sector, 20 percent are in the commercial sector, and 14 percent are in production. Women’s enterprises in these sectors differ significantly in terms of activities, operations, constraints, and the degree of credit risk they pose to lending institutions.

Women’s businesses in the commercial sector:

- ? Include grocery stores, specialty stores, trade in clothing, and other miscellaneous trade enterprises, such as gold or jewelry;
- ? Are sometimes well-established family businesses that women inherit;
- ? Are more likely to be formally registered, licensed, and based outside the home;
- ? May be run by women characterized by more of an entrepreneurial spirit;
- ? Operate more months per year than businesses in the other sectors (11 months);
- ? Have the second-highest mean initial investments of the three sectors (644 JD); and
- ? Have the second-highest monthly gross income of the three sectors (106 JD).

Women’s businesses in the services sector:

- ? Include businesses based on “traditional” skills such as sewing, embroidery, and provision of beauty services, which are subject to high levels of market saturation;
- ? Include more non-traditional businesses, such as radio/television repair, which may be filling unique market niches with less competition and saturation;
- ? Are more likely to be formally registered, licensed, and based outside the home;
- ? Are often well established, have a higher mean age (12.2 years), and have more paid employees than businesses in the other sectors;

- ? Operate fewer months per year than commercial businesses but more than production businesses (8 months);
- ? Have the highest mean initial investments of the three sectors (2493 JD); and
- ? Have the highest monthly gross income of the three sectors (111 JD).

Women's businesses in the production sector:

- ? Include businesses based on "traditional" skills such as sewing, embroidery, and handicraft production, which are subject to high levels of market saturation;
- ? Are smaller, more informal, home-based operations that are less likely to be registered or licensed;
- ? Operate the fewest months per year (5 months);
- ? Have the lowest mean initial investments (243 JD); and
- ? Have the lowest monthly gross income of the three sectors (84 JD).

These findings suggest that sector-specific strategies for loan extension to eligible borrowers would be an effective means for targeting specific types of growth-oriented businesses. USAID and its microfinance programs may also want to consider spreading their risk across the three sectors, bearing in mind that:

- ? Some enterprises in the services and commercial sectors may be characterized by a higher potential for growth and the potential to transition into higher-return, more formalized, employment-generating businesses;
- ? Many businesses in services and commerce are more stable and have been established for longer periods of time and thus may pose less credit risk; and
- ? Although many businesses in the services sector and most businesses in production are based on "traditional" activities that are currently experiencing high market saturation and are thus higher risk, extension of credit to eligible businesses may allow them to implement changes (such as improved marketing or acquisition of machinery) and thus propel them to higher-returns.

(4) Identify the needs and characteristics of both home-based enterprises and enterprises based outside the home, recognize the development potential of both types of enterprises, and design appropriate lending strategies for each type of enterprise.

More than three quarters of women's microenterprises are home-based businesses. Home-based enterprises tend to be more informal and have lower returns than enterprises based outside the home. In Jordan, many of the home-based businesses are engaged in production of "traditional" handicrafts, a subsector that is becoming increasingly saturated with supply and in which women have little information or means for marketing their goods. But although they are informal, small scale, and low return, home-based enterprises are a significant means of income-generation for women and a critical source of income for supporting the well-being of poor households.

Women's businesses that are based outside the home tend to show higher returns than home-based enterprises. The majority of these businesses are formally registered, and they are primarily located in the commercial and services sectors. But, even among those that are formally registered, more than 40 percent do not maintain written accounts, only 20 percent maintain a business checking account, and 57 percent utilize unpaid workers. Many of these businesses represent a significant source of job creation, if through business growth they are able to generate employment by transforming their unpaid labor power into paid jobs. Both home-based businesses and businesses based outside the home also indicate great interest in business growth. Fifty-seven percent of women with home-based businesses and 86 percent of women with businesses based outside their homes reported they would like to expand their businesses.

Specific indicators of USAID's Economic Opportunities Strategic Objective as outlined in the Strategic Overview for 1997-2001 include an increased number of micro and small entrepreneurs utilizing the formal financial sector and an increased number of jobs generated. *To make effective progress toward these goals, it is suggested that USAID and its microenterprise programs prioritize extension of loans to eligible women with businesses based outside the home. Although the majority of these businesses are already formally registered, they also show the greatest potential for transitioning into the formal financial sector and employment generation.*

An additional goal of the Economic Opportunities Strategic Objective is to increase the number of companies registered in the country. *To contribute to this indicator, it is also recommended that strategies be formulated for expanding loan outreach to women with promising home-based enterprises with the aim of promoting their transition into the formal sector.* The proportion of women's home-based businesses is three times the proportion of women's business based outside the home, and the majority of them are not formally registered, representing a large population of informal enterprises that could potentially grow into formalized, higher-return businesses.

INCREASING AND EXPANDING ACCESS TO FINANCIAL SERVICES

(5) Implement strategies for increasing women's access to credit.

In 1997, a USAID-funded private sector needs assessment identified lack of access to financial services as the biggest constraint facing micro, small, and medium-sized enterprises in Jordan. As a result, USAID/Jordan identified increased access to microfinance services as a key priority for its Economic Opportunities Strategic Objective. The findings of this study corroborate the private sector assessment. Inadequate operating capital was identified as the single most important constraint faced by women in microenterprise, and many of these women are unable to access capital through lending institutions or other means. About 29 percent of women with businesses based outside their homes and 18 percent of women with home-based businesses reported that lack of access to credit was a significant problem for them.

USAID's microfinance initiatives are specifically designed to increase access to financial services and have the potential for making a considerable impact on women's abilities to address their capital constraints. *By designing specific strategies for reaching women, the programs can more effectively ensure they meet their goals in service provision.* Some recommended steps include:

- ? Adopt a proactive strategy for identifying women with enterprises, particularly women with home-based enterprises and other women in the informal sector who tend to be more "invisible." This may include using the networks of established governmental and non-governmental income-generation programs for women but should also reach beyond these programs. For example, women with microenterprises who do not participate in these programs can be identified by inquiring into communities and utilizing informal networks among women and men.
- ? Ensure an adequate number of female loan officers. An adequate number of female loan officers will be essential for meeting designated targets of numbers of women borrowers. Female loan officers can more freely approach women to discuss credit opportunities. They can also be indispensable in moving through women's informal networks and inquiring in neighborhoods to identify potential borrowers.
- ? Understand and build upon the comparative advantage of extending loans to businesses based inside versus outside women's homes. The values of individual loans extended to women's businesses based outside the home are potentially more than three times greater than the values of individual loans extended to home-based businesses. For example, the mean value of loans considered by women with enterprises outside the home was 3,625 JD whereas the mean value of loans considered by women with home-based enterprises was 990 JD. However, the population of women with home-based businesses is three times greater than the population of women with businesses outside the home, representing much greater potential for sheer numbers of loans extended. Even if we assume the proportion of viable credit-worthy businesses among home-based businesses is smaller than among businesses based outside the home, the potential for number of loans extended is still significantly higher among the former group.

In addition, the programs may want to consider devising strategies for addressing women's concerns about the high cost of credit, access to collateral, and high interest rates, such as by increasing their access to information about credit and lending processes. There is a substantial body of literature on best practices for increasing women's access to financial services that can be referred to for additional specific strategies and approaches (see Women's World Banking, 1994).

(6) Consider expanding the sectoral scope of the microfinance programs to incorporate women’s agricultural enterprises.

Agriculture accounts for only a small proportion of Jordan’s economy and labor force, but women participate in agriculture in large numbers and 30 percent of all currently economically active women work in the agricultural sector. The agricultural sector is also characterized by good and growing demand, particularly as Jordan’s population continues to increase and rural to urban migration flows continue at a rapid pace. Agricultural loans are generally characterized by higher risk, in that they are longer term; subject to seasonal unpredictability; and can carry higher costs in service delivery to rural, dispersed networks.

But some of the characteristics of agricultural production in Jordan suggest that these risks can be reduced, particularly if agricultural loans are pursued in a targeted manner. Agricultural production in Jordan is concentrated in very specific regions, primarily in the north and in the south along the Jordan River valley. *By focusing outreach for agricultural loans to women—or men—in the particular regions where agricultural production is concentrated, microfinance programs can alleviate the higher costs of service delivery.* Increasing the scope of the microfinance programs to agriculture may be a particularly effective strategy for the Southern Jordan Access to Credit Program to expand its reach to women in the south, considering that only 13 percent of women active in non-agricultural microenterprise reside in the south whereas more than 30 percent of women in agriculture reside in the south.

Additional recommended strategies for pursuing targeted loan outreach among agricultural enterprises and thereby reducing risk include:

- ? Target women engaged in agricultural production on their own land, as opposed to household land, as potential borrowers. Approximately 80 percent of the goods produced on women’s land are sold for income, and the remaining 20 percent are consumed by the household. Women who work on land that they own, rent, or sharecrop have more independent control over their enterprise, play significant roles in land management, are more likely to engage in marketing of crops, and have greater control over income earned from their land. In addition, there are indications that many of these women already have a unique market niche by supplying retail shops with agricultural goods.
- ? Target women engaged in the processing and distribution of dairy products as potential borrowers. Dairy products are the most frequently sold commodity by women in the agricultural sector, and approximately 17 percent of all women in agriculture participate in the processing of dairy products. Demand for dairy products is steady and ongoing, as they are frequently utilized in Jordanian cooking. Processing of dairy products is also characterized by less risk than agricultural production as it is less susceptible to seasonal hazards and is also undertaken in urban and peri-urban environments.

**LOOKING BEYOND CREDIT:
NON-FINANCIAL SUPPORT NEEDS**

(7) Supplement lending programs with other forms of business support that are essential for the effective development of women’s enterprises.

Credit alone is often insufficient for enabling growth and small business development, particularly when proprietors lack basic knowledge and skills related to business management. Extension of credit to proprietors with limited business knowledge is inevitably a riskier proposition for lenders. USAID/Jordan’s Economic Opportunities Strategic Objective identifies expansion of business services related to management, marketing, and technology transfer as critical components in support of its focus on microfinance. *To promote successful business development among women beneficiaries of its microfinance programs, we recommend that USAID devise specific strategies for integrating women into its business development services.*

Women in microenterprise in Jordan are generally characterized by low levels of education, and only about 8 percent of the women have undertaken any kind of training. Training courses that are offered to women by governmental and non-governmental organizations focus primarily on technical skills related to “traditional” skills of production associated with subsectors that are currently experiencing a high degree of market saturation. Nor do such training courses benefit women in higher-potential commercial and non-traditional services businesses. Recommended steps for providing business development services to women include:

- ? Develop training outreach specifically targeted to groups of women active in microenterprise, particularly in basic finance, accounting, management, and marketing; and
- ? Provide services to select subsector groups to assist them in strategizing and implementing changes, such as improving access to raw materials, building better market linkages, and developing marketing plans.

ANNEX A
BIBLIOGRAPHY

ANNEX A

BIBLIOGRAPHY

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ANNEX B

SURVEY TOOL (in english)

The Centre for Strategic Studies, University of Jordan, Amman, Jordan
 Telephone 962-6-535-5000, Extension 3122, e-mail UOJCSS@go.com.jo

Study of the Economic Activities of Women in Jordan 1998

Questionnaire number					
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Identification Information									
1	Governorate			7	Block number				
2	District			8	Cluster number				
3	Subdistrict			9	Building number				
4	Village group			10	Dwelling unit number				
5	Community			11	Number of household members				
6	Urban or rural			12	Serial number of household				
				13	Number of women interviewed				

Personnel		
Name of surveyor _____	Date: _____	Number of researcher _____
Name of coordinator _____	Date: _____	Number of coordinator _____
Name of checker _____	Date: _____	Number of checker _____
Name of data enterer _____	Date: _____	Number of data enterer _____

- Result of visit:
- | | |
|----------------------------|-------------------------------|
| 1. The visit was completed | 2. Partially completed |
| 3. Postponed | 4. No eligible person present |
| 5. No female in household | 6. Temporarily absent |
| 7. Permanently absent | 8. Empty |
| 9. Non-residential use | 10. Refused to be interviewed |

If the entire questionnaire was completed, put an X in the following box:

Household number					
------------------	--	--	--	--	--

Section I: Household Composition (for all members of the household)							For household members aged 15 and over	
Serial No.	Names of Household Members	Relation to Head of Household	Line Number of Mother	Age in completed years	Sex 1-male 2-female	Highest level of education completed	Marital status: 1-single 2-married 3-divorced 4-widowed 5-separated	For currently married women: Line number of husband
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								
11.								
12.								
13.								
14.								
15.								

* Relationship to head of household: 1-spouse, 2-child, 3-parent, 4-grandchild, 5-sibling, 6-grandparent, 7-servant, 8-other /// ** Level of education of household members: 1-never attended school, 2-attended primary school, no diploma, 3-primary diploma, 4-intermediate diploma, 5-secondary diploma, 6-intermediate (community college/polytechnic), 7-B.A., 8-other (specify)

Household number						This woman's person number		
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SECTION II
INTRODUCTION TO WOMAN'S EXPERIENCE WITH WORK
For all women aged 15 and over

1. To the researcher: Now we want to make very certain whether this woman has ever done any work in her life, even if for a very short time, either work for which she received money or work which resulted in money to her family. The first questions in this section (2-7) are very critical for the success of this questionnaire, and you need to be very sure that you have determined accurately whether she has done any work.

2.	Have you ever worked at a full-time or part-time job, in an institution, a business, as a freelancer, regardless of whether it was a formal job, and regardless of whether your payment was by month, by day, by hour, by piece, or in goods?	1-yes 2-no		
3.	Have you made anything and sold it, even if only once?	1-yes 2-no		
4.	Have you ever bought any goods and sold them, even if only once?	1-yes 2-no		
5.	Have you ever performed any service in order to earn money, even if it was only once?	1-yes 2-no		
5a.	Did you ever do any work in agriculture, on a farm belonging to you or others?	1-yes 2-no		
6.	Have you ever worked on your family's land, or in a business of your family, without directly being paid yourself?	1-yes 2-no		
7.	Have you ever helped anybody in your family to do any kind of work which brought money to them, without being paid directly yourself?	1-yes 2-no		
7a. To the researcher: If the answer to all of the questions above (2-7) is no, check again to make sure that she has never done any kind of work. If she has not			→	Pt 10
7b. To the researcher: Look at the family form. What is this woman's marital status? Is this woman single? No Yes			→	12
8.	Did you do any work to earn money for yourself or to help your family earn money before you married?	1-yes 2-no		
9.	Did you do any work to earn money for yourself or to help your family earn money after you married?	1-yes 2-no		
9a. To the researcher: Look at Question 7b: Is this woman now separated, divorced or widowed? Yes No			→	12
10.	Did you work when you were still living with your husband?	1-yes 2-no		
10a. Read question 11 in accordance with this woman's marital status as shown in 9a.				
11.	Did you work after you were no longer living with your husband?	1-yes 2-no		
12.	How old were you the first time you did any work to earn money or to help your family to earn money?	_____ years		

Women and Microenterprise Survey, Final Version
Section II: Introduction to Women's Work Experience, page 1

Household number						This woman's person number		
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<i>Begin short-term and seasonal work</i>			
13.	Have you ever done any short-term or seasonal activities to earn money or to help earn money for your household?	1=yes 2=no----->	37a
14.	When was the last time you did any short-term or seasonal activity to earn money for yourself or your family?	1-within last seven days 2-within last 30 day 3-within last year 4-more than a year ago----->	37a
15.	Have you done any agricultural processing on a short-term or seasonal basis during the past 12 months to earn money for yourself or your family [such as <i>jamüd</i> , cheese, butter, etc., and not including crops]?	1=yes 2=no----->	21
15a. What agricultural products have you processed to earn money for yourself or your family during the past 12 months to earn money? [open for coding]			
	16.		
	17.		
	18.		
	19.		
	20.		
21.	Among your short-term or seasonal activities, during the past 12 months have you purchased any goods to sell to earn money for yourself or your household?	1=yes 2=no----->	29
21a. What kind of goods did you sell? [do not read out the answers, but when she has answered, probe to see if there are other things she has sold]			
	22. clothing	1-mentioned 2-didn't mention	
	23. fabric	1-mentioned 2-didn't mention	
	24. foods (like cookies, chips, ...)	1-mentioned 2-didn't mention	
	25. household equipment	1-mentioned 2-didn't mention	
	26. fruits and vegetables	1-mentioned 2-didn't mention	
	27. other (specify)	1-mentioned 2-didn't mention	
	28. other (specify)	1-mentioned 2-didn't mention	
29.	During the past 12 months, have you ever produced any handicrafts to sell to earn money for yourself or your family?	1=yes 2=no----->	35
29a. What handicrafts did you produce? [such as embroidery, sewing, weaving and other handicrafts] [do not read out answers, but when she finishes answering, probe for further answers]			
	29. other (specify)	1-mentioned 2-didn't mention	
	31. weaving	1-mentioned 2-didn't mention	

Household number _____ 1st woman's person number _____

	32. sewing	1-mentioned 2-didn't mention		
	33. other	1-mentioned 2-didn't mention		
	34. other	1-mentioned 2-didn't mention		
35.	Did you do any other short-term or seasonal work over the past 12 months to earn money for yourself or your family?	1-yes 2-no----->	37	
36.	What was this short-term or seasonal work?	OPEN		

37.	In general, why do you take on these short-term or seasonal activities?	1-personal spending money 2-help with special expenses of family (to buy a refrigerator, marriage, etc.) 3-help with regular expenses of family (rent, electricity, food....) 4-my labor needed in family farm 5-my labor needed in family business 6-other (specify)		
-----	---	--	--	--

End of questions about short-term and seasonal work

Beginning of questions to determine which is the next section to be given to the respondent

37a. Now we want to ask you about any experience you may have in owning and managing a business. By owning we mean owning on your own, as part of a family business, or with others. By business, we mean on-going self-employment, where you produce goods for sale, provide services to others, or buy and sell goods. A business can be in a separate shop, in your own home, in a kiosk, on a piece of land, or without any premises at all. It need not be a registered business to qualify. In all cases, we consider you to have a business, and we want to ask you about it.

38.	Do you have ownership in one or more business, on your own, with family members, or with partners?	1-yes 2-no----->	40a	
39.	Do you participate in the management of one or more of these businesses?	1-yes 2-no----->	40a	
40.	What is the main work of the business in which you participate in management and that you spend the most time on? <i>Specify here the exact type of business</i>	1-service-----> 2-trade-----> 3-production----->	Pt 3 Pt 3 Pt 3	

40a. To the researcher: Now we want to identify women who play any role at all in agriculture or animal husbandry, even if they are not engaged in these activities on a full-time basis, and whether they are paid for this work or not. We want to identify all women who are landowners, helpers in the families of their husbands or fathers, agricultural laborers or sharecroppers, cultivating on the basis of donation or rent, or engaged in animal/poultry production, or in production and sales of animal products such as cheese and butter. This requires very careful probing to make sure that women report their agricultural activities.

Household number						This woman's person number		
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41.	Do you do anything [anything at all] in agriculture and/or animal production or in processing milk or other animal products? [probe thoroughly]	1-yes-----> 2-no----->	Pt. 8	
<i>41a. To the researcher: It is very important to make it clear to the respondent here that employment means regularly working for someone else--an institution, a business, or one or more individuals. It does not necessarily mean an official position. I can also be working in a shop, in someone's house, or any other work for others that she does on a regular basis. It may have no contract. It does not necessarily mean that the woman receives a salary; she may be working by hour, by piece, by day, by week, or for goods.</i>				
42.	To the researcher: Return to Q2: Has this woman ever held any kind of full-time or part-time job?	1-yes-----> 2-no----->	Pt. 9 Pt. 10	

END SECTION II

Household Number						Person Number of This Woman		
------------------	--	--	--	--	--	-----------------------------	--	--

III. GENERAL BUSINESS FORM
For All Women Who Participate in Ownership and Management of Businesses

questions on her main business
To the researcher: return to Part II, Q40, and enter this woman's main business here

To the researcher: Inform the respondent that all questions in this section apply to her main business

100.	How did you become involved in this business?	1-established it 2-inherited it 3-her family business 4-her husband's business 5-her husband's family business 6-bought it 7-bought into it after it was already established 8-other _____		
101.	In what year was this business founded?	19 ____		
102.	Since what year have you been connected with this business?	19 ____		
103.	What is your role in management of this business?	1-sole decisionmaker 2-play important role in decisionmaking 3-play minor role in decisionmaking		
104.	What is your role in the daily operation of this business other than management?	1-like anyone working in such a business 2-help out when needed 3-none (management only)		
105.	What are the main reasons that you opted to own/run a business? <i>[interviewer does not read out the answers, but once the woman has finished answering, probe for further reasons]</i>			
	106. wanted to be financially independent	1-mentioned 2-didn't mention		
	107. wanted to improve income	1-mentioned 2-didn't mention		
	108. needed flexible working hours	1-mentioned 2-didn't mention		
	109. no jobs available	1-mentioned 2-didn't mention		
	110. children all in school	1-mentioned 2-didn't mention		
	111. my [parents] tradition	1-mentioned 2-didn't mention		
	112. my husband's family tradition	1-mentioned 2-didn't mention		
	113. became responsible for supporting the family	1-mentioned 2-didn't mention		
	114. this is what she knew how to do	1-mentioned 2-didn't mention		
	115. saw others making money from it	1-mentioned 2-didn't mention		
	116. other (specify) _____	1-mentioned 2-didn't mention		

Household Number						Person Number of This Woman		
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117. other (specify) _____	1-mentioned 2-didn't mention		
-------------------------------	------------------------------	--	--

End her main business

Start family business experience

117a. Has anyone in your family [of origin] ever run a business belonging to her or anyone else (other than joining in this one)? If so, who?			
118. Mother	1-yes 2-no 3-don't know		
119. Mother's father	1-yes 2-no 3-don't know		
120. Mother's mother	1-yes 2-no 3-don't know		
121. Father	1-yes 2-no 3-don't know		
122. Father's father	1-yes 2-no 3-don't know		
123. Father's mother	1-yes 2-no 3-don't know		
124. Someone else from your family (specify) _____	1-yes 2-no 3-don't know		

End family business experience

Beginning of questions about this woman's main business [as entered on first line of this section]

Begin ownership/partnership in her main business			
125. What kind of ownership do you have in this business?	1-sole proprietor—————> 2-partner with formal shares 3-family owned without clear division 4-other (specify) _____	137	
126. How many partners do you have?	___		

126a. Who are your partners?

126b. To the researcher: Go to the family form. Has this woman ever been married? No—————> 130

127. husband	1-yes 2-no		
128. other males from husband's family [ahl]	1-yes 2-no		
129. females from husband's family	1-yes 2-no		
130. males from own family	1-yes 2-no		
131. females from own family	1-yes 2-no		
132. friends	1-yes 2-no		
133. other (specify) _____	1-yes 2-no		
134. How many of these are active partners (i.e., work regularly in the business)?	___		

Household Number						Person Number of This Woman		
------------------	--	--	--	--	--	-----------------------------	--	--

135.	What is your share of ownership, in percent?	_____		
		98 - belongs to family without separate shares 99 - don't know		

End ownership/partnership

Begin Investment-1

136.	What was the total investment of all partners to establish the business?	_____ JD		
		99 - don't know		
137.	What was your personal initial investment in the business?	_____ JD		
		98 - didn't invest		

End investment-1

Begin people who work in the business

138.	How many people work in your business for money on a full-time basis, not counting yourself?	_____		
------	--	-------	--	--

138a.	To the surveyor: Is the answer to 138 > 0?	1 - yes 2 - no _____	141	
	->			

139.	How many of these full-time people are from your family and your relatives?	_____		
------	---	-------	--	--

140.	How many of these full-time people are women? [whether they are relatives or not]	_____		
------	---	-------	--	--

141.	How many people work in your business on a part-time basis for money?	_____		
------	---	-------	--	--

141a.	Is the answer to 141 > 0?	1 - yes 2 - no _____	144	
	>			

142.	How many of these part-time people are from your family and your relatives?	_____		
------	---	-------	--	--

143.	How many of these part-time people are women? [whether relatives or not]	_____		
------	--	-------	--	--

144.	Do you have any help from unpaid family members or relatives?	1 - yes 2 - no _____ >	147a	
------	---	---------------------------	------	--

145.	Do these unpaid family members include men?	1 - yes 2 - no		
------	---	----------------	--	--

146.	Do these unpaid family members include women?	1 - yes 2 - no		
------	---	----------------	--	--

147.	Do these unpaid family members include children age 14 or less?	1 - yes 2 - no		
------	---	----------------	--	--

End Employees

Begin Investment-2

Household Number						Person Number of This Woman		
------------------	--	--	--	--	--	-----------------------------	--	--

147a. Go back to 137. Did this woman make an initial investment in this business? yes no———		160	
>			
147b. Where did you get the money to first invest in this business? [interviewer: do not read out the answers to the respondent, but when she finishes answering, ask if there is anything else]			
148. from husband	1-mentioned 2-didn't mention		
149. from other male relative	1-mentioned 2-didn't mention		
150. from female relative	1-mentioned 2-didn't mention		
151. from friends	1-mentioned 2-didn't mention		
152. savings from own work outside Jordan	1-mentioned 2-didn't mention		
153. savings from own former business	1-mentioned 2-didn't mention		
154. other personal or family savings	1-mentioned 2-didn't mention		
155. sold property (gold, land, etc.)	1-mentioned 2-didn't mention		
156. money lender	1-mentioned 2-didn't mention		
157. loan from NGO (specify) _____	1-mentioned 2-didn't mention		
158. loan from government lending institution (specify) _____	1-mentioned 2-didn't mention		
159. loan from bank (specify) _____	1-mentioned 2-didn't mention		
159a. other: _____	1-mentioned 2-didn't mention		

End Investments-2

Registration and License

160.	Is this business formally registered?	1-yes 2-no———>	163b	
161.	In whose name is it registered?	1-this woman 2-this woman and partners 3-this woman's husband 4-other (specify) _____		
162.	What is the form of the registration?	1-sole proprietorship 2-simple -partnership 3-sub partnership 4-n.c commendam (limited liability) 5-joint liability 6-joint stock 7-don't know		
163.	How much was the registered capital when the business was founded?	_____ JD 99 - don't know		

Household Number					Person Number of This Woman		
------------------	--	--	--	--	-----------------------------	--	--

163a.	How much is the registered capital now?	_____ JD—> 99 - don't know _____ >	170 170
163b.	Why haven't you registered the business?		
	164. still new	1-mentioned 2-didn't mention	
	165. procedures too complicated	1-mentioned 2-didn't mention	
	166. procedures too costly	1-mentioned 2-didn't mention	
	167. just a small business	1-mentioned 2-didn't mention	
	168. just a home-based operation	1-mentioned 2-didn't mention	
	169. other (specify) _____ _____	1-mentioned 2-didn't mention	
170.	Is this business licensed?	1-yes _____> 2-no	171a
171.	Why isn't it licensed?	1-registered capital too low 2-no interest in importing 3-business too small 4-just extra routine 5-other (specify) _____	
	171a Go back to 138. Does this woman have any full-time employees? yes no _____ >		173a
172.	Are all of your full-time employees registered with social security?	1-yes _____> 2-no	173a
173.	Why haven't you registered them?	1-still new business 2-still new employees 3-business small 4-the business itself not registered 5-not required by law 6-other _____	
	173a Go Back to 141. Does this woman have any part-time employees? yes no _____ >		176
174.	Are all of your part-time employees registered with social security?	1-yes _____> 2-no	176
175.	Why are they not registered?	1-still new business 2-still new employees 3-business small 4-business itself not registered 5-not required by law 6-transients 7-other _____	

End of Registration and License

Household Number						Person Number of This Woman		
------------------	--	--	--	--	--	-----------------------------	--	--

176.	How many months per year does this business work?	_____		
177.	What is the average gross income of this business per month?	_____ JD 98- don't know 99-refused		

Start Loans for Operating Capital

178.	Have you ever borrowed money from a person, bank, an institution, an NGO or a government agency, or made a <i>gamaya</i> or sold property to gain operating capital?	1-yes 2-no—————>	202	
179.	Have you ever borrowed money from your family for operating capital for this business?	1-yes 2-no—————>	181	
180.	What was the largest amount you borrowed from your family for operating capital?	_____ JD		
181.	Have you ever borrowed from friend(s) for operating capital?	1-yes 2-no—————>	183	
182.	What is the largest amount you have borrowed from friends for operating capital?	_____ JD		
183.	Have you ever borrowed money from a money lender for operating capital?	1-yes 2-no—————>	185	
184.	What is the largest amount you have borrowed from a moneylender for operating capital?	_____ JD		
185.	Have you ever sold property (gold, land, etc.) to get money for operating capital?	1-yes 2-no—————>	187	
186.	What was the largest amount of property that you sold to get operating capital?	_____ JD		
187.	Did you ever make a <i>gamaya</i> to get operating capital?	1-yes 2-no—————>	189	
188.	What was the largest <i>gamaya</i> that you made to get operating capital?	_____ JD		
189.	Did this business ever take a loan from a bank for operating capital since you have been connected with it?	1-yes 2-no—————>	194	
190.	How many bank loans have been taken altogether for operating capital since you have been connected with this business?	_____		
191.	What was the largest loan taken from a bank for operating capital during your connection with this business?	_____ JD		
191a	In what year was the most recent bank loan for operating capital?	19 _____		

Household Number						Person Number of This Woman		
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192.	From which bank was this loan taken? [specify] _____	<i>blank for post coding</i>		
193.	Who signed for this loan?	1-this woman 2-her husband 3-other _____		
194.	Have you ever taken a loan from an NGO for operating capital?	1-yes 2-no _____>	198	
195.	What was the largest loan you took from an NGO for operating capital?	_____ JD		
196.	From which NGO did you take this loan? [specify] _____	<i>blank for post coding</i>		
197.	Who signed for that loan?	1-this woman 2-her husband 3-other (specify) _____		
198.	Have you ever taken a loan from a government lending agency for operating capital?	1-yes 2-no _____>	202	
199.	What was the largest loan you took from a government lending agency for operating capital?	_____ JD		
200.	From which government lending agency did you take this loan? (specify) _____	<i>Blank for coding</i>		
201.	What year did you take this loan?	19 _____		
201a.	Who signed for this loan?	1-this woman 2-one or more of her partners 3-her husband 4-other (specify) _____		

End Loans

Begin bank accounts/savings

202.	Do you have written books showing money coming in and out?	1-yes 2-no _____>	203	
203.	Do you have a formal balance sheet?	1-yes 2-no		
204.	Do you have a separate checking account just for the business?	1-yes 2-no _____>	205	

Household Number						Person Number of This Woman		
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205.	Who has signatory power for the bank account?	1-this woman only 2-her husband 3-this woman and partners sign jointly 4-this woman and partners can sign separately 5-one or more partners only 6-other (specify) _____		
206.	Do you receive a regular salary from your business?	1-yes 2-no		
207.	Do you have savings in a personal savings account?	1-yes 2-no		
208.	Do you have savings in the form of a business savings account for this business?	1-yes 2-no		

End of bank accounts/savings

209.	Who is the primary decision-maker about daily operation of this business?	1-this woman 2-this woman and partners 3-someone else (specify) _____		
210.	How many days a month do you personally usually work?	____		
211.	In general, about how many hours a day do you personally work in this business?	____		

Responsibility for Children and House

211a. Go back to Household Form: Does this woman have children under 6 years? yes no—>		215	
212.	Does anyone regularly take care of your children while you are working in your business?	1-yes—> 2-no	214
213.	How do you manage to work and care for your children?	1-they are with me when I am working-> 2-other _____->	215 215
214.	Who helps you with child care?	1-older male children 2-older female children 3-husband 4-female relative in household 5-female relative outside household 6-nursery 7-other _____	
215.	Does anyone regularly help you with housekeeping so that you can work?	1-yes 2-no—>	222
215a. Who helps you with housework? [don't read responses; do probe]			
	216. male children	1-mentioned 2-didn't mention	
	217. female children	1-mentioned 2-didn't mention	

Household Number						Person Number of This Woman		
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218. husband	1-mentioned 2-didn't mention		
219. female relative in household	1-mentioned 2-didn't mention		
220. female relative outside household	1-mentioned 2-didn't mention		
221. other (specify)	1-mentioned 2-didn't mention		

End responsibility for children and house

Begin premises, business failure

222.	Is your business in your home or outside your home?	1-inside _____ > 2-outside	224	
223.	Where are the premises of this business?	1-same area as house 2-no permanent place 3-other area _____		
224.	Have you ever participate in ownership and management of one or more businesses that didn't succeed?	1-yes 2-no _____ >	231a	
224a.	How many businesses have you participated in ownership and management of which didn't succeed?	1-one _____ > 2-more than one	225	
224b.	What kind of business was the most recent of these businesses which didn't succeed? [specify] _____	1-production _____ > 2-sales _____ > 3-service _____ >	225a 225a 225a	
225.	What kind of business was that? [specify] _____	1-production 2-sales 3-services		

225a. Why did that business not succeed?

226. undercapitalization	1-mentioned 2-didn't mention		
227. inexperience	1-mentioned 2-didn't mention		
228. market weakness	1-mentioned 2-didn't mention		
229. problems with partners	1-mentioned 2-didn't mention		
230. other	1-mentioned 2-didn't mention		
231. other	1-mentioned 2-didn't mention		

Household Number						Person Number of This Woman		
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<p>231a. Go back to Section II, Q40: <i>If this is a production business, go to the production business form</i>—————</p> <p>></p> <p><i>If this is a commercial business, go to the commercial business form</i>—————></p> <p>></p> <p><i>If this is a service business, go to the service business form</i>—————</p>	<p>Pt. 4</p> <p>Pt. 5</p> <p>Pt. 6</p>	
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END GENERAL BUSINESS FORM

Household Number						Person Number of This Woman		
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IV. PRODUCTION BUSINESS FORM

For All Women Who Participate in Ownership and Management of Production Businesses

To the surveyor: Check the first line of Section III and enter here the main business that this woman participates in in terms of ownership and management:

Then explain to the woman that all of the questions in this section apply to her main business.

250. What is the main product of this business?	OPEN
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250a. Why did you choose to have this kind of business?

251. <i>I had the technical skills</i>	<i>1-mentioned</i>	<i>2-didn't mention</i>		
252. <i>I had worked in this field before</i>	<i>1-mentioned</i>	<i>2-didn't mention</i>		
253. <i>This is the family business</i>	<i>1-mentioned</i>	<i>2-didn't mention</i>		
254. <i>I liked it</i>	<i>1-mentioned</i>	<i>2-didn't mention</i>		
255. <i>There was demand for the products</i>	<i>1-mentioned</i>	<i>2-didn't mention</i>		
256. <i>I saw other people making money at it</i>	<i>1-mentioned</i>	<i>2-didn't mention</i>		
257. <i>I was making this product anyway without earning anything from it</i>	<i>1-mentioned</i>	<i>2-didn't mention</i>		
258. <i>Other</i> _____	<i>1-mentioned</i>	<i>2-didn't mention</i>		
259. <i>Other</i> _____	<i>1-mentioned</i>	<i>2-didn't mention</i>		

259a. Do you personally have the production skills required by this business?	1-yes 2-no _____>	265
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259b. How did you know to make these products?

260. Worked in such a business previously.	1-yes 2-no		
261. Family business—raised in it	1-yes 2-no		
262. Learned at school	1-yes 2-no		
263. Took specialized training course (specify subject and institution) _____	1-yes 2-no		
264. Other _____	1-yes 2-no		

265. How did you know how to run a business?

266. Worked in such a business previously	1-yes 2-no		
267. Family business	1-yes 2-no		
268. Learned at school	1-yes 2-no		

Household Number						Person Number of This Woman		
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	269. Took specialized training course (specify name of institution and course: _____	1=yes 2=no		
	270. Made it up as I went along	1=yes 2=no		
	271. Other _____	1=yes 2=no		
Begin raw materials				
271a. From which of the following sources do you get your raw materials?				
	272. Purchased from materials wholesaler	1=yes 2=no		
	273. Purchased from retailer	1=yes 2=no		
	274. Provided by individual ordering product	1=yes 2=no		
	275. Provided by merchant ordering product	1=yes 2=no		
	276. Obtained directly from the land or family livestock	1=yes 2=no		
	277. Other (specify) _____	1=yes 2=no		
277a. To the researcher: Ask the woman what her main raw material is, as defined by cost and enter it here: _____				
277b.	Who brings the main raw material from the supplier to you?	1-she goes and gets them herself 2-the supplier delivers 3-the customer delivers 4-she sends an employee/worker 5-she sends a man from her family 6-she sends a child from her family 7-other (specify) _____		
278.	Which of these sources provides the largest portion of your main raw materials for your business?	1-raw materials wholesaler——> > 2-raw materials retailer 3-individual ordering product——> 4-the merchant [whether wholesale or retail] who is ordering product> 5-family land or livestock——> > 6-other (specify) _____	287 294 293 293 293	
279.	Could you get your raw materials more cheaply by buying from a wholesaler?	1=yes 2-no—————> 9-don't know—————>	287 287	
280.	How much could you save on your main raw material (in percent of cost)?	_____ 99-don't know—————>	287	

Household Number						Person Number of This Woman		
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280a. So why do you not buy wholesale?			
	281. place far away	1-mentioned 2-didn't mention	
	282. requires buying a large amount and I lack liquidity	1-mentioned 2-didn't mention	
	283. requires buying a large amount and I lack storage space	1-mentioned 2-didn't mention	
	284. wholesaler requires full payment in advance	1-mentioned 2-didn't mention	
	285. other _____	1-mentioned 2-didn't mention	
	286. other _____	1-mentioned 2-didn't mention	
287.	In general, do you pay the full price of your main raw material when you get them?	1-yes _____> 2-no	293
288.	What percent of the price do you pay when you get the materials?	_____	
289.	Could you get a discount for paying cash if you did pay the full price when you got the materials?	1-yes 2-no _____> > 3-don't know _____ ->	292 292
290.	How much of a discount could you get, in percent?	_____> 99 don't know	
291.	When do you finish paying for your raw materials?	1-when products are sold 2-when the merchant takes the products 3-after a specific period of time 4-other [specify] _____ _____	
292.	In general, how long is it between the time when you get the raw materials from your main supplier and the time you finish paying for them?	1-less than a week 2-1 week-1 month 3-more than 1 month 4-other (specify) _____ _____	
End raw materials			
Begin individual customers			
293.	Are any of your sales to individuals?	1-yes 2-no _____>	307
294.	About how much of your total production is sold to individuals (as percent of total value)?	_____	
295.	What percent of your total sales to individuals are on prior order from the customer?	_____ percent	
295a. To the surveyor: Is the answer to 294 > 50%? 1-yes 2-no _____>			307
296.	Does the customer provide the raw materials?	1-yes 2-no 3-sometimes	

Household Number					Person Number of This Woman		
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297.	Could you make more money by selling directly to the market?	1-yes 2-no _____ > 3-don't know _____>	305 305	
297a.	Why don't you do that? [to the researcher: do not read out the responses, but when she finishes answering, ask if there are other reasons]			
	298. not enough liquidity	1-mentioned 2-didn't mention		
	299. raw materials market is distant	1-mentioned 2-didn't mention		
	300. can't go out	1-mentioned 2-didn't mention		
	301. can't go so far	1-mentioned 2-didn't mention		
	302. don't know where to get them	1-mentioned 2-didn't mention		
	303. would take time from production	1-mentioned 2-didn't mention		
	304. other _____	1-mentioned 2-didn't mention		
305.	Are any of your sales to individuals on credit?	1-yes 2-no _____>	307	
306.	What percent of your total sales value is on credit?	_____		
End Individual Customers				
Begin Sales to Merchants				
307.	Are any of your sales to wholesale or retail merchants?	1-yes 2-no _____ >	339	
308.	About what percent of your total sales (in terms of total value) goes to merchants?	_____ percent		
309.	How many merchants do you sell to?	_____		
310.	Is this production on order or is it prepared in advance and sold to the merchants?	1-on order only _____ 2-for general market only _____ > 3-both on order and for general market 4-other (specify) _____	312 325	
311.	What percent of your sales to merchants (in terms of total value) is based on prior order?	_____ percent		
312.	When the merchants order the goods, do they provide the raw materials?	1-yes 2-no _____ > 3-sometimes	314	
313.	When the merchants provide the raw materials, do they deliver them?	1-yes _____ > 2-no 3-sometimes	315	

Household Number						Person Number of This Woman		
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314.	Who goes and gets the raw materials?	1-the woman herself 2-a male relative 3-other (specify) _____		
315.	Could you make more money by getting your own raw materials and/or selling to the general market?	1-yes 2-no _____ > 3-don't know _____ >	325 325	
315a. Why don't you do that? [do not read out the responses, but when she finishes answering, ask if there are any other reasons]				
	316. not enough liquidity	1-mentioned 2-didn't mention		
	317. raw materials market is distant	1-mentioned 2-didn't mention		
	318. can't go out	1-mentioned 2-didn't mention		
	319. can't go so far	1-mentioned 2-didn't mention		
	320. don't know where to get them	1-mentioned 2-didn't mention		
	321. merchant doesn't accept	1-mentioned 2-didn't mention		
	322. would take time from production	1-mentioned 2-didn't mention		
	323. other _____	1-mentioned 2-didn't mention		
	324. other _____	1-mentioned 2-didn't mention		
325.	Where is the main merchant that you sell your products to?	1-same neighborhood/village 2-other community, same governorate 3-other governorate 4-other country (specify) _____ 5-other _____		
326.	In general, when the products are ready, who is responsible for getting them to the merchants?	1-I am 2-the merchant is 3-other _____		
327.	How do the merchants pay for your products?:	1-cash only 2-sometimes on credit 3-most of the time on credit 4-only on credit _____>	330	
328.	Do you give a discount for cash purchases by merchants [that is, do you charge less if you receive cash on delivery]?	1-yes 2-no _____>	329a	
329.	What is the discount as a percentage of the credit price?	____ percent		
329a. To the researcher: Return to 327. Are all of this woman's sales based on cash? 1-yes _____>332 2-no				
330.	What percent of the price does the main merchant/s pay you when he takes the products?	____		

Household Number						Person Number of This Woman		
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331.	How long does it usually take to get the rest of your money from the main merchant/s?	1-less than a week 2-1 week-1 month 3-more than 1 month 5-depends on when the merchant sells them 4-other (specify) _____ _____		
332.	Do you know of others who are producing the same things for these merchants?	1-yes 2-no _____ >	334	
333.	How many people do you know of who are producing the same things for these merchants?	____		
334.	How many merchants do you know of who buy these materials from producers in your area?	____		
335.	Are there any middlemen who buy these products?	1-yes 2-no _____ >	339	
336.	How many middlemen do you know of who buy these products?	____		
337.	Do they pay lower prices for the goods you produce than the regular merchants?	1-yes 2-no _____ >	339	
338.	How much less do they pay, in percent?	____		
End merchants				
Begin NGOs				
339.	Do you sell any of your products to NGOs?	1-yes 2-no _____ >	345	
340.	What percent of your total production goes to NGOs?	____		
341.	Are your sales to NGOs based on orders?	1-yes 2-no 3-both		
342.	Does the NGO provide the raw materials?	1-yes 2-no 3-both		
343.	Does the NGO pay you the full price of your products when it receives the materials?	1-yes _____> 2-no 3-sometimes	345	
344.	How long is it before you receive all of your money?	_____ days		
End of questions about NGOs				
Beginning of questions about other producers				
345.	Do you sell to other producers who use your products in their production/	1-yes 2-no _____ >	349b	

Household Number						Person Number of This Woman		
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346.	What percent of your total production goes to other producers?	_____ percent		
347.	What percent of your total production to other producers is based on prior orders?	_____ percent		
348.	Do the other producers provide your raw materials?	1-yes 2-no		
349.	Do the other producers pay in full when they receive your products?	1-yes _____ > 2-no	349b	
349a.	How many days does it normally take to get all of your money?	_____		
End questions about other producers				
Start changes in her business over the last two years				
349b. Go back to Section III, Q102. Has this woman been involved in this business for more than two years? →			Pt 7	
349c.	What has happened to your level of sales over the last two years?	1-increased 2-decreased 3-stayed about the same →	349e	
349d.	By what percent have your overall sales increased or decreased over the past two years (in percent)?	_____		
349e.	What has happened to your level of sales on credit over the past two years?	1-increased 2-decreased 3-stayed about the same _____ > 4-no credit sales _____ >	Pt 7 Pt 7	
349f.	By what percent have your overall credit sales increased or decreased over the past two years?	_____		
349g.	Has there been any change in the period between delivery and full payment over the past two years?	1-yes 2-no _____ >	Pt 7	
349h.	How has the period changed?	1-lengthened somewhat 2-lengthened substantially 3-decreased somewhat 4-decreased substantially		

**END PRODUCTION BUSINESS FORM
PROCEED TO SECTION VII**

Household number						This woman's person number		
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V. COMMERCIAL BUSINESS FORM
For All Women Who Participate in Ownership and Management of Sales Businesses

<i>To the surveyor: Return to Section III, first line of the section, and check her main kind of business and write it here:</i>			
<i>Then explain to the respondent that all the questions in this section concern this main business.</i>			
350.	What type of trade are you engaged in (in terms of the main category of items sold in this business)? (specify) _____	Post coding	
350a. Why did you choose this kind of business? [do not read out answers, but when she stops answering, ask if there is anything else]			
	351. This is the family business	1-mentioned 2-didn't mention	
	352. I liked it	1-mentioned 2-didn't mention	
	353. There was demand for the items in the market	1-mentioned 2-didn't mention	
	354. I saw other people making money at it	1-mentioned 2-didn't mention	
	355. I had experience in sales	1-mentioned 2-didn't mention	
	356. Other _____	1-mentioned 2-didn't mention	
	357. Other _____	1-mentioned 2-didn't mention	
357a. How did you know how to run this business?			
	358. Worked in such a business previously.	1-yes 2-no	
	359. My family's business	1-yes 2-no	
	360. Learned at school	1-yes 2-no	
	361. Took specialized training course (specify the institution and the name of the course) _____ _____ _____	1-yes 2-no	
	362. Made it up as I went along	1-yes 2-no	

Household number						This woman's person number		
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	363. Other (specify) _____ _____	1-yes 2-no		
363a. From whom do you purchase your goods?				
	364. wholesale merchants	1-yes 2-no		
	365. retail merchants	1-yes 2-no		
	366. producers	1-yes 2-no		
	367. other (specify) _____	1-yes 2-no		
367 a. Look at 364: Does this woman purchase any goods from wholesale merchants?				
			yes no →	375
368.	What percent of your goods do you now buy from wholesalers?	_____		
369.	In general, do you pay the full price when you get the materials from wholesalers?	1-yes _____ > 2-no	375	
370.	In general, what percent of the price do you pay when you get the materials wholesale?	__ __		
371.	In general, how long is it between the time that you purchase goods for wholesalers and the time you finish paying for them?	_____ days		
372.	Can you get a discount for paying cash to wholesalers if you pay the full price up front?	1-yes 2-no _____ > 3-don't know →	375 375	
373.	How much of a discount can you get by paying cash, in percent?	_____ percent 99-don't know		
374.	Why don't you do that?	1-requires buying large amount and I lack liquidity 2-place far away 3-wholesaler requires full payment in advance 4-other _____		
375.	What percent of your customers are individuals?	_____ percent		
376.	What percent of your customers are businesses?	_____ percent		
377.	Do you sell any goods on credit?	1-yes 2-no _____ >	383a	

Household number						This woman's person number		
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378.	What percent of your total sales are on credit?	___ ___ ___		
379.	Does the customer pay anything when he takes the goods?	1=yes 2=no _____ >	383a	
380.	What percent of the full price does he pay?	___ ___ percent		
381.	In general, how long is it before he finishes paying the full price?	___ ___ ___ days		
382.	Do you have any difficulty collecting your money from your credit customers [regardless of whether they are individuals or businesses]?	1=yes 2=no		
383.	What is the total value of the credit you have out now?	___ ___ ___ ___ JD 99-none today		
383a. Look at 102: Have you been connected with this business for more than two years? > _____ 1=yes 2=no _____			Pt. 7	
384.	Has there been a change in the amount of goods sold over the past two years?	1=yes 2=no _____>	386a	
385.	Has the volume of sales increased or decreased during this period?	1-increased somewhat 2-increased significantly 3-decreased somewhat 4-decreased significantly		
386.	By what percent has the volume increased/decreased?	___ ___ ___ percent		
386a. Look at 377. Does this woman do any credit sales? yes no _____ > _____			Pt. 7	
387.	Has the level of credit buying changed over the past two years?	1=yes 2=no _____ >	Pt. 7	
388.	Has it increased or decreased?	1-increased somewhat 2-increased significantly 3-decreased somewhat 4-decreased significantly		
389.	By what percent has it increased or decreased?	___ ___ ___ percent _____ >	Pt. 7	

END COMMERCIAL BUSINESS FORM
PROCEED TO SECTION VII

Household Number						Person Number of This Woman		
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VI. SERVICES BUSINESS FORM
For All Women Who Operate Services Businesses

<i>To the researcher: Return to the first line of Section III and check this woman's main business and write it here:</i>			

<i>Then explain to the surveyor that the questions in this section are all concerned with this particular business.</i>			
400. What is the main service that you provide?		OPEN	
400a. Why did you choose to open this kind of business? [do not read out the answers, but when she stops answering, ask if there is anything else].			
	401. I had the technical skills	1-mentioned 2-didn't mention	
	402. This is the family business	1-mentioned 2-didn't mention	
	403. I liked it	1-mentioned 2-didn't mention	
	404. There was demand for the services	1-mentioned 2-didn't mention	
	405. I saw other people making money at it	1-mentioned 2-didn't mention	
	406. I was performing these services anyway without earning money from it	1-mentioned 2-didn't mention	
	407. Other _____	1-mentioned 2-didn't mention	
	408. Other _____	1-mentioned 2-didn't mention	
408a	Do you have the technical skills to perform these services yourself?	1-yes 2-no _____>	413a
408b. How did you know how to do these services?			
	409. Worked in such a business previously.	1-yes 2-no	
	410. Family business—raised in it	1-yes 2-no	
	411. Learned at school (specify) _____ — _____	1-yes 2-no	
	412. Took specialized training course (specify institution and course name) _____	1-yes 2-no	
	413. Other _____	1-yes 2-no	
413a. How did you know how to run a business?			
	414. Worked in such a business previously	1-yes 2-no	

Household Number						Person Number of This Woman		
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	415. Family business - raised in it	1-yes 2-no		
	416. Learned at school	1-yes 2-no		
	417. Took specialized training course (specify name of institution and name of course) _____	1-yes 2-no		
	418. Made it up as I went along	1-yes 2-no		
	419. Other _____	1-yes 2-no		
419a. Who are your customers?				
	420. Individuals	1-yes 2-no		
	421. Institutions and businesses	1-yes 2-no		
422.	Do all your customers pay cash?	1-yes _____ -> 2-no	425a	
423.	What percent of your customers take services on credit?	___ ___ percent		
424.	How much does the customer pay in advance?	___ ___ percent		
425.	In general, how long is it before the customer pays the full amount?	___ ___ days		
425a. Go Section 3, Q 102. Has this woman been connected with this business for two years or more? ->			Pt 7	
426.	Has the demand for your services changed over the past two years?	1-yes 2-no _____>	428a	
427.	Has the demand increased or decreased?	1-increased 2-decreased		
428.	By what percentage has the demand increased or decreased.	___ ___ percent		
428a. Look at 422. Does this woman perform any services on credit? yes no _____ ->			Pt 7	
429.	Has your volume of credit sales changed over the past two years?	1-yes 2-no _____ ->	Pt 7	
430.	Did your volume of credit sales increase or decrease during the past two years?	1-increased 2-decreased		
431.	By what percent have your credit sales changed over the past two years?	___ ___		
432.	Has there been any change in the period between delivery and payment over the past two years?	1-yes 2-no _____ ->	Pt 7	

Household Number						Person Number of This Woman		
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433.	How has the period changed over the past two years?	1-lengthened somewhat 2-lengthened substantially 3-decreased somewhat 4-decreased substantially		
434.	About how long does it take now?	___ ___ ___ days		

**END OF SERVICES BUSINESS FORM
GO TO SECTION VII**

Household Number						This Woman's Person Number		
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VII. BUSINESS PROBLEMS AND CONSTRAINTS
For All Women Who Participate in Ownership and Management of Businesses

Now I would like to ask you problems you might be experiencing in managing your business. For each problem, please tell me if this is a big problem for you, a small one, or not a problem at all.						
<i>499a. Look at family form: Is this woman married? yes no</i> → 501						
		Big Problem	Small Problem	Not a problem at all		
	500. Your husband's opposition to your working	1	2	3		
	501. Opposition of other family members to your working	1	2	3		
	502. Lack of freedom to come and go as you like	1	2	3		
	503. Business undercapitalized	1	2	3		
	504. Difficulty finding workers	1	2	3		
	505. Difficulty finding well qualified workers	1	2	3		
	506. Difficulty in finding good training for workers	1	2	3		
	507. Your own lack of enthusiasm for the work	1	2	3		
	508. Difficulty in maintaining working capital due to family demands on money and goods	1	2	3		
	509. Customer delays in paying bills	1	2	3		
<i>509a. To the researcher: Look at family form. Does this woman have children under 6 years of age? yes no</i> → 511						
	510. Lack of support in child care	1	2	3		
	511. Lack of management skills	1	2	3		
	512. Lack of balance between demands of work and family	1	2	3		
	513. Inability to leave community to market or purchase goods	1	2	3		
	514. Low demand in market	1	2	3		
	515. Too many similar businesses in area	1	2	3		
	516. Lack of knowledge of how to market your goods	1	2	3		
	517. Competition from larger businesses	1	2	3		
	518. Lack of access to credit	1	2	3		
	519. High cost of credit	1	2	3		
	520. Tax problems	1	2	3		
	521. Government regulations (specify)	1	2	3		

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522. Difficulty in dealing with government inspectors	1	2	3		
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		Big Problem	Small Problem	Not a problem at all		
523. Difficulty of dealing with men on business matters		1	2	3		
524. Difficulty in obtaining adequate supply of raw materials		1	2	3		
525. Equipment constraints		1	2	3		
526. Space constraints		1	2	3		
527. Community criticism of my working		1	2	3		
528. What would you like to see happen over the next several years in terms of the size of your business?		1-grow larger 2-stay about the same—————> 3-grow smaller—————> 4-leave business altogether—————>			544	544
528a. What will you do to grow your business? (Do not read possible answers; do probe.)						
529. Handle larger quantities of products		1-mentioned 2-didn't mention				
530. Produce and/or sell new items		1-mentioned 2-didn't mention				
531. Expand marketing		1-mentioned 2-didn't mention				
532. Invest in premises		1-mentioned 2-didn't mention				
533. Invest in machinery and equipment		1-mentioned 2-didn't mention				
534. Other		1-mentioned 2-didn't mention				
535. Other		1-mentioned 2-didn't mention				
536. Do you think of taking a loan in order to make these changes?		1-yes 2-no—————>			543	
537. What size loan?		_____ JD				
538. Where could you go for such a loan?		1-bank (specify name) _____ 2-NGO (specify name) _____ 3-family 4-other (specify) _____				
539. Do you have any collateral [property in your name] that could be used to help get a bank loan?		1-yes 2-no				
539a. What property do you have that could be used for collateral?						
540. land		1-yes 2-no				

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	541. house/building	1-yes 2-no		
	542. other (specify) _____	1-yes _____> 2-no _____> >	544 544	
543.	Why not?	1-opposed to interest- 2-interest rates too high 3-no collateral 4-too much risk 5-other _____		
544.	Do you think it is easier, harder or about the same for men and women to run businesses?	1-easier for women _____> > 2-harder for women 3-about the same _____> >	546 547	
545.	What is harder for women in running a business?	OPEN _____ ->	547	
546.	What is easier for women in running a business?	OPEN		
547.	Would you prefer to have a regular job than to run this business?	1-yes 2-no		
548.	In general, do you think it is a good idea for women to run businesses?	1-yes 2-no _____> > 3-depends on circumstances _____> >	550 551	
549.	Under what circumstances is it a good idea for a woman to run a business?	1-if her family is in need of more income _____> > 2-if it is a family business _____> 3-if she has no man to support her _____> > 4-if she has good education or skills-> 5-other (specify) _____> _____ > _____	551 551 551 551 551	
550.	Why do you think it is not a good idea?	OPEN		
551.	If you had it to do over again, which would you do?	1-open the same kind of business 2-open a different kind of business 3-work for someone else (job) 4-not work at all		

552.	About what percent of your total household income comes from your business?	_____ 99 - don't know		
<i>Begin questions which determine which section to go to next</i>				
<p><i>552a. To the surveyor: Now we want to identify women who play any role at all in agriculture or animal husbandry, even if they are not engaged in these activities on a full-time basis. We want to identify all women who own land, help the families of their husbands or fathers in agriculture, who work as agricultural laborers or sharecroppers, who cultivate on the basis of dauman or rent, or who are enaged in animal/poultry production at any level. This requires very careful probing in order to make sure that women report their agricultural activities.</i></p>				
553.	Do you do any work in agriculture?	1-yes _____ > 2-no _____	Pt 8	
554.	Have you ever had a full-time or part-time job?	1-yes _____ > 2-no _____ >	Pt. 9 Pt. 10	

END BUSINESS PROBLEMS AND CONSTRAINTS SECTION

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VIII. AGRICULTURAL WORK FORM

For all women who work in agriculture, agricultural processing, and/or animal husbandry

<i>Start this woman's own agricultural land</i>			
600.	Do you own any agricultural land on your own or with partners?	1 - yes 2 - no _____ >	620
<i>Beginning of Questions on This Woman's Land</i>			
601.	Do you have any land of your own?	1-yes 2-no _____ >	620
601a.	Is all of your land rented out or given in <i>dauman</i> [sharecropping] right now?	1-yes _____> 2-no	616
601b.	Is any of your land now being rented out or given in <i>dauman</i> right now?	1-yes 2-no _____>	602
<i>601c. To the researcher: Tell the respondent that the following questions concern her own personal land except for that which is rented or in dauman now.</i>			
602.	Has your personal land been farmed during the past 12 months?	1-yes 2-no _____>	620
602a.	How much of your personal land was farmed during the last 12 months?	_____ . _____ 99-don't know	
603.	Is your personal land in the community you live in?	1-yes 2-no	
604.	What role do you play in managing this land?	1-none 2-minor 3-important 4-sole control _____>	606
605.	Who is the primary decisionmaker concerning management of this land?	1-her husband 2-her father 3-other males in her parents' family 4-other males in his family 5-other (specify) _____	
606.	Do you do any of the actual farming work on your own land?	1-yes 2-no	
607.	Who sells the crops from this land?	1-this woman 2-her husband 3-her father or brothers 4-other [specify] _____	
607a.	To whom are these crops sold?		
	608. individuals	1-yes 2-no	
	609. middlemen	1-yes 2-no	

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	610. wholesale merchants	1=yes 2=no		
	611. retail merchants	1=yes 2=no		
	612. other _____	1=yes 2=no		
613.	Where are the crops sold?	1-from the farm gate 2-in the central market 3- in the local market 4-at local retail shops 5-other (specify) _____ _____		
614.	What is your role in determining the use of income from crops?	1-none 2-minor 3-important 4-sole control _____>	616	
615.	Who is the primary decisionmaker concerning expenditures of income from crops from your personal land?	1-her husband 2-her father 3-other males in father's family 4-other males in her husband' family 5-other (specify) _____ _____		
<i>To the researcher: 616-619 apply to both her farmed land and her rented or guaranteed land.</i>				
616.	Do you personally receive any income from this land?	1=yes 2=no		
617.	About how much gross income did you receive during the past 12 months from your own land?	_____ JD		
618.	Do you personally have any outstanding loans on your agricultural land?	1=yes 2-no _____>	620	
619.	What is the total value of these loans today?	_____ JD		
End her own land				
Start family owned agricultural land				
<i>Note: All questions in this section apply to land owned by persons in this household other than the woman herself.</i>				
620.	Does anyone else in your household own agricultural land?	1=yes 2-no _____>	637	
621.	How much land does your household as a whole own, not counting your own land?	_____ dunams		
622.	Has any of this land been farmed during the past 12 months?	1=yes 2-no		

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623.	What is your role in decision-making concerning management of the land owned by others in your household? [excluding her own personal land]	1-none 2-minor 3-important 4-sole control_____ >	625	
624.	Who is the primary decision-maker concerning management of the land owned by your household?	1-her husband 2-her father 3-other males in parents' family 4-other males in her husband's family 5-other (specify) _____		
625.	Do you do any of the actual farming work on land owned by others in your household?	1-yes 2-no		
626.	Who sells the crops from household land?	1-this woman 2-her husband 3-her father 4-other males in parents' family 5-other males in her husbands' family (specify) _____		
626a.	To whom are these crops sold?			
	627. individuals	1-yes 2-no		
	628. middlemen	1-yes 2-no		
	629. wholesale merchants	1-yes 2-no		
	630. retail merchants	1-yes 2-no		
	631. other (specify) _____	1-yes 2-no		
632.	Where are the crops sold?	1-at the farm gate 2-in the central market 3-in the local market 4-at the door of retail shops 5-other (specify) _____		
633.	What is your role in determining use of income from sales of crops?	1-none 2-minor 3-important 4-sole control_____ >	635	
634.	Who is the primary decisionmaker concerning use of income from sales of crops from household land?	1-her husband 2-her father 3-other males in parents's family 4-other males in her husband's family 5-other (specify) _____		
635.	About how much gross income did your household earn from their owned land during the past 12 months?	_____ JD 99 - don't know		

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636.	Does your household have any outstanding loans on its agricultural land?	1-yes 2-no _____>	638	
637.	What is the total value of outstanding loans?	_____ JD		

End household owned land

Questions on Land Sharecropped by the Woman Herself

638.	Have you personally had a sharecropping agreement during the past 12 months?	1-yes 2-no _____>	654	
639.	How much land did you personally have a sharecropping agreement on during the past 12 months?	_____ dunams		
640.	What is your role in management of land for which you personally have a sharecropping agreement?	1-none 2-minor 3-important 4-sole control _____>	642	
641.	Who is the primary decisionmaker concerning management of this land?	1-owner of the land 2-her husband 3-her father 4-other males from her parents' family 5-other males from her husband's family 6-other (specify) _____		
642.	Did you personally do any work on the land for which you have a sharecropping agreement during the past 12 months?	1-yes 2-no		
643.	Who sells the crops from your personal sharecropped land?	1-the owner of the land 2-this woman 3-her husband 4-her father 5-other males from parents' family 6-other males from her husband's family 7-other (specify) _____		
643a.	To whom are these crops sold?			
	644. individuals	1-yes 2-no		
	645. middlemen	1-yes 2-no		
	646. wholesale merchants	1-yes 2-no		
	647. retail merchants	1-yes 2-no		
	648. other (specify) _____	1-yes 2-no		

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649.	Where are the crops sold?	1-at farm gate 2-in the central market 3-to the local market 4-via the owner of the land 5-at the gate of the retail shops 6-other (specify) _____		
650.	What is your role in deciding on use of income from crops from your own sharecropped land?	1-none 2-minor 3-important 4-sole control _____>	652	
651.	Who is the primary decisionmaker concerning expenditures of money from your sharecropped land?	1-her husband 2-her father 3-other males from parents' family 4-other males from her husband's family 5-other _____		
652.	Do you personally receive any of the income from sales of crops from your own sharecropped land?	1-yes 2-no		
653.	What was the gross income from your sharecropped land during the last 12 months?	_____ JD 99-don't know		

End of land sharecropped by this woman

Beginning of land sharecropped by the household

Note to Surveyor: The questions in this section apply to all land sharecropped by this household EXCEPT that for which this woman has a sharecropping agreement

654.	Has anyone other than you in your household sharecropped land during the past 12 months?	1-yes 2-no _____>	670	
655.	What is the total amount of land sharecropped by others in your household during the last 12 months?	_____ dunams		
656.	What is your role in management of land sharecropped by others in your household?	1-none 2-minor 3-important 4-sole control _____>	658	
657.	Who is the primary decisionmaker concerning management of your household's sharecropped land?	1-the owner of the land 2-this woman 3-her husband 4-her father 5-other males from parents' family 6-other males from husband's family 7-other (specify) _____		
658.	Do you personally do any work on the land sharecropped by others in your household?	1-yes 2-no		

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659.	Who sells the crops from household sharecropped land?	1-the owner of the land 2-this woman 3-her husband 4-her father 5-other males in parents' family 6-other males in her husband's family 7-other (specify) _____		
659a.	To whom are these crops sold?			
	660. individuals	1=yes 2=no		
	661. middlemen	1=yes 2=no		
	662. wholesale merchants	1=yes 2=no		
	663. retail merchants	1=yes 2=no		
	664. other (specify) _____	1=yes 2=no		
665.	Where are the crops sold?	1-from the farm gate 2-in the central market 3-in the local market 4-at the gate of the retail shops 5-other (specify) _____		
666.	What is your role in deciding on use of income from crops from household sharecropped land?	1-none 2-minor 3-important 4-sole control _____>	668	
667.	Who is the primary decisionmaker concerning expenditures of income from crops from household sharecropped land?	1-her husband 2-her father 3-other males in parents' family 4-other males in husband's family 5-other (specify) _____		
668.	Do you personally receive any income from the sales of crops from household sharecropped land?	1=yes 2=no		
669.	About how much gross income did your household get during the past 12 months from sharecropped land?	____ _ JD 99 - don't know		
End of questions on this woman's household sharecropped land				
Beginning of questions on this woman's rented land				
670.	Do you personally rent any agricultural land during the last 12 months?	1=yes 2-no _____>	686	
671.	How much land do you personally rent?	_____ dunams		
672.	What is your role in management of land which you yourself have rented over the past 12 months?	1-none 2-minor 3-important 4-sole control _____>	674	

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673.	Who is the primary decisionmaker concerning management of your own rented land?	1-her husband 2-her father 3-other males in parents' family 4-other males in husband's family 5-other (specify) _____		
674.	Do you do any of the actual farming work on land which you personally rent ?	1-yes 2-no		
675.	Who sells the crops from your rented land?	1-this woman 2-her husband 3-her father 4-other males in parents' family 5-other males in husband's family 6-other (specify) _____		
675a.	To whom are these crops sold?			
	676. individuals	1-yes 2-no		
	677. middlemen	1-yes 2-no		
	678. wholesale merchants	1-yes 2-no		
	679. retail merchants	1-yes 2-no		
	680. other (specify) _____	1-yes 2-no		
681.	Where are the crops sold?	1-from the farm gate 2-in the central market 3-in the local market 4-at the gate of the retail shops 5-other (specify) _____		
682.	What is your role in deciding on use of income from crops from your rented land?	1-none 2-minor 3-important 4-sole control _____ >	684	
683.	Who is the primary decisionmaker concerning expenditure of income from the land which you personally rent?	1-her husband 2-her father 3-other males in husband's family 4-other males in parents' family 5-other _____		
684.	Do you personally receive any income from the land that you personally rent?	1-yes 2-no		
685.	About how much income did you have during the past 12 months from your personally rented land?	____ _ JD 99 - don't know		

End of questions on the woman's own rented land

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<i>Beginning of questions on the household's rented land</i>			
686.	Has anyone else in your household rented agricultural land during the last 12 months?	1-yes 2-no _____>	702
687.	How much rented land does your household farm?	_____ dunams	
688.	What is your role in management of household rented land?	1-none 2-minor 3-important 4-sole control _____>	690
689.	Who is the primary decisionmaker concerning management of household rented land?	1-her husband 2-her father 3-other males in parents' family 4-other males in husband's family 5-other (specify) _____	
690.	Do you do any of the actual farming work on household rented land?	1-yes 2-no	
691.	Who sells the crops from household rented land?	1-this woman 2-her husband 3-her father 4-other males in parents' family 5-other males in husband's family 6-other (specify) _____	
691a.	To whom are these crops sold?		
	692. individuals	1-yes 2-no	
	693. middlemen	1-yes 2-no	
	694. wholesale merchants	1-yes 2-no	
	695. retail merchants	1-yes 2-no	
	696. other (specify) _____	1-yes 2-no	
697.	Where are these crops sold?	1-from the farm gate 2-in the central market 3-in the local market 4-at the gate of the retail shops 5-other (specify) _____	
698.	What is your role in deciding on use of income from crops from household rented land?	1-none 2-minor 3-important 4-sole control _____>	700

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699.	Who is the primary decisionmaker concerning expenditure of income from household rented land?	1-her husband 2-her father 3-other males in husband's family 4-other males in parents' family 5-other (specify) _____		
700.	Do you personally receive any income from sales of crops from household rented land?	1-yes 2-no		
701.	About how much income did your household get during the past year from rented land?	_____ JD 99 - don't know		
<i>End of questions on household rented land</i>				
<i>Begin Animal Husbandry</i>				
<i>Cows</i>				
702.	Do you or your family raise any cows?	1-yes 2-no _____ >	716	
703.	How many cows do you and your household own now?	_____		
704.	Do you personally own any of the cows of your household?	1-yes 2-no		
705.	Does your household sell cows?	1-yes 2-no _____ >	715	
706.	Do you personally sell [market] any cows?	1-yes 2-no		
707.	Who does most of the cow sales in your household?	1-the woman herself 2-her husband 3-her father 4-other males from parents' family 5-other males from husband's family 6-other _____		
708.	Where are the cows marketed?	1-directly to other families 2-local market 3-butcher 4-cow merchant 5-other (specify) _____		
709.	What is your role in deciding on the use of income from cow sales?	1-none 2-minor 3-important 4-sole decisionmaker _____ >	711	

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710.	Who is the primary decisionmaker concerning income from cow sales?	1-her husband 2-her father 3-other males from parents' family 4-other males from husband's family 5-other (specify) _____		
711.	How much income did you and others in your household gain from cow sales during the past 12 months?	____ - ____ JD 98 - didn't sell any cows during past 12 months _____> 99 - don't know	715	
712.	Did any of the cows sold during the past 12 months belong to you personally?	1-yes 2-no		
713.	Did you personally receive any of the money from cow sales over the last 12 months?	1-yes 2-no _____>	715	
714.	How much money did you personally receive from cow sales over the last 12 months?	____ - ____ JD		
715.	What is your primary purpose in raising cows?	1-producing income through cattle sales 2-providing milk and milk products for family 3-providing milk and milk products for sale 4-for feast times 5-other (specify) _____		
		<i>End cows</i>		
		<i>Begin sheep/goats</i>		
716.	Do you or anyone else in your household raise any sheep or goats?	1-yes 2-no _____>	738	
717.	How many sheep and goats does your household own now?	____ - ____		
718.	Do you personally own any of the sheep or goats you are raising?	1-yes 2-no		
719.	Do you or anyone else in your household sell sheep or goats for income?	1-yes 2-no _____>	729	
720.	Do you personally sell [market] any sheep and goats?	1-yes 2-no		
721.	Who is mainly responsible for selling [marketing] the sheep or goats?	1-the woman herself 2-her husband 3-her father 4-other males from parents' family 5-other males from her husband's family 6-other _____		

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722.	Where are the sheep or goats marketed?	1-directly to other families 2-local market 2-butcher 4-sheep/goat merchant 5-other (specify) _____		
723.	What is your role in deciding on the use of income from sheep and goat sales?	1-none 2-minor 3-important 4-sole decisionmaker—————>	725	
724.	Who is the primary decisionmaker concerning income from sheep and goat sales?	1-her husband 2-her father 3-other males from husband's family 4-other males from her parents' family 5-other (specify) _____		
725.	How much income did your household gain from sheep or goat sales during the past 12 months?	____ _ JD 98 - didn't sell any sheep or goats during past year—————> —————> 99 - don't know	729	
726.	Did any of the sheep and goats sold during the past 12 months belong to you personally?	1-yes 2-no		
727.	Did you personally receive any of the money from sheep and goat sales over the last 12 months?	1-yes 2-no—————>	729	
728.	How much did you personally receive?	____ _ JD		
729.	Do you or anyone else in your family sell wool and/or goat hair?	1-yes 2-no—————>	737	
730.	Who markets the wool and/or goat hair?	1-woman herself 2-husband 3-her father 4-other males from parents' family 5-other males from husband's household 6-other _____		
731.	Where is the wool/hair marketed?	1-to other families 2-wool/hair merchants 3-retail shops 4-other (specify) _____		
732.	What is your role in deciding on use of income from wool/hair sales?	1-none 2-minor 3-important 4-sole decisionmaker—————>	734	

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733.	Who is the primary decisionmaker about expenditures from wool and hair sales?	1-husband 2-father 3-other males of parents' family 4-other males of husband's family 5-other (specify) _____		
734.	About how much income did your household earn over the past 12 months from wool/hair sales?	____ _ JD 98-no wool or hair sales during last 12 months—> 99-don't know	737	
735.	Did you personally receive any income from wool or hair sales during the last 12 months?	1-yes 2-no—>	737	
736.	How much did you receive during the last 12 months?	____ _ JD		
737.	What is your primary purpose in raising sheep or goats?	1-producing income through sales of animals, milk products and/or wool/hair 2-producing meat for family 3-for feast times 4-other _____		
End sheep and goats				
Begin dairy products				
738.	Do you personally produce dairy products (milk, butter, yogurt, clarified butter, <i>jamiid</i> , cheese) and sell them?	1-yes 2-no		
739.	Does anyone else in your household produce dairy products in order to sell them for income.	1-yes 2-no		
739a. Is the answer to both 738 and 739 no? If so, go to _____> 747				
740.	Where are the dairy products sold?	1-from door of her house 2-local market 3-milk dealers/cheese dealers 4-at the door of houses of others 5-other (specify) _____		
741.	Do you sell any of the milk or milk products yourself?	1-yes 2-no		
742.	How much income did you and your household as a whole receive from sales of milk and milk products over the last 12 months?	____ _ JD 98-no income during last 12 months—> 99-don't know	747	

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743.	Did you personally receive any money from the sale of milk and dairy products?	1-yes 2-no _____ >	747	
744.	How much did you personally earn from sales of dairy products over the past 12 months?	_____ JD		
745.	What is your role in deciding on use of the income from sale of dairy products?	1-none 2-minor 3-important 4-sole decisionmaker _____>	747	
746.	Who is the principle decision-maker concerning expenditures of income from dairy products?	1-husband 2-father 3-other men in parents' family 4-other men in husband's family 5-other (specify) _____		
End of Dairy Products				
Beginning of Poultry and Rabbits				
747.	Do you or anyone else in your family raise poultry or rabbits?	1-yes 2-no _____ >	767	
748.	Do you personally own any of these poultry/ rabbits?	1-yes 2-no		
749.	Do you or anyone else in the household sell poultry or rabbits?	1-yes 2-no _____ >	758	
750.	Do you personally sell any of the poultry or rabbits yourself?	1-yes 2-no		
751.	Who does most of the poultry and rabbit marketing?	1-this woman herself 2-her husband 3-her father 4-other males from parents' family 5-other males from husband's family 6-other _____		
752.	Where are the poultry/rabbits marketed?	1-from door of her house 2-local market 3-butcher or poultry shop 4-at door of houses of others 5-other (specify) _____		
753.	What is your role in deciding about use of money from poultry/rabbit sales?	1-none 2-minor 3-important 4-sole control _____>	755	

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754.	Who is the primary decisionmaker concerning expenditure of income from poultry/rabbit sales?	1-husband 2-father 3-other males in parents' family 4-other males in husband's family 5-other (specify) _____		
755.	About how much income have you and your family earned during the past 12 months from poultry/rabbit sales?	_____ JD 98-no earning from poultry sales during the last 12 months _____ > 99-don't know	758	
756.	Did you personally receive any of the money from poultry/rabbit sales over the last 12 months?	1-yes 2-no _____>	758	
757.	About how much did you personally receive from poultry/rabbit sales over the last 12 months?	_____ JD		
758.	Do you or anyone else in your household sell eggs?	1-yes 2-no _____ >	767	
759.	Do you sell any of the eggs yourself?	1-yes 2-no		
760.	Who is mainly responsible for selling eggs?	1-this woman 2-her husband 3-her father 4-other males in parents' household 5-other males in father's household 6-children of household 7-other (specify) _____		
761.	Where are eggs marketed?	1-from the door of the house 2-egg merchants 3-retail shops 4-local market 5-door of other houses 6-other (specify) _____		
762.	What is your role in decisionmaking concerning use of income from egg sales?	1-none 2-minor 3-important 4-sole decisionmaker _____>	764	
763.	Who is the primary decisionmaker concerning expenditures of income from egg sales?	1-husband 2-her father 3-other males in parents' family 4-other males of husband's family 5-other (specify) _____		

Household number						This woman's person number		
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764.	About how much did your household earn over the past 12 months from egg sales?	____ _ JD 99-don't know		
765.	Did any of the money from egg sales come to you directly?	1-yes 2-no _____>	767	
766.	How much did you personally receive from egg sales over the past 12 months?	____ _ JD		

End poultry/rabbits

Begin beehives

767.	Does your household have beehives?	1-yes 2-no _____> >	779	
768.	How many hives does your household as a whole own?	____ _		
769.	Do you personally own any of these hives?	1-yes 2-no		
770.	Does anyone else in your household sell honey?	1-yes 2- no _____>	779	
771.	Do you personally do any of the selling of honey?	1-yes 2-no		
771a. Is the answer to both 770 and 771 no? Go to _____>			779	
772.	Who usually sells most of the honey?	1-this woman 2-her husband 3-her father 4-father's family 5-husband's family 6-others (specify) _____		
773.	Where is this honey sold ?	1-from the door of the house 2-retailers 3-honey merchants 4-door of other houses 5-other (specify) _____		
774.	What is your role in deciding about use of income from honey sales?	1-none 2-minor 3-important 4-sole decisionmaker _____>	776	
775.	Who is the primary decisionmaker concerning expenditures of income from honey sales?	1-husband 2-father 3-other males from father's family 4-other males from husband's family 5-other (specify) _____		

Household number						This woman's person number		
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776.	About how much money did your household as a whole earn during the last 12 months from honey sales?	_____ JD 99-don't know		
777.	Did you receive any of this money directly?	1-yes 2-no _____ >	779	
778.	How much did you personally receive from honey sales over the last 12 months?	_____ JD		

End beehives

Begin agricultural labor

779.	Have you done any agricultural labor for money on land owned by others during the past 12 months?	1-yes 2-no _____ >	784a	
780.	For whom did you perform agricultural labor?	1-relatives 2-non-relatives 3-both relatives and non-relatives		
781.	What is your role in deciding how to spend income from your agricultural labor?	1-none 2-minor 3-important 4-sole decisionmaker _____ >	782a	
782.	Who is the main decisionmaker concerning expenditures from your income from this work.	1-husband 2-father 3-other males in father's family 4-other males in husband's family 5-other (specify) _____		
782a. To the researcher: We want to get a good estimate of the following: 1-How many days this woman performed agricultural labor for money during the past 12 months 2-How much money she earned for this labor If the woman can tell you this directly, answer the questions immediately below. If not, use the chart on the following page to help her remember which crops, and which stages of production she worked on, and develop an estimate with her and enter it in questions 783 and 784.				
783.	How many days of agricultural labor did you perform during the past 12 months?	_____		
784.	At what rate per day were you paid for these days?	_____ JD		

Household number								This woman's person number	
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Operation	Days Spent in Agricultural Labor During Past Year by Crop and Activity and Income Earned														
	Vegetables and Fruits						wheat	barley	lentil	corn	chick pea	tobacco	olive	other	TOTAL
	vegetables	citrus	grapes	banana a	stone fruits										
Plowing															
Configuration															
Mulching															
Planting															
Weeding															
Hoing															
Irrigation															
Fertilizing															
Applying pesticides															
Harvesting															
Threshing															
Sorting															
Days															
Rate															
Total															

Household number						This woman's person number		
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784a. To the researcher: Look at 606, 625, 642, 658, 674, 690: Does this woman do any of the actual farming on her personal or family land? [If the answer to any one of these questions is yes, continue directly:
 1=yes 2=no

>798a

784b. Which of the following farming tasks have you done during the past 12 months?			
785. plowing	1=yes 2=no		
786. land configuration	1=yes 2=no		
787. mulching	1=yes 2=no		
788. planting	1=yes 2=no		
789. weeding	1=yes 2=no		
790. hoeing	1=yes 2=no		
791. irrigation	1=yes 2=no		
792. fertilizing	1=yes 2=no		
793. application of pesticides	1=yes 2=no		
794. harvesting	1=yes 2=no		
795. sorting and packing	1=yes 2=no		
796. threshing	1=yes 2=no		
797. marketing	1=yes 2=no		
798. oversight of laborers	1=yes 2=no		

Question to Determine Next Section to Go To

798a. To the researcher: It is very important to make it clear to the respondent here that employment means regularly working for someone else—an institution, a business, or one or more individuals. It does not necessarily mean an official position. It can also be working in a shop, in someone's house, or any other work for others that she does on a regular basis. It may have no contract. It does not necessarily mean that the woman receives a salary: she may be working by hour, by piece, by day, by week, or for goods.

799.	Have you ever held a part-time or full-time job?	1=yes _____> 2=no _____ >	Pt. 9 Pt. 10
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END AGRICULTURE SECTION

Household Number						This woman's person number		
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IX. EMPLOYMENT FORM

For all women who have ever worked full-time or part-time for others

900.	Do you now work full-time (35 hours/week or more) or part-time for individuals or institutions?	1-yes 2-no _____ >	909	
<i>Beginning of questions about current job</i>				
901.	What is the work you are now doing?	OPEN		
902.	In what sector are you working?	1-public 2-private 3-other (specify) _____		
903.	Is this work full-time or part-time?	1-full time 2-part time		
904.	How many hours did you work during the last seven days?	_____ > 99-didn't work during last seven days	906	
905.	Why didn't you work last week?	1-on leave 2-sick 3-other (specify) _____		
906.	Do you have a contract for your work?	1-yes 2-no		
907.	Does this work give you health insurance?	1-yes 2-no		
908.	How are you paid?	1-by piece 2-by hour 3-by day 4-by week 5-by month 6-other (specify) _____		
908a	How do you receive payment?	1-money _____ > 2-goods _____ > 3-both _____ >	917 917 917	
<i>End of questions about curent employment</i>				
<i>Beginning of questions about past employment</i>				

Household Number						This woman's person number		
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909.	What was the last kind of work for others you did?	OPEN		
910.	What was the sector of that Job?	1-public 2-private 3-other _____		
911.	Was that work full-time or part-time?	1-full time 2-part time		
912.	Did you have a contract for that work?	1-yes 2-no		
913.	Did that work give you health insurance?	1-yes 2-no		
914.	How were you paid for that work?	1-by piece 2-by hour 3-by day 4-by week 5-by month 6-other (specify) _____		
914a	How do you receive payment?	1-money 2-goods 3-both		
915.	In what year did you leave that work?	19 ____		
916.	Why did you leave that work?	1-didn't like it 2-looking for better job 3-wanted to stay at home 4-got married 5-had children 6-husband opposed 7-opened a business 8-moved 9-other (specify) _____		

End of past employment

917.	How many years altogether have you worked in regular full-time or part-time work?	_____		
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Beginning of problems with work

917a. To the researcher: Return to Section II. Does this woman own and run a business? 1-yes _____>930a 2-no				
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Household Number						This woman's person number		
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917b. Now I would like to ask you about some problems you might be experiencing or have experienced because of your work. For each problem, please tell me if this is a big problem for you, a small problem, or not a problem at all.		Big Problem	Small Problem	Not a Problem		
917c. To the researcher: Go to section I. Is this woman currently married? Yes no _____ 919						
	918. Husband's opposition to work.					
	919. Opposition of [other] family members.					
	920. Dislike for this particular work					
	921. Preference for not working at all					
	922. Difficulty of balancing housework with employment					
922a. To the surveyor: Return to family form: Does this woman have children under age 6? 1=yes 2=no _____					924	
	923. Lack of adequate child care.					
	924. Problems in dealing with male coworker					
	925. Discrimination in pay and promotion relative to male coworkers					
	926. Community criticism for working					
926a. Do you have any problems with working other than the ones we just talked about? 1=yes 2=no _____					929a	
926b	What other problems do you have?	Big problem	Small problem	Not a problem		
	927. _____					
	928. _____					
	929. _____					
929a. To the surveyor: Return to Section II, Q39. Does this woman now participate in the ownership/management of a business? No Yes _____ > 930a						
930.	Do you think your problems with working would be more or less if you ran your own business instead of holding a job?	1-more 2-the same 3-less 4-don't know				
930a. To the surveyor: Look at 900: Is this woman working now? Yes No _____ >					932	

Household Number						This woman's person number		
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931.	About what percent of your household income comes from your job?	_____		
932.	Do you think it is a good idea for a woman to work?	1-yes 2-no _____ > 3-depends on circumstances _____ >	934 935	
933.	Why is it a good idea for a woman to work?	OPEN _____ >	Pt X	
934.	Why is it not a good idea for a woman to work?	OPEN _____ >	Pt X	
935.	Under what circumstances is it a good idea for a woman to work?	OPEN _____ >	Pt X	

END SECTION NINE

X. FAMILY AND HOUSE BACKGROUND FORM
For All Women Aged 15 and Over

1000.a. Household Composition Form: Is this respondent currently married [that is, has she married and not divorced, separated, or become a widow?] Yes No—————>		1011	
1001.	What is the highest level of education that your husband completed?	1-never attended school 2-some school, no certificate 3-primary certificate 4-intermediate certificate 5-secondary certificate 6-community college/polytechnic certificate 7-university certificate (BA/BS) 8-other (specify) _____	
1002.	Has your husband worked during the past seven days?	1-yes————— > 2-no	1004
1003.	Why did he not work during the past seven days?	1-has job but was on leave 2-out of work 3-retired 4-in school 5-sick 6-handicapped 7-away 8-other (specify) _____	
1004.	What is/was your husband's primary occupation? (Specify) _____	open for coding	
1005.	In what sector does he/did he work?	1-public 2-private 3-other (specify) _____	
1006.	Has your husband ever lived outside of Jordan for 12 months or more?	1-yes 2-no—————>	1010
1007.	Has he lived in the Arabian Gulf for 12 or more months?	1-yes 2-no	
1008.	Has he lived in Europe or North America for 12 or more months?	1-yes 2-no	
1009.	Has he lived in other parts of the world for 12 or more months? Specify: _____	1-yes 2-no	
1010.	Is he living somewhere else, in or out of Jordan, because of work now?	1-yes 2-no	

<i>End of questions on husband</i>				
<i>Begin questions on father</i>				
1011.	What was the highest level of education completed by your father?	1-never attended school 2-some school, no certificate 3-primary certificate 4-intermediate certificate 5-secondary certificate 6-community college/polytechnic certificate 7-university certificate (BA/BS) 8-other (specify) _____		
1012.	How old is your father?	_____ years 98-deceased → 99-don't know	1014	
1013.	Has he done anything to earn money during the past seven days?	1-yes 2-no 3-don't know		
1014.	What is/was your father's main occupation in terms of time spent on it?	Open		
1015.	What is/was his sector of work?	1-government 2-private 3-other (specify) _____		
<i>End of questions on father</i>				
<i>Beginning of questions on mother</i>				
1016.	What was the highest level of education completed by your mother?	1-never attended school 2-some school, no certificate 3-primary certificate 4-intermediate certificate 5-secondary certificate 6-community college/polytechnic certificate 7-university certificate (BA/BS) 8-other (specify) _____		
<i>To the surveyor: To the researcher: It is very important to make it clear here to the respondent here that employment means regularly working for someone else—an institution, a business, or one or more individuals. It does not necessarily mean an official position. I can also be working in a shop, in someone's house, or any other work for others that she does on a regular basis. It may have no contract. It does not necessarily mean that the woman receives a salary: she may be working by hour, by piece, by day, by week, or for goods.</i>				
1017.	Has your mother ever held a full-time job?	1-yes 2-no 3-don't know		

1018.	Has your mother ever held a part-time job?	1-yes 2-no 3-don't know		
1019.	Has she ever worked on family land?	1-yes 2-no 3-don't know		
1020.	Has she worked on her own land?	1-yes 2-no 3-don't know		
1021.	Has she worked on land belonging to others	1-yes 2-no 3-don't know		
1022.	Has she produced articles for sale while working at home? Specify: _____	1-yes 2-no 3-don't know		
1023.	Has she raised poultry or animals and sold them	1-yes 2-no 3-don't know		
1024.	Has she run a business? Specify: _____	1-yes 2-no 3-don't know		
1025.	Has she done any other work? Specify: _____	1-yes 2-no 3-don't know		
1026.	Has she done any other work? Specify: _____	1-yes 2-no 3-don't know		
1027.	Has she done any other work? Specify: _____	1-yes 2-no 3-don't know		
1028.	How old is your mother?	____ years 98 - deceased _____ > 99 - don't know	130	
1029.	Did your mother do anything to earn money for herself or do any work which helped the family to earn money during the last seven days?	1-yes 2-no 3-don't know		
End mother				
Begin children				
1029a. To the researcher: Return to the family form. Does this woman have children age 14 and under living at home? > 1-yes 2-no _____			1040a	
	1030. So you have _____ children age 14 or under living in your house?	_____ (enter number)		
	1031. How many of these children are boys?	_____ 99-no boys _____ >	1033	

	1032. How many of the boys did any work to earn money for themselves or to help the household earn money during the last seven days?	— — —		
	1033. How many of these children are girls?	— — — 99-no girls—————>	1034a	
	1034. How many of the girls did any work to earn money for themselves or to help the household earn money during the last seven days?	— — —		
1034a. Look at 1032 and 1034: Does this respondent have any children who worked last week? 1=yes 2=no——>				
1040a				
1034b. Why do these children work? [Do not read out responses, but when she has finished explaining, ask if there are any other reasons:				
	1035. To help in basic expenses of family.	1-mentioned 2-didn't mention		
	1036. To help in special expenses of family.	1-mentioned 2-didn't mention		
	1037. To earn pocket money.	1-mentioned 2-didn't mention		
	1038. To learn a vocation.	1-mentioned 2-didn't mention		
	1039. To provide labor to family farm/business.	1-mentioned 2-didn't mention		
	1040. Other (specify) _____	1-mentioned 2-didn't mention		
End children				
Begin respondent				
1040a. To the surveyor: Look at the cover sheet: Does this woman live in one of the following cities: Amman, Zarqa, Ruseifa or Irbid? —————>			1041	
1040b	Have you been living in this city for 12 or more months?	1=yes————— -> 2=no	1042	
1041.	Have you ever lived in Amman, Zarqa, Ruseifa or Irbid for 12 or more months?	1=yes 2=no		
1042.	Have you ever lived in the Arabian Gulf for 12 or more months?	1=yes 2=no		
1043.	Have you ever lived in Europe or North America for 12 or more months?	1=yes 2=no		

1044.	Have you ever lived in any other foreign country for 12 months or more? Specify: _____	1-yes 2-no		
<p><i>1044a. To the surveyor: Return to the family form. Has this woman received a secondary school certificate?</i></p> <p>yes </p> <p>no </p> <p style="text-align: right;">Pt. 11 end</p>				

XI. WORK AND PERSONAL LIFE
for all females who have completed secondary school

<i>To the surveyor: Is this respondent currently working?</i>		<i>1-yes</i>			828a
		<i>2-no</i>			
<p><i>We are interested in the psychological factors that affect women in the field of business, particularly those who run their own enterprises, whether in agriculture, trade or industry. The following questionnaire describes how people feel at the different stages of running a project. Think of a business project that you have handled, or usually handle, such as a seasonal activity or an order that you have to fill, and answer accordingly. To what extent do the following statements apply to you as you deal with each stage of running a project?</i></p>					
<p align="center"><i>Beginning of questions on work and life for all women who are now working and who have completed secondary school or more</i></p>					
I. Before beginning work		Always	Sometimes	Rarely	
801.	I plan well and pay attention to every detail.				
802.	I plan with enthusiasm and confidence in achieving success.				
803.	Fear of failure gets to me.				
804.	I feel confident in my ability to face obstacles when they appear.				
805.	I seek the help of experts in the process of planning.				
806.	I put alternatives for elements I doubt in my plan.				
II. Execution Stage					
808.	I feel energetic, and work tirelessly.				
809.	Fear of failure overcomes me, and interferes with my ability to work well.				
810.	It becomes difficult for others to deal with me because of my tension.				
811.	I work things out quietly and smoothly.				
812.	I consult with experts when I need them.				
813.	When I face an obstacle, I become pessimistic and lose my determination.				
814.	I concentrate on my work and do not care so much about how others evaluate me.				
815.	I handle obstacles quietly and confidently.				
816.	I enjoy work a lot.				
817.	I handle all other responsibilities other than my work.				

III. Post Accomplishment Stage					
819.	I feel deeply relaxed.				
820.	I feel worried even in the case of unambiguous success.				
821.	If I am successful, I think I am responsible for that success.				
822.	When I succeed, I think it's due more to luck than to my ability.				
823.	When I fail, I think that others did not help me as much as they should have.				
824.	I start thinking of what to do next , regardless of the outcome.				
825.	When I lose or fail, my self-confidence diminishes.				
826.	If the outcome of what I have done is less than I expected, I hope for success in the future, and my self-determination doesn't wane.				
827.	When I lose or fail, I try to understand what objective reasons have actually led to that outcome.				
828.	When I confront failure, I worry about what people will say more than anything else.				

End of questions on work and psychological life

Beginning of questions about psychological traits for all respondents who have completed secondary school

828a.	To what extent does each of the following statements characterize you?	Always	Sometimes	Rarely	
829.	I feel satisfied with what I have accomplished in my life so far.				
830.	I feel satisfied with most aspects of my personality.				
831.	In general, I feel I am in charge of the situation in which I live.				
832.	The demands of everyday life get me down				
833.	I am quite good at managing the many responsibilities of my daily life.				
834.	I get frustrated when trying to plan my daily activities, because I never accomplish the things I set out to do.				
835.	I feel confident with myself.				
836.	I am hesitant.				
837.	I feel anxious even in minor matters.				
838.	I feel overwhelmed by my responsibilities all the time.				

839.	I feel depressed.				
840.	I feel worthless.				
841.	I am a competent person.				
842.	I am full of energy.				
843.	I am optimistic.				
844.	I have a strong will.				

END OF Pt. 11
END OF QUESTIONNAIRE

ANNEX C

PERSONS CONSULTED IN PHASE ONE OF STUDY

ANNEX C:

PERSONS CONSULTED IN PHASE ONE OF STUDY

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Housing and Urban Development Corp.

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Access to Microfinance and Improved Implementation of Policy Reform Program
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ANNEX D

**PERSONS CONSULTED IN SURVEY TOOL DESIGN
AND PARTICIPANTS OF SEMINAR**

ANNEX D

**PERSONS CONSULTED IN SURVEY TOOL DESIGN
AND PARTICIPANTS OF SEMINAR**

Participants in Design/Review of Questionnaire

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Linda Oldham, International Center for Research on Women/WIDTECH

ANNEX E

MEMBERS OF THE SURVEYING TEAM

ANNEX E

MEMBERS OF THE SURVEYING TEAM

CSS Field Supervisors

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