



**MILLENNIUM**  
CHALLENGE ACCOUNT - JORDAN  
*Partners in Development*

## **Social and Gender Integration Plan**

Millennium Challenge Account – Jordan  
July 2012

## What are MCC and MCA-Jordan?

The Millennium Challenge Corporation (MCC) was established in 2004, based on the principle that aid is most effective when it reinforces good governance, economic freedom and investments in people. MCC's mission is to reduce global poverty through the promotion of sustainable economic growth. MCC is responsible for the stewardship of the Millennium Challenge Account (MCA), which receives funds appropriated by Congress every year. ([www.mcc.gov/about/index.php](http://www.mcc.gov/about/index.php))

In October 2010 an agreement was signed between the Hashemite Kingdom of Jordan and the United States governments for a five-year, nearly USD 275 million Compact for Jordan to reduce poverty through economic growth, targeting the water sector. The Millennium Challenge Account – Jordan (MCA-Jordan) was established in June 2010 as a Limited Liability Company responsible for the implementation of the Compact.

The MCA-Jordan Compact was developed using a consultative process in all twelve Governorates of the country. It aims to increase the effective supply of water available to the inhabitants of Zarqa Governorate, one of Jordan's largest and poorest and a center for industrial activities, through improvements in the efficiency of water delivery, the extent of wastewater collection and the capacity of wastewater treatment. The Program consists of the Water Network Project, the Wastewater Network Project and the As-Samra Wastewater Treatment plant Expansion Project.

To facilitate the Compact's commitment to promoting gender integration at all levels of its programming, MCA-Jordan has developed a Social and Gender Integration Plan (SGIP) as required by the MCC Gender Policy, MCC Milestones and Operational Guidelines and MCA-Jordan Compact. Annex 1 of the Compact commits that:

*the Government will: (a) develop a comprehensive social and gender integration plan which, at a minimum, incorporates the findings of a comprehensive gender analysis, identifies approaches for regular, meaningful and inclusive consultations with women and other vulnerable/underrepresented groups, consolidates the findings and recommendations of Project-specific social and gender analyses and sets forth strategies for incorporating findings of the social and gender analyses into final Project designs, as appropriate ("Social and Gender Integration Plan"); and (b) ensure, through monitoring and coordination during implementation, that final Activity designs, construction tender documents, other bidding documents, and implementation plans are consistent with and incorporate the outcomes of the social and gender analyses and Social and Gender Integration Plan.*

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## List of abbreviations

CBO	Community based organisation
DOS	Department of Statistics
ESMP	Environment& Social Management Plan
DESIA	Detailed Environment and Social Impact Assessments
ESMP	Environment & Social Management Plan
FGD	Focus Group Discussion
IR	Involuntary Resettlement
ITT	Indicator Tracking Table
IWRM	Integrated Water Resource Management
MCA	Millennium Challenge Account
MCC	Millennium Challenge Corporation
MDG	Millennium Development Goal
MOH	Ministry of Health
MSD	Ministry of Social Development
NGO	Non-Governmental Organization
NAF	National Aid Fund
OP	Operational Policy (of the World Bank)
PAP	Project Affected Persons
PC	Public Consultation
PCP	Public Consultation Plan
RAP	Resettlement Action Plan
SGIP	Social and Gender Integration Plan
SGS	Social and Gender Specialist (MCA-Jordan)
TIP	Trafficking in Persons
TVET	Technical and Vocational Education and Training
ToR	Terms of Reference
UN	United Nations
USAID	United States Agency for International Development
USD	United States Dollar
UNHCR	United Nations High Commission on Refugees
UNRWA	United Nations Relief Works Agency
WAJ	Water Authority of Jordan



## Glossary of Terms

Gender	All of the socially given attributes, roles, activities, and responsibilities connected to being a male or a female in a given society; these can and do change across cultures and over time. Gender identity determines how women and men are perceived and are expected to think and act as women and men, because of how a given society is structured.
Gender analysis	Gender analysis explores and highlights the relationship of women and men in society, and inequalities in those relationships, by asking: who does what? Who has what? Who decides? How? Who gains? Who loses? When these questions are posed, further ones are asked: which men? Which women? Gender analysis breaks down the divide between the private sphere (involving private relationships) and the public sphere (which deals with relationships in wider society), considering how power relations within the household interrelate with those at the international, state, market and community level.
Gender-aware	Gender-aware policies and planning recognise that women and men are both actors in societal and economic development, but that the nature of their involvement is determined by gender relations that make their involvement different and often unequal. Such policies recognize that women and men may have different needs, interests and priorities, and that these may sometimes conflict.
Gender-blind	Gender-blind policies recognize no distinction between the sexes. They make several key assumptions: that men and women have equal access to and control over assets, resources (including time) and decision making; that the needs, interests and priorities of men and women are the same and do not conflict; and that the nature of women's involvement in private and public process is not determined by socially prescribed gender relations and is the same as men's. These assumptions lead to a bias in favour of existing gender relations. Similarly, a study or report that recognizes no distinction between men and women (i.e. no sex-disaggregation of statistics, no gender analysis) is gender-blind.
Gender perspective	At the institutional level, a gender perspective means generating strategies for changing the unequal relations of men and women to resources, decision-making and rights.
Sex	Sex refers to the biological state of being male or female. These are unchanging across culture or time, and are uniform throughout the human race. <b>Sex disaggregated data</b> refers to separating information by male/female, required for gender analysis of quantitative data.

## Vulnerable

In this paper the term ‘vulnerable’ (and ‘disadvantaged’) is used to refer to those people or groups who are especially susceptible to shocks and who have a relative lack of access to financial, public and social resources. For the purposes of the SGIP, the poorest, women-headed households and refugees (especially those without Jordanian ID cards) are considered to be vulnerable, or disadvantaged.

# Executive Summary

The MCC Gender Policy and Operational Guidelines and Milestones are in place to ensure that social and gender concerns are articulated and addressed throughout all phases of compact planning, implementation and monitoring. This Social and Gender Integration Plan (SGIP), the first in a series of annual updates, is intended to serve as a source of information and a guide MCA-Jordan staff, Contractors and Consultants as well as to Implementing Partners. It also includes recommendations made in the Detailed Environmental and Social Impact Assessment (DESIA) related to mitigating social and gender risks and risk of Trafficking in Persons (TIP) as well as labour exploitation.

Jordan has made significant commitments to the achievement of gender equality, at national, regional and international levels. Gender and social mainstreaming is still, however, a relatively new approach in Jordan, and especially in the water and infrastructure sector. The implications of this are twofold: on one hand, working in a fairly unprecedented way undoubtedly presents a challenge and includes the need for awareness and capacity building along the way. On the other, this presents a major opportunity for the MCA-Jordan Compact to set a good practice standard in the industry and in the country.

The MCA-Jordan Compact aims to reduce poverty through economic growth, targeting the water sector. Three inter-linked projects, the Water Network Project, the Wastewater Network Project and the As-Samra Wastewater treatment Plant Expansion project, are expected to increase the effective supply of water that reaches household and commercial users in populous urban areas.

Social and gender analysis done in Compact project areas have identified potential barriers to participation in some Compact activities and benefits for women that this SGIP seeks to address. While women are the primary managers of water in the home, spending considerable time applying strategies where supply is limited or intermittent, they are often marginalised in decision making and lack access to financial resources and awareness of water and health related campaigns. Although customary norms in project areas tend to restrict women's participation in many of the types of employment that will be created during Compact activities, for example construction, women have expressed a desire to learn about home plumbing maintenance as well as other skills related to income generation. These findings indicate that 'entry points' should be sought, in the first instance, for raising women's awareness and for exploring avenues for training and income generation, in addition to promoting women's employment through fair and

encouraging hiring practice, community level awareness raising and encouraging women's participation in community activities.

Cross-cutting gender are other social variables, such as age, ethnicity and vulnerability due to a lack of access to financial, public and social resources. For the purposes of the SGIP, the poorest, women-headed households and refugees (especially those without Jordanian ID cards) are considered to be vulnerable, or disadvantaged. This SGIP concerns itself with these variables insofar as they may restrict a person's access to participation in or benefitting from Compact activities, regardless of gender.

The Compact does not include separate budget for SGIP-related project activities as such; rather, every effort has been made to identify entry points within the planned work of Compact projects to ensure that they are carried out in such a way as to mitigate risk but also to bring gender and social benefits to target populations. Apart from these integrated points of entry, two activities will be carried out with specific relation to the SGIP: training on social and gender mainstreaming will be provided to MCA-Jordan staff and other key stakeholders as well as quarterly Field Visits (discussed in Sections 9 and 10). All other activities associated with the SGIP are Compact Activities, and as such fall under Project budgets.

The SGIP is divided, essentially, into three sections. The first part (Sections 1-4) introduce the SGIP and the policy and procedures underlying it and sets out the general social and gender context in Jordan, including a review of relevant laws and institutions. This part is intended for those who would like or require a comprehensive background, but is not necessary reading for Contractors, while the second and third parts are of direct relevance. The second part (Section 5) provides an analysis of social and gender issues specific to Zarqa, and the third part (Sections 5-11) provide a Framework Action Plan as well as specific commentary related to MCA-Jordan, budget, Communications and the process of updating and revising the SGIP.

The DESIAs identified negative environmental and social impacts (including gendered) potentially associated with Compact projects activities; mitigation measures are outlined in the ESMPs, the binding guidelines that must be followed by Contractors. Additionally, the MCC Gender Policy and this SGIP provide opportunity to go beyond mitigation to seeing ways to engage women and members of disadvantaged groups in order to optimise their benefit from Compact projects and contribute to their poverty reduction.

The following table summarises those social and gender actions already identified in the ESMPs as well as those identified during the course of preparation of the SGIP. Section 6, the Framework Action Plan, contains more detailed Project-specific tables related to SGIP actions.

**Table 1 Key Entry Points for Gender and Social Integration within Compact Activities**

Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
Construction of water and wastewater pipelines and pumping station	Compliance with the MCC gender policy	Audit the recruitment policy to insure that it is not gender biased and to ensure no gender discrimination during recruitment process  Interviewers will be sensitized so as to prevent discriminating on the basis of gender (e.g. due to gender bias or stereotypes)	Once	Engineer (PMC) / Contractor recruitment policy	Contractor	A report from Contractor to Engineer	Existence of recruitment policy free of gender bias  Number of women hired  Number of vulnerable groups hired
	Ensure TIP is prevented in line with MCC/MCA-J zero tolerance standards (focus on child labour and forced labour dimensions)	Anti-TIP plan within the Contractor management system document to ensure: equal salaries working hours vacations contract conditions	Annually	PMC / Contractor management system document	Contractor	Annual report from Contractor to Engineer	Anti-TIP requirements included within management system document that includes gender aspects
		Contractor shall not tolerate harassment on the part of its employees, sub-consultants, or sub-consultant employees, in particular the contractor shall:					Training records (disaggregated)  Workers complaints (disaggregated)

Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
		<p>Provide awareness raising and sensitization to all workers to prevent harassment (physical, psychological and sexual) between employees, or directed at community members (particularly women and children)</p> <p>Trainings should educate employees on Jordanian sexual harassment laws and the contractor's response, including punitive measures for employees who engage in such behaviour</p> <p>Provide workers with Labour hotline contact information</p> <p>Monitor compliance with the anti-TIP as stated in the MCC approach on trafficking in persons and national regulations</p>	<p>Bi-annually</p> <p>At the start of work</p> <p>Monthly</p>	<p>PMC / Agenda and attendance records from awareness sessions</p> <p>PMC / Agenda and attendance records from training sessions</p> <p>Contractor</p>	<p>Contractor</p> <p>Contractor</p> <p>PMC</p>	<p>Semi-annual report from Contractor to Engineer</p> <p>MCA - Jordan</p>	<p>Post emergency phone number to be used in case of trafficking</p> <p>Number of complaints or TIP incidences</p>
		<p>Audit the recruiting procedure, working conditions, health insurance system, to ensure that these procedures are not gender biased</p>	<p>Semi - annual</p>	<p>Contractor / Audit report</p>	<p>PMC</p>	<p>MCA - Jordan</p>	<p>Number of violation</p> <p>Workers complaints (disaggregated)</p>

Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
		The contractor shall provide employees with appropriate benefit package such as health insurance and social security, according to Jordanian relevant laws and regulations	Semi - annual	PMC / records of benefit packages	Contractor	Semi-annual report from Contractor to Engineer	Number of complains or TIP incidences
		Audit a sample of employees (males, females) and their contract and relevant documents	Quarterly	PMC / Audit report	Contractor	Quarterly report from contractor to Engineer	Number of incidents of TIP violations (disaggregated)
		The contractor shall not employ any child who is under 18 years of age	Monthly	PMC / employment records	Contractor	Monthly report from contractor to Engineer	Number of incidents of child labor violations
		Contractors shall avoid the abuse of migrant workers such practices as: unlawful withholding of passports restrictions on movement delayed or non-payment of wages verbal and physical abuse	Monthly	PMC reporting	Contractor	Monthly report from contractor to Engineer	Number of incidents of TIP violations

Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
		<p>Contractors shall employ all his foreign and domestic workers on the basis of a standard workday of maximum 8 hours duration, with paid leave, entitlement to family contact and freedom of religion</p> <p>Maintaining efficient inspection of TIP occurrence and cases, including recording and reporting procedures to document and report the occurrence of such cases to the legally responsible governmental authority for action</p> <p>Contractors shall provide all employees with a signed copy of their employment contract, in English as well as the employee's native language, that defines the terms of their employment / compensation</p>	<p>Weekly</p> <p>Semi – annual</p>	<p>Contracts</p> <p>PMC reporting</p>	<p>PMC</p> <p>Contractors</p>	<p>MCA-Jordan</p> <p>Semi – annual report from contractor to Engineer</p>	<p>Number of incidents of violations</p>
	Other Socio-economic aspects	<p>When working inside houses, for example to install water meters especially with households headed by women or where women are present, the workers whether foreign or local shall respect societal values and norms</p> <p>Special attention shall be given to the</p>	<p>Monthly</p>	<p>PMC reporting</p>	<p>Contractor</p>	<p>Monthly report from Contractor to Engineer</p>	<p>Number of complaints from residents</p>



Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
		<p>safety of schoolgirls and boys who usually walk to school in terms of accidents. In addition, safe routes to school around the works area shall be created for them</p> <p>Necessary measures shall be taken to ensure that presence and demeanour of construction workers is not sexually or physically threatening to women and children</p> <p>Sensitization of the workers and the community on appropriate behaviours, expectations, and disciplinary actions against workers who do not follow the established protocol</p> <p>The contractor should get supplies, food, spare parts (if available with requisite quality and competitive price) from local stores and local providers in Zarqa</p> <p>Work directly with Community Committee leaders (sensitise on gender)</p>					

Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
	Grievance mechanism	<p>Appropriate grievance mechanisms shall be developed to cope with infractions such actions are:</p> <p>Jordanian supervisors shall be visible to the local community around the construction sites to demonstrate that the demeanour of construction workers is observed and non-threatening</p> <p>The Contractor shall participate and positively respond to the grievance mechanism established by the Engineer and MCA-Jordan</p>	At the start of the project	PMC	Contractor	A report from Contractor to Engineer	Gender sensitive grievance procedure in place and disseminated
	Resettlement and Right of Way	<p>Compensation must be equal regardless of sex of household head.</p> <p>Ensure that women (wives) are aware of the total compensation that husbands receive. The mechanism for ensuring this should be specified by the RAP Consultant, for example requiring the wife's/wives' signature on receipt.</p>	Quarterly	RAP Consultant firm	RAP Consultant firm	RAP Quarterly reporting	Number of signatures of wives
	Employment	The contractor shall give priority of the	Quarterly	PMC	Contractor	MCA –	Number of women

Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
		employment to eligible unskilled and semi-skilled local people, including women, vulnerable groups and those who are affected by the project, when they possess necessary qualifications and ability.				Jordan	and disadvantaged people hired.  % of the workers from the local community
	Community engagement	<p>Contractor shall develop and implement a community engagement plan. This shall ensure:</p> <p>stakeholders engagement and that area residents, land users, government agencies and NGOs are aware of Project activities and provided with all information and measures necessary to prevent or minimize any potential impacts that could arise from the project within their area of concern</p> <p>full compliance with the laws and standards governing those activities</p> <p>The Contractor shall ensure that consultations involve poor households, women, persons with disabilities, the elderly and illiterate persons to ensure</p>	Before starting construction work	PMC	Contractor	PMC	<p>Number of meetings</p> <p>Meetings are well attended by women, elderly, and other vulnerable groups.</p> <p>Number of complains of pedestrians and vehicles are not able to access business and homes as expected</p>

Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
		the information reaches them and they are aware of the project's specifics before the onset of the project					
WSH	Awareness	Awareness about water best management raised among poor households, including women-headed households	TBD**	WSH /outreach activity	WSH outreach activity contractor	MCA-Jordan	Number of women exposed/made aware of residential water best management practices  Number of men/women educated/trained on residential water best management practices
		Contractor to deliver program of awareness-raising and training on health and sanitation that consist of key messages targeting women, youth and elderly	TBD**	WSH /outreach activity	WSH outreach activity contractor	MCA-Jordan	Key messages that are gender sensitive
		Awareness campaign targeting behaviour change and trust in improved water quality targeting women-headed	TBD**	WSH /outreach activity	WSH outreach activity	MCA-Jordan	Number of Women Households cleaning their water storage facilities

Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
		<p>households and other disadvantaged groups.</p> <p>Awareness campaigns to promote the new women employment opportunities such as water plumbing, this may include inviting women trained on water plumbing to disuses there experience, opportunities and challenges.</p> <p>Awareness campaigns to promote the new women employment opportunities targeting the community leaders and religious groups that may influence or facilitate these new employment opportunities.</p>			contractor		<p>Number of women-headed households conducting water audits</p> <p>Number of women-headed households stop buying bottled water due to their trust in water quality improvement</p> <p>Percentage of households reporting health problems believed to be water related (against Baseline numbers; to be included in follow on M&amp;E Baseline)</p> <p>Amount paid for treatment and medical</p>

Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
							consultation for water related illness reduced (against Baseline numbers; to be included in follow on M&E Baseline)  Number of women plumbers
	Training	Training of CBOs and women on home plumbing maintenance  Conduct awareness and sensitization of income generating opportunities for women under the Compact	TBD**	WSH /outreach activity	WSH outreach activity contractor	MCA-Jordan	Number of women trained on home plumbing maintenance
Direct Assistance and Infrastructure Improved water and wastewater	Targeting mechanism	Inclusion of women-headed households in the selection criteria including the structure, income, status etc. and other disadvantage groups	TBD**	WSH /outreach activity	WSH outreach activity contractor	MCA-Jordan	Number of the poorest and women headed households with: improved water and wastewater networks; installed water tanks;

Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
er network inside households							repaired water tanks; replaced water tanks; connected to the wastewater network
As Samra wastewater treatment plant	Employment	<p>Promote full understanding of available positions amongst women in order to overcome preconceived ideas about positions that could be filled by them</p> <p>A sentence stating that women are encouraged to apply will be added to any job advertising</p> <p>Encourage local employment</p> <p>Ensure no gender discrimination during recruitment process as per Sponsor companies' policies</p> <p>Interviewers will be sensitized to prevent discriminating on the basis of gender</p>	At the start of the project	HR department  AE	EPC General Manager	Authority Engineer	<p>Number applications from women</p> <p>Number of women working on site</p> <p>Number of meetings to sensitise women on employment opportunities</p> <p>Number of women attending meetings</p>
	TIP	<p>HR policy follows mother companies (Degrémont, Suez) and donors (USAID/MCC) regulations</p> <p>All employees are supplied with a clear contract identifying responsibilities and duties, working hours and privileges</p>	Authority Engineer	HR department	EPC	MCA – Jordan  Authority Engineer	<p>Number of regularized foreigners working on site</p> <p>Number of non-</p>

Project Activity	Social and Gender Entry Points	Actions required	Monitoring	Source of information	Responsible	Reporting	Performance Indicator
		<p>There are no per diem workers in the site</p> <p>TIP terms are highlighted in the contract of employment, and made clear for all new entry employees</p> <p>Foreign workers need a residence card and a working permit to get a contract</p> <p>Children under 18 are not allowed to work or enter in the site</p> <p>Adequate orientation and supervision of the labor force is provided</p>					<p>regularized foreigners working on site</p> <p>Social security and Labour directorates inspections reports positive results about TIP</p> <p>Number of youth under the age of 18 found to be working on site</p>



# 1 Introduction

## 1.1 Objectives of the Social and Gender Integration Plan (SGIP)

The SGIP will provide “overall guidance to all parties involved in the implementation of MCC supported projects on their responsibilities for integration of gender in all stages of Compact development and implementation”.

The objective of the SGIP is to ensure that the gender, age, demographic and social group barriers to effective participation in the Compact Program are reduced, that additional opportunities for effective participation are identified, and that all potential beneficiaries are able to fully benefit from the MCC-funded Compact activities.

The SGIP is also an instrument to ensure social and gender equality in the MCA Jordan across the Compact, and includes approaches for meaningful and inclusive consultation, measures for improving equitable participation and benefits, and indicators for monitoring gendered impact.

To achieve these goals, this SGIP identified cross-cutting objectives and priority actions within projects activities:

- **Objective 1:** Ensure that action plans and activities of Compact-funded projects take into account requirements outlined in the MCC Gender Policy 2006 amended 2011, Gender Milestones and Operational Procedures 2011.
- **Objective 2:** Strengthen different stakeholders' capacity to do gender analysis and integration in their work.
- **Objective 3:** Monitor, evaluate, and report on progress of gender integration in specific projects and the Compact as a whole.
- **Objective 4:** Strengthen cooperation with CBOs and NGOs that work on gender issues in order to ensure sustainability of the Compact's achievements.

## 1.2 Who is responsible for implementing the SGIP?

### **MCA-Jordan Staff, Directors, Implementing Partners, Contractors and Consultants**

MCA-Jordan project directors ensure reporting and compliance with the SGIP by project staff and implementing partners. Contractors and consultants must collaborate with MCA-Jordan project directors to ensure that project subs comply with the MCC Gender Policy and SGIP.

**MCA-Jordan Social and Gender Specialist** This is the key role within MCA-Jordan for guiding the ongoing development of the SGIP and building consensus, capacity and awareness amongst MCA-Jordan staff on its purpose and implementation. The Social and Gender Specialist will liaise with, through MCA-Jordan Director Environmental and Social Director Projects, all MCA-Jordan Directors to ensure gender and social dimensions are integrated into projects' work, and with Finance to ensure budget allocation for any activities identified in the SGIP. It is expected that this role will have involvement with, for example, ToRs, RFPs and evaluations across projects to ensure and enable their compliance with the SGIP.

### **MCA-Jordan Communication & Outreach Director**

The Communication & Outreach Director supports promotion and awareness of both the SGIP MCA-Jordan's social and gender initiatives .Communication-related recommendations arising from the SGIP will be integrated into the MCA-Jordan Communication Plan.

### **MCA-Jordan Monitoring & Evaluation (M&E) Director**

Monitoring and evaluation has a key and ongoing role in complying with, contributing to and supporting the SGIP both through collecting quantitative and qualitative data that may be used for social and gender analysis, and tracking on specific indicators identified in the SGIP.

### **MCA-Jordan Project Management Consultant (PMC)**

The PMC is responsible for supervising the implementation of all Compact projects (with the exception of the Water Smart Homes activity and the expansion of As Samra wastewater treatment plant .This will involve daily supervision, ensuring compliance with all MCC and MCA-Jordan requirements (for example ESMP) by all Contractors. The PMC will have a critical role to play in ensuring that the SGIP is well understood and followed by Contractors (for example, labour and trafficking in persons regulations) and as such will benefit from MCA-Jordan capacity building on gender and social integration. The PMC consultant has been selected and the PMC ToR specifies that they must comply with the SGIP. Though there is no a PMC Key Staff specialising in gender, the Environment and Social key staff is expected to have gender competency. Considering the pivotal role that the PMC can and should play in integrating gender within Compact activities, a mechanism to ensure ongoing and direct communication with the Social and Gender Specialist will need to be established.

### **Zarqa CBOs, NGOs, and Government Agencies**

A range of CBOs, NGOs, and government agencies work on issues related to the Compact including the SGIP in project intervention areas. Although they are not direct implementers, and thus not required to comply with the SGIP as such, they are potential beneficiaries in terms of capacity and awareness building and also key entry points into local communities. CBOs, especially, are well-trusted and highly valued by household and community stakeholders and provide an important source of local social and gender knowledge as well as entrée to grassroots stakeholders, especially women. Their role is critical to helping women and disadvantaged groups know of opportunities created by the Compact and to sustain these opportunities once Compact funding ends. These agencies can relay information and be channels for public awareness as well as linking with Compact beneficiaries to provide capacity building. Further discussion on the roles and details of specific bodies may be found in Section 4.

### 1.3 Approach

The approach taken to the SGIP is based upon gender mainstreaming, sometimes referred to in this document as gender integration. In July 1997, the United Nations Economic and Social Council (ECOSOC) defined the concept of gender mainstreaming as follows:

"Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action... in any area and at all levels. It is a strategy for making the concerns and experiences of women as well as of men an integral part of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal of mainstreaming is to achieve gender equality."

### 1.4 Structure of the SGIP/ guidance for readers

This SGIP is structured in three parts. The first introduces the SGIP, its purpose, structure, intended audience, and background to the document, including a summary of how gender has or has not been integrated within the steps of the Compact to date.

The second sets out a gendered overview of the legal and policy framework of Jordan, as well as the demographic, economic, political and social context. This section provides an analysis of the legal and policy context most relevant to the Compact and to this SGIP and, finally, an institutional and programmatic review of various actors who are currently working in overlapping sectors or in the project area, with particular reference to opportunities for partnership and collaboration.

The final part of the SGIP brings the focus specifically to the project area, providing a gender situational analysis of Zarqa, incorporating the results of both secondary document review and of field work. It closes with the Gender Integration Framework and Action Plan, providing an operational plan for the implementation and integration of gender across the Compact.

## 1.5 Methodology

This first iteration of the SGIP must necessarily be both backward- and forward-looking; it must capture what has happened to date, as well as inform a forward strategy for gender integration across the remainder of the Compact. In order to benchmark the process of gender mainstreaming until now, a review of project documents has been undertaken, including compact planning and due-diligence phases, as well as the new round of project start-up plans, Detailed Environment and Social Impact Assessment (DESIA) for the three projects, Resettlement Action Plans (RAPs), and monitoring and evaluation (M&E) studies and plans. External studies, reviews and reports have been consulted to provide information on key gender, social and water issues in Jordan and with particular reference to Zarqa as well as to inform the policy and institutional review portions of the SGIP. Annex 1, references contains the comprehensive source list.

Special attention should be drawn to the term “Baseline,” used in this document to refer to the 2009 Socio-economic Indicators Survey for Zarqa Governorate implemented by the Department of Statistics (DoS) in cooperation with Millennium Challenge Unit at the Prime Ministry (also known as the “M&E Baseline” as it provided the basis for much of the MCA-J M&E Plan). The sample size was 1,224 households, of whom 1,214 households were successfully interviewed. The survey aimed to provide data on the socio-economic impact of additional water through the consumption behavior of the surveyed households as well as identifying socio-economic characteristics of these households. The survey’s main objectives were to identify:

- Characteristics of households members in terms of sex, age, income and expenditure
- Basic characteristics of housing units in which the households live such as the type of housing unit and ownership
- Opinions of households regarding the lack of water and its impact on health of household members
- Water resources from which households can meet their needs
- Households that use apparatuses for water treatment before drinking and relevant costs
- Number and capacity of water reservoirs owned by households
- Average quantity and quarterly value of water consumed by household
- Households’ satisfaction with quality and water services
- Number of pumping times to housing units during summer and winter season

A supplemental analysis explored survey data in greater depth than was possible in the original report and built upon the DOS report in the areas of gender and poverty, as well as additional indicators such as: households sharing water connections; activities constrained by lack of water; practices related to cesspits/septic tanks; use of alternative sources of water (quantities and prices); household water storage capacity; problems related to water service and quality and; installation of water savings devices.

Reference is also made to the “revised Baseline,” which will be conducted by the M&E section of MCA-J in October 2012, discussed in Section 7.

Distinct from the M&E Baseline, the M&E Plan is a binding document that serves as a guide for Compact implementation and management. It enables MCA-J, its Board of Directors, Auditor, Management Team, and Implementing Entities, which include the Water Authority of Jordan, the Ministry of Water and Irrigation, the Jordan Valley Authority, The As-Samra Project Company (SPC), and the Department of Statistics, beneficiaries, and other stakeholders know the progress being made towards the achievement of results.

Secondary and project documentation alone is not enough to inform the SGIP; household and community level information is required to provide the basis for gender analysis as stipulated in MCC’s Gender Policy and refine recommendations for the Framework Action Plan. Information is required on such issues as: as women’s and men’s access to finances and decision making processes within the household (and community), gendered roles in water provision, roles in (and attitudes towards) household water system maintenance, involvement in home-based (and community-based) income generation, employment and knowledge of and attitudes towards water as it relates to health.

Therefore fieldwork was conducted using the following methodologies:

- Focus group discussion / group interviews
- Key informant semi-structured interviews
- Daily calendars for men and women / Time-use analysis

Key informant interviews were used with those likely to have an informed opinion about a certain group, process, area, etc. Information was sought from key informants who are knowledgeable about, for example: training in the community, health, issues of water provision, issues of special concern to women, employment patterns and opportunities in the community and other initiatives that have been or are being carried out where there is an opportunity for cooperation for MCA-J.

Although there was only limited time to conduct fieldwork for this version of the SGIP, this is not envisioned as a ‘one-off’ event, but rather a methodology that can be readily incorporated into the course of MCA-J monitoring as well as PMC work as Compact implementation rolls out.

Section 1.10 on MCC Operational Guidelines and Milestones provides an outline of activities to date regarding gender integration within the Compact, including the formulation of this SGIP.

## 1.6 Rationale for social and gender integration in water and infrastructure work

As stated elsewhere in this document, both MCC and the Government of Jordan have made policy level commitments to integrating gender and social considerations in their work. The Government of Jordan has made national and international commitments to enhancing the status of women within Jordan, discussed in Section 3, Legal and Policy Review. Such policy commitments alone provide sufficient rationale for integrating gender into the work of the MCA-J Compact. However, even in their absence, good practice and informed thinking would dictate that social and gender considerations are integrated throughout the life of this, or any water-related project.

Integrating a gender focus within water infrastructure projects – consulting with both men and women on their needs, seeking balanced employment and income-generation opportunities, ensuring space for both men and women to participate in decision making and to derive equitable benefits – is both an economically effective as well as a rights-based approach, and in line with current international best practice. At the same time, it is well understood that failing to incorporate a consideration of different gender and social roles and levels of access to power and assets leads to programming that at best tends to replicate existing imbalances and at worst exacerbates them.

Integrating a concern for social and gender dimensions in Integrated Water Resource Management (IWRM) is not new; within the context of development, the water sector was one of the first to recognise the importance of gender roles and men and women's differential access to decision making in planning and implementation of projects. Over the decades, the focus has shifted from women as powerless recipients in the context of large, centralised systems to caretakers and bearers of key water knowledge, to rights-holders who can both transform, and be transformed by participation in decision making and management of water and related systems.

The centrality of gender to IWRM is enshrined in the 1992 Dublin Statement, a set of internationally-agreed Principles around global water management, the third of which states: women play a central part in the provision, management and safeguarding of water. Ensuring that both women and men contribute to problem analysis and participate in decision making at all levels of water management can ensure the achievement of sustainability, while integrated and sustainable water resources management contributes to gender equality by improving both men and women's access to water and related services.

Across cultures, women are very often the primary users of water in domestic consumption, subsistence agriculture, health and sanitation. Women generally take the primary role in educating children, in child and family health including sanitation and in caring for the ill or elderly, all of which have implications for the need for fresh water and access to reliable sanitation and wastewater disposal. Understanding gender

roles helps plan water interventions and policies based on knowledge of how and why people make the choices they do in water use in order to meet their needs.<sup>1</sup>

## 1.7 MCC Gender Policy

MCC recognises that gender inequality can be a significant constraint to economic growth and poverty reduction; the MCC Gender Policy provides a core rationale for completing and implementing the SGIP in any Compact and outlines: 1) requirements for country partners to meet in integrating gender in all stages of Compact development and implementation, and 2) MCC's responsibilities for ensuring gender integration.

### **MCA Country Responsibility**

The MCA country has primary responsibility for integrating gender into the development, design, implementation, and monitoring of a Compact program. The country is ultimately and primarily responsible for implementing the Compact, including any projects designed to address gender inequalities that limit women's or men's opportunities to participate in or benefit from projects. This is done in part by *using consultation as a tool for gender integration throughout the program cycle.*<sup>2</sup>

The MCA country is also responsible for addressing gender in proposal development and program design, based on gender and social analysis, and through due diligence and program refinement. MCA country M&E plans track impacts on specific beneficiary groups, ensuring that sex-disaggregated data are analysed in monitoring performance and results and *evaluating impacts as appropriate at the household level.*

### **MCC Responsibility**

MCC considers gender in selection of eligible countries, due diligence on program and project design, oversight and assessment of Compact Implementation, and in impact monitoring and evaluation.

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<sup>1</sup>Gender and Water: Mainstreaming gender equality in water, hygiene and sanitation interventions. Swiss Agency for Development and Cooperation.

<sup>2</sup>Consultation is a key component of Compact development and implementation. It is the first entry point and a continuing tool for an eligible country to integrate gender into its Compact program.

Issues of gender equality are incorporated into selection criteria and supplemental information considered by the MCC Board in determining country eligibility. In the early stages of consultation and development of a country's proposal for funding, MCC provides guidance on gender and other social considerations in the design of its consultative process and on integration in its proposed Compact program.

MCC is responsible for reviewing the quality and content of a country's consultative process as part of due diligence, including assessing how social/gender analysis informed the country's involvement of different stakeholders as well as plans to ensure the meaningful participation of women and men as the Compact is developed and implemented.

MCC Due Diligence regarding 'Gender and Underrepresented Groups' requires consideration of three questions:

- What are the expected impacts on women and other underrepresented groups and what mitigation measures are considered?
- Is there a place or is there a need for a specific participation plan to include women and other underrepresented groups (ethnic minorities, indigenous peoples, youth etc.) in project implementation?
- How has Project design factored in the concerns of women and other underrepresented groups (ethnic minorities, indigenous peoples, youth etc.)?

Also as due diligence, MCC incorporates gender into the assessment of a program's feasibility and assesses the extent to which the proposed program design addresses gender differences and inequalities that limit economic growth and poverty reduction in a Compact program. MCC also supports the MCA to effectively integrate social and gender throughout Compact implementation.

## 1.8 MCC Beneficiary Analysis Guidelines

MCC's Gender Policy requires that gender considerations are integrated into the development and design of programs, assessment and implementation of projects, monitoring of program results, and evaluation of program impacts. Section C.5.1 of MCC's Beneficiary Analysis Guidelines as revised in April, 2009 states that beneficiary analysis should include an explicit discussion of the extent to which gender differences are expected to arise in the likely distribution of benefits from each project. Such analyses, however, often require intra-household consumption data that are not available and are difficult and expensive to acquire.



The guidance seeks to establish a framework for identifying the highest priorities for sex-disaggregated beneficiary analyses. Sex-disaggregated beneficiary analysis is intended to follow these guidelines:

- Consider the expected pattern of program participation or use of improved services by sex. When programs appear to exclude women in participation or use, concerns are merited, and some formal consideration of the possible intra-household dynamics is warranted.
- Investigate whether intra-household dynamics are likely to result in adverse impacts of a project on women, children, or disadvantaged groups. Where this analysis or other evidence collected during due diligence raises serious concerns regarding an activity's adverse impact on the welfare of either men or women, these should be addressed as a normal part of MCC's pre-investment assessment and would be resolved through modifications of the program design.
- For targeted projects, analysis should always consider possible gender differences in the use of services affected by the project, and compare participation or use among men and women relative to their proportion in the relevant population.
- Not all projects need to have equal participation by men and women (indeed, some project designs offer compelling reasons for mainly targeting one sex, such as health programs directed at pregnant women), but *every project must include an explicit consideration of participation and the incidence of benefits by sex.*

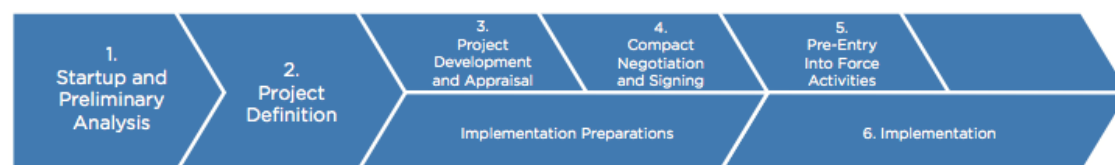
## 1.9 M&E gender requirements

MCC requires that M&E plans have incorporated gender considerations, including, when appropriate, the collection of sex-disaggregated data. MCC integrates gender into its oversight and assessment of a country's performance during implementation. MCC assesses the extent to which Compact programs reflect findings on gender differences and inequalities and meet intended gender outcomes, where relevant.

Some sex-disaggregated indicators have been incorporated into the MCA-J M&E plan, and the new baseline survey (to be carried out in October 2012) will enable the incorporation of further gender-sensitive indicators. The M&E plan will be updated to include additional gender indicators and disaggregated data as needed. Gender will also be integrated into impact evaluation.

## 1.10 Gender integration in the Compact to date: MCC Operational Guidelines and Milestones

In March 2011, MCC published Gender Integration Guidelines to operationalize its Gender Policy and to ensure early and on-going consideration of gender throughout all steps of Compact development and implementation. Operational Procedures and Milestones were put in place as of 11 October, 2010, intended to be a working guide to implementing the 2006 Gender Policy from the earliest phases of program identification, as illustrated in Figure 1 MCC Compact Process.



**Figure 1 MCC Compact Process**

Responsibility for this integration is shared between MCC and the country MCA (see previous Section 1.7, MCC Gender Policy). To date, gender and social integration in the various phases of Compact development has been lacking in terms of specific assessment; the process of producing this SGIP, including fieldwork, has been a step in addressing existing gaps.

### 1.10.1 Formulation of this SGIP

Participatory assessment (through focus groups and one-on-one interviews with stakeholders) of opportunities associated with the Compact's gender integration efforts.

The second step of the participatory method for developing the SGIP, MCA-Jordan Social and Gender specialist facilitated a second revision of the draft SGIP through a series of group reviews that involved:

1. Project team in MCA-Jordan
2. NGOs, CBOs, government agencies and donors working on gender issues
3. MCC's SGA Specialist

Based on this participatory approach, MCA-Jordan produced a revised version which was then formally reviewed and adopted by the original stakeholder groups involved in the initial group reviews.

Target Audience of this Social and Gender Integration Plan

1. Projects beneficiaries, through inclusive consultation
2. Project partners (MWI, WAJ);
3. Contractors, Sub-Contractors (including NGOs), and Consultants who will use this SGIP as a guidance document in ensuring that services rendered by them are consistent with social and gender principles and aims of the MCA Jordan;
4. MCA staff, in particular, M&E Director, Procurement Director, Finance Director, Communication and Outreach Director, Projects Sector Directors, and others.

### 1.10.2 Social and Gender integration to date in the Compact

Until now, gender has been integrated into Compact activities such as scoping meetings for the As-Samara Wastewater Treatment Plant expansion, in which stakeholders were asked about their views on women's potential employment at the Plant, and through getting men and women's separate opinions on the proposed activities during early assessments. Social considerations (other markers of disadvantage that might make it likely that certain groups would not be excluded from project benefits, such as disability, extreme poverty and refugee status) have not largely been taken into account prior to the formulation process for this SGIP.

It is important to say at the outset that, while gender has been considered to some degree, it was not considered extensively during the formulation process of what is, largely, a set of design and build activities, nor is there any budget in the Compact specifically dedicated to activities to enhance gender or social equity. Therefore every consideration has been given during the formulation of this SGIP to finding creative linkages to the work of Community Based Organizations (CBOs) with gender expertise and to tailoring planned activities to be as gender-responsive as possible given a lack of dedicated gender budget.

### 1.11 Summary of how the SGIP is to be implemented throughout the Compact

The SGIP will be implemented throughout the Compact through

- Addressing knowledge and awareness of the rationale and practical tools for integrating gender and social approaches into ongoing work through training (including for MCA-J and its consultants and contractors as appropriate)
- Field visits and dialogue with women and men in the community will provide a useful source of ongoing feedback and input to guide SGIP implementation
- Cross-cutting mechanisms will be put in place within MCA-J to ensure gender and social input and involvement in, for example, the

creation of ToRs and study frameworks

- Outreach and communication will include gender and social aspects, as a matter of course
- Any materials related to the Compact will underscore its commitment to gender and social equality by promoting positive images and avoiding negative stereotyping
- Quarterly reporting from, and to, MCA-J will contain a section on the progress and process of social and gender integration, identifying emerging issues and lessons learned

## 2 Gender and Social Overview – Jordan

### 2.1 Overview

This section provides a summary of gender and social issues in Jordan. One requirement of the SGIP is to provide an indication of how gender integration in the Compact will contribute to poverty alleviation and economic growth. The current section will provide a broad poverty discussion, while Section 1,

Social and Gender Situational Analysis: Zarqa Governorate and Section 6, Gender Integration Framework and Action Plan will provide information related to households in Zarqa and the ways in which gender integration will target poverty alleviation and economic growth. It should be noted that this will necessarily be an inexact science, as data on intra-household poverty – that most associated with gender differences and markers of vulnerability such as disability – are not available and will not be reliably captured through Compact monitoring.

Gendered aspects of Jordan's economic, domestic, political, health and education sectors will be discussed briefly in this section of the SGIP, as well as key social issues including immigration, trafficking in persons and poverty.

Jordan is ranked 117<sup>th</sup> out of 135 countries in the World Economic Forum 2011 Global Gender Gap Report, gaining three places from the previous year through an increase in the percentage of women in parliamentary positions (from 6% to 11%). The report considers four sub-indexes: educational attainment; health and survival; economic participation and opportunity and; political empowerment. Jordan's strengths lie in the area of education where primary, secondary and tertiary enrolment rates of girls are higher than those of boys and in health, where healthy life expectancy is slightly higher for women than for men.<sup>3</sup>

Social norms for Jordanian women are changing, albeit slowly. Over 30 years ago, the role of Jordanian women was restricted to domestic activities, teaching in schools and working in the nursing sector. Recent decades have seen increased (though low) women's participation in the labour force, increases in women's life expectancy, improved educational attainment, and decline in fertility rates.

Inequities remain in participation in economic and political spheres, as well as in legal rights related to marriage, inheritance, divorce and employment<sup>4</sup>. There are indications of son preference within society<sup>5</sup> and decision making within the home is largely in the hands of husbands and male family members. Structural and systemic gender inequality is the major obstacle impeding women's empowerment in Jordan, preventing women from exercising their right to lead a full life in both the public and private sphere. Gender inequality affects the level to which women have control over resources such as wealth, land, property, water, fertile soil and transportation, which in turn reduces their ability to enter public life – establish a business, find employment, travel to markets, stand for office, speak out in public etc.<sup>6</sup>

## 2.2 The women's movement in Jordan / Civil Society

The women's movement in Jordan began with the formation of a small number of women's charity organizations to combat problems such as poverty and illiteracy in the early twentieth century. Scholars identify five phases in the women's movement in Jordan, as it moved from early stages of charity, welfares work on issues non-specific to women to an agenda more focused on women's issues and rights.

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<sup>3</sup> Global Gender Gap Report, World Economic Forum, 2011

<sup>4</sup> Japan International Cooperation Agency, March 2009. Jordan: Country Gender Profile

<sup>5</sup> Raeda Al-Qutob a, Salah Mawajdehb, HithamMehayerc&SawsanMajali, The Effect of Prenatal Knowledge of Fetal Sex on Birth Weight: a study from Jordan. 24 Jun 2010. Health Care for Women International, Vol 25 Issue 3, 2004

<sup>6</sup> JOHUD & Gender and Social Fund, Canadian International Development Agency Insights into gender dynamics in marginalized urban communities in Jordan: Main report on the women's study, April 2009.

1. Establishment(prior to 1937)– women’s movement was oriented around individual sectors of society, including tribal, ethnic and religious sectors, and did not concentrate specifically on women’s issues but rather focused on relieving poverty and illiteracy.
2. Shift from sectarian to general interests from 1937 to 1948 – increased dissatisfaction with the suppressed status of women, and a rise in political consciousness due to the Israeli war. Women began to play an active role in demonstrations against the Arab-Israeli conflict.
3. Legitimization and proliferation of women’s organizations from 1948 to 1969 – in the aftermath of the Israeli war, most of the work by women’s organizations shifted to focus on relief of Palestinian refugees.
4. Shift from focusing on social welfare to focusing on social development, from 1967 to 1981— the movement was still focused on political issues relating to the Israeli-Palestinian conflict.
5. 1981 to the present marks a substantial increase in interest on women’s issues, and a shift in focus from welfare and development to political issues. During the 1980s, many important women’s organizations were created, and the debate surrounding women’s rights rose to the national level in Jordan.<sup>7</sup>

Organisations of particular relevance to this Compact are discussed in Section 4.2.

### 2.3 Gendered access to political decision making

In 1974, just before the UN Decade for Women, Jordanian women gained suffrage. In 1979, the first female cabinet member was appointed and served as the Minister of social development. Women were granted the right to vote for in Municipal elections in 1982. In 1992, a new Electoral law was introduced, establishing the one-person, one-vote system. In the 1997 elections, there were 17 female candidates, although none were elected.

The rights to vote and to stand for election in Jordan are egalitarian; Article 3 of the Election Act stipulates: every Jordanian<sup>8</sup> has the right to elect members of the House if registered in one of the final elections list. Similarly, Article 3 of the Law on Election to the House of Representatives gives women from the right to be nominated.

The Municipalities Act No. 14 of 2007 states that everyone<sup>9</sup> has the right to include her or his name in the municipal council’s voters list. Jordanian legislation thus grants women the right to vote and be elected in both the Legislative Council (lower house) and in the Municipal Councils.<sup>10</sup>

Notwithstanding the fact that the laws that govern voting and standing for election do not discriminate against women, and despite the high educational achievements of women and girls in Jordan, women’s participation in political decision making remains low in relation to many countries in the MENA region, suggesting that an ‘enabling environment’, where women are both welcomed into, and confident about entering leadership arenas, is not in place.

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<sup>7</sup> Obstacles to Women’s Political Empowerment in Jordan: Family, Islam, and Patriarchal Gender Roles. Margaret W. Pettygrove, SIT Jordan, May 2006

<sup>8</sup>who has completed his or her eighteenth year of age on the first day of the first month of the election

<sup>9</sup>who has completed his or her eighteenth year of age on the first day of the first month of the election

<sup>10</sup>Japan International Cooperation Agency, March 2009. Jordan: Country Gender Profile

**Table 2 Proportion of seats held by women in National Parliament (%)**

	1990	1995	2000	2005	2009
<b>Middle East and North Africa</b>					
Algeria	2	7	3	6	8
Djibouti	0	0	0	11	14
Egypt, Arab Rep.	4	2	2	3	2
Iran, Islamic Rep.	2	4	5	4	3
Iraq	11	..	6	32	26
Jordan	0	1	0	6	6
Lebanon	0	2	2	5	3
Libya	..	..	..	5	8
Morocco	0	1	1	11	11
Syrian Arab Republic	9	10	10	12	12
Tunisia	4	7	12	23	23
West Bank and Gaza	..	..	..	..	..
Yemen, Rep.	4	1	1	0	0

Source: World Bank Genderstats, accessed 26 March 2011

**Table 3 Seats held by women, Upper and Lower House of the Senate 2010**

Lower or single House			Upper House of Senate		
Total	Number of women	%	Total	Number women	%
120	13	10.8%	60	9	15%

Source: Maaita et al, Arab Women and Political Development in Journal of International Women's Studies, Vol 12, No. 3

In 2003, an amendment of the Election Law of 2001<sup>11</sup> was passed by Parliament, providing a quota reserving six seats (5.45%) for women in national Parliament, allocated to those women candidates who have achieved the highest percentage of all votes casted in their respective constituencies, apart from women who might be elected in the first place. As a result, the Government of Jordan formulated five committees: the women's quota, the Constitutional Court, political parties, corruption and cronyism, and professional associations and civil society institutions. The Committee recommended an increase in the women's quota allocation and the reservation of eight seats for women in the House of Representatives.

In 2009, the Jordan National Committee for Women Affairs called for additional temporary quota measures for women to Parliament. In May 2010, Jordan's Cabinet adopted a temporary election law expanding the number of seats to be contested during the upcoming general election and doubling the number of seats allocated specifically for women to twelve; the Election Law was amended in 2012 to raise the quota of women's seats to 20%. The Jordan National Committee for Women Affairs is pushing to raise the quota further still to 30%.

<sup>11</sup>(Official Gazette No. 4497 dated 19/7/2001) including Article 11



There have been some advances in women's participation in decision making within the justice system although, again, progress is slow and the proportion of those attaining high positions is small compared to those achieving required education levels. The first woman judge was appointed in 1996. As of 2009, 48 of the 759 judges in the Kingdom were women, while women constituted 53% of law students in local universities.<sup>12</sup>

## 2.4 Women's participation in professional associations

One indicator of women's status is their participation in membership and leadership of professional bodies. As of 2009, women in Jordan made up about 20% of membership in professional associations overall, with variation among bodies; women made up a healthy 17, 19, 20 and 50 per cent of the Engineering, Lawyers, Journalists and Pharmacists associations, respectively.<sup>13</sup> However, there is concern at the very low representation of women amongst association leadership councils, despite the fact that professional association laws guarantee gender equality in rights, duties and opportunities. This indicates that, although regulations guaranteeing equal rights in access to leadership may exist, an enabling environment – including active education, empowerment and recruitment of and support for women to put themselves forward for leadership positions – is lacking.

## 2.5 Education

The Government of Jordan has long placed high priority on education for both males and females, as is evident in the high literacy and enrolment ratios in the country. This is further emphasized in the National Education Strategy for 2006, whose basic principles are to provide equal education opportunities to all citizens.<sup>14</sup>

Literacy in Jordan is high for the region, at 95% for men above the age of 15 and 89% for women in the same age group.<sup>15</sup> In terms of urban versus rural areas, illiteracy rates for women vary significantly; in 2007, it was 10% for the former and 19.4% for the latter.<sup>16</sup>

The Ministry of Education (MOE) has undertaken the task of revising schoolbooks with the aim of eliminating gender stereotypes and incorporating principles of human and women's rights in the curricula. However, deep-rooted cultural stereotyping regarding the roles and responsibilities of women and men in the Jordanian family and society is still widespread and considered a disadvantage to girls and their educational and career development.<sup>17</sup>

Statistical data on participation in higher education in Jordan was only available for Jordanian universities and community colleges. In those universities, the percentage of women enrolled is slightly more than men, where it was estimated to be 51.3% for the year 2007/2008. At a rate of 57% of the total students, women's participation in community colleges is significantly higher than that of men.<sup>18</sup>

However, assessing gender balance in education involves engagement with quality as well as quantity. Despite high participation rates, the educational system in Jordan supports

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<sup>12</sup> Jordan Times, 28 May 2009

<sup>13</sup> ibid

<sup>14</sup> MOE (2006), National Strategy for Education

<sup>15</sup> World Bank figures, 2009, Gender stats

<sup>16</sup> DOS Website (<http://www.dos.gov.jo>)

<sup>17</sup> Jordan: Country Gender Profile, March 2009 Japan International Cooperation Agency, Public Policy Department

<sup>18</sup> Ministry of Higher Education (MOHE) Website (<http://www.mohe.gov.jo>)

stereotyping in gender roles, wherein female students are directed towards “appropriate” professions<sup>19</sup> and encouraged to pursue higher education in certain majors such as education and social sciences and to avoid “male-oriented” fields such as engineering, with the result that more women than men enrol in the fields of education, arts, humanities and medical sciences and at a much lower rate in social sciences, business, law, and natural sciences.<sup>20</sup>

## 2.6 Technical and Vocational Education and Training

As in many countries, women who do take the route of technical and vocational education in Jordan tend to be channelled, or channel themselves into, fields seen as appropriate for females, though discrete initiatives go against this norm. The Jordan Forum for Business and Professional Women (JFPBW), in particular, provides vocational training in non-traditional fields such as photography, plumbing and electrical skills with demonstrable results, securing employment for 2,000 women automotive mechanics graduates in 2009.<sup>21</sup> However, such programs are not accessible in all areas and many Jordanian women still opt for traditional vocational courses such as secretarial and typing skills.

## 2.7 Health

In its National Health Strategy for 2006 – 2010, the Ministry of Health (MOH) set the objectives of increasing the utilization of reproductive health and family planning services and for providing services for special groups including children, elderly, women and the physically challenged. According to the World Bank’s Gender Country Assessment of Jordan, the country’s relatively high investment in health compared to other lower-middle-income countries has been essential in improving health indicators for Jordanians.<sup>22</sup> The effects of this investment may be seen in the strong relative standing in the region on indicators such as the majority of births being attended by trained birth attendants and physicians per population (over 200:100,000).<sup>23</sup>

Updating the first national maternal mortality study done in 1995/1996, the Gender Statistics Division of the Department of Statistics undertook a second study in 2007/2008. While there is a lack of complete agreement as to the official maternal mortality rate<sup>24</sup>, there is no question that it has reduced considerably over the course of the past two decades.<sup>25</sup> Gender, of course, is not the only variable to intersect with a health outcome such as surviving childbirth – as demonstrated by the DoS study, which found correlations with poverty indicators, family income, family size and possession of insurance, as summarized below:

**Table 4 Factors influencing maternal mortality**

Factor	Finding – % of maternal deaths
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<sup>19</sup> World Bank (2005), *The Economic Advancement of Women in Jordan: A Country Gender Assessment*

<sup>20</sup> Sustainable Achievement of Business Expansion and Quality (SABEQ) *Jordan Gender Assessment*, 2007. Prepared for USAID

<sup>21</sup> Jordan Times, 28 May 2009

<sup>23</sup> Cross-cutting gender issues for women’s health in the Eastern Mediterranean Region, WHO, 2007

<sup>24</sup> 2007 WHO/UNICEF/UNFPA/World Bank estimates place maternal mortality at 59 per 100,000 live births and lifetime risk of maternal death at 1 in 510; the DOS study found a maternal mortality rate of 19.1 and a lifetime risk of 1 in 1,428.

<sup>25</sup> From 110 per 100,000 live births in 1990 (WB Gender Stats)

Southern Region	15.3 <sup>26</sup>
Uninsured	42.1
Family size of 7 or more	29.3
Monthly family income of <350 JD	80.4

Source: Second National Maternal Mortality Study, Jordan (2007/2008) DoS

Though it was not explicitly analyzed from a gender perspective, and so cannot be confidently examined here, one worrying finding of the study was that, of the women whose deaths were attributable to some sort of delay, the majority (55%) were attributed to ‘family delay’ (as opposed to the woman herself postponing medical treatment), indicating that women’s lesser access to decision making power at the household level in Jordan can transfer into negative, gendered health repercussions – though there seems to be little analysis of this in publicly available literature.

Health must be acknowledged to encompass mental as well as physical well-being. Social norms around physical restriction on women’s freedom of movement have been found to have consequences for psychosocial development, particularly in interpersonal relations and communication. The results of a UNICEF survey conducted in Jordan revealed that girls from a young age learn to fear being alone in certain places, they are taught to feel vulnerable and to rely on male protection and communication with wider society is discouraged. Considering that in some cases, women’s disobedience against a spouse’s or family’s wishes result in the loss of family support, divorce or the loss of custody of children, such anxiety is not a phantom concern.<sup>27</sup>

## 2.8 Poverty

*‘If poverty is to be seen as a denial of human rights, it should be recognized that the women among the poor suffer doubly from the denial of their human rights – first on account of gender inequality, second on account of poverty. Therefore, programs to eliminate or alleviate poverty require attention to gender inequality and women’s human rights’.*

*‘The Feminisation of Poverty’ and Women’s Human Rights*

Poverty studies in Jordan indicate that poverty is not equally spread across the various regions and that the current global financial and economic crisis will make the task of tackling poverty more challenging.<sup>28</sup> About 20% of Jordanians live in rural areas where poverty is greater than in urban areas; about 19% of the rural population is classified as poor. Those in rural areas are also especially vulnerable to shocks due to natural disasters such as drought, and have limited access to alternative income sources.<sup>29</sup> In both urban and rural areas, the lack of employment opportunities renders young people – who make up a substantial proportion of Jordan’s population – especially vulnerable to poverty, with women at the thinnest edge of the wedge.<sup>30</sup>

<sup>26</sup>Though the southern region is home to only 9.3% of Jordan’s population

<sup>27</sup> Cross-cutting gender issues for women’s health in the Eastern Mediterranean Region, WHO, 2007

<sup>28</sup><http://archive.jordantimes.com/?news=30351>

<sup>29</sup>Rural Poverty in Jordan. IFAD, 2007

<sup>30</sup>Dhillon, Navtej and Yousef, Tarik. Generation in Waiting: The Unfulfilled Promise of Young People in the Middle East

Jordan's National Agenda is focused on supporting steady growth in the country. Within the national policy framework, the Jordan Poverty Alleviation Strategy of 2002 sets out the country's development priorities, including improvements in education, health and employment opportunities. The strategy places special emphasis on:

- expanding the outreach of the National Assistance Fund for poor people
- supporting job creation in the private sector
- supporting business development in targeted communities
- improving infrastructure
- expanding nutritional and health services
- promoting gender equality<sup>31</sup>

Decades of trying to capture accurate and nuanced pictures of poverty have demonstrated that it is a notoriously tricky thing to measure. The concept of 'feminization of poverty' refers to a growing appreciation of the disproportionate representation of women and girls among the world's poorest. In considering poverty, this growing concern has evolved poverty assessment approaches that pay attention to: 1) the growth of female-headed households, 2) intra-household inequities and biases against women and girls, and 3) gendered impacts of neoliberal economic policies. The percentage of women headed households is thought to have hovered at about 10-12% in Jordan in recent decades, though figures vary<sup>32</sup>.

Those most vulnerable to poverty include large rural households (with eight family members or more) headed by illiterate or poorly educated people, households headed by women, households with sick or elderly people, and households that do not own land or have very little land. Families headed by women tend to be among the poorest of the poor; these households' high dependence on transfers has a significant impact on women's empowerment and a loss of influence and control over decisions and external factors that impact on their lives. Their low level of participation in economic activity makes women dependent on public transfer and private generosity<sup>33</sup>.

The access of women-headed households to assets and finances are less than those of headed by men. For example, only 44% of households headed by women own agricultural land and 30% own livestock. Instead, 68% of households headed by men own land and 36% of them own livestock. Similarly, only 21% of women who are heads of households receive loans for agricultural development and 9% for income-generating activities, compared to 43 and 14% of men who are heads of households.<sup>34</sup>

Poverty among children is estimated at 16% and was marginally higher than in the general population in 2002 / 2003, because poorer households had a larger number of children. Two-thirds of poor children live in the three most urbanized Governorates of Amman, Irbid and Zarqa. Poverty pushes children to work while they should be in school, which is particularly a problem for boys. It was estimated that in 2002 / 2003 about 3% of children between 10 and 18 years were employed. However, the prevalence of child labour is

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<sup>31</sup> <http://www.ifad.org/operations/projects/regions/pn/factsheets/jo.pdf>

<sup>32</sup> The Ministry of Agriculture (MOA), through the Gender Unit, conducted a study in 2003 on women's role in agriculture in three locations in the country (Jordan Valley, Ajloun, and the Badia (East and North of Jordan). The study covered 100 families, 19% of which were households found to be headed by women. One CBO in Zarqa city estimates that

<sup>33</sup> *ibid*

<sup>34</sup> <http://www.ifad.org/operations/projects/regions/pn/factsheets/jo.pdf>

probably underestimated, as households are typically reluctant to acknowledge that they have underage children working.<sup>35</sup>

## 2.9 Labor market and employment

At an average of 11.4%, unemployment in Jordan is high, though not completely out of line with other countries in the region. DoS statistics for the first quarter of 2012 place the rate for men at an average of 10% with women's unemployment at 18%. Although educational opportunities for young women and men in Jordan are equal, their ease of entry into the labour market is not, for a combination of reasons including the limited range of jobs considered to be appropriate and acceptable for women and employers' preferences for hiring men, considered to be more in need of jobs as they must provide for families. For university graduates (holding a Bachelor's degree), male unemployment is 24.2 % and females a staggering 67.5%, underlining the difficulties faced by even educated women in entering the Jordanian job market.<sup>36</sup>

Cultural and class norms in Jordan mean that, from a young age, women are socialised to take on domestic responsibility for children, domestic work and care for the ill or elderly; focus group discussions held as part of the DESIA process support this, with women reporting that, while their girl children help with domestic duties including childcare, this is neither requested nor expected of boy children.<sup>37</sup> These unpaid jobs require significant amounts of time that women, especially in the context of poverty, where a family cannot afford a domestic worker and child care, cannot then spend in paid employment. Further constraints exist in the form of negative stereotypes surrounding certain types of employment for women viewed as unprotected and unseemly, such as business and many private sector jobs.

Men in Jordanian society are in this sense more mobile as they are not socialised to spend time on domestic work and child care, and are thus employable in a way that women are not. They are able to migrate for seasonal work or to avail long-term employment opportunities and there are no legal or religious restrictions placed on the hours they work or type of work that they do (see Section 3.4.5. on the Labour Law). The job market is socially segregated in Jordan, with the result that women are channelled, or channel themselves into fields (education, nursing) where hours are family-friendly but pay and prestige tend to be lower, whereas men go into fields of work such as business and earn higher wages. The use of cheaper immigrant labor puts pressure on the employment market that affects both men and women.<sup>38</sup>

Economic pressures have meant that Jordanian women are moving into the labour force to improve family income. Attitudes towards women working are changing, though slowly, with rises in cost of living. A survey conducted by USAID of young Jordanians in 2007 indicated their increasing concern about economic pressures and how to make ends meet on a single salary. Young men participating in the survey said that they were less able to afford marriage and thus sought wives who could earn an income, highlighting the economic necessity for both spouses to work and the willingness to accept the changes in gender roles that such work may entail.

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<sup>35</sup>Water Management Programme Middle Governorates – Socio-Economic Baseline Study Draft Final Report – August 2008

<sup>36</sup>[http://www.dos.gov.jo/dos\\_home\\_e/main/archive/Unemp/Q1\\_apr.pdf](http://www.dos.gov.jo/dos_home_e/main/archive/Unemp/Q1_apr.pdf)

<sup>37</sup> Final DESIA report

<sup>38</sup>Jordan Gender Assessment, 2003. USAID

Nevertheless, married women in Jordan are less likely to participate in the labour force than their counterparts in other MENA countries. Globally, women show an increase in economic activity during their peak working age – 24 to 44 years, when family expenditure is high. In MENA, however, the trend is the opposite: women leave the labour force earlier, usually between the ages of 25 to 34, because of marriage. In Jordan, the number of women leaving the labour force in this age group is significantly higher than the MENA average; the activity rate is twice as high for unmarried or never married women (20.5%) than for those who are or have ever been married (11.8%), suggesting that norms around women's roles after marriage act as a significant constraint to labour force participation. Women in the higher income brackets tend to participate more in the formal labour force than poorer women who make up the bulk of informal labour, including unpaid agricultural workers and small traders.<sup>39</sup>

In Jordan, the most socially acceptable sectors in which women may work are health, education and the public sector. This was clearly articulated by stakeholders during focus group discussion in Zarqa, and is reflected in national figures for urban areas where women's employment is dominated by education (40%), health and social work (14.8%) and public administration (6.9%). These occupations comprise more than 60% of the female working population in urban centers and are mainly within the public sector. Women in urban areas are generally employed as professionals (48.7%), followed by technicians and associate professionals (24.3%). The percentage of urban women working as legislators, senior officials and managers is in fact negligible, estimated at almost 0%.

The public sector remains the largest employer in Jordan, with half of all employed women and a third of all employed men working in this sector. It attracts educated workers, mainly because of the job security and prestige it offers, as well as its less demanding work routines, such as shorter working hours. The public sector is especially appealing to women as it is seen to better fit their work preferences and family constraints.<sup>40</sup>

While women's employment and the contribution they make to the family income have accorded them more of a voice in family matters, the traditional division of labour between men and women within the family has remained relatively unchanged. Women's domestic work is more usually taken up by other women rather than shared between men and women.<sup>41</sup>

Women's employment and entrepreneurship are still new concepts for Jordanians who, by and large, regard the world of work and business as a male domain. This attitude prevails even more strongly outside the capital. Although Jordanian society has made important advances in education with the highest literacy rates for women in MENA countries (85.9%), it is yet to break the taboo of women working outside the home. Given this, many women-owned businesses are small and home-based.<sup>42</sup> Evidence indicates women are active in the informal sector in Jordan as unpaid rural workers and small traders, but there is considerable difficulty in measuring the extent of this. Microfinance surveys indicate that women run 63% of Jordan's informal enterprises.<sup>43</sup>

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<sup>39</sup>Sustainable Achievement of Business Expansion and Quality (SABEQ) Jordan Gender Assessment, 2007. Prepared for USAID

<sup>40</sup>Majcher-Teleon, Agnieszka and Slimène, Ben. *Women and Work in Jordan: case study of tourism and ICT sectors working paper*. European Training Foundation, July 2009

<sup>41</sup> ibid

<sup>42</sup>Sustainable Achievement of Business Expansion and Quality (SABEQ) Jordan Gender Assessment, 2007. Prepared for USAID

<sup>43</sup> ibid

Working women suffer wage discrimination compared to men in Jordan. The average monthly wages for men in Jordan is JD315, while for waged women it is JD277. This gap is wider in the private sector. Working women also suffer discrimination related to opportunities for promotion and participation in training courses either in Jordan or abroad.<sup>44</sup>

Gender, urban/rural location and social norms are not the only contributors to high unemployment rates in Jordan; a steady flow of non-Jordanian migrants into the country has filled gaps in the labor market, though evidence suggests that many blue-collar jobs taken by migrants are not preferred by Jordanian job seekers in any event. While Government incentives have encouraged growth in low-skill industries, firms in these areas prefer to hire less expensive foreign workers for whom they can arrange temporary contracts that do not attract social security and similar contributions.<sup>45</sup>

## 2.10 Immigration and refugee/guest pressures

The situation of refugees in Jordan is complex, and has bearing on the activities of the Compact for several reasons: there is a UNWRA refugee camp for Palestinian refugees in Zarqa governorate, though it is not included in the specific project areas. Within the Compact project areas, it is likely that there are Palestinian refugees who are not eligible for a Jordanian ID (if they are from the Gaza strip) and who may therefore be considered vulnerable as they do not have access to certain benefits of citizenship (such as home ownership and eligibility for public jobs). However, it is well beyond the scope of the SGIP to quantify this situation; the intention here is to flag this as an issue for further investigation, both through the second M&E Baseline to be conducted in October 2012 and through ongoing qualitative field missions to be carried out in project areas as part of future SGIP development. For the purpose of understanding the broader parameters of refugees in Jordan, this section will define various types of refugees and the bodies that support them in the Kingdom.

The United Nations Relief and Works Agency (UNRWA) was created to aid people displaced as a result of the Arab-Israeli wars. It covers those who were displaced as a result of the 1948 Arab-Israeli conflict and also covers their descendants, regardless whether they reside in areas designated as refugee camps or in other permanent communities. The UNRWA also registers people who first became refugees as a result of the 1967 conflict (and their descendants). In many cases UN High Commissioner For Refugees (UNHCR) also provides support for the children of refugees. Whereas other refugees receive the assistance of the UNHCR, assistance for most Palestinian refugees in the West Bank, Gaza Strip, Jordan, Lebanon and Syria comes under UNWRA – including those in the refugee camp in Zarqa governorate. Jordan is currently home to nearly 2 million Palestinian refugees.<sup>46</sup>

There are 450,000 Iraqis estimated to be in Jordan, in addition to 2,200 asylum-seekers from other countries, primarily Somalia and Sudan, though it is difficult to know the exact figure. Current unrest in Syria has resulted in a significant influx of Syrians to Jordan during the past year. Government estimates indicate about 73,000 refugees entered from Syria during March 2011-March 2012, while UN figures show that the total number of Syrian living in Jordan since the outbreak of the events in March 2011 exceeded 100 thousand.

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<sup>44</sup>National Situation Analysis Report: Women's Human Rights and Gender Equality – Jordan.

<sup>45</sup>Dhillon, Navtej and Yousef, Tarik. Generation in Waiting: The Unfulfilled Promise of Young People in the Middle East

<sup>46</sup>[http://en.wikipedia.org/wiki/Palestinian\\_refugee](http://en.wikipedia.org/wiki/Palestinian_refugee)

Jordan is not a signatory to the 1951 Refugee Convention ;however the authorities and civil society are sensitive to refugee issues. The Government considers Iraqis in the country to be guests, rather than refugees, which ensures that they are secure, though does not provide them with a clear legal status. Jordanians show tolerance to guests in their country, however the situation places strain on the country's national systems, economy and infrastructure. Pressure has become more acute since the global financial and economic crises, and was heightened in early 2011 due to the Arab Spring.

Most refugees and asylum-seekers live in urban areas and lack community support. Many are poor and unable to gain access to livelihoods; they are vulnerable and many require assistance and protection from violence and exploitation.<sup>47</sup>

## 2.11 Trafficking in Persons

MCC's core mission, reducing poverty through economic growth, does not directly address human trafficking. However, MCC investments do aim to enhance economic opportunities and increase incomes, two factors that reduce people's susceptibility to TIP risks. MCC considers trafficking in country eligibility design, compact design and implementation and in exchanging experience with related parties on trafficking.

Jordan is a destination and transit country for adults and children subjected to forced labour and, to a lesser extent, sex trafficking. Jordan is currently placed in Tier 2 of the US State Department categorisation. Small numbers of Jordanian adults are reportedly subjected to forced labour as low-skilled workers in Qatar and Kuwait, while Jordanian children employed within the country as mechanics, agricultural labourers, and beggars may be exploited in situations of forced labour.

Jordan's sponsorship system binds foreign workers to their designated employers without adequate access to legal recourse when they face abuse and without the ability to switch employers, thereby placing a significant amount of power in the hands of employers and recruitment agencies. Migrant workers are rendered vulnerable to forced labour due to indebtedness to recruiters, negative social attitudes toward foreign workers, and legal requirements that foreign workers rely on employers to renew their work and residency permits.

Conditions of forced labour exist in various sectors, including domestic work, garments and agriculture. This includes unlawful withholding of passports, delayed payment, non-payment or underpayment of wages, forced overtime, and, to a lesser extent, verbal and physical abuse. Egyptian migrant workers may also experience forced labour in the construction and building maintenance sectors.<sup>48</sup>

## 2.12 Women's entrepreneurship, access to finance and micro-credit

Ninety per cent of all businesses in Jordan are small and medium enterprises (SMEs) with women accounting for only 4% of all entrepreneurs in the formal sector. This rate is one of the lowest in the region and very low by world standards, where the average is 25-33%.

<sup>47</sup><http://www.unhcr.org/cgi-bin/texis/vtx/page?page=49e486566>

<sup>48</sup>United States Department of State, *2011 Trafficking in Persons Report - Jordan*, 27 June 2011, available at: <http://www.unhcr.org/refworld/docid/4e12ee6fc.html> [accessed 25 March 2012]



Private enterprise in Jordan is male-dominated; women's entrepreneurship is underdeveloped, marginalized and under-valued as it mainly operates along traditional gender roles. Three-quarters of women's businesses are home-based, limited in scope for profit and representing a narrow range of traditionally 'feminine' skills, such as sewing, embroidery, production of other handicrafts, provision of beauty services and commercial trade in groceries or clothing.<sup>49</sup>

The Central Bank of Jordan estimates that 704,583 women have bank accounts in Jordan<sup>50</sup>, with deposits totalling 1,0971 million dinars (about 2,194 million USD). The Arab Bank calculates that women's deposits have reached 318.6 million dinars (637 million USD), which represents only 8.6% of the gross deposits in the bank. These figures suggest that if Jordanian women wish to invest in or start a business, they may not have large amounts of personal investment capital, and must therefore seek alternate sources of access to finance. However, research indicates that women entrepreneurs in Jordan face considerable gender-specific barriers to accessing loans, such as having to provide a guarantee from their husbands and being subject to larger collateral amounts.<sup>51</sup> Research has indicated that men are usually interested in acting as guarantor if they can have control over the money; few women have the means to guarantee others' loans.<sup>52</sup>

Difficulties in accessing formal credit have resulted in some Jordanian women turning to micro-credit. However, they form only a small proportion of borrowers on government institutions that provide micro-credit; only 12% of Agricultural Credit Corporation (ACC) borrowers and 16% of Development and Employment Fund (DEF) borrowers are women. There appear to be serious issues with low payback rates, which is not surprising given women's relatively lower access to income in Jordan.<sup>53</sup>

The Micro Fund for Women (MFW) is the only non-government institution in Jordan that specifically targets women. Although MFW has been able to support some women's businesses in Amman and to a lesser extent those in other major towns, it has not yet succeeded in promoting micro-enterprise amongst women in rural areas.<sup>54</sup>

Three major private funds (Jordan Access to Credit Project, Ahli Micro-financing Company, Jordan Micro-credit Company) and the Jordanian Hashemite Fund for Human Development's (JOHUD) small credit scheme have a high number of women clients. JOHUD's Small Business Development Centres have noted problems with establishing sustainable micro-credit services in rural areas, citing high poverty levels, scattered populations, limited markets, cheap imported goods and traditional constraints on women's mobility as reasons.

## 2.13 Gender-based violence, including sexual harassment and workplace violations

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<sup>49</sup>Sustainable Achievement of Business Expansion and Quality (SABEQ) Jordan Gender Assessment, 2007. Prepared for USAID.

<sup>50</sup> CIA estimates that there are 1,921,504 women in Jordan between the ages of 15-64; these figures would indicate that about 36% of women in this age group have bank accounts.

<sup>51</sup>Sustainable Achievement of Business Expansion and Quality (SABEQ) Jordan Gender Assessment, 2007. Prepared for USAID.

<sup>52</sup> *ibid.*

<sup>53</sup> *ibid.*

<sup>54</sup> *ibid.*

Data on sexual harassment in Jordan is not easily obtained; discussing this issue is highly taboo in the Arab world in general. Anecdotal evidence and commentary from women's groups, however, indicate that this is an issue of significant concern from a gender perspective.

The types of sexual harassment that constitute an offense under Jordan's Penal Code are:

- Sexual assault
- Attempted sexual assault
- Physical molestation or touching involving intimate areas of the body, defined as areas which are customarily kept covered by clothing in public venues and conventional settings
- Behavior constituting a breach of public morality such as indecent exposure

The Jordanian Labor Code<sup>55</sup> gives the Minister of Labor the authority to either temporarily or permanently shut down any enterprise in which an incident of sexual harassment (as defined in the Penal Code) has taken place. Workplace sexual harassment includes a variety of behaviors, including sexual assault, generally defined as any involuntary sexual act in which a person is threatened, coerced, or forced to engage against his or her will, or any sexual touching of a person who has not consented. Not all types of workplace sexual harassment are illegal under Jordanian law. As the ILO's Committee of Experts on the Application of Conventions and Recommendations points out, *quid pro quo* sexual harassment and some types of hostile environment sexual harassment are not expressly prohibited in Jordan.<sup>56</sup>

In October 2008, Amnesty International (AI) published a critical report on the conditions of women migrant domestic workers in Jordan. AI found that there are over 40,000 domestic workers registered at the Jordanian Ministry of Labor (MoL), the vast majority of them are from Indonesia, the Philippines and Sri Lanka. A further 30,000 were estimated as working illegally without any contract documents. Domestic workers were not covered by the Labor Law until new regulations were passed in July 2008, protecting essential rights such as freedom of movement. However, enforcement has been found to be weak. A Ministry of Labor committee charged with solving labor disputes failed to secure unpaid salaries of domestic workers or adequately protect workers from working long hours and from remaining trapped in abusive households.<sup>57</sup>

The report found that many of these workers are not paid some or all of their already low wages, working an average of 16 to 19 hours a day without days off. Many suffer physical and mental abuse, in particular beatings. Some of these women are trapped in Jordan either because their employer has taken away their passports and locked them in the house or because the employer has not renewed their residency and large fines have accrued. There are cases of rape and sexual abuse among the women; an embassy had reported to AI 12 cases of rape in 2007.

The most prominent achievement to combat this problem was the drafting of a "Special Working Contract for Non-Jordanian Domestic Workers", prepared by the MoL and UNIFEM in 2003. The contract delineated the rights of workers to medical care, one day off a week

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<sup>55</sup>Article 29-B of Jordan Labor Law as amended 2008

<sup>56</sup>CEACR: Individual Direct Request concerning Discrimination (Employment and Occupation) Convention, 1958 (No. 111) Jordan (ratification: 1963) submitted: 2011. Quoted in Fishman, Phillip, Programme Manager, Better Work Jordan. *Response to Classic Fashion Apparel Industries allegations of sexual assault and Better Work Jordan follow-up on the issue of sexual harassment.*

<sup>57</sup>Human Rights Watch, 2011

and timely payment of wages. It also stated that the employer is responsible to bear the costs of work and residency permit and that the passport must remain with the passport owner. However, this contract did not specify enforcement or punishment mechanisms for the employer should they not abide by its conditions. In fact, AI indicated that there was no evidence of any noticeable impact of this contract on the conditions of domestic workers in Jordan.<sup>58</sup>

## 2.14 Women and water in Jordan

### 2.14.1 National level

Women play an important role in water resources management and conservation in Jordan. Governmental and non-governmental organizations alike have begun to involve local communities, especially women's groups, in water resources management and conservation activities. Women's participation in water management programs were found to be highly effective in adopting and transmitting the message of water conservation and management to other community members, especially families and children.

The role of women in the management of water resources is key in countries of extreme water scarcity such as Jordan. Women as decision makers, extension engineers and researchers can play essential roles. In Jordan, women in the public sector (Ministry of Water and Irrigation and Ministry of Agriculture) have demonstrated a high level of performance in the management of irrigation projects and extension services. The involvement of women in managing small-scale irrigation projects has improved the efficiency of water use. At the household level, women are most often the collectors, users and managers of water, as well as farmers of rain fed crops. Due to these roles, women have considerable knowledge about water resources, including quality and reliability, restrictions and storage.<sup>59</sup>

However, constraints such as lack of access to economic resources, lack of participation in decision-making processes and lack of awareness, social norms that act as barriers to women engaging in non-traditional 'feminine' work, lack of supportive legislation hinder the effective participation for women in water management and conservation.<sup>60</sup>

### 2.14.2 Household and Community level

Women and children provide nearly all the water for the household in urban and rural areas as well as looking after home gardens. Domestic water is used for processing and preparing food, for drinking, bathing and washing, for irrigating home gardens. In situations of scarcity, such as when water is turned on only once a week or fortnight, women bear responsibility for finding methods to store water in anticipation of when the supply is cut off, and for accomplishing as much domestic work requiring water as possible during the time it is

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<sup>58</sup> <http://www.jica.go.jp/activities/issues/gender/pdf/e08jor.pdf>

<sup>59</sup> *Working paper*, The Gender and Water Situation in the Mediterranean Region, M. Shatanawi -Professor, Faculty of Agriculture, University of Jordan, Amman

<sup>60</sup> Smirat, Samira. The Role of Women in Water Management and Conservation in Jordan.2006.

available. Men interact with water authorities. A more in-depth analysis of these roles may be found in , Section 1.

## 3 Legal and Policy Review

### 3.1 Overview

Per the MCC Gender Policy, due diligence – and the formulation of this SGIP – includes a determination about policy, legal and socio-cultural constraints to women and men becoming full beneficiaries of project, and what design elements are required to remove or compensate for these constraints. While Sections 2 and 1 of this SGIP deal with socio-cultural elements, this section addresses the policy and legal situation in Jordan, with reference to gender, water and the Compact.

The purpose of this section is twofold:

- Review of gender integration in relevant national and international policy commitment, including draft or existing gender policies, water legislation and implementation issues
- Identify any laws that have direct bearing on issues that might be encountered with the implementation of this SGIP

### 3.2 Assessment done during Compact Due Diligence

The key reference document for due diligence at this point is the final DESIA of the three Compact projects, which considered environmental and social risk factors within the proposed project activities, as well as the legal and regulatory framework within which it will be implemented. Table 5, below, provides a list of those laws and regulations examined in the DESIA; of these, only the Labour Law will be examined more thoroughly in the SGIP as the others do not have gender-specific implications.

**Table 5 Laws and regulations considered as part of DESIA with relation to gender**

No.	Law/regulation	Does this law have reference to gender?
1.	Environmental protection law	No; covered in DESIA
2.	Environmental Impact Assessment Regulation	No; covered in DESIA
3.	Water Authority Law (No. 24, 2004)	No; covered in DESIA
4.	Agricultural Law (No. 22, 2005)	No; covered in DESIA
5.	Penalty Law	No; covered in DESIA
6.	Civil Defense Law	No; covered in DESIA
7.	Municipalities Law	No; covered in DESIA
8.	Traffic Law	No; covered in DESIA
9.	Labor Law (No. 12, 2008)	Yes
10.	The Antiquities Law	No; covered in DESIA
11.	Public Health Law	No; covered in DESIA
12.	Acquisition Law	No; covered in DESIA
13.	Jordan Ambient Air Quality Standards (JS: 1140/2006)	No; covered in DESIA
14.	Jordanian Standards for Treated Domestic Wastewater (JS: 893/2006)	No; covered in DESIA

No.	Law/regulation	Does this law have reference to gender?
15.	Jordanian Drinking Water Standards (JS: 286/2008)	No; covered in DESIA
16.	Regulations for Protection of Birds and Wildlife and Rules Governing their Hunting	No; covered in DESIA
17.	Guidelines for Prevention of Noise, 2003	No; covered in DESIA
18.	Regulations No. (1) of year 2006: Instructions for the elimination of unsanitary occurrences related to health harms generated from workers communities residential units	No; covered in DESIA
19.	Management of Solid Waste Regulation, 2005	No; covered in DESIA

### 3.3 Jordan's International Commitments

Jordan is signatory to all major international instruments pertaining to women's rights and gender equality, including the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights, the International Covenant on Civil and Political Rights, the Convention on the Political Rights of Women, the Convention on the Rights of the Child, the United Nations Convention against Transnational Organized Crime and its Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children, the Arab Charter of Human Rights, and the International Labour Organization (ILO) conventions on equal remuneration and discrimination in respect of employment and occupation, among others. It has ratified related commitments at the regional level in the form of

Jordan is signatory to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, ratified in 1992), but does not consider itself bound by the following provisions:

- Article 9, paragraph 2 – relating to men and women's equal rights with men with respect to the nationality of their children
- Article 16, paragraph 1c – relating to rights arising upon the dissolution of marriage with regard to maintenance and compensation
- Article 16, paragraph 1d – relating to equal rights and responsibilities as parents, irrespective of marital status, in matters relating to their children, where children's interests are paramount
- Article 16, paragraph 1g – relating to husbands and wives having equal personal rights, including the right to choose a family name, a profession and an occupation<sup>61</sup>

In 2009, Jordan removed its reservation to Article 15<sup>62</sup>, which granted women freedom of mobility and the right to choose where they live without needing permission from male family members.<sup>63</sup>

The CEDAW committee found that government's employees are generally unaware of the Convention and the rights and obligations stipulated in it, nor do they know the roles and responsibilities of public departments with respect to the Convention. There is some

<sup>61</sup><http://www.un.org/womenwatch/daw/cedaw/reservations-country.htm>

<sup>62</sup> Article 15, paragraph 4 (a wife's residence is with her husband). The UN CEDAW web page does not yet reflect this change.

<sup>63</sup> This is not to say that there are not social restrictions on women's movement, only that there are not legal barriers.

unevenness in support for CEDAW with expressed opposition by the Juristic Islamic Rulings Department to Jordan's involvement with the Convention.<sup>64</sup>

### 3.4 National Laws

Since 2007, the Government of Jordan has taken significant steps to address issues raised by civil society regarding the status of women in national law:

- Issue the Law amending the Labour Law of 2008, which provides that sexual harassment is punishable under article 29, and increases under article 77 the penalty for violating Articles in the section on women's and children's rights
- Ratify the Protocol to criminalize all Forms of Trafficking in Women and Children and the Protocol on Labour.
- Issue the Domestic Violence Law
- Increase women's quota in the Parliament from 6 to 12 seats

Despite the on-going endeavours to advance the principles of equality and non-discrimination, violation of women's rights is still common within families, society and the state. National policies, laws and social practices still do not recognize women's rights based on the principles that CEDAW was created for, namely substantive equality, non-discrimination, and social justice (Shadow report to the 5th Jordan CEDAW report)

Women's rights groups and civil society actors in Jordan are working to promote the status of women's freedoms in all aspects of life. Their activities include lobbying for legal reforms and better rights protections, providing services such as counselling and legal aid for women, and implementing numerous advocacy projects. The government is engaged in a dialogue with women's rights groups that have helped to advance women's rights as a key component within Jordan's overall strategy for political development.

#### 3.4.1 The Jordanian Constitution

Article 6, section (i) of the Jordanian Constitution states: (i) Jordanians shall be equal before the law. There shall be no discrimination between them as regards to their rights and duties on grounds of race, language or religion'.<sup>65</sup> While many view this as a firm, if implied, commitment to gender equality, many civil society groups call for the inclusion of language specifying 'sex', in addition to 'race', 'language' and 'religion' before the Constitution may be fully said to address gender-related discrimination. While the Constitution refers to the right of 'every Jordanian' in numerous articles, it fails to prohibit gender discrimination specifically. For example, Article 6(2) of the Constitution stipulates 'The Government shall ensure work and education within the limits of its possibilities, and it shall ensure a state of tranquillity and equal opportunities to all Jordanians'.<sup>66</sup>

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<sup>64</sup> Jordan Shadow NGO Report Submitted to the CEDAW Committee, Genève, 2012

<sup>65</sup>The Constitution of Jordan ([http://www.kinghussein.gov.jo/const\\_ch1-3.html](http://www.kinghussein.gov.jo/const_ch1-3.html))

<sup>66</sup>Women's Rights in the Middle East and North Africa: Citizenship and Justice , Jordan , Page 107

### 3.4.2 The Law of Personal Status

The Jordanian Constitution and National Charter both acknowledge the equality of all citizens. Nevertheless, there are many pieces of legislation, including the Personal Status Law, Social Security and Pension Law and Labor Law that do not guarantee the gender equality implied in the Constitution.<sup>67</sup>

The Jordanian Law of Personal Status was promulgated in 1976. A new version was prepared in 2010 by the Chief Islamic Justice Department (CIJD) including amendments, which, according to the department, are in favour of women. However activists argue that, despite some positive amendments, the new law maintains Sharia judges' authority to allow the marriages of girls between the ages of 15 and 18 and scraps the divorce law that was passed as a temporary law in December 2001.

A positive amendment in the new draft law is the stipulation that in cases where a woman is to inherit property, the property of the deceased should be registered in her name immediately after death and mandating a three-month waiting period before a female can waive inheritance rights. This measure is in response to women losing inheritance rights because they were immediately approached by male relatives following the death of a relative and asked to sign documents that would waive their inheritance rights without knowing it.<sup>68</sup>

### 3.4.3 The Anti-Human Trafficking Law of 2008

The US Department of State categorises Jordan as Tier 2 in relation to trafficking in persons, defined as those governments who do not fully comply with the Trafficking Victims Protection Act (TVPA) minimum standards but are making significant efforts to bring themselves into compliance.<sup>69</sup>

The Jordanian government has signed several multilateral international treaties, conventions and an agreement related directly or indirectly to trafficking in persons, and continues to revise its labor laws. The latest legislation endorsed in 2010 is based on the Optional Protocol for Curbing Human Trafficking, which is based on the Palermo Convention for the Prevention of Human Trafficking, sponsored by the United Nations.

Trafficking in relation to labour in Jordan has had a fair degree of media and public attention in recent years.<sup>70</sup> Jordan's Anti Human Trafficking Law of 2008 prohibits all forms of trafficking and prescribes penalties of up to ten years' imprisonment for forced prostitution and trafficking involving aggravated circumstances, such as trafficking of a child or with the involvement of a public official. Penalties prescribed for labour trafficking offences not involving aggravated circumstances are limited to a minimum of six months' imprisonment and a maximum fine of USD 7,000. Despite some legal prosecutions under this law, there

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<sup>67</sup> Japan International Cooperation Agency, March 2009. Jordan: Country Gender Profile

<sup>68</sup> *ibid*

<sup>69</sup> US Department of State Trafficking in Persons Report, 2011

<sup>70</sup> In 2008 a number of Amman-based companies were accused of using the country as a transit point to forcefully send Asian workers to Iraq. The issue was highlighted in August 2008 when a lawsuit was filed in the USA by a Nepalese man and relatives of 12 of his colleagues, who were killed in Iraq. The men were hired to work "as kitchen staff in hotels and restaurants in Amman, Jordan, before their passports were confiscated and [they were] sent to Baghdad to work", according to a statement by the plaintiffs' lawyers. Source: <http://www.irinnews.org/Report/82587/JORDAN-Government-adopts-anti-human-trafficking-law>



remain significant concerns that the much more must be done in implementation, such as establishing shelter and other forms of assistance to trafficking victims, enforcing bylaws that provide standards for employing domestic workers and operating recruitment agencies, and launching an anti-trafficking public awareness campaign. In working to combat forced labor, the emphasis on conditions in garment factories has left workers in domestic service and agriculture without adequate means of recourse or assistance<sup>71</sup>.

#### 3.4.4 Laws related to politics and gender

Several national laws contain key provisions for enhancing women's participation in political decision making in Jordan. The Amended Jordan Election Law of 2003 provides a quota of 6% for women in the Lower House and the Amended Municipalities Law of 2007 sets a quota of at least 20% for women in municipal councils.

#### 3.4.5 The Labor Law and Civil Service Statute

In Jordan, men and women's participation in the labor force is unequal in terms of employment, employment levels and remuneration. Women's participation is limited by gender-specific social constraints, such as cultural and class-based expectations regarding women's household roles and unofficial 'occupational segregation', where various jobs are seen as appropriate for men or for women.<sup>72</sup>

The 1996 Labour Code applies to all employees in the formal sector with the exception of domestic, agricultural and unpaid workers. It stipulates normal working hours, allows for temporary contracts and outlines terms of leave and dismissal as well as giving the Minister of Labor the authority to either temporarily or permanently shut down any enterprise in which an incident of sexual harassment (as defined in the Penal Code) has taken place.

The employment of civil servants is governed by the Civil Service Statute amended in 2007. It grants civil servants a number of conditions that are more advantageous than those in the private sector. For example, the normal working day is seven hours, and working hours must not exceed 35 per week. Civil servants are entitled to 21–30 days of annual leave depending on their grade, as well as seven days of paid sick leave with extensions possible. Civil servants are also entitled to various allowances and pay increases.

Some legal regulations reinforce notions of a women's work as being secondary to that of her husband and diminish incentives for married women to work. For example, women employees in the public sector are not entitled to receive family allowance if the fathers of their children are alive and fit for work. Furthermore, a deceased wife's pension cannot be transferred to her husband unless he is unfit for work and does not have any other source of income.

In addition to social barriers, there are legal restrictions on women's paid work in Jordan. 'Special benefit' laws (Article 69 of the Labour Law) are intended to lessen the work burden for women and keep them safe from dangerous jobs, for example limiting night work for women to a maximum of 30 days a year, and setting a 10 hour workday limit. While this prevents women from increasing their incomes with overtime work, it is in line with Islamic

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<sup>71</sup> US Department of State Trafficking in Persons Report, 2011

<sup>72</sup> Jordan Gender Assessment, 2003. USAID

tenets in place stipulating that a woman's job must not interfere with her role as a wife and mother.

On the other hand, some regulations are in place that supports working women. In line with international standards, the Jordanian Labour Code protects pregnant women from being dismissed from the sixth month of pregnancy onwards and during maternity leave and grants 70 days' paid maternity leave (women civil servants receive 90 days' maternity leave) – though the inclusion of paternity leave entitlements would be truly gender-responsive. Another article grants married employees unpaid leave for up to two years to accompany their spouse to another location. Women working in enterprises employing ten or more workers are allowed to take one year of unpaid leave to raise a child and to shorten their working day by one hour to nurse the baby.

To make work more attractive to women with children, labour laws include an obligation that day-care facilities are provided at the workplace – though this has the effect of discouraging women's employment in small and medium enterprises within the private sector, where employers are required to provide maternity leave allowances and childcare facilities at their own expense. It is only recently that the Maternity Fund, which is based on social security payments, has been introduced to offset this.<sup>73</sup>

Except as apprentices, who at age 13 may begin part-time training for up to six hours per day<sup>74</sup>, the Jordanian Labour Law of 1996 prohibits any person under the age of 16 from engaging in formal employment. Child labor in Jordan is more common among disadvantaged children and youth and their families, who often lack access to mainstream social services. Jordanian law sets the minimum working age at 16, and the minimum age for hazardous jobs at 18, according to the Labor Ministry. "Hazardous" includes operating machinery, heavy lifting and working in extreme temperatures.<sup>75</sup> Provisions in the Labor Code do not extend to children employed in the informal sector, which includes agriculture, domestic service, and small family enterprises.<sup>76</sup>

### 3.4.6 Law for Protection from Domestic Violence 2008

Domestic violence, especially against women, is acknowledged to be a pressing concern in Jordan. In January 2009, the Protection from Family Violence Law was approved by Jordan's Parliament, making provision for the reporting of domestic violence, including sexual violence and harassment, and for victim compensation. Although this law sets out procedures for ensuring the safety of families affected by domestic violence and punishment of perpetrators, critics argue that it fails to explicitly criminalize domestic violence or provide adequately for the prosecution of those who perpetrate it.

Temporary amendments to legislation that would give women the right to divorce without their husband's consent and establish penalties for perpetrators of family killings remain pending before Parliament.<sup>77</sup>

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<sup>73</sup>Majcher-Teleon, Agnieszka and Ben Slimène, Olfa. Women and work in Jordan: Case Study of Tourism and ICT Sectors, Working Paper. European Training Foundation, July 2009

<sup>74</sup><http://www.kinghussein.gov.jo/resources5.html>

<sup>75</sup><http://newsinfo.inquirer.net/breakingnews/world/view/20081227-180195/Jordan-to-tackle-child-labor-problem>

<sup>76</sup><http://www.dol.gov/ilab/media/reports/iclp/tda2004/jordan.htm>

<sup>77</sup><http://www.amnesty.org/en/region/jordan/report-2009>

### 3.5 Family Law / Personal Status Law

Jordan's Muslim majority (approximately 95% of the population) is governed by the personal Status Law (Islamic law); non-Muslims may apply their own personal status laws.

The legal age of marriage in Jordan is 18 years; the Chief Justice can lower this to 15 years in cases where early marriage is deemed to be in the best interest of the young bride or groom. Following provisions in Sharia, Muslim men in Jordan have the legal right to practice polygamy. They may take as many as four wives, but before marrying a second, third or fourth time, they must prove their financial capability to support another wife and inform any previous wife/wives.

With regards to parental authority – and again in accordance with Sharia – the personal Status Law recognises only fathers as the legal guardians of children. Mothers are seen as the physical custodians and cannot confer citizenship to children born to a non-Jordanian father.

Islamic law in Jordan provides for detailed and complex calculations of inheritance shares. Women may inherit from their father, mother, husband or children and, under certain conditions, from other family members. However, their share is generally smaller than that to which men are entitled. Daughters, for example, typically inherit only half as much as sons. This is usually justified by the argument that women have no financial responsibility towards their husbands and children. A daughter's share can be further diminished by legal transactions related to assets that fathers often undertake with their sons while still alive. Women can also be pressured into waiving their right to inheritance.<sup>78</sup>

### 3.6 National Strategies

#### 3.6.1 National Strategy for Jordanian Women

The key policy that guides the implementation of gender equality and women's rights in Jordan is the National Strategy for Jordanian Women (2006-2010), which focuses on gender mainstreaming in the formulation of public policies.<sup>79</sup>

The Strategy, derived from the provisions of the constitution and the National Charter and was founded on the principles of Islamic Jurisprudence and the values of Arab society, was launched in 1993. It addresses six domains with objectives and measures to improve the status of women: legislative, political, economic, social, and educational and health. The strategy is implemented with the cooperation of governmental and non-governmental organizations.<sup>80</sup>

In 2006, progress made on this strategy was evaluated and the strategy itself was updated for the period 2006 – 2010. The main accomplishment cited was the amendment of legislations and ratification of international conventions. Another progress mentioned is the acknowledgement of the issue of violence against women as “an issue of public concern”.

<sup>78</sup> <http://genderindex.org/country/jordan>

<sup>79</sup> JNCW, National Strategy for Jordanian Women (2006-2010)

<sup>80</sup> <http://webapps01.un.org/vawdatabase/uploads/National%20Strategy%20Jordanian%20Women.pdf>

The new updated strategy outlined an implementation mechanism, which described roles for official institutions, community-based organizations (CBOs), women's society organizations and the Jordanian National Commission for Women (JNCW). The domains covered by the document included legislative, economic empowerment, women participation in public life, human security and social protection (education, health, poverty, female headed families, violence, the elderly, people with special needs, food security, the environment, shelter and housing fields) and media and mass communications.<sup>81</sup>

### 3.6.2 Jordan's Water Strategy, 2012-2022

Jordan's water strategy, 'Water for Life', is currently being revised and redrafted. It builds upon a vision that, by 2022, Jordan will have an adequate, safe and secure drinking water supply, improved understanding and more effective water management, sustainable use of water resources and mitigation measures in place for the effects of increased population growth, among other things. It recognises core principles; including an acceptance that there are limits to the available water supply and that Jordanians must use water more effectively and efficiently.

A weakness of the current strategy is that it is gender-blind and represents a 'top down' point of view for the most part, leaving out the voice of household level stakeholders, both men and women. Although this is a highly technical document and of course applies equally to all Jordanians, there is nevertheless scope for language outlining the importance of the role that women play in water management in Jordan and the need to ensure that their voices are part of the process of identifying issues and developing solutions. To this end, the Social and Gender Specialist has provided suggested language related to gender to the draft, though whether this will be taken up remains to be seen.

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<sup>81</sup> JNCW, National Strategy for Jordanian Women (2006-2010)

## 4 Institutional and Programmatic Review

### 4.1 Overview

This purpose of this section is to provide an overview of agencies, government and otherwise, which have relevance to the project area, work on gender issues in Jordan, and – most importantly – may be sources of cooperation, collaboration and information-sharing relevant to the SGIP and the Compact. The precise nature of this cooperation may not be fully determined at this stage, however could take the form of sharing materials, training, facilitation and access to women’s groups, etc. Identifying and refining such cooperation will be the ongoing task of the SGIP and the Social and Gender specialist, MCA-J. Each section, below, will be divided into two parts: 1) description and 2) relevance to the Compact.

### 4.2 CBOs and NGOs

The process of narrowing down and selecting CBOs to appear in this section was first to meet with the Head of the Jordanian Women’s Union (JWU) – the umbrella for all CBOs working with women – in Amman, who recommended a meeting with the Zarqa JWU branch. There, the Coordinator identified active CBOs with whom the Compact/SGIP could potentially cooperate in integrating gender and social dimensions into its work. The following institutions should be considered an initial group of interest, however as the SGIP is updated it is expected that there may be changes or additions as opportunities arise and more information becomes available.

#### 4.2.1 Jordan Women Union (JWU)

##### 4.2.1.1 Description

The main objective of the JWU is to raise the status of women in Jordan, and integrating them into the overall development process in order to foster equality within the context of realistic and acceptable roles between men and women.

The main JWU programs are:

1. Economic empowerment program: contribution in providing employment opportunities for women, especially poor women and therefore improving the standard of living for the family members of beneficiaries.
2. Political empowerment program: the Union views the participation of women in decision-making as fundamental rights and key elements of women’s social, economic and political advancement; the Union works in this area in cooperation with many institutions and stakeholders across a range of projects.
3. Legal Empowerment Program: funded by UNESCO in October 2009, this program includes women’s awareness-raising about various laws and regulations that relate to them, as well as awareness of the international conventions to which Jordan is signatory. It runs in coordination with Jordanian universities and other legal institutions.

JWU also promotes women's participation in socio-economic development and political spheres through implementing community outreach programs, community education in socio-economic, legal, environmental and health arenas, awareness on family and family counselling and outreach to attract young people and organizations in the area of small trades.

#### 4.2.1.2 Relevance to Compact/SGIP

Because of their key position as an umbrella organisation of women's CBOs, and because they have a presence in Zarqa governorate, the JWU have relevance to Compact activities and have already begun to play a facilitating role. As stated earlier, they provided early identification of CBOs with whom the SGIP could explore cooperation and it was through the JWU that the DESIA consultant invited CBOs to scoping and public disclosure meetings. They will provide a valuable facilitation service as the Compact continues, inviting a range of stakeholders (Municipality, Directorate, police, WAJ, community level, etc.) to relevant consultations and activities.

### 4.2.2 Mercy Corps and IDARA

#### 4.2.2.1 Description

The USAID-funded Instituting Water Demand Management Project (IDARA), in partnership with Mercy Corps, selected, implements and manages seven community grants under their program for residential network maintenances and plumbing services under the activities of the Community-Based Initiatives for Water Demand Management (CBIWDM). The overall goal is to build the capacity of 135 Community-Based Organizations (CBOs) to enable them to address water scarcity by providing grants to be used as revolving loans for residential and farm water-related projects in four Governorates in the North: Irbid, Jarash, Mafraq and Zarqa.

In order to address the challenge of Jordan's limited water resources, CBOs were supported to establish and oversee a lending system for community water management (maintenance of residential networks; water tanks, floats, water pipes, faucets, and installation of water saving devices), and raising awareness among their constituencies. The project began in 2008 and has had more than 300 beneficiary families so far.

Parallel to the funding, the project provided intensive training for CBOs on how to operate and manage a Revolving Fund; formal training comprises Proposal Orientation Workshop, Revolving Loan Management, Technical Training and Business Management Training.

#### 4.2.2.2 Relevance to Compact/SGIP

IDARA concluded their activities in March 2012. As the project had aims similar to those of WSH (awareness raising, revolving funds and the installation of water saving devices), lessons learned from this project will be important for MCA-J. WSH can coordinate with CBOs who benefited from IDARA capacity building to provide awareness raising – and possibly training – in water management and related issues to Compact beneficiaries, with a focus on women.

### 4.2.3 Working Women CBO

#### 4.2.3.1 Description

The Working Women CBO is the oldest in Russeifah, with a mandate to enhance the status of the community, targeting the poor and women through education and training. They are

well connected in the project area, working in cooperation with local associations, the Jordanian Women's Union and the Federation of Associations.

#### 4.2.3.2 Relevance to Compact/SGIP

The Working Women CBO are a well-trusted entity in the community, and are willing to provide facilities for training as well as assistance in identifying beneficiaries and target groups within the community (for example, for targeted outreach activities) as well as help from their group of volunteers.

#### 4.2.4 Khawla bent al Azwar

##### 4.2.4.1 Description

Khawla bent al Azwar is one of the most active CBOs in Zarqa city, with a mission to serve the community, women, youth and children, especially through the provision of employment opportunities and awareness-raising. It supports poor families, provides material and cash assistance, ensures the care of orphans and facilitates women and girls to become active and productive in their communities. It conducts education and seeks to open doors and opportunities for work and income generation.

##### 4.2.4.2 Relevance to Compact/SGIP

Khawla bent al Azwar is a trusted CBO in one of the project areas, with experience of administering revolving funds (300-1,500 JD for recipients to start income generation projects such as home-based catering and sewing) and knowledge of and access to many of the most disadvantaged people in the community. They have provided training on home water system maintenance and could potentially be a source of cooperation for the WSH activity, providing training and administering grants/revolving funds.

#### 4.2.5 Al –Sokhna

##### 4.2.5.1 Description

The main objective of this CBO is to raise the level of women's social, cultural and health in various areas, through training and equipping women for employment. It has established local projects that benefit the community in the area of Sokhna.

##### 4.2.5.2 Relevance to Compact/SGIP

After attending the compact scoping and public disclosure meetings, this CBO may support Compact activities, especially with regard to promoting non-traditional employment opportunities for women. Because are near to the As-Samra treatment plant area, they could potentially play a role in enhancing women's participation in local employment offered by the expansion project.

#### 4.2.6 Jordanian National Forum for Women (JNFW)

##### 4.2.6.1 Description

Established in 1995 through an initiative of Princess Basma Bint Talal, the JNFW has since become a key resource for the women's movement in Jordan, with coverage that includes rural and desert areas through branches in every governorate in the Kingdom (including Zarqa) and a membership of 120,000. JNFW works to support the implementation of the National Women's Strategy as well as any other relevant national strategies through

awareness raising and training in political, legislative, health, economic and environmental fields.<sup>82</sup>

#### 4.2.6.2 Relevance to Compact/SGIP

The JNFW is the key body to promote the SGIP and related activities at central levels once engagement in the project areas is underway, assisting MCA-J to promote social and gender integration within discourse on water and infrastructure work in Jordan.

### 4.2.7 Soldier Family Welfare Society

#### 4.2.7.1 Description

The Soldier Family Welfare Society is a non-profit civil association founded in 1971. It provides assistance the families of soldiers throughout Jordan through monthly cash assistance. It also works in disadvantaged areas with high population density on raising levels of family income and capacity building to enhance livelihood opportunities. They target the poorest members of the community, with a focus on the families of soldiers.

#### 4.2.7.2 Relevance to Compact/SGIP

The Soldier Family Welfare Society are active in Zarqa city, implementing a grant system for tanks and water reuse, as well as revolving funds for home-based catering and other women's income-generation schemes such as packaging and selling seeds and running kindergartens in addition to enhancing community health through provision of direct medical care and conducting health awareness campaigns. The nature of their cooperation with Compact activities is to be explored.

### 4.2.8 Community Committees

#### 4.2.8.1 Description

Although not CBOs, Community Committees are described here as potential entry points to local leaders and the household-level stakeholders they represent. Not every community has one, although at the time of writing there are several in Russeifa and in Zarqa city Community Committees are locally-elected, and contain both women and men members – though according to participants in focus groups, women's voice in decision-making within the Committees may be nominal.

#### 4.2.8.2 Relevance to Compact/SGIP

Community Committees provide an important entry point to local level stakeholders as well as a potential avenue for targeted outreach and awareness-raising on social and gender integration.

## 4.3 Donors/Development Partners

This section summarises the donor projects with most relevance to this Compact for collaboration, cross-working and information sharing in implementation of this SGIP.

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<sup>82</sup> [www.jnfw.org](http://www.jnfw.org)



### 4.3.1 Japan International Cooperation Agency (JICA)

#### 4.3.1.1 Description

JICA supports improved water supply for the Zarqa WSA, which includes restructuring of the primary and secondary water supply and distribution system in the areas of Zarqa, Russeifah, Hashmiah, Sukhneh and Awajan.

#### 4.3.1.2 Relevance to Compact/SGIP

JICA's experience in the project areas has left some stakeholders unhappy, according to focus group participants. The chief complaint has been the project's failure to consistently return sites of construction to an acceptable condition, creating distrust and dissatisfaction with some potential Compact beneficiaries.

### 4.3.2 European Union (EU): Faculty of Agriculture, University of Jordan and Municipality Strategic Local Development plans

#### 4.3.2.1 Description

The EU funds a project to improve the water supply network in the areas of Zarqa, Al-Gweireyeh, Awajan, Russeifah, Bani Hashem and Dogara .

From 2006-2010, the INCO (International Scientific Co-operation Programme within the Six Framework Research Programme of the EC) financed the "Mainstreaming Gender Dimensions into Water Resources Development and Management in the Mediterranean Region" project. The project emphasized networking and co-ordination of research activities. A total of 14 countries from the Mediterranean Region participated; the Jordanian partner was the Faculty of Agriculture, University of Jordan.

Another EU-funded project supported the development of Strategic and Local Development plans at municipality level (including Zarqa), involving assessing the needs of youth, women and the poorest in order to integrate them into Action Plans and to create activities to enhance their status.

#### 4.3.2.2 Relevance to Compact/SGIP

The University of Jordan may play a role later in providing inputs and insights into the ongoing SGIP process as well as a venue for promoting discourse on MCA-J's efforts to promote social and gender integration in water and infrastructure work in Jordan.

Local Development Units, located within Municipalities, have access to volunteers and provide entry points to building awareness and capacity building on social and gender integration.

### 4.3.3 USAID

#### 4.3.3.1 Description

The United States Agency for International Development (USAID) has been active in the water sector in Jordan for many years, funding and executing projects throughout the country. MCC has coordinated closely with USAID on sector policy, particularly with respect to Jordan's National Water Strategy and tariff scenarios .

USAID is funding a project to develop a comprehensive water and wastewater infrastructure master plan, and to support studies related to wastewater infrastructure improvements in several areas in Jordan, including Zarqa Governorate.

USAID's gender policy, updated in March 2012, commits to integrating approaches that advance gender equality and women's empowerment through an inclusive approach, partnership-building, harnessing science and technology to reduce gender gaps and addressing unique gender challenges in situations of conflict.<sup>83</sup>

#### 4.3.3.2 Relevance to Compact/SGIP

MCA-J will continue to communicate with USAID in Jordan, and has already begun collaborating from the perspective of the SGIP by suggesting gendered language for the draft revised Water Strategy.

#### 4.3.4 Germany

Germany is one of the largest bilateral donors providing both technical and financial assistance to Jordan. Priority in cooperation is given to modernization measures in the water sector. The Development Bank of the Federal Republic and the Federal State (KfW) has also promoted projects to reduce water loss.

The BMZ (Federal Ministry for Economic Cooperation and Development) pursues a dual approach to gender equality promotion: gender mainstreaming in planning, implementation and monitoring, and supporting projects specifically geared towards women in order to compensate for discrimination against them and to help them realise their rights. The Gender Equality Strategy of 2001 contains binding requirements for BMZ and implementing partners and the Action Plan on Gender, 2009-2012 defines areas in which there is special need for action.

##### 4.3.4.1 Development Cooperation: The German Agency for Technical Cooperation (GTZ)

GTZ (also referred to as GIZ) supports the German government in achieving its development policy objectives. Its technical cooperation programme has helped Jordan throughout the past three decades in key areas, particularly water, poverty alleviation and promoting institutions. Since 2001, GTZ has focused on water and water-related environmental and resource protection.

Germany funds the Water Management Middle Governorate project: establishing a water management investment fund to provide the means for urgent investment to improve the service quality and commercial performance of the Water Authority of Jordan's administration in Madaba, Balqa and Zarqa by developing detailed GIS tools for operations and management of the water systems in Zarqa Governorate. Early outputs from this GIS system served as useful inputs to the feasibility study for the MCA-Jordan Water Network Project.

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<sup>83</sup> Gender Equality and Female Empowerment Policy, USAID. March 2012

#### 4.3.4.2 Relevance to Compact/SGIP

Of particular interest to the MCA-J Compact is the Water Wise Women Initiative (WWWI), which grew out of GTZ's Management of Water Resources project. It focuses on awareness-raising and capacity-building of women trainers and volunteers who promote and gain technical skills in efficient water management, including specialised home plumbing training. There is a potential to use and build upon WWWI training materials and lessons learned for Compact and SGIP-related activities.

One such lesson was the importance of building awareness and facilitating employment possibilities for those women trained in plumbing and who wish to use these skills for income generation; only one woman out of the 35 who received training through the WWWI used her skills for income generation, perhaps reflecting cultural constraints that discourage women from working in this field. During focus group discussions held to inform this SGIP, women expressed an interest in learning home plumbing maintenance skills, but not necessarily with the intention of seeking related work or employment. In the coming year, it will be important to understand and address barriers to women's employment in Project areas through outreach targeting both men and women. The MCA-J Social and Gender Specialist (SGS) will explore possibilities for women's formal and informal employment as well as the extent to which women, once trained, may wish to extend the benefits of their training to arenas outside of the home.

## 4.4 Government

The following table summarises relevant Government bodies and provides an indication of relevant experience with water and gender as well as whether there is a physical presence in Zarqa.

**Table 6: Government institutional review**

Institution	Responsible for	Local office in Zarqa	Gender Unit, focal point?	Experience, projects dealing with social and gender equality?	Experience , projects dealing with water?	Nature of collaboration with MCA-Jordan projects
<b>Ministry of Water and Irrigation (MWI)</b>	Water sector, monitoring, wastewater and water systems National water strategy, policies, manage procurement, financial resources. Role also includes the provision, standardization and consolidation of centralized water-related data	Office in each Governorate	No	Project Management Unit has experience with managing donor-funded projects (USAID, IDARA, GTZ WWWI)	Yes – key Ministry dealing with water projects	MCA – J is the implementing agency acting on behalf of the government
Water Authority of Jordan (WAJ)	Under MWI Water sector (urban focus) – an autonomous corporate body responsible for the public water supply, wastewater services and related projects and for overall water resources planning and monitoring, construction, operations and maintenance	Zarqa Water Authority of Jordan (WAJ) Directorate	No	No. Technical arm of MWI – lay pipes	Yes	Full coordination and collaboration in the implementation phase with MCA- J  Entry point for capacity building at Directorate level on social and gender integration
Jordan Valley Authority (JVA)	Socioeconomic development of the Jordan Valley – irrigation, agriculture (rural focus)	No	No	Worked with women in farmers' agriculture associations	Yes	Some relation with As Samra WWTP, as treated wastewater will be provided for agricultural use Increase in water supply, generating opportunity for agricultural (and associated) development and job opportunities in farms and in downstream processing activities or industry including raising of cattle
Ministry of Social Development (MSD)	Support, encourage, follow up projects and activities for national NGOs Key institution dealing with domestic violence, counselling	Directorate in Zarqa dealing with three NAF offices	Yes – a Unit at Ministry level, but not at	Indirect – targeting and identifying stakeholders to receive NAF funds (age, disability, priority	No	Good source of official information at national and possibly Governorate levels

	Proposed, adopted Family Protection Law Tracking progress on international agreements (VAW, CEDAW) Jordanian Women's Union, Jordanian Higher Committee		Directorate level	for widows and women-headed households)		WSH targeting  Entry point at Municipality level for capacity building on social and gender integration
<b>National Aid Fund (NAF)</b>	Under MSD umbrella Direct support for the poorest to rehabilitate household infrastructure, provide housing etc. (?)	Three offices in Zarqa: Zarqa, Russeifah, Hashemiyah	No	Give priority for older people, widows in their criteria	Yes – funds for rehabilitating water networks, tanks	A list of NAF recipients will be provided to WSH to use as a starting point for selecting beneficiaries
Ministry of Health	Health service in Jordan	Directorate in each Governorate + smaller local offices	No	Network (Jordan National Network for Reproductive Health, links with Higher Population Council)	Awareness campaigns related to water and health	Possible source of information for awareness campaign re: health and hygiene Key information source in new baseline re: health and water, disease
Ministry of Municipal Affairs	Supervisory role over the activities of the municipalities and the Joint Services Councils (JSC) operating all over the Kingdom. Local Development Unit volunteers help community to formulate local development plans.	Local Development Units within each Municipality that deal with social work, gender aspects	No	Local Development Plans may incorporate gender, but in-depth gender assessment is not included	No	Invite Directorate level staff to gender training on practical tools
Ministry of Labour	Regulating and enhancing the labour market National Labour Strategy places women and their participation in the labour market at the top of the nation's priorities	Office in Zarqa [attended Public Disclosure session 28 Feb 2012]	Yes	2009 amended Labor Law addressed trafficking in person and how to enhance labor status in Jordan	No	Reference point for issue of child labour and exploitation: per ESMP will be coordination between Contractor, Zarqa MoL office, PCM and MCA-J

## 5 Social and Gender Situational Analysis: Zarqa Governorate

### 5.1 Purpose of the Social and Gender Situation Analysis, Zarqa

The purpose of this section is to elaborate on social and gender issues within Zarqa, specifically. It draws to some extent upon research done as part of the Compact establishment (the socioeconomic Baseline and the DESIAs). However, considerable gaps in gender and social assessment and analysis were identified during the DESIA process for all projects. To address these gaps, fieldwork was conducted in Zarqa and Russeifah to gather household and community level gender-specific information, which informs the bulk of this section.

It must be noted at the outset that some of the issues touched upon in the remainder of this section are not of direct relevance to the Compact per se, however are presented here under the rationale that improvements in gender and social equality may have knock on benefits elsewhere, and thus it makes sense to have a comprehensive, if brief, overview.

### 5.2 Fieldwork

The MCC Gender Policy is in place, essentially, to ensure that Compacts benefit all stakeholders without discrimination, and that, where feasible, activities and monitoring address both practical and strategic needs as identified by women. The Policy requires that gender analysis (for example Harvard and Moser frameworks) be done in the context of any Compact. In order to accomplish these aims – and to allow for the setting and monitoring of gender-sensitive (rather than simply sex-disaggregated) indicators – it is necessary to collect household-level information, such as:

- women's and men's access to finances and decision making processes within the household (and community)
- women's and men's access to and control over water resources, including interaction with water providers
- gendered roles in water provision and waste water disposal practices
- roles in (and attitudes towards) household water system maintenance
- involvement in home-based (and community-based) income generation
- time use and gendered divisions of labour within the household
- employment, entrepreneurship and SMEs
- knowledge of attitudes towards water as it relates to health
- relative levels of access to health care for men, women, boys and girls
- cultural values at the household level that would constrain women's benefitting from the project (for example, cultural barriers to women's employment in construction work)

There is also a need to address gaps identified in the DESIAs. Most of these are covered above, but an additional issue specified in the comments to the DESIAs is that

of social vulnerability, specifically an examination of Palestinian and Iraqi refugees in the project areas.

It is important to acknowledge that, while field work was a useful and indeed essential step in conducting social and gender analysis, it is limited, largely by sampling issues. Participants were contacted by, and thus known to, two CBOs, who hosted focus group discussions. There will be no attempt to quantify responses (i.e. '80% of respondents said...') because the approach was not to attempt to obtain a statically significant or demographically representative sample, as would be the case in larger-scale, survey type research. Rather, the information provided was qualitative and therefore highly subjective – but no less important for that.

### 5.3 Zarqa demographics

Zarqa Governorate is a densely populated area about 30 minutes north and east of Amman. While the average population density in Jordan is 65.9 people per square kilometer, the population of Zarqa Governorate (891,000 in 2009) is concentrated at about 187.1 people per square kilometer, with a male to female ratio of 1.07. Zarqa Governorate is divided into three Districts: Russeifah, Hashemiyah and Qasabah, with nearly 60% of the total population most concentrated in the latter.

Zarqa Governorate is an urban area, with a rural population of only about 5%. The average family size in Zarqa is 5.3 persons, with a reported average annual income of 4,680 JD (or 390 JD per month, 12.82 per day). According to the Socioeconomic Baseline survey, of the project areas, the greatest wealth gap is found in Russeifah district, with comparatively higher proportions of those in the poorest category (under JD 150/month) and in the highest category (300-500 JD/month).

### 5.4 Education and training in Zarqa

"What kind of training would I like? Everything! But it must fit with market needs."  
– *Widow, refugee camp, Zarqa Governorate*

CBO key interviewees indicated that, especially in cases of poverty, some parents begin to keep girls out of education beginning in years 7, 8 and 9 – though this report does not claim to have validation or quantification of this point. In fact, this issue was touched upon during FGD, with most participants stating that they are highly reluctant to take girls out of education for any reason, including helping in the household on Water Days.

As shown in the table below, vocational education is an option far more frequently taken up by males than by females; 100% of the students in the Agricultural stream of vocational education are males. The information provided below indicates that, if anything, there is a reverse gender gap in non-technical secondary education.

Table 7: Educational Levels % by Sex in Zarqa Governorate, 2010

Indicator	Gender Gap	Sex	
		Male	Female
Illiterate (Population Age15+)**	-5.9	3.4	9.3
Children in Kindergarten	9.2	54.6	45.4
Students in Basic Education	2.4	51.2	48.8
Students in Secondary Education	-11	44.5	55.5
Students in Vocational (Industrial) Education	88.8	94.4	5.6

Source: Ministry of Education, 2010

There are five Vocational Training Centres (VTCs) in Zarqa; three cater for male students studying technical subjects, and two for females who follow courses in fields such as sewing, hairdressing, computer skills, tailoring and food production. While some CBOs do offer some non-traditional training to women, it may still be said that training opportunities are in general limited for women in Zarqa, constraining opportunities to gain skills and earn income. Focus group participants were clear and unanimous that if women are to receive training, they would prefer it be provided through trusted CBOs rather than VTCs, as they are local and well known in the community. It should be noted that these conversations were held in the premises of two CBOs, which, together with the limited sample of participants, may well have influenced their answers in this regard.

## 5.5 Employment and income generation

“A woman should stay at home because she has so much to do there, she won’t get it done if she has a job and she will have to spend all of her income on childcare and takeaway. Then we’d both come home tired at the end of work and it would be a problem.”

– Participant, Men’s FGD, Zarqa Governorate

Women’s options for taking up employment or income generation activities in Zarqa are largely determined by the preferences of her husband and parents-in-law. Most FGD participants, both women and men’s groups, indicated that men in the community prefer that women do not seek outside employment, though developing a home-based industry was viewed as acceptable. The reasons given for this varied: some had to do with women’s roles in cooking and cleaning the home and in caring for children (and the conflict that would result if she were busy with external employment); some cited religion (‘Islam instructs the man to be the provider, not the woman’) and some related to the limited fields (health and education) where women’s work is deemed acceptable.

While it was beyond the scope of the fieldwork to ascertain how many women engage in domestic businesses, anecdotal evidence suggest that although this is not uncommon, it is nevertheless a minority of women. Although, again, it was beyond the scope of fieldwork to determine profit amounts for this type of work, it seemed to vary between very little and JD 200/month (for example, for a good month of home



catering). There was consensus that women struggle to market home business and products and may rely on older children to serve that purpose. When asked why more women do not start their own business, the response was consistent: a lack of investment money. In focus groups, men were asked if they would be supportive of their wives doing home-based industry; while most said that they would support it, there was a consensus that they would not support her going outside to market her business.

Respondents to the survey conducted as part of the DESIA think that the project will have a positive effect on employment – 60% estimated that men would benefit, 40% that both men and women would benefit. The DESIA predicts that men would benefit during construction and women during operation, presumably in acknowledgement of the near-impossibility that a woman in the project area would take up a job in the non-traditional, highly public field of construction. However, the DESIA is insufficiently specific about how women are meant to benefit fully from employment opportunities.

DESIA consultations found evidence that women in Zarqa use micro-credit loans to bridge gaps in ongoing living costs (such as schooling), rather than for enterprise – which dovetails with the observation of the CBO Khawla bent al Azwar, who note that some of their loans are used in this way in the context of poor households. Focus group participants said that while women may access smaller loans (around JD 150), larger loans are in men's names; one participant has a JD 1,500 loan from the Working Women's Union for an income generating project, though it is in her husband's name). Many women expressed the view that taking a loan is neither feasible nor attractive, as interest rates may be high and they lack the ability to pay back reliably. In one men's FGD, the point was made that there is a religious element to the reluctance to take a loan, as the practice of loaning money and charging interest is *haram*.

## 5.6 Health

“Especially in the warm season, I am taking one of my children to the health centre two or three times each month. The poor water conditions we have contributed to problems like diarrhea and stomach-ache.”

– Participant (mother), Women's FGD

Health care in Zarqa is provided by the MoH, the armed forces and the private sector. Eight hospitals provide 9.5 beds for every 10,000 citizens, while 35 health centres, 7 village clinics, 35 maternity and child health centres, 23 dental clinics, one epidemic disease centre and 241 pharmacies cater for non-hospital care. The majority of focus group participants did not have health insurance and rely on public systems – the norm, they estimated, for their community is about 40% of people covered by health insurance with the remainder not covered.

While both men and women may play a role in family health, for example taking a sick child to a doctor, this seems much more often to be the role of the wife. In fact, women reported an astonishing number of trips to the health centre or doctor, between two and four times per month in the spring and summer, depending on the number of children in the home. Though this was neither triangulated nor quantified at this point, estimated costs reported by both men and women in focus groups ranged from JD 30 to JD 120 per month. There is also a significant investment of time, in that a trip to a crowded health centre may or may not result in being seen immediately, or even on that day. From participants' reports, it seems to be most often the woman taking a child on such visits – a reason for leaving the house that husbands find acceptable. This issue should be explored in further research conducted as part of the ongoing SGIP updating

process – while one benefit of the project is expected to be a reduction in the need for health care, from a gender perspective, taking children to doctors, though costly in terms of money and time, may provide an opportunity for women to do informal networking.

Men and women focus group participants unanimously agreed that there are significant water-related health problems in their communities, especially in spring and summer months. Though nearly all of the men reported having been aware of various MoH health campaigns, fewer women reported the same. (The same is true for water-specific campaigns, with more men aware of public messages, etc. than women). This was underscored during an interview with a divisional MoH representative, who reported difficulties in reaching some women through health-related campaigns. The strategy to overcome this is to try to send information home with children, and also reach women through reproductive health services, which most women access at some point.

## 5.7 Gender norms at the household level

There was much evidence to indicate a gendered division of labour within households in Zarqa, with women (and to some extent girls) responsible for cooking, cleaning, childcare and 'indoor' domestic work and men responsible for working outside of the home.

The family size reported by focus group participants generally ranged from 6 to 13, though a family size of 18 was reported where the man had more than one wife. Where feasible, participants were asked to discuss the decision making dynamic around child spacing (as a proxy indicator for women's access to decision making within the family). Nearly all said that reproductive decisions are the domain of the husband, with the possibility of significant involvement by either mother in law.

In terms of financial decision making, reports varied. There was a fair degree of consensus that women make decisions about small, daily expenditures such as food, though while women said they were given a spending allowance by their husbands, the latter mostly denied providing an allowance for their wife's autonomous use. Some financial decisions, such as schooling and health, were said to be taken by both men and women together. The general picture that emerged was one where, though the wife may participate in and even control small spending decisions, financial decision making ultimately lies in the hands of the husband.

Norms around mobility seemed to be that, while women's mobility was not entirely restricted by all husbands, it is dependent upon the husband's preference. Most men and women reported that if the husband was not at home and shopping, for example, needed to be done, then the woman could go out for that purpose. Similarly, however, most participants reported that if the husband or an older son was available, it would be preferable that he would be the one to leave the home and go out. A minority of women said they may pay social visits while husbands and children are at work or school. While some men expressed the opinion that women should not go out at all ("I wouldn't want my wife to go out of the house, because that would not reflect well on me," and "Islam says women should stay at home"), others expressed the view that for purposes such as shopping and health clinic visits, or for work in the fields of education and health, going outside is acceptable.

Time-use exercises were used in focus groups to shed light on household gender roles as well as time spent on water-related activities by both men and women. Results show women engaged in a full time schedule of domestic work including cleaning, preparing and providing and cleaning after family meals. The hours between 6a.m. and 4p.m. are the busiest in this regard, while between 4 and midnight, with the exception of dinner, the domestic work schedule may relax. By comparison, none of the men reported doing any domestic work, though they did report working outside of the home and purchasing necessities for the house. (Daily Calendar results may be seen in Annex 3).

## 5.8 Access to water and wastewater services

Every focus group participant, with the exception of WAJ employees, said that there are serious issues both with water infrastructure (leaks, specifically) and with poor water quality in Zarqa; the lack of trust in supplied water is evident in the widespread use of 'bottled' water, plastic containers that hold several litres of water and are refilled by a private company at a cost of about JD 20 per month. The only exception to the use of bottled water was three people who have water filters installed at home – a feature that costs up to JD 300 and seems to be the exception in households in Zarqa.

All participants met during field work have at least one water tank (located on roofs), though often in a state of poor repair. They report that a minority – only the very poorest – do not have any tank at all. In such cases, women fill buckets while water is supplied to try to save as much as possible. Households may also ask extra water from neighbours when supplies run low and sometimes neighbours will share a tank, contributing a share of the cost of tank refills. All participants have water networks connections.

Most participants report having one Water Day per week – the time when the water supply is turned on and runs for about 12 hours, beginning at 6am – though those in lower lying areas may have two or three.

Most of the interviewees and focus group participants were connected to wastewater systems, though many knew of someone who was not. In this case, a septic tank is used and emptied professionally at a cost of JD 30-40 each time (anywhere between monthly and every three months). Because all participants were connected, there was no opportunity to discuss gender roles in wastewater system management. However it would be reasonable to extrapolate that some of the same rules would apply to this as to overall household water system management – i.e., women are responsible to oversee the capacity of the septic pool and recommend their husbands to empty these pools, either men or women may be involved in calling for this service, but it is more likely that if the man is available, he will be the one to call.

## 5.9 Roles and responsibilities in household water and wastewater management

Focus groups and interviews indicated a distinct gender division of labor with regard to household water. Though reports of how often water tanks were cleaned varied (some said as often as monthly, some every three months, some every six, and some never), there was consensus that children (both boys and girls over the age of 13 or so) and sometimes men do this task. In the Baseline survey, women who rented their homes reported that they do not clean their water tanks – too expensive to have someone else do it, too physically difficult for them to do.

In group discussions, men reported usually being the ones who would call in outside services, such as maintenance and repair, though many women also reporting doing this as necessary. All agreed, however, that a woman could not be alone in the home while a repairman visited, often relying on the presence of a son or the son of a neighbour to provide chaperonage.

Water Days present an extreme illustration of the gendered division of labor. While women devote this day to a range of water related activities – storing water as well as cleaning – men’s role is to keep an eye on the tank and ensure that it does not overflow. Though women said they would be extremely reluctant to resort to keeping a daughter out of school to help on Water Day, it is not an uncommon practice to call in another female relation or even to take the day of work (if she is employed). Indeed, during the course of fieldwork, the normally over-attended SGIP focus groups only drew a very small handful of women when they took place on a Water Day.

## 5.10 Community leadership

Focus group discussions touched upon the issue of community leadership both in order to understand the gendered dynamics of ‘power’ at community level and to explore community leadership structures as possible entry points through which to address gender, for example with targeted awareness raising.

Community Committees are locally elected groups of men and women who represent local concerns to public bodies. They are not uniformly in place, but rather exist where a community has taken action to establish them. It was reported that such Committees contain women members for the reason of needing to reach households where only women are present (and where, thus, a male Community Committee member could not go). However, women’s access to meaningful participation in such groups may be very limited, according to women Committee members interviewed, who say women’s ‘voices’ are not heard within Committees. One interviewee stated that there may currently be an increase in women’s participation with Community Committees, perhaps due to husbands’ perceptions that this may facilitate access to financial benefits.

## 5.11 Refugees in Zarqa

There is one Palestinian refugee camp in Zarqa Governorate, close to but outside of the project area. Set up in 1949 to house 8,000 refugees in an area of .18 square kilometres, it is now approximately 5 square kilometres, with an estimated 50% of the total population of 20,000 originating from the Gaza Strip. The original tents were replaced by concrete shelters, which have been added to over the years and now physically resemble other urban quarters in Zarqa. There are refugees living outside of the camp, including Iraqis who have long been integrated into the community and Palestinians who have moved out of the camp and settled in Zarqa. This latter group includes those from the Gaza Strip – ineligible for Jordanian IDs and thus for public sector job, local fee rates for university and for property (including car) ownership.

The camp’s Pre-secondary education and health services are provided by the UNRWA and water and wastewater connection by the Government of Jordan. The camp is largely similar to the rest of Zarqa in terms of water connectivity, though infrastructure is reported to be very poor. Incomes, as estimated by focus group participants, range from JD 150-400 per month and between 10 and 30% of buildings were estimated to have aluminium roofs.

Some participants believe that restrictions on women's mobility are more strict in the camp, and voiced concerns about social problems exacerbated by unemployment and poverty, such as high levels of domestic violence against women and daughters and drug use amongst young men.

## 5.12 Violence

Participants in FGD, as well as key interviews with CBO staff, indicate high levels of domestic violence against women and girl children as an issue of concern in the project areas – a proxy indicator for women's relatively lower access to domestic and social 'power' within the community. The "Family Support Center" is in place in Zarqa to receive and act upon complaints of domestic violence, however the procedure in place is not effective. Complaints lodged by women result in a warning being issued to the perpetrator of the violence, who will, in the event of a second complaint, be issued with a fine of JD 10,000; the low rate of second complaints is viewed as a measure of the success of the Center. However, interviewees and focus group participants report the opposite – because the onus remains on the woman to come forward not once but multiple times, and because her coming forward would result in a crippling fine being placed on her husband, she does not return to make a second complaint out of fear (or under threat of) retribution. Home visits and follow on support sheltering and bridging services for women are not part of the Family Support Center offering.

## 5.13 Social determinants of vulnerability

"Who are the most vulnerable? The poorest. And within that, women headed households and refugees."

— *Ministry of Social Development Directorate level officer, Zarqa*

As noted elsewhere, the SGIP does not limit itself to gender to the exclusion of other social variables which structure gender differences such as age, ethnicity and vulnerability due to a lack of access to financial, public and social resources. For the purposes of the SGIP, the poorest, women-headed households and refugees (especially those without Jordanian ID cards) are considered to be vulnerable, or disadvantaged, though this definition bears further refining in project areas during the course of the next year. The SGIP concerns itself with these variables insofar as they may restrict a person's access to participation in or benefitting from Compact activities, regardless of gender.

During field work, it was indicated that women-headed households are often among the most disadvantaged in Zarqa. It is difficult to come up with an exact and reliable figure for the number of women-headed households in Jordan; the same is true for Zarqa. One longstanding CBO employee estimated that, in practice, as many as 40% of households may be considered to be women-headed, when taking into account men who are not able to work for any reason or combination of reasons. She noted that 70% of the women with whom she deals on a daily basis are from women headed households, under such a definition.

Another indicator of vulnerability discussed during field work was disability. According to interviewees, there are no services specifically geared towards people with disabilities in Zarqa, though there may be discrete initiatives such as a Ministry of Social Development training for people with special needs (when such a thing is

formally requested). A considerable degree of stigmatisation and exclusion appears to be the norm for those with disabilities, rendering them socially vulnerable. Especially considering the Government of Jordan precedent in setting a legal quota allowing for at least 5% of public positions to go to persons with disabilities, every effort should be made in the Compact to uphold this good practice in hiring and promotion.

Refugees are discussed in Section 5.11, but included again here as those who fall into the category of vulnerable, according to interviewees and focus group participants. In terms of the provision of actual infrastructure, the only refugees with whom the Compact may directly concern itself are those within the project areas, which do not include the refugee camp. However, it may be possible to provide opportunities to those who live in refugee camps to benefit from the compact's activities such as the WSH. It must be noted here that this issue bears further investigation as the SGIP is modified and amended, as the situation of refugees integrated into Zarqa is only beginning to be understood at this point: there may or may not be grounds for their inclusion into subsequent SGIPs.

#### 5.14 Public services and support

Most Ministries have a Directorate level office in Zarqa Governorate; during field work, interviews were held with Directorate representatives of the Ministry of Social Development and the Ministry of Health. The MSD has a Gender Unit at Ministerial level, but no corresponding unit or mandate at Directorate level. Within the MSD Directorate, the Enhancing Productivity – SMEs Unit supports the development of local enterprise, giving priority for loans to women-headed households. Beyond this, the Unit does not have any specific gender or social mandate. Within the National Health Strategy there are no gender specific aspects, nor are there gender units or mandates at either Ministerial or Directorate levels.

A range of CBOs operate in Zarqa; the full list may be found in Annex 4. While many operate within a charity paradigm, there is some focus on empowerment, such as training done by the Working Women's Union. No CBOs in Zarqa work exclusively with women; although some have a women-oriented mandate, they also targeting boys and men, especially in awareness activities and revolving funds. On the other hand, CBOs may enjoy a level of public trust and be considered to be safe or acceptable spaces for women to gain training and receive information.

## 6 Gender Integration Framework and Action Plan

This section is divided into four main parts. The first three parts describe the Projects of the Compact, identifying key issues, opportunities and challenges in a narrative form and then providing a table with specific entry points and actions for the SGIP, persons responsible, status and indicators. The fourth outlines cross-cutting actions that should be taken by MCA-J to achieve the purposes of the SGIP.

### 6.1 Zarqa Governorate Water System Restructuring and Rehabilitation Project

The Zarqa Governorate Water System Restructuring and Rehabilitation Project, also referred to as the Water Network Project aims to improve the water supply system and reduce high rates of water loss through construction and repairs to reservoirs, pump stations and tertiary pipes, along with replacement of household connections and meters, in the two poorest, most heavily populated water service areas of Zarqa Governorate .By end of Compact, the Water Network Project will reduce the rate of water losses in Zarqa Governorate system from 52% to 35% and increase the average supply of water. It is made up of two sub-activities: Infrastructure Investment Activity and Water Smart Homes, detailed below.

#### 6.1.1 Infrastructure Investment Activity

The Infrastructure Investment Activity consists of two sub-Activities, Water Supply Area (WSA) Works and Strategic Infrastructure works. In total, this Activity will rehabilitate, restructure and upgrade works in the water supply systems in Russeifa High and Low, Zarqa High and Batrawi Distribution Areas as well as replace defective meters and restructure and construct District Meter Areas, with a total budget of 102.5 million USD. In addition to reducing physical leaks in the system, this Activity is designed to facilitate the transition of the water supply systems from periodic distribution under high pressure to more frequent, gravity-fed distribution. This is expected to lead to greater reliance on network water (as opposed to bottled water) and thus decrease costs incurred by households in Zarqa. It is also expected that increased availability of water and improved continuity of service will lead to improved human productivity through reduced illness and additional added value.

The Water Networks Project Infrastructure Activity will not require the taking of residential or commercial structures to the extent that either resettlement or relocation will be necessary, except with the construction of a new reservoir and pumping station at Al-Basateen, where some private land will be acquired. The area of the private land is 2.941 dunum (2,941 m<sup>2</sup>). The losses in this case will be permanent, and will impact a parcel of land with three landholders as well as the family currently farming the land without a formal agreement with the owners. Ownership of this land is recognized by legal title, though the land is farmed by a 65-year-old man and his wife man who have two sons and one daughter. Their net profit ranges between 400 to 600 JDs, an average of 166 JDs per month. The landowner as well as the farmer will be

compensated on the basis of this assessment. All owners have voiced their interest in selling (being compensated) for the land, and have emphasized that they will not experience any social or economic problems in doing so.

At the time of writing, the tendering phase for this Activity is ongoing, with the award scheduled for October 2012. Work is expected to begin in early 2013.

### 6.1.2 Water Smart Homes Activity

To improve the distributional effects of the Infrastructure Investment Activity, the Water System Restructuring and Rehabilitation Project will provide direct assistance to eligible poor households through improving their household water and sanitation infrastructure with the Water Smart Homes (WSH) Activity. WSH is intended to improve the condition of home water systems and enhance benefits that households, particularly poor households, gain from increases in the effective supply. The WSH activity is currently in development.

WSH consists of two sub-Activities, the WSH Outreach Campaign and the WSH Direct Assistance Program. The Direct Assistance Program will provide technical assistance and infrastructure inputs to poor households for improvements in home water storage, delivery and sanitation. It will support replacement of water storage tanks, replacement of pipes, installation of water-saving faucets and construction of connections to wastewater collection systems as needed.

WSH is expected to benefit around 3,500 of the poorest households in Zarqa Governorate, determined in the first instance by eligibility for National Aid Fund (NAF) benefits; a reported total of 11,000 households in the Governorate currently receive NAF support. Household income, the number of family members, widowhood status and women headed-households are all characteristics used to identify and determine benefits to be provided to NAF recipients. This SGIP recommends that these criteria be considered for use in the selection of WSH beneficiaries as well, reflecting gender concerns that have arisen about women's relative lack of access to finances and credit.

The WSH Outreach Campaign was originally envisaged to disseminate information on techniques for cleaning water storage tanks and maintenance of home water systems. This sub-Activity provides potential key entry points for gender and social integration and could usefully engage with, for example, raising awareness of the key role that women play in water management and the need to ensure that their 'voices' are part of decision making around water and conservation in Jordan. The Communication and Outreach Contractor will be required to conduct social and gender assessment of target areas from the outset of their work, and to tailor outreach, communication and capacity building accordingly.

### 6.1.3 Key issues, opportunities and challenges for gender and social integration in the Zarqa Governorate Water System Restructuring and Rehabilitation Project

The key issues related to gender integration in this Project center around women's restricted mobility, limited access to training and employment/income generation opportunities, lower access to financial decision making and informal social restrictions on the types of paid work in which women can acceptably engage. These factors combine to make it unlikely that women would be able to access construction-related employment opportunities that will arise as part of the Infrastructure Activity. Also,



communication done as part of the WSH Outreach Activity must be tailored to involve and reach women and to promote messages that positively portray their very important role in water resource management. Messages should not reinforce limiting stereotypes and should create an enabling environment for women as well as men to access and benefit from household level savings that accrue as a result of improved water systems.

Vocational Training Centers (VTCs) in Zarqa are sex-segregated, with technical training available only to men. This is a constraint for women, some of whom have expressed other training interests, such as home plumbing maintenance and how to launch home-based businesses. To address this challenge, household plumbing training for women will be provided under the WSH Activity as one of the tasks in the WSH ToR for the social and outreach contractor.

One of the key expected benefits of this Project is that households will gain financially from having improved water systems; it is certainly true that a less intermittent supply of water would result in a time savings for women, especially those in areas with one weekly Water Day. From a gender perspective, the question must be asked: could any steps be taken to facilitate women's direct access to the predicted financial gain? And, if women are to 'gain' a portion of time each week through not having to spend all or most of the day engaging in water-related work and water storing, could this be translated into financial or other empowerment for women?

While there is no budget within this Activity to offer training on income generation apart from home plumbing maintenance, there *may* be scope in the future to link beneficiaries with training related to income generation offered by, for example, the Jordanian Working Women's Union. Cooperation with CBOs such as the Jordan Working Women's Union and Khawla bent al Azwar is already being explored within this Activity. It is recommended that the Outreach Activity actively promotes the importance of women's potential role in income generation, depending upon the results of the Situation Analysis they are expected to undertake. If recipients of these messages can then be facilitated to undertake training on, for example, how to translate household savings into money earning projects or how to save on home waterworks repair, then it may be said that the financial benefits of the project are accruing in a more gender-balanced way. This is not presented as a concrete recommendation at this time, but rather as an avenue to be explored. It is not included in the Action Plan table (Table 8) as the possibility of linking women with training related to income generation will be dependent upon cost-free cooperation with CBOs. The 2013 SGIP revision will provide an update of any progress on this issue, as well as any appropriate recommendations.

A final issue being examined in the development of the WSH Activity is one of whether participants rent or own their homes – the debate being whether it may leave renters vulnerable to eviction by landlords if their premises are upgraded. This is of particular concern for women-headed households. However, various findings indicate that this may not be a significant issue. First, with very few exceptions, participants in focus groups and interviews reported owning, rather than renting their homes, regardless of poverty level; when questioned, they said that most people tend to own their homes. To clarify, this may mean that the home (apartment) belongs to the wider family or has been inherited in some way rather than the person having a certificate of ownership in their own name as such. Also, conversations with NAF representatives indicated that renting in Zarqa is a long-term practice, with families staying on in rented accommodation for decades. In such a market, it is less likely that the improvement of home water systems will result in turnover that is at this point, slow to the point of being

negligible – however there is still the risk that landlords could justify raising rents based on WSH improvements. Jordanian regulations restricts the percentage that landlords can raise rents from 1% to 5% for housing and from 2% to 6% for commercial purposes based on the year of leasing the property.

Last, as mentioned in the Project description (Section 6.1.1), this project will involve the acquisition of private land, with compensation to be paid to the landowners. The SGIP recommends that wives as well as husbands are informed of compensation amounts and that decisions regarding compensation amounts are not discriminatory on the basis of gender.

The following table presents a framework for approaching social and gender integration within the Water networks Project Infrastructure Activity

**Table 8 :** Zarqa Governorate Water System Structuring and Rehabilitation Project

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
Construction of pipelines and pumping station	Employment opportunities for women and disadvantaged groups <sup>84</sup>	The contractor's recruitment policy to insure that it is not gender biased and to ensure no gender discrimination during recruitment process  A sentence stating that women are encouraged to apply will be added to any job	<b>MCA-J:</b> Project Director Project Lead SGS	PMC	Mitigate negative impacts (discrimination) that would restrict or limit access to employment opportunities.	Number of women applications  Number of women and disadvantaged people hired	Semi – annual	RFBs issued, require past experience in addressing gender and social issues in the contractors past experience.  The TORs stated that the contractors must comply with the MCC's Gender policy.  The gender language was added to the special conditions” to COPAs which includes complying with the MCC Gender Policy gender and inclusion of gender specific impacts to be
			<b>External:</b> PMC Consultant (monitoring and reporting to MCA-J)	Contractors records, reports and documentations	Increase incidents of hiring of women, people with disabilities, those from disadvantaged groups <sup>85</sup>  Increase incidents for	Number of gender sensitisation on the indirect employment opportunities for women  Number of indirect employment opportunities for women		

<sup>84</sup>It is expected that the revised M&E Baseline as well as the WSH Outreach contractor (through their situation analysis) will be able to shed further light on who is defined as disadvantaged.

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
		<p>advertising</p> <p>Interviewers will be sensitized so as to prevent discriminating on the basis of gender (e.g. due to gender bias or stereotypes).</p> <p>The contractor shall give priority of the employment to eligible unskilled and semi-skilled local people, including women, vulnerable groups and those who are affected by the project, when they possess necessary</p>			indirect employment opportunities for women			<p>addressed by the contractor.</p> <p>The gender language was added also to the special conditions" to COPAs, such as employments records disaggregated data, and to provide a policy incorporating anti TIP plan and commitments.</p> <p>The ESMP includes the social and gender mitigation measures For the PMC, the TOR states that the PMC shall comply with the gender policy and the SGIP as part of their supervisory responsibilities. Also, with regard to H&amp;S, the contractor shall comply with the gender policy, and within the construction supervision, the PMC shall monitor the contractors to comply with the social and</p>

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
		<p>qualifications and ability. hiring community liaisons to provide sensitization, creating gender appropriate positions or opportunities for indirect employment</p> <p>work directly with Community Committee leaders (sensitise on gender)</p>					Quarterly	<p>gender mitigation measures stated in the ESMP, including anti-trafficking measures to ensure zero TIP occurrences.</p> <p>Per ESMP, Contractors are obligated to commit to and practice anti-TIP measures and requirements. The ESMP stated specific activities to be achieved by the Contractor for TIP risks.</p> <p>In the bidding documents, the instructions to bidders stipulate that Contractors shall develop an anti-TIP plan that includes concrete commitments.</p> <p>Note: the WSH Outreach contractor will assess and refine markers of</p>

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
								'disadvantage' in the project areas (i.e. refugee status, disability, education levels, etc.). during the assessment to be conducted by mid-2013
	Ensure TIP is prevented in line with MCC/MCA-J zero tolerance standards (includes focus on child labour and forced labour dimensions)	Training and awareness raising for workers on TIP, Jordanian legislation, Labour laws and rights. Workers to be provided with Labour hotline contact information	MCA-J: Project Director Project Lead SGS  <b>External:</b> PMC Consultant (monitoring and reporting to MCA-J)	PMC  Contractors records , reports and documentations	Raise awareness of employees' rights and Jordanian legislation on TIP to prevent (within the Compact) and reduce (generally) forced and child labour	Incidents of TIP or infringement on labor laws and rights.  Number of training or awareness sessions conducted by the contractor  Post the rules and regulations on posters on site .on TIP risks  Post emergency phone number to be used in case of trafficking  Number of complaints or		

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
						number of trafficking incidencies		
	<b>Resettlement and Right of Way</b>	<p>Compensation must be equal regardless of sex of household head.</p> <p>Ensure that women (wives) are aware of the total compensation that husbands receive. The mechanism for ensuring this should be specified by the RAP Consultant, for example requiring the wife's/wives' signature on receipt.</p>	MCA-J: Project Director Project Lead SGS	RAP Consultant documentations and reports	The women are informed of the compensation amounts and procedures	Number of signatures of wives	RAP Quarterly reporting	In the RAP cases, the RFP for the RAP consultants stated that men and women are receiving equal compensations, according the name of the land owner, and that wives will be notified about compensations received directly by their husbands.
Outreach	Awareness about water best management	Contractor to deliver program of awareness-raising and	MCA-J: Project Director Project Lead	WSH outreach activity consultant	Fewer visits to doctors and health centres	Number of women exposed/made aware of		ToRs are issued and contain language obligating the Contractor to comply

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
	<p>raised among poor HHs, including women headed HHs</p> <p>Women have lower levels of awareness of health and water campaigns and spend significant amount of time on health-related care (visits to doctors and health centers) during Spring/Summer in project area</p> <p>Poor households spend money on water maintenance etc. that they can ill-afford to spend</p>	<p>training on health and sanitation</p> <p>Training on residential water best management practices</p> <p>Training of CBOs and women on plumbing</p> <p>Awareness campaign targeting behaviour change and trust in improved water quality</p>	SGS		Changes in spending on bottled water (and possibly health-related)	<p>residential water best management practices</p> <p>Number of men/women educated/trained on residential water best management practices</p> <p>Number of women trained on plumbing</p> <p>Number of women that they used the plumbing training as an income generating</p> <p>Number of Women Households cleaning their water storage facilities</p> <p>Number of</p>		<p>with SGIP and specifying expectations with regard to addressing social and gender concerns</p> <p>Baseline survey to be undertaken by Outreach consultant by mid-2013. Survey teams to comprise one man/one woman. Efforts will be made to hire qualified local surveyors where possible.</p>



Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
	<p>Nearly all families use bottled water and have very low trust in water quality, including the poorest</p>					<p>women HH conduct water audits.</p> <p>Number of women HH stop buying bottled water due to their trust in water quality improvement.</p> <p>Percentage of households reporting health problems believed to be water related (against Baseline numbers; to be included in follow on M&amp;E Survey)</p> <p>Amount paid for treatment and medical consultation for water related illness reduced (against Baseline numbers; to be</p>		

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
						included in follow on M&E Survey) <sup>86</sup>		
Direct Assistance and Infrastructure Improved water and wastewater network inside households	Women HH receiving direct assistants	inclusion of women headed HH in the selection criteria and other disadvantage groups	Within MCA-J:  Project Director Project Lead SGS	WSH outreach consultant	Women headed households and those from disadvantaged groups will benefit from direct assistance and improved home water networks, resulting in time and money savings	Number of women-headed households included in Direct Assistance and infrastructure Activity  Number of households from groups identified as disadvantaged included in Direct Assistance and infrastructure Activity	Quarterly	TOR specify the inclusion of women headed HH in the selection criteria and other disadvantage groups

<sup>86</sup>Depending on outcome of Outreach Contractor, indicators may be added to reflect the aims of awareness raising (for example changes in trust in water (meaning less purchase of bottled water), health awareness (so fewer doctor trips, less money spent on health care) etc

## 6.2 Zarqa Governorate Wastewater System Reinforcement and Expansion Project

### 6.2.1 Wastewater Infrastructure

The Wastewater Network project will increase access to the wastewater network, increase the volume of wastewater collected and reduce the incidents of sewage overflow. The increased wastewater collected is linked to the benefits derived from the As-Samara Expansion Project, described in Section 6.3. This Project is expected to lead to improved human productivity as a result of health outcomes associated with increased access to the wastewater network. The project is perceived to be an important step towards protection of both public health and water resources as well as a step towards improving service levels, thereby improving the living standards of the people.

The project will serve communities within the existing wastewater service areas in Zarqa, Russeifa and Al-Hashemiyah (East Pumping Station and West Pumping Station Zones). The major communities within the project area include Zarqa, Russiefah, Hashimiyah, and Sukhneh. These areas fall within the following three major zones:

- East Zarqa (EZ) Zone (which includes Hashmiyah)
- West Zarqa (WZ) Zone (which includes Russeifa)
- Sukhneh Zone

The project comprises of laying of sewer lines, rehabilitation of pumping station (and construction of a new pumping station). The total budget of this project is 55.2 million USD. The main activities financed under the Wastewater Project will expand, rehabilitate and reinforce the network in West and East Zarqa and West Russiefah.

Within this project there are four cases of land acquisition, where main pipes will traverse plots. The land is not currently occupied, so resettlement will not involve families moving home. The Resettlement Action Plan (RAP) and the ESMP specify that there will be no gender-or social-based discriminatory practice in determining and awarding compensation.

Seventy two Right of Way (ROW) cases exist where construction will have to pass through owners' land to carry out planned work; contractors are obligated to completely restore (or improve) any affected area (i.e. tree removal, sidewalk/wall reconstruction etc.).

A total of 76 plots are expected to be affected by land acquisition and obtaining the ROW for the wastewater system. The DESIA initially identified a total of 151 project-affected persons (PAPs) within private-or government- owned plots of land. Some of these plots are in use by the owners, a few are undergoing construction, a few are planned for construction in the near future and the remaining is currently vacant. Eleven PAPs were found owning more than one plot that has been identified as targeted by the project for land acquisition and/or ROW.

## 6.2.2 Key issues, opportunities and challenges for gender and social integration in this Project

Though an estimated 72% of households within Zarqa have wastewater connections, those without them use septic tanks, which must be emptied by calling in a professional service at a cost of JD 30 to 40 per visit. Issues include possible flooding and leakages into the underground water system, damaged tanks and bad smells, especially in hot weather. These issues can create bad relationships with neighbors, attract flies, affect families' health and restrict areas where children play.

Along the wastewater expansion project will also have to bear the cost of filling or otherwise disposing or decommissioning used septic tanks. The WSH Activity (see Section 6.1.2) may subsidize or pay the connection costs for eligible families, such as the very poor and women-headed households.

The Project will include around 4,000 connection points for residential buildings along the expansion networks. Each building may include multiple families in multiple floors/apartments, who will have to pay per apartment to be connected to the new sewer network. Residential buildings along the wastewater expansion project will also have to bear the cost of filling or otherwise disposing or decommissioning used septic tanks. The WSH Activity (see Section 6.1.2) may subsidize or pay the connection costs for eligible families, such as the very poor and women-headed households.

The Compact, per the MCC Gender Policy, commits to ensuring gender- and social-equitable participation in its processes and benefits. The decision to connect or not connect lies with the owner of the building; field work results indicate that it is likely that owners are most often men, with implications for women's voices being left out of any decision making processes as they do not appear to be consulted in larger expenditures. Women, however, are directly affected by the decision of whether or not to connect as they are predominantly responsible for hygiene in the home, including monitoring septic tanks, arranging to have them emptied and dealing with the result of flooding or leakages. This issue may be addressed through the MCA-J communication strategy, advocacy and key messages, especially those geared towards building men's awareness of women's role in home water management and the importance of including them in relevant decision making. It will be important to ensure that women are consulted during the process of communicating about connection options. Poor women headed households within the building may not be able to afford connection fees, however the option is currently being explored that the WSH.

As described above, this Project involves ROW cases. Compensation will be made as applicable to those whose names are on ownership documents; within this process, women will be specifically made aware of compensation amounts and procedures.

The final two relevant social issues have to do with employment: social norms that prohibit women's involvement in construction type work and identified risks in Jordan of labor exploitation and trafficking practices. Both of these are dealt with in Table 9.

Table 9 presents a framework for approaching social and gender integration within the Wastewater System Reinforcement and Expansion project.

**Table 9** : Zarqa Governorate Waste Water System Reinforcement and Expansion Project

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
Network expansion (rehabilitation, upgrading, establishing new networks)	Employment opportunities for women and disadvantaged groups <sup>87</sup>	The contractor's recruitment policy to insure that it is not gender biased and to ensure no gender discrimination during recruitment process  A sentence stating that women are encouraged to apply will be added to any job advertising  Interviewers	MCA-J: Project Director Project Lead SGS	PMC	Mitigate negative impacts (discrimination) that would restrict or limit access to employment opportunities.	Number of women applications  Number of women and disadvantaged people hired	Semi – annual	RFBs issued, require past experience in addressing gender and social issues in the contractors past experience.  The TORs stated that the contractors must comply with the MCC's Gender policy.  The gender language was added to the special conditions” to COPAs, which includes complying with the MCC Gender Policy gender and inclusion of gender specific impacts to be addressed by the contractor.
			External: PMC Consultant (monitoring and reporting to MCA-J)	Contractors records and documentations	Increase incidents of hiring of women, people with disabilities, those from disadvantaged groups <sup>88</sup>  Increase incidents for indirect	Number of gender sensitisation on the indirect employment opportunities for women  Number of indirect employment opportunities for women		

<sup>87</sup>It is expected that the revised M&E Baseline as well as the WSH Outreach contractor (through their situation analysis) will be able to shed further light on who is defined as disadvantaged.

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
		<p>will be sensitized so as to prevent discriminating on the basis of gender (e.g. due to gender bias or stereotypes).</p> <p>The contractor shall give priority of the employment to eligible unskilled and semi-skilled local people, including women, vulnerable groups and those who are affected by the project, when they possess necessary qualifications and ability.</p> <p>hiring community</p>			employment opportunities for women			<p>The gender language was added also to the special conditions” to COPAs, such as employments records disaggregated data, and to provide a policy incorporating anti TIP plan and commitments.</p> <p>The ESMP includes the social and gender mitigation measures For the PMC, the TOR states that the PMC shall comply with the gender policy and the SGIP as part of their supervisory responsibilities. Also, with regard to H&amp;S, the contractor shall comply with the gender policy, and within the construction supervision, the PMC shall monitor the contractors to comply with the social and gender mitigation measures stated in the ESMP, including anti-trafficking measures to ensure zero TIP</p>

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
		liaisons to provide sensitization, creating gender appropriate positions or opportunities for indirect employment  work directly with Community Committee leaders (sensitise on gender)					Quarterly	occurrences.  Per ESMP, Contractors are obligated to commit to and practice anti-TIP measures and requirements. The ESMP stated specific activities to be achieved by the Contractor for TIP risks.  In the bidding documents, the instructions to bidders stipulate that Contractors shall develop an anti-TIP plan that includes concrete commitments.
	Ensure TIP is prevented in line with MCC/MCA-J zero tolerance standards (includes focus on child labour and forced labour dimensions)	Training and awareness raising for workers on TIP, Jordanian legislation, Labour laws and rights. Workers to be provided with Labour hotline contact	MCA-J: Project Director Project Lead SGS  External: PMC Consultant (monitoring and reporting to MCA-J)	PMC  Contractors records , reports and documentations	Raise awareness of employees' rights and Jordanian legislation on TIP to prevent (within the Compact) and reduce (generally) forced and child	Incidents of TIP or infringement on labor laws and rights.  Number of training or awareness sessions conducted by the contractor	Quarterly	Per ESMP, Contractors are obligated to commit to and practice anti-TIP measures and requirements

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
		information			labour	<p>Post the rules and regulations on posters on site .on TIP risks</p> <p>Post emergency phone number to be used in case of trafficking</p> <p>Number of complaints or number of trafficking indecencies</p>		
	Resettlement – Compensation and ROW restoration	<p>Must be free from gender and social bias especially in any cases of women headed households.</p> <p>Insure that women (wives) are aware of the total compensation their husbands receiving .this may include, signing paper</p>	<p>MCA-J: Project Director Project Lead SGS</p> <p>External: RAP specialist consultant</p>	RAP specialist records , reports and documentations	<p>No discrimination in compensation and restoration procedures.</p> <p>Women as well as men are aware of compensation amounts and procedures</p>	<p>Number of signing papers stated that both men and women are fully aware of the compensation amount</p>	Quarterly	In the RAP cases, the RFP for the RAP consultants stated that men and women are receiving equal compensations, according the name of the land owner, and that wives will be notified about compensations received directly by their husbands.



Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Source of information	Impact / Outcome	Indicators	Frequency	Status / Comments
		by the wives stated that they are fully aware of the compensation amount.						

## 6.3 As-Samra Wastewater Treatment Plant Expansion Project

### 6.3.1 As-Samra Treatment Plant Expansion Project

This \$93 million project aims to expand As-Samra Wastewater Treatment Plant in partnership with SPC, a private sector operator, which will mobilize a portion of the construction costs. This arrangement will enhance operational sustainability to ensure that the treatment plant continues to function well beyond the life of the Compact. By end of Compact the project will expand the plant's treatment capacity by 97,800 cubic meters/day (an increase of more than one-third) and install upgrades to handle higher suspended solid loads. These improvements should meet the region's wastewater treatment needs through 2025.

In 2006 a revision and technical updating of the initial 1997 Master plan was carried out. According to the latter, the expansion of the existing As-Samra Wastewater Treatment Plant (WWTP) was adopted in order to increase its treatment capacity from 267,000 m<sup>3</sup> per day to 367,000 m<sup>3</sup> per day.

The second phase (Phase II) of the Plant includes construction, operation and maintenance of the expanded facility for a total period of 25 years (starting from 2011). This expansion will be based on the same process, and will consist of adding to facilities and equipment already operated today by the plant in addition to the mechanical dewatering of sludge with a total budget of 96.8 million USD. These additional facilities will be constructed on the present boundaries of AS-Samra WWTP.

### 6.3.2 Key issues, opportunities and challenges for gender and social integration in this Project

This Project will involve the creation of over 1,500 temporary jobs, nearly a third of which will be for unskilled labor. To provide an idea of current gender balance in employment at As-Samra: out of a total of 162 current employees at the Plant, five are women (Lab Technician, Administrator, Secretary, Process Engineer, Method Engineer). Of these five, two are local women, while the two engineers and a secretary are from the Samra Project Company (SPC). SPC is the French company implementing the long-term build-operate-transfer contract for the As-Samra plant.

Public Disclosure (December 2011/Jan 2012) provided an opportunity to explore gendered obstacles to women's potential participation in employment opportunities afforded under the As Samra Wastewater Treatment Plant Expansion project, mostly related to unskilled and semi-skilled positions. This involved:

- 1) A questionnaire given to all public disclosure participants (CBOs, Directorates, Municipalities, MSD, WAJ and community leaders)
- 2) One male and one female employee were invited to speak about their experiences and to advocate for participation in employment opportunities, including employment for women
- 3) Group discussion on constraints and opportunities was facilitated by the MCA-J SGS

Participants voiced concern about and significant resistance to the idea of women working at the Plant, particularly in positions such as driving or those that involve heavy lifting, saying that these kinds of jobs are against feminine nature and not acceptable

for women culturally. There was a greater degree of comfort with such jobs as Lab Technician, Engineer and Inspector. Additionally, conversations with SPC – the French firm operating the water treatment plant, who had done a small study along similar lines, at the request of MCA-J – indicated that women are not attracted to employment at the plant due to the location (considered to be far away), potential health issues (resulting from ‘bad smells’) and long working hours (until 5pm).

The As-Samra WWTP has a contractor and a Restated Project Agreement in place, arrived at after nearly two years of negotiation. The Contractor has a detailed work plan, knows what will be done, has a crew planned and is ready to get to work. It is not possible to expect that these plans may be altered at this point under a social and gender integration agenda. Despite these limiting factors, the Project still aims to target or enable women and local populations to participate and take advantage of available employment opportunities. This will be done in part through job advertising procedures and fair hiring practices.

It may be useful to review, from a gender perspective, the range of jobs that will be created. It is unlikely, given the results of consultations held during the disclosure meeting, as well as SGIP fieldwork, that any women will apply for jobs categorised as ‘unskilled labour’ due to the nature of the work they entail. The next level up, ‘skilled labor is essentially those who began as unskilled workers and have added a little bit of experience and some sort of certification. Again, this group is unlikely to include any women. Next are technicians, jobs (including drivers) which require a specific technical diploma that women are unlikely to possess. Supervisors oversee the work of unskilled employees – who are likely to be all men, and who are unlikely to accept a woman supervisor, even if one were available. Finally, engineers supervise and instruct. While people are perfectly prepared to employ and work with women engineers, there is little scope to ensure their inclusion at this point.

Scope for other income generation for women was explored, with the question of local women possibly being hired to provide catering for workers. However the SPC project manager explained that the facility has its own kitchen, and so they would not bring in an external competitor whose product quality could not be ensured.

While this Project has no training component, usually a useful entry point for gender, there are key entry points for both capacity building and for awareness raising. Disclosure session participants advocated awareness raising and sensitization if gendered attitudes towards women’s involvement in employment opportunities such as those afforded by the As-Samara expansion are to change. SPC runs an awareness campaign through its Local Community Unit, which currently focus on environmental issues. However, these could provide an entry point to including gender and the promotion of women’s employment opportunities.

Additionally, SPC will have a long-term presence in As-Samra, a relationship that will extend for the next twenty years or so. SPC has expressed its willingness to engage with a social and gender agenda; including their communication focal point in gender and social integration capacity building would be an important first step in this process.

Table 10 : As-Samra Wastewater Treatment Plant Expansion Project, presents a framework for approaching social and gender integration within the As-Samra WWTP.

**Table 10 : As-Samra Wastewater Treatment Plant Expansion Project**

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Impact / Outcome	Indicators	Frequency
Construction of wastewater treatment plant expansion	Employment opportunities for women	<p>Promote full understanding of available positions between women in order to overcome preconceived ideas about positions that could be fulfilled by them</p> <p>A sentence stating that women are encouraged to apply will be added to any job advertising. Encourage local employment as it is expected that, if most of the workers are from the nearby areas</p> <p>Ensure no gender discrimination during recruitment process as per Sponsors companies policies</p> <p>Interviewers will be sensitized so as to prevent discriminating on the basis of gender (e.g. due to gender bias or stereotypes).</p>	<p>At the start of the project</p> <p>External: AE Consultant HR department EPC General Manager</p>	<p>Mitigate negative impacts (discrimination) that would restrict or limit access to employment opportunities.</p>	<p>Number of Women Applications.</p> <p>Number of women working on site.</p> <p>No of meetings to sensitize women employment opportunities</p>	Semi – Annual

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Impact / Outcome	Indicators	Frequency
		hiring community liaisons to provide sensitization, creating gender appropriate positions or opportunities for indirect employment				
	<b>TIP</b>	<p>HR policy follows mother companies (Degrémont, Suez) and donors (USAID/MCC) regulations.</p> <p>All employees are supplied with a clear contract identifying responsibilities and duties, working hours and privileges.</p> <p>There are no per diem workers in the site.</p> <p>TIP terms are highlighted in the contract of employment, and made clear for all new entry employees.</p> <p>Foreign workers need a residence card and a working permit to get a contract.</p>	<p>Authority Engineer HR department EPC</p>	<p>No labour violations or incidents of TIP</p>	<p>Number of regularized foreigners working on site. (all measures)</p> <p>Number of non-regularized foreigners working on site. (all measures)</p> <p>Social security and Labour directorates inspections reports positive results about TIP. (all measures)</p> <p>Number of youth under the age of 18 found to be working on</p>	<p>Quarterly</p>

Compact Activity	Social/Gender Entry Point	Approach /Action	Responsible	Impact / Outcome	Indicators	Frequency
		<p>Children under 18 are not allowed to work or enter in the site.</p> <p>Adequate orientation and supervision of the labor force is provided</p>			site	

## 6.4 Cross-Cutting

Gender and social integration into the three projects of the MCA-J Compact will be a challenge; it is still a relatively new approach in Jordan and seemingly unprecedented in a suite of projects conceptualised as a design-and-build. Although there is a legal and policy framework in place both at the national levels and through MCC that supports gender mainstreaming, there can be considerable gap between policy and successful implementation if the right support, plans and mechanisms are not put into place.

Certain institutional elements are associated with the success of gender integration:

- Awareness of and active support for the *rationale for integrating gender* and social concerns at all levels of management, especially the highest;
- Awareness of and active support for the *practical realities of integrating gender* and social concerns at all levels of management, especially the highest;
- Strong communication channels (for example ensuring that any Social and Gender Officer is involved with the formulation of ToRs and monitoring plans etc. rather than being in a position to 'insert' gender after the fact; conducting joint field visits is a good practice);
- The appointment of Gender Focal Point(s) across divisions or sections and senior management-level support for their work.

Experience from other MCAs – and, indeed, from gender and social mainstreaming work across sectors and countries – clearly demonstrates the value of ensuring that responsibility for gender and social integration is not ghettoized with one individual. In Jordan, where gendered approaches, especially in this sector, are relatively new and untried, it will be essential to establish and foster some system of gender focal points, in addition to the Social and Gender Specialist.

Some activities, such as outreach and training, always provide key social and gender entry points: how are messages being framed? To whom are they targeted and through what channels? Who is consulted about training? To who is training provided?

Reporting is always a useful tool to gender and social integration. Where the requirement to specifically include social and gender analysis absent, reporting can be expected to be 'gender-blind' and devoid of social content. However, if contractors are requested to – and capacitated to – provide sex-disaggregated information and gender analysis in their reporting, then MCA quarterly reporting can in turn be gender-responsive – as can ongoing programming and monitoring.

The issue of gender focal points, institutional elements, training, outreach and reporting *as practical tools for gender mainstreaming* will be discussed and explored during MCA-J gender training, with an eye to putting awareness and systems in place to optimise the chances of successful social and gender.

Lastly, it is also important to acknowledge risks associated with activities and messages that are seen to challenge current gendered norms from some very conservative elements in Zarqa society. The only way to proceed at this point is



sensitively and sensibly in this regard as a cross-cutting *modus operandi*.

## 7 Monitoring and Evaluation

*Indicators* are quantitative or qualitative benchmarks used for measuring or assessing the achievement of objectives or results. They can assume the form of measurement, numbers, facts, opinions, or perceptions that illustrate a specific condition or situation measuring changes in that situation or condition over time.

*Gender-sensitive indicators* are indicators disaggregated by sex, age and socio-economic background. They are designed to demonstrate changes in relations between women and men in a given society over a period of time and are a tool to assess the progress of an intervention towards achieving gender equality – the ultimate goal of gender mainstreaming. While quantitative indicators might measure something like attendance at a meeting or training and increased employment, qualitative indicators might measure something like participation in decision making or changes in attitude. To measure gender and social integration effectively, regardless of the sector in which the initiative is taking place, both qualitative and quantitative indicators are required.

The MCA-J M&E Plan currently includes some sex-disaggregated quantitative indicators in the Indicator Tracking Table (ITT). The majority of these relate to the Water Project, including the WSH activity and are at the project outcome, output and process level. In summary, these are the number of households and women headed households with: improved water and wastewater networks; installed water tanks; repaired water tanks; replaced water tanks, and; connected to the wastewater network. Within the Water Network Project, disaggregated indicators include: use of tanker water, use of treatment shop water, prevalence of waterborne disease, dissatisfaction with supply service and dissatisfaction with water quality. Additionally, an indicator related to women's temporary employment is in place with relation to the Water Restructuring and Rehabilitation Project and the Wastewater System Reinforcement and Expansion Project: 'the number of females temporarily employed or contracted by MCA-contracted construction companies to work on construction of water or sanitation systems.'

At the Outcome Level: Cross-cutting results there are no sex-disaggregated or gender-sensitive indicators.

While the ITT and M&E plan does contain sex-disaggregated indicators, it does not yet contain ways to measure some of the changes that may occur as social and gender integration proceeds during the life of the Compact, for example shifts in attitudes, women's economic empowerment and changes in household spending patterns. At this stage, before MCA-J has itself received gender awareness raising and training, and while SGIP recommended actions are largely exploratory, it is premature to try to set out new, gender-sensitive indicators. However, it is proposed that a special session is dedicated to beginning this task as part of the MCA-J gender training currently expected to begin late 2012.

Meanwhile, M&E is overseeing the revision of the Baseline, expected to take place in October 2012. As discussed with the M&E Director, the revised Baseline should include coverage of:

- Patterns of household expenditure (including current water and health related expenditure)
- Gendered access to finances and to spending decisions within households
- Women and men's participation in (and interest in participation in) small and medium enterprise (SME)
- Women's and men's social and information networks
- Households headed by women – structure, income, decision making
- Attitudes to women's participation in employment and income generation
- Knowledge of the interrelationship of water, hygiene, sanitation and health
- Home ownership (by male/female) versus renting
- Time use

M&E Director has indicated that it will be possible within the scope of the revised baseline (to be enumerated by the Department of Statistics) to include open questions within the survey. This provides an important entry point for gender and social integration, in that some changes, including 'intangibles' such as shifts in attitudes, can be better explored in this way. For example: efficiency gains, including shifts in household consumption patterns, are calculated to represent an overall economic rate of return to the project of 19%. There is a need, however, to conduct a gendered assessment of current household level consumption patterns – a process that was begun with the brief field work done in support of this SGIP – as well as a gendered assessment of shifts in household consumption patterns.

It will be important that the Social and Gender Specialist is involved closely in the Baseline process from the outset, as well as other M&E products including the M&E plan, ITT and the Impact Evaluation. In Jordan, targets are not required for the number of women or men being served by a Project or Activity, as project designs are not directly linked to performance on gender-specific outcomes.

**Table 11 Social and Gender indicators, 2012 ITT**

<b>Social and gender indicators included in the Indicator Tracking Table February 2012</b>				
<b>Indicator Level</b>	<b>Indicator</b>	<b>Classification</b>	<b>Unit</b>	<b>Baseline</b>
Output	Number of people that received on-site training on residential water best management practices <b>(female)</b>	Cumulative	Number	0
Output	Number of National Aid Fund households with improved water and wastewater network <b>(female headed households)</b>	Cumulative	Number	0
Output	Number of National Aid Fund households connected to the wastewater network as a result of the Water Smart Homes Activity <b>(female headed households)</b>	Cumulative	Number	0
Process	Temporary employment generated in water and sanitation construction <b>(Female)</b>	Cumulative	Number	0

## 8 Communications

The communications and outreach strategy aims primarily at creating a culture to promote smooth and transparent communication between MCA-Jordan and its stakeholders to facilitate continuous interaction and feedback and enhance stakeholders' contribution and sense of ownership. The strategy also looks at creating consistent and thorough awareness of MCA-Jordan and its projects, activities, milestones and achievements while positioning MCA-Jordan as a leading institution that supports economic prosperity through strategic development projects.

To achieve these objectives, MCA-Jordan will utilize a plethora of communications tactics based on research, audience segmentation, and tailoring messages, objectives, and campaigns to each targeted audience.

MCC recognizes that gender and social inequality constrain growth and contribute to poverty. The communication and outreach strategy and campaigns will integrate gender considerations from the outset to promote key messages about the benefits of including gender and social considerations across the range of Compact activities.

To ensure this, the annual communications and outreach plan will be regularly shared with gender specialist to incorporate social and gender integration. Where need be, activities to promote gender awareness among the citizens of Zarqa Governorate will be added to the annual communications and outreach plan.

In 2012, the communications and outreach department at MCA-Jordan will lead the establishment of a Stakeholders Committee, including civil society, private sector and local government representatives. The purpose of the committee is to supplement feedback from the citizens of Zarqa Governorate with regard to the Compact's projects. The criteria for selecting members of the stakeholders committee include selecting women-based CBOs. Moreover, MCA-Jordan will call for a gender-balanced selection from entities of which it will address to seek members.

The communications and outreach function will work closely all throughout the Compact's life with the gender specialist and project directors to ensure that activities are gender sensitive.

One recommendation of this SGIP is that each Communication and Outreach Plan/Strategy, in addition to integrating social and gender concerns throughout, should contain a separate section detailing 1) what social and gender issues or dimensions have been identified as important, emerging etc. and 2) how the Plan/Strategy will address these issues or dimensions (i.e. who are the key targets of communication around these issues, what are the key messages and what are the modes of transmitting them. The Plan should include indicators that would demonstrate that these strategies and activities have been successful.

Specific inputs for the Communications Plan are will be identified during the first year of implementing the SGIP and reviewed in a more detailed manner in subsequent SGIP versions.

## 9 Budget

There are two activities which may be considered to belong exclusively to the SGIP: training for MCA-Jordan staff and others (see Section 10) and quarterly field checks (see Section 11). Apart from these, all other activities falling under this SGIP are budgeted for and planned as part of the Compact, as there is no budget specifically set aside for social and gender integration in Compact activities. Table 12, below, details both those activities that are SGIP-specific, and those that are entry points within other Compact activities.

**Table 12 Budget related to SGIP activities and SGIP entry points within other Compact activities**

<b>SGIP Activity</b>	<b>Actions</b>	<b>Responsible</b>	<b>Budget</b>
Provide social and Gender training	Develop training modules for social and gender training	SGS, Gender Consultant	16000 JD
SGS Quarterly Field Checks (see Section 11)	Conduct workshops and FGDs	SGS, Project Directors	8000 JD***
<b>Compact Activity</b>	<b>Social/Gender Entry Point</b>	<b>Responsible</b>	<b>Budget</b>
Construction of water and wastewater pipelines and pumping station (including Al Samra treatment plant)	Training and awareness raising for workers on TIP, Jordanian legislation, Labour laws and rights. Workers to be provided with Labour hotline contact information	<b>MCA-J:</b> Project Director Project Lead SGS  <b>External:</b> PMC Consultant	ESMP /CESMP*
	Ensure access to employment opportunities for women and disadvantaged groups		CESMP*
WSH	Awareness about water best management raised for women HHs	<b>MCA-J:</b> Project Director Project Lead SGS	TBD**
	Training for women on home plumbing		

SGIP Activity	Actions	Responsible	Budget
	maintenance		
	Direct Assistance and Infrastructure Improved water and wastewater network inside households	<b>Within MCA-J:</b> Project Director Project Lead SGS  <b>External:</b> PMC Consultant	TBD**
Reporting	Provide sex disaggregated data, social and gender indicators	SGS and the project directors, contractors	M&E baseline surveys and impact assessments ****

\* The contractor will prepare the construction Environment and social plan once he is on board specifying the costs of each activity.

\*\* The training and awareness costs will be determined upon the assessments results.

\*\*\* This figure will be revised on an annual basis.

\*\*\*\* The social and gender indicators will be part of the budgeted M&E Baseline and WSH Situation Assessment surveys.

## 10MCA Capacity Building

Though a formal MCA-J capacity assessment has not yet been conducted, early indications gathered through face to face meetings held in preparation of the SGIP clearly indicate that

1. There is some willingness to engage with a social and gender agenda within the scope of Compact work
2. There is some level of comprehension of what is meant by 'gender'
3. There is a need to raise understanding of the ways in which social and gender integration may be accomplished in the work of the Compact in a practical sense, as well as its relevance to water and infrastructure work
4. There is a need to raise awareness of how to go beyond 'first step' practices, such as, for example, quantifying the numbers of men/women involved in an activity, to conducting gender and social analysis and strategically incorporating the outcomes of such analysis into work plans and monitoring
5. There is a need to enhance support, including management support, for the kinds of measures and approaches that social and gender integration will inevitably entail, and to reflect on any aspects of resistance or discomfort that such approaches may cause and how to overcome them

To address this, gender training will be developed for MCA-Jordan staff and provided in the latter part of 2012/beginning of 2013. Prior to that time, a more comprehensive training needs analysis will be implemented to guide the contents and form of the training. This will be given in-house by the Social and Gender Specialist and a Gender Consultant.

Learning from the experience of other MCAs, two elements of capacity building must be stressed. First, a one-off training is of extremely limited use. Integrating gender and social concerns into on-going work involves changes in ways of thinking as well as the application of significant new practical skills. This takes time – and support – to solidify. It is acknowledged that gender mainstreaming approaches are relatively new in Jordan, especially within this sector, and attention to capacity building should take that into account. Secondly, it has been found that there is significant value in working directly with contractors on capacity building on gender and social integration; this has been demonstrated abundantly in the Mongolia compact, where project implementation units have increasingly requested training and awareness raising for contractors, citing this as an absolutely essential component of success in gender and social integration.

Along with MCA-J, PMC and Outreach contractors will be essential recipients of capacity building. In consideration of long-term sustainability, SPC (As-Samra Project Company) should also be considered for awareness raising and capacity building on gender and social mainstreaming. A program of training will be conducted by the SGS and a gender consultant in the first instance, expected to take place by the end

of 2012. A Needs Assessment to be conducted prior to training will further refine participants (for example, implementing partners such as the MWI/WAJ and contractors). Subsequent editions of the SGIP will include a reflection upon what training was given, topics covered and any further gaps or needs identified.



# 11 SGIP Review and Update Process and Next Steps

It is proposed that the SGIP will be updated annually and submitted in June of each year. The annual update will include progress against each proposed activity and note any issues with ensuring implementation and proposal for resolving these.

In addition to ongoing M&E activities, which will capture sex-disaggregated (and, as decided, socially disaggregated) data, there will be an ongoing 'qualitative' field check in all project areas, comprising focus group discussion, interviews, time-use exercises, etc. The Social and Gender Specialist will take the lead on this, however it would be valuable to include Project Leads and even Project Directors from time to time so that they are aware of where the social and gender analysis is coming from, what issues are being raised and the kinds of opportunities being sought to integrate social and gender concerns as possible, sometimes creatively.

It is expected that such visits will take place quarterly, and will serve purposes beyond continued monitoring of social and gender issues, as needs are identified. For example, the SGS may identify a benefit to sensitising certain groups, for example Community Committees or CBOs, in which case this quarterly mechanism would serve as an opportunity to do this.

The core aim of any MCC Compact is poverty reduction and economic growth; gender and social integration is valued as one way of achieving this. Within the MCA Jordan Compact project areas, there are identified challenges in terms of women's access to employment; at the same time, there are not budget allocations to providing alternate training or income-generating opportunities. Therefore, the SGS will attempt to identify, during field visits, ways to link project beneficiaries, women especially, with income generation training and opportunities beyond the scope of the Compact, potentially through the work of other donors or the private sector.

In addition to this direct monitoring, all Quarterly reporting done by Contractors should include a standard element of reporting on social and gender integration. The information provided in contractor reporting will provide significant material for subsequent SGIP updates.

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## Annex 2 List of Persons Met

### MCA-J Staff

Eng. Kamal Zoubi, MCA-J CEO  
Shadia Nassar, SGS  
Eng. Louis Qaqish, Project Director, Water Network Project  
Eng. Rodana Al Dabas, Deputy Project Director, Water Network Project  
Eng. Mohammad Ababneh, Project Director, Wastewater Network Project  
Eng. Mohammad Bader, Project Director, As-Samara Wastewater Treatment Plant Expansion Project  
Lara Shahin, Project Manager, Water Smart Homes  
Amjad Al Attar, Director, M&E  
Sofian Qurashi, Director, Communications (very brief, to be continued)  
Eng. Mai Abu Tarbush, Director, Environment & Social Assessment

### MCC

Alex Russin, Resident Country Director  
Dana Abu Sier, MCC Development Specialist  
Joselyn DiPetta, MCC Social and Gender office

### Other

Secretary General, MWI Maysoon Zoubi  
Ruby Assad, GIZ Senior Technical Advisor, WWWI  
Barbara Ross Miller, Team Leader, ISSP (by phone)  
Ismat Al Mustafa, Field Advisor, IRADA  
Ramzeyah Al Khateeb, JWU / Zarqa branch  
Youssra Hassan, Working women charity, Russeifah  
Abeer Ahmad, Khawla Bent al Azwar charity, Zarqa

## Annex 3 Results of Time Use Exercises

### Daily calendar

Compiled—Men's FGD 23, 24, 25 April 2012

Time	Activity
6—8 am	Wake up, prepare for work, take breakfast, pray. Some do exercise, some wake children to go to school
8—1pm	At work or university, shopping, social visits in the community, buying things for the house (maintenance-related), pray
1—2 pm	Return home from work or university, take lunch, watch TV
2—5 pm	Taking a nap, resting, praying, doing some home maintenance
5—7 pm	Social activities, praying, get online, sitting with family
7—10 pm	Have supper, watch TV
10—12 pm	Go to bed

### Daily calendar

Compiled—Women's FGD 23, 24, 25 April 2012

Time	Activity
6—8 am	Wake up, prepare children to go to school, make breakfast, prepare husbands to go to work, pray, clean (some younger women do some morning study)
8—10am	House cleaning, going to the market, visit doctors, social activities (some women)
10—12 pm	Prepare lunch, doctor visits, going to market
12—2 pm	Children and husbands return, give them lunch, clean up after lunch
2—4 pm	Teaching children, watching TV, cleaning, ironing, some take a rest
4—6 pm	Watch TV, visit relatives, young people (volunteers) may visit CBOs, water plants, cleaning, host visitors, teach children
6—8 pm	Sit with their husbands, social visits, internet, hosting visitors, prepare food for next day (if they work), give and clean up after dinner
8—12 pm	Watch TV, read, go to sleep

## Annex 4 CBOs in Zarqa Governorate

No.	Name	Location
1	Shnilar School graduates Community organization	Russiefah
2	Working Women association	Russiefah
3	Haj Care charity	Russiefah
4	Al Waha for social development	Russiefah
5	Al Yamoon Charity	Russiefah
6	Dahyat Al Ameer Talal for social development	Russiefah
7	Al Hekma Charity	Russiefah
8	Ajour for social development	Russiefah
9	Al Ameryeah for social development	Russiefah
10	Al Ehssan Charity	Russiefah
11	Al Zahra'a Charity	Russiefah
12	Jabal Al Ameer Faysal	Russiefah
13	Zakariya for social development	Russiefah
14	Heteen camp women charity	Russiefah
15	Al Raya Al Hashemiyah for social development	Russiefah
16	Jordanian artisans	Russiefah
17	Al Russiefah association	Russiefah
18	Nashmeyat Al Aurdon charity	Russiefah
19	Al Dua'a for social development	Russiefah
20	Al Rasheed charity	Russiefah
21	Al mua'amar charity	Russiefah
22	Mother and child care charity	Russiefah
23	Al Safwa Charity	Russiefah
24	Al Tafayleh for social care	Russiefah
25	Awajan Charity	Russiefah
26	Anwar Al Rahman Charity	Russiefah
27	Al Thahereyah Charity	Russiefah
28	Nabe Al Khaear Charity	Russiefah
29	Al Estiklal for women empowerment	Russiefah
30	Al Reem charity for health care	Russiefah
31	Ahl Al Hemeh	Russiefah
32	Handalah charity	Russiefah
33	Shoa'a Al Noor Charity	Russiefah
34	Al Qadesyah association	Russiefah
35	Shoa'a AL Amal	Russiefah
36	Al Bassma Charity	Russiefah
37	Al Saba'a Charity	Russiefah

No.	Name	Location
38	Al Amman for social development	Russiefah
39	Baladna for social development	Russiefah
40	Areha Youth charity	Russiefah
41	Yajooz charity	Russiefah
42	Al Fajer charity	Russiefah
43	Heteen Orphan charity	Russiefah
44	Ard Al Salam Association	Russiefah
45	Hai Al Hussein Charity	Russiefah
46	Shoa'a Al Kheer charity	Russiefah
47	Jenin Association	Russiefah
48	Al Razi women Association	Russiefah
49	Islamic charity	Russiefah
50	Zad Al Kheer for social development	Russiefah
51	Soldiers Families care Association	Zarqa
52	Khawla Bent Al Azwar	Zarqa
53	Al Sukhneh charity	Zarqa
54	Rabat Al Boyoot Charity	Zarqa
55	Al Azraq Al Janopi for social development	Zarqa
56	Sona'a al Hayat for orphans	Zarqa
57	Sheshneain Women charity	Zarqa
58	Rural women empowerment association	Zarqa
59	Al Azraq Al Shamali for social development	Zarqa
60	Al Dulail for special education association	Zarqa
61	Jordan women union	Zarqa
62	Yafa al Arabia association	Zarqa
63	Omar Bin Al Khateeb charity	Zarqa
64	National association for special needs	Zarqa
65	Jafa'ar Bin AbiTaleb charity	Zarqa
66	Al Salama Al Amma Association	Zarqa
67	Bani Hassan Islamic Association	Zarqa
68	Al Yarmouk charity	Zarqa
69	Moa'ab charity	Zarqa
70	Al Seddeek Charity	Zarqa
71	Al Dawaymeh for social development	Zarqa
72	Salwan for social development	Zarqa
73	Jamzo charity	Zarqa
74	Khalil Al Rahmman charity	Zarqa
75	Sa'ad Bin Abi Moa'ath charity	Zarqa
76	Othman Bin Affan Charity	Zarqa
77	Nablos charity	Zarqa



No.	Name	Location
78	Al Afaq Al Moshriqa for women empowerment	Zarqa
79	Al Wafa charity	Zarqa
80	Al zawahreh Charity	Zarqa
81	Al Ro'aya Charity	Zarqa
82	Al Essaweyah Charity	Zarqa
83	Al Dha charity	Zarqa
84	Al Taqaroub Charity	Zarqa
85	Lofta charity	Zarqa
86	Al Hashemiyah Charity	Al Hashemiyah
87	Al Hashemiyah for social development	Al Hashemiyah
88	Qura Bni Hashem charity	Al Hashemiyah
89	Dogara Charity	Al Hashemiyah
90	Gharissa for social development	Al Hashemiyah
91	Al Qanyeh for social development	Al Hashemiyah
92	Um Al Salyeh charity	Al Hashemiyah