

A Gender Perspective on Measuring Asset Ownership for Sustainable Development in Jordan

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Main Messages

- The position of Jordanian women has enhanced significantly over the past decade, but gender discrimination is present in some parts of society.
- This paper identifies some areas where Jordanian women are at disadvantage. Key areas include: equitable access to economic resources and their role in promoting women economic empowerment as a tool for fostering gender equality and sustainable development in Jordan.
- The paper contributes to present the results in two ways.
 1. First, it introduces new data on the topic.
 2. Second it will show whether access to financial services empower women to challenge gender discriminations or not.

Why is Gender Equitable Access to Financial Resources & Land Important for Women's Economic Empowerment?

- **Women's contribution to economic development is well documented.**
- **Yet, there exist several barriers to optimizing women's economic potential. These barriers include cultural, religious, traditional, and legal discrimination—amongst other.**
- **Moreover, the traditional duties of managing households create hindrances in women's social and economic empowerment.**

According to the WB's World Development Report (WDR) 2012, productivity could increase by as much as 25 percent in some countries through the removal of discriminatory barriers such as access to finance and property laws

Jordanian Women Access to Labor Market

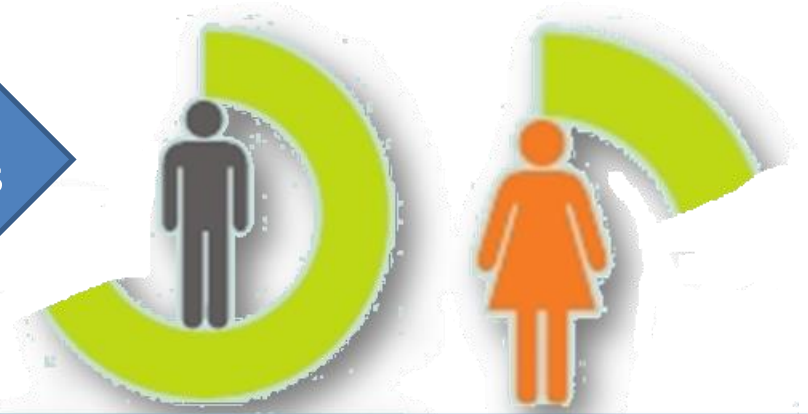
Almost 2 million women & over 2 million men between the ages 15 to 64 years old. Together, they accounted for 61.3% of Jordan's total population.



Source: General Population and Housing Census, 2015

Jordanian Women Access to Labor Market..cont

However, only 13.3% of working age women participated in the country's labor force, while 60% of men did.



Additionally

Unemployment rate for women was 22.5%

Unemployment rate for men was 11%

Jordanian Women Access to Labor Market..cont

Moreover, data reveals an average monthly pay gap between employed men and women of 10 %.



These facts probably affect women's needs in terms of funding for entrepreneurship since certain women will indeed engage in small income-generating activities to compensate for their exclusion from the labor market.

Jordanian Women's Access to Formal Financing

Women's access to formal financing (commercial banks) compared to men's access is very low

- ❑ Men have over four times greater access to credit compared to women.
- ❑ Additionally, the mean value of men's loans is greater than the mean value of women's loans by 18 percent.
- ❑ Likewise, the monetary share of women's loans did not exceed 17.2% while men's was 82.8%.

Jordanian Women's Access to Formal Financing..cont

- ✓ **Women's deposits constitute 33 percent of the total aggregate deposits.**
- ✓ **The mean value of men's deposits is higher than the mean value of women's deposits by 33%.**
- ✓ **Similarly, the monetary share of women's deposit was 27.3% compared to 72.7% for men.**
- ✓ **On the other hand, one out of five debit/ATM cards holders were women.**

Source: Jordan's Central Bank (CBI) data, 2015

Jordanian Women's access to formal financing..cont

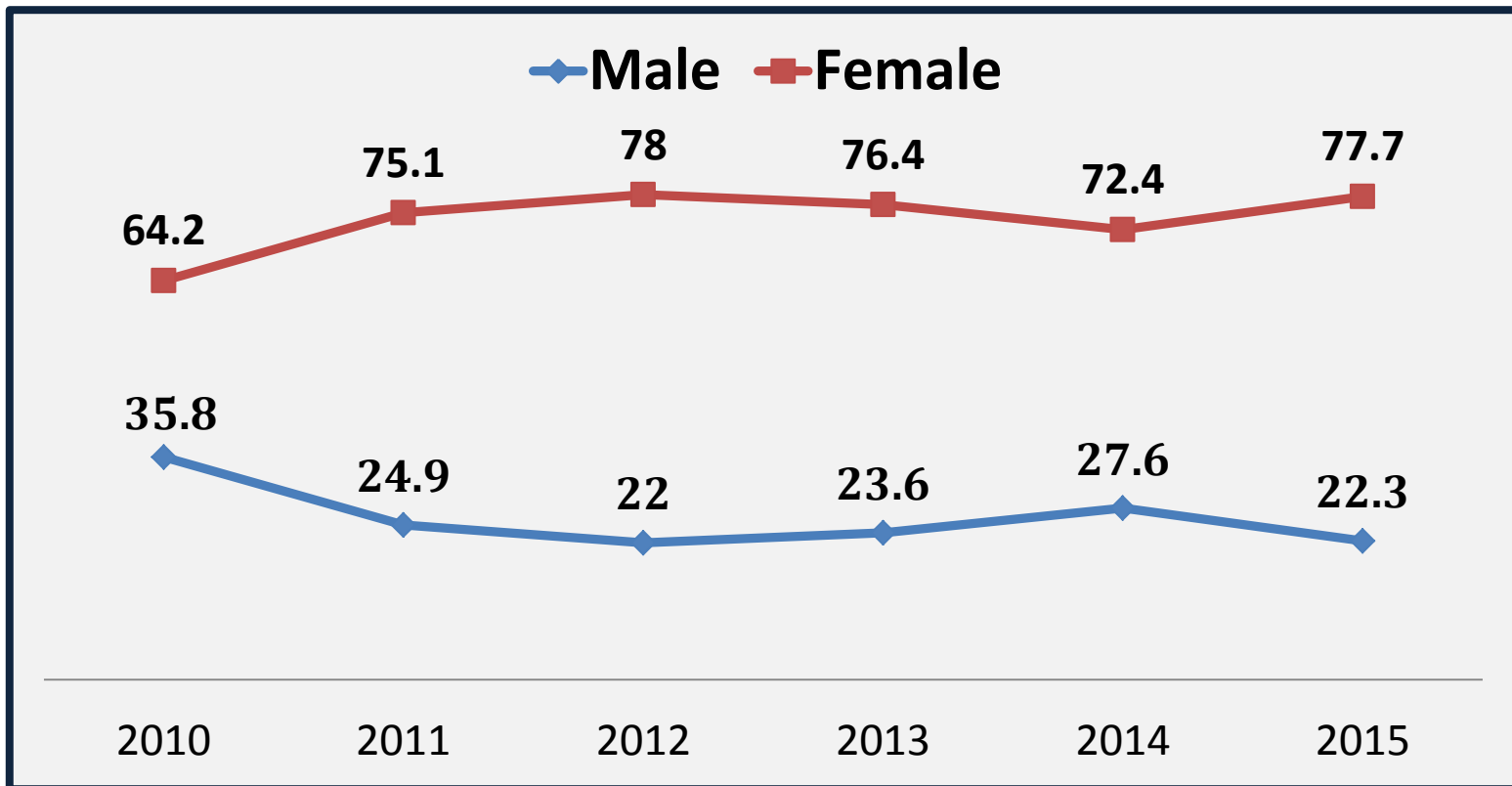
Women's ability to obtain formal financing is impacted by the following:



- Traditional property arrangements
- Lending bank practices represent non-legal institutional barriers
- Women are at a disadvantage, as they are disproportionately employed in the service sector where capitalization is lower and output is often intangible.

Jordanian Women's Access to Microfinance

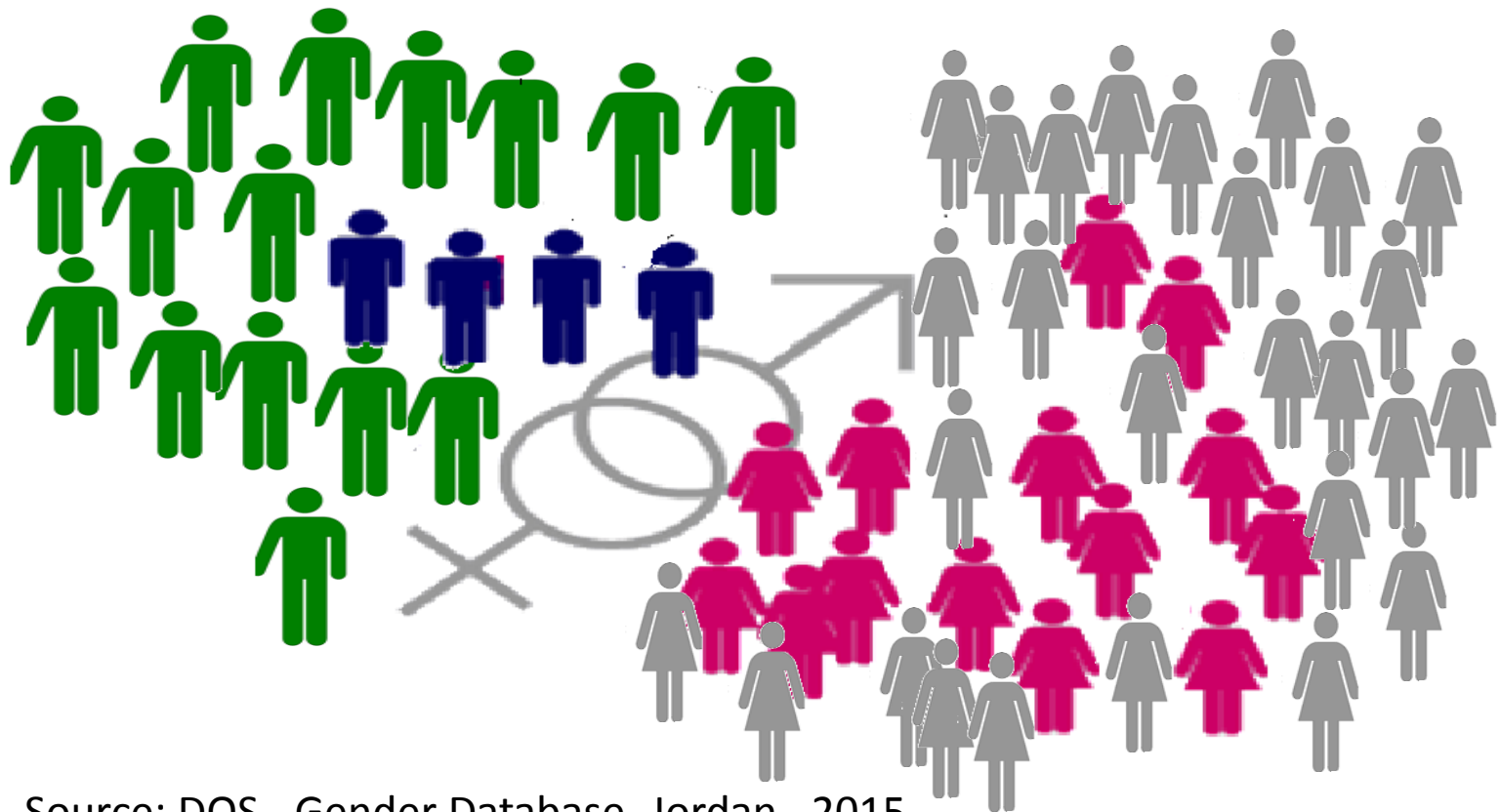
The percentage of women reached by microfinance institutions has grown exponentially over the five years.



Source: DOS - Gender Database -Jordan , 2015

Jordanian Women's Access to Microfinance...cont

14 out of 1000 women in the working age group (15-64 years old) have a microfinance loan; while this proportion did not exceed 4 out of 1000 for men.



Source: DOS - Gender Database -Jordan , 2015

Jordanian Women's Access to Microfinance...cont

The mean value of microfinance loans provided to women was three times higher than the mean value for men's

While the monetary share of women's microfinance loans was 48.5% compared to 51.5% for men

Jordanian Women's Access to Microfinance...cont

Findings indicate that the percentage of women as employer and self-employer- is still very modest



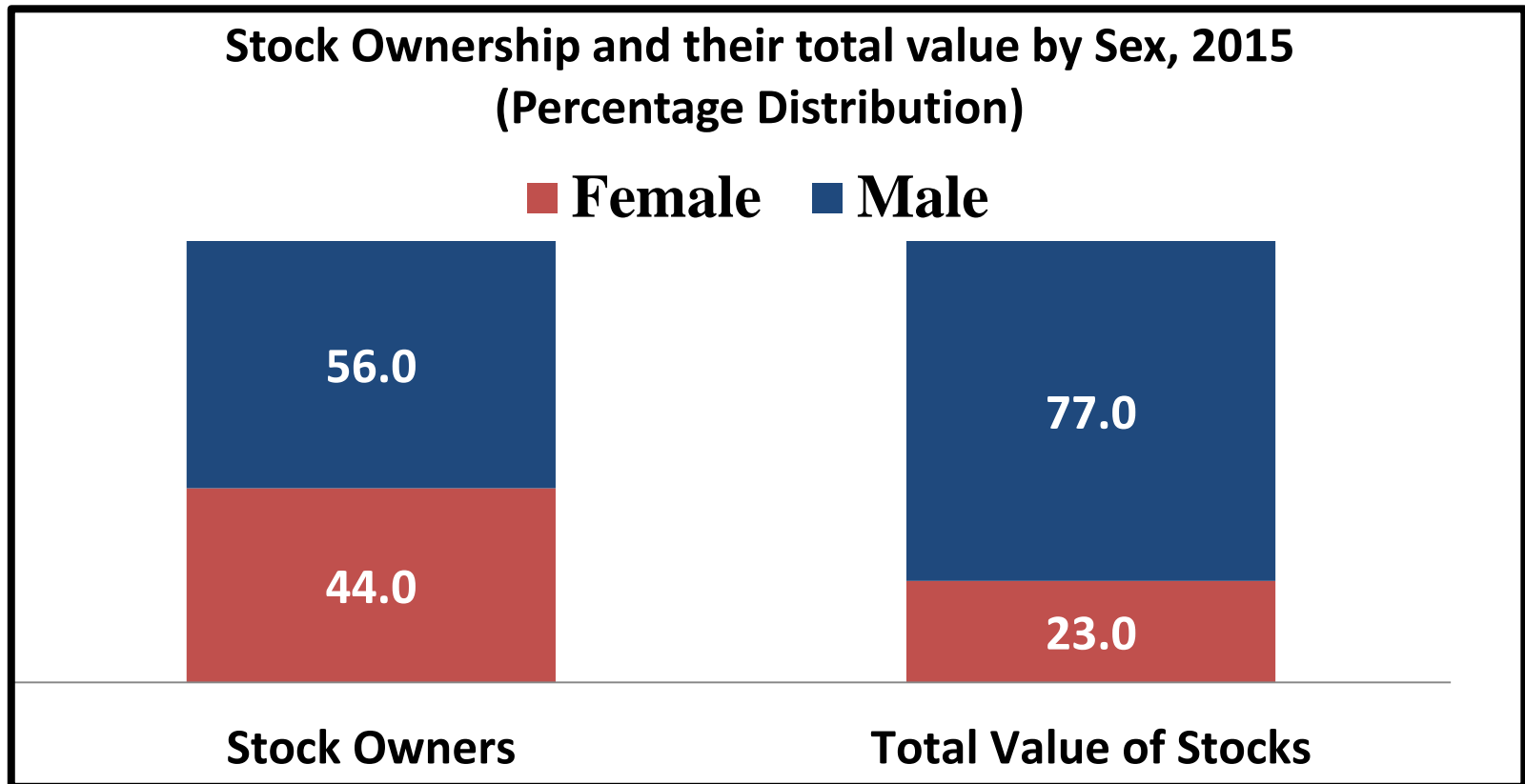
Arguments about the Effect of Microfinance on Women's Domestic Role!!!!

- women's high repayment levels do not necessarily imply that women have used the loan in themselves. Men may take these loans from women or women may choose to invest the loans in men's activities.
- When women share their loans with male members of the household, this will strengthen the arguments favoring female lending, as the entire family is more likely to benefit economically, and women are more likely to benefit personally and socially

Jordanian Women and Stock Ownership

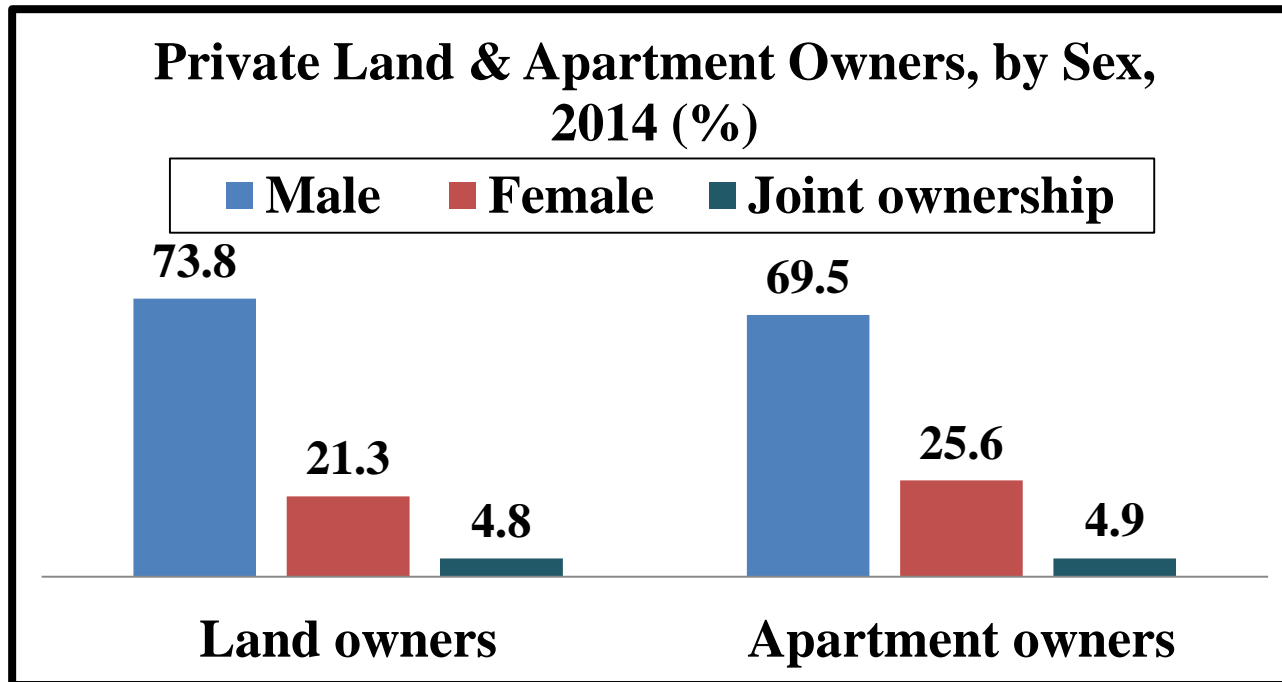
44% of stock owners are women.

Nevertheless, the total value of women's stocks did not exceed 23% of the total value of the stocks



Jordanian Women's Access to Land & Housing Ownership

The percentage of female land-owners as well as the percentage of female apartment-owners remain low even though there are no legal restrictions on the ownership, purchase or sale of land, apartment by females



Jordanian Women's Access to Agricultural Holdings

- * Only 4.5 percent of agricultural holders are females .
- * The number of large agricultural areas (100 dunm & above) owned by men is twice as large that of female holders.



1 dunm equals 1000 square meter

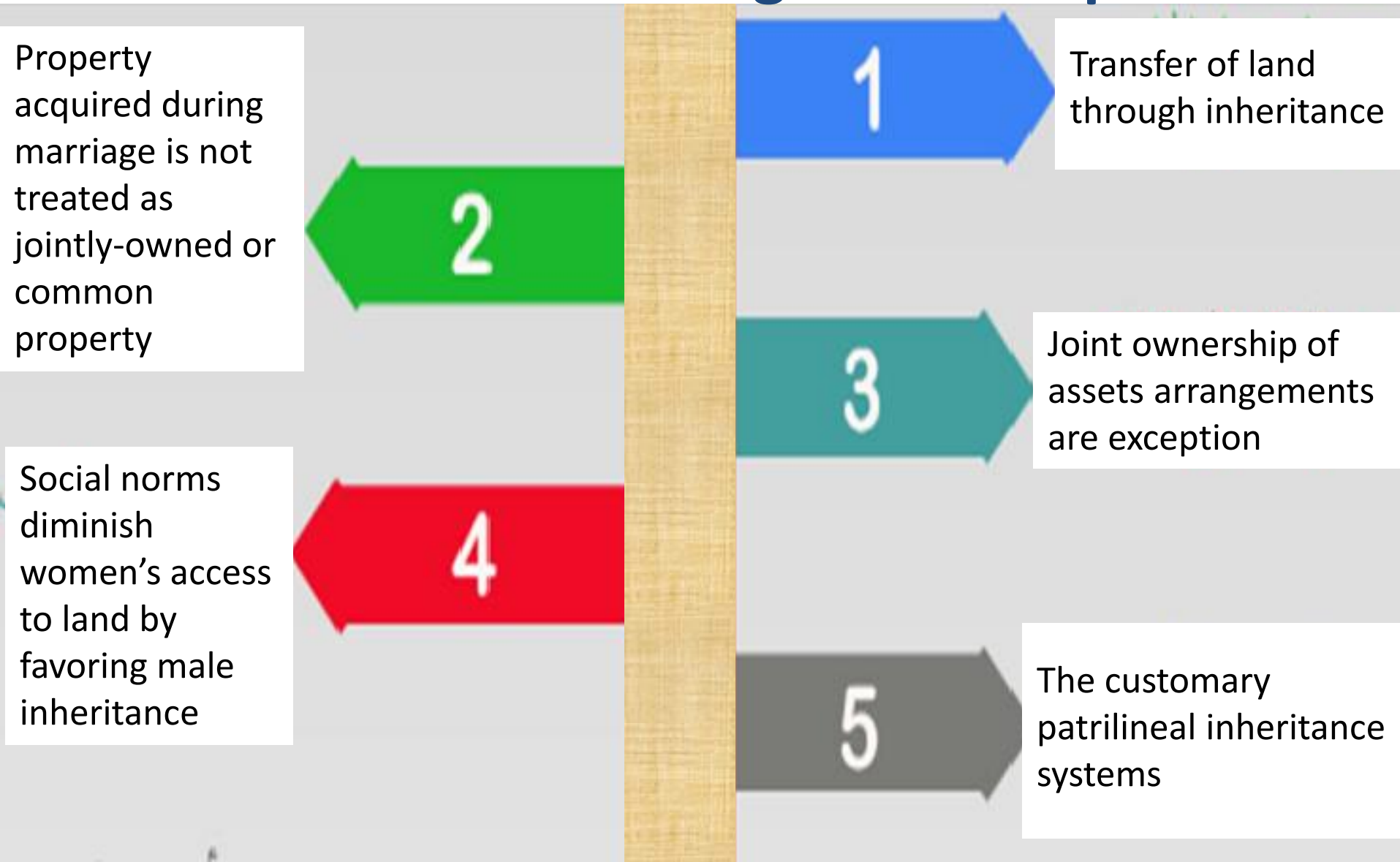
Source: DOS- Agriculture Census, 2007, Jordan

Background Characteristics of Married Women by Ownership of Housing & Land

- **Urban married women and those living in non-Badia area or in areas out of refugee camps are more likely to own a house than rural married women.**
- **Married women living out of refugee camps are more likely to own land than the one living inside refugee camps.**
- **Married women with higher education are more likely to own either land or house titles.**
- **Married women ownership of house & land titles increases with age and wealth.**
- **Moreover, HIES data show that the share of assets & land owned by women are positively associated with higher food expenditures.**



Factors leading to Women's Lower Access to Land & Housing Ownership

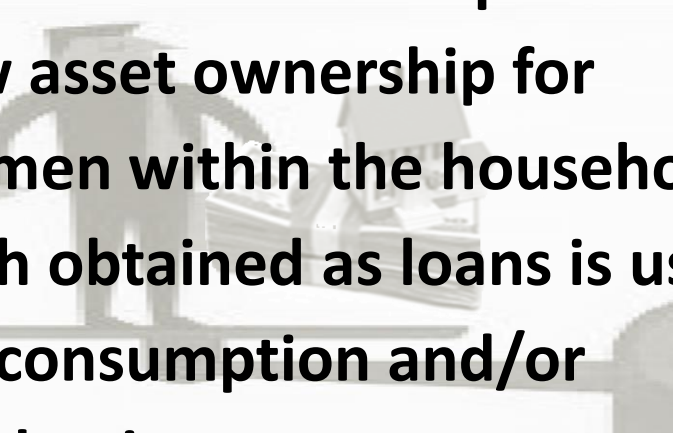


Conclusions

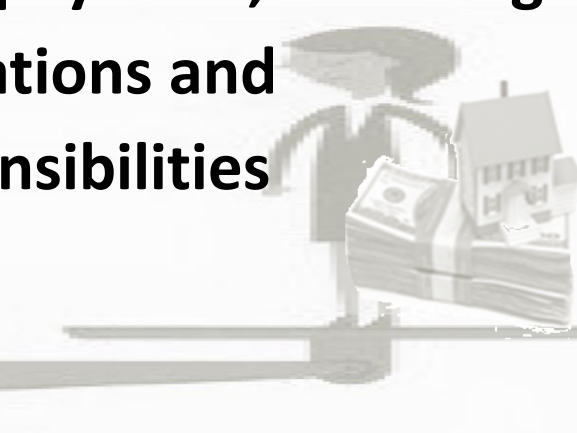
Are Microfinance Programmes Enabling Women Empowerment by Increasing Access to Credit and Financial Services???

Assets and Liabilities for Microcredit Provided to Women

Assets

- Some automatic empowerment by being a part of the microfinance platform
 - Few asset ownership for women within the household
 - Cash obtained as loans is used for consumption and/or production
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Liabilities

- Increased liabilities
 - Increased financial pressure for repayment, including obligations and responsibilities
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Thank you

