



**Convention on the Elimination  
of All Forms of Discrimination  
against Women**

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COMMITTEE ON THE ELIMINATION OF  
DISCRIMINATION AGAINST WOMEN (CEDAW)

CONSIDERATION OF REPORTS SUBMITTED BY STATES PARTIES  
UNDER ARTICLE 18 OF THE CONVENTION ON THE ELIMINATION  
OF ALL FORMS OF DISCRIMINATION AGAINST WOMEN

Initial reports of States parties

JORDAN\*

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1. Brief overview of the demographic situation in Jordan

During the period following its establishment in 1922, Jordan experienced tremendous economic, social and demographic changes which fundamentally altered its demographic map and affected the size, composition and distribution of the population, which increased from 225,000 in 1922 to 300,000 in 1938, representing an annual growth of 1.8 per cent. This figure rose to 400,000 in 1947, representing an annual growth of 3.2 per cent, and reached 586,000 in 1952, representing an annual growth of 7.9 per cent over five years. The rate of natural increase in the population was therefore higher than average, this being due to the immigration of Arabs from Palestine in 1948. The population figure continued to increase, reaching 901,000 in 1961 and doubling in under 18 years to reach 2,122,000 in 1979, representing an annual growth of 4.9 per cent. This higher average was also due to the immigration of Arabs from Palestine after the events of 1967. The average increase in the population between 1979 and 1988 was estimated at approximately 3.8 per cent, which was attributable to the higher rate of natural increase on the one hand and the continuing net rise in immigration on the other. The average population growth in Jordan is therefore high in comparison with that in developed and developing countries and in the Arab non-petroleum countries, having doubled in under 17 years.

2. Distribution of the population in Jordan

The East Bank of Jordan has an area of 89,206 square kilometres, with a populated area of approximately 10,000 square kilometres. The population density is about 223 persons per square kilometre in the populated areas and about 33 persons per square kilometre on the East Bank.

Extensive areas of Jordan are either uninhabited or inhabited by a small number of people only, an example being the area of Ma'an in the south, where the population density is approximately two persons per square kilometre, a figure which rises to 65 persons per square kilometre in the area of the governorate of the capital.

3. Population growth rates

4. Composition of the population by age and gender

The age composition of the population in Jordan is characteristically young, with minors (i.e., the under-14 age group) constituting 51.7 per cent of the total population in 1979, including 19.2 per cent under age five and 32 per cent between ages six and 14, i.e., children at the compulsory education stage. The high proportion of young inhabitants imposes additional financial burdens on the State in terms of the need to ensure essential social services by building schools and providing educational equipment.

Population estimates for Jordan in 1990 indicated that the proportion of inhabitants under age 14 stood at 50.5 per cent of the population, which is high in comparison with the proportion of the same age group in the developed countries, where it represented only 22 per cent of the total population that same year. The rise in the proportion of minors in the population will occur at

There are also some 600 voluntary associations on the East Bank of Jordan

them in rights and duties, even if they differ in custom, language and religion. They exercise their constitutional rights and assume as their duty the higher interests of the nation and the creation of employment so as to channel the energies of Jordanian society and release its material and spiritual capabilities with a view to achieving the objectives of unity, progress and building for the future.

Chapter II, article 3, paragraph (d), of the National Charter, relating to the rule of law and political pluralism, similarly emphasizes equality, justice and equal opportunity among men and women citizens without distinction.

Chapter V, paragraph 4, of the Charter, relating to the social field, further emphasizes that good motherhood is the basis of a sound childhood and is a child's natural right. The Jordanian State and society must provide care for both child and mother and affirm the right of working mothers to maternity leave and childcare, as well as the right of access to optimum care and to parental and State protection, with a view to ensuring that Jordanian children develop independent and cooperative personalities without distinction between males and females.

The Charter also stresses that women are men's partners in the growth and development of Jordanian society, meaning that their constitutional and legal right to equality, education, instruction, training and employment is essential, as is enabling them to assume their proper role in the building and advancement of society.

Some laws also encompass special provisions for women, as well as general provisions which apply to both men and women, such as the Personal Status Act, the Civil Pension Act and the Social Security Act.

Nevertheless, there is still discrimination against women. Under the Labour Act, for example, working women have the right to six weeks' maternity leave with half pay. This applies exclusively, however, to the private sector and not to the informal sector. Similarly, although the Civil Service Regulations make no distinction between the salaries, working hours and period of employment of male and female workers, they fail to provide adequate support for working women, particularly since the pension payable to a woman is not inherited by her family in the event of her death. Moreover, the social security and health insurance of a working woman do not include her husband and children unless it is confirmed that they are in need and proven that the female employee is directly responsible for their maintenance.

In addition to the Personal Status Act, greater flexibility is essential in applying the law relating to matters of arbitrary divorce, maintenance and employment outside the home.

#### Article 5

"States Parties shall take all appropriate measures:

- (a) To modify the social and cultural patterns of conduct of men and women, with a view to achieving the elimination of prejudices and customary

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and all other practices based on the idea of the inferiority or superiority of either of the sexes or on stereotyped roles for men and women;

(b) To ensure that family education includes a proper understanding of maternity as a social function and the recognition of the common responsibility of men and women in the upbringing and development of their children, it being understood that the interest of the children is the primordial consideration in all cases."

The laws and regulations accord Jordanian women their rights and make no distinction between men and women in law. Consequently, there are no existing practices based on the idea of the inferiority or superiority of either of the sexes. Instead, Jordan continues to be governed by customs and traditions where the man is the head of the family and where men have one role and women another, particularly in matters relating to the family and the upbringing of children. Moreover, there are certain acts which, being within the domain of men, are unacceptable for women to carry out, not because the State has laid down laws in that respect, but because we remain a society governed by customs and traditions which cause this situation to prevail.

#### Article 6

"States Parties shall take all appropriate measures, including legislation, to suppress all forms of traffic in women and exploitation of prostitution of women."

Jordan is an Islamic State and the Islamic Shariah categorically forbids such acts. Traffic in women and exploitation of prostitution of women are also crimes punishable under Jordanian law; article 310 of Jordanian Penal Code (Act No. 16 of 1960) provides that:

"Any person who influences or attempts to influence:

1. A female age 20 who is neither a prostitute nor commonly known to be morally corrupt with a view to a person having illegitimate sexual intercourse with her in the Kingdom or abroad;
2. A female to become a prostitute in the Kingdom or abroad or to leave the Kingdom to live in or frequent a brothel;

Shall be punished by imprisonment of between one month and three years and by a fine of between five and 50 dinars."

Article 312 of the Code provides for punishment by imprisonment of six months or a fine of up to 100 dinars, or both, any person who "prepares a brothel or assumes its management or works or assists in its management or who rents a house or undertakes its affairs and permits it to be used as a brothel."

Article 316 provides that any woman who is proven to influence, for the purpose of gain, the activities of a prostitute in such a manner as to demonstrate that she is assisting or compelling the latter to engage in prostitution with another person or to engage in prostitution generally shall be punished by imprisonment of one year or by a fine of up to 50 dinars.

Article 317 punishes by imprisonment of between two months and two years any person who prostitutes a woman without her consent in any place or in a brothel with a view to a man, whether a specific individual or otherwise, having illegitimate sexual intercourse with her.

Article 318 provides that if a woman is in a house or a brothel with a view to a person having illegitimate sexual intercourse with her, the person is deemed to have prostituted her in such house or brothel if he refuses to hand over to her any of her clothes or money with the intention of forcing or inducing her into prostitution in such house or brothel.

#### Article 7

"States Parties shall take all appropriate measures to eliminate discrimination against women in the political and public life of the country and, in particular, shall ensure to women, on equal terms with men, the right:

(a) To vote in all elections and public referenda and to be eligible for election to all publicly elected bodies;

(b) To participate in the formulation of government policy and the implementation thereof and to hold public office and perform all public functions at all levels of government."

Under Jordanian legislation, a woman enjoys political rights, and such rights arise out of the fact that she is a citizen or individual who belongs to a specific State by virtue of the nationality which she holds and who may participate in managing and running the country's affairs. Among the most important of those rights are the right to stand as an election candidate and the right to hold public office.

Article 42 of the Constitution stipulates that ministerial posts are to be filled only by Jordanians. Consequently, by virtue of her nationality, a woman may assume charge of a ministry and participate in the executive power. Ministerial posts were held by Jordanian women in 1980 and 1984.

Jordanian women were accorded the right to be elected to and nominated for membership of the House of Representatives and municipal and village councils in 1974 and 1982 respectively. Even though women were accorded that right, however, their participation in political life has been minimal; in the legislative authority, for example, there are no women in Parliament, which comprises 80 members. Their absence is due to the women candidates' failure to win in the parliamentary elections of 1989. There is, however, one woman in the Senate, which comprises 40 members. As for the executive authority, there are currently no woman ministers or under-secretaries of State in the Jordanian

Government and few women heads of department, nor are there any women judges in the Jordanian judicial authority.

"(c) To participate in non-governmental organizations and associations concerned with the public and political life of the country."

The Jordanian Government has endeavoured to provide financial support for the activities of national voluntary associations and to coordinate with them in the fields of programming, planning and the implementation of joint projects. This support has increased, particularly for social welfare, for promoting the participation of working women in development projects and for providing basic services, especially the establishment of children's nurseries and of clubs and centres for the development of local associations, traditional occupations and training. The establishment of such centres has implications for and a direct link with the situation of women at both family and national levels, women being the beneficiaries of the services offered by those centres and the impetus for their activities.

There are now some 68 women's associations comprising over 1,250 members. The number of such associations is constantly rising, and their diverse objectives include childcare, encouraging the work and education of women, raising women's awareness of educational, health, social and legal matters and providing vocational training for women in skills such as dressmaking, printing and domestic food preparation. They also help in women's literacy programmes, as well as in caring for orphans and meeting their basic needs.

#### Article 8

"States Parties shall take all appropriate measures to ensure to women, on equal terms with men and without any discrimination, the opportunity to represent their Governments at the international level and to participate in the work of international organizations."



In regard to this article, the Jordanian Nationality Act stipulates that:

"1. A Jordanian woman may retain her nationality in the event of her marriage to a non-Jordanian.

2. A Jordanian woman may retain her Jordanian nationality in the event of her marriage to a person who has acquired a nationality other than Jordanian."

In regard to article 9, paragraph 2, children take the nateve

(g) The same opportunities to participate actively in sports and physical education;

(h) Access to specific educational information to help to ensure the health and well-being of families, including information and advice on family planning."

Jordanian laws affirm fulfilment of the democratic principle of education for all, regardless of gender, language or religion.

Article 20 of the Constitution affirms that elementary education is compulsory for Jordanians and free of charge in government schools. Under

These percentages reflect the increase in the number of females entering all levels of education.

In recent years, female enrolment has caught up with male enrolment; in 1972, there were 79 females per 100 males at the basic stage. The ratio of females to males in that stage then successively rose to 89 per cent in 1989 and 94 per cent in 1990.

In higher (post-secondary) education in Jordan, the ratio of females to males increased from 43 per cent in 1972 to 74 per cent in 1979 and exceeded 100 per cent in 1990, when it reached 105 per cent. This strongly indicates that female education is becoming widely acceptable and is noticeably increasing at all levels of education, particularly higher education. The increasing ratio of females to males is perhaps attributable to the changing view of society towards female education. In addition, the drop-out rate at the basic stage is higher among male pupils than among females, thus leading to a large increase in the ratio of females to males at the higher stages.

The Ministry of Education sends outstanding female students, on an equal basis with male students, to pursue university studies in Jordan or abroad. In order to encourage them in their studies, it has deliberately reduced the period of time for which such females are obliged to work for the Government to half of that which applies to male students.

The Ministry of Education endeavours to offer incentives for people to work in remote and distant areas of the country with a view to supplying the schools in such areas with female teachers. It also endeavours to offer material incentives, as well as free housing.

The relative increase in literacy among females compared to males may be attributable to socio-economic trends. Despite the fact that laws and regulations make no distinction between males and females in that both sexes are given adequate educational opportunities on an equal basis, the prevailing system of values in Jordanian society is that more interest is shown in the qualification of males than in that of females, meaning that males are accorded larger roles than females in the fields of employment, production and family responsibility.

In compulsory and secondary schools, the education received by males and females is the same in terms of programmes, curricula and textbooks. The only difference is in vocational activities, where females concentrate on the domestic sciences and males on industrial and agricultural skills.

As for co-education, there are three main stages: primary education for the under-12 age group; preparatory and secondary education for the 12-18 age group; and education for the over-18 age group. These three groups coincide with the stages of childhood, youth and adulthood. Co-education is pursued unreservedly in the first and third stages of the education system in Jordan and there are no regulations or laws which either encourage or discourage co-education at any stage.

Vocational education for girls is still restricted to (illegible), nursing and a few other occupations, such as dressmaking and beautician studies. This is attributable to the fact that the pursuit of vocational education by girls is not sufficiently accepted; various traditional occupations are deemed to be confined to girls, whereas certain industrial and agricultural vocations are confined to males and have no women taking part in them.

Jordanian girls have the same opportunity as men to participate in sports and physical activities and there is no law to prohibit such participation.

#### Article 11

As for the legal provisions relating to article 11 of the Convention on the Elimination of All Forms of Discrimination against Women concerning appropriate measures to eliminate discrimination against women in the field of employment, article 23-1 of the Jordanian Constitution stipulates that work is the right of every citizen, and that the State must provide opportunities for work to all citizens by directing the national economy and raising its standards. Article 22 of the Constitution provides, in addition, that "every Jordanian shall be entitled to be appointed to public offices under such conditions as are prescribed by law or regulations". It also stipulates that "appointment to any government office or to any establishment attached to the Government, or to any municipal office, whether such appointment is permanent or temporary, shall be made on the basis of merit and qualifications."

The Jordanian National Charter treats women as the partners of men in contributing to all the political, economic and vital dimensions of national development.

The Jordanian laws regulating the employment of male and female civil servants, notably Civil Service Regulation No. 1, promulgated pursuant to article 120 of the Constitution, make no distinction between the two sexes in terms of appointment, promotion and the level of administrative post which civil servants and administrators may assume. The Labour Act also provides for the protection of women and their right to trade union organization and equal pay for similar work, as well as their right to annual leave, sick leave and maternity leave.

Special provisions for women have been established by way of Jordanian Labour Act No. 21 of 1960, article 19 of which stipulates that "on their marriage, women workers shall have the right to leave a job and receive an end-of-service bonus, provided that they have been continuously employed in the job for a period of not less than six months."

The law therefore accords working women the right to leave a job and receive an end-of-service bonus upon their marriage, should they so wish.

Article 46 of the Act also stipulates that no woman worker may be permitted to work in any job which, under the regulations, is regarded as being dangerous, thereby protecting women against dangerous activities.

Article 47 prohibits women from working at night, or in other words, between the hours of 7 p.m. and 6 a.m., except in the instances specified by decision of the Minister of Labour.

Articles 50 and 51 lay down special provisions concerning maternal care and childcare. In accordance with article 50:

"(a) A woman employed in a formal establishment shall have the right to leave her job during the three weeks preceding the expected date of her confinement;

(b) A woman shall not be permitted to work in an establishment during the weeks immediately following confinement."

Article 51 provides that if a woman worker in a formal establishment has worked for a period of 180 days during the 12 months immediately preceding the expected date of confinement, she has the right to receive a maternity grant for the period of leave.

Article 52 of the same Act stipulates that the amount of maternity grant payable under the previous article should be equal to half of the pay received by the woman worker during the three months which preceded the start of the leave, divided by 90.

Women who are employed in formal establishments are subject to the Labour Act. Under the Act, however, women working in informal establishments are not guaranteed equal rights with those working in formal establishments.

Article 35 of the Labour Act stipulates that "a room suitable for use by the children aged under six of women workers must be prepared in any establishment which employs more than 30 women." Jordanian law, however, does not give women workers the right to breaks during working hours for the purpose of breastfeeding.

Both men and women are allowed sick leave; a man working in a formal establishment is granted sick leave with pay for a period of two weeks during one year. He must, however, have been with the establishment for six months and must produce a doctor's report. The first day of sick leave is without pay.

In regard to article 11 (d), concerning the right to equal remuneration, the Labour Act advocates equal remuneration, but it is applied when the average

A discussion follows on economic indicators relating to women's work in Jordan.

#### Number of females of working age

The number of females of working age (15-64 years) increased from about 369,000 in 1972 to about 456,000 in 1979 and about 846,000 in 1990, representing an annual increase of 3.1 per cent over the first period and 5.8 per cent over the second period.

The number of females in the labour force increased from about 27,000 in 1972 to 31,000 in 1979 and about 113,000 in 1990, representing an annual increase of 2.2 per cent over the first period and 12 per cent over the second period. The large difference between the annual increase over the first and second periods is attributable to various factors, including the high fertility rate in the late 1960s and 1970s, which produced a large rise in the number of females of working age. Another factor is the changing attitude of society towards the employment of women, as well as the increase in the number of women studying, which has boosted women's contribution to the labour force.

#### Number of female workers

The number of female workers increased from about 25,000 in 1972 to about 27,000 in 1979 and about 79,000 in 1990, representing an annual increase of 1.3 per cent during the first period, rising to 8.8 per cent during the second period. The fall in the rates of increase in the number of female workers between the two periods in comparison with the rise in the number of economically active females is attributable to the increase in the number of women out of work.

#### Average economic participation

The crude rate of average economic participation (percentage of economically active women out of the total female population) of females was 3.2 per cent in 1979 and rose to 7.1 per cent in 1990.

The revised average participation (percentage of economically active women out of the total female population of working age) amounted to 6.4 per cent in 1979 and rose to 12.7 per cent in 1990, thus indicating the growing entry of women into the labour market.

The increase in the crude rate of average economic participation reflects the increase in the number of women in the labour force, which rose from 7.7 per cent in 1979 to 13.8 per cent in 1990. This indicates the large increase of women in the labour market, even though many jobs are unregistered and many traditional domestic jobs carried out by women are not counted as work, which consequently reduces the recorded economic participation of women.

As for the distribution of women workers by economic activity, the percentage of women workers in agriculture amounted to 1.2 per cent in 1979 and increased to 3.7 per cent in 1990. In manufacturing, the percentage of women workers amounted to 6.5 per cent in 1979 and rose to 7.5 per cent in 1990; in

the mining and quarrying sector, it amounted to 0.1 per cent in 1979 and rose to 0.2 per cent in 1990; in electricity, gas and water, it amounted to 0.1 per cent in 1979; in the construction sector, it amounted to 0.6 per cent in 1979 and rose to 0.9 per cent in 1990; in wholesale and retail trade, restaurants and hotels, it amounted to 2.7 per cent in 1979 and rose to 5.1 per cent in 1990; in financial services, it amounted to 4.7 per cent in both 1979 and 1990; and in social and personal services, the percentage of women workers amounted to 83.6 per cent in 1979 and 75.9 per cent in 1990.

#### Distribution of female workers by occupation

As for the distribution of female workers by occupation, the greatest concentration of female workers is in the sector of technicians and specialists, where it amounted to 46.4 per cent in 1990. In the management sector, it amounted to 1.1 per cent in 1990; in clerical and sales work, it amounted to 3.1 per cent; in the services sector, it amounted to 9.1 per cent; in agriculture, it amounted to 4.1 per cent; and in production and transport, it amounted to 9.9 per cent.

#### Article 12

"1. States Parties shall take all appropriate measures to eliminate discrimination against women in the field of health care in order to ensure, on a basis of equality between men and women, access to health-care services, including those related to family planning.

2. Notwithstanding the provisions of paragraph 1 of this article, States Parties shall ensure to women appropriate services in connection with pregnancy, confinement and the post-natal period, granting free services where necessary, as well as adequate nutrition during pregnancy and lactation."

Jordan has achieved great progress in the field of health care, the Government having given major priority to the health sector. Hospitals, health centres and government and private clinics are virtually everywhere, covering all areas of the Kingdom. The vast majority of the population have good access to health-care services. Moreover, the number and competence of health-care staff, as well as the amount of spending on medical services, are above the average levels attained in countries with a relatively moderate income.

Within that context, Jordanian women have access to health services and care and contribute equally with men towards their provision. Maternal care and childcare are available, together with family planning services, in both government centres and the private sector. Considerable progress has also been achieved in improving the quantity and quality of nutrition among the entire population of the Kingdom.

In Jordan, four main sectors are responsible for the provision of health services, namely:

(a) The public sector

This sector includes the main resources for the provision of health services to citizens and comprises the following:

1. The Ministry of Health: The Ministry offers primary, secondary and tertiary health-care services in Jordan through main and subsidiary health centres, consisting of 506 health centres, 161 maternal and child clinics, 110 dental clinics and 15 respiratory disease clinics, as at the end of 1990.

These centres and clinics provide primary health-care services, such as treatment to combat contagious diseases and treatment for citizens who are eligible to benefit from their services, the aim being to improve public health by providing vaccination and preventive health services, maternal care, childcare and school health services. They also monitor water, food and the health of the environment and undertake health education.

2. Hospitals: There are approximately 19 hospitals under the Ministry of Health.

3. Royal medical services: These are responsible for providing health services to members of the armed forces, general security forces and the civil defence and their dependants. These services have eight of their own hospitals.

4. Universities: The Jordanian University Hospital provides medical services, the beneficiaries of which are employees of the University and their dependants, as well as the members of the health insurance system run by the Ministry of Health, which include civil service employees and their dependants.

5. Maternal and child-care services: In the Ministry of Health, there are 161 centres offering such services, which, in brief, consist of providing treatment for children, women and expectant mothers, conducting laboratory tests, making home visits to expectant mothers, carrying out home deliveries, raising health awareness among mothers and improving their health education. Also included are services aimed at spacing out the intervals between births, as the clinics provide women who so wish with the means to do so, in addition to maternal and child services in royal medical service centres, the private sector and the United Nations Relief and Works Agency (UNRWA).

(b) The private sector

This sector provides health services to citizens through specialist clinics and national hospitals, as well as pharmacies, laboratories and radiology centres. This sector includes private clinics comprising, as at the end of 1990, 2,545 doctors, including 138 gynaecologists and obstetricians and 97 paediatricians. There are 26 private hospitals.



(c) The international sector

This sector comprises the medical services of UNRWA, offered to refugees following the catastrophe of 1948 and consisting of 18 health centres.

(d) The voluntary sector

This sector includes clinics and health centres run by voluntary associations and organizations, including the Queen Alia Fund for Social Development, which has centres offering various health services, and the Family Protection and Planning Association, which provides health services relating to family planning and has eight specialized clinics. It also has two mobile clinics which offer family planning services and health awareness and education programmes for the family.

The Jordanian Ministry of Health indicates that, in 1987, spending on health services amounted to 6 per cent of the gross national income, equivalent to 112 million dinars. This means that, on average, the Government spends 22.88 dinars per capita on health and that, each year, the average public spending on health is 38.8 dinars per capita.

In 1989, there were 17,761 persons distributed among the total labour force

Furthermore, maternal and child-care services and treatment for cancer and gastrointestinal diseases are provided free of charge to all Jordanian citizens at Ministry of Health hospitals, centres and clinics.

With regard to maternal health, the statistics for 1990 show the following:

- The number of maternal mortalities attributable to complications of pregnancy and childbirth is 40 per 100,000 live births.
- The average number of children per woman of child-bearing age (15 to 49) is 5.5.
- Female life expectancy at birth is 68.
- Eighty-six per cent of births are assisted by qualified attendants.
- Thirty-five per cent of the population has access to methods of contraception.
- Mortality from all causes amongst women of child-bearing age (15 to 49) is 89 per 100,000.
- According to Department of Civil Status statistics for 1988, mortalities among women of child-bearing age represent 14.6 per cent of all female mortalities.

Jordan is considered a semi-developed country with respect to the maternal mortality rate, which has fallen from 80 per 100,000 live births at the end of the 1970s to its current level of 40 per 100,000 live births. This is due to increased specialization in obstetrics and gynaecology, the adoption of effective treatment policies for the complications of pregnancy and childbirth, the implementation of a birth-spacing policy, the wide availability of improved maternal and child-care services and the improvement of the social and economic circumstances of the population over the past decade.

The principal causes of maternal mortality are in most recorded cases unclear, owing to the failure to use internationally recognized categories of causes when registering deaths. The data taken from death certificates on causes of mortality show that diseases of the heart and circulatory system represent the highest proportion, about 25 per cent, followed by tumours of the reproductive organs (6.4 per cent), diseases of the nervous system (4.1 per cent), pneumonia (3.5 per cent) and various kinds of accidents (5 per cent). Complications of pregnancy and childbirth account for only 1 per cent of mortalities.

#### Article 13

"States Parties shall take all appropriate measures to eliminate discrimination against women in other areas of economic and social life in order to ensure, on a basis of equality of men and women, the same rights, in particular:

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- (a) The right to family benefits;
- (b) The right to bank loans, mortgages and other forms of financial credit;
- (c) The right to participate in recreational activities, sports and all aspects of cultural life."

In theory, there is no discrimination against women with respect to the granting of financial facilities, since credit institutions apply the same conditions to both sexes. In practice, however, the financial facilities granted to women by the three main credit institutions in Jordan, namely, the Housing Bank, the Cooperative Bank and the Industrial Development Bank, are commensurate with a limited income. This is a reflection of women's specialized contribution to the economy, and is also a result of a social system based on male ownership and economic activity. Furthermore, it should not be forgotten that credit facilities are normally used for the good of the whole family. To some extent, social custom guarantees that benefits are not restricted to the person who obtained the credit.

The Housing Bank, for example, granted a significant number of housing loans to couples on the basis either of their joint income, or of the woman's ownership of the land.

With regard to article 13, subparagraph (a), women in Jordan have the right to family allowances such as pensions and social insurance, and to financial assistance and training projects aimed at increasing the income of poor families.

The Jordanian Civil Retirement Law has been amended to give the families of deceased officials or retirees the right to any pension, payment or compensation to which those officials or retirees were entitled under the provisions of this law. As enumerated in article 13, those who qualify for this right are the following:

- (a) The wife;
- (b) Sons under 17 years old;
- (c) Daughters who are unmarried, widowed or divorced;
- (d) The mother, if widowed or divorced.

The pension will be withdrawn from the sons when they reach the age of 17, unless they are students, in which case it will continue to be paid until they are 26. Pensions will continue to be paid to daughters who are entitled thereto unless certain conditions apply.

Pensions will be withdrawn from wives, daughters and mothers upon their marriage or re-marriage, and restored if they are widowed or divorced. Should they then contract a further marriage, the pension will be irrevocably withdrawn.

The law of social insurance does not differentiate between men and women, since both have an equal right to participate in the insurance and enjoy its privileges provided certain specific conditions are met. The law specifies the family members who are entitled to shares of the pension of a deceased person and the circumstances and conditions that must be fulfilled if the pension of a deceased person is to be paid. The following family members are entitled to shares:

- (a) The widow;
- (b) The children, and any sibling of the deceased who takes care of those children;
- (c) The father;
- (d) The husband of an insured woman (the widower).

Percentage

Activity

(a) In most cases, they are not considered to be part of the agricultural labour force, since so few women own agricultural land. Those that do have very small holdings, and receive a correspondingly low level of service.

(b) Women have a low level of technical expertise, which makes them dependent on outside help, an expense that reduces productivity.

(c) Social custom and the high level of illiteracy amongst women prevent women from making the official application for production grants.

Concentrated efforts are being made to improve the situation of women in the rural areas of Jordan. Education services have been provided, and carefully planned literacy programmes cover subjects such as nutrition, health, good health practices and childcare. The programmes also provide advice on how to take advantage of the services provided by community health care, maternal and childcare and social centres.

Health programmes aimed particularly at women and children focus their endeavours on the provision of clean drinking water, sanitation and child health education. The Ministry of Agriculture also plays a leading role in the rural areas of Jordan, providing agricultural guidance and supplying seedlings, inter alia. The Cities and Villages Development Bank, the Agricultural Credit Corporation and the Cooperative Organization offer loans to farmers, in addition to cultural, sporting, religious, tourism and social development services, transport and municipal and rural services.

Many voluntary schemes offer rural women services through, for example, training programmes and projects for the improvement and development of traditional rural products and crafts. There are also programmes which aim to raise rural women's educational levels, improve the manual skills needed for domestic tasks and the rearing of children, and encourage manual work to enable women to use their free time in small-scale activities which will help their families to become independent and generate income.

There are development projects such as the rural family social and economic development project, called the "garden of the family home" project, which supplies vegetable seedlings and promotes the raising of sheep, goats and poultry for family consumption. There are also projects aimed at raising the incomes of rural families by encouraging women to grow medicinal plants and to keep rabbits and bees.

Women do not participate to any great extent at any level in the formulation and implementation of social planning. For example, the 1986-1990 Five-Year Development Plan was prepared by 23 rapporteurs from the sectoral committees. Only one of those committees had a female rapporteur, while the Supreme Committee did not have a single woman among its 18 members.

The cooperative movement began in Jordan in the 1950s, but prior to 1980 there were no women's cooperatives. Six women's cooperatives were established

Currently, the total membership of women's cooperatives is 450. Women's cooperatives represent 3.7 per cent of all cooperatives in Jordan. Women are members of various cooperatives, but their role is limited and they have no effective representation in executive bodies. This may be due to the following factors:

(a) That the majority of cooperatives are agricultural; this restricts the initiative and participation of women, despite the fact that women constitute 20 per cent of the agricultural labour force, since they largely perform unremunerated work for the family;

(b) The low level of social awareness among rural women and their high illiteracy rate, which is 42 per cent, as compared with 17 per cent among men in rural areas;

(c) That social attitudes towards women have limited the participation of women in economic activities outside the home.

#### Article 15

"1. States Parties shall accord to women equality with men before the law.

2. States Parties shall accord to women, in civil matters, a legal capacity identical to that of men and the same opportunities to exercise that capacity. In particular, they shall give women equal rights to conclude contracts and to administer property and shall treat them equally in all stages of procedure in courts and tribunals."

With reference to paragraph 1 of this article, women played no part in the law before the Jordanian Constitution was adopted. The 1953 Constitution states in article 6 (i): "Jordanians shall be equal before the law. There shall be no discrimination between them as regards their rights and duties on grounds of race, language or religion".

With regard to article 15, paragraph 2, legislation has been enacted in Jordan to give men and women equal rights with respect to the independent use of property and regarding contracts for sales, purchases, hire and participation. The Jordanian commercial law promulgated in 1966 states in article 9, paragraph 1, that merchants are those who engage in commercial transactions. The word "those" was used as it is in general, covering both male and female.

The commercial law equates commercial eligibility with civil eligibility, referring to the text of article 43 of the Civil Code, which provides that independently responsible adults in full possession of their mental faculties shall be fully eligible to exercise their civil rights.

Article 116 of the Civil Code provides that any eligible person may make contracts, provided that they have not been stripped of their eligibility. However, the rights referred to in article 15, paragraph 4, are not conferred on women in Jordan, since Jordan is an Islamic country and such rights may not be conferred on women, as this would be contrary to the teaching of Islam, the State religion. Women are forbidden to travel alone, even on pilgrimage. They

must be accompanied by either a close male relative or a group of women known for their integrity. It is therefore not possible to grant such a right, or the freedom to choose a place of residence, in view of the fact that the State religion views a woman as belonging to her husband, and as unable, whether married or single, to make an independent choice of dwelling place.

Article 16

"1. States Parties shall take all appropriate measures to eliminate discrimination against women in all matters relating to marriage and family relations and in particular shall ensure, on a basis of equality of men and women:

- (a) The same right to enter into marriage;
- (b) The same right freely to choose a spouse and to enter into marriage only with their free and full consent;
- (c) The same rights and responsibilities during marriage and at its dissolution;
- (d) The same rights and responsibilities as parents, irrespective of their marital status, in matters relating to their children; in all cases the interests of the children shall be paramount;
- (e) The same rights to decide freely and responsibly on the number and spacing of their children and to have access to the information, education and means to enable them to exercise these rights;
- (f) The same rights and responsibilities with regard to guardianship, wardship, trusteeship and adoption of children, or similar institutions where these concepts exist in national legislation; in all cases the interests of the children shall be paramount;
- (g) The same personal rights as husband and wife, including the right to choose a family name, a profession and an occupation;
- (h) The same rights for both spouses in respect of the ownership, acquisition, management, administration, enjoyment and disposition of property, whether free of charge or for a valuable consideration.

2. The betrothal and the marriage of a child shall have no legal effect, and all necessary action, including legislation, shall be taken to specify a minimum age for marriage and to make the registration of marriages in an official registry compulsory."

This article is connected to the Jordanian Personal Status Act, which has been adapted from Islamic jurisprudence.

In the articles relating to marriage, repudiation, alimony and divorce, the Personal Status Act gives men and women equal rights.



Article 4, for example, equates women with men with respect to withdrawing from an engagement, since it provides that each party to the engagement has an equal right to withdraw therefrom.

In another paragraph, the Islamic judge is given the right to perform the marriage of a young girl if her guardian has rejected the marriage for no legitimate reason. This is in order to protect her rights, provided that the prospective husband is eligible. If it is the girl's father or grandfather who rejects the marriage, there is no possibility of her marrying the man she chooses unless she is over 18 years old.

Article 7 provides that the agreement of the female party to a marriage must be sought if there is a large age difference between the two parties. A contract of marriage may not be concluded between a woman under 18 years old and a man more than 20 years her elder without her consent having been sought by the judge, and her agreement ascertained.

Article 13 provides that the approval of the guardian does not have to be sought for the marriage of a previously married woman over 18 years old.

Article 20 of the law concerns eligibility for marriage. It provides that the most basic standard of eligibility is financial, as represented by the ability to pay a dowry and support, since the wife should not have to support herself. Religious eligibility must also be established.

Article 37 deals with women's right to be well treated.

Article 61 concerns women's right to a dowry.

Article 66 concerns women's right to adequate support. The article classifies different types of support needed for such expenses as food, clothing, housing and medical treatment, and to provide help for the wife if she needs it. This article obliges a husband to pay his wife's living expenses if he has ceased to do so or if it is proved that what he pays is inadequate.

Article 74 provides that if the husband is unable to pay them, these expenses shall be a debt for which he is liable.

Article 75 provides that if support cannot be obtained from the husband, it shall be paid by a third party.

Article 77 provides that the wife of an absent husband shall be supported from his cash or assets.

Article 72 provides that the husband shall bear the expenses of preparing his wife for burial and of her funeral.

The husband is responsible for other types of expenses, such as providing maintenance for the children if the marriage ends in divorce, separation or annulment.

Regarding the annulment of a marriage:

Article 87 deals with the delegation of authority in divorce.

The wife has the right to handle her own divorce, provided that was specifically provided for in the marriage contract.

Articles 113 and 116 give a woman who is fully capable of carrying out her wifely duties the right to annul the marriage if some fault of the husband makes these duties impossible.

Article 120 provides that the wife may also annul the marriage in the case of insanity, where the husband has become insane after the marriage contract was finalized.

Article 123 provides for separation due to absence or destiny.

Article 125 deals with the absence of the husband in either a known location where he is incommunicado, or in an unknown location.

Article 126 gives women the right to request separation if the husband is unable to pay the first part of the dowry in full or in part.

Article 127 provides for separation on the grounds of the husband's inability to support his wife or his failure to do so.

Article 128 provides for separation on grounds of a dispute or discord.

Article 134 provides that a wife who is arbitrarily divorced may seek compensation.

Article 146 provides that the children of a divorced couple should stay in the marital home unless they are so young that the mother has the right to custody.

Article 154 provides that, after divorce or separation, the mother has a prior right to take custody of her children and to bring them up. If she does not do so, the right reverts to her own mother. A mother has the same rights as a father, and prior right to custody, provided she is a Muslim, or the adherent of a revealed religion.

Article 180/2 provides that the cost of supporting children should be borne by the mother if she is well-off and the father is in straitened circumstances. This cost will be a debt payable by the father when his circumstances improve.

Article 16, paragraph 1(a), of the Convention, concerning the same right to enter into marriage, conflicts with religious directives. Islam gives men the right to take more than one wife, a right which cannot be given to women.

The same applies to paragraph 1(b), since a Muslim woman may not marry a non-Muslim man. However, Islam does give women the right to enter into marriage only with their free and full consent.

/...

Article 16, paragraph 1(h), conflicts with religious directives, which provide that men are the guardians of women. A wife does not therefore have the right to behave exactly as she wishes. For example, she may leave or allow anyone else to enter the house only with her husband's permission. Similarly, she may dispose of property only insofar as he permits her to. Should the marriage contract be dissolved, the wife does not have the right to demand half the husband's property, for example, and she will receive only what he sees fit to give her, including the amount he agreed to in the marriage contract as to the part of the dowry payable upon divorce, plus any property registered in her name at the time the marriage contract was drawn up or during the marriage.

Article 16, paragraph 1(d), of the Convention stipulates that men and women