

Women in Trade

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Abstract: Traditionally, trade has been dominated by men. Data and trends show that women have not been able to enter freely into the world of trade due to constraints that have blocked their participation. Despite the fact that women have always participated in economic activities in several ways and in different parts of the world, their contribution has not been given due recognition. It is only during the last decade or so that women's work has been acknowledged and identified as a significant factor in economic development. This is also true in Jordan. The culture of "trade" automatically brings to mind the image of men. However, the past two decades have seen many changes in the culture of trade and given the government's willingness to further develop the country, it is creating more opportunities for women to enter into trade. These changes are consistent with the general changing trend in the status and role of women in society and their increasing participation in national development. Women are increasingly responsible for contributing financially to their families and are taking on roles to help develop communities they are in and provide better chances for survival for their family and their children. However, despite willingness, women in Jordan are not realizing their full potential in trade due to the presence of several obstacles.

Keywords: Traditionally, trade, economic activities, economic development.

1. INTRODUCTION

1.1. Overview of Women in Trade

The issue of the economic and social empowerment of women has become a central issue in the implementation of the United Nations Millennium Development Goals, in particular those relating to: the eradication of poverty (Goal 1); the promotion of gender equality and empowerment of women (Goal 3); the reduction of child mortality and improvement of maternal health (Goals 4 & 5); and the building of a global partnership for development (Goal 8). Achieving these goals depends in part on the extent to which women are able to take advantage of the opportunities that exist in trade and production, and their ability to overcome the numerous constraints and challenges they face.

Significant structural adjustment and economic reform programs and policies implemented by governments and international financial institutions have greatly impacted the economies and societies of developing countries. Often, the promotion of export led growth and liberalisation policies have failed to consider the different social and economic positions held by women and men, and the differing impact on both. This disregard for gender implications has frequently resulted in policies and reforms that have led to a worsening of the situation of women, and increasing gender inequality.

Trade remains a male dominated field, though the nature of the work in trade is dramatically changing in some societies. Most studies on women in trade focus on poor women who cross borders to sell goods. Although, there is a growing number of women involved in traditional export, import and production. Over recent decades the issue of women's involvement and the benefits of such involvement for society as a whole, has gained increasing international attention.

1.2. Importance of Women's Participation in Trade

Women play a crucial and often underestimated role in the economies of developing countries. Through working in the handicrafts, agriculture, and services sectors, they act. The ILO says that when women control additional income, they reinvest 90% of it into their families' human welfare, a figure that is supported by research done by the International Center

for Research on Women. This so-called "multiplier effect" can lead to greater economic development. If given more control over resources, it has been suggested that women might reallocate spending in a way that would have a large impact on ending world poverty, noting there are always exceptions to generalizing about any group. This theme has gained momentum as seen with the United Nations creating a division for the Advancement of Women in 1946 and laying down its specific convention on the elimination of all forms of discrimination against women (CEDAW) in 1979. This international commitment to empower women socially, politically, and economically is the backdrop to efforts being made at all levels to integrate a gender perspective into national development plans and poverty reduction strategies.

1.3. Challenges Faced by Women in Trade

The first aim of this project is to enhance the general environment for women in trade in Jordan. JNFW held a national women's conference in June 1999 for the purpose of identifying and addressing the constraints on women's participation in the economy. This conference concluded with the preparation of an advocacy agenda focusing on gender issues to be pursued with the next elected Parliament. Subsequently, the JNFW advocated the incorporation of a gender chapter in Jordan's Poverty Reduction Strategy Paper. This project will support and follow up on these initiatives, with the specific goal of incorporating them into trade policy and beginning with an analysis of gender issues in Jordan's trade agreements and commitments.

Women in trade in Jordan reflects and builds on the valuable work undertaken by the Jordanian National Forum for Women (JNFW) and the International Trade Centre. The project's overall goal is to improve the standard of living of Jordanian women and their families by enhancing women's economic rights and opportunities. It will attempt to achieve this by addressing the economic constraints that prevent women from capitalising on their potential to engage in and benefit from international trade.

2. HISTORICAL PERSPECTIVE

During the Roman/Byzantium period, there was an increase in the number of villages and rural population. This created a demand for more food production and an increase in agricultural exports to Italy and the Byzantine capital. In Sharansh, excavations have revealed storage jars and kitchen pottery showing that there was an increase in domestic food trading. Competition between imported goods from Rome and the development of handicrafts for local consumption also created demand for cottage industries and small scale traders. This would likely have included women and is the earliest form of trading, which still occurs in many rural areas in Jordan today.

During the Nabatean period, Jordan was positioned on the fringes of the kingdom due to its location on the crossroads of major trade routes linking India, Africa, and Southern Europe. This led to economic success and financial independence for the Nabateans. Excavations of sites such as SIQ in Petra and Tell Hesban have shown a high degree of occupation and wealth during Nabatean times. Women of the upper class in Nabatean society would have been confined to the home; a tradition which persists in many Arab cultures today. However, it is likely that women of lower classes would have been able to travel freely to trade their goods in open markets. This is apparent from a number of features including homes and temples, which were built near market places. An example is the market complex in Petra, which contained numerous small shops, possibly rented by women to sell their goods. The Nabatean empire came to an end under Roman rule; however, elements of Nabatean architecture and goods trading are still evident today.

Trade has been an important part of human existence throughout history and has always been associated with a certain level of mobility and freedom. The role of women in trade has varied widely from culture to culture and across different periods of time. The focus of this paper is on the small scale ephemeral trade that occurs in open air markets. This is a common source of income for both men and women in many developing countries today. In Jordanian society, women have always been the predominant traders in the open air market sector. This section examines the role of Jordanian women in trade from a historical perspective starting with a look at women's participation in trade in ancient Jordan. Worthy of mention is that the Kingdom of Jordan, albeit young, is rich in history and women's participation in trade goes back as far as the Nabateans.

2.1. Role of Women in Trade in Ancient Jordan

Ancient documents give us further insight into the extent of market and trade involvement for both urban and rural women. The primary source material available are the Lachish letters from Eshetu, the Sefire agreement at Ugarit, and various marriage, land, and slave contracts. The Lachish letters are a series of letters from a man to his wife ordering her to send

various goods to him; many are from a rural context. In other letters, it is clear that women were charged with the management of the male head of household's estate or storehouses in his absence. This is clearly seen in the Lettuce letter from el Aijil, found below. A woman writes to her husband about a loan taken out and the purchase of a field, showing that both were well within her sphere of control. This record of purchasing a field is also borne out in an ancient document at Bab edh Dhra', where a woman acquired the lifelong rights to a field for four jugs of olive oil.

The place of women in the economic life of Jordan has altered during different historical periods. In the ancient time, it was seen that women were much more active in the economic sphere of life. They were known to take part in trade during the ancient period. Archaeological evidence has shown that whether in towns or countryside they pursued commercial activities, and were involved in craft activities as a lesser evil to child rearing and tending. Corruption in gender ideology is clearly expressed in the representations of women who did not carry out their expected roles. One woman from Tell al'Umayri was identified through cuneiform tablets as a beer maker. At Bab adh Dhra' a woman was found to be a potter, dedicating her works to the Temple. In rural areas, the lack of craft specialization limited the extra revenue available. The majority of rural women would take perishable goods to the market to exchange for different goods. A simple example of barter can be seen in various letters and documents at Deir'Alla and Umm el Jimal, where women were exchanging wheat and olive oil for clothing and pottery.

2.2. Evolution of Women's Participation in Trade

The earlier historical events of the 19th and first half of the 20th century have had a profound impact on the traditional role of men and women in Jordanian society. And it is this historical perspective that is key to understanding the current attitudes towards women's participation in trade. During the British mandate period in the 1920s and 1930s, the spread of the money economy, the establishment of the first modern industries, and the introduction of European goods to substitute locally manufactured products grew rapidly. The ensuing Great Depression of the 1930s had a detrimental effect on traditional forms of industry and agriculture, which were largely in decline during the late Ottoman period. Although women have always helped in trade by selling produce and textiles, it is the current market trends and the recent past by which to measure changing employment patterns. This is essentially related to the tumultuous events of the 1948 and 1967 wars, which led to a large movement of refugees from Palestine and later the hostilities in the Gulf region during the 1990s. These various immigration events have had a profound effect on the structure of Jordanian communities and the socio-economic lives of families.

3. LEGAL AND POLICY FRAMEWORK

After the UNDP and other organizations became involved with working on and improving women's status in society, the Jordanian government started taking measures to improve women's status in Jordan. Involvement of women in development was actually highlighted as a priority in the national agenda when Jordan signed and agreed to the Beijing Plan of Action in 1995. This addressed the key areas of concern, one of which is involving women in decision making. This was done in a strategic and structured manner by Jordan signing the national charter with the UNDP in 2003. This partnership with the UNDP was effective in achieving certain goals as a result of having a planned framework that addressed the key findings of the general status of Jordanian women. The role of non-state actors has also been prominent in the involvement of women in decision making. The National Democratic Institute (NDI) has been involved in various projects aimed at enhancing the role of women in party politics and increasing their involvement and influence in political decision making. Additionally, a central committee was created in 2003 that would be responsible for monitoring the implementation of the Beijing Plan of Action and follow up in areas of concern.

3.1. Laws and Regulations Supporting Women in Trade

In keeping with its commitments under various international agreements, Jordan has in recent years drafted specific legislation in support of women's work in various fields. This legislation includes articles addressing gender-based discrimination in the workplace, some of which directly relate to private sector employment and others that relate to the public sector. This legislation pertains to the general status of women in the workforce, but can be applied to the specific context of women in trade in assessing its effect on the terms and conditions of various trade-related employment opportunities. An example of this legislation is the Jordanian Civil Service Code which states that female civil servants shall not face any discriminatory measures in relation to their employment and should receive equal treatment in matters of pay and job conditions. This type of legislation is beneficial to women insofar as improving opportunities in the public

sector and has implications for those seeking employment in areas such as customs. Lastly, Jordan has also taken steps to improve job training opportunities for women through the drafting of specific training legislation. This may be beneficial to women seeking to upgrade skills or diversify job opportunities within trade-related employment.

Jordan has passed a series of national laws and regulations over the years that impact women in trade: some have direct implications for specific business sectors, while others are more general in nature. Although none of these laws and regulations were formulated specifically to support women in trade, in practice any measures to enforce these regulations are detrimental to women in business as virtually all laws concerning pay, working conditions, health and safety, and quality of work environment are beneficial to people in the role of employee. In addition to the general labour laws, Jordan has established Export Processing Zones in Irbid and Al-Hassan, in which investors are provided with an advantageous environment for export-oriented business through duty-free access to foreign markets and a series of investment incentives. The Jordanian government has also negotiated a set of trade agreements that have direct implications on women in trade through the effect they have on national level economic policy and subsequent regulatory frameworks. All of these laws and agreements have an implication for women in trade, either direct or indirect, through the effect on national level economic policy and subsequent regulatory frameworks.

3.2. Government Initiatives for Women's Empowerment in Trade

More specific programs include the 'Badia Development Project'. In line with Jordan's strategic plan to improve human development indicators in the Badia region, the project aims to increase the income and living standards of poor families, particularly women. It seeks to empower women by creating self-employment opportunities, developing their skills, and increasing their participation in decision-making. This includes a \$20 million loan from the International Fund for Agricultural Development (IFAD), which will hopefully ease rural poverty by providing access to financing and employment for women.

The Government has increased its efforts to empower women and enhance their economic prospects. Although many ministries undertake activities that ultimately impact on women's economic status, the Jordanian National Committee for Women (JNCW) has taken a leadership role in coordinating and overseeing the implementation of various international conventions and local initiatives related to women and the economy. This includes setting clear benchmarks and indicators, undertaking extensive research and analysis of women's economic status, fostering partnerships with the private sector and civil society, and building the capacity of government agencies to better address women's needs.

Initiatives targeting economic empowerment form a vital component of the national strategy for Jordanian women. A number of plans and programs have been introduced in this respect, to integrate women into the national economy and improve their standard of living. These include the Jordanian National Agenda, National Employment Strategy (both mentioned earlier), and specific initiatives to increase women's contribution to small and micro enterprises, and the export industry (discussed below).

4. WOMEN IN SPECIFIC TRADE SECTORS

Women in agriculture have increased since 1979 by 45%. Their role in increasing agricultural production, however, has not been fully realized. This is due to the fact that the majority of women in agriculture work as seasonal and non-owner workers. This means she has limited access to and control over resources. Despite this, these women have used resources available to them such as land and water more efficiently than men. However, limited access and increasing competition for resources have put pressure on women. An example of this can be seen in the prices women are willing to accept for access to land. In the Jordan Valley where water resources are limited, women have accepted prices for land which are sometimes lower than the water rights attached to the land. This has a direct result on water usage. If women are to increase production, there needs to be put in place a system for women to obtain access to resources at reasonable prices.

From past decades, women were marginally involved in the Jordanian economy. It is only in the last few years where a woman's role in the economy has been seen to be significant. Women are present in every trade sector, however, those which have been primarily undertaken by women are agricultural, textiles, handcrafts, and teaching. The first two sectors listed are the largest economic sectors of employed women. At present, women are not confined to these sectors as women are also involved in construction, engineering, architecture and design, and hotel and tourism package services.

4.1. Women in Agriculture and Farming

The nature of agricultural work of all types is often more strenuous when compared to other jobs available to women workers in Jordan. This is considered disadvantageous for women with the presence of said health conditions; nonetheless, it is another reason for which sick and disabled women have expressed a preference for working in the agriculture sector. A large majority of women workers in Jordan today are from rural communities, as it is the case for most female workers in the agriculture sector in Jordan. These women believe that working in agriculture has become a necessity to contribute to the household income, counters the unemployment of male relatives or those of the younger generation, provides food for the family, and enables the purchase of produce. In addition to unpaid farm labor, the farming sector also employs a smaller percentage of women in comparison to men in part-time and casual work, primarily in horticulture.

The agriculture sector in Jordan is traditionally not among those that any social classes in general, or women in particular, have significantly entered into. However, the sector is considered to absorb up to 40% of the labor force in Jordan, and with increasing male unemployment it is likely that more women will become involved in agricultural work, as has been the case in other countries in the region. Although some progress has been made in previous years, women in agriculture have traditionally worked on family farms, usually in unpaid positions. These women perform a variety of tasks and tend to work longer hours when compared to women of the same social class employed in other sectors. These women have expressed a preference for agricultural work as opposed to other types of employment. They believe that the nature of work in agriculture will allow them to work outdoors in familiar and comfortable settings, that the work hours are more flexible which would enable them to maintain a balance between household responsibilities and work, and there is a perception that agricultural work is less exploitative than other forms of labor available to women at this education and income level. This is in contrast to low-income working women in other sectors, who have shown a preference for leaving their current jobs for agricultural work. A 2004 FAO study has shown this trend for women to re-enter the agriculture sector, citing employment instability, low job satisfaction, and unreliable work payment as the reasons for changing jobs or leaving the labor force altogether.

4.2. Women in Manufacturing and Industry

The nature of Jordan's industrial sector is heavily reliant on family-based, small-scale businesses. With manufacturing earning a place as a common family business, the labor participation of women is also high in the agricultural and manufacturing sectors. The majority of women involved in manufacturing are working with their families which means they are engaged in on-farm activities and home-based work, e.g. food processing. These women, although contributing significantly to family income, are often unpaid family workers. They are difficult to distinguish from non-farm activities and are often excluded from policies designed to encourage economic development. There are growing numbers of women working in modern, larger-scale industries especially in the garment sector. The ILO recognizes that while women workers may gain increased access to income in export-oriented manufacturing, they also risk intensified working conditions in site-based industry and jobs that are of itinerant or short-term nature. Creating decent work for women in the garment industry is therefore a priority area for the ILO. ILO's Inmaculada Cuesta Franco reports from a recent ILO consultation with garment sector partners in Jordan, Egypt, and Morocco that initiatives are emerging that seek to enhance the quality of work for women, mostly migrants coming from rural areas to work in urban locations. Such initiatives are focusing on establishing an employment relationship that provides decent work, guaranteeing ample protection for women workers, and promising sustainable growth in the industry.

4.3. Women in Services and Tourism

One area in which women have been able to carve a large and expanding space is within the tourism sector. In 2000, it was estimated that women made up approximately 13% of all Jordanian workers, and it has been argued that for anyone wishing to see Jordan's female workforce, one need only step into any hotel, and for good reason. Due to cultural taboos about men welcoming guests into a family home, women are almost exclusively employed in the tourism sector. In addition, European and American women tourists are often uncomfortable with local male hotel staff and find it more culturally appropriate to deal with Jordanian women. As a result, a number of all-female tour agencies and women's societies have been formed, engaged in craftwork and sought to promote local heritage and environment. This has all been done while combining the objectives of self-employment, flexible hours, and an injection of income into something that is still socially and culturally acceptable. Unfortunately, women tourism workers still face discrimination regarding pay rates and job security, and the potential for advancement into managerial positions is still minimal. The main setback is the lack of transport means and high expenses for childcare, which often force women to have to forfeit tourism jobs and seek employment closer to home. This highlights the flexibility requirement as all it is, is a means to an end.

5. ACCESS TO FINANCE AND RESOURCES

In general, women in Jordan are disinclined to take out loans and many do not perceive their business as requiring finance, yet it is apparent that there is an underlying fear of debt. This may also be linked to the lack of perceived business opportunities and the fear of failure, therefore making loan acquisition unlikely. Although there is evidence that women are capable of paying back loans and are less credit risk, financial institutions in Jordan are very cautious in lending to women. This is unfortunate as studies show that access to credit for women can lead to an increase in business start-ups, improved productivity and profitability, and increased hiring of employees.

Women in Jordan generally face challenges in accessing finance, a necessity for starting and growing a business. The World Bank's Finance and Enterprise Survey for Developing Countries (2000) indicated that the majority of micro and small enterprises in Jordan are not using formal financial institutions to finance their businesses. Only 12% of micro and small enterprises in Jordan had a loan or line of credit. Women are particularly disadvantaged in this area as a result of their lack of assets, property or financial history, and the legal constraints of Jordanian family law. The report indicated that the percentage of female-owned enterprises with a loan or line of credit is 4%, compared to 16% for male-owned enterprises.

5.1. Challenges in Accessing Financial Services

Investing in any form of expansion or operation of a business requires adequate resources in terms of money, credit, or finance. Credit is perceived as the promise of future payment with an additional charge or a service fee revolving around a loan. The cost and availability of credit have a direct impact on the business' overall productivity. Credit is considered as the main source of capital in Jordan as well as other countries in the Middle East. Research has shown that women-owned businesses are less likely to apply for a loan than men-owned businesses. This is because usually they are turned away. It was reported that 3% of women had a loan application denied in comparison to 1% of men. This being between 1996 and 1998. The same survey had shown that 23% of women had not applied for a loan because they thought they would not get it. This had limited their access to further capital and constrained opportunity for growth and expansion of their business. The results between a survey conducted by male and female business owners have shown that women had much higher expectations of the cost of loans than men. This being due to their lack of confidence regarding their knowledge of financial institutions. This leads to women expecting higher interest rates, have higher risk perception with collateral requirements and loans making them less inclined to apply for credit. (Coleman. S 2000). The most recent evidence of the credit constraints between male and female business owners are best displayed through the results of various World Bank enterprise surveys. The proportion of firms with a male owner using a bank loan as a source of working capital is much higher than females ranging from Jordan with a share of 15% and 2% respectively to Nigeria with a share of 39% and 10%. This large variance of credit usage between genders reflects the differences in credit constraints especially for smaller-sized businesses owned by women.

5.2. Support Programs for Women Entrepreneurs

Despite the challenges in accessing financial services, there exists support for the economic roles of women and several programs intended to help women entrepreneurs grow businesses and obtain credit. One such initiative is the Business Development Center (BDC). BDC is a non-profit Jordanian company established in the year 2004 that aims to raise the standard of living in Jordan through the creation of a modern and sustainable private sector. BDC programs help achieve these goals by making it easier for micro, small, and medium-sized businesses to start and grow. This is done through the provision of business development services, capacity building for pre-to informal and existing businesses, as well as facilitating access to finance for the purpose of business start-up, growth, and sustainability. Given that women run approximately 25% of all businesses in Jordan and BDC targets its services to businesses in these sectors, BDC is effectively a support for women entrepreneurs.

Women entrepreneurs in general and those of the smaller businesses tend to have little access to financial resources as well as supportive services. This is due to pressures of work/family priorities as well as the fact that the businesses owned and operated by women are newer and smaller on average than those owned and operated by men. For women entrepreneurs in Jordan, the challenges are essentially the same as for their male counterparts, but are exacerbated by the fact that small businesses attempting to grow have an especially difficult time accessing credit. A voluntary survey conducted in Jordan on women entrepreneurs showed that only 35% had an outstanding business or personal loan from a formal financial institution while only 9% had an outstanding business loan specifically.

6. CAPACITY BUILDING AND SKILLS DEVELOPMENT

In order to improve women's participation and capacity building in trade, it is important for women to have a strong foundation in developing their skills. While these training programs are beneficial, it is crucial that programs are tailored to suit the needs of individual women in specific countries involved in trade. National needs assessment for skill development is important in ensuring that the types of training courses developed are relevant to target beneficiaries. This would avoid wasting resources on training that is not beneficial or needed for these women. In line with this, it is important that the development of training programs involves active participation of women themselves so that their needs and constraints are accurately reflected. This would ensure that the programs are effectively designed and delivered to provide a positive impact on the lives of women. An example of this approach is seen in providing skills training in vocational and business training courses in Mekong countries via the WTO ACWL Skills Development for ASEAN Service Providers Project.

Due to the belief that trading is men's occupation, women's participation in trade is limited by their lack of skills and capital. Due to the traditional role of women being home-based, many women involved in trade have limited education and training. Providing skill-enhancement training will thus be beneficial to these women. Specific skill-enhancement training could be provided in areas such as microfinance, management, marketing, and specific trade-related skills. Examples of skill enhancement initiatives include the "She Trades" Commonwealth in providing women entrepreneurs access to skill-based training sessions, coaching, and advisory services to increase exports. Similarly, the Australian aid program is providing Gender and Social Inclusion and Leadership and Management Development programs to help women improve their business and leadership skills.

6.1. Training Programs for Women in Trade

Developing tailor-made programs that will lead to gender-sensitive training. Important aspects entail identifying the real needs, matching the programs with the trainee profiles, and identifying targeted activities. This will necessitate developing specific training programs that target different women categories (e.g. business owners, managers, migrant workers, low-skilled workers, etc.) systematically and by degree. Examples from other countries' experiences have shown that soft approaches to informal dialogues to create awareness of the benefits of trade and various activities in mentoring approaches have been effective steps to encourage women to increase their professional competency and involvement in trade. This approach also reflects the dynamic progression from enhancing competency to increasing participation, which is the ultimate goal. Instituting a system of "learning by doing" through internships and on-the-job training schemes and developing various schemes that range from short to long-term training stints are options best to this end. Awareness of any restraints whether they be temporal, economical or related to family commitments on the part of the trainees and designing programs that can work around such constraints is important. Finally, using measurements such as competency benchmarks and establishing evaluative feedback will be used to monitor effectiveness and performance of the program.

6.2. Skill Enhancement Initiatives

An area of central importance to the five-year plans has improving the quality and content of education, boosting the employability of the educated, and making education more relevant to the needs of the modern economy. The only way to improve the quality education and skills among the students is to make it a priority area for investment for the various stakeholders, particularly the private sector. This could be attained with greater partnership between the government and private sector in the pursuit of a public-private partnership. The private sector needs to be motivated with a greater active involvement in quality skill development programs through some incentive-based strategies, particularly if those developed within the curriculum of higher education are to be effective at a large rate.

The significance of education and skills has been identified as an important issue in the context of increasing the employability of youth in India and has been a priority area at various international fora and the National Summits on Skill Development for the Indian Youth. The huge demographic dividend from its youth population can be turned into an economic advantage if the right kind of education and skills are provided to enhance the youth employability potential which the aim to pursue this initiative.

At the onset of the 21st century, education and skills are the two most critical elements that influence the job prospects and earning potential of individuals and are important determinants of national economic and social progress. However, education and skills are not the only determinants of the demand and supply of labour in the economy. The relationship

between education, skills and employment is influenced by many other factors relating to the macroeconomic situation, government policies, demographic trends, developments in technology and the patterns of globalization.

The main emphasis of this section is on skill enhancement initiatives for girls and boys. The main objectives of the initiatives are to enhance the skills and capacities for decent work among young people through practical and theoretical training and to ensure that the initiatives in various sectors result in employment opportunities for the young girls and boys trained through them. The initiative could be conducted in large industries like steel, textile, garmenting, gems and jewellery and could also be conducted for self-employment. The initiatives aimed at developing skill and capacity among young boys and girls have a positive impact on employment.

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