

**The Hashemite Kingdom of Jordan**



**National Center for Human Resources Development**



المنار  
دريتك للخدمات

**Al Manar Project**

# **Human Resources Biannual Report**

**July, 2004**

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## **Forward**

### **Why HRD Reports?**

The latest developments witnessed by various economies through out the world are basically related to relevant, quick, viable, and reliable information.

Decision makers heavily rely, on both correct data, and advanced information technology. Knowledge based economies rank first whether in the developed or developing world.

World economies interdependence is getting deeper through globalization aiming at more income, true competitiveness, and maximum productivity to make peoples` life easier and safer.

Al Manar project is in the core of all these developments through building specialized human resources development information bases. It plays a vital role in the coordination between information providers and information users.

The preparation of regular reports in this field is one of the main tasks of A Manar project.

**Al Manar Project Director  
Dr. Nader Mryyan**

## **Introduction:**

Human resources indicators are important to identify the status of Jordan's Labor Market , and to uncover the weak points in order to help decision makers take the right decisions. This matter should receive due attention since it is a daily life people's concern ,and it deals with vital issues such as women unemployment and employment in general.

The report is based on the detailed data provided by the Department of Statistics (DOS). Information on nomads were excluded due to the lack of published data.

Al Manar used DOS available data to estimate the numbers of Employed, unemployed, and economically active people.

## **Population and Labor force:**

- I. **Economically active:** This group includes employed and unemployed population during a specified time reference period.
- II. **Noneconomically active:** This group includes other population not mentioned in the first group.

## **Economically active population is divided into two groups:**

- I. **Usually active population:** This group is measured in relation to along reference period such as one year.
- II. **Currently active population:** This group is measured in relation to a short reference period such as one week or one day. An equivalent term for the latter is "Labor Force".

## **Labor Force.**

Labor force includes all economically active population. These are "all persons who furnish the supply of labor for the production of goods and services as defined by the United Nations systems of national accounts, during a specified time reference period. According to those systems, the production of goods and services includes all production and processing of primary products, whether for the market, for barter or for own consumption".

## **I. Economically active population criteria:**

- a. Age:** The minimum working age differs among different countries. It is 15 years old in Jordan. Maximum working age can be 60 years old, or 65, or even more. There are no fixed limits for all countries in this regard.
- b. Economic activity:** This includes economic activities that produce valuable good and services products including:
- The production of goods and services normally intended for sale on the market at a price that is designed to cover their cost of production.
  - Specified types of Production for own consumption and fixed capital formation for own use.

The following activities are not included in the economic activities:

- Unpaid volunteer community services.
  - Unpaid domestic activities.
- c. Employment reference period:** This covers the last week or day of work. People are considered employed if they have worked even for one hour during the last week or day. The time difference here is just an indicator which gives a preference edge to the daily criteria to avoid memory bias on part of the requested persons. The daily measurement criteria reveals a higher unemployment rate compared to the weekly one.

DOS survey does not provide the numbers of employed and unemployed population in Jordan's labor market. These numbers are estimated by Al Manar from the percentages produced by DOS compared to population figures.

## **II. Labor force in the fourth quarter of the year 2003:**

**Table (I)** shows that Jordan's labor force was 1,175,000 persons by the end of the year 2003, of which youth (15-29 years old ) contributed to 48%. Amman governorate has the highest number of the work force at 464,000 which represented 39.4% of the total. Irbid ranked second with 212,000 persons (18.1%), while Zerqa came Fourth with 185,000 persons(15.7%).These figures reflect the concentration of Jordan's population of which more than two Fourths live in these three governorates.

**Table (1)**  
**Labor force Distribution by Governorate and Age Group**

Governorate	Age Group			Total	%
	15-29	30-39	More than 40		
<b>Amman</b>	207108	122977	133481	<b>463567</b>	<b>39.4</b>
<b>Balqa'</b>	35475	19021	18365	<b>72862</b>	<b>6.2</b>
<b>Zerqa</b>	88238	50843	45893	<b>184971</b>	<b>15.7</b>
<b>Ma'daba</b>	14730	8409	6567	<b>29706</b>	<b>2.5</b>
<b>Irbid</b>	105197	52917	54318	<b>212432</b>	<b>18.1</b>
<b>Al Mafraq</b>	28184	13542	8315	<b>50041</b>	<b>4.3</b>
<b>Jerash</b>	16560	7263	5547	<b>29370</b>	<b>2.5</b>
<b>Ajloon</b>	12464	7378	5728	<b>25570</b>	<b>2.2</b>
<b>Karak</b>	22703	12402	10280	<b>45385</b>	<b>3.9</b>
<b>Tafeela</b>	8841	4233	3302	<b>16376</b>	<b>1.4</b>
<b>M'aan</b>	12430	5260	4369	<b>22059</b>	<b>1.9</b>
<b>Aqaba</b>	10308	6950	5511	<b>22768</b>	<b>1.9</b>
<b>Total</b>	<b>No.</b>	<b>562239</b>	<b>311195</b>	<b>301676</b>	<b>1175109</b>
	<b>%</b>	<b>47.8</b>	<b>26.5</b>	<b>25.7</b>	<b>100</b>

Source: Al Manar estimations according to DOS Employment and Unemployment Survey. Fourth Round, 2003.

**Table (2)** shows that females' participation in Jordan's labor force is 14%. The gender gap is too wide compared to the world's percentage (52% vis a vis 25.5%). Gender ratio (No. of males vis a vis 100 females) is too high in Jordan compared to the world's ratio (626 for Jordan in general, compared to 481 in Karak, and 950 in Zerqa).

**Table (2)**  
**Labor force Distribution by Governorate and Sex**

Governorate	Males		Females		Gender Gap	Gender Ratio	Total
	No.	Participation in the labor force %	No.	Participation in the labor force %			
Amman	388105	83.7	75462	16.3	51	514	463567
Balqa'	61373	84	11489	15.8	51	534	72862
Zerqa	167350	90.5	17624	9.5	57	950	184974
Ma'daba	25286	85.1	4421	14.9	48	572	29706
Irbid	186345	87.7	26087	12.3	52	714	212432
Al Mafrq	44698	89.3	5343	10.7	54	837	50041
Jerash	25976	88.4	3394	11.6	52	765	29370
Ajloon	21652	84.7	3918	15.3	47	553	25570
Karak	37653	83.0	7822	17.2	47	481	45385
Tafeela	14602	89.2	1775	10.8	51	823	16376
M'aan	19839	89.9	2220	10.1	53	894	22059
Aqaba	20425	89.7	2343	10.3	62	872	22768
<b>Total</b>	<b>1013213</b>	<b>86.2</b>	<b>161897</b>	<b>13.8</b>	<b>52</b>	<b>626</b>	<b>1175109</b>

Source: Al Manar estimations according to DOS Employment and Unemployment Survey. Fourth Round, 2003.

**Table (3)** reveals that two Third of Jordan's labor force are secondary certificate holders or below. Vocational training certificate holders are 2.2% only. Bachelors degree holders are around one fifth of the labor force.

These figures strongly indicate the low percentages of highly educated persons in Jordan's labor force inspite of the great educational expansion in general, and higher education in particular. This indicates to a graduates' percentage who don't join the Labor force. It also points to obstacles in skills development and quality upgrading processes.

**Table 3**  
**Labor force Distribution by Educational Level and Governorate**

Governorate	Educational Level					Total	
	Illiterate or Read and Write Only	Vocational Training	Secondary Certificate or Less	Intermediate Diploma	Bachelor and Above		
<b>Amman</b>	17887	12189	255043	61200	117247	<b>463567</b>	
<b>Balqa'</b>	6353	2265	42974	10070	11200	<b>72862</b>	
<b>Zerqa</b>	10986	6496	116981	26031	24479	<b>184974</b>	
<b>Ma'daba</b>	1580	306	18972	2947	5902	<b>29706</b>	
<b>Irbid</b>	10248	2660	134905	24705	39913	<b>212432</b>	
<b>Al Mafrq</b>	4399	213	35947	2545	6937	<b>50041</b>	
<b>Jerash</b>	1970	128	20275	1956	5041	<b>29370</b>	
<b>Ajloon</b>	1444	93	17310	2318	4404	<b>25570</b>	
<b>Karak</b>	4226	424	29601	4420	6713	<b>45385</b>	
<b>Tafeela</b>	1167	370	11378	1707	1754	<b>16376</b>	
<b>M'aan</b>	2285	287	15324	1929	2243	<b>22059</b>	
<b>Aqaba</b>	1422	774	14697	2457	3419	<b>22768</b>	
<b>Total</b>	<b>No.</b>	<b>63969</b>	<b>26197</b>	<b>713407</b>	<b>142284</b>	<b>229252</b>	<b>1175109</b>
	<b>%</b>	<b>5.4</b>	<b>2.2</b>	<b>60.7</b>	<b>12.1</b>	<b>19.5</b>	<b>100.0</b>

Source: Al Manar estimations according to DOS Employment and Unemployment Survey. Fourth Round, 2003.

## **Employees**

### **I. Number of employees numbers in the fourth quarter of the year 2003:**



**Table (4)** shows that Amman governorate employs about 40% of Jordan's labor force (407,000 employees). 38.1% of Jordan's population are in this governorate, which reveals that the capital has the highest labor force concentration. Irbid ranks second with 18% (181,000 employees) and 17.8 % of Jordan's population, while Zerqa comes Third with 16% (161,000 employees) and 15.7% of Jordan's population. These three governorates have about two thirds of the country's employees. Tafeela governorate has only 13,000 employees (1.3%).

Employees under 30 years old are 430,000 persons (43%) of Jordan's employees total. Age group (30 – 39) and 40 or more equally share the residual percentage.

It is quite obvious that youth employees represent the highest rate of Jordan's workforce. This group is more capable in terms of facing work problems and difficulties, and in absorbing higher doses of development. Education, and initiation are the main disadvantages concerning this age group.

**Table (4)**  
**Employees Distribution by Governorate and Age Group**

Governorate	Group Age			Total	%	
	15-29	30-39	More than 40			
<b>Amman</b>	161722	116037	129150	<b>406909</b>	<b>40.2</b>	
<b>Balqa'</b>	27939	18228	17946	<b>64112</b>	<b>6.3</b>	
<b>Zerqa</b>	69416	46584	44639	<b>160639</b>	<b>15.9</b>	
<b>Ma'daba</b>	11551	8110	6500	<b>26161</b>	<b>2.6</b>	
<b>Irbid</b>	79506	48601	52780	<b>180887</b>	<b>17.9</b>	
<b>Al Mafraq</b>	20513	12450	7901	<b>40864</b>	<b>4</b>	
<b>Jerash</b>	11526	6613	4994	<b>23133</b>	<b>2.3</b>	
<b>Ajloon</b>	9638	6636	5434	<b>21708</b>	<b>2.1</b>	
<b>Karak</b>	15409	11251	9611	<b>36270</b>	<b>3.6</b>	
<b>Tafeela</b>	6168	4019	3189	<b>13376</b>	<b>1.3</b>	
<b>M'aan</b>	9222	4753	3973	<b>17949</b>	<b>1.8</b>	
<b>Aqaba</b>	7830	6750	5485	<b>20066</b>	<b>2</b>	
<b>Total</b>	<b>No.</b>	<b>430439</b>	<b>290031</b>	<b>291603</b>	<b>1012073</b>	<b>100</b>
	<b>%</b>	<b>42.5</b>	<b>28.7</b>	<b>28.8</b>		<b>100</b>

Source: Al Manar estimations according to DOS Employment and Unemployment Survey. Fourth Round, 2003.

**Table (5)** shows a very wide gender gap (46%) in Jordan. It ranges between 41% in Jerash and Ajloun to 56% in Aqaba. The gender ratio is 675, which means that employed males exceed employed females by more than six times. The minimum ratio is witnessed in Amman (559) , while the maximum one is noticed in Zerqa (1058).

**Table (5)  
Employees Distribution, Gender Gap and  
Gender Ratio by Governorate.**

Governorate	Gender		Gender Gap	Gender Ratio
	Male	Female		
<b>Amman</b>	345195	61714	46	559
<b>Balqa'</b>	54479	9633	46	566
<b>Zerqa</b>	146772	13867	51	1058
<b>Ma'daba</b>	22443	3718	43	604
<b>Irbid</b>	159642	21245	45	751
<b>Al Mafraq</b>	36652	4212	44	780
<b>Jerash</b>	20477	2656	41	771
<b>Ajloun</b>	18590	3118	41	596
<b>Karak</b>	30917	5353	40	578
<b>Tafeela</b>	11992	1384	42	867
<b>M'aan</b>	16153	1796	43	899
<b>Aqaba</b>	18105	1961	56	923
<b>Total</b>	<b>881415</b>	<b>130658</b>	<b>46</b>	<b>675</b>

Source: Al Manar estimations according to DOS Employment and Unemployment Survey. Fourth Round, 2003.

**Table (6)** shows that two Thirds (66.4%) of Jordan's employees are secondary certificate holders or below that level, and that 59.5% of those holders are in Amman, while 18.1 % are in Mafrq. Those with bachelor degrees are less than 20% . Amman has the highest ratio (24.9%) ,while Tafeela has 9.8% only.

**Table (6)  
Employees Distribution by Governorate and Educational Level**

Governorate	Educational Levels					Total
	Illiterate or Read and Write Only	Secondary Certificate or Less	Vocational Training	Intermediate Diploma	Bachelor and Above	
<b>Amman</b>	16828	225306	8837	54596	101341	<b>406909</b>
<b>Balqa'</b>	6156	37883	1990	8905	9178	<b>64112</b>
<b>Zerqa</b>	10252	101574	5502	21840	21470	<b>160639</b>
<b>Ma'daba</b>	1485	16757	306	2641	4971	<b>26161</b>
<b>Irbid</b>	9113	114300	1693	22378	33402	<b>180887</b>
<b>Al Mafrq</b>	3543	29190	143	2329	5658	<b>40864</b>
<b>Jerash</b>	1817	15875	128	1651	3662	<b>23133</b>
<b>Ajloon</b>	1399	14771	48	1887	3602	<b>21708</b>
<b>Karak</b>	3375	24618	142	3256	4880	<b>36270</b>
<b>Tafeela</b>	1004	9283	224	1560	1307	<b>13376</b>
<b>M'aan</b>	1845	12245	229	1665	1965	<b>17949</b>
<b>Aqaba</b>	1269	12725	688	2134	3250	<b>20066</b>
<b>Total</b>	<b>No.</b>	<b>614528</b>	<b>19929</b>	<b>124843</b>	<b>194687</b>	<b>1012073</b>
	<b>%</b>	<b>60.7</b>	<b>2.0</b>	<b>12.3</b>	<b>19.2</b>	<b>100.0</b>

Source: Al Manar estimations according to DOS Employment and Unemployment Survey. Fourth Round, 2003.

### **Employees by Education Level and Age Group:**

**Table (7)** shows that 11.7 % of the employees who are 40 years old or above are illiterates compared to 3.5 % for the youth group. It is also noticed that employees over 40 years old have the highest percentage of bachelor degree or higher which means that the educational level improves by time. Unemployed community witnesses the contrary , which requires a thorough study of the obstacles in finding job opportunities for educated young people. Young employees who hold vocational

training certificates represent 3% of the total compared to .6 % for those who are above forty years old.

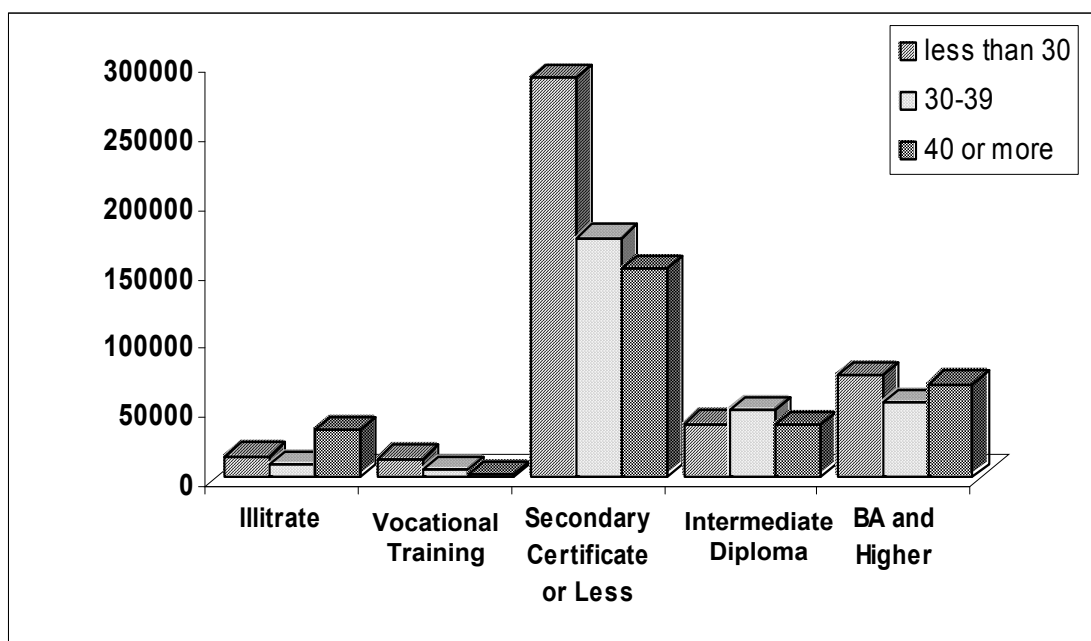
**Table (7)**  
**Employees Distribution, by Age and Educational Level**

<b>Educational Level</b>	<b>Less than 30 years old</b>	<b>30 – 39 years old</b>	<b>More than 40 years old</b>	<b>Total</b>
<b>Illiterate or Read and Write Only</b>	14969 (3.5%)	8865 (3.1%)	34250 (11.7%)	<b>58085 (5.7)</b>
<b>Vocational Training</b>	13051 (3.0%)	5258 (1.8%)	1620 (0.6%)	<b>19929 (2.0%)</b>
<b>Secondary Certificate or less</b>	290086 (67.4%)	173346 (59.8%)	151096 (51.8%)	<b>614528 (60.7%)</b>
<b>Intermediate Diploma</b>	38638 (9.0%)	48706 (16.8%)	37500 (12.9%)	<b>124843 (12.3%)</b>
<b>BA and Above</b>	73694 (17.1%)	53857 (18.6%)	67137 (23.0%)	<b>194687 (19.2%)</b>
<b>Total</b>	<b>430439 (100%)</b>	<b>290031 (100%)</b>	<b>291602 (100%)</b>	<b>1012073 (100%)</b>

( ) Percentage from total employees number of the same group age.

Source: Al Manar estimations according to DOS Employment and Unemployment Survey. Fourth Round, 2003.

The governmental policies towards reducing the employment of diploma holders resulted in smaller numbers of them within the youth group. This refers to problems in creating job opportunities for this group , which requires studying the situation more thoroughly. The other reason for this situation is the possibility of bridging to get the bachelor degree.



**Figure no. 1**

**Employees by Governorate and Educational Level**

Vocational apprenticeship holders represent 2% of employees and 2.2 % of the workforce. 3.8% of them are unemployed ,which refers to problems in finding jobs for this group. This requires deeper studies to facilitate creating job opportunities for this educational degree holders.

**Females Participation:**

**Table (8)** shows that employed females represent 13% of employees total. More than 50% of them work in certain areas like education and health affairs. They almost represent 50 % of those working in education, and more than one Fourth of those working in health affairs. Males are of wider range job distribution. More than a fourth of them work in construction and local trade, compared to less than 7 % in education.

99% of workers in some economic activities like electricity generation, gaz factories, and water stations are males. 53% of those who work in educational activities are males.

These figures show both the linkage between available job opportunities and sex, and the narrow edge of job opportunities available to females. This partially explains the higher females unemployment rate.

**Table (8)**  
**Employment Distribution by Sex and Economic Activity**

Economic Activity	Males		Females		Total		Participation Percentage	
	No.	%	No.	%	No.	%	Males	Females
<b>Agriculture</b>	38985	4.4	2399	1.8	<b>41384</b>	<b>4.1</b>	<b>94.2</b>	<b>5.8</b>
<b>Mining and Quarrying</b>	15121	1.7	605	0.5	<b>15726</b>	<b>1.6</b>	<b>96.2</b>	<b>3.8</b>
<b>Manufacturing</b>	114476	13.0	13388	10.2	<b>127864</b>	<b>12.6</b>	<b>89.5</b>	<b>10.5</b>
<b>Electricity, Gas, And Water Supply</b>	17319	2.0	182	0.1	<b>17501</b>	<b>1.7</b>	<b>99.0</b>	<b>1.0</b>
<b>Constructions</b>	231937	26.3	8156	6.2	<b>240093</b>	<b>23.8</b>	<b>96.6</b>	<b>3.4</b>
<b>Hotels, Restaurants and Transport</b>	118413	13.5	5557	4.2	<b>123970</b>	<b>12.3</b>	<b>95.5</b>	<b>4.5</b>
<b>Financial Intermediation</b>	11733	1.3	5527	4.1	<b>17260</b>	<b>1.7</b>	<b>68.0</b>	<b>32.0</b>
<b>Real Estate, Renting, and Business Activities</b>	28415	3.2	8864	6.9	<b>37279</b>	<b>3.7</b>	<b>76.2</b>	<b>23.8</b>
<b>Public Administration &amp; Defense</b>	163115	18.5	5384	4.1	<b>168497</b>	<b>16.6</b>	<b>96.8</b>	<b>3.2</b>
<b>Education</b>	60643	6.9	53094	40.7	<b>113737</b>	<b>11.2</b>	<b>53.3</b>	<b>46.7</b>
<b>Health &amp; Social Work</b>	29200	3.3	17982	13.7	<b>47182</b>	<b>4.7</b>	<b>61.9</b>	<b>38.1</b>
<b>Other Community, Social and Personal Service Activities</b>	48250	5.5	7141	5.5	<b>55391</b>	<b>5.5</b>	<b>87.1</b>	<b>12.9</b>
<b>Private Households holds with Employed Persons</b>	1952	0.2	1230	0.9	<b>3182</b>	<b>0.3</b>	<b>61.3</b>	<b>38.7</b>
<b>Extra-Territorial Organizations &amp; Bodies</b>	1859	0.2	1148	0.9	<b>3007</b>	<b>0.3</b>	<b>61.8</b>	<b>38.2</b>
<b>Total</b>	<b>881415</b>	<b>100</b>	<b>130657</b>	<b>100</b>	<b>1012073</b>	<b>100</b>	<b>87.1</b>	<b>12.9</b>

Source: Al Manar estimations according to DOS Employment and Unemployment Survey. Fourth Round, 2003.

**Employed Males And Females By Educational Level:**

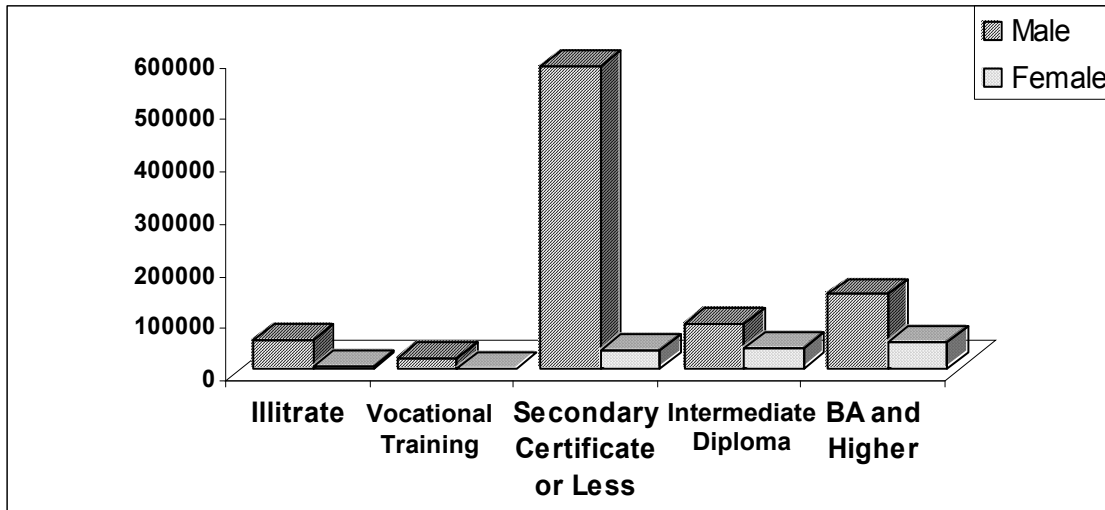
**Table (9)** shows that the majority of employed females hold higher educational degrees, while more than 50% of employed males hold less than secondary level certificates. This copes with the requirements of the economic activities occupied by each group. Most of females work in education or health affairs which requires higher educational levels. Many employed males work in construction, transportation, and other sectors which do not require such educational levels.

**Table (9)  
Employed Distribution by Sex and Educational Level.**

Educational Level	Males		Females		Total		Male	Female
	No.	%	No.	%	No.	%		
Illiterate or Read and Write Only	55130	6.3	2955	2.3	58085	6	94.9	5.1
Vocational Training	19565	2.2	364	0.3	19929	2	98.2	1.8
Secondary Certificate or less	578990	65.7	35538	27.2	614528	60	94.2	5.8
Intermediate Diploma	85154	9.7	39688	30.4	124843	12	68.2	31.8
BA and Above	142574	16.2	52113	39.9	194687	19	73.2	26.8
<b>Total</b>	<b>881415</b>	<b>100.0</b>	<b>130657</b>	<b>100.0</b>	<b>1012073</b>	<b>100</b>	<b>87.1</b>	<b>12.9</b>

Source: Al Manar estimations according to DOS Employment and Unemployment Survey. Fourth Round, 2003.

Females participation in employed workforce is still limited. 30% of employed intermediate diploma holders are females (40,000 females). Their percentage in less than secondary educational level or less is (27%) , or 36,000 of this group.



**Figure no. 2  
Employees Distribution by Sex and Educational Level**

**Unemployment:**

Unemployment rate is the total number of unemployment persons divided by the total number of those included in the workforce. This is an important indicator for both the economic situation and the labor market.

**Table (10)** shows that 163,037 persons are unemployed (job seekers), as defined by the Department of Statistics. 81% about (132,000) of those are under 30 years old. For those who are 40 years old or more, the percentage is only 6.2 %.

As for the distribution of unemployed among governorates, Amman ranks first with 34.8% , followed y Irbid (19.3%) and Zarqa (14.9%). These percentages cope to a certain degree with the population distribution. Irbid represents 17.8 % of Jordan's population which shows that its unemployment share is higher than its population, while Amman's and Zarqa's unemployment percentages are less than their population percentages.

**Table (10)**  
**Unemployed Distribution by Governorate and Age Group**

Governorate	Group Age			Total	%
	Less than 30	30-39	More than 40		
<b>Amman</b>	45386	6940	4331	<b>56658</b>	<b>34.8</b>
<b>Balqa'</b>	7536	793	420	<b>8749</b>	<b>5.4</b>
<b>Zerqa</b>	18822	4258	1254	<b>24335</b>	<b>14.9</b>
<b>Ma'daba</b>	3179	299	67	<b>3545</b>	<b>2.2</b>
<b>Irbid</b>	25691	4317	1538	<b>31545</b>	<b>19.3</b>
<b>Al Mafraq</b>	7671	1093	414	<b>9177</b>	<b>5.6</b>
<b>Jerash</b>	5034	650	553	<b>6237</b>	<b>3.8</b>
<b>Ajloon</b>	2826	742	294	<b>3862</b>	<b>2.4</b>
<b>Karak</b>	7294	1151	669	<b>9114</b>	<b>5.6</b>
<b>Tafeela</b>	3673	214	113	<b>3001</b>	<b>1.8</b>
<b>M'aan</b>	3208	507	395	<b>4111</b>	<b>2.5</b>
<b>Aqaba</b>	2478	200	25	<b>2702</b>	<b>1.7</b>
<b>Total</b>	<b>No.</b>	<b>131800</b>	<b>21164</b>	<b>10073</b>	<b>163037</b>
	<b>%</b>	<b>80.8</b>	<b>13.0</b>	<b>6.2</b>	<b>100.0</b>

Source: Al Manar estimations according to DOS Employment and Unemployment Survey, Fourth round 2003.

**Table (11)** shows that unemployed males are about 132,000 compared to more than 31,000 females. This refers to the wide unemployed gender gap of both the workforce



and the employed. These figures are due to the low females participation in the workforce, in addition to the high unemployment rate for females. The gender ratio is 6 for Jordan , 5 for Amman, and for Jerash. Among the unemployed are also less than those of the work force and the employed persons. It is 422 males for each 100 females. The lowest rate is in Kerak (269), while the highest is in Ma'an (869).

**Table (11)**  
**Unemployed Distribution by Gender and Governorate**

Governorate	Gender		Gender Gap	Gender Ratio
	Male	Female		
<b>Amman</b>	42910	13748	5	312
<b>Balqa'</b>	6894	1856	5	372
<b>Zerqa</b>	20579	3756	6	548
<b>Ma'daba</b>	2843	703	5	405
<b>Irbid</b>	26703	4842	7	551
<b>Al Mafraq</b>	8046	1131	9	712
<b>Jerash</b>	5499	738	11	745
<b>Ajloon</b>	3062	800	6	383
<b>Karak</b>	6646	2469	7	269
<b>Tafeela</b>	2610	391	9	667
<b>M'aan</b>	3686	424	10	869
<b>Aqaba</b>	2320	382	7	608
<b>Total</b>	<b>131798</b>	<b>31239</b>	<b>6</b>	<b>422</b>

Source: Al Manar estimations according to DOS Employment and Unemployment Survey. Fourth Round, 2003.

**Table (12)** shows that 99,000 of unemployed persons are secondary school certificates holders or less. They represent two Thirds of the total number compared to 35,000 bachelor degree holders (21.2% of unemployed total number).

**Table (12)**  
**Unemployment Distribution by Educational Level**

Educational Level	No	%
<b>Illiterate or read and write only</b>	5884	<b>3.6</b>
<b>Vocational Training</b>	6268	<b>3.8</b>
<b>Secondary Certificate or Less</b>	98879	<b>60.6</b>
<b>Intermediate Diploma</b>	17441	<b>10.7</b>
<b>BA and Higher</b>	34565	<b>21.2</b>
<b>Total</b>	<b>163037</b>	<b>100</b>

Source: Al Manar estimations according to DOS Employment and Unemployment Survey. Fourth Round ,2003.

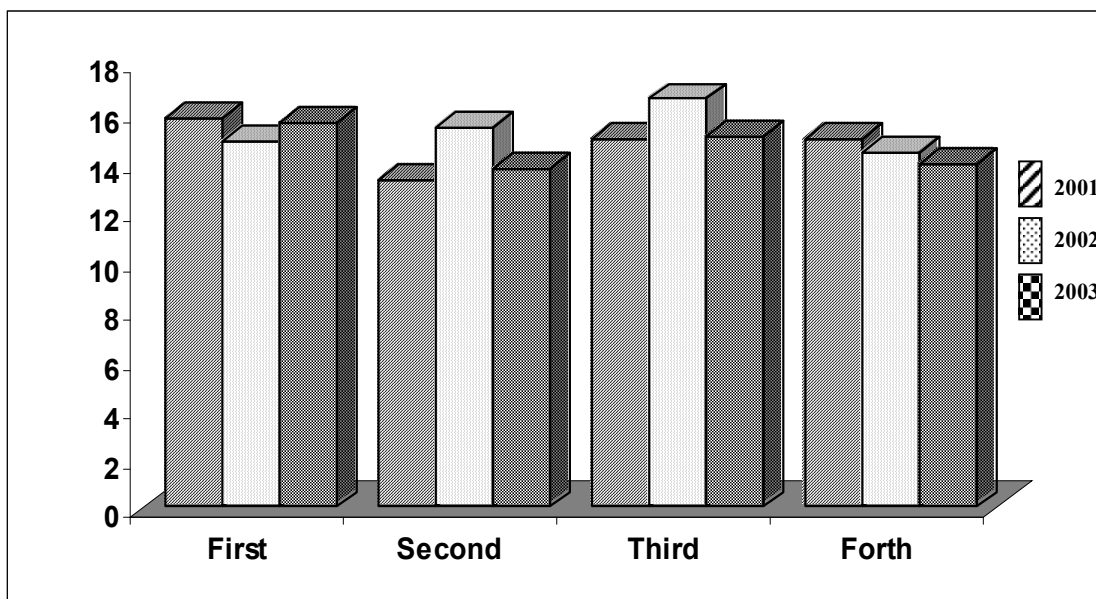
**Table (13)** shows unemployment rates for the quarters of the years 2001– 2003. Minor developments occurred in the labor market during these years, with a floor of 13.3% and a ceiling of 16.5% . This refers to the national economy's obvious limits in

creating new job opportunities. The highest unemployment rate was in the Third quarter of the year 2002 followed by the first quarter's rate of the year 2001. The second quarter of the year 2001 witnessed the lowest unemployment rate, followed by the rate of the second quarter of the year 2003.

**Table (13)**  
**Unemployment rates, (%) , 2001 – 2003**

Quarter	2001	2002	2003
First	15.71	14.79	15.52
Second	13.25	15.38	13.65
Third	14.92	16.52	15.00
Fourth	14.92	14.30	13.88

Source: DOS Employment and Unemployment Survey. (different issues).



**Figure (3)**  
**Unemployment Rates (%)**

### Unemployed by Educational Level and Age Group

This indicator refers to the relationship between unemployment, age group and educational level. It gives details about the new job seekers, and their opportunities to find jobs.

**Table (14)**  
**Unemployed Distribution by Educational Level and Age Group.**

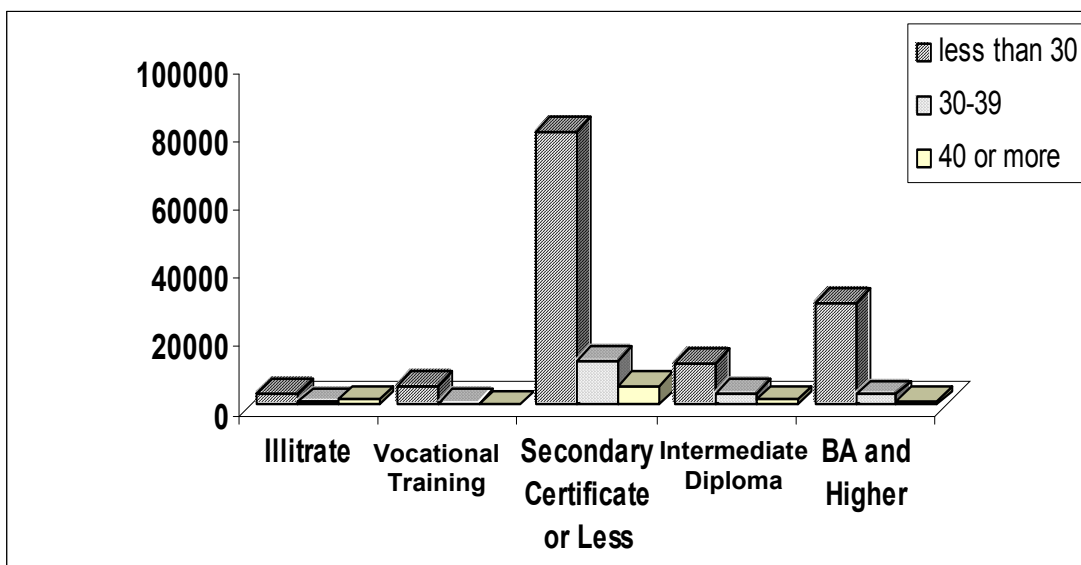
Educational Level	Less than 30 years		30 – 39 years		More than 40 years		Total	
	No.	%	No.	%	No.	%	No.	%
<b>Illiterate or Read and Write Only</b>	3551 (2.7%)	19.2%	829 (3.9%)	8.5%	1504 (14.9%)	4.2%	5884 (3.6%)	9.2%
<b>Vocational Training</b>	5542 (4.2%)	29.8%	623 (2.9%)	10.6%	104 (1%)	6.0%	6268 (3.8%)	23.9%
<b>Secondary Certificate or Less</b>	80158 (60.8%)	21.6%	12950 (61.2%)	7%	5771 (57.3%)	3.7%	98879 (60.6%)	13.9%
<b>Intermediate Diploma</b>	12438 (9.4%)	24.4%	3535 (16.7%)	6.8%	1468 (14.6%)	3.8%	17441 (10.7%)	12.3%
<b>Bachelor or More</b>	30111 (22.8%)	29.0%	3228 15.3%	5.7%	1227 (12.2%)	1.8%	34565 (21.2%)	15.1%
<b>Total</b>	<b>131800</b> <b>(100)%</b>	<b>23.4%</b>	<b>21164</b> <b>(100)%</b>	<b>6.8%</b>	<b>10073</b> <b>(100)%</b>	<b>3.3%</b>	<b>163037</b> <b>(100)%</b>	<b>13.9%</b>

( ) Percentage to total number of unemployed for the same age group.

Source: Al Manar estimations According to DOS Employment and Unemployment Survey. Fourth Round,2003.

The illiterate or read and write only, unemployed are concentrated in higher age 40 years or more, 15%.

The highest unemployment rate is for those who hold vocational apprenticeship. It seems that there is a problem which needs to be studied and solved. 23% of bachelor degrees holders in the 30 years or less age group are unemployed.



**Figure no. 4**  
**Unemployed Distribution by Educational Level and Age Group.**