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Theories, Histories and Practices of Development

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**OPPORTUNITIES AND OUTCOMES FOR WOMEN
in NAMIBIA AND SYRIA**

INTRODUCTION

By almost all measurable outcomes one could be persuaded that, on balance, it is better to be a woman in Jordan than in Namibia. While Namibian women are likely to have slightly more autonomy over their finances and their bodies, Jordanian women are more likely to survive after the age of five, are more likely to be educated up to tertiary level, are healthier and more likely to live longer than Namibian women (The World Bank Database). If freedom is measured according to opportunities given (Sen 2009: 3-4), then it is plausible to say, at least on paper, that Jordanian women are more free. If a government is to be judged, as conventional comparative analysis implies that we do, on creating and implementing policy that enhance these opportunities, then, even with less income per capita, the Jordanian government appears more successful than its Namibian counterpart.

Such a simple statistical comparison, without the nuance and amplification provided by a study of the historical context of the state and the nations therein, does more harm than good, for it presumes an equality of access to opportunity that is not universal – not within the countries, nor within an international context.

The “average” woman is a statistical fiction - perhaps a necessary one - that does not represent more than a small fraction of the lived experiences of the women whose lives are to be improved by the analysis. A comparison between ‘the average Jordanian woman’ and ‘the average Namibian woman’ may be helpful in assessing the general state of women in the world, perhaps contributing to the creation of a global standard to aspire to, however, it is important to acknowledge the fundamental flaw in limiting the analysis there – she does not exist.

Between Jordan and Namibia, there are at least five (statistically) ‘average women’ that need to be taken into consideration: in Jordan, (i) the woman recognized as ‘Jordanian’ by the State, (ii) the registered Palestinian refugee with access to UNRWA assistance (iii)¹ the perpetually temporary resident/refugee with no access to UNRWA/ State social safety nets and socio-economic policy reforms, and in Namibia, (iv) the white Namibian woman (and her rare elite black counterpart) and (v) the indigenous Namibian woman. These ‘women’ represent dramatically different experiences within their country contexts and challenges not always

¹ A detailed examination of the non-Palestinian refugees in Jordan is beyond the scope of this paper.

evident when analyzing aggregate data on policy outcomes.

This paper will, thus, use data to examine the current extent of freedoms and unfreedoms² for women in both Namibia and Jordan, comparatively and separately, while attempting to highlight the inherently oppressive and unequal government and cultural structures that continue to undermine any welfare policies and aid projects implemented to improve the lives of women. I argue that without addressing the systemic changes that need to occur in order to create more equal opportunity societies in these two countries, true racial, gender and class equality will remain elusive.

I propose that more beneficial to the creation of policy, aid allocation and the assessment of policy outcomes is not a plain text comparative analysis of overall figures (nation vs. nation), but rather a review of systems of government and the ways in which they privilege the rich over the poor, where poverty often intersects race, class and in the case of Jordan, legal residency. If increasing opportunity to those for whom freedom remains too expensive a luxury is the ultimate goal of government policy and international aid projects, dismantling the systems upon which government is built that perpetuate this inequality should be the primary aim of analysis.

It would be impossible for any written document, regardless of length, to create an encompassing picture of womanhood in any context, and this paper does not aspire to do so. Rather, by examining a set of indices for which sufficient data is available, I will attempt to give a snapshot of the lived reality, while attempting to contextualize the opportunities or lack thereof for women in Namibia and Jordan.

Broadly speaking, these indices will examine the wider country specific economic and gender-related context before narrowing the focus to a few key areas: **opportunities for girls** (education and health) and **outcomes for women** (employment and autonomy). Where data allows, I will compare between both countries generally, complicating the analysis by examining the intra-country nuance, where policy and politics encounter the intersections of class, race and cultural tradition.

² “Development requires the removal of major sources of unfreedom: poverty as well as tyranny, poor economic opportunities as well as systematic social deprivation, neglect of public facilities as well as intolerance or overactivity of repressive states. Despite unprecedented increases in overall opulence, the contemporary world denies elementary freedoms to vast numbers – perhaps even the majority – of people.” Sen, Amartya. *Development As Freedom*. New York: Random House, 1999. 3-4. Print.

The statistical evidence for this paper relies on The World Bank Database, the 2013 Fafo Report on Conditions of Palestinian Refugees in Jordan, as well as the Human Development Index 2015.

To contextualize the analysis of data and policy outcomes, it is important to understand the political and social history of both Jordan and Namibia.

HISTORY: RACIAL, GENDER & CLASS BASED INEQUALITY IN NAMIBIA

The temptation, when writing about Africa, is to begin at colonialism, ignoring the long, oft-undocumented pre-colonial history. To do so here would be to ignore some of the origins of the social injustices and systemic inequalities facing the country today, particularly regarding women.

Pre-colonial Namibian society was communal, with no distinct public-private dichotomy. Society was generally agrarian and all land and resources were under communal ownership, overseen and managed by a male Chief. Given the familial subsistence based economy, all productive labor was sourced from within the community, with responsibilities allocated according to gender (Jauch et. Al, 2011: 181).

Despite the communal nature of resource ownership, “men controlled land-use through gendered land tenure and inheritance systems” and granted use to wives, thus were able to “command the labor of women (and) control social surpluses produced by primarily female labor” (ibid). Because women were the major labor source, there was no distinction between productive and reproductive labor and “control of the female body meant control over the primary source of wealth creation” (ibid, 182). Cultural tradition consolidated male supremacy over women – practices such as polygamy, *lobolo* (bride price), early marriage, age differentials in first marriages, and bride capture rituals served as socially engineered methods to control women’s sexuality, fertility and labor. This history “formed the basis of a trajectory of gender inequalities” that continue to be prevalent in modern Namibia (ibid, 181-182).

From 1884 – 1905, German settlers arrived in Namibia, ushering in changes in the economic, social, and cultural organization of Namibian society in ways that created the

entrenched structures maintaining inequality within the country today. The Germans prioritized the appropriation of African lands, often without compensation (ibid, 183). In time, these actions would come to be entrenched in governing policy, as in the 1903 declaration by the German commissioner that 75% of all African-owned lands were to be sold to Europeans. This policy all but completely dispossessed native populations of all of their farmland and livestock, ceding two thirds of the country to minority German rule. This expropriation of land and wealth would lead to massive poverty, forcing native Namibians to become economically dependent on the German controlled mining, fishing and farming industries, in which labor conditions were often highly exploitative, and were legalized by enforced labor and pass laws that applied to men, women and children, introduced between 1905-1907. (ibid, 184).

In 1917, South Africa took over as the colonial power over Namibia. Further marginalizing the native population, the South African government entrenched racial segregationist policies, introducing apartheid to Namibia and passing laws designed to further cement conditions that would force the African population to become a cheap labor force for the settler community. “Between 1922 and 1946, 90% of Namibia’s (indigenous) population was only allocated 3.6 – 10.6% of the colonial state’s budget” (ibid). During colonialism, the South African government invested heavily in the white population, with initiatives such as “subsidized housing, health care, superior schools”, compulsory free education up to the tertiary level and guaranteed permanent employment in high-paying jobs upon qualification. In contrast, “the majority of the population eked out a living as peasants”, (ibid, 189), a direct and desired consequence of government policy.

By the time Namibia had won its independence in 1990, the country was sustained by a racist system dependent on significant inequality across all indicators. In 1988, the per capita income in Namibia was US\$1, 200 but this was not representative of income and wealth distribution in the country. In actual numbers, Europeans in the country (representing 5.1% of the population) had a per capita income of US\$16, 500 per year, compared to US\$750 per year for black men in formal employment and a meager US\$85 per year for the subsistence sector (ibid, 188), most of whom were women.

It is also important to note the other racially stratified policies that have contributed to the staggering racial, gender-based and class inequality in Namibia today. The South African colonial government revoked the imposition of the enforced labor laws for indigenous women, thus

excluding them even more from the formal economy – a policy that continues to have lasting effects. While employment was available to black women, it was predominantly in low-wage jobs such as domestic work or office cleaning (ibid, 187). In addition, because most of the African population lived in the North of the country, having been driven there during German colonialism, men seeking work were forced to migrate south to the settler territories, increasing women's workload on subsistence farms in the North. Moreover, sole responsibility for childrearing and running extended households fell on women, forcing them to become dependent on remittances from their absent husbands (ibid).

However, it was not only native women who were excluded from the workforce during this time – settler women were also subject to patriarchy. They were excluded from the political process entirely, unmarried women were denied the right to own land and married women were responsible for homemaking and biological reproduction, but not participation in the formal workforce (ibid, 185). As a result, despite class advantages compared to indigenous women, white Namibian women also continue to be disadvantaged economically and socially compared to men, even in modern society.

With rampant class and racial inequality in a country in which the majority of the population is made up of an ethnic majority who are living in the immediate shadow of colonialist economic policy designed to keep them poor and maintain inequality, women are much more affected than men.

HISTORICAL CONTEXT FOR THE UNIQUE DEMOGRAPHICS OF JORDAN

Historical events have also created a unique context that can help explain current inequalities in Jordan. “To the extent that the United States can be considered a nation of immigrants, Jordan is a nation of refugees” (Christophersen 2015). One cannot disentwine the shared history between Jordan and Palestine – “Jordan is host to the largest number of Palestinian refugees in any single country in the world” (Chatelard 2010) and in some ways, this represents the core identity struggle within Jordan, as well as contributing to the major social and economic inequalities that exist in the community (Christophersen 2015).

60% of Jordanians are of Palestinian origin, having lived in the region prior to British colonization of Transjordan in 1922 (Gandolfo 2012: 1). After the end of World War I, the United Kingdom was granted a Mandate for Palestine and Transjordan by the League of Nations, territory that encompassed modern day Jordan, Israel, the West Bank, Gaza and Jerusalem. A significant consequence of this new semi-autonomous state, the Emirate of Transjordan, was the loss of statehood for Palestinians, who became subjects of a new Kingdom under the recognized Head of State King Abdullah I (ibid, 1-2). The Mandate over Transjordan was effective until May 22, 1946 and 72 hours later, the Hashemite Kingdom of Jordan was born (ibid).

The next year, the United Nations agreed upon the partition of British Palestine to create a new state of Israel, and in 1948, the Arab-Israeli war created the first of two seminal Palestinian refugee migrations that have shaped the social composition of Jordan today (ibid). In part, Palestinian refugee affinity for resettlement in Jordan was geographical, but there existed political reasons to preference resettlement in Jordan over other neighboring states. In 1948, at his behest, a council of Arab states adopted a resolution awarding sovereignty of the Palestinian West Bank to King Abdullah I (Abed 2004).

A Subsequent Palestinian-Israeli war in 1967 in the West Bank, Golan Heights, The Sinai Peninsula and Gaza (which was under the administrative rule of Egypt between 1949 and 1967) resulted in the second large Palestinian migration into Jordan. Gazan Palestinians, who had travel documents for Egypt, could not cross the Sinai Peninsula to get there, and thus were forced to stay in Jordanian camps, where they remain today. Because they (and their descendants) were not Jordanian, they continue to be ‘temporary residents’ living in poorly managed camps and among the most marginalized population in Jordan (ibid).

Unlike in Namibia, Jordan is thought to be a country with a high HDI. For those classified as citizens or permanent residents, Jordan is one of few stable states in the Middle East that offers opportunities for economic and social freedom. However, for refugees, particularly for ‘ex-Gazans’ and non-Palestinian refugees from within the region (Iraqi refugees from the Gulf Wars in 1991 and 2003 and Syrian refugees in the current moment) (Gandolfo 2012) who represent almost half of the refugee population (Christophersen 2015), lack of permanent legal status and the subsequent lock-out from similar opportunities has created a class of temporary residents and undocumented migrants who live their lives at the margins of the society.

For Jordanian and Palestinian refugee women, particularly those with citizenship or permanent residency, or access to UNRWA assistance, Jordanian society remains bipolar in affording them rights and opportunity for social and economic freedoms. The government has expressed, both rhetorically and through law and policy, a commitment to gender equality, however cultural norms and traditional gender roles continue to minimize the effects of policy in achieving gender equality.

ECONOMIC REALITIES OF JORDAN AND NAMIBIA

JORDAN: The Jordanian economy is increasingly a rentier state, dependent on foreign assistance and remittances, due to a lack of industry or sufficient natural resources, including oil and water (CIA World Factbook 2016), and is vulnerable to regional instability. The economy is also affected significantly by mobility, and to some extent, relies upon migration – both immigration and emigration to subsidize fiscal policy.

“Jordan's economic development is tightly coupled with the dynamics of mobility. On the one hand, this means the reception of Palestinian forced migrants. On the other hand, this has involved labor exports to feed the oil-producing Gulf states' demand for foreign workers” (Chatelard 2010). Despite not being a signatory to the 1951 UNHCR Conference on the Rights of Refugees, Jordan has become a de facto homeland for Palestinian refugees in exile, as well as a state of first arrival for Iraqi and Syrian refugees fleeing conflict. The government has been relatively welcoming of refugees, leveraging this fact for large amounts of development assistance from the international community (ibid). In addition to this, UNRWA, an organization created for the assistance of Palestinian refugees worldwide, has a large operation in Jordan, greatly relieving Jordan of much of the basic socio-economic burden of hosting the largest number of Palestinian refugees in the world (ibid).

Palestinian refugees, well educated in Jordan (via UNRWA and Jordanian schools) also served as a cheap labor source for the Gulf states, allowing Jordan to benefit from emigration through remittances from these workers (ibid).

NAMIBIA: In contrast, Namibia is a country whose economy is largely based on the extraction of natural resources (mining, fishing, farming and tourism). In 2004, the country launched Vision 2030 to restructure the economy by expanding industry and manufacturing, a

policy designed to address the structural inequality of the colonial era (Christiansen 2012, 51). Almost a decade after the launch, it is clear that while the macro-economic policies have been largely successful, with steady growth, lowering government debt and a stable and low rate of inflation. These achievements have not, however, translated into proportionate socio-economic improvements (ibid, 52).

Commenting on Namibia’s recent socio-economic development data, Thomas Christiansen writes, “This data sample clearly shows how disastrously slow progress has been in Namibia: low life expectancy, an extremely high unemployment rate, high infant mortality, horrifying HIV/AIDS rate, a devastating poverty rate and the most unequal income distribution in the world” (ibid). While inequality is mainly class based, the recent colonial history continues to have an effect, with the intersection between class and race being significant. As a result, the strong economy benefits most white Namibians and the minority black elites, while the majority of the population continues to live in disparate poverty.

Table 1: Broad Economic Context

	<i>Total Population</i>	<i>Female Population (%)</i>		<i>GDP (Constant 2005 US\$ billions)</i>		<i>GDP per Capita (Constant 2005 US\$)</i>		<i>HDI</i> ³	<i>IHDI</i> ⁴	<i>Gini</i> ⁵
Year	2014	1990	2014	1990	2014	1990	2014	2014	2014	2005 - 2013
Jordan	6,607,000	47.5	48.7	5,60	19,02	1,770	2,880	0.748	0.625	33.7
Namibia	2,402,858	51.1	51.4	3,98	11,23	2,810	4,670	0.628	0.354	61.3

Sources: The World Bank; The Human Development Report, 2015 (UNDP)

Jordan has an official population that is almost three times that of Namibia, and an economy that, in 2014, was a little over 1.5 times that of Namibia in absolute numbers. As stands to reason given the population to GDP ratio, the GDP per capita in Jordan is thus almost half of that of Namibia. That Jordan has a significantly higher Human Development Index (HDI) (HDI

³ **Human Development Index (HDI):** A composite index measuring average achievement in three basic dimensions of human development—a long and healthy life, knowledge and a decent standard of living. See *Technical note 1* at <http://hdr.undp.org> for details on how the HDI is calculated.

⁴ **Inequality-adjusted HDI (IHDI):** HDI value adjusted for inequalities in the three basic dimensions of human development. See *Technical note 2* at <http://hdr.undp.org> for details on how the IHDI is calculated.

⁵ **Gini coefficient:** Measure of the deviation of the distribution of income among individuals or households within a country from a perfectly equal distribution. A value of 0 represents absolute equality, a value of 100 absolute inequality.

value 0.748 in 2014, rank 80) suggests a greater efficiency in policy design and implementation, compared to Namibia (HDI value 0.628 in 2014, rank 126) which has a dismal GNI per capita rank minus HDI rank of -21 (UNDP 2015: 208-209).

Significantly, income inequality in Namibia is amongst the worst in the world (Jauch, Edwards and Cupido 2011: 181), with 51.8% of the income share being held by the highest 10%, compared to the 3.2% held by the lowest earning 20% (The World Bank Database 2009). In Jordan, income inequality continues to be a problem, although less severely. The poorest 20% of Jordanians had 8% of the income share (relatively stable between 2006 and 2010), while the richest 10% held between 26.5 – 27.5% over the same time period (The World Bank Database 2010).

The data shows that inequality is disproportionately experienced by women in both of these countries. In providing opportunities for girls, defined in this paper as access to education and healthcare, Jordanian girls fare significantly better. When these girls become women, Jordanians are found less likely to translate these opportunities into employment, or financial and social autonomy. Jordan suffers from one of the lowest female labor force participation (LFP) rates in the world, in line with the MENA regional trend. Namibian women, on the other hand, are statistically more likely to be employed and financially independent. However, absent of context, the female LFP statistic is somewhat misleading. Black Namibian women (who make up the majority of the female population) are more likely to be employed in low wage jobs or subsistence farming, be precariously employed or engaged in informal employment (see Tables 2 and 3 below). Thus, while they are employed, this does not translate into economic freedom.

INEQUALITIES IN OPPORTUNITIES FOR GIRLS

JORDAN: Jordan has invested substantially in social welfare over the last 30 years, particularly in health and education, and the policies have worked (see Tables 3 and 4). Jordan has achieved 90% gender parity in literacy, as well as closing gender gaps in primary and secondary education. There is even a “reverse gender gap” in education, with women surpassing men in college graduation (The World Bank 2013: 10). “Moreover, the health and education status of women in Jordan compares favorably with that of Jordanian men” (UNDP 2015: 9).

Health outcomes for Palestinian refugees living in camps are comparable to those of non-camp dwelling refugees and non-refugees, and this is largely attributable to the work of UNRWA, which provides free primary health care to registered Palestinian refugees within and outside the camps (Tiltnes and Zhang 2013: 82). In addition, UNRWA can refer refugees to Jordanian public hospitals for further treatment and subsidizes the cost of both in- and outpatient management (ibid). Despite this, Palestinian refugees not registered, as well as all non-Palestinian refugees, are ineligible for UNRWA assistance in accessing health care (ibid, 83).

As is the case across different indices, Palestinian refugees who are integrated into the wider Jordanian population and live outside the camps have more opportunities and perform better in education than their ‘camp-dweller’ counterparts, however, outcomes for Palestinian refugees generally mirror the successes of Jordanians. Those outside the camps are primarily educated in Jordanian public schools, while in the camps nine in ten children attend UNRWA-run schools. Both in and out of camps, Palestinian girls outperform boys (Tiltnes and Zhang 2013: 125).

Table 2: Female Education

Level	Expected Years of Schooling (female)		Literacy Rate Female 15yrs + (%)				Enrollment in School Female (% gross)					
	2002	2006	1991	2001	2008	2014	Primary		Secondary		Tertiary	
Year	2002	2006	1991	2001	2008	2014	2002	2008	2002	2007	2002	2008
Jordan	13.4	14.1		83.49		97.37	106	97	92.0	94.1	31.5	46.6
Namibia	11.8	11.4	74.0		78.35		113	107	67.1	69.6	6.7	10.4

Source: The World Bank

NAMIBIA: In the immediate aftermath of the declaration of Independence, the government of Namibia recognized the importance of providing equitable access to education services to “address the colonial legacy of neglect” (Jauch, Edwards and Cupido 2011: 199) by guaranteeing a right to free and compulsory education for ten years, as written in the constitution. To this end, over 20% of the national budget is allocated to education services annually (Jauch, Edwards and Cupido 2011: 199). The first World Bank sponsored program in the post-colonial country was to

address this inequality (ibid, 200). Despite this investment, results have been disappointing with barely any improvement over the 14 years for which data is available (see Table 2).

Table 3: Health for Girls & Young Women

Year	<i>Infant Mortality Rate Females</i> (per 1000 live births)		<i>Adolescent Fertility Rate⁶</i>		<i>First Marriage by age 18, Female</i> (% of women age 20-24)				<i>Contraception Prevalence, Modern Methods</i> (% women age 15-49)			
	1990	2015	1990	2014	1990	1992	2012	2013	1990	1992	2012	2013
Jordan	28.50	14.40	52.13	23.76	16.40	-	8.4	-	26.9	-	42.3	-
Namibia	45.20	29.40	108.80	77.40	-	11.40	-	6.9	-	26	-	55.3

Source: The World Bank

Table 4: Health for All Women

Year	<i>Lifetime Risk of Maternal Death⁷</i> (%)		<i>Life Expectancy at Birth, Female</i> (years)		<i>Maternal Morbidity</i> (national estimate, per 100,000 live births)				<i>HIV Prevalence Female</i> (% age 15+)		
	1990	2015	1990	2014	1992	1996	2007	2009	1991	2000	2014
Jordan	0.65	0.20	71.36	75.77	-	41	-	19	-	-	-
Namibia	1.77	0.98	63.79	67.34	294	-	508	-	56.8	58.2	54.2

Source: The World Bank

Women's health and economic welfare cannot be easily separated. Fertility is linked to social class and education levels, which affect employment and income. High fertility rates are associated with poverty (Jauch, Edwards and Cupido 2011: 228), and as seen in Table 3, Namibia continues to fail its women in addressing this issue.

No conversation about the health of women in Namibia can ignore the devastating effects of the feminization of HIV/AIDS there. In 2009, the Namibian Ministry of Health identified that women represented three out of every four new infections and female mortality had doubled over the decade from 2000 to 2010, compared to a 65% increased mortality for men (Jauch, Edwards

⁶ Adolescent fertility rate is the number of births per 1,000 women ages 15-19. Source: The World Bank Databank.

⁷ Life time risk of maternal death is the probability that a 15-year-old female will die eventually from a maternal cause assuming that current levels of fertility and mortality (including maternal mortality) do not change in the future, taking into account competing causes of death. Source: The World Bank Databank.

and Cupido 2011: 217). Maternal morbidity figures are astronomical and worsening (see Table 4). Major causes of this feminization of illness are rooted in traditional patriarchal practices common in the culture. “Many women lack control over their own sexuality, since economic dependence, sexual violence and patriarchal sexual cultures diminish their ability to express their own sexual preferences and desires. This includes the right to say no to sex, to decide when they want sex and with whom they want sex, the size of the sexual networks they are part of, and the right to insist on protected sex” (ibid).

The government adopted the National Policy on HIV/AIDS that approaches the epidemic as a development challenge, attempting to address the socio-economic effects of the disease. Despite further laws, including the Charter of Rights for People with HIV/AIDS adopted in 2002, they continue to suffer abuses, including discrimination in access to healthcare, financial services, workplaces and in the home. In addition, government policies are not consistently supported by public officials, and thus, despite political and economic investment into reducing the HIV/AIDS burden (Clayton 2007: 6-13), the policies have been far from successful thus far (see Table 4).

INEQUALITIES OF OUTCOMES FOR WOMEN

Table 5: Employment

Year	Labor Force, Female (% total labor force)		Labor Force Participation Rate, Female (% age 15+)		Employment in Services, Female (% of female employment)		Employment in Industry, Female (% of female employment)			Employment in Agriculture, Female (% of female employment)		Informal employment, Female (% of non-agri work)
	1991	2014	2000	2013	2000	2013	1987	1991	2013	2000	2013	2008
Jordan	11.02	18.37	12.3	13.2	84.1	92.2	8.2	-	7.6	3.7	0.5	-
Namibia	44.89	48.52	47.5	73.1	63.3	63.8	-	7.9	5.3	29.1	30.9	46.9

Source: The World Bank

JORDAN: Despite the significant improvement in health and education for women, which are usually associated with increased female labor participation Jordan suffers from one of the lowest female LFP rates in the world, although this is in line with its (MENA) region (see Table

5). Unemployment levels are particularly high for young women and married women, suggesting that early marriage increases the rate of exit from the labor market (The World Bank 2013: 10). Paradoxically, there is an inverted relationship between education and likely employment – more highly educated women are much more likely to be unemployed (ibid). In addition, “aggregate trends also demonstrate that female workers are not only locked into low growth sectors but also in sectors with low labor productivity, in particular education, health and public administration” (ibid).

The LFP of female Palestinian refugees is 10%, compared to 60% for male Palestinian refugees (ibid, 176), and 13% for Jordanian women, and unemployment is higher amongst the younger women (ibid, 177). “Palestinian refugees are nowadays integrated into Jordanian working life on a par with other Jordanians except in one respect: they are less often represented in the public sector” (Tiltnes and Zhang 2013: 173). The majority of Palestinian refugee women work as professionals, managers and technicians, and less in trades or agricultural work (ibid).

NAMIBIA: In Namibia, women continue to be economically marginalized.(see Table 5). Women are underrepresented in the formal economy, and of the economically inactive population, almost three in four are female homemakers (Jauch, Edwards and Cupido 2011: 213). “Given the absence of a social safety net, this means that a large group of women are not employed on their own account, but depend on others for their livelihood”. Various policies have been implemented to address this, including the promotion of small to medium enterprises, micro-credit schemes and training, however no substantial improvements have been made (Christiansen 2012, 55). While the government has attempted to address the gender disparity through anti-discrimination laws and gender and race-base affirmative action policies, there remains a lack of recognition of the differential effects of fiscal policy between men and women. “Overall economic policies also fail to mainstream gender. Macro-economic frameworks do not specifically address women’s lack of independent livelihoods. This area is often treated as a matter of social welfare policy rather than being central to economic policy” (Jauch, Edwards and Cupido 2011: 228)

Table 6: Autonomy

	<i>Used an Account to Receive Wages, Female (% age 15+)</i>	<i>Saved at a Financial Institution, Female (% age 15+)</i>		<i>Mobile Phone Account, Female (% age 15+)</i>	<i>Debit Card in Own Name, Female (% age 15+)</i>	<i>Debit Card Used in last Year, Female (% age 15+)</i>	<i>Credit Card in Own Name, Female (% age 15+)</i>	<i>Final Say in Own Health Care, Female (%)</i>	<i>Women who believe a Husband is justified in beating his wife (for any of 5 reasons)⁸ (%)</i>			
Year	2014	2011	2014	2014	2014	2014	2014	2014	2002	2007	2012	2013
Jordan	3.5	6.6	2.5	0.45	10.6	3.3	0.91	88.7	65.4	52.5	22.6	-
Namibia	12.7	-	24.6	8.39	42.0	23.7	6.89	89.7	-	35.2	-	28.2

Source: The World Bank

JORDAN: “The practical boundaries of women’s agency are defined both formally by legal rights and informally through social norms” (The World Bank 2013, 12). Socially accepted gender norms limit the agency of women. Men are seen as heads of households, who are responsible for financial maintenance. Women are expected to defer to men’s authority in decision-making and control of economic assets, including a woman’s salary, bank account, dowry and inheritance. Similarly, women do not have full autonomy over their bodies – unmarried women can be subjected to virginity tests (ibid, 13).

In Jordan, some laws discriminate against women and erode their right to autonomy based on social norms, despite constitutional protection for equality. There are laws that restrict female participation in certain sectors, bar women from working at night, mandate earlier female retirement, restrict freedom of movement (women need permission of a male family member to obtain a passport), and nationality – citizenship is passed along patrilineal lines, thus children of citizen women and foreign spouses are not recognized, as well as marriage and divorce being regulated by men (ibid). In this way, patriarchal social practices are privileged, and codified by the law.

The government is attempting to reform this discrepancy. The 2012 ‘Personal Status Code’ introduced new grounds for divorce for women and increased control over economic

⁸ Percentage of women ages 15-49 who believe a husband/partner is justified in hitting or beating his wife/partner for any of the following five reasons: argues with him; refuses to have sex; burns the food; goes out without telling him; or when she neglects the children. Source: The World Bank Databank.

assets, particularly as relates to inheritance, among other positive policies, however, implementation of policy counter to social norms remains a challenge.

NAMIBIA: “Prior to Independence, Namibian women were legally regarded as minors under patriarchal control” (Hubbard quoted in Jauch, Edwards and Cupido 2011: 228). The government has passed many laws aimed at addressing the structural gender inequality fortified by cultural practice, including article 10 of the constitution that ratifies international laws against gender-based discrimination. Despite a plethora of policies and laws designed to reduce gender inequality across sectors, including land ownership, political representation, education, employment and legal rights, Hubbard insists that “there is still a big gap between formal equality and substantive equality” (ibid, 230) due to a lack of enforcement of laws and policies, as well as the failure of policies to address the depth of social and economic entrenchment of gender-based inequality (ibid), which intersect with class and racial inequality.

CONCLUSION

I believe that any analysis of Namibia that neglects to examine the complex social, cultural and gender-based historical context fails to recognize that the existing inequality is a deliberate architectural feature of the colonial state, and one that is yet to be fully addressed by post-colonial governments. The Namibian government is faced with attempting to govern a country still in relative infancy, facing the underestimated challenge of post-colonial governing while navigating a health crisis in HIV/AIDS that has devastated the region without exception. It is no surprise, then, that in the absence of restructuring an economy sustained on the cheap labor of the vast majority of the population, that government policies designed to reverse inequality have been unsuccessful. Failure to address the inherent necessity of structural inequality in a comprehensive way will continue to render all government poverty alleviation policies and external aid-funded projects short-term solutions to a much larger problem.

While the stability of the Jordanian economy continues to be precarious due to regional instability and a lack of industry or manufacturing, Jordanian government policies to improve the socio-economic conditions of its people have been implemented and, at least in the areas of

education and healthcare, been largely successful, including for women. This is true, even for Palestinian refugees that live within the community and have access to services. These improvements have been mirrored within the Palestinian refugee camps by social welfare policies implemented by UNRWA.

However, one cannot analyze the official country data of Jordan to determine the level of inequality within that country without acknowledging the reliance of the Jordanian economy on regional migration, particularly of Palestinian refugees. In this regard, Jordan benefits two-fold from presence of UNRWA: the reduction of the socio-economic burden of at least 44% of the total Jordanian population (Arneberg 1997: 12) who are Palestinian refugees (Chatelard 2010), as well as the remittances of UNRWA-educated Palestinian refugees working in the Gulf.

Nor is any analysis of the state of human development in Jordan complete, including this one, without addressing the living conditions of the almost 800, 000 Iraqi, Syrian and other regional refugees within Jordan today (UNHCR 2016).

While there may be some benefit to a comparison of these two countries, I believe that because of their unique challenges, a deeper investigation that goes beyond socio-economic conditions and identifies the structures of government that depend on maintaining inequality is more beneficial to aid agencies considering sponsoring projects, as well as to internal policy makers who are serious about changing the status quo.

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