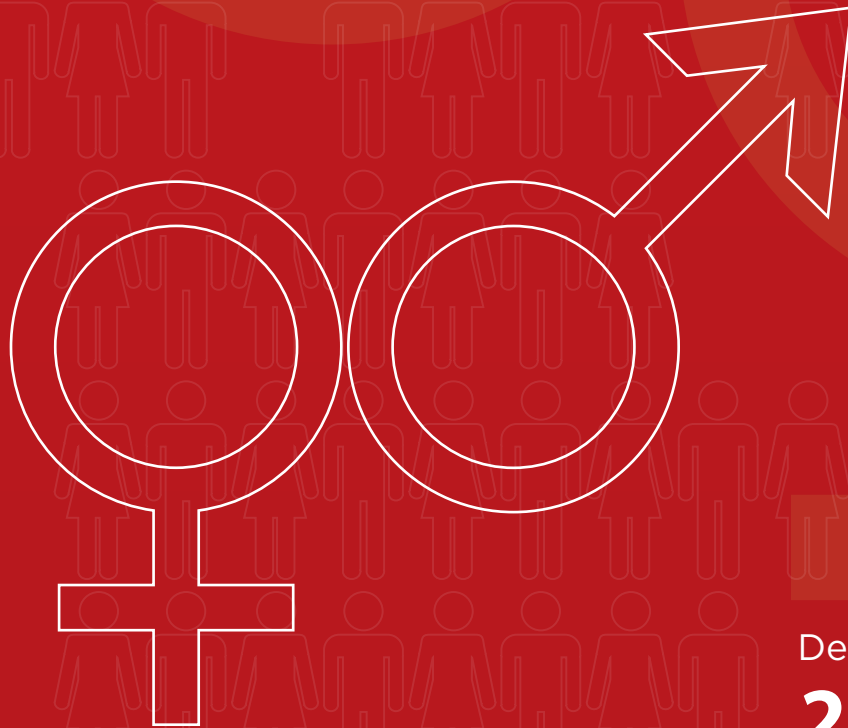


Central Bank of Jordan Gender Audit Report



December
2018



Ministry of Foreign Affairs of the
Netherlands



WE4L **Hivos**
Women Empowered for Leadership
people unlimited

Central Bank of Jordan Gender Audit Report

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Introduction

As part of the “Women Empowered for Leadership (WE4L) (2020-2016)” programme, which is implemented in the Middle East, Hivos supports a number of projects that increase women participation in policymaking and decision-making processes. This is done through promoting fair economic rights for women and improving women’s participation in politics and public administration. This exercise was implemented under “Funding Leadership and Opportunities for Women (FLOW)”, which is provided by the Dutch Ministry of Foreign Affairs.

One of the significant projects that Hivos has decided to implement is the gender audit of a government institution that has been working to achieve high efficiency and full participation of women within the institution. After CBJ’s high management representatives presented CBJ’s intention to prepare a special gender strategy in a conference, Hivos initiated contact with CBJ’s management to present the idea of conducting a gender audit, CBJ’s management expressed interest in carrying out this audit and it was decided to start working on the preparations for conducting the gender audit during the 1st quarter of 2018; it was agreed to use of Participatory Gender Audit approach. Preparations were completed, the process began in April 2018 and continued until November 2018.

Participatory Gender Audit is a tool and a process based on a participatory methodology that aims at promoting the organizational learning at the individual, business unit and institution levels and improving the know-how to effectively achieve gender mainstreaming in the institutions’ policies, programmes and structures; it also enhances the collective capacity of the institution’s business units to review its activities from a gender perspective. The gender audit’s essence is to strengthen frameworks and strategies to eliminate gender discrimination within the institution under review and to maximise the potential of women and men in this institution through eliminating women’s and men’s resistance to reassessing their existing power relationships.

This report presents what has been realised through the implementation of Participatory Gender Audit for CBJ. It reviews CBJ’s achievements in terms of gender equality and highlights what can be improved and developed through presenting practical recommendations at CBJ’s internal level and general policies level. This report also aims at providing a positive model to support the achievement of gender equality in any institution whatsoever, both public and private.

Foreword by CBJ Governor

I am pleased, on behalf of the Board of Directors of the Central Bank of Jordan to present the Gender Audit report conducted for CBJ by Hivos organization as part of their program “Women Empowered for Leadership (WE4L)” and with the support of the Dutch ministry of Foreign Affairs. This report complements the efforts of CBJ to create an appropriate working environment and achieving maximum justice and equality between women and men, it also complements CBJ’s policy to provide decent work opportunities for People with Disabilities to empower them and activate their role in the society.

Over the course of previous years, CBJ has adopted policies and legislations the doesn’t discriminate between women and men in employment, salaries, training opportunities and educational scholarships, and ensures full equality between women and men regarding their labour rights and gains without any discrimination. We believe that women empowerment and the elimination of all types of discrimination against women will enhance CBJ’s ability to achieve its national goals, it will also increase women economic participation on the national level, and therefore improve economic growth. Not using the full potential of women, in a time where businesses suffer from a lack of competencies will lead to wasting a lot of potential opportunities and gains for the national economy.

CBJ will carefully work on studying the recommendations presented in this study in order to more advance gender equality in the Central Bank of Jordan.

Governor of CBJ

Dr. Ziad Fariz

About CBJ

The Central Bank of Jordan (CBJ) operational procedures were commenced on the first day of October 1964; although CBJ is fully owned by the Jordanian government, but according to its law it enjoys the status of an independent and autonomous corporate body. The objectives of CBJ is to maintain monetary and financial stability, ensure the convertibility of the Jordanian Dinar and contribute to achieving the banking and financial stability in the Kingdom as well as promoting sustained economic growth in accordance with the general economic policies of the kingdom. Furthermore, the Central Bank monitors and supervises commercial banks to ensure the soundness of their financial positions and the protection of the rights of depositors and shareholders in accordance with the provisions of the effective legislations and institutional governance rules. In addition, it monitors and supervises financial institutions to ensure the soundness of their financial position in accordance with the provisions of effective legislations. CBJ is also responsible for regulating and developing the National Payments System to ensure sound and effective payment, clearing and settlement systems. CBJ operates within six core values: Loyalty, Integrity, Excellence, Continuous Learning, Involvement and Transparency.

About Hivos

Hivos is an international Dutch organization inspired by humanist values. It was established in 1968 and contributing with other organizations to reaching a free, fair and sustainable world where all citizens, women and men, have equal opportunities to develop. Quality, cooperation and innovation are core principles in Hivos developmental program and philosophy and is committed to that in all of its programs in Africa, Asia and Latin America. Hivos core values are: freedom and dignity, sustainable use of our planet's resources, self-determination and diversity, equality and social justice and responsible citizenship. Hivos chose to focus its social responsibility on four topics: creating a connection with humanist values, practical application, added values and consistency with its partners. Within its program "Women Empowered for Leadership (WE4L) (2020 – 2016)" which is implemented in the Middle East, Hivos is supporting a number of projects that aims at improving women's participation in policy and decision-making processes. This is achieved through promoting women's economic rights and improving women's participation in politics and public administration.

Executive Summary

Objective

The Participatory Gender Audit (PGA) was conducted for the Central Bank of Jordan (CBJ) with the aim of assessing whether the internal practices and support systems relevant to gender equality are activated and complement each other; supporting the organizational learning regarding gender through teambuilding and exchange of information; identifying information related to mechanisms, practices and attitudes that positively contributed to mainstreaming gender equality in organizational units; assessing the level of resources specified to mainstreaming gender equality; supporting the establishment of institutional ownership for gender equality initiatives; assessing the development in achieving gender equality; creating the baseline for mainstreaming gender equality in the institution in order to initiate an ongoing process for creating the standards of gender equality; identifying gaps and main challenges; identifying strengths and weaknesses in enhancing gender equality; providing recommendations for tackling any problems and suggesting new effective strategies and documenting good practices in achieving gender equality.

Main findings

The findings of conducting the gender audit for CBJ came on two levels: the internal level related to CBJ's regulations and policies, and the external level related to the general context and national legislations.

In relation to the internal level, the gender audit found that the policies and rules of CBJ do not discriminate between women and men regarding employment, salaries, training opportunities and scholarships; there is also full equality between female and male employees regarding labour rights, where females form 51% of the total of CBJ's employees. The audit found that the most experienced among CBJ staff tend not to discriminate between females and males in terms of work efficiency, this is caused by the institutional culture that does not discriminate based on gender; more experienced people believe more in women's ability to lead. The percentage of CBJ employees who believe that women are incompetent or discriminate in favour of women is very low. Some female employees tend to believe that women managers put more pressure on female employees and expect more from them comparing to their male colleagues. The audit found that the percentage of women in leadership positions (executive manager, deputy executive manager and chief of section) was 33%, which gives men a bigger opportunity to leave a positive effect among their subordinates because their percentage is bigger in leadership positions. Among the findings, late working hours and the need to come during late hours at night might force managers in technical departments to prefer working with male employees, because female employees do not appreciate late hours or night duties either by their own preference or imposed by their families. Regarding the percentage of people with disabilities among CBJ's staff, it was 1% comparing to the legal minimum of 4%. On the external level, the audit found that the civil service bylaw specifies the retirement age for men at 60 while it is 55 for women, this prevents women from the opportunity to stay in the institution and develop more to reach senior management positions or stay in it for a longer period. The audit also found that the social norms that prevent females from undertaking some tasks that their male colleagues perform might lead to a misunderstanding gender equality.

The non-existence of a strong, safe and effective network of transportations has a direct impact on gender equality which reflects negatively on both females and males. Regarding the establishment of a children's nursery inside CBJ, the disapproval of the Ministry of Social Development to establish this nursery has a negative effect on female employees and denies them of the legal breastfeeding hour.

Research Methodology

For the purpose of implementing participatory gender audit for CBJ, a special methodology has been designed and adopted based on a number of tools aiming to facilitate data collection and analysis. The methodology was based on:

Literature Review:

Upon carrying out any gender audit, one of the most important issues to be considered is to have a deep and full understanding of the way the organisation operates, how it is organised and how it operates. Since CBJ is one of the institutions operating within complex systems because of the nature of its work and functions, the available documents about CBJ and its operation have been reviewed while the laws and regulations governing and regulating CBJ's work have been viewed. Some of these laws and regulations are general such as Labour Law, and some are specific to CBJ, such as employment regulations and laws governing CBJ's functions and responsibilities. This review was utilised to develop the General Gender Audit Framework, identify the main questions raised during the audit process, determine the CBJ's specificity compared to other government institutions, and how to take the same into account upon conducting an audit and implementing its steps. Although CBJ management allowed reading some of relevant documents, but it wasn't possible to review them from gender perspective due to CBJ's request to treat such documents as confidential.

Preparatory Workshop:

A two-day preparatory workshop was organised with the participation of 16 people representing CBJ's middle and senior management, represented by executive directors and heads of departments. This workshop aimed at presenting and discussing concepts of gender and participatory gender audit, providing gender-based planning and gender-sensitive work indicators, getting participants' perspectives on gender issues within CBJ, in addition to outlining communication with CBJ's employees and ensuring their participation. Furthermore, it aimed at presenting the proposed gender audit plan and facilitating working groups to get proposals on information collection methods and questions to be answered in order to measure gender equality inside CBJ. (Workshop Agenda - Annex 1)

Questionnaire:

In order to reach the largest possible number of CBJ's employees and gather as much information and views as possible, a questionnaire was designed to collect information related to gender audit. The questionnaire included key questions regarding CBJ employees' views and attitudes on gender issues. It was circulated to all CBJ employees totalling 890 people, with a response rate of %54 out of the total number of CBJ's employees (Questionnaire - Annex 2).

Interviews:

In order to capture the views of a larger group of CBJ's middle and senior management, semi-structured interviews were conducted with 12 managers from the senior management within the bank representing the executive directors. Questions were focusing on the Management's attitudes towards gender issues, their view on gender equality within the bank, their acceptability towards women holding advanced leadership positions, their acceptability to work on gender issues and their proposals in this regard (Interview Questions - Annex 3).

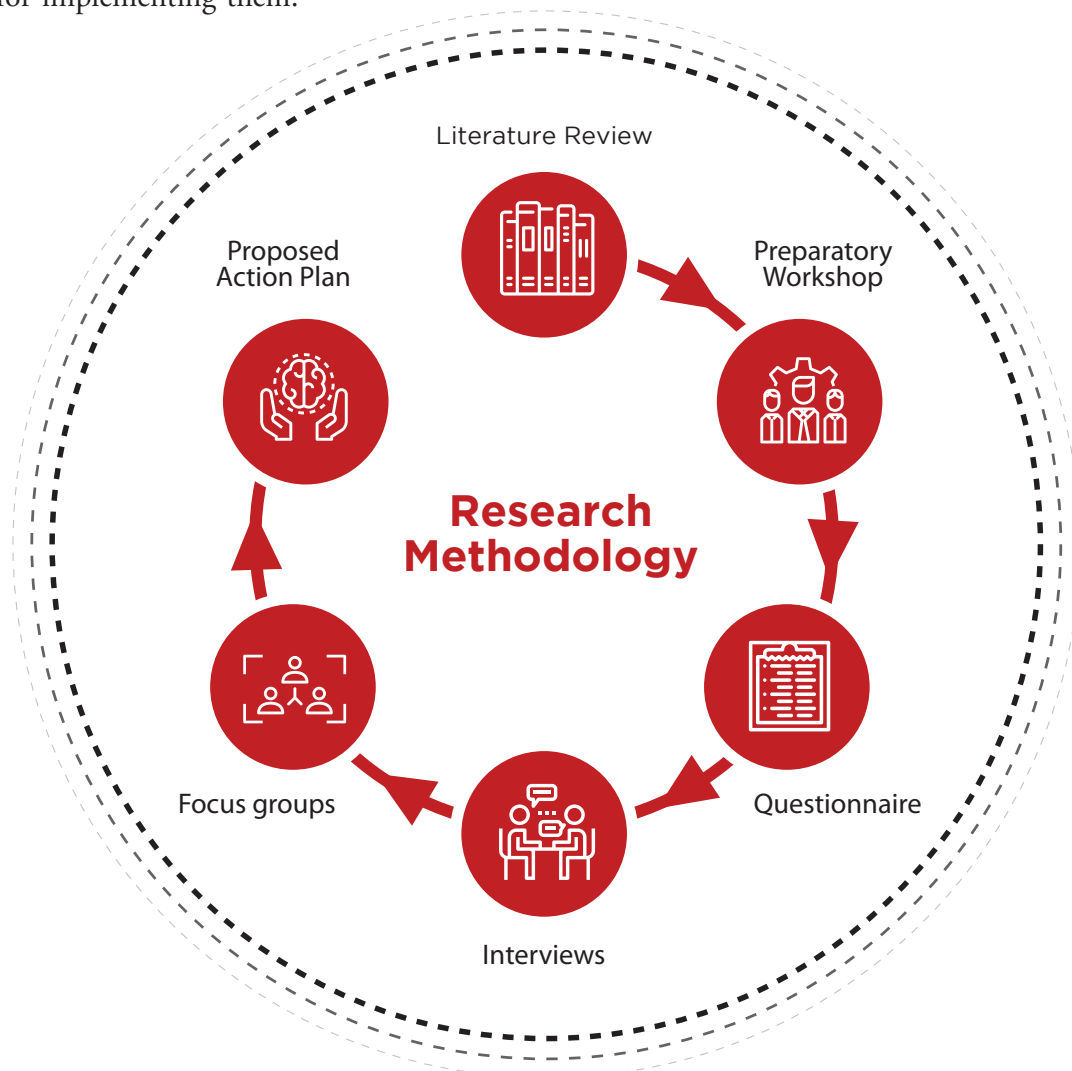
Focus groups:

In order to communicate directly with the CBJ's staff and to carry out a discussion and dialogue on gender issues, five sessions of focus groups were held with the banks staff, each with 15 employees totalling 75 male and female employees representing %8.5 of the banks staff. The sessions have focused on the discussion of the gender concept, their views on what CBJ does with regard to gender issues, their views on the extent of women's participation in decision making within the bank, their views on women's performance in CBJ's middle and senior administrations, and to what extent CBJ can influence partner institutions in connection with gender issues (Focus Group Questions - Annex 4).

After the completion of the data collection process, these data analysis phase was started, so that all figures and statistics found were considered and presented in a systematic manner, and then analysed from a gender perspective, this analysis also reflected views and attitudes of CBJ's employees and management. Cross tabulation was used for analysing the questionnaire results, and this was associated with the results of the interviews and focus groups as well as the identification of external and internal influences on gender issues and the extent to which each factor affected things positively or negatively.

Discussion of Recommendations - Proposed Action Plan:

After the report and recommendations were finalised and reviewed by the partner institutions (CBJ and Hivos), and after agreeing on the recommendations, a one-day workshop was held with representatives of CBJ senior management to discuss findings and recommendations and possible ways for implementing them.



Research limitations

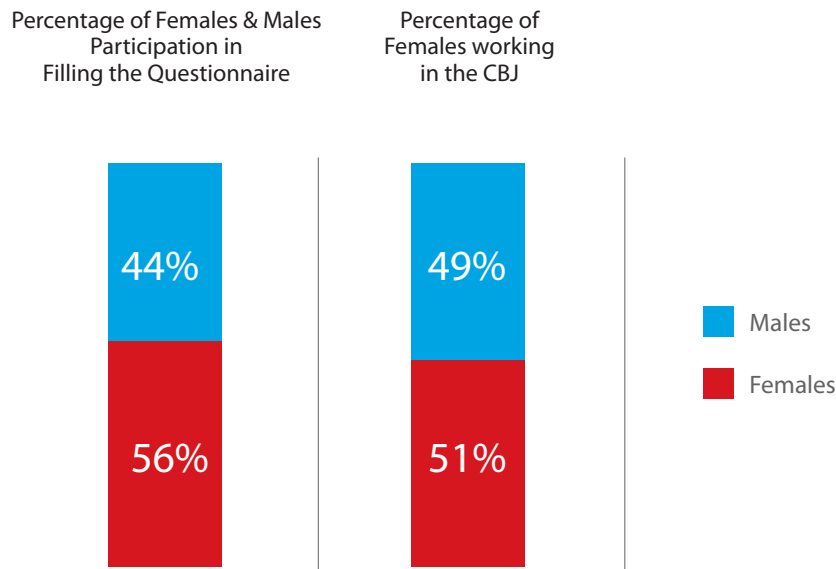
CBJ gender audit was conducted smoothly and without any major obstacles that could have a major impact on the findings and recommendations. However, as in any research process, some limitations that had an impact on the implementation of the gender audit surfaced but didn't negatively reflect on the audit's findings. These limitations were as follows:

- **Preparation time:** Despite the great cooperation provided by CBJ Human Resources Department to facilitate gender audit, the preparation for gender audit took longer than planned because of the nature of CBJ's work and its staff's occupancy with technical sensitive matters related to the CBJ's work nature.
- **Confidentiality of information:** Because of the work nature of the CBJ and central banks in general, much information and internal systems are confidential and difficult to be used in the gender audit report. Although the working group has been informed of some information, it has been treated as confidential despite its connection to the gender auditing.
- **Participation in filling the questionnaire:** The questionnaire was sent by e-mail to all CBJ's employees. The Human Resources Department and the executive directors of departments followed up with the employees many times to ensure maximum participation. However, the final percentage did not exceed %56; although this percentage is statistically representative and adequate, increased participation is always a positive matter and enhances the findings.
- **Limited interviews time:** Although executive directors cooperated and provided all the information required during the interviews, the nature of their functions was not in favour of interviews time, which limited the possibility for more extensive discussions.
- **Lack of interest in focus groups:** Focus groups have been conducted in a participatory manner in order to get everyone involved and to present their views. However, some participants, mainly those in the more technical departments, were not interested in the matter as much as their other colleagues. They presented their views in a limited manner without elaborating, despite different approaches being followed to motivate them to share their views further.

Data and Result Analysis

Percentage of CBJ Employees' Participation in Gender Audit

As mentioned above, male and female employees totalling 471 out of 890 of CBJ employees have participated in filling in the questionnaire. The percentage of females' participation was %56 and males %44.



The percentage of CBJ female employees constitutes %51 of the employees, meaning it is natural that the female participation rate will be greater if everyone participated, but when it comes to the total participation rate of %54, it is clear that female employees were more encouraged to participate in filling in the gender audit questionnaire. This indicates that female employees were more likely to further express their views on equality and gender issues.

When it comes to the five focus groups that were implemented during the gender audit, 75 employees, representing %8.5 of the total CBJ's employees, have participated in these meetings. The female participation rate was about %60 compared to %40 of their male colleagues. Female and male employees have voluntarily participated at the request of executive directors and departments managers in charge of them. Hence, we noted that the female turnout to participate in these meetings was greater. As for the participation in the preparatory workshop and interviews targeting the senior management, %55 of the senior management participated in the training workshop and interviews that were conducted. This indicates high interest in the matter by the executive directors accounting for the majority of CBJ's senior management. It is worth mentioning that all females in senior management's positions (%37 of CBJ's senior management) have participated in the interviews.

As for the participation of CBJ's different departments in filling in the questionnaire, the participation rates corresponded with the size of each department and the number of its employees, emphasising that the questionnaire respondents were representing all CBJ's departments. The percentages were as following:

Department	Participation Percentage
Banking Supervision Department	12.1%
Supervision on Microfinance Companies and Credit Bureaus Department	2.1%
Financial Consumer Protection Department	2.6%
Investments and Foreign Operations Department	7.1%
Open Market Operations and Public Debt Department	2.9%
Research Department	8.6%
Money Exchange Supervision Department	5.9%
Payment Systems, Domestic Banking Operations and Financial Inclusion Department	5.7%
Information and Cybersecurity Department	0.8%
Oversight and Supervision on National Payments System Department	3.1%
Currency Issue Department	3.8%
Financial Stability Department	2.9%
Risk Management Department	2.4%
Internal Audit Department	6.4%
Information Technology Department	6.4%
Human Resources Department	6.7%
Administrative Department	3.8%
Financial Department	7.4%
Irbid Branch	4.3%
Aqaba Branch	2.6%
Legal Consultations Office Department	0.5%
Central Bank Office at The Royal Hashemite Court	1.4%
Governor Office	0.5%
Total	100 %

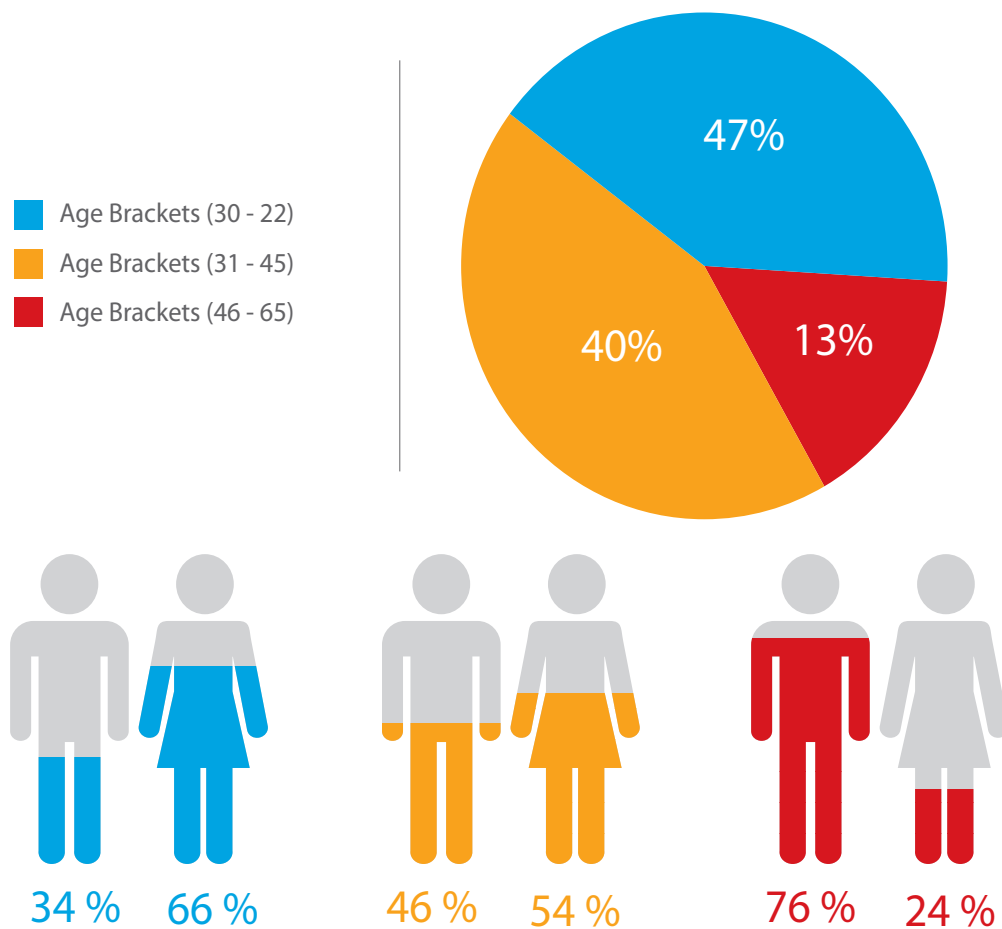
The percentage of the respondents representing people with disabilities (PWDs) was 1%, where in 75% were females, all of who indicated that they had various types of impaired mobility. The reason for the low rate of participation of people with disabilities is their low percentage in CBJ, accounting for only 1% of the total number of employees in the Jordanian public sector, accord-

ing to the Jordan Labour Watch. The Labour Law and Law on Rights of People with Disabilities stipulate that any public or private institution with 25 to 50 employees should employ at least one person with disability; if the number exceeds 50 employees, the institution should employ 4% of the total of its employees from people with disabilities. When this issue has been further discussed, the Human Resources Department explained that CBJ does not discriminate against PWDs, on the contrary, there is a tendency to recruit them, mainly females, but the number of PWDs applying for opportunities at CBJ is very low, and that is why their percentage within CBJ did not conform to the legal percentage.

The percentage of PWDs working for CBJ is 1% compared to the legal percentage of 4%; this is attributed to the lack of job applications received by CBJ from PWDs.

As for the age brackets of respondents in the gender audit questionnaire; 3 age brackets were adopted; 22-30, 31-45 and 46-65. The percentages of their participation and gender were as shown in the below chart.

Age brackets of females & males participation in filling the questionnaire

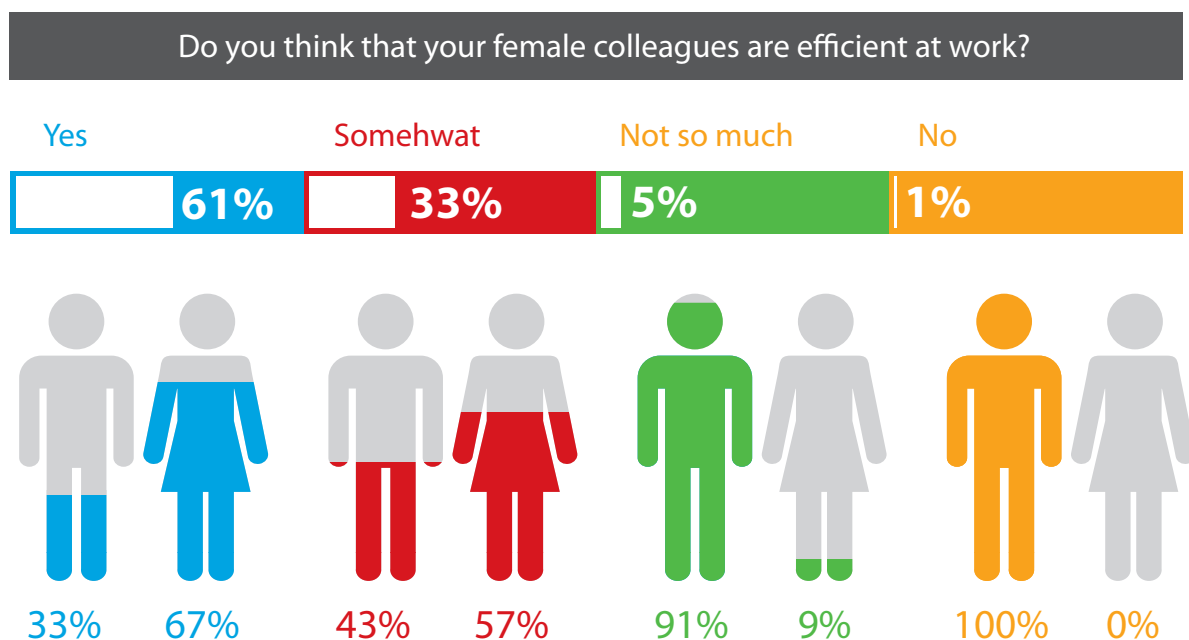


Given these percentages, we see that the female proportion decreases as the age bracket increases. Upon discussing this issue through focus groups and interviews, two interpretations were agreed upon equally by females and males. The first is that females tend to retire early and focus their

attention primarily on the family, while males tend to stay working for the institutions and progress further; this issue is primarily related to the social culture and men's tendency (mainly husbands) to support their wives to stay working for the institutions and progress more; many executive directors have expressed their disapproval of this trend and stated that they try to convince females who prefer early retirement to change their minds and stay working for the institution, but it is eventually a personal decision. The second interpretation is related to the retirement age approved by the Jordanian Civil Service Bylaw. This bylaw sets the retirement age at 60 years for men and 55 years for women, depriving women of the opportunity to stay working up to an older age like their male counterparts. Some of female executives interviewed expressed their disapproval of this bylaw and their desire to work up to the age of 60 years like men. It is worth mentioning that when the issue was raised during focus groups, female participants expressed their unwillingness to change this bylaw to be mandatory but granting females the option to work up to the age of 60 while keeping the option of retirement at the age of fifty-five.

Work Efficiency

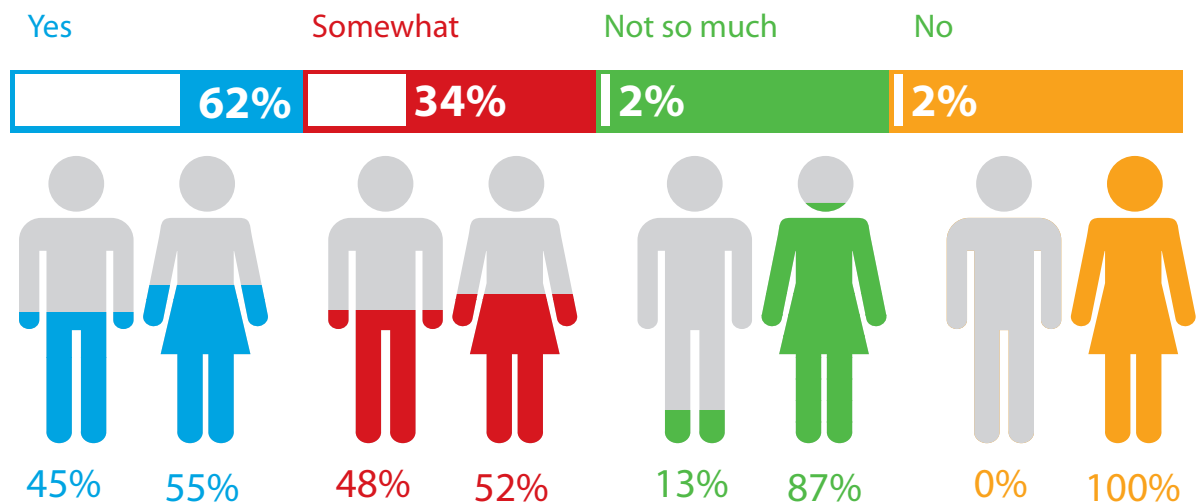
It is clear here that the views regarding the efficiency of female colleagues' were uneven. When the issue was discussed during interviews and focus groups, it was found that the influencing factor was not the gender but the practical experience. The more experienced people tend to believe that females are efficient workers than those who are less experienced, regardless of their gender.



Given these percentages, we find that the majority of employees see females as efficient in their areas of work within CBJ, but 6% do not think women are efficient in their work. At CBJ senior management level, all managers interviewed confirmed that there were no differences between women and men in terms of efficiency. When this issue was discussed in focus groups, some participants expressed their conviction that women were not efficient in their work, and their percentage was similar to those who expressed the same view in the questionnaire. When they were asked about the reasons, their answers were connected with society's prevailing view towards women, which still tends not to support working women.

Despite their small proportion, some CBJ employees still believe that women are inefficient at work.

Do you think that your male colleagues are efficient at work?

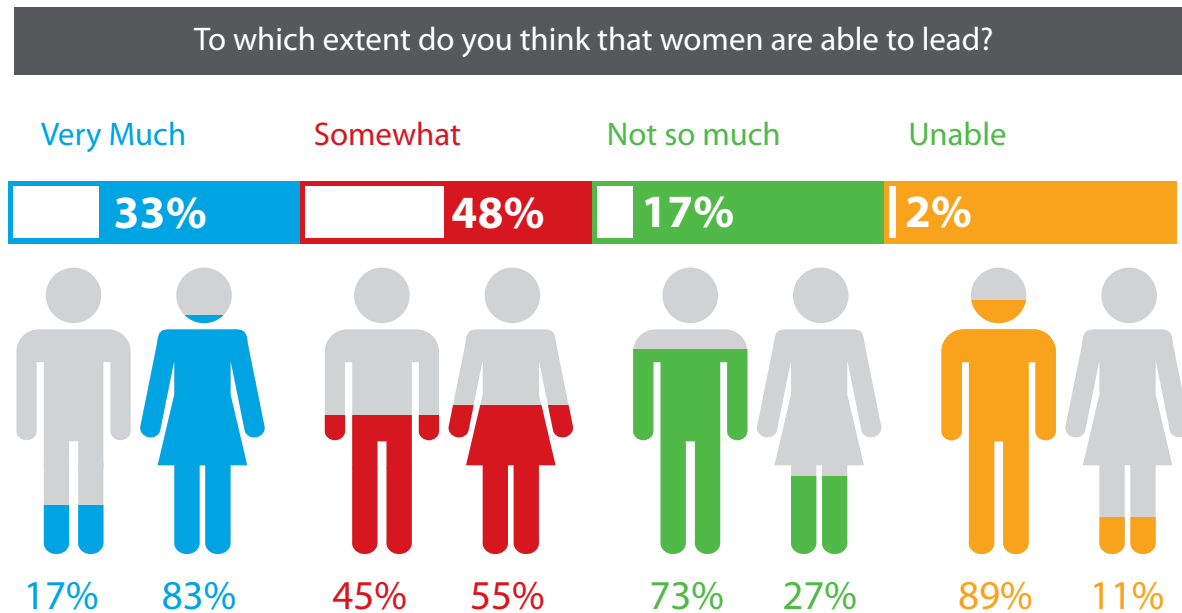


When these percentages were compared with the percentages associated with the same question in regard to male colleagues, we find that it is clear males' convictions about their female colleagues are very close to females' convictions about male colleagues. This is evident at the employees' level but differs in relation to the senior management levels since all female and male managers believe that there are no differences between women and men in terms of efficiency. This may be attributed to the institutional culture's impact on individual convictions so that the most experienced people within the institution tend to believe that there are no differences in terms of efficiency. This is clearly shown when responses are compared according to the age bracket, so that none of the correspondents in the age bracket 46-65 believe that neither women nor men are non-efficient.

The most experienced CBJ employees tend not to discriminate between women and men in terms of efficiency. This may be attributed to the experiences they have had or the institutional culture that does not differentiate based on gender.

Women and Leadership

Considering the women's ability to lead, the percentages were as shown below:

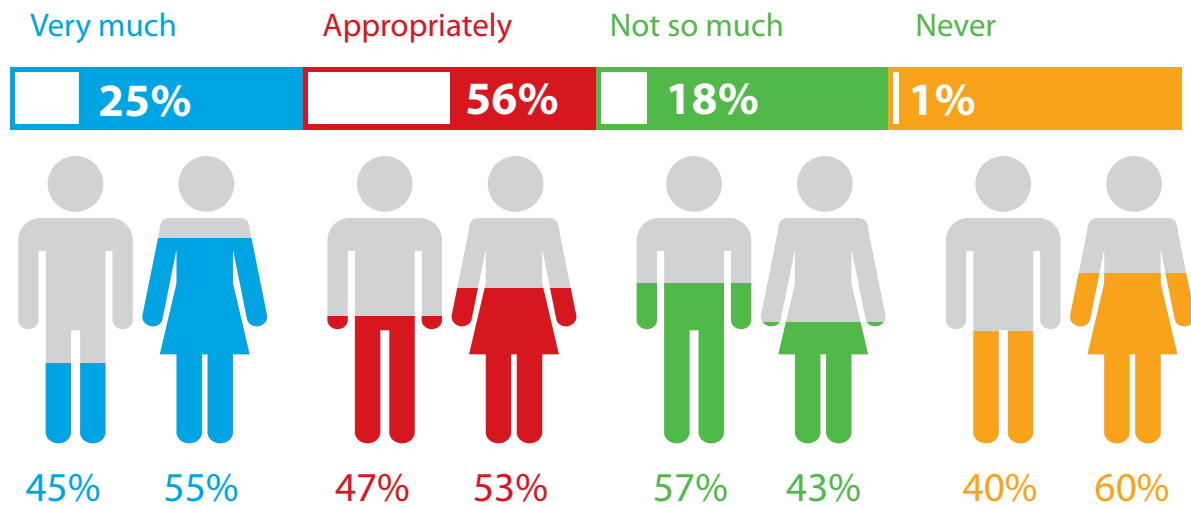


When these results are compared to focus group discussions, there was a tendency among females to believe that competition among females in the work environment is fiercer and may lead to reactions that may be reflected in how women support each other when they hold leadership positions.

Given male responses, we find a division about women's ability to lead. On analysing the ratios by age bracket, we find that the percentage of those who believe that women are not able to lead drops from about 50% in the age bracket 22-30 to approximately 10% in the age bracket 46-65, which once more shows the direct impact of experience in gender equality at workplace. When the issue was raised during meetings with CJB senior management, there was a consensus that women were able to lead as fully as their male counterparts without any differences, which highlights the role of institutional expertise and culture in promoting gender equality.

More experience people tend to believe more in women's ability to lead.

Do you believe that female managers give understandable and clear instructions?

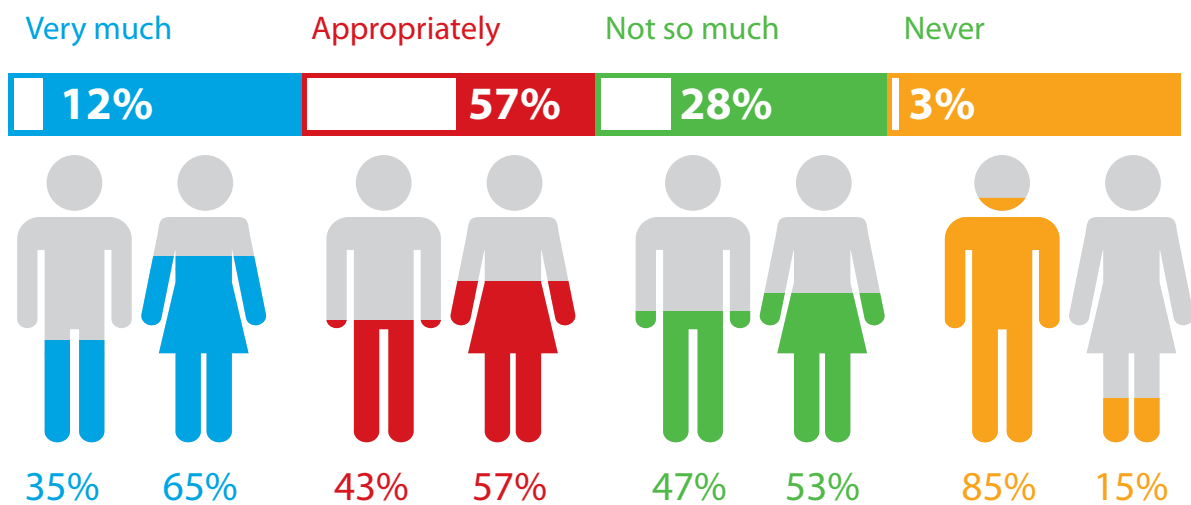


Some correspondents believed that the instructions of female managers were not clear. When this issue was raised during focus groups discussions, no one supported the idea.

Equality in dealing with subordinates

When asking CBJ's employees about the extent to which extent female supervisors treated their subordinates equally, the responses were as following:

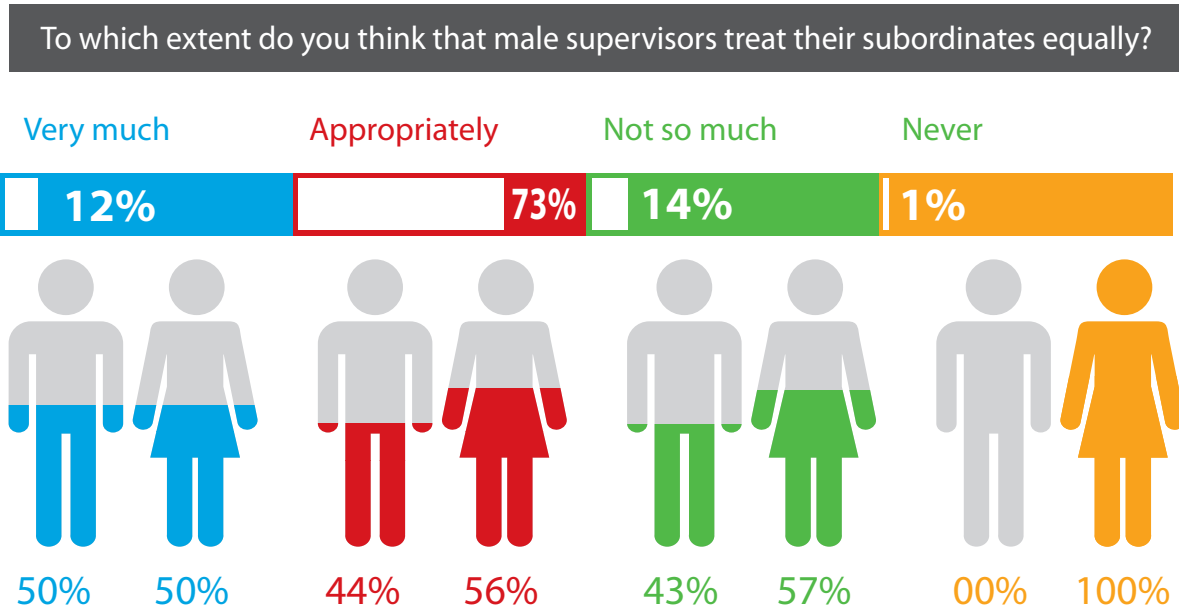
To which extent do you think that female supervisors treat their subordinates equally?



When discussing the topic in focus groups, female participants indicated that female supervisors have a deeper understanding of females' situation and circumstances, therefore are better able to accommodate the requirements of female employees, but they also tend to believe that female supervisors' expectations of female employees are higher and therefore they are more likely to be observed by female supervisors than their male counterparts. In the same context, male participants

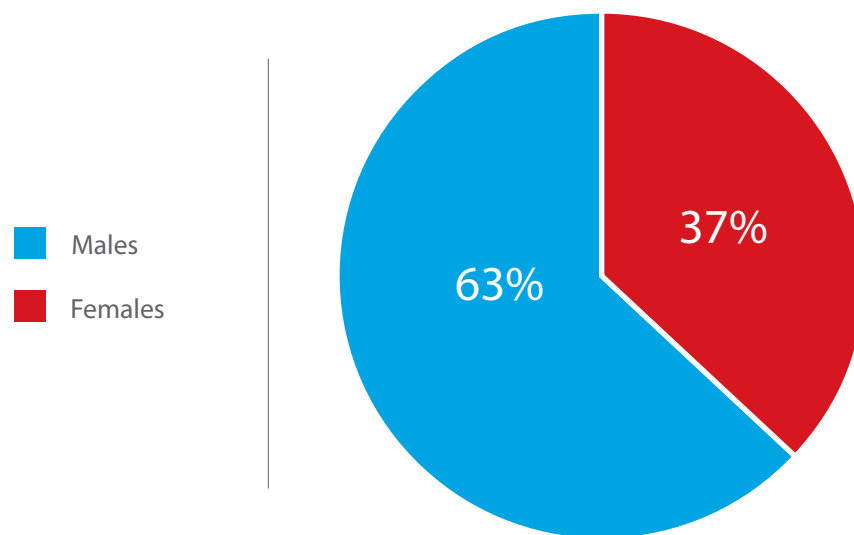
indicated that female supervisors are more sympathetic towards females and they tend to appreciate females work more.

When the same question was asked about male supervisors, the responses were as following:

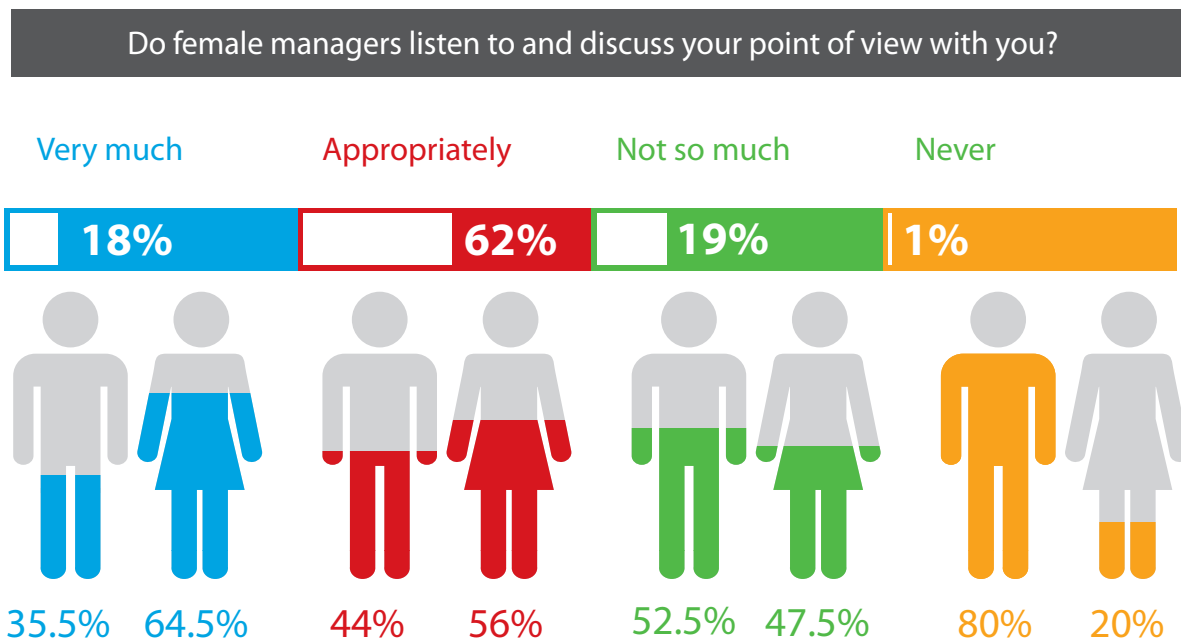


When these results were compared to the results of the same question about female supervisors, we find that there is a greater tendency to believe that male supervisors treat employees more equally. Given the proportion of females in senior management compared to males, we find that the percentage of females is 37% compared to 63% of males, meaning that employees are mostly supervised by male supervisors in CBJ, giving male supervisors more chances to leave a more positive impression compared to their female peers. When applying age brackets to respondents, we also find that the most experienced respondents believe that managers treat employees equally regardless of their gender.

Proportion of Females in Senior Management Compared to Males

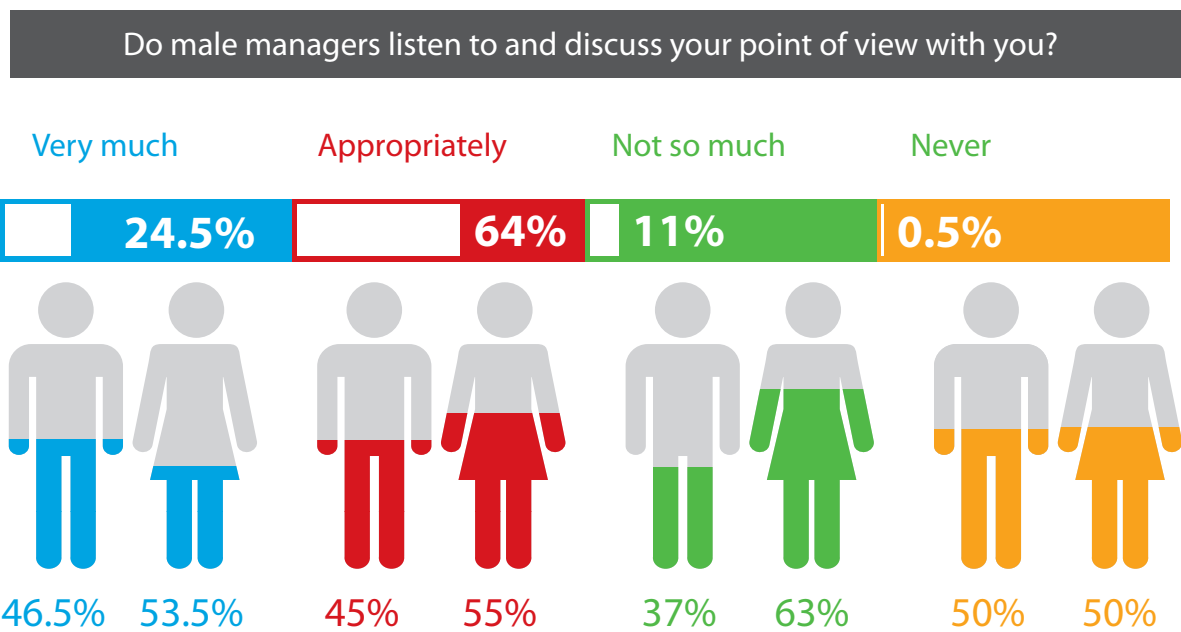


When addressing the question of how female supervisors listen to the views of their subordinates and discuss with them, the responses were as following:



When we refer to focus group discussions, we find that these percentages have been enhanced, as most respondents tend to believe that women listen to their subordinates and tend to discuss work-related issues with them. We find that the percentages of female and male responses who agreed to this were close.

When the same question was asked with respect to male supervisors, the percentages were as following:

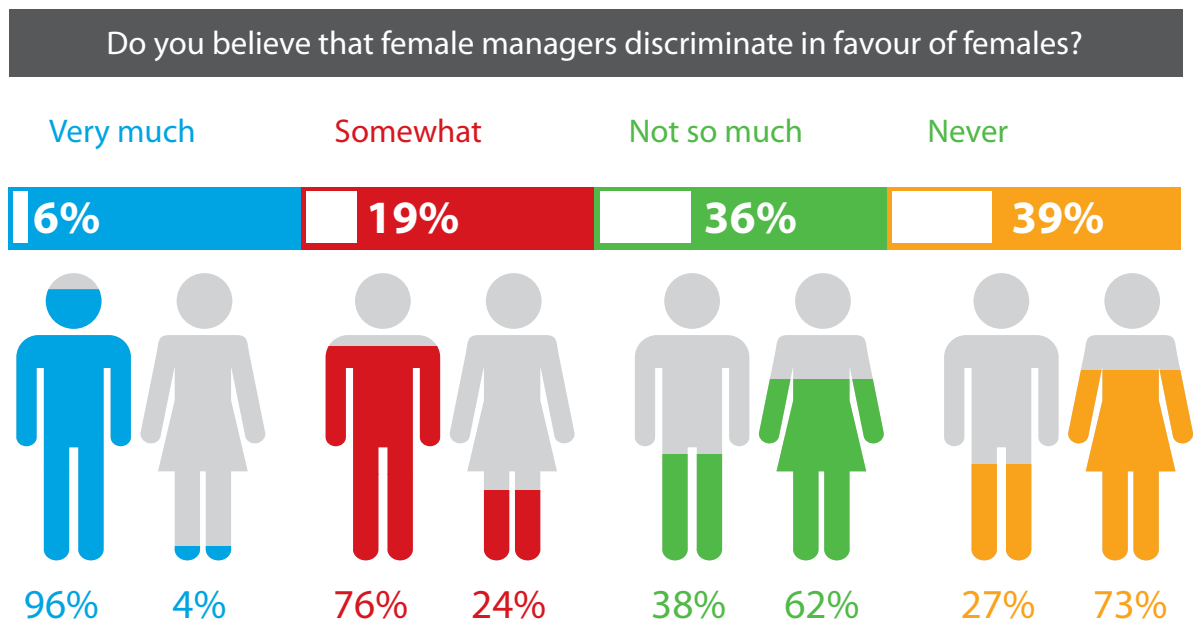


When comparing these results with the results of female supervisors, we find that there is a close percentage about how managers, regardless of their gender, listen to their subordinates; however,

females tend to believe more that male and female supervisors listen to them more than their male colleagues. When discussing issue in focus groups, female employees indicated that they tend to discuss issues related to work with managers more than their male peers.

Those who believe that women are incapable of leadership believe that women discriminate in favour of women.

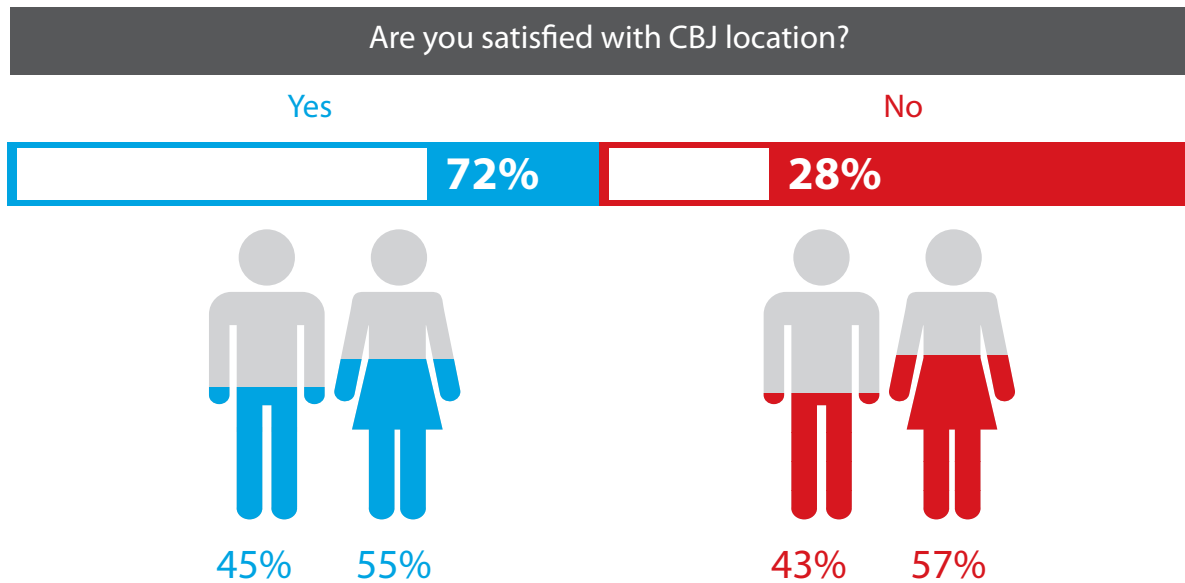
A question was asked as to which extent does female supervisors discriminate in favour of females at work. The percentages were as following:



Considering these results, we find that the majority of respondents do not believe that female supervisors discriminate in favour of females, but the majority of those who believe this are males, and at a similar rate of those who believe that females are incapable of leadership.

Work Environment

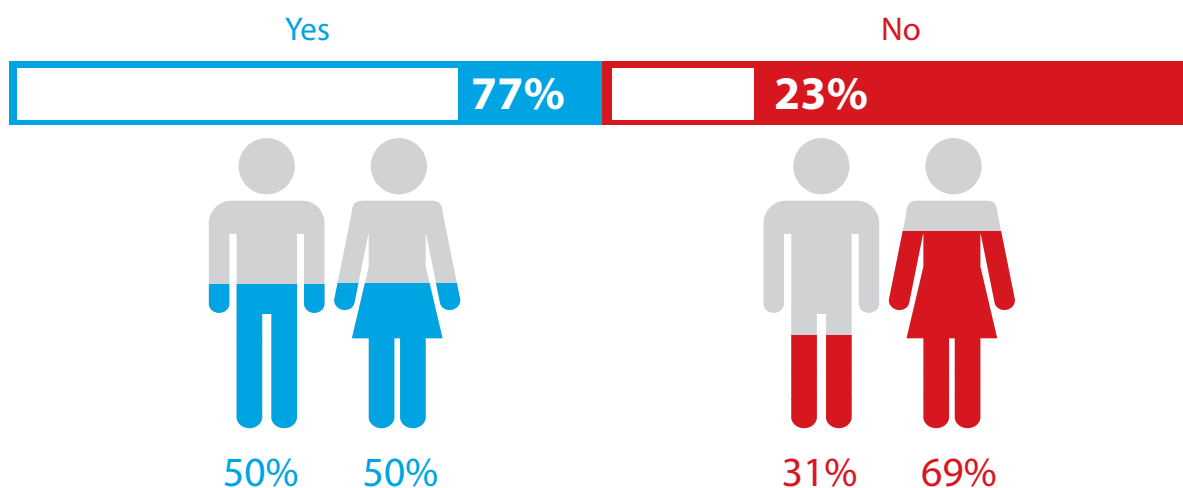
When addressing the subject of work environment, several factors were taken into consideration: these factors are location of workplace, suitability of work environment for women and the extent to which the building is accessible to people with disabilities. Regarding the CBJ location, the responses were as following:



Males and females' responses were close in regard to CBJ's location. When asked about the reasons for dissatisfaction with the location of CBJ, the reasons, sorted by the most frequent, were: traffic congestion around CBJ location downtown making it difficult to access and leave that area, lack of adequate parking for employees, absence of parking areas for visitors, lack of footbridges near CBJ, ventilation issues at the building especially that employees smoke inside the offices. Regarding CBJ's location downtown, senior managers have commented that central banks in most countries are located in downtown and city centre for security reasons that make it easy to control any emergency. In this context, dissatisfaction may be linked to the lack of an effective public transport network that enables people to quickly reach downtown; the matter is beyond the control of CBJ and yet affects all institutions and businesses, both public and private.

When asked whether the work environment meets women's requirements, the responses were as following:

Do you think that the working environment is suitable for females' requirements?



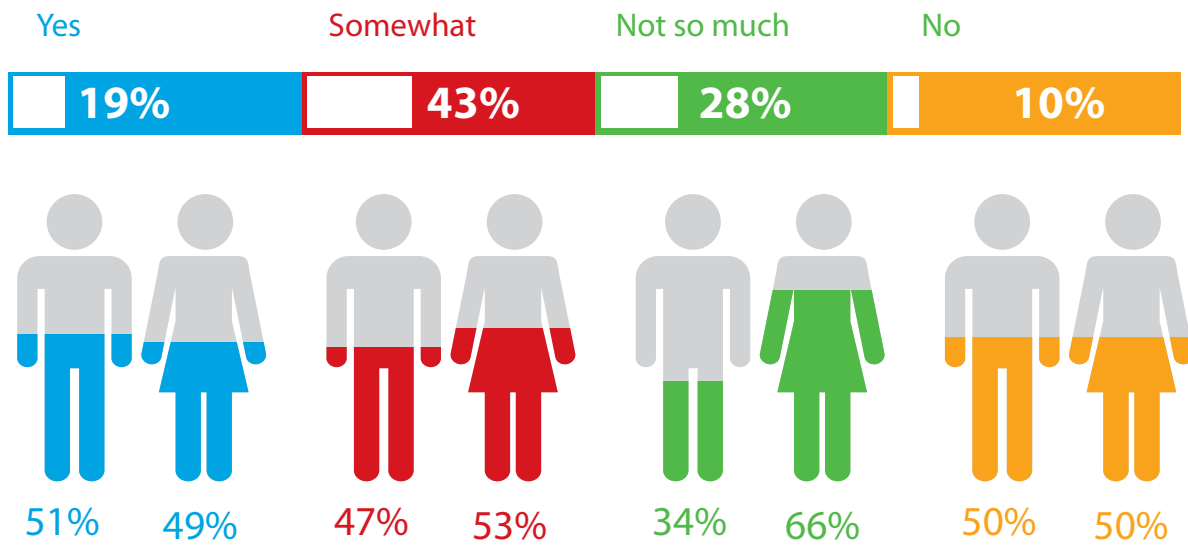
When asked about the reasons, the most frequent responses were: The non-existence of a nursery for children within CBJ and that they don't get the nursing hour after the end of their maternity leave; while Article 72 of the Jordanian Labour Law provides that the employer who employs a minimum of twenty female employees should provide a suitable nursery; as well as giving the female employees one hour for nursing their new-borns, pursuant to Article 42 (b) of the Jordanian Labour law which stipulates that the working woman shall have the right subsequent to the expiry of the maternity leave to obtain a period not exceeding one hour per day with pay for the purpose of nursing her new born. When discussing these two topics with the Human Resources Department, they provided that the establishment of a nursery for children is subject to the approval of the Ministry of Social Development, which, after inspecting CBJ location, decided that the building is not suitable for the establishment of a children nursery.

However, CBJ has made several attempts to provide alternatives, including the rental of a building near the bank or building a new floor for the nursery, but all these proposals were rejected by the Ministry of Social Development until the time of conducting this study. Regarding the nursing hour, the Human Resources Department commented that the maternity leave according to the Labour Law is 70 days, while the Central Bank gives a maternity leave of 90 days, with an extra 20 days to compensate for the nursing hour per day for one year.

The rejection of establishing a nursery within CBJ by the Ministry of Social Development has a negative impact on female employees and deprives them of legal nursing hours.

With regard to the extent to which CBJ is accessible for people with disabilities, the responses were as following:

Do you think that the building is accessible for people with disabilities?

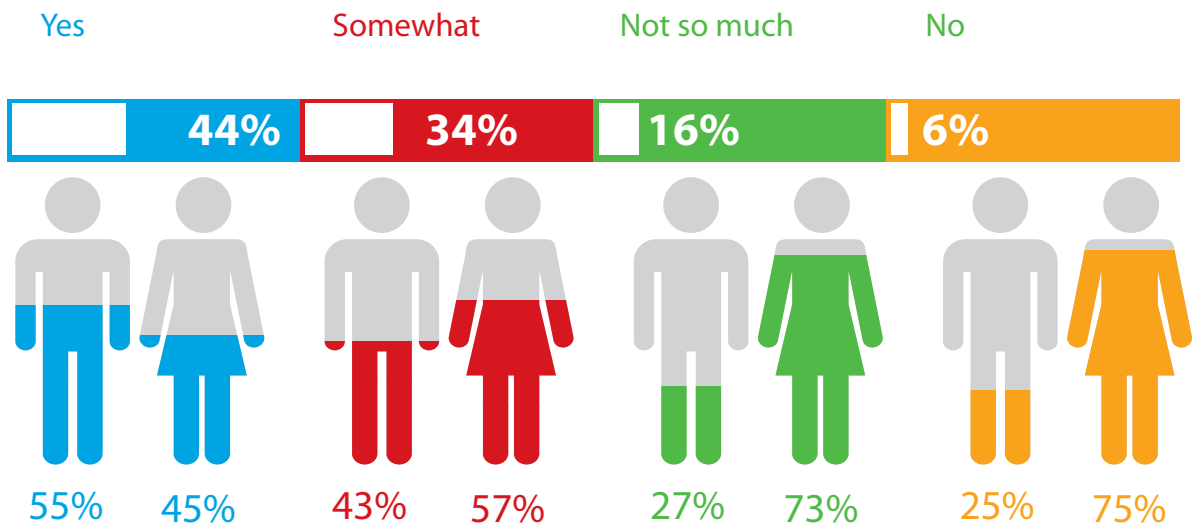


The percentages indicate that those who believe that the building is accessible for people with disabilities to varying degrees accounted for 62% of respondents, and in close rates between males and females. For those who believe that the building is not equipped, the majority of whom are females. When bringing the topic up to discussion in focus groups, all participants agreed that CBJ administration took practical actions to make the building accessible for PWDs, but there is still more to be done in this regard, as the building is old and needs a lot of maintenance, especially if there is an intention by CBJ administration to recruit more people with disabilities.

CJB Policies and Gender

When asked whether CJB policies take an equal account of women and men, the responses were as following:

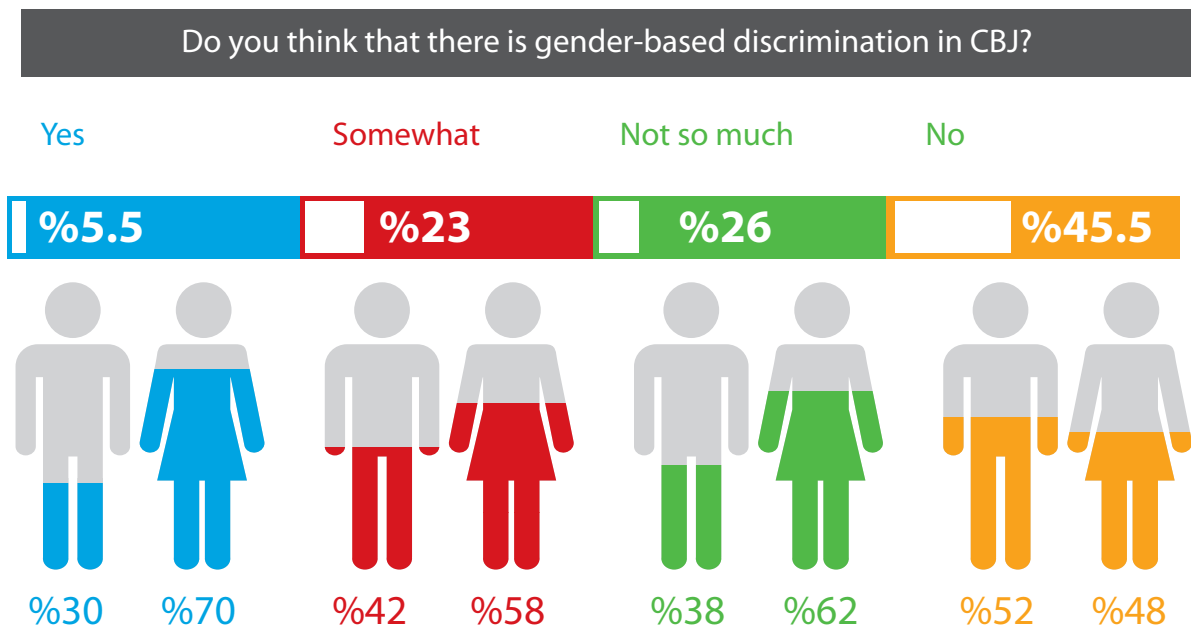
Do you think that CJB policies consider female and male requirements equally?



More than three-quarters of the respondents believe that CBJ policies take an equal account of women and men. When asked about this during meetings and focus groups, all respondents agreed that CBJ's recruitment policies are completely free of discrimination and that there are no differences between males and females in terms of the salary, bonuses and promotions, so that performance is assessed in the vast majority of cases according to the employee's activity and achievements; the same goes for training opportunities and scholarships. For those respondents who disagreed with this opinion, the reasons for females were related to the nursing hour and the existence of a nursery. The major reason for males was paternity leave; according to the Jordanian Labour Law, male employees shall receive a two-day leave in case the wife gives birth, and these two days shall be counted even if they were at the weekend; there is a clear demand for a longer paternity leave for male employees.

CBJ does not discriminate between males and females in terms of recruitment, salaries, training opportunities and scholarships.

When asking about the extent of gender discrimination in CBJ, the responses were as following:

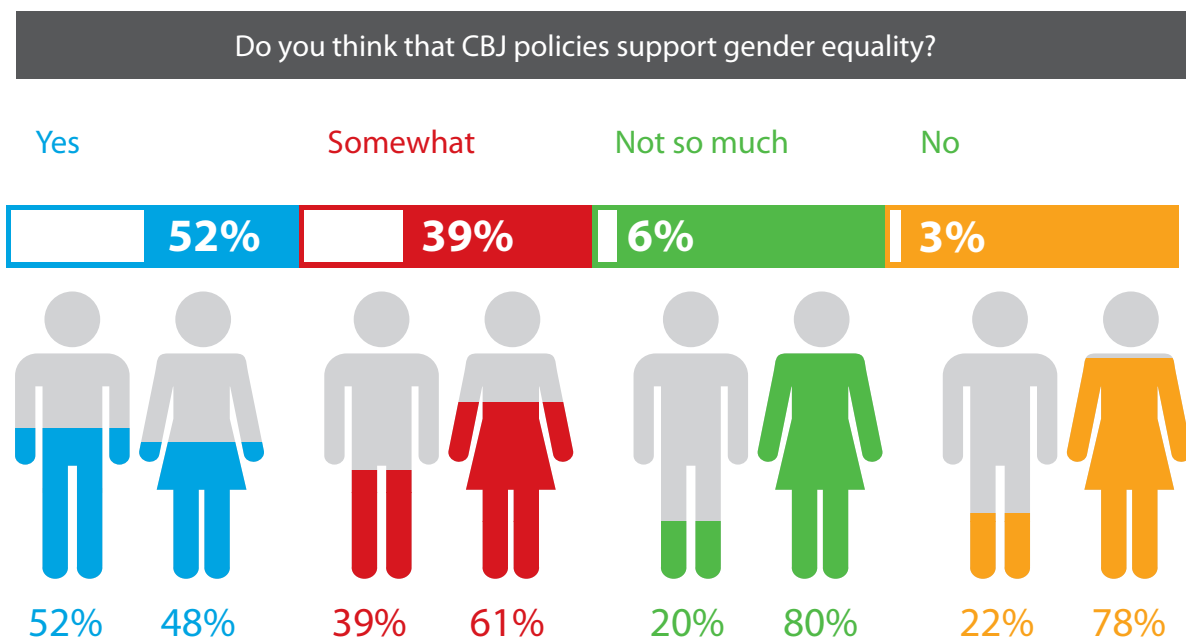


When considering the ratios, we find that 72% of respondents do not believe that there is gender discrimination or believe that it hardly exists. For those who believe otherwise, the majority of them were females; when asked about the reasons, some focus group participants have responded that male supervisors sometimes prefer to work with males rather than females, while some employees responded that female supervisors sometimes prefer to work with females rather than males. When raising this topic with senior management during interviewees and meetings, most of them confirmed that this is not true as it is subject to the employee's inner sense. Some managers in technical departments, which require long working hours and round-the-clock visits (sometimes after midnight) confirmed that this may be true in cases of working until late hours and in cases which going to work during late nights is required, as the social norms of most social classes doesn't allow women and girls to do so, especially those who are married. They pointed out that if there

are females who do not mind working until late hours or through the night, there is no problem, but sometimes there are certain requirements that may impose options that are in the best interest of work.

Staying until late hours at work and having to come late at night may prompt some managers in technical departments to prefer working with male employees because female employees do mind staying until late hours either voluntarily or compulsorily by their families.

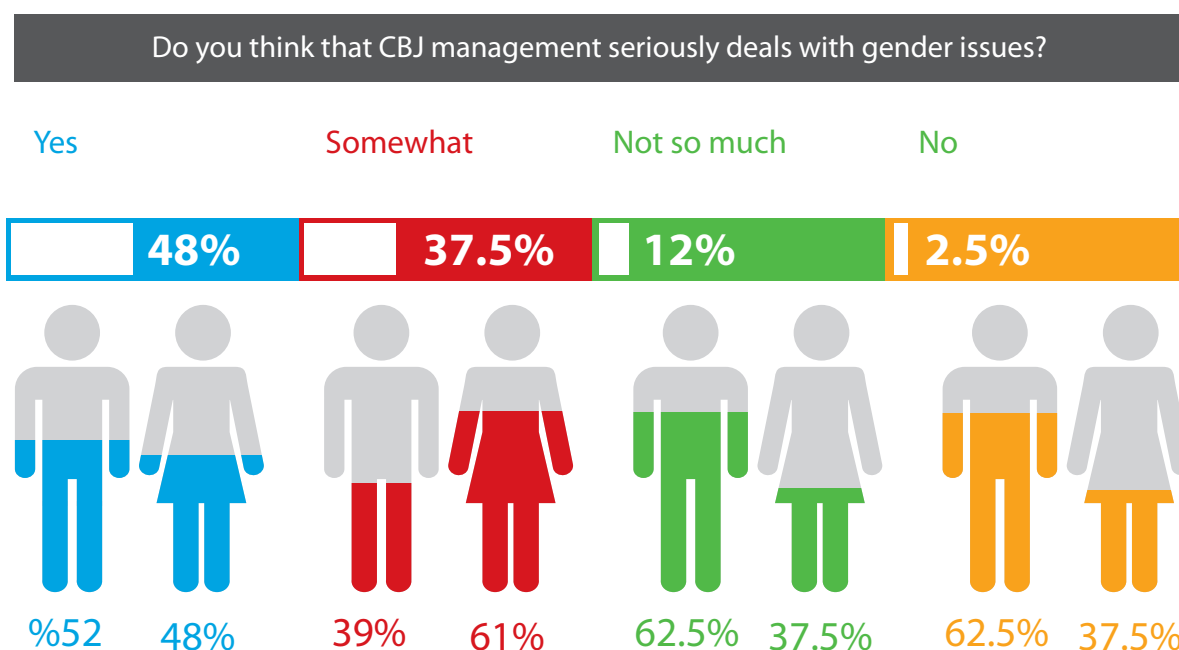
When addressing the extent of support provided by CBJ policies to gender equality, the responses were as following:



Respondents tending to believe that CBJ policies support gender equality accounted for 91% of the total number of respondents. When the subject was addressed in focus groups and throughout interviews, it was almost unanimous regarding the examples supporting gender quality, including the non-discriminatory employment procedures, training opportunities, scholarships and complete equality in regard to the income and privileges provided to CBJ females and males cadre equally. Individuals opposing such an argument indicated that, despite the lack of any discrimination between females and males, the lack of clearly written policies to explain this issue causes such belief. Moreover, when referring to focus groups discussions and questionnaire explanations, it appears that 7% of CBJ employees, males and females, are not fully aware of CBJ policies and instructions, and their recent developments as they provided notes regarding issues that were previously resolved by the CBJ management such as full equality in the rights of female and male employees.

Social norms do not allow females to undertake some tasks, which may lead to the misunderstanding of gender equality.

Considering CBJ's seriousness in dealing with gender issues, the responses were as following:



We find that the percentage of individuals tending to believe that CBJ seriously deals with gender issues exceeds 85%, mostly females. On the other hand, male respondents tend to believe that CBJ does not seriously handle gender issues. Referring to focus groups discussions, we find that some male participants believe that their female colleagues get better treatment and more tolerance in relation to work, particularly in the most technical departments and administrations concerned with CBJ scope of work. This is due to the previously proposed idea regarding late working hours and nightshifts. As for female respondents, some of them indicated that being obligated to work overtime might cause problems with their families. In addition, some notes were provided regarding the non-existence of a specialised gender unit at CBJ.

Recommendations

Since the gender audit is diverse and addresses many issues, the recommendations were divided into two sections; the first section is concerned with recommendations that can be implemented at the CBJ level, and the second section is concerned with general recommendations which that requires comprehensive government efforts or amendments to the laws and legislations.

CBJ-Related Recommendations:

- **People with disabilities:** As per the Jordanian Labour Law, any institution with more than 50 employees shall be obligated to appoint 4% of its employees from people with disabilities, and this is not applied in CBJ. It is possible to change this by encouraging people with disabilities to apply for employment at CBJ through recruitment advertisements and different communication channels and amending CBJ website to be accessible to people with disabilities. It is also possible to use CBJ's social responsibility channels and activities in promoting the rights of people with disabilities, starting with encouraging them to apply for jobs at CBJ. This also requires improving the PWDs accessibility at CBJ buildings to be suitable to their requirements. Moreover, it is possible to communicate with the Higher Council for the Rights of Persons with Disabilities and share recruitment advertisements with them to provide it to the qualified candidates.
- **Gender awareness sessions:** CBJ employees receive many technological training courses related to their work. After conducting the gender audit, it was clear that there are some false beliefs related to gender that are resulting from inaccurate understanding of gender by some CBJ employees, particularly among the younger age brackets. Conducting gender awareness sessions will positively impact the work environment through eliminating any false beliefs regarding people's ability to work compared to the others; together with discussing any incorrect beliefs and developing the appropriate interventions to limit such beliefs. It is possible to benefit from the senior and more experienced employees in such regard through providing guidance and advice.
- **Reconsidering the percentage of women in leadership positions:** Despite the fact that most CBJ employees believe that CBJ maintains gender equality in relation to the career development, the percentage of females in senior management remains at 37% compared to 51% females of the total of CBJ's employees; this gives a greater opportunity for male managers to influence employees and cause some employees to firmly believe that males are best able to lead. CBJ management, whenever possible, can work on increasing the percentage of females in senior management without affecting the selection integrity, and appointing the right person for the right job. This could be achieved through encouraging women more to engage in the work details and provide their full potentials, in addition to increasing the percentage of females' representation at CBJ's different committees, which will help in highlighting their experiences more, thereby increasing their opportunities in obtaining leadership positions.

- **Communication between management and employees:** Through performing the gender audit, it was clear that there is a gap in communication among the senior management and employees, particularly in relation to the instructions, policies and availability of information. It is necessary to work on developing new and more efficient mechanisms for encouraging employees to engage in CBJ's events irrelevant to their work, facilitating information delivery by the management to employees and developing joint interactive methods enabling employees to greatly express their opinions.
- **Overtime for Females:** The problematic issues appeared during CBJ gender audit include some managers' tendency to work with males due to the work nature requirements which may lead to working until late hours. CBJ can work on mitigating this issue through providing transportations for female employees working late hours, which may thereby encourage females to stay for longer hours to perform their work duties, providing a flexible working hour system, increasing the number of staff in departments with frequent overtime work and providing shifts system.
- **Paternity leave and breastfeeding hour:** Male employees' failure to take sufficient paternity leave is considered a gender-based discrimination. One of the solutions is to proceed with implementing a special system within CBJ internal regulations to grant male employees a paternity leave longer than the period provided for in the labour law in order to better achieve gender equality and children's best interest. For the female employees' the breastfeeding hour, despite the fact that CBJ has increased the maternity leave as a compensation for this, remains a right for the child and mother. It is possible to reconsider this issue and grant the breastfeeding hour to female employees without changing to the currently implemented period of maternity leave.
- **Building and location:** Many notes were taken regarding the building and its location. It is possible to work on improving this by building footbridge adjacent to CBJ entrance and according to the security requirements, preventing smoking inside offices and created areas designated for smoking, providing small kitchenettes in CBJ's different buildings and floors, and working on improving ventilation inside of CBJ building.
- **Special unit for gender:** Despite CBJ's development in relation to gender equality issues but working on gender requires many efforts to develop it greatly. The establishment of a special unit for gender within CBJ will advance the progress of achieving the maximum gender equality and organise the related work by developing clear strategies for working on and developing gender-related issues. By adding specific gender equality clauses within CBJ bylaws and developing a special policy of work ethics and public morals, CBJ will achieve more in the field of gender equality.

General Recommendations

- **Retirement age in the civil service bylaw:** The civil service bylaw specified males' retirement age at 60 years old and females' retirement age 55 years old. This is a gender-based discrimination as females are entitled to work up to the age of 60 like their male colleagues. Since this issue is of a special sensitivity, as there is a significant percentage of females who prefer early retirement, the solution may lay in maintaining the status quo, but giving females the right to work voluntarily until the age of 60 and enjoy equal retirement salary and more potential of career advancement like their male peers.
- **Governor and deputies' appointments:** CBJ's governor and the two deputies are appointed by the Prime Ministr. Through CBJ's history, no females were named as the governor and one female was appointed as a deputy governor. Considering the possibility of appointing a female as CBJ governor or at least one of the governor's deputies without affecting to the requirements for this position will make a huge difference in relation to females' role and leadership in CBJ and public institutions in general.
- **The children's nursery:** The labour law's stipulation for a children nursery inside any institution with more than 20 female employees is a positive issue. CBJ has attempted to work with the Ministry of Social Development to obtain the necessary approvals to do so and many options were proposed but in vain. It is necessary to reconsider and study this issue in more depth as it is mainly directly related to granting a breastfeeding hour. One of the solutions may be to reconsider the Ministry of Social Development's requirements to establish the nursery without any compromises that may negatively impact or endanger children, together with observing and working on developing the building characteristics to be more suitable to the requirements of the Ministry of Social Development's.

Annexes

Annex 1: Agenda of Preparatory Workshop for CBJ Participatory Gender Audit

First Day		
09:00	09:15	Participants registration
09:15	09:30	Introduction of participants & overview on gender audit
09:30	11:00	Introduction to gender audit (presentation, workgroups and open discussion)
11:00	11:15	Coffee break
11:15	13:00	Gender mainstreaming in planning: why & how?
13:00	14:00	Lunch break
14:00	15:30	Presentation of gender audit action plan + Workgroups and discussion
15:30	15:45	Coffee break
15:45	16:30	Roles & responsibilities (Individual work + discussion) - Participants' views on gender audit - How do we guarantee everyone's participation? - How to convey gender audit importance to employees.
16:30	17:00	Data collection (presentation + discussion) - How do we support the data collection process? - How do we guarantee data collection in a timely manner? - What are the best ways to explain the process to CBJ employees?
Second Day		
09:00	09:15	Summary of day 1
09:15	11:00	Indicators & proposed questions (presentation & discussion)
11:00	11:15	Coffee break
11:15	12:30	Gender audit questions (presentation & discussion) Workgroups
12:30	13:15	Summary of workshop: results & evaluation
13:15		Conclusion

Annex 2: Questionnaire

CBJ Gender Audit Questionnaire Questions

No.	Question	Answer			
1	What is your gender?	Male		Female	
2	In which department do you work?				
3	Do you have any disability? If “Yes”, what is the type of your disability?	Yes	No		
4	What is your age?	22-30	31-45	46-65	
5	Do you think that your female colleagues are efficient at work?	Yes	Somewhat	Not so much	No
6	Do you think that your male colleagues are efficient at work?	Yes	Somewhat	Not so much	No
7	To which extent do you think that women are able to lead?	Very Much	Somewhat	Not so much	Unable
8	To which extent do you think that female supervisors treat their subordinates equally?	Very Much	Appropriately	Not so much	Never
9	To which extent do you think that male supervisors treat their subordinates equally?	Very Much	Appropriately	Not so much	Never
10	Do female managers listen to and discuss your point of view with you?	Very Much	Appropriately	Not so much	Never
11	Do male managers listen to and discuss your point of view with you?	Very Much	Appropriately	Not so much	Never
12	Do you believe that female managers discriminate in favour of females?	Very Much	Somewhat	Not so much	Never
13	Do you believe that female managers give understandable and clear instructions?	Very Much	Appropriately	Not so much	Never
14	Are you satisfied with CBJ location?	Yes		No	
Kindly explain:					

15	Do you think that the working environment is suitable for females' requirements?	Yes	No		
Kindly explain:					
16	Do you think that the building is accessible for people with disabilities?	Yes	Somewhat	Not so much	No
17	Do you think that CBJ policies consider female and male requirements equally?	Yes	Somewhat	Not so much	No
Kindly explain:					
18	Do you think that there is gender-based discrimination in CBJ?	Yes	Somewhat	Not so much	No
Kindly explain:					
19	Do you think that CBJ policies support gender equality?	Yes	Somewhat	Not so much	No
Kindly explain:					
20	Do you think that CBJ management seriously deals with gender issues?	Yes	Somewhat	Not so much	No
Kindly explain:					

Annex 3: Interviews Questions

CBJ Senior Management Interviews Questions

The following information will be requested from each participant in the focus groups:

Name Gender Age Department Position Years of Experience in CBJ

Questions:

1. What does gender and a gender audit mean to you?
2. Do you think that gender audit is important? If «No», kindly explain. If «Yes», are you ready to implement the recommendations of this audit?
3. Do you think that females are well represented in CBJ middle and senior management? Kindly explain.
4. What are the CBJ applicable policies, procedures and instructions to achieve gender equality? Kindly explain if they do not exist.
5. As part of the senior management, do you think gender equality is important? Kindly explain.
6. What are the gender-related issues that can be improved in CBJ? Kindly mention examples and possible solutions.
7. Do you think that females participate in CBJ's decision-making process? If «Yes», do they have an influence? If «No», what are the reasons? How can this be changed?
8. Do you have reservations regarding females being appointed in certain position at CBJ? If «Yes», what are the reasons? Do you have any solutions in order to change this? What are your solutions?

Annex 4: Focus Groups Questions

CBJ Employees Focus Groups Questions

The following information will be requested from each participant in focus groups:

Name Gender Age Department Position Years of Experience in CBJ

Questions:

1. What does gender and a gender audit mean to you?
2. Do you think that CBJ works on for improving gender equality through implementing policies and instructions? Can you mention examples?
3. What do you think of CBJ females' participation and influence in regard to providing proposals for improving and developing work? Can you compare this with the roles and participation of their male colleagues?
4. Do you think that females participate in CBJ decision-making? If «Yes», Do they have an influence? If «No», why?
5. Do you think females are able to lead and fill CBJ senior management positions based on qualifications and skills? Can you compare this with their male colleagues?
6. Do you think that female supervisors perform their work differently compared to males? If «Yes», to which extent does this affect the workflow? If «No», kindly explain.
7. Do you think that CBJ gender-related strategies and policies have an influence on CBJ partner institutions (such as commercial banks, ministries, government partner institutions)?

