

Poverty Effects of House Holds in the Southern Region of Jordan

Mohammad M. Alalaya⁽¹⁾ . Sliman S. Alsoboa ⁽²⁾ . Suleiman A. Al Khattab ⁽³⁾

(1) Associate professor in economics and quantitative methods department of economics. (2) Associate Professor in Accounting, Department of Accounting and Financial and Banking science .(3) Associate professor in marketing. *AlHussein bin TalaL University - Maan , Jordan*

Abstract

This study investigated the poverty effects of households in the southern region of Jordan, Madaba, Aqaba, Ma'an, Karak, and Tafila governorates. The poverty ratio in this region exceeds 28.7%. Data was collected by the use of questionnaire which addressed questions related to the study. A total of 900 questionnaires were given out to all the population. Of these, 180 questionnaires were re-called from each local government. The variables of research – per capita expenditure, per capital income, age of respondent, sex (male or female head count), the age structure of the population shows a significant difference in the household saving rate.

Idiosyncratic and covariate factors affect the expected per capita consumption of the overall expected poverty for this area. Not less than 80% expected poverty is synonymous with southern region according to these variables. The highest variance occurred in education head count levels which can be divided into five categories. Male-headed households have lower mean consumption than female-headed households.

As the determinants of households of the southern region and structures of variables to link the results and actions, therefore the paper, extends the usual of set of explanatory variables which explained the household behavior and to capture their influential impact on household and life cycle dependency ratio admitted as explanatory due to a young, under-educated populace, which is compounded by a heavy responsibility on male-headed count per female.

The paper found that the growth of the agricultural sector is slow which means that most of the southern region depends on returns of this sector beyond the dependence on civilian employment to support their household. These results provides a big support for life cycle hypothesis as well as the permanent income hypothesis. We noticed that poverty is a predominant as phenomenon as it is pervasive, with over 30% of the population falling below the poverty line in Jordan. This paper assesses the impact of poverty in the level of determinants of households.

Section One : introduction

1 - 1 : Problem Statement:

Due to the importance of a household whether it is presented as poor, it is recognized widely by outliers and many studies through crude indicator of household as being the degree to which the growth rate of household consumption co-varies with growth rate of household income thus, we can check if worth noting that it is one of the key advantages of saving. Saving can be improved through incorporation of covariates shocks which will most necessarily be the same across the southern region of Jordan. In this instance, this study extends the empirical application of effect of saving in households and the factors which it impacts on.

The other key task of this study is to check how the ability to discriminate between different factors affect saving as an indicator of poverty and determinant of household sewing the dearth of knowledge on how generating viability to poverty profiles among different segments of rural and urban populations in the southern region of Jordan. The study is interested in supplying the information to policy makers of this economic region.

2 – 1 : Objective of the study :

The objectives of this study are:

1. To assess the link between poverty and determinant of households saving.
2. To discriminate between the different variables which affect saving in the southern region, Jordan.
3. To draw policy implication regarding the issue of saving to poverty and the determinant of households saving in rural, and urban regions.

3 - 1 : Hypotheses:

The study tests the following null hypotheses:

- Ho₁**: Real household disposable income has impact on saving
- Ho₂** : Real long term of interest rate has an impact on saving.
- Ho₃** : Old-age dependency have an impact on household saving in families.
- Ho₄** : GDP shares liquid liabilities of banks and other financial intermediaries affect savings
- Ho₅** : Stock price affects household saving.
- Ho₆** : Prices of accommodation affects saving.
- Ho₇** : Employment rate is a determinant of household saving.

4 – 1 : Justification of the study :

The issue of household savings has been phenomenous since past times related to drawing social protection strategy, nowadays, the importance of the subject is relevant and adopts an approach that not only identifies the groups of household that are presently poor but also the factors which makes the household vulnerable to poverty : due to poverty which becomes very relevant to our daily living. Poverty is presently perceived to be dangerous to future generations. Despite the importance

of saving issues to social securities and social protection and poverty alleviation strategies as forward looking approach in identifying the poor and whom are likely to be poor in the future, but it is difficult to study this region separately from other regions of Jordan. This study is expected to contribute to scarce predicted studies of poverty in Jordan, the study will generates savings link to poverty profile and households and other determinant of household saving in southern area of Jordan, from the foregoing, this study would help in the design of appropriate polices for the social strategy planning.

The current study applied two methods in investigation of poverty and household determinants in southern region of Jordan, and explain these respects of earlier studies around the world of this subject :

1. The size and new of data,
2. The households as a dependent variable includes the assets of family,
3. Dependency ratio in recent studies look after young dependency and old dependency but this study is defined by the variable more carefully with the two types of dependency, third type, the unemployed members of these families who has no income and depend on family income.

The objective of this paper is to investigates the determinants of households and poverty through the addressed questions related the main subject. The founding results of this study will form a major input into the ongoing debate on growth of poverty of households in this region of Jordan.

(Richter et. al., 2005) defined poor households as being characterized as poor if its average per capita consumption falls below a total consumption line allowing a sufficient calorie requirement plus a basket of non – food goods and services, and (Cooke et. al., 2008) declared that three key demand side policies alleviate problems related to firewood scarcity and dependency, these options consists of how policies can be expected to reduce household dependence upon firewood in rural China.

Finally, as government policies to reduce the poverty ratio, the picture is incomplete and understanding of total effort of households is insufficient to reduce their poverty, this occurs in this invisible realm, while there is a tendency to make misleading assumptions about labour mobility training, and women capacity. As (Elson, 1993) put it, also, we cannot measure the trade among different tasks and activities of women's families and their men.

This paper is organized from two parts as follows :

The first section discusses the Introduction of the research as general , the second section contains a brief note of southern area households survey – the Literature Review. The third section explain the Research Methodolgy and data sources .

The fourth section discusses the Analysis of the data of first model. The fifth section discusses the empirical results of the second model analysis . Were the sixth section discusses the Conclusion and References of the Study.

5 - 1 : A brief Notes about the subject :

From theoretical view point, the sign of many of these variables are ambiguous, for example, income growth may raise savings of those who are not earning labor income such as pensioners who usually have a lower saving rate (Salotti, 2010).

From the various studies of household saving rate and poverty changes, Table (1) revealed these findings:

	1	2	3	4	5	6
	Income (GDP)	Real interest Rate	Dependency ratio	Budget Balance	Credit	Terms of Trade
1. Haqueetal (1999)						
2. Loayza et. al., 2000	+	n.s	+	ns	-	+
3. Demelloetal (2004)	n.s	-	n.s	-	0	+
4. Lie et. al., (2007)	+			-		+
5. Ferrucci and Miralles	+		+	-	0	
6. Masson et al n.s	-	-	-	+	n.s	
7. Mody and ohnsoge (2010)	+	-	n.s	+	n.s	-
8. Modlgliani coa (2004)	+		+			
9. Rawashdeh and M. Alay (2011)	+		+	n.s	-	n.s

Notes : + and – indicate of the estimated coefficients n.s (indicates to the variables non significant).

Paabut and stachr (2007) identified how household characteristics affect saving behavior, in Pakistan and Estonal, respectively. Robinson (2004) added that building materials, cereals and harvest were among the forms of saving. Barro (1999) studied the saving forms which were easily accessible in case of social need or economic opportunity. For cereals stocks or life stock purchases, high innovation of economic profitability can be added. Kulikov and Alil (2007) analyzed the saving determinants on the demand side, causing a distention between regular and temporary household income allows the authors to put forward the role of income variability and various forms of household assets (Financial and nonfinancial .

The econometric specification allows the testing of household responses to income of respondents in the southern area of Jordan. For instance, the results showed that income strongly affects saving, and these are consistent with theories. Qusumbing (2002) studied the concept of copying mechanisms, the poverty among rural households of Bangladesh, the

responsiveness of private and public sectors, copying weak evidence that private copying mechanism responds more to idiosyncratic changes in income, poverty strongly affected many characteristic group that are more vulnerable to idiosyncratic shocks, also, the household level vulnerability is however not highly corrected with poverty status. Also, Dercon (2005) investigated the link between the risk vulnerability and poverty, selecting a micro level prospective, the results of the study is an indication that there is an important constraint to board growth in living standard in the developing world.

(Alayande, 2002; 2003) studied and attempted to determine factors that affect vulnerability to poverty among rural households of Nigeria, Dorcan in his study (2001) suggested the use of additional variables including vector of observable risk management instruments and vector of parameters describing the state of the economy and evolving state of aggregate economy and aggregate shocks.

Shem (2002) studied the individual attributes included; individual level of monthly income; individual level of education; individual age; size of households and a major source of income as interest rate on loans, time required to process a loan; loan repayment and period, restrictions on loan uses and he reported that the direction of impact of these explanatory variable to priori exceptions would vary.

Section Two :

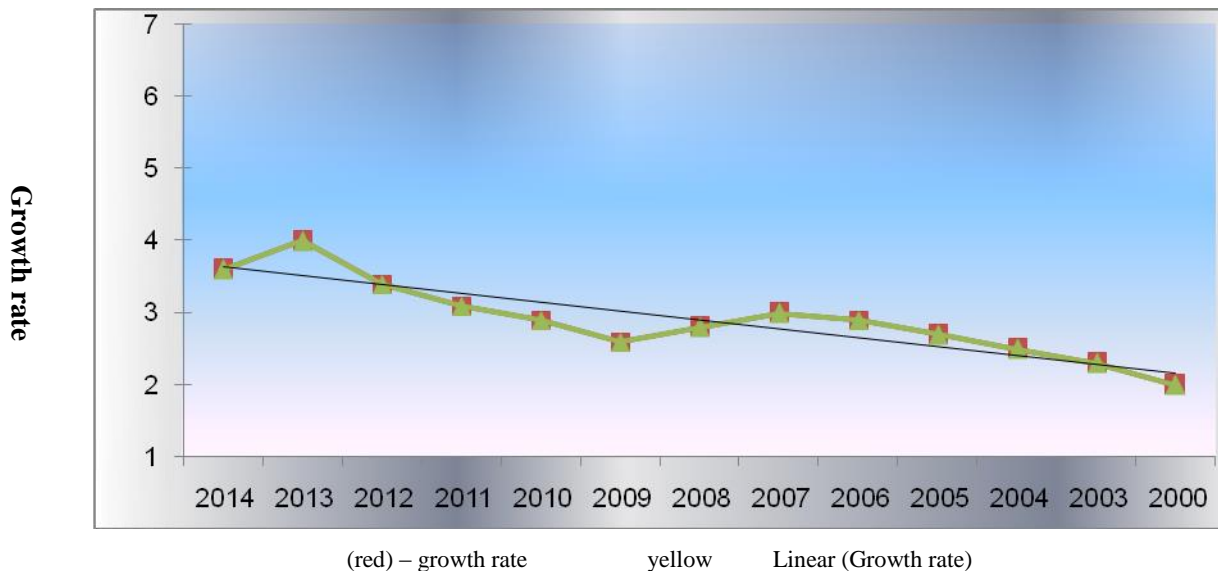
Notes of variables :

The percentage distribution of Jordan area as to pography distribution into : plains 11.2%, heights 0.6%, valley 9.3% territorial waters 0.6% and Badia semi desert 78.4% with a total area of the kingdom of Jordan 89.318 Km².

The gross domestic product growth trends of Jordan since the late 2005 has been increasing in slow co-movement with 1.4% - up to 5% as high level of growth, while the of population rate is not less than 2.92% in addition to strian and strain refugees, also Palestinian migration to Jordan.

Hence, the reduction policy of poverty in Jordan policy target is not successful, and this is not the only impact, the global economic and financial crises and more recently the escalating state of oil prices due to the global food crises which led to higher prices of food, therefore the impact of these crises has been multi-dimensional which has negatively affected Jordanian exports. The lesser flow of capital investments, and crises of truism due to terrarium in middle east this has worsened the payment balance and government balance sheet, enhance these cause inflationary prussers on government policies of poverty reduction and employees as it appears in figure (1) and table (2): annual real growth rates of gross domestic product of Jordan (by Constant prices)

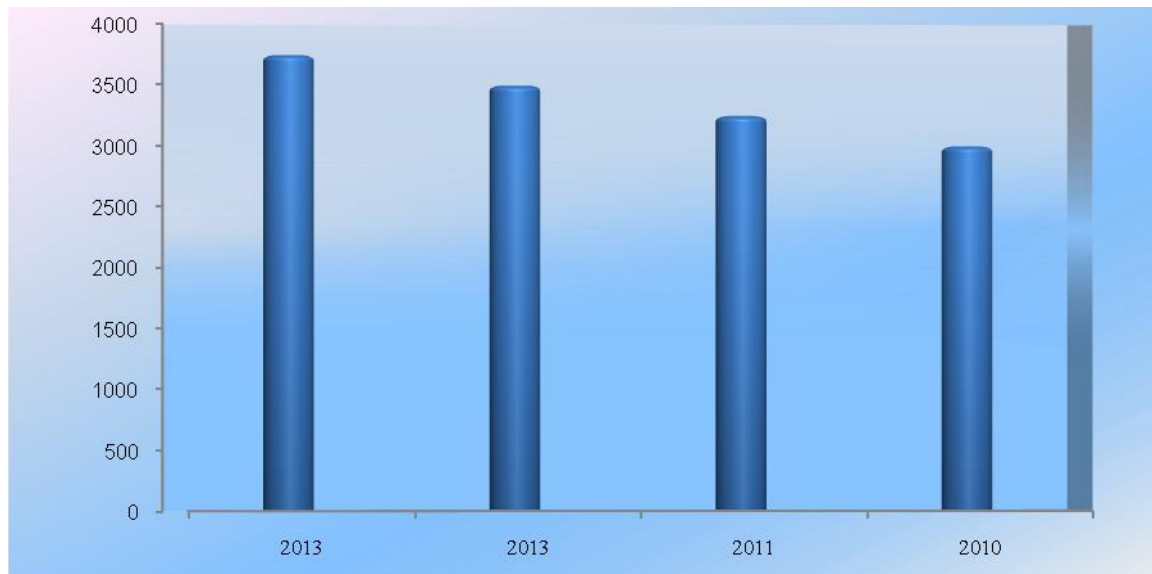
Figure (1): the growth rate of gross demostic product of Jordan



(red) – growth rate yellow Linear (Growth rate)
 Adopted from: I. M.F reports (2000 – 2012), C.J.B several issues

Then the GDP per caita in Jordan 2010 – 2013 growth in slow scale therefore the prusser in per capita income becomes from high level of price (inflation) and the government taxations which imposes to maximize its revenue, third direction from the pressure of migration. Figure (2) reported this conversation.

Figure (2) per capita income GDP / JD 2010 – 2013 of Jordan



The distribution of population of southern region of Jordan lay sex (female, male) and the density of population in Km² is reported in table (2) for the year 2013 the table declared that the ratio of women in southern region is nearly 49.2% as a result of table the density of population clearly being higher in Madaba than other districts 173.5 person / Km² then Karak 72 person / Km² , the least distribution is in Ma'an governments 3.8 person / Km²· this distribution give us a significant signs about activities.

Table (2) : distribution of inhabitants in southern region and density/ Km²

District	Male	Female	Ratio to total coninry population	Density// Km ²
Karak	128.900	125.800	3.9%	72.9
Ma'an	65.000	59.100	1.9%	3.8
Tafila	46.600	44.800	1.4%	41.4
Aqaba	79.200	63.100	2.2%	20.6
Madaba	84.100	79.200	2.5%	173.8

Source: department of Jordanian statistics 2014. Including the Syrian refugees.

The economic activities in the southern region appear in table (3) , the less share of population in activities lies in construction and transportation 2.4%, 2.6%, where real estate dealer is not active and households self employees 0.6%, finance and insurance activities 0.9% and the tourism sector is 1.4% most of the activities in Petra of Ma'an government and Aqaba hotels. Other high share sectors such as industrial sector, taming and fishing 7.4%, but most of employees in Jordanian police departments and Army and defence activities within 41.6% then education 18.2% the table (3) give us the signs of poverty, because their salaries are not more than 450 J.D. below the poverty line.

Table (3) Economic activities in southern region 2013

Activity	Percent %
• Famming, fishery	7.4
• Industrial (manufacturing) and mining, quarrying, electricity, water supply)	14.3
• Construction	2.4
• Transports	2.6
• Financial, insurance actives	0.9
• Turism activities	1.4
• Real estate activities	0.3
Public administration and defense, compulsory social securities	
• Education	18.2
• Information + Commutations	0.8
• Activities of households as self employees (house maker)	0.6
• Un differential goods and services production for own use	0.7
• Human health and social works activities	5.2
• Other economic activities sources :	3.8
1. Municipalities of districts.	
2. Survey of P.O.S 2004, 2008.	

Table (4) percentage of poor peoples in Ma'an 1998 – 2007 , 2014.

Region	1998	2014
Ma'an government	29.17	34.28
South region Inequality Gini	48.61	15.4
Second	16.4	21.5
.	.	.
.	.	.
.	.	.
Fifth	38.2	43.7

Calculated by :authors depends on Gini coffecients for Jordan by I.M.F.

The table(4), shows that this developments is closely related to the changes in poverty incidence; inequality might have declined as poverty, but it rose rapidly due to the government financial policies and the imposed taxes. The table shows the changes in the income shares, and shows the quintile percentage of income in southern region of Jordan which increased share between quintal I and others to fifth quintal.

Table (5) inequality across regions in Jordan. In %

	Poverty in cadence	Gini coefficient	Theil index
- Northern region	36.4	0.32	0.21
- Central region	31.9	0.33	0.26
- Southern region	28.7	0.30	1.19

The model of the study for each government accept Aqaba which was not included in this specification and study for many reasons as.

Saving ratio as (Sav_{it}) as dependent variable of the study:

$$Saving_{it} = Q_i (Sav_{it} - B_i^t (X_{it} - 1) + \sum_{p=0}^{ai} a_{i-p}^t + \sigma_i U UR_{it}) + \sum it$$

Where : i :denote governrate and to t : to times, log of real household disposable income (rhd), real long term of interest rate (R int) the inflation rate, the old age dependence ratio (O aged), the GDP share of liquid liabilities of banks and other financial intermediaries (LIF), real stock prices stock) real house price (R h pric) and employment rate (U Rib) are included in this study. Results are stated in table (6).

Table (6) inequality decomposition (rural and urban in southern area of Jordan approximately

	2000	2009	2012	2013	2014
Assets*					
Rural	186.5	205.12	208.14	201.3	231.6
Urban	203.2	2016.4	232.5	236.5	247.2
Gini coefficient					
Rural	0.692	0.687	0.703	0.701	0.732
Urban	0.521	0.516	0.534	0.556	0.572
Theil / index					
Rural	0.5071	0.5123	0.5263	0.5721	0.5924
Urban	0.4931	0.5128	0.5162	0.5351	0.5677

Million J.D. as sum of groups of rural and urban of southern region of uhabitant.

Table (7) Pasaran, Shin an Levin & Chu unit root test

		Cross government Constants		Government constants and linear & named
		Level	1 st diff	1 st diff
Saving	- Levin, Lin & Chu	1.936*	-11.938**	-11.527**
	- I m pesaram, shin	1.877**	-11.209***	-10.814***
GDP/Cover	-	3.472**	4.316***	-1.875**
La/abilities (L / F)	-	3.965*	4.74**	-1.875**
Ln (h prices)	-	1.036**	-4.118**	-3.256***
	-	0.833**	-4.996**	-4.872**
Interest rate	-	-2.103**	-9.882**	-9.435***
	-	-2.978*	-9.163***	-8.976***
Inflation rate	-	-2.813*	-9.773**	-9.435***
	-	-1.752	-8.641***	-7.217**
Ln (rhD)	-	-2.786***	-6.934	-7.732***
	-	0.668	-6.934	-7.622
Ln stocprices	-	0.923'	-12.045***	-11.967***
	-	1.766*	-11.354***	-10.214***
O age d	-	10.376*	-1.356**	011.24**
	-	1.921	-2.018**	-1.731**
Lad (Uri)	-	5.721*	-6.762**	-6.925**
	-	4.136**	-4.535***	-3.766

*, **, *** dend be rejection of null hypothesis of a unit root at the 10%, 5% and 1% significance

In the first wald test indead strongly regent slope homogeneity for the set of goverenrates which considered in this study, both for the short – run dynamics and the co-integration vector and we tested whether the coefficients of the co-integrating vector and the short run dynamics can be constraints to be equal across 4 governorates so that $\beta_1 = \beta$ and $\Omega_{ip} = \Omega_p$ all₁ estimated of unit root by Levin & Chu then Im pesaran (2003) are imposed to test of reject Null hypothesis under 10%, 5%, 1% levels and 1st difference of constants and Linear trend the data analyzed by exploring existence of co integrating relationship between the dependent variable (saving) and independents (X_s) variables. The test clearly rejects null hypothesis of no co integrating (P – value is (0.36)).

Table (8) : Saving rate during 2014 for southern region of Jordan governorates in rural areas

Model	Ma'an	Karak	Tafila	Madaba
Income	0.0931* (0.065)	0.0987 (0.053)	0.0812** (0.046)*	0.0769** (0.023)*
Household size	(-93.427)* (89.632)	(-87.665)** (83.651)	(-81.453) (80.114)	(73.615)* (68.721)
Gender	(-186.973)**	(-141.372)**	(-95.634)	(-73.620)**
Family size	(115.062) (-103.673)	(106.391)** (-86.514)**	(87.618) (-74.653)	(66.526) (-61.83)
Age	(100.987)	(91.628)**	(65.018)	(53.621)
Sample	(515)	(515)	(515)	(515)
R²	(0.218)	(0.195)	(0.097)	(03.083)

* significant at 10%, ** significant at 5% level.

Table (9) impact on proportion of Enrollment by per capita income Quintile, %

	Ma'an	Karak	Tafila	Madaba
- Poorest	21.4%	23.4%	26.5%	23.9%
- Lower middle poor	13%	12.6%	19.2%	17.8%
Middle rich	10.2%	11.9%	7.8%	8.9%
Richest	5%	6%	3.9%	4%

The richest considered as merchant and owner of houses and farms, reserves in banks and luxuries such as cars and houses.

As results of tables (8) and (9) we concluded that family size impact of children or additional children's school attendance, health of family and food interaction of family, this lead us to say the impact is regressive, having a bigger

negative impact on poor households in these area of Jordan, the impact can be estimated using the interaction between the family size (number of children) and per capita we see that the impact on family according to size and more less than 8.9% in share of labour market and most of them in health or education sector the impact is negative to family size. Also, in case of fathers, while the average effect is not significant in poorest and middle poor family, thus these families are perhaps not able to pay for their children care and still not contribute to household income thus the impact across income class shows a negative impact on the earnings of these poor families.

Section three :

Data :

The study has adopted a random sampling procedure with 900 questionnaire with an ultimate question to be swerved which were prepared related to the households which decided food deficit which indicates as a poverty determinant : 5 governorates, namely are Karak, Madaba, Tafila, Ma'an, Aqaba, the questionnaires were divided as 180 for each governorate. The households tried to meet the requirement through the combination of per capita income and per capita household expenditures. The data was collected by direct visit in each governorate.

The other data setting was by national household survey on living conditions 2004, 2008, the survey was designed and implemented by statistic department of Jordan, the survey covered all regions of Jordan, both rural and urban area, the data here in this study covered the 5th district of southern region.

This survey includes information about per capita income, expenditure, health, dependency ratio, education, and numerous other aspects of living conditions in southern region.

Data of the second model is collected from household survey in Jordan of statistical department of Jordan, and from the collected survey of 900 questionnaire by the author from the southern region.

Section Four : Empirical results of first model:

The author is not aware of higher quality households survey spanning. Table (10) shows the overview of southern region household survey.

Table (10) :

Period of data collection	Southern region
Household variables	Age structure, Education levels, per capita expenditure, per capita income demographic
Observations	900 households, survey of D.O.S 1996, 20004, 2010 of Jordan
Sample Method	Random sampling with random probability
Sample population	Is year's adult aged and older aged including all pattern

Table (11) of head count ratio of southern region survey

Year : 2013	Estimate and absolute poverty per capita income	Line per capita expenditure
Poverty gap (a = 1)		
	0.185	0.317
Head count (%)	16.92	51.34
* Gini coefficient 2010	0.324	
Settlement type of southern region		
- Urban of region (cities)	24.57	48.18
- (rural of southern region & towns)	17.69	53.67
Year 2010		
Poverty gap (a = 1)	0.116	0.278
Head count (%)	10.217	36.243
Gini coefficient	0.286	

The model of households through OLS: as following:

$$y_i = a + B_1 L_i + B_2 \psi_1 + \sigma v_i + \varepsilon_t + \mu_t$$

Where : productively assets and human capital A_i , L_i were chocks describing households items, labor market shock (un employment) (shock)_{it}+ demographic controls are V_{it} ε_t is stochastic errors these variables are exogenous determinants variables of households and being poor.

The analysis is based on the assumption that the probability of being poor, the probity model can be used as a determinant of households analysis :

$$\text{Prob} (P_t = 1) f (L_t B + A_i \psi + \text{shodss} + \mu_t + v_i \sigma + \varepsilon_t$$

Table (12):- (OLS) results for the survey of governerates house holds

Table (12):	Household consumption	Household income
- Lag of household size	0.392 (10.47)**	0.365 (6.531)**
- Share of age 1s – 65 yi aged	0.367 (3.092)**	0.294 (2.961)*
- Land & house ownership	0.178 (5.123)*	(0.196) (3.433)**
- Un Employment	-0.213 (3.271)*	(-0.169) (1.092)*
- Household with 5 members	(-0.039) (2.163)**	(-0.316)** (3.141)*
R ²	0.62	0.47
Wald – test	7.183	11.348
Prob D F	0.001	0.006

* significant at 5% level, ** significant 5%, 1% level. Standard deviation in parenthesis.

Table (12) : shows the results of OLS for determinants of households in southern region in the period (2004 – 2014) measured by per capita expenditure (household consumption) and per capita income. We analysed the probabilities of falling into poverty the relevant of goodness of fit statistics (p2 and pseudo R²) indicates a reasonable good fit for model specifications. We found the shocks are jointly significant 5% level in all cases, while in some cases the significance at 10%, 5% significant levels, finally, the model is free of multi co linearity impeding the precision of results as indicates by a VIF test. Therefore, we found a strong effects households compositions on household of children exhibits negative and significant coefficients enhance the analysis shows that the inverse link between member counts of family strengthened in the study period.

Households consisting only of economically inactive members of 5 persons were significant and worse off over the course of transition, having a large share of household members age significantly. Also, a strong gender effects of family household head count but generally we found the consumption gap significant over all, the results for gender and age group and level of education provides an evidence of growing social stratification during the study period, and initial transition shock that affected nearly all governorate in south region of Jordan as well as the social egalitarian system of Jordan. However, declining over all inequality may mask rising intergroup inequality of southern area which may be caused by the specific economic policy of government in Jordan.

Table (13): Probit regression of poor consumption and income poor

	Consumption poor	Income poor
- Lag of household size	0.234 (6.37)**	0.325 (5.181)*
- Share of age 1s – 65 yi aged	-0.016 (0.371)**	-0.037 (0.482)**
- Land & house ownership	-0.163 (3.46)**	-0.0378 (0.564)**
- Un Employment	0.0871 (3.16)**	0.0673 (0.53)**
- Household with 5 members	-0.0461 (1.32)*	0.032 (0.690)**
Risudo R-squared	0.234	0.192

The household education increased by 9.6% annually, this may give an idea of increasing returns to human capital in this region of Jordan which may be importance as a safe guard poverty in the region, but a negative pledge where the unemployment is widespread which become the most important and highly significant labor market determinants of household. The shock variables shows that the probability of being poor increase from 11.9% to 31% higher of house hold with at least three family member being unemployed constitutes the main labor market risk of falling in poverty in this region of Jordan and its ratio differed from governorate to other in southern region as experiences in household to being poor or falling is cumulative shocks causes by different variables, we found that a least two of five families suffering of less income dropped in being poor of a similar trends in the sample year to past year is observed.

The regression results confirm the link between the variables and households (consumption and income) and employment, Age structure, land and house ownership and education levels, adjustments mechanisms and the evolution of poverty in this region of Jordan.

Section five : The second model :

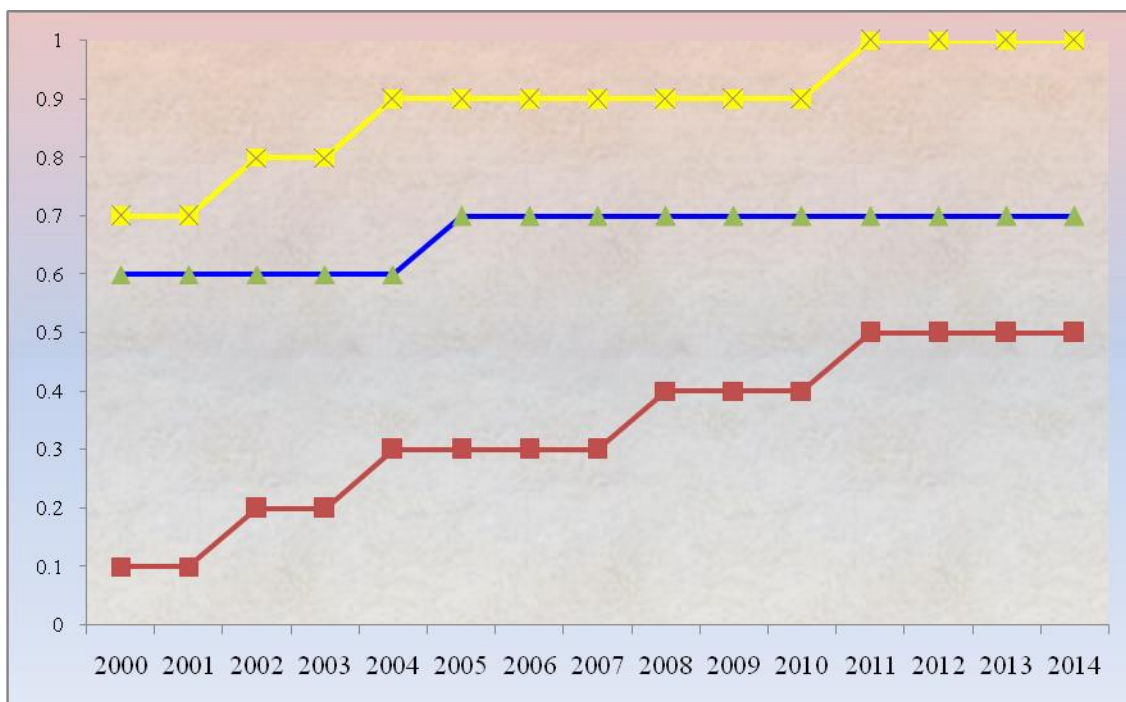
1 -1 : The poverty line in Jordan :

According to the cost of basic needs method we calculated the household specific poverty lines, which states the amount of needs to cover the cost of life requirements of households, the poverty line give us the differences of gender specific composition and account for regional foods and requirements prices differences by accounting the gender age specific food needs. As Milanovic and Paternoster (2004) put it, the solute poverty line adds to the extreme poverty line, giving a big picture of poverty in the region. The extreme poverty line in Jordan is approximately 28.7%, but we can suggest in southern area more than 34.1% of populations we can calculated for districts through overall consumption patterns and baskets in the relevant years which can be led to changes in compositions of monetary household consumption baskets through these recent studies we can suggest the variable of study.

Figure (3) shows data on trends over time in the age structure of southern region population during the 2000 – 2014 period, we can notice from this figure that we have pronounced trends in both the young dependency ratio (ratio in young dependency and old dependency of the unemployed family member) the former increased from 0.381 to 0.642 but after 2008 it fall to 0.544 due to poverty and the health care of mother and the depressed of life coast of big size family, the life cycle hypothesis predicts that the age structure of population will have significant statistical impact in households determinants such as saving ratio and per capita income of families in southern region, the ratio of dependency give us a shape of graph about structure of age of youth (15 – 65) in the sample but higher than 69.4% of the sample while old dependency age (over 65) are not more than 8.5% because the young dependency ratio have more pronounced than trend over time than the old one.

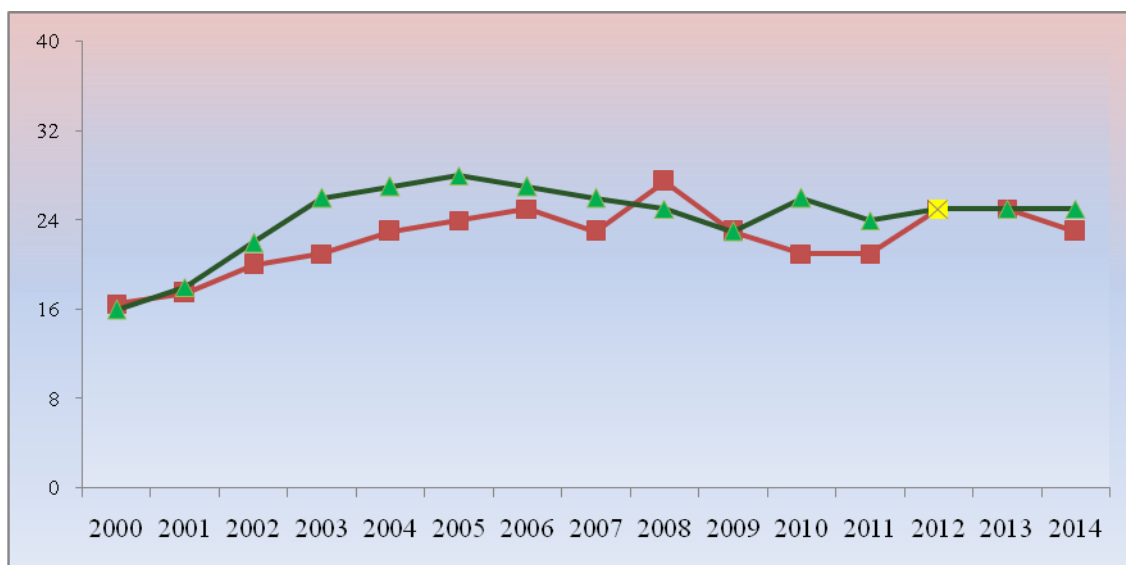
Figure (4): shows data on trends over time in the saving rates of southern area households survey, the ratio of compression of categories in his area are roughly in the field of saving rate in the first category, the saving rate fluctuated in the range of 18.92% to 37.45% respectively, during the period of study and sample size, also, the income of families are more volatile in the urban in the rural of southern area of Jordan for two reasons, one of them is, it reflects the needs costs and it reflects of differences in price levels as a result of par chasing pourer priority of their income, the second as a results of the save more for precautionary purposes in their future needs. The upward trends in the young dependency coincide with the down ward trends.

Figure (3) Age structure of southern region population in 2000 – 2014



- * Ratio of population aged 15 - 65 to total population
- * * Age 65 over to total population
- * Ratio of all population

Figure (4) : Southern region of Jordan growing rate (2000 – 2014)



* (1) % Saving rate of 15 - 65 structure age of region population.

* % Age 65 over to total population.

Table (14) : elasticity of households with respect to per capita headcount income of southern region

Occupation	Estimates	St / deviation
- Government employee	-0.672	0.629
- Farming fishing Aqaba	-1.879	0.266
- Self-employed with employees	-0.944	0.276
- Without employees	-0.875	0.312
- Home maker	-0.653	0.427
Total	-6.559	2.351

According to the results of estimated data in table (14): shows that farmers are not linked to the required productive resources, assets and services, and therefore lack access to the resource including Agriculture finance, livestock, land, and people leave this activity due to the problems and constraints and less income to other rewarding economic activities also fishery activities, thus the share of the population engaged in these two activities decline. Other findings on the table corresponds to the elasticity of total poverty respectively to income by / percent poverty decreased as total in southern region of Jordan 6.5% and if the income increases by 1%, income of people who engage in farming, fishing will decrease by 1.89%.

The elasticity of government employees are too low. Agriculture and self employee investment give us an evidence that they should increased therefore be a priority if economic growth has to match poverty reduction policies in this region due to the contribution of sustainability of employee and not costing requirements as industry investment.

Table (15) variable statics and characteristic of household sample of area

Variable	Poor households n = 450		Non poor n = 450	
	Mean	St / de	Mean	St / de
- Dependency ratio	2.651	1.5364	1.972	0.9395
- Education of head family* (1) scales (1-5)	0.892	4.326	1.802	1.1235
- Per capita household expenditure (J.D/ year)	2450	1250.8	4890	2350
- Age of head family house school /years	39.7	26.75	45.4	29.82
- Per capita household income (J.D/year)	2300	1141	2350	3790
- Household size in number	15.93	26.41	13.64	38.17
- Sex of family head household female (0)	0.851	---	0.743	---
- House owned	1.952	0.874	3.477	1.663
- Land owned	0.167	12.933		
- Total livestock holding	6.051	2.01	10.716	4.593
- Household food energy consumption per capita	3156	76.931	5272	196.342

Male = 1 Female = 0 Education = 1 = ill rate
 2 elementary classes. 3 Complete basic
 4 secondary certificate education – up to 10 years study

5 Bicaloros degree.

The several identifiable ways of poverty differ from one way to another and from poor and non poor households according to the poverty generating factor and the differences of results on household life style, one can considered the circumstances around the households. Table (15) presents the comparison of some characteristic of the poor and non – poor households as a sample represents the cases in these governorates of southern area of Jordan.

In comparison of the average to the non-poor, poor households tend to be younger by 5.7 years, have larger deepened ratio 67.9% , also are less educated by 91% in high level of education, have less access to land and house ownership, and have less food energy consumption and less number of live stock wealth. Table (16) indicates that the poor households, on average, spend 59% of the all average per capita consumption expenditure and 43% approximately of Non – poor households consumption on food and energy, this gives an evidence that the favorable family composition and lower resources endowment have depressed the per capita household of the poor more.

As saving and credit facilities are sparse in southern area of Jordan in all governate sample, this a species also justified by the fact that livestock can be kept without substantial labor input, enable productive use of child labor or family members and provides employment.

Table (16) : poverty incidence of the sample and severity

Governorate	Count index food energy		Poverty group food energy costs	
	Consumption	Cost of basic needs	Consumption	Of basic needs
Ma'an	0.591	0.679	0.214	0.114
Madaba	0.412	0.594	0.298	0.117
Aqaba	0.739	0.853	0.127	0.029
Tafila	0.357	0.634	0.301	0.219
Karak	0.628	0.772	0.189	0.067
Over all	0.5494	0.5558	0.2258	0.0654

Source: Depends on author calculations, and Jordan household survey 2008

Table (17) :Severity of poverty

	Food energy consumption	Cost of basic needs
Ma'an	0.1762	0.0781
Madaba	0.2195	0.1845
Tafila	0.2687	0.0867
Karak	0.0187	0.0867
Over all	0.138	0.09782

Table (17) examines the extent of poverty across the southern area governorate, three most common indices are utilized and considered to indicate the poverty of household head of family count index, the severity of poverty, and the poverty gap of all indices are determined by per capita household consumption and per capita household expenditure to meet the cost of basic needs. The results of table (17) indicates that 54.9% and 55.8% of the whole sample households are living in poverty. It shows that the proportion of households living in poverty in Aqaba, also the compaction showing averting impact in head of family index, and did not reveal any changes in ranking of governorate. In sample analysis, the poverty gap reflects that all the poor household relative to the poverty line in all governorates except Aqaba district, this measurement is powerful because it takes into account the distribution of the poor below the poverty line, and at the same time it reflects the per capita cost of eliminating poverty as a result of the depth of poverty in Tafila district, then Madaba, Ma'an, Karak, an overall poverty depth of 0.0654 of poverty means that if the country could mobilize resources equal to the 65.4% of the poverty line the poverty severity would be reduced by 97.8% and poverty could be eliminated.

Section six : Concluded remarks:

The paper analyzed the incidence and determinants of households in southern region of Jordan, particular attention to each governorate in this region and other attention to specific transmission mechanisms of economic transition to various types of household poverty and inequality. We used a survey evidence from southern region as 900 questionnaire limited statement related to the determine variables Age structure, dependency ratio, education levels expenditure per capita income, per capita:

First: there is an evidence of impact of decline in both poverty and life cycle when the size of family less is than 6 person and a substantial evidence of impact of level of education, most poverty levels in the low educational levels Deploma and less level than we have poverty estimates to choice of welfare indicator and poverty line which was determined by 500 J.D. in 2014.

Second, the socio – economic needs increased and are less satisfied due to the increase of demand, policy makers expected to find a widening gender gap, and inequality gap, also the less observed gender inequality.

Third, the mechanisms of poverty process by including specific shock such as wages and arrears and forced leave, are noticed stringy in earlier period, enhance the un employment is serious I able caused the poverty is families.

Fourth: the household welfare or poverty would depends on the existence of endowed assets like houses, farm, land second job beyond the main employee of family head counts or one of the family members enhance our issued discussed revealed that income of head count for the family to get out of poverty. The age structure and gender gives an evidence of presence of ethnic discrimination against region households.

The pair capita income variable represents the sum of all incomes received by all household whereas the consumption measure captures actual households on a round 102 food items and expenditure of non food items including, due to some implications and in sufficient information we refrained from the evolution assets including purchases of adorable goods of sample of study.

However, we found that the variables relating to the age structure of the population usually do not have high significant impact on household expenditure rate.

The determinate of household in this study results provides mixed support of the life cycle hypothesis and in the same time answers the hypothesis of this study.

The final conclusion of the study results indicates that the household persistence are strong implies that there will be a dramatic decline in southern region household especially in Tafila and Madaba governorate, the Ma'an village and Karak, were the saving rate in these districts though the growth rate remains low. However, the growth rate in these governorate is tapered off, thus the households are declined of the survey.

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