

## Trends of the citizens of Mafraq Governorate towards the causes of economic poverty

Torki M. Al-Fawwaz<sup>1</sup> & Saleh Gnean Almasaeed<sup>2</sup>

1. Finance and Economic Department, Faculty of Finance and Business Administration, AL Al-bayt University, Mafraq, Jordan

2 Researcher at the Center for Islamic World Studies, AL Al-bayt University, Mafraq, Jordan

### Abstract

This study aimed to identify the attitudes of the citizens of Mafraq Governorate towards the economic causes of poverty. The study sample consisted of 408 participants representing (0.14%) of the population of the study, were selected randomly. To achieve the goal of the study, a questionnaire consisted of 56 items is used. Data were collected and analyzed using (SPSS). The study relied on the analytic and descriptive approach. Results showed the attitudes of Mafraq Governorate's citizens towards the economic causes of poverty were high with a mean (4.02 – 5.00) in terms of "high prices compared to the family income", "low level of income", "lack of job opportunities because of favoritism and nepotism", "high prices in the market", "the disparity and inequality in fortune distribution and production resources" and "the stumbling of economic development programs". In light of study's results, the researcher provides a number of scientific and practical recommendations.

The study aimed to identify the trends of the citizens of Mafraq Governorate about the causes of economic poverty, may be members of the population of the study (408) of the study population and representing a rate of (0.14%) of the nearly study population, were chosen in a manner random sample relative, but the purpose of the study was the use of a questionnaire Head of the referendum as a psychometric tool, and trends of the questionnaire (56), paragraph, and after data collection and discharged processed using the statistical program for Social Sciences (SPSS), and used the descriptive analysis and deductive methods in order to determine the extent of substantial differences. Study the following results showed: that the citizens of trends Mafraq Governorate about the causes of economic poverty (high) reaching the arithmetic average of the respondents (4.02: 5.00) in terms of "high prices compared to the family income," "low level of income," "lack of job opportunities because favoritism and nepotism", "high prices in the market", "the disparity and inequality in wealth distribution and production resources, "and" economic development programs stumble, "in light of the results of this study have been drafting a number of scientific and practical recommendations.

### Introduction

Poverty and employment rates have increased since the beginning of 1990s greatly for many demographic, economic, political, educational and cultural reasons and factors. These factors include some elements that helped in expanding the area of poverty as the high fertility, poor income distribution, poor resources management, environmental deterioration, high population pressure on the resources and other elements. The poverty spread on the rural and urban areas and the figures pointed the poverty gap in Jordan was 5.1 in the rural areas compared with 3.1 in urban areas. And these figures decreased to 4 and 2.1 respectively in 1997. It is known that the coefficient of poverty gap means the difference between the values of poverty line and family income and when this coefficient is zero this indicates that family income is more than the value of poverty line.

Therefore, it is necessary to set programs to deal with poverty for every country and to have supportive international efforts to the national efforts, to find a parallel operation to create a supportive international environment so the whole World agreed on two things concerning the problem of poverty, which are: fighting against poverty is the world's responsibility and the necessity to have an international economy which is more fair and efficient. The official ratio of poverty to the people who live in USA was (12.3%) in 2006 which indicates that the poverty ratio in Jordan is good compared to USA one of the greatest countries in the World.

The problem of poverty is a universal one and to find any solution for it, there should be an international cooperation. As the number of the population is increasing, the demand of food and natural resources increase and the people in the poorest developing countries increase with a rate faster than the general economic growth and food production and the high rate of consumption in the rich countries threaten the utilization of the natural heritage in this world. 20% of the richest in the world consumes 80% of the natural resources.

Poverty is the enemy of the environment and the development. It is difficult to imagine a hunger who can hold an ax to plough his land or grow a tree because he is busy in looking for his survival causes and it is a narrow perspective that forces him to utilize natural resources wrongly and the poor may know that these means harm the environment. The poor do not think in their minds as their basic living needs control and guide them. Whenever there is poverty, the poor scarify their long term interests to survive in the short term period of time so poverty should be removed through getting rid of its reasons. There is a relation between the employment and the spread of crime in the society and the most people who commit crimes are the unemployed young people. The young live in an environment that lacks of work opportunities to get his basic needs is

considered a rich area for crime's growth with its types.

The statistical survey of the expenses and families' income for the year 2002-2003 revealed that there were 20 areas distributed in seven governorates which their poverty ratio was more than 25% which considered poverty pockets in Jordan. And these areas suffered from low level of education; the poor's ratio whose their education was limited to the basic education and less was nearly 86% while the ratio of bachelor degree holders and higher was 1.3%. Additionally, the rural areas are considered the places that suffer greatly from low level of education as the illiteracy ratio among the poor in the rural areas was 20%.

The poverty ratio in the Jordanian families declined from 21.3% in 1997 to 14.2% in 2000/2003 and this decline matched with the other governorates where poverty ratios decreased. The figures of poverty ratios distribution in 2002 showed there was disparity that can be classified into the following categories:

1. High poverty-governorates category : it is the category which its ratio exceeds 20% and more including Mafraq(25.4%) , Maa'n(24.1%) and Zaraqa ( 22.3%)
2. Moderate poverty-governorates category : it is the category which its ratio is less than 12% including Irbid (13.8%), Karak ( 12.2%), Aqaba( 15.2%), Balqa ( 17.8%) and Jerash ( 18.4%).
3. low poverty-governorates category : it is the category which its poverty ratio is less than 12% including Amman(9.2%), Madaba( 10.7%), Ajloun ( 9.7%), and Tafila(10.6%). The value of the absolute poverty line in Jordan was 392 D per year for the person in 2002 compared with ( 366JD) in 1997. According to the governorates, the absolute poverty line ranged from 419 JD in Amman to 360 JD in Mafraq and Ajloun . Moreover, poverty was spread in both the rural and urban areas even the ratio in the rural was more than in the urban areas. Figures showed that the poverty gap coefficient in Jordan was 5.1% in the rural areas compared to 3.1% in the urban areas in 1992 but this gap declined to 4% and 2.1% respectively in 1997. The coefficient of poverty gap means the difference between the values of poverty line and family's income and this coefficient is zero when the family's income is more than the value of poverty line. And before starting the programs of poverty reduction, the concept of poverty in Jordan should be identified in terms of its reasons, ways of measuring and treating it as well.

#### **Problem of the study**

Jordan has suffered from many different economic problems as a result of oil prices' reduction which led to a reduction of Arab aids to Jordan and to a reduction of the external demand of Jordanian labour force. Additionally, the economy depression caused a reduction in the national income in one hand and a reduction of the Jordanian dinar's value on the other hand. Accordingly, the Jordanian individual's income rate was reduced and poverty rate was increased in all areas of Jordan. And one of the poorest cities in Jordan is Mafraq Governorate so this study tries to identify the attitudes of Mafraq governorate's citizens towards the economic causes of poverty to find a new way of dealing with poverty in different way through highlighting the real situation of poverty by presenting facts and figures from the respondents' perspective . Therefore , the study aimed to answer the following question:

What are the attitudes of Mafraq Governorate's citizens towards the economic causes of poverty?

#### **Objectives of the study**

The study aimed to achieve the following objectives :

1. To evaluate the efforts that aim to treat poverty phenomenon in Mafraq Governorate using a scientific methodology that aims to analyze whatever was written or mentioned about it from the respondents' perspective.
2. To identify the poverty problem volume and its characteristics and economic causes in Mafraq Governorate .

#### **Significance of the study**

The significance of the study emerges from the importance of its subject which is the poverty problem . Because of the economic crisis's influence on the social layers in Jordan, the purchasing power of the Jordanian dinar was reduced 60% compared to the foreign currencies causing a sharp increase in the prices . So the interest of poverty and employment is considered one of the major priorities in forming the plans and the national development strategies especially that are related to the present and the future of the societies and based on this, this study seeks to implement a comprehensive survey of the economic reasons and to provide recommendations that show the responsible sectors and entities of poverty in addition, to suggest possible solutions for it and get benefit of them in preparing the plans , the programs and the priorities that help in achieving sustainable society development.

#### **Definition of terms :**

- Attitudes: they are the feelings , emotions and internal changes that control human behavior so as to adopt an opinion ,or principal ,or value, or issue a judgment and the sum of these responses towards the poverty concepts which are included in the study's instrument
- Poverty: the individual's inability to achieve the minimum limit of standard of living. In other words, it is the reduction of the standard of living within social and economic criteria . From the income perspective, poverty does not mean lack of income itself but it is the income's inability to meet the individuals' activities

## Literature reviews

The study addresses and summarizes a number of studies related to the poverty issue as follows:

The study of Sgoor, et al ( 1993) aimed to identify the poverty status and its characteristics. The study relied on data extracted from a survey of employment , unemployment and poverty for the year 1991 which was carried by the Jordanian public statistics department . the study showed that the abject poverty volume was (6.6%) and it was (21.3%) out of the sum of the Jordanian families with disparity among the Jordanian governorates.

- The study of Kharabsha , et al(1994) aimed at reducing poverty in Jordan by following strategies and techniques that help in achieving the study's objective. The study provides basics of the strategy used to reduce poverty in Jordan taking into account the social, environmental and population aspects and giving them importance that equals the importance given to the economic growth, in addition to the confirmation that any strategy used to reduce poverty is the responsibility of many ministries and public and private institutions as one particular entity cannot face poverty phenomenon by itself.
- The study of Myrian & Takriti(1997) aimed to identify the poor situation in Jordan and their living circumstances in addition to their regional distribution so as to propose suggestions that reduce their poverty degree and raise their capabilities. To identify the poor , the study relied on the poverty lines estimated by the report of national team of National Aid Fund within the social programs as it identified the abject poverty line at the level of (244)JD for the individual in the year and it identified the absolute poverty line at the level of ( 331JD) for the individual in the year. The study concluded that the families' percent which is less than abject poverty line was 11% and the absolute poverty line was 21%.
- The study of Masmer's (2000) aimed to present the a review for the reasons of poverty in Jordan and the basic stages in the social work in Jordan. The study provided a theoretical summary of the reasons of the poverty and the most important stages in the social work in Jordan. The results showed that there were 52 official and voluntary institutions in the field of struggling against poverty and employment and other different programs.
- The study of Al-masri(2002) aimed to identify the concept of poverty and its criteria, the ways of treatments used to reduce this Phenomenon and its effects. The study presented theoretical description of the concept of poverty and it ways of measuring it. The results revealed indicators express the consumption dimension of poverty through which the family got from income or direct consumption. The guided treatment towards fighting against poverty and reducing its effects takes into consideration the dimensions of the internal environment of the country which includes three methods : therapy ,preventive , the therapeutic ,and the root one.
- The study of Al-shar` ,et al(2004) aimed at identifying the poverty of phenomenon in Jordan , poverty lines, ways of measuring it, its indications in addition to the studies conducted about it and the poverty as a concept ,definition , causes and development .it was agreed upon a set of domains representing an important and qualitative addition to the continuous national efforts to cope with the requirements of the economic and social pattern which is a necessity for the coming period of time.
- Hamza's study( 2005) aimed to shed a light on the poverty problem in Jordan in terms of its reasons ,development , the current social and economic situation in Jordan . the study showed the most impotent reasons of poverty were : lack of work, the family's big size , the disability of the head of the family, or the death of the head of the family . The average size of the poor family in Jordan was 11.6% person verses 7.4% of the family's size in Jordan. Results showed a correlation between poverty and disability ratio. The study identified the abject poverty line with (5.3%) and absolute poverty line with 21.3 for the year 1993 and there was an inverse relation between poverty and levels of education.
- The study of Zyadat(2008) aimed to address the Jordanian efforts in fighting against the poverty by introducing a hint about the Jordanian economy , the status and the reasons and the characteristics of poverty in Jordan in addition to the characteristics of poverty in Jordanian countryside. Results showed that there were reasons helped in raising poverty ratios in Jordan as : increase in the population growth ratio, employment, increase of fuel price, reduction of purchasing power of the Jordanian dinar, distribution of incomes and wealth in the society, reduction of Arab and international aids and the reduction of the fuel price internationally. Results also showed the government's adaptation of many programs to face the poverty as social security package, enhancing social and economic productivity and support policies plus direct cash programs. Results showed 19% of the people of rural areas were poor compared to 13% of the urban areas.

It is noted that the previous studies' goals which related to poverty in general were limited to the following : field survey to

the social and economic characteristics and the degree of poverty correlation and its ratio to the political ,economic, social and educational reasons ; identifying poverty status and its characteristics; describing and identifying the ratio of the abject and absolute poverty of the families in addition to the study of the demographic , economic and social characteristics that distinguished the poor families while the current study focused on poverty problem in terms of economic reasons in general. The current study also gets benefit of the previous studies in identifying the study plan and its sample , choosing the instruments and the methods of statistical treatment

### Method & Procedures

The study which adopted the survey descriptive method, addresses an accurate description of the method and its procedures used in the study including a description of the population and the sample of the study, the instrument, procedures of checking the instrument’s validity and reliability , variables, and statistical treatments which were used to analyze data .

### Population & sample of the study

The population of the study consisted of all of Mafraq Governorate’s citizens and the sample of the study consisted of 408 representing 14% of the population of the study. The following table illustrated distribution of the sample of the study in terms of the place of residence.

Table (1)  
 Distribution of the sample according to place of residence

Place of residence	N	%
North –East Badia	189	%46.3
North –Weat Badia	51	%12.5
Qasabet Al-Mafraq	168	41.2i%
Total	408	%100.0

**The instrument :** after reviewing previous literature related to the topic of the study and summaries of university theses in addition to the arbitrators’ views, a questionnaire was designed .the questionnaire which aimed to identify the attitudes of Mafraq Governorate’s citizens’ views towards the economic reasons of poverty , consisted of 23 items . The instrument was graded based on lickert fifth-scale as follows: strongly agree(5), agree(4), not sure(3),disagree(2) ,disagree strongly(1).

### validity of the questionnaire :

Face validity of the questionnaire was checked through presenting it to a group of arbitrators consisted 9 academic professors and experts in the social studies , economy and finance and business management to express opinions about items ;clarity and their appropriate language .And in light of their views and suggestions , some items were deleted ,adjusted or added. The arbitrators’ agreement which was 80% considered an evidence of the instrument face validity.( see appendix to see the questionnaire in its final draft)

### The instrument’s application on a sample of validity and reliability

The instrument was applied on a stratified random sample consisted of 30 members out the sample of the field study as this sample has the characteristics of the population of the study. Statistical validity of the instrument was tested through analyzing the instrument’s results after applying it as experimental validity and the instrument’s intrinsic validity and the value of the correlation coefficient of the economic reasons was (0.87) and so it is possible to say that there was a correlation between the items of the questionnaire.

### Application of field study:

The questionnaires were distributed to the sample of the study, data which were collected were analyzed statistically using SPSS. The descriptive analytical and deductive methods were used to check the differences.

Variables of the study .

- Independent variables : economic reasons of poverty represented by 23 items in the questionnaire
- Dependent variable : estimations and respondents’ responses for the economic reasons of poverty in Mafraq Governorate .

### Results & discussion

The study aimed to identify the attitudes of Mafraq Governorate’s citizens towards the economic reasons of poverty and these reasons consisted of 23 items . Means , standard deviations and the rank for each of the items and the dimension as whole were calculated as it illustrated in table 2.

**Table (2)** Means , standard deviations and ranks of the economic reasons

N	Economic reasons	M	Std	Rank
.1	Stumbling of the economic development programs .	4.15	0.95	5
.2	International economy stagnation .	3.92	1.01	15
.3	Disparity and inequality in fortune and product resources distribution	4.16	0.96	4
.4	International and regional loans and aids stopped.	3.64	1.09	22
.5	Inflation rates in the general budget increased .	3.89	1.04	17
.6	Economic crises and difficulties which Jordanian economy suffers from.	4.02	1.03	10
.7	Reliance on the external fund increased.	3.91	1.07	16
.8	Decline of the public sector's performance and the government abundance of privatization.	3.95	1.08	13
.9	Weakness of economy pluralism principle.	3.75	1.08	21
.10	The private sector's lack of encouragement to the economic projects.	3.80	1.15	20
.11	Increase of prices compared to family income	4.40	1.08	1
.12	Weakness of national income	4.13	1.13	6
.13	Weakness of external trade	3.83	1.12	19
.14	Decline in the rates of economic growth	3.93	1.01	14
.15	Weakness of labor work distribution according to the society real needs.	4.06	1.03	8
.16	The low of income	4.34	1.03	2
.17	Reduction of wages	4.11	1.28	7
.18	Poor families which work in agriculture do not have their own lands.	4.04	1.14	9
.19	Reduction of the workers' productivity	3.85	1.12	18
.20	Lack of financial support for the small projects	3.99	1.08	12
.21	Lack of work opportunities because of nepotism	4.34	1.13	2
.22	Increase of prices in Market	4.19	0.90	3
.23	Wrong choice of the projects of productivity according to the society's needs	4.01	0.96	11
Economic reasons as a whole		4.02	0.59	-

It is illustrated in the previous table that the means, standard deviations and the ranks of each item and the instrument as a whole . it is noted that the highest mean of the tool ranged between (3.64-4.40) as item (11) : "increase of the prices compared to the family's income", item(21) " lack of work opportunities because of nepotism came in the second rank while item(22) : " the high increase in the market" came in the third rank with a mean 4.19,and the item (3): "variance and inequality in the distribution of fortune and production resources", came in the fourth rank with a mean 4.15 whereas item 1 : "stumble of the economic development programs," came in the fifth rank with a mean 4.16.

The least items were respectively as follows :

Item(19): " reduction of employees' productivity" came in the 18<sup>th</sup> rank with a mean 3.85, item(13): " weakness of the external trade" came in the 19<sup>th</sup> rank with a mean 3.83, item (10): "private sector's lack of motivation of economic projects", came in 20<sup>th</sup> rank with a mean, item ( 9): " weakness of the economic pluralism principal ", came in the 21<sup>st</sup> with a mean 3.75 and the least item in the whole dimension was item(4): " stopping the regional and international aids and loans", came in the 22<sup>nd</sup> rank with a mean 3.64 which indicate the attitudes of Mafraq Governorate's citizens towards the economic reasons of poverty were high as the mean of the respondents' responses was 4.00- 5.00.

It is possible to interpret these results which reflect the problems resulted of poverty which are lack and low income level, employment , spread of disease and low level of health , lack level of housing, appearance of social problems as social and family disintegration because of inability of the head of the family to take the responsibility of the family and its members, appearance and spread of child labour and other types of problems . Moreover, weakness of the economic circumstances helps in demands' reduction of labour force which leads to employment and poverty and the more the scope of poverty is , the more the negative effects will be on the production and productivity and environment . And based on this , the employment rates in the years 1994- 2006 ranged from (16%) to (14%) while the families which were under the absolute poverty line for the years 2002-2005 were respectively 14.2% ,14.7%. the economic reasons could be discussed through discussing the following sub results:

1. "Increase of the prices compared to family income": this result showed the state's lost of power when it leaves its role in supporting social and economic development to the private sector. The government is longer responsible for supporting the basic goods for the public consumption ,protecting the people' purchasing capability and stopping monopoly and the increase of the prices in addition to some financial politics that are out of the state's control as : reduction of the dinar's value to the

fifth which caused a high increase in the prices and living standards, more people became under the line of poverty and privatization which led to a great increase in the rates of employment in the short term and therefore, the poverty ratios were increased .

2. The income's low level: this result showed the respondents' responses revealed the family's lack of ability to get the goods and services that are considered the basic domain to the low of income and the low of living level. But many studies proved that there are obstacles face identifying the income level which is considered the absolute line between poor and non poor family , in addition to the change in the family's living level that may not match with its income. And the poverty problem may due to the income weakness because of the absence of appropriate planning, lack of getting benefit of the development projects for sustainable development and the financial and administrative corruption, lack of political stability which causes weakness in the economic growth and an increase in the inflation rates that weaken the national income which is considered an indication of the weakness of economy.

3. "lack of work opportunities because of nepotism": this result showed the influence of nepotism which based on the traditions and the habits and it is one of the basic social criteria that we rely on whenever we want to judge anyone who occupied one of the highest public positions in the society. It is a phenomenon used by a group of people to achieve their own needs as jobs regardless their appropriate qualifications or their skills for this job.

4. "The high increase of prices in the market": this result is a direct reaction to the economic crises which led to the reduction of the purchasing power of the Jordanian currency with 60% compared to the foreign currencies . the other reason for this result is Jordan's welcome to the Arabs who fled from wars or disasters in their countries and so the rate of employment and poverty increased, in addition, an increase in the prices and civil disorders.

5. "Inequality in fortune distribution and production resources": this result is attributed to the fact that Mafrq is the poorest governorates in Jordan and the reason was the inequality if fortune distribution and production resources. Redistribution of fortune between the society's members or distributed it according to ratios on fair basis that achieve benefits to the whole society causing an increase in spending and so the Multiplier increase when the production increases as the Multiplier is the one that determines the response of the gross national product towards the change in the expending policies. Additionally, the idea of using mortgage to get a loan for reducing poverty aims at redistribution and growth of housing market and enhancing the policies of poverty reduction through improving the opportunities of getting fund for mortgage and building houses for the poor.

6. " the stumble of the economic development programs" : this result can be interpreted through the real status of the Jordanian economy which witnessed during the years (2003-2006) a prosperity as a result of the increase in the actual gross national income in more than (6.8%) in the average. The initial figures for the year 2007 showed the rate of the economy growth was (5.8%) with positive expectations for the coming years and the direct foreign investments increased greatly. It seems that the economy growth and foreign investments have great effect in reducing poverty while employment ratio was (14%) of the population. In general, there is a correlation between economy growth and poverty reduction. During the previous thirty years, the economic policies failed in helping the poor and this requires , firstly: to reconsider the definition of poverty and identify poverty line in light of the international variables and to empower the poor and explain poverty in terms of its causes. Secondly, looking for the appropriate and effective programs and mechanisms in treating poverty and employment. These programs should be efficient and flexible to meet and deal with the regions and areas' needs and requirements based on the accumulative experiences so as to build the shareholders' and local partners' capabilities and to enable them to increase their participation and transmit their experience and efforts to new local societies through documenting their efforts and practical applications within special committees including educational institutions, civil society organizations and private sector. And it is possible to have other reasons as the limitation of economy scope and base and its concentration on some economic activities with 14% of the Jordanians under poverty line, limitation of women's participation in the economy sector , weakness of the direct foreign investments' volume in the public and private sectors which rely basically on labor force. About 12.5% of the labor force is unemployed which is considered the least ratio in the world as four unemployed persons depend on one employee. Additionally, creating new work opportunities in different governorates is not enough to meet the big number of labor force, the absence of self initiations and clear strategy obliged the people in the governorates to move to the capital and decision centralization in the capital. According to the discussion of the lowest items , they were ordered as follows:

1. " Reduction of the workers productivity": this result can be interpreted that the respondents' responses about the productivity reduction is considered something odd and unacceptable from their perspective so the items were the lowest ones. This result has a hidden message that the Jordanian worker has the ability to work and produce effectively and so he has one of the highest salaries inside and outside Jordan. This interpretation is supported by the fact that the Jordanian workers in the gulf transferred 1.4 billion JD in 2003 to their families in Jordan and 1.8 billion JD in 2006.

2. "Weakness of external trade": this item was the lowest one because it was to the contrary of the fact that there is economic stability and its liberation through interacting with the international economy and as a result, Jordan started to integrate in the flow of the information ,goods and services; regionally and internationally. The Jordanian economy faces the neighboring countries and global trading blocs as EU,USA and Asia. Having poverty with economic stability refers to its relation to those

who cannot be a part of the expanded national economy and this result does not match with Jordan's high exports especially to USA.

3. "The private sector's lack of encouragement to the economic projects": this result due to the fact that the private sector is considered an independent economic entity and a major resource to reduce the problems of poverty and employment so this item's value was the lowest as the respondents' response was : " private sector encourages the economic projects". Therefore, there should a concentration on the vivid role of the private sector in fighting against poverty and employment , in addition to create the appropriate environment to attract this sector and motivate it to increase its participation in the plans and development strategies that aim at activating the national economy and the social and economic development as well.

4. Weakness of principal of economy pluralism" : this result is attributed to the private sector's role in fighting against poverty and employment and the participation degree in planning and development strategies for the sake of interaction between businessmen and poverty and employment .

5. "Stopping aids and the regional and international loans" : it is possible to say that granted countries did not stop their loans and aids but there was a decrease in the volume of the loans presented by the Arab countries as the Arab aids decreased during the last two decades which caused funding problems in the government's budget that affects negatively the social and economic situations and therefore the governments were obliged to look for external loans and aids. The reduction of the international loans have similar negative effect as the external debt was (75%) taking into consideration that the international society is obliged morally to support financially so as to reduce the poverty in the developed countries in terms of cooperation for the sake of development and poverty reduction in addition to support the integrated strategies to provide assistance and implement strategies to reduce poverty and enhance growth in societies and the International Monetary Fund plays a major role in supporting the poor country by reducing poverty and enhancing the growth.

Some economic reasons with moderate significance could be discussed as : weakness of national income, wages reduction, weakness of work labour distribution according to the society's real needs, the poor families who work in the agriculture sector do not have their own agricultural lands, wrong choice of the projects of productivity according to the society's needs, lack of financial support for the small projects, declining of the public sector's performance , the government's abundance of privatization, declining of economic growth rates, universal economy recession, the increase of reliance on the external fund, economic crises and the difficulties that the Jordanian economy suffers from in addition to the inflation rates' increase in the public budget. These results could be interpreted that poverty and employment are usually accompanied by reduction in the national income, and in the individual ones, lack of equality in income distribution, reduction in the annual growth rate in the individual's share in the gross domestic product, and reduction of the workers' productivity. Based on what has been mentioned . the people who are in charge of the public and private sectors and civil society institutions should find mechanisms for the social and economic treatment according to the comprehensive development perspective as it is considered a process that can be developed and improved to increase people's capabilities through using all the human and financial resources in the economy and looking for the lowest cost of product so as to have more work opportunities to reduce disparity in distribution of incomes and fortune which enable the poor and the people with limited income to improve their situations and develop their living level.

Therefore, the opportunities of work should be increased , investments should be encouraged , wages need to be increased, justice should be in income distribution, beside distributing agricultural lands to the poor families that work in agriculture . Moreover, there should be income-generating projects , a support for small projects , improvement of the social security networks for the poorest people , improvement of the economic security of the working families with low income , creating small development projects in the rural areas to reduce the poverty and the employment, activating the role of the cooperative associations and getting rid of "culture of shame" by guiding media towards treating a number of social reasons that are still controlling a big number of the young who believe that many types of work do not suit them.

Based on what has been mentioned previously, the effect of the economic reasons on poverty and employment in Mafraq is high as the mean of the respondents' answers was ( 4.02). And this result can be interpreted that the economic reasons are considered one of the basic reasons that help in creating and maximizing the problems of poverty and employment which weaken the society development and reduce the national income . Consequently, the people's income will be reduced and their productivity as well. And there could be other reasons for the productivity weakness as the young rejection to work for the difficult circumstance in some types of jobs which affects negatively the worker's mentality and mood causing problems between the employer and the employee that affect the productivity. Additionally , there are other reasons for poverty as racism , social changes in the cities, changes in the labour market in terms of supply and demand and social exclusion.

### **Recommendations**

- 1- Government should get back the authority of reducing the increase of prices and controlling the basic goods and supporting the popular basic goods , in addition to the protection of the citizens' purchasing capability .
- 2- Creating development projects to have sustainable development to raise the income and provide work opportunities and reducing the disparity in fortune distribution and sources of product.
- 3- Expanding the economic base to include all areas in Jordan and enhancing policies of economic reform to provide work

opportunities and improving the wages .

4- Integration with the international economy to change the development process to a cumulative one so as to get rid of poverty and employment.

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