

SOCIAL ASSESSMENT STUDY

Jordan: Youth, Technology and Jobs Project

November 7, 2019

Ministry of Digital Economy and Entrepreneurship (MoDEE)

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Abbreviations

BPO	Business Process Outsource
CBJ	Central Bank of Jordan
CPF	Crown Prince Foundation
DoS	Department of Statistics
GCC	Gulf Corporation Council
GoJ	Government of Jordan
GRM	Grievance and Redress Mechanism
HTU	Hussein Technical University
ICT	Information and Communication Technology
IPF-DLI	Investment Project Financing with Disbursement-linked Indicators
ISIC	International Standard Industrial Classification
IT	Information Technology
ITES	IT enabled services (services that make extensive use of information and communication technologies)
ITO	Information Technology Outsource
JEA	Jordan Enterprise Association
MIS	Management Information System
MoDEE	Ministry of Digital Economy and Entrepreneurship
MoE	Ministry of Education
MoICT	Ministry of Information and Communication Technology
MoL	Ministry of Labor
NAF	National Aid Fund
NCHRD	National Center for human Resources Development
NIE	National Implementing Entity
NSC	National Steering Committee
NSDC	National Skills Development Corporation
OECD	Organization for Economic Co-operation and Development
PAPs	Project Affected People
PCP	Project Contact Person
PDO	Project Direct Objective
PMU	Project Management Unit
PWD	Persons with Disabilities
SDGs	Sustainable Development Goals
SEP	Stakeholder Engagement Plan
SMEs	Small, Medium Enterprises
SOCO	Stakeholder Outreach and Communications Officer
TBSs	Technology Based Startups
TTi	Trip To Innovation
VTC	Vocational Training Corporation
YTJ	Youth, Technology and Jobs

1. Introduction

Jordan's information and communications technology (ICT) and IT Enabled Services (ITES) sectors have shown a long way growth in the past years. Today, the ICT ecosystem in Jordan is considered as one of the most developed and robust in the region with internet penetration rate exceeding 100% and the expansion of new technologies, ICT and ITES are listed amongst the government's highest priorities and are expected to continue to contribute to the Jordanian economy (INT@J Yearbook, 2016).

The services sector in Jordan also shows a good potential for growth and job creation. The contribution of the services sector to GDP accounted for 56.1% in 2018. The sector grew at 2.3% in the last year, generated about 60% of the net jobs in the economy in 2017 (total of 53,969 new jobs created in the economy), and accounted for 44.5% of total Jordanian exports in 2016. Information and Communication Technology (ICT) services generated 1,306 new jobs (net) in 2017, which increased the number of workers to more 18,000 thousand people. ICT services accounted for 4.7% of the total exports (US \$648 million) and 25.8% percent of total added value in 2017.

The potential of technology-enabled services is still largely untapped in Jordan and may significantly contribute to increasing export revenues. Political stability, proximity to GCC market, bilingual university graduates, good infrastructure, tax exemption on sales, and custom exemption on imports are competitive advantages for the Jordanian market. To leverage those advantages, key global businesses moved their operations to invest and serve the MENA region out of Jordan. Examples of these businesses include Amazon, Cisco, Microsoft, and Expedia that recruited hundreds of highly qualified Jordanians and trained them to deal with complicated cases around the globe. Private companies specialized in information technology outsourcing (ITO) and business process outsourcing (BPO) have expanded their operations in Jordan over the last decade to serve regional and international clients.

By 2020, one in five jobs in the Arab world will require digital skills that are not widely available today. The future of work is determined by the balance between automation and innovation. Automation causes the employment in old sectors to decline; innovation causes new sectors or tasks to emerge. The overall future of employment depends on both of them. It also depends on the labor and skills intensity of the new sectors or tasks that emerge. Considering this shift, there is an urgent need for the education system to move from a credentialism equilibrium to one that focuses on equipping the youth with skills that are relevant for the digital economy.

To respond to these needs, the World Bank is considering providing a 150 million IBRD/IDA concessional loan along with USD 50 million in concessional Trust Funds to the Government of Jordan to finance the Youth, Technology and Jobs Project (P170669). The project will be implemented by The Jordan Ministry of Digital Economy and Entrepreneurship (MoDEE), through a joint Project Management Unit (PMU) with the Ministry of Labor (MOL) and the Ministry of Education (MOE) located at MoDEE. The Ministry will subcontract the implementation of project activities to professional private sector vendors.

The project will focus on growing demand and supply opportunities in the market. The project will support economic opportunities for Jordanians, particularly poor and vulnerable youth who live in underserved communities and Syrian refugees. The project will focus on boosting Jordan's business ecosystem to enable the growth of private companies, while engaging underserved communities to supply them with needed

services and talents. The project will support the implementation of “*Skilling Up Mashreq*”, a regional initiative launched by the World Bank Group to support Jordan, Iraq and Lebanon by training 500,000 young women and men in 21st century digital skills by 2021 and to strengthen their ability to compete for employment opportunities

The project comprises various 'soft' activities such as digital skills training for youth and financial support to private sector enterprises that are aimed at increasing skills and jobs across the full range of tech-enabled services from entry level (e.g. accounting; IT helpdesk; call centers; survey/poll taking), mid-level (e.g. language services; software development); cybersecurity) to advanced level (e.g. artificial intelligence; process automation; big data analytics). However, through project design and implementation there is a risk that certain individuals or groups may be more limited in their ability to take advantage of the project’s benefits (e.g. women, persons with disabilities, Syrian refugees).

1.1 Purpose and scope of the assessment

The purpose of the study is to optimize social inclusion of project activities and benefits. The study will assess the impact, as well as the barriers to access project benefits, for disadvantaged groups in Jordan. The study will make recommendations for project design, implementation, stakeholder engagement, and monitoring.

This study comprises a social assessment of the digital economy users, students and companies, providing available baseline information on the demographics such as gender, ethnicity and geographic distribution of the target groups. It will also examine the different proposed project components and assess what measures could be included to proactively support that vulnerable groups (i.e. women, Syrian refugees, persons with disabilities, and any other identified during the assessment) can access project benefits. Clear recommendations for design improvement and implementation measures should be an integral part of the study. The capacity of the PMU to ensure an inclusive access to project benefits will also be assessed.

1.2 Methodology

This assessment is based on qualitative data consisting from 1) available published industry and sector studies and data 2) interviews with ICT experts at MODEE and WB YJT design team 3) inputs from consultations with CSOs see Annex 1.

This study has an unavoidable limitation due to the small scale of cited studies and reports in addition to the lack of data and its newness with regards to the digital economy in Jordan in terms of labor and activities. Moreover, there difficulties were faced due to classification of ICT sector as it does comprise manufacturing, wholesale and retails vending which leads to variation in number of enterprises, labor, jobs creation, etc.

2. Project Description

The proposed project is a US\$200 million Investment Project Financing with Disbursement-Linked Indicators (IPF-DLI Operation). The amount of US\$200 million is financed by a US\$150 million IBRD loan and US\$50 million support from the Global Concessional Financing Facility. The project will be implemented by The Jordan Ministry of Digital Economy and Entrepreneurship (MoDEE), through a joint Project Management Unit (PMU) with the Ministry of Labor (MoL) and the Ministry of Education (MOE) located at MoDEE. The Ministry will subcontract the implementation of project activities to professional private sector vendors.

The project is a US\$200 million Investment Project Financing with Disbursement-linked Indicators (IPF-DLI Operation) to support the enhancement of number of individuals trained on employable digital skills and

reporting new income-generating opportunities to 10,000 individuals. The project also supports the increase in revenues to digital firms in Jordan through the development of e-government services. This support will be directed towards the youth by supporting technology adoption and growth in IT sectors to stimulate demand, and by supporting the supply of tech skilled youth. The DLIs for this project reflect government priorities for reforms of the skills development and growth enablers of the digital economy. Some DLIs are expected to improve the efficiency and effectiveness of the relevant institutions such as the Skills Development Council, training service providers, and the Tech Hubs. The results represented in the DLIs are critical to achieving the project's development outcomes.

2.1 Targeting Criteria and Mechanisms:

Activities under this project will be accompanied with Disbursement Linked Indicator (DLIs) that will be identified with time-bound targets in relation to:

- DLI 1: Digital skills developed through private sector collaboration
- DLI 2: Number of graduates trained and hired through digital skills facility
- DLI 3: Enhancing digital skills competencies for public school students
- DLI 4: Support Digital Transformation of Service Delivery to Citizens and Businesses

The project results framework will also monitor a number of indicators that are disaggregated by the number of youths, women and Syrians receiving benefits from project component (training opportunities, employed in a job etc.). As for people with disabilities the project does not currently have a specific target for them.

2.2 Project Components

Project Development Objective (PDO)

PDO Statement

Increase access to digitally-enabled income opportunities for youth and improve the delivery of selected digitized government services in Jordan.

Overall project structure: 3 components

Component 1 – Support the supply of digital skills in Jordan

- Sub-component 1.1: Digital skills training through private sector involvement
- Sub-component 1.2: Enhancing digital skills competencies in public schools
- Sub-component 1.3: Provide working spaces in underserved communities through Tech Hubs

Component 2 – Support the expansion of digital sector and digital government services in Jordan

- Sub-component 2.1: Support the expansion and access to market for digital firms and digital platforms
- Sub-component 2.2: Support digital transformation of service delivery to citizens and businesses
- Sub-component 2.3: Support digitization of payments

Component 3 - Project management & implementation support

Component 1: Support the supply of digital skills in Jordan

Component 1 aims to increase the supply of high-quality human capital to cater to the increasing demand for digital skills in Jordan, covering both employment and freelancing jobs. A two-pronged approach is

required to address the gaps in supply of digital skills, (i) immediate attention to the stock of youth that is currently in the job market with inadequate digital skills, complemented by (ii) institutionalizing a link between emerging skills needs in the digital sector and the design of curricula in the education system and complementary rapid response programs to improve the preparedness of the flow of job-seekers in the digital sector. Component 1 will include three subcomponents as follows:

Sub-component 1.1 - Digital skills training through private sector involvement

The project will support the establishment of the National Skills Council for ICT, whose mandate will include demand and supply assessments, national occupational standards, affiliation of service providers, accreditation of training curriculums, provision of online training courses and materials, national awareness activities, and monitoring and evaluation (M&E). The majority of the National Skills Council for ICT board members will come from the private sector and will include representation from key public sector stakeholders to ensure that the Council's mandate and activities are aligned with the demands of the future of work. The project will leverage the experience of the Indian National Skills Development Corporation to support the establishment of the Council. The potential convening power of the Council can represent a unique opportunity for private sector involvement in mainstreaming digital skills development. Large scale private-sector led initiatives, such as Amazon Web Services (AWS), Educate, or One Million Jordanian Coders, depict a strong appetite among tech giants in collaborating with universities and vocational institutes to build the regional future workforce by creating digital skills development programs.¹ The Council can facilitate model partnerships that build on these initiatives. The Council will also include in its mandate capacity building and advisory support to universities and the Khidmat Watan Program, which focuses on vocational and technical education, to ensure that mainstream digital skills training activities in the education system have enhanced market relevance. The Khidmat Watan Program will partner with the National Skills Council for ICT for the delivery of ICT training for underserved youth participating in the program.

The National Skills Council for ICT will manage a Digital Skills Training facility which will provide an immediate and agile solution to the skills gaps in both quantity and quality of digital skills. The facility will be established following global best practices to identify and rapidly respond to changing market demand; augment various sources of financing for digital skills trainings; allocate funds in accordance with market needs and national policies; build training systems and capacities and develop competitive training markets; and ensure inclusivity in access to training opportunities. This subcomponent will include supporting the most vulnerable youth (i.e. those living under the poverty line), women, and those with lower education outcomes by enabling their participation in online training courses and providing them with financial assistance to purchase / upgrade digital hard- and software, stipends for transportation, and childcare support. The facility will receive initial funding from the project and leverage private sector contributions in subsequent years. The project will include the following measures to ensure the financial sustainability of the training facility beyond the timeline of the project, these include:

¹ George Mason University (Mason) and Northern Virginia Community College (NOVA), in collaboration with AWS Educate, announced a Bachelor of Applied Science (BAS) pathway in cloud computing. <https://aws.amazon.com/blogs/publicsector/george-mason-university-and-northern-virginia-community-college-announce-the-regions-first-bachelors-degree-for-cloud-computing-with-aws-educate/>

Managed by the Crown Prince Foundation, the One Million Jordanian Coders initiative, hosted in partnership with Microsoft, Udacity, Facebook and Bayt.com, includes the launch of an online platform that offers free training courses for young people in Jordan interested in developing their digital skills across different domains.

- A gradual fee structure that increases by the increase in sophistication of training topics, where entry level training will pay symbolic fees. Collected fees will provide revenues for the training facility.
- A decreasing pattern of financial support to the training facility, where bigger contributions will be provided in the first three years of operation and then public financing gradually phased-out in years four and five.
- Leveraging private sector contributions in an increasing pattern over the duration of the project, building on the efficiency of the facility operations and the high employability of graduates.

The training will ensure inclusion of women, Syrian refugees, and vulnerable youth, including those coming from the National Aid Fund (NAF) database across project components. The project will include the design and implementation of targeted outreach and awareness-raising activities to identify and motivate targeted beneficiaries to register for trainings and to support applicants with the application process. The activities will adopt a consistent and tailored approach for different categories of target beneficiaries and regions and will include gender-sensitive approaches (times, locations), while also engaging with families when appropriate.

Sub-component 1.2 – Enhance digital skills competencies for public school students

This sub-component will introduce quality computer science courses in public classrooms G7-12. The activities under this sub-component will aim to identify gaps in the existing information technology courses in schools, develop context-relevant digital skills learning assets, train teachers on the new courses and roll-out in a systematic way across G7-12 public classrooms. The MoE will be the counterpart for this sub-component and will seek partnerships with organizations active in the digital curricula space. The sub-component will leverage the recent MoE experience of rolling out similar specialized curricula, on financial literacy and entrepreneurship, in partnership with Injaz.²

This sub-component will adopt a focused approach to enhance digital skills among girls enrolled in G7-12. To raise awareness about the potential job opportunities offered in the tech sector in Jordan and to encourage more girls to seek employment opportunities in this sector, career advisory materials and training for school counsellors specifically targeting young women will be developed, and the teachers will be made aware of these resources as well. Furthermore, digital skills learning assets will be developed with a gender lens, such as including female role models, to ensure ICT curriculum and learning resources are inclusive. The ToRs for curriculum and learning assets development will emphasize this requirement.

Sub-component 1.3 - Provide working spaces in underserved communities through Tech Hubs

Support upgrading and equipping three to five technology hubs (Tech Hubs) at the sites of existing Vocational Training Institutes (VTIs) and recruit/partner with private operator(s) to manage them. Tech Hubs will act as a “for fee” venue for skilling programs, co-working spaces, ITO/BPO spaces, and networking spaces for trainers, entrepreneurs, freelancers, CSOs, and ITO businesses in nearby

² Injaz is an independent, nonprofit Jordanian organization, which was established in 2001. The organization has established a Skills Building Program (SBP) that targets students in grades 7 to 11 in Jordan’s public, UNRWA, and military schools and special education centers. SBP has rolled out entrepreneurship and financial literacy across public schools in 2016, so a similar approach would be followed in rolling out digital skills curriculum. Link: <http://injaz.org.jo/Pages/viewpage.aspx?pageID=127&NewID=1>

communities. The project will finance the upgrading, equipping, and managing of selected tech-hubs for three years. The project will select the locations of the tech-hubs to reinforce the hub and spoke approach by building on existing agglomerations, while providing opportunities for inclusion of underserved communities with a concentration of unemployed youth and women capable of working in the tech sector. The selection criteria and technical proposals for the Tech Hubs will factor in necessary design and delivery considerations to minimize constraints to women's participation, such as program timings, percentage of female staff, layout of the physical space, proximity to or availability of safe transport, and childcare. Targeted, gender-sensitive outreach activities will also be implemented to attract women entrepreneurs and freelancers to leverage these spaces, and specific activities will be developed such as women's mentorship programs and networks, whereby women would be matched with successful Jordan women entrepreneurs who would serve as role models, advisors and mentors. As it relates to construction activities, this component also provides an opportunity to mainstream climate change mitigation and adaptation into its development. The project team will advise the Government to include in the terms of reference for potential developers the review of energy efficient improvements, including using building techniques and materials that enable the reduction of energy consumption. For example, more efficient insulation will contribute to increased efficiency in air conditioning and heating. When available, improvements will also include energy efficient lighting, appliances and equipment. Additionally, where applicable, the designs will incorporate the use of revised codes that consider increased frequency of storms and/or flooding for enhanced resilience of built infrastructure.

Component 2: Support the expansion of digital sector and digital government services in Jordan

Component 2 comprises of interventions which aim to boost activity in the digital sector by supporting the expansion and access to business opportunities. This is achieved primarily through support of the digitization of government services, which is expected to boost demand for digital services in the domestic market, as well as through interventions that improve access to global markets and investment opportunities for digital entrepreneurs. The component also supports inclusive job opportunity creation through digital platforms and the gig economy by facilitating access of women, youth and disadvantaged communities to these platforms.

Sub-component 2.1 - Support the expansion and access to markets for digital firms and digital platforms

a- Expansion and access to markets for digital firms: This sub-component will provide incentive packages to support the growth plans of ITO/BPO businesses in underserved communities, to help build and scale their activities and generate local job opportunities. The project will provide incentives in tranches, following a result-based model against overall jobs created. This sub-component is designed to spur the development of the digital sector in proximate cities and areas with minimum levels of agglomeration, which may not otherwise benefit from this sector's growth. The model will specifically seek to incentivize female employment through, for example, the provision of higher incentives for employers attracting and retaining women, and the selection criteria of the digital firms could favor those that include having internal policies that would be attractive to women (e.g. flexible working arrangements). This sub-component will also support expansion of digital firms into new markets, by financing business development and outreach activities to building linkages between Jordanian digital firms (including ITO/BPO firms and digital entrepreneurs) and potential buyers and investors in regional/global markets. This sub-component will also finance outreach and linkages with domestic digital firms, particularly small and women-owned and managed firms, to support their ability to access procurement opportunities

emerging from the development of e-government services under sub-component 2.2.

b- Growth and adoption of the gig economy. This sub-component aims at providing access to income opportunities in various tech and non-tech economic activities for individuals in the gig economy. The project will seek to increase the adoption of platforms by supporting CSOs in training individuals to access and offer their services on digital platforms and by conducting market outreach and awareness building, with a focus on underserved communities, the inclusion of women of those coming from poor households (NAF-beneficiaries), and refugees. The sectors served by these platforms would also be selected with the intention of ensuring that they prioritized sectors in which women and Syrian refugees are active and may include digital platforms for care, maintenance and home improvement, personal tech support, and other personal services. Outreach activities will be designed and implemented to ensure women are aware, trained and connected to these platforms. The content of the trainings could reflect the specific issues that require further exploration as identified by women beneficiaries in the needs assessment. The sub-component will support Civil Society Organizations (CSOs) activities to adopt technology means, including online freelancing, ITO-BPO services, marketplace platform adoption, and job matching and networking to support vulnerable youth and poor areas where the CSOs have comparative advantage due to the limited presence of private/public service providers. The project will cover up to 80 percent of the costs associated with providing services to individuals by CSOs. The project will provide funding in tranches, following an output/performance-based model that validates the number of beneficiaries engaged, and the proportion of female beneficiaries. CSOs may leverage the digital skills supply component and the shared spaces provided through the Tech Hubs.

Sub-component 2.2 - Support Digital Transformation of Service Delivery to Citizens and Businesses

Building on the Government's commitment to advance the e-Government agenda, this subcomponent supports activities designed to improve access to and quality of selected e-Government services. In addition to improving quality and cost efficiency of service, the GoJ's commitment to adopt a private sector-based delivery model for government e-services is expected to create business opportunities that provide an impetus for employment growth in the digital sector. The GoJ aims to source the development, maintenance, and in some cases, delivery of government e-services through the private sector, including domestic SMEs. The private sector is expected to play a key role in providing know how and infrastructure to support e-Governance; for example, in the development of Application Program Interfaces (APIs) that can be re-used and modified to advance e-service migration at a faster pace and lower cost. Enabling digital payments (see Sub-component 2.3) will enhance functionality of key services, allowing payments to go both ways, between persons and government (P2G), and government to persons (G2P). This additional functionality increases the sophistication of services (e.g. services can be accessed, paid for and delivered electronically) and can increase effectiveness and transparency of service delivery.

The GoJ sees a significant role for the private sector to contribute under this project, including re-engineering and digitizing key services including those provided by the Ministry of Civil Status, the Ministry of Interior, Ministry of Social Insurance, Ministry of Health and the Jordan Investment Commission. Support will be targeted to service re-engineering and automation of business processes of services identified by these key ministries and planned for digitization. The preliminary list of services includes those that were identified through a prioritization exercise based on citizen demand and alignment to GoJ priorities. Under the project, an assessment of the preliminary list of services will be undertaken to ensure the services digitized are of high value to citizens and businesses. They will be assessed and prioritized for digitization based on criteria such as number of annual transactions (demand); services targeting different

economic groups (e.g. women, the elderly, unemployed, refugees); administrative burden and efficiency gains (number of visits and documents required); and application of G2P payments for transactions. Once finalized, the project will support digitization of these services and enhance line ministries' capabilities to deliver services.

In addition to the service re-engineering and automation, the project will support access to services through the development of a unified mobile application, increased capacity to deliver e-services through upgrading and extending the functionalities of the interoperability platform, the government cloud, database security, the government's digital archiving systems, and Public Key Infrastructure (PKI); and improved monitoring and data driven decision making through the development of decision support system for business intelligence. These activities will provide significant opportunity for private sector participation such as development of e-services, provision of service infrastructure, hardware and software, and technical support and maintenance of the integrated system. Additional activities will focus on strengthening the regulatory framework to enable e-services (e-signature, e-transaction, data exchange, authentication of e-documents, and interface with the national digital ID system) and ensure responsible data use and data protection and privacy surrounding online delivery mechanisms; change management, performance monitoring, and communications and outreach to sensitize government actors and the public on ongoing reforms and anticipated results.

Given the need for significant inter-institutional communication and coordination to achieve the digital transformation, this sub-component will support activities to strengthen MoDEE's convening and advocacy capacities to lead e-Government reforms, This sub-component will also finance the recruitment of a Digital Transformation Team comprised of full-time consultants under MoDEE to provide long-term technical expertise to implement the e-Government program, including specialists in business process re-engineering, digital payments, mobile applications, API design, and other skills to provide quality assurance of private sector deliverables.

Sub-component 2.3 - Support digitization of payments³

This sub-component supports the government commitment to advance penetration of digital payments in Jordan supporting e-payments for all applicable government services. Jordan has a well-developed payments system infrastructure with 100% GSM coverage, mobile subscriptions above 150% and smartphone penetration of 85%. Moreover, CBJ has created an enabling regulatory and policy environment to overcome challenges faced in the sector. However, there is a need to expand agent networks and strengthen the business case to increase take-up and usage of Digital Financial Services DFS and expanding digitization of government payments can contribute to this.

The key activities under this sub-component will support e-payment linkages for selected Government services wherever relevant. For example, the project will support the Ministry of Health (MoH), Ministry of Transport (MT), Ministry of Finance (MoF) and Income and Sales Tax Department (ISTD) in enhancing their internal payment systems and processes as part of their introduction of e-services. Key activities will include technical assistance in: (i) developing an overarching government payments architecture and roadmap; (ii) support establishing a coordinated implementation framework between ministries including with CBJ and JOPACC through a dedicated project management structure responsible for overseeing,

³ Government payments constitute an important component of the overall payment system. These payments are central to the functioning of the Government in terms of revenue collection, public sector salary payments, government led investment programs and finally social benefit transfers. Depending on the Government (G) being the payer or payee and the counterpart – which could be natural persons (P) or businesses (B)– the payments can be classified as G2P, P2G, B2G, and G2B.

aligning, prioritization, implementation of different digitization of Government payments projects, and sequencing their execution based on their dependencies. CBJ and JOPACC act as advisory arms, reviewing the business process (payments) and operations to this proposed structure that will drive the change and in coordination with private sector. This will build on the current digital transformation team at MODEE along with representatives from different relative ministries, and CBJ; (iii) developing a set of rules, policies, and procedures that ascertain completing projects within scope, time and cost (iii) establishing and implementing a comprehensive change management program for Government payments; and (iv) regulatory changes to support e-KYC and KYC registry.

Component 3: Project Management and Implementation Support

Component 3 will support project management and implementation and disbursements will be made against eligible expenditures. A PMU will be set up in the MoDEE which will include representatives from MoL and MoE. The PMU (within MoDEE) will have the overall fiduciary responsibility for project implementation and ensure activities are executed in accordance with the Program Operational Manual (POM). It will have the overall responsibility for the monitoring and evaluation of program activities, as well as designing and implementing outreach activities specifically targeting women. The PMU will enter into contract agreements with the identified executing agency for specific activities. T

The following chart describes the project components and the respective results chain:

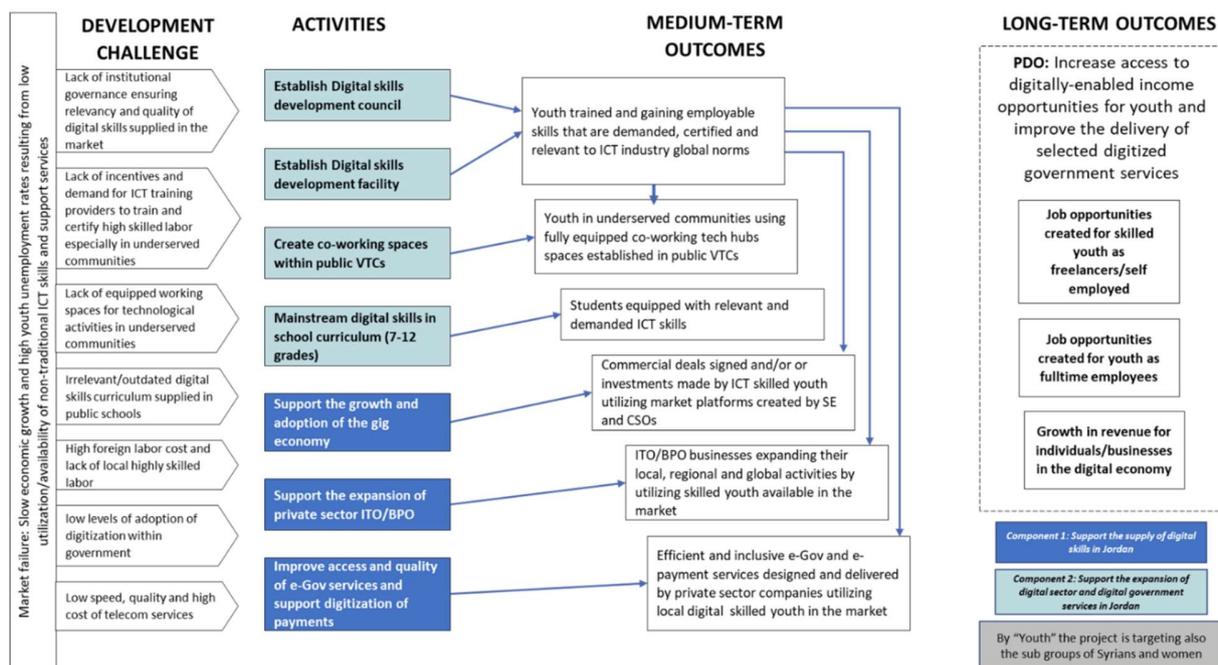


FIGURE 1 - PROJECT RESULTS CHAIN

Project Beneficiaries

The Project proposes the following three primary groups of “Targeted Beneficiaries” including individual beneficiaries; firms and CSOs; and government agencies:

- i. *Individual beneficiaries:* the expected number and profile of beneficiaries from activities implemented under various components are provided below:

- a. The targeted number of individuals reporting income opportunities is 10,000 individuals of whom 30% are female and 15% Syrian refugees.
- b. under subcomponent 1.1, implemented trainings will target: (i) 15,000 trainees will benefit from the training facility of whom 20% Syrian refugees, out of the remaining, 80% Jordanians will be youth aged 18-34 of which at least 40% will be women; (ii) 15,000 Jordanian trainees of whom 80% will be youth aged 18-34 and at least 40% will be women will benefit from ICT-related training under the National Service Program (Khidmat Watan);
- c. under Subcomponent 1.2, about 300,000 Jordanian school students grades 7-12, of whom 50% are female and 6% are Syrian Refugees will be targeted;
- d. under Subcomponent 1.3, 12,000 beneficiaries will benefit from the tech-hubs, of whom 40% will be female and 15% will be Syrian refugees;
- e. under Subcomponent 2.2, 2,500 Jordanian beneficiaries including 30% females, will be targeted under the expansion of digital firms. In addition, 2,000 individuals, including 50% female and 15% Syrians will benefit from digital skilling initiative stemming from the technology adoption by CSOs
- f. under subcomponent 2.3, 6,000 with 40% female and 15% Syrian refugees will benefit from access to and services provided by digital platforms.

These groups will benefit from activities in Component 1 including digital skills training programs, digital skills courses in public schools and income-generation opportunities created through Component 2.

- ii. *Firms (including digital platforms) and Civil Society Organization (CSOs)*: This group will benefit from activities in Component 2, specifically: accessing financial packages provided by the project that would enable firms and CSOs to create economic opportunities and jobs as well as non-financial services to increase access to markets. Selection criteria will be developed to ensure inclusion of poor and vulnerable, women-owned firms, as well as Syrian refugees will be given a preference to benefit from these opportunities. The project will support the expansion plans of up to 20 private firms and up to 15 CSOs.
- iii. *Government agencies*: Component 2 will target line ministries and agencies that are responsible for delivery of the selected government services and who will benefit from service reengineering, digitization, and aligning institutional capabilities to the new model of services delivery. Jordanian citizens and businesses that are recipients of automated services and government to person payments will benefit from these enhanced services.

Syrian refugees are expected to benefit from the following specific activities supported by the proposed project.

Women. Across all parts of the proposed project, activities and interventions have been designed in a way that addresses the barriers facing women in the Jordanian labor market. The proposed Project has been designed to (a) address barriers preventing access of women to economic opportunities in the digital sector; (b) identify and implement specific activities aimed to incentivize skills building and employment opportunities for women; and, (c) ensure that project implementation processes incorporate, address and support the activities aimed to increase women's economic opportunities. It will ensure close coordination with a "whole of government" approach to leverage complementarities and synergies and avoid duplication of efforts.

3. Digital Economy

3.1 Jordan ICT sector – overview

Jordan's information and communications technology (ICT) sector is one of the developed in the region, bolstered by 17 years of liberalization reforms (launched in 1999), and concurrent adoption of progressive and industry-friendly ICT development policies, not to mention a young, well-educated and tech savvy consumers. The sector is a major economic contributor, recording dramatic annual growth rates since 2000 with mobile penetration and internet usage have also risen sharply.

The Ministry of Information and Communications Technology (MoICT), now the Ministry of Digital Economy and Entrepreneurship (MoDEE), and the Telecommunications Regulatory Commission (TRC) are the main government bodies overseeing ICT development. The MoICT is in charge of developing sector policies and legislation, increasing investment in the IT and postal sectors, and delivering the government's national broadband network (NBN), as well as creating and supporting deployment of e-government services. The TRC, which was formed under Telecommunications Law No. 13 of 1995, acts as an independent jurisdictional body responsible for regulating the telecom, ICT, as well as postal sectors. It is also responsible for overseeing mobile operators' licensing and spectrum allocation. Furthermore, and operating under the aegis of the MoICT, the National Information Technology Centre (NITC) was established in 2003, and acts as an executive authority for all public procurement of IT resources, including equipment, software, information, operations and human resources training.

The ICT sector in Jordan also saw the creation of the Information Technology Association of Jordan (Int@j), a membership-based ICT and IT Enabled Services (ITES) industry advocacy, support and networking association. Int@j plays an advocacy role, in the formation of national ICT strategies, data collection and industry lobbying.

In February 2017, the Int@j indicated that there were 600 active technology firms operating in Jordan, of which 300 are start-ups. The ICT sector represented 12% of GDP in 2017 according to the Department of Statistics. In its 2016 annual report, the TRC reported an average annual investment in the telecommunications sector of JD185m (\$261m) between 2012 and 2016, with a recent high of JD290m (\$409.1m) in 2015. ICT service exports in Jordan was reported at \$311 million in 2016, according to the World Bank collection of development indicators. Jordan's ICT market has undergone a rapid shift towards data service usage over traditional voice and SMS, supported by equally swift mobile broadband network expansion, which has had a large impact on internet usage since 2014. According to the ITA, estimated internet penetration stood at 85% by the end of 2017, up from 62.3% the previous year.

Jordan's mid- and long-term ICT development targets are encapsulated in the REACH2025 national ICT development and digitization strategy, which runs until 2025. This government initiative's vision is for Jordan to boast a digital economy that empowers people, sectors and businesses to raise productivity and ensure growth and prosperity, creating a highly attractive business destination for investments and international partnerships. REACH2025 action plan seeks to streamline the digital transformation across the entire Jordanian economy and move away from seeing ICT as an isolated sector, towards digitizing the entire economy with emphasis on niche markets and global value chains. The focus will initially be on early adopters in: Health, Energy and Clean Tech, Education, Finance, Transport, Communications and Security.

REACH2025 targets boosting ICT development to contribute an additional 3-4% to GDP, increasing sector revenues by between 25% and 30%, creating 130,000 to 150,000 new jobs and establishing between 5,000 and 7,000 new businesses active in the digital economy, as shown in the figure below.

The following is a breakdown of how the digital economy is expected to create those jobs:

1) scaling up existing new companies in key sectors, and 2) creating new companies or registering new branches (new entrants), in addition to the spill-over effect. The total job creation is the following:

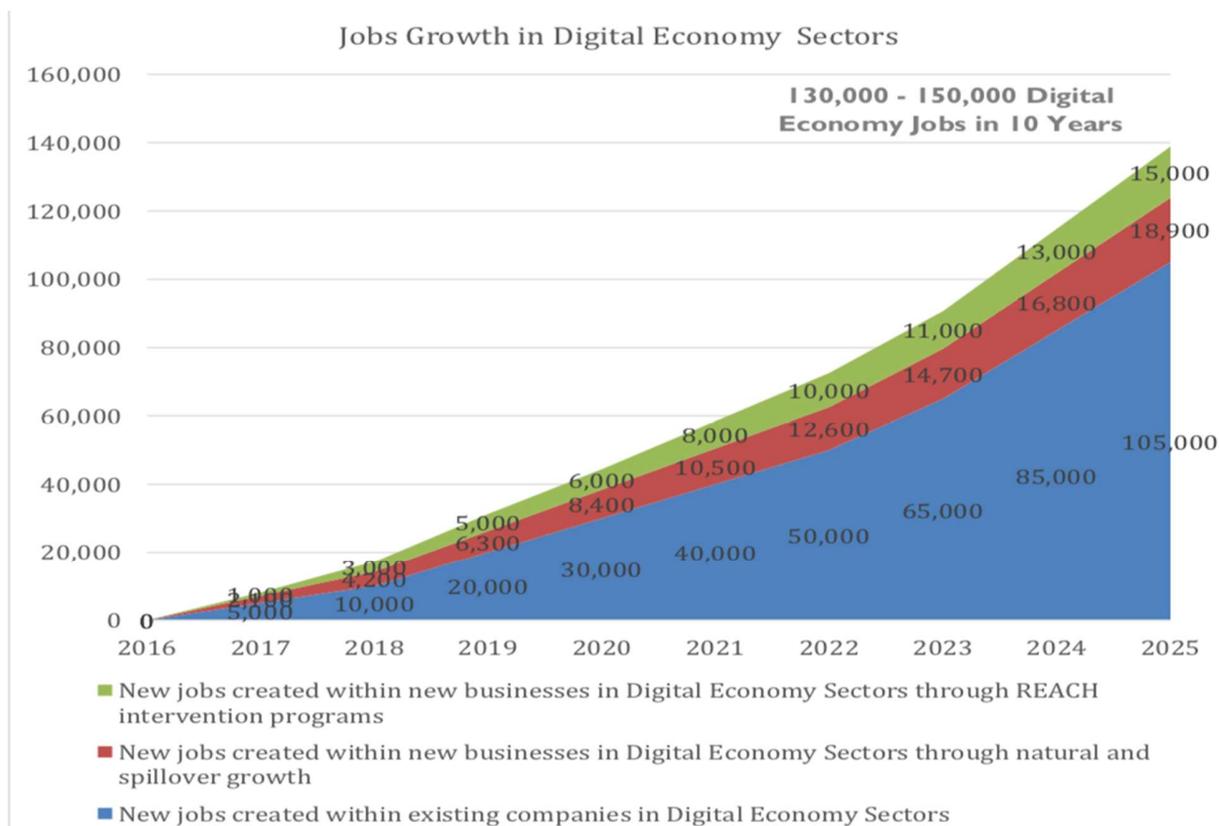
- the new jobs within existing companies within core & tech sector (105,000 jobs in 10 years)
- the jobs created in digital economy startups or spin offs outside of the acceleration programs (18,900 jobs in 10 years)
- the new jobs created by digital economy start-ups within the acceleration program (15,000 jobs in 10 years).
- This totals 138,900 jobs which means setting the political above goal of creating between 130,000 - 50,000 new jobs over a 10-year period.

Additionally, REACH2025 aims to support 12% annual expansion in the ICT sector over the period, as part of a broader effort to boost GDP growth to a yearly average of 5% through 2022, against an average of 2.5% between 2010 and 2016, with the World Bank forecasting this figure to stand at 2.3% in 2017.

On the economy wide level, the plan's core elements include smart specialization and growth, public sector innovation, start-up and entrepreneurship support, skills development, improvements to the business environment and the creation of smart digital infrastructure.

Expanding the application of e-government services is an important component of ICT growth as it supports improvements to the kingdom's business and investment climate - e-government services expanded rapidly over the previous decade, rising from 15 online services in 2003 to 125 in 2016.

Other e-government services have sought to eliminate red tape and reduce the time it takes to set up a company in the kingdom, in support of ongoing reforms aimed at improving Jordan's business climate, as well as new service platforms in the health care, education and transportation sectors.



3.2 Description of the Digital Economy

For dynamic, inclusive and safe digital economies to emerge, countries will need to follow a holistic approach to building strong foundations for allowing use cases to flourish across the different sectors (e-agriculture, e-health, e-government/GovTech applications...). Examining the experiences of successful digital economies, the five foundations that need to be in place are:

1. **Digital Infrastructure.** Digital infrastructure provides the way for people, businesses, and governments to get online, and link with local and global digital services—thus connecting them to the global digital economy. Broadly, digital infrastructure consists of connectivity (such as with high-speed internet, and internet exchange points), internet of things (such as with mobile devices, computers, sensors, voice-activated devices, geospatial instruments, machine to machine communications, vehicle to vehicle communications), and data repositories (such as with data centers and clouds). For digital economy, good connectivity given by internet or broadband is a critical foundation.
2. **Digital Platforms.** Digital platforms offer products and services, accessible through digital channels, such as mobile devices, computers, and internet, for all aspects of life. One foundational platform for the digital economy are digital ID systems and trust services. Digital ID systems and services such as electronic signatures, underpin trust in online transactions and create opportunities to innovate how products and services are delivered. Other foundational platforms include government-operated digital platforms that offer people-facing government services

(such as online facilities to pay taxes, renew a driver's license, validate a digital identity, etc.), share information (such as with open data or reusable public-sector data), and run back-office systems (such as by digitally managing government's accounting information, human resource information, etc.). Governments can stimulate usage of digital platforms by digitizing some of its own operations or processes, such as procurement, invoicing, or communications. Digital platforms enable producers and users to create value by interacting with each other, with network effects provided by users generating content, data and larger pools of buyers and sellers. Commercial firms also operate digital platforms to offer a growing array of products and services (such as social media, digital mapping, data analytics, digital commerce, digital education, digital health, streaming services, gamification, augmented virtual reality, ride-sharing applications, etc.). Global connectivity allows users to use services and access information regardless of geographic location, leading to global services, such as Google Search, Facebook, or Amazon Web Services.

3. **Digital Financial Services.** Transaction accounts enable individuals and businesses to conduct transactions electronically or online and open a pathway to a range of digital financial services in addition to digital payments, including credit, savings, and insurance. Access to affordable and appropriate digital financial services is critical for the participation of individuals and businesses in the digital economy. Firms can leverage digital financial services to more easily transact with their customers and suppliers, as well as to build digital credit histories and seek financing. Governments can use digital financial services to increase efficiency and accountability in various payment streams, including for the disbursement of social transfers and receipt of tax payments. Digital payments are often the entry point for digital financial services and provide the infrastructure or “rails” through which additional products and use-cases can be developed, as has been demonstrated by the evolution of M-PESA in Kenya, and Alipay/Tenpay in China. A digital financial services ecosystem requires forward-looking and proportionate legal and regulatory frameworks (e.g., to allow market entry and innovation), robust financial infrastructures (e.g., national payment systems and credit reporting systems), and development and deployment of low-cost delivery channels (e.g., agents, point of sale devices, automated teller machines, mobile phones).
4. **Digital Entrepreneurship.** Digital entrepreneurship and innovation create an ecosystem to bring the digital economy to life—with new, growth-oriented ventures, and transformation of existing businesses—contributing to net employment growth and helping enhance competitiveness and productivity of an economy. Digital entrepreneurship offers new products and services, leverages new technologies and business models, and opens new markets. Vibrant digital entrepreneurship ecosystems encompass skill development (through, for example, business mentoring networks), ecosystem support infrastructure (such as accelerators, incubators, innovation hubs, and co-working spaces), and access to markets and early stage-financing (such as seed financing, venture capital), while they require a conducive and enabling business environment that motivates the creation and use of novel digital technologies.
5. **Digital Skills.** Economies require a digitally-savvy workforce in order to build robust digital economies and competitive markets. Digital skills constitute technology skills, together with business skills for building or running a start-up or enterprise. Greater digital literacy further enhances adoption and use of digital products and services amongst the larger population. Advanced digital skills to create local content and drive local solutions are needed to ensure an

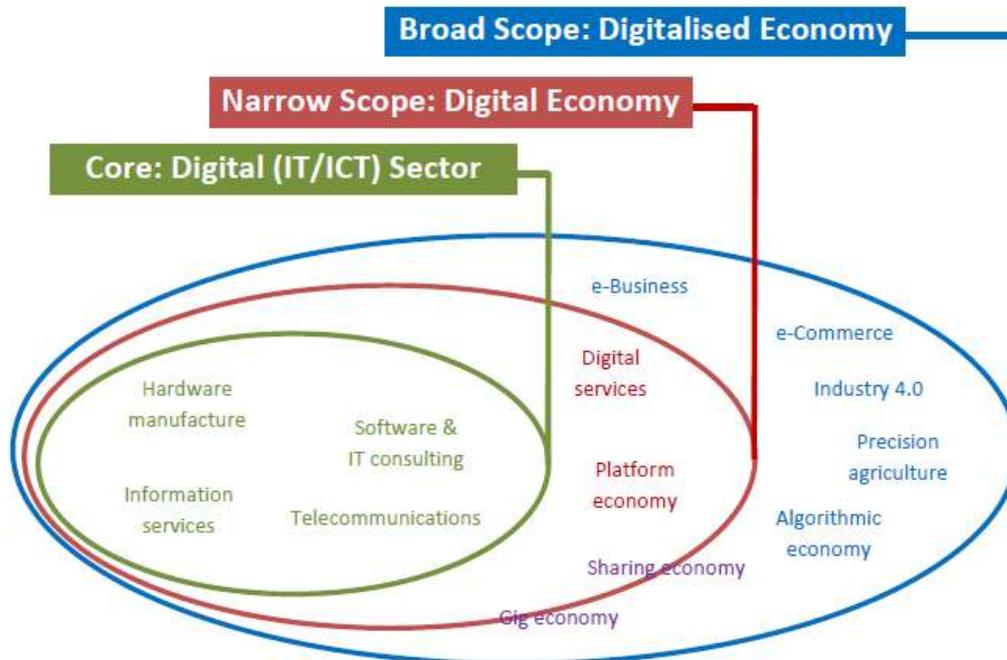
inclusive digital economy where a country is not only on the consumer side of the Digital revolution but also plays an important role in producing technology.

All five foundations of the digital economy rely on a robust legal and regulatory framework that fosters competition. The foundational elements of digital economy have some common themes. All areas of digital economy require effective competition. Firms operating within the digital economy – whether to offer digital connectivity, payment solutions, or digital platforms – require a level playing field. Free market forces can help drive down prices and ramp up usage. At the same time, all aspects of the digital economy need to be inclusive, giving equal opportunity to men and women, and to the disadvantaged. Data shows that the digital economy, mobile money in particular, can help reduce the gender divide. With a growing digital economy, the role and importance of information and cybersecurity also increases, adding security functions to protect critical information and infrastructure whether it is for digital platforms, financial services, transport, or energy. The privacy of people’s information across sectors similarly requires robust safeguards, in particular data protection and privacy law. Additional areas, including taxation, trade, and intellectual property rights, are important for a digital economy, and depend on the development maturity and needs of the country. Strengthened capacity of leaders, institutions, policies and regulations will be essential in the context of a digital market.

Jordan committed on June 29, 2019, to digitally transform and laid out its roadmap to support integration into the rapidly evolving global digital economy.

The following is what the Government of Jordan committed to:

The Government of Jordan (GOJ) is committed to advancing the digital economy as strategic growth sector for the Kingdom. On digital infrastructure, the GOJ commits to further developing access to internet broadband to reach 100% penetration rate by 2021. As part of that, the GOJ is opening the National Broadband Network (7,000 kilometers of fiber) for Public Private Partnership, allowing affordable fiber broadband to 1.3 million households around Jordan. On digital payments, the GOJ commits to increasing country-level cashless payments from 33 to 50% by 2020 and to digitizing 80% of government to citizens payments by 2021. On developing digital skills, the GOJ will launch a national skills development initiative to train 35,000 people on the 21st century skills and mainstreaming digital skills in public schools to train 300 thousand by 2022. To enable a friendly business environment for entrepreneurs, the GOJ is committed to launching a regulatory reform process in 2019, following a participatory approach with ecosystem representatives. To complete automation of Government services, the GOJ commits to automate key services by 2021. Building on the recent transformations of the Ministry of ICT to Ministry of Digital Economy and Entrepreneurship, the GOJ will launch its digital transformation action plan in partnership with the ecosystem by end of 2019.



It should be noted that the economic activities of the ICT sector in Jordan have been divided according to the following:

- Activity of manufacturing industries: manufacturing of computers and electronic and optical products.
- Wholesale and retail trade and computer parts shops.
- Other service activities include: computer repair shops and ancillary equipment

Distribution of ICT Establishments in Jordan

According to the DoS survey conducted in 2017, the number of operating ICT establishments reached 6876 entities distributed by 68% in the mid region, 25% in the northern region and 7% in the southern region. With regards to the Distribution of Establishments in the ICT Sector by Establishment Size and Region, Based on the results of the survey, enterprises in the ICT sector can be classified into three main groups: Small-scale enterprises (1-5 workers), which are spread widely in all regions of the Kingdom (94%), followed by large-sized enterprises (11 workers and more) and by (4%) and then medium-sized enterprises (6-10 workers). It is noted that the vast majority of facilities in the north and south are small and as follows:

Distribution of Establishments in the ICT Sector by Establishment Size and Region

Size	Mid Region	Northern Region	Southern Region	Total
Small	4,249	1,728	499	6,476
Medium	143	5	4	152
Large	244	4	0	248
Total	4,636	1,737	503	6,876

Source: DoS

Distribution of ICT Establishments by Region	
Central Region	4,636
Amman	3,094
Zarqa	1,039
Balqa	338
Madaba	165
Northern Region	1,737
Irbid	1,134
Mafraq	298
Jerash	165
Ajloun	140
Southern Region	503
Karak	211
Tafileh	73
Maan	71
Aqaba	148
Total	6,876

Source: DoS, 2018

Distribution of ICT Employees by Occupation

The profession of programmer (7.3%), ICT sales specialists (6.5%), service managers (4.4%), advertising and marketing specialists (3.4%), and electronic / computer technician (2.8%) are the occupied careers in the ICT sector.

In the Central Region, ICT Sales / salesman/Vendor, programmer, advertising specialist, and communications service managers were the most occupied posts, while in the Northern Territory salesman / vendor/other, electronic / computer technician, computer engineer, programmer, and electronic equipment / Installation, maintenance, and electronic phones are the most prevalent occupations in the sector. In the Southern region, Sales/ vendor / other occupations, electronic / computer technician, programmer, telecommunication service managers, call center vendors, and electronic telephones have been the most occupied.

3.3 Digital connectivity

Jordan's adoption of mobile service and internet is far above the average of the developing countries while the number of telephone subscriptions exceeds the number of residents, whereas in the previous three months more than half of the population used the internet whereas both indicators are proliferating at a rapid rate. Despite extensive digital connectivity, there is a marked gender gap. Women are 21% less likely to own a mobile phone than males and 19% less likely to do so in urban regions and 74 percent of female SIM owners reported not registering their SIM in their own name (compared to 40% of males); The result is that females are less likely to have unrestricted access to jobs on internet platforms. (GSMA, 2016).

Refugees are 50 % less likely to have an internet-enabled mobile phone than the general population and 29% of refugee households do not have a mobile phone at all. However, depending on the context, refugees may be highly connected, with 90% of refugees in urban areas covered by 3G networks (GSMA, 2017).

There is a considerable disparity between urban and rural refugees, with no connectivity at all for 20% of refugees residing in rural regions. Even when refugees are in regions covered by mobile networks, cost is an important hindrance to becoming or remaining connected: UNHCR study revealed that refugees spend 10-20% of their cash distributions on remaining connected, giving it priority over many other important needs such as clothing and health care (UNHCR, 2016).

Camp-based refugees encounter important additional barriers to internet access. While they may sometimes have access to an internet connection (usually through NGO offices), the speed is so slow that it is virtually inaccessible in practice (ODI, 2018).

3.4 Digital Skills

Although the country is well-known of the growing numbers of graduates in computer science, math and engineering fields, Jordan is ill-equipped with specialized skills to thrive in a digital economy. Existing talents in the market are considered raw, unprepared for fast growing technologies, and may hinder Jordan's ability to benefit from the opportunities offered by disruptive technologies. About half Jordanian entrepreneurs (48%) still perceive finding technical talent an obstacle in the local market. Results of the first Human Capital Index showed an average result for Jordan (0.56), which is around the global average of 0.57 points, mostly driven by low quality of education outcomes. This is aligned with the findings of a 2016 Labor Market Study conducted by the Jordanian ICT Association, Intaj. The study revealed five core weaknesses underlying the skills mismatch: (1) an outdated university curriculum, (2) lack of soft skills, (3) lack of awareness and experience with global technology trends, (4) little to no practical hands-on experience, and (5) brain drain to neighboring countries. As a result, only 1,700 graduates out of 8,000 yearly graduates from technology related disciplines (21%1 percent) work in their related fields. Innovative rapid skills enhancement models have been emerging to train a few hundreds of graduates every year on skills for future jobs and their preliminary results appear promising. These models include ReBootKamp (RbK), Al-Hussein Technical University (HTU), Luminous and others. Scaling up these models in a sustainable manner remains a challenge but also presents an opportunity for development.

3.5 Private Sector

3.5.1 Financing

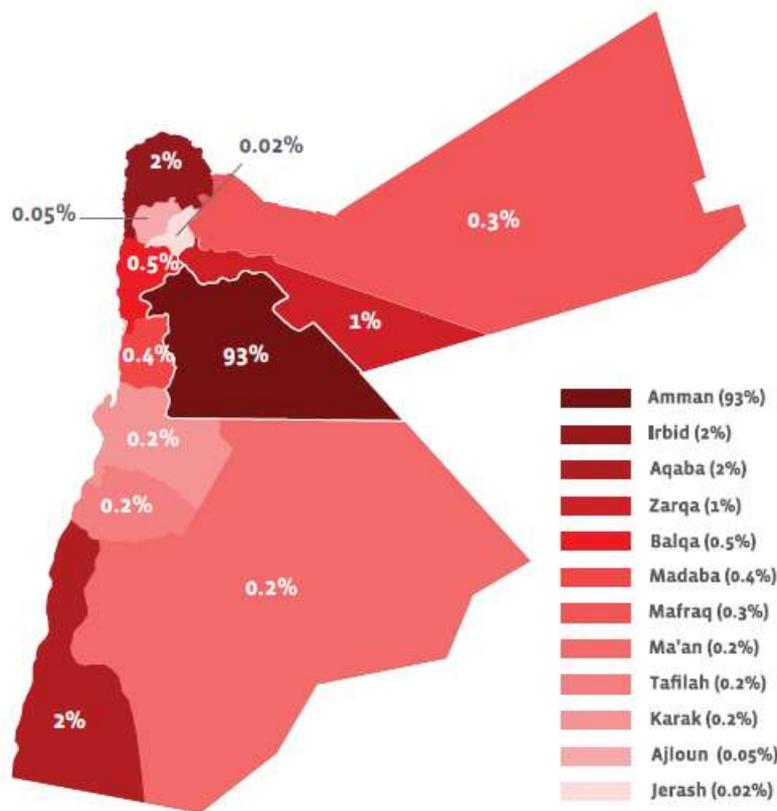
Financing is crucial for private businesses, with different types of financing needed based on the stage of maturity of the firm. Access to growth finance continues to appear as a major obstacle facing businesses in Jordan, which clearly hinders business growth in the region. Financing is crucial for private businesses, with different types of financing needed based on the stage of maturity of the firm. In addition to low access to bank lending, startups and SMEs also have limited access to venture capital. The ratio of VC investments to GDP stays below 0.1% in Jordan.

According to the World Bank survey of January 2019, Jordanian entrepreneurs perceived access to venture capital funding as the most difficult (66%), followed by access to seed funding/ grants (65%), and then access to angle capital financing (60%). The growth stage financing market is still nascent in Jordan. Recent efforts by the Government to provide financing throughout the Innovative Startup and SME Fund (ISSF)

are positive to partially bridge the financing gap are positive, with the need to secure lead investors. Jordanian entrepreneurs' outreach to regional and global VCs is limited to individual efforts, which poses a need to support access to market for entrepreneur in orders, to reach out to potential investors at different stages of entrepreneurs' growth.

3.5.2 Geography

Most of the development of ICT-related enterprises takes place in Amman. Outside Amman, there are confined activities that limit possible opportunities for creating financial, social and environmental impacts at the domestic level.



Source: GIZ, 2019

3.6 Gig Economy in Jordan

The gig economy relates to labor market activities that are coordinated through mobile platforms, bringing together more and more employees and buyers of their services locally and worldwide. Companies operating these platforms act as intermediaries, enabling buyers to order timed and monetized tasks from an available worker, usually taking a fee or commission upon completion of the service while workers take on specific 'gigs' without any guarantee of future business continuation. Gig economy businesses invariably classify workers as 'independent contractors,' rather than staff, limiting their access to labor rights and protections.

The gig economy platform business model can be split into 'crowdwork' and 'on-demand' job:

- 1 Crowdwork relates to assignments ordered and performed via the web. Service buyers advertise particular assignments on platforms that can then match anywhere in the globe to suitably qualified crowdworkers. In this model, there is rare face-to-face interaction between crowdsourcers and crowdworkers.
- 2 On-demand work relates to tasks performed locally with physical proximity to the service buyer and supplier. Typically, these tasks are organized via mobile platforms by enterprises which set conditions of service (including charges and minimum quality of service norms) and play a role in selecting and managing workers (De Stefano, 2016).

Due to its newness as well as large concentration in developed countries, gig economy in Jordan lacks the comprehensive data on the subject, even as to its size, demographics and geographic distribution. Crowdwork originating in Jordan remains extremely nascent, as its service purchasers posting less than 0.03% of the global online vacancies – compared with 52% in the United States, 6.3% in the United Kingdom, and 5.9% in India (ODI, 2018). Job seekers originating from Jordan seem to be signing up to various platforms, offering services including translation, web design, copy editing / writing, Data processing (including tagging pictures and other artificial intelligence tasks), database Development, and other areas such as interior design. Numbers of registrants are very small, but they demonstrate that a tiny proportion of the total registered have gotten tasks, a comparatively tiny proportion of which seems to be female knowing that those platforms don't indicate the gender unless the registrant reveals it. Same applies on local on demand platforms (ODI, 2018).

3.6.1 gig Economy in Jordan: Legal Aspect

Globally, gig economy workers, including in Jordan, are usually employed under what platforms describe as 'independent contractors' provisions, meaning workers are classified as self-employed by platform enterprises. Under these provisions, employees are liable for handling their own legal affairs, including work permits or registration as an independent entity, as requested, and paying income taxes. This also implies that many gig economy workers do not benefit from the labor rights and protections that a normal relationship of jobs entails.

3.6.2 The feasibility of gig work for Syrian refugees in Jordan

Gig economy work has characteristics that are well suited to Syrian women refugees' labor market preferences – particularly home-based job alternatives – and can be viewed as a sensible fit considering the legal, practical and cultural constraints on the capacity of women refugees to engage in job (Barbelet and Wake, 2017). The potential of the gig economy to provide work to Syrian women refugees lies largely in localised on-demand transactions rather than crowdworking, given their background and skills.

Crowdwork: only a small minority of refugee females are likely to be able to access standard crowdwork types – those with at least secondary schooling, English skills that allow them to access the worldwide English-speaking platforms that give the greatest amount of possibilities, frequent digital connectivity, and generally computer access to the job. According to ODI report (2018), more than 8 in 10 refugee women and men have not obtained even a secondary education, few refugees are proficient in English and that most refugees have intermittent internet access at best. Crowdworking may become a more viable chance for refugees presently in school once they join the labor market ; it may be worth investing

in improving the abilities of today's teenagers so that they may have the choice of taking on different kinds of crowdworking in the future.

On-Demand work: the on-demand sub-economy of gig appears to have many elements that could allow refugees from Syrian females to find job. First, the use of mobile technology enables to overcome several obstacles to entry into remunerated activity, particularly in client approach; Second, the on-demand industry offers a market for certain kinds of home-based microworks in which Syrian females are already engaged (and where females are concentrated, which is particularly crucial considering the standards of what is acceptable to females at work); Third, gig work could give more flexibility than a fixed-hour standard job, as well as the capacity to log hours and income and be compensated instantly upon completion of the assignment.

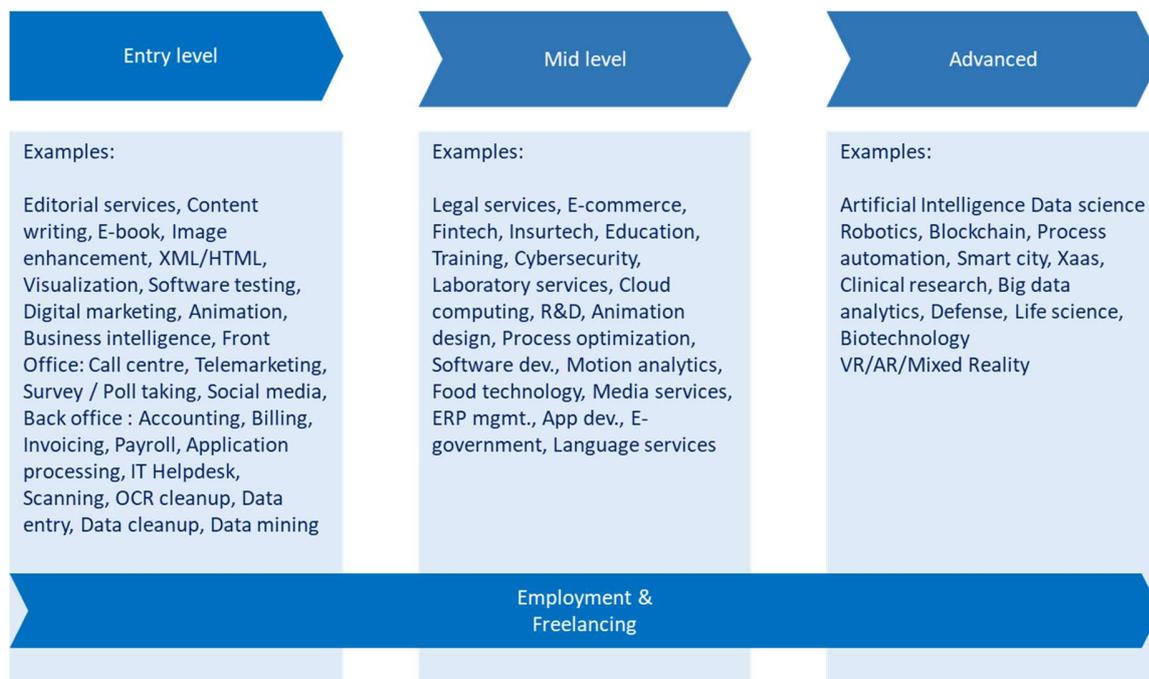
Integration of syrian refugees faces several obstacles that are related to regulatory, access to internet and market size; including the lack of clarity about work permits related to gig , access and network coverage and levels of digital literacy and the size of gig market in terms of products and services offered (ODI, 2018).

3.7 BPO/ITO in Jordan:

Definition of BPO: Business process outsourcing (BPO) is the contracting of non-primary business activities and functions to a third-party provider. BPO services include payroll, human resources (HR), accounting and customer/call center relations.

Definition of ITO: Information Technology Outsourcing (ITO) is the use of external service providers to effectively deliver IT-enabled business process, application service and infrastructure solutions for business outcomes.

The following shows a map of the tech-enabled services value chain including employment and freelancing jobs.



ITO has been a business reality for decades transforming from a mere trend to a strategic necessity for enterprises worldwide. Despite the difficulties, ITO can provide huge benefits in terms of productivity, prices, profits and wages—an irresistible combination in a highly competitive world. A natural evolution of how the global marketplace operates today, ITO is on the way to becoming a mainstream business. Proximity is increasingly becoming a factor in location decisions as companies seek solutions to time zone differences, cultural issues, and operational challenges. The decline of mega outsourcing deals in favor of lower-value deals has opened a larger segment of the market to smaller and niche providers based in non-traditional locations.

A recent report conducted by Technavio, a leading global technology research and advisory company, indicates that the Global ITO market will grow at a compound annual growth rate (CAGR) of 4.42% during the period 2018-2022. It accounted for \$314.92 billion in 2015 and is expected to reach \$481.37 billion by 2022. Improved company focus, gaining access to exceptional capabilities and reduced costs are some of the major factors driving the market.

The report segments the global ITO market into the following end-users: government, Banking, Financial Services and Insurance (BFSI), telecommunications, energy and utilities, manufacturing, healthcare, retail, and media and entertainment. It segments key regions into the Americas, APAC, and EMEA. Of the eight major end-users, the government segment held the largest market share in 2017, accounting for nearly 35% of the market. The Americas was the leading region for the global IT outsourcing market in 2017, accounting for a market share of nearly 50%.

Jordan has a rapidly growing call center industry which generated revenues of 6.97 million in 2011 around 92% of this was accounted for by exports. Call centers, relatively new sector, is continuing to expand quickly due Regional economic situation which will likely bring opportunities to call center companies as outsourcing can reduce costs and improve quality (Oxford Business Group, 2013)

Previously firms were investing in building their own infrastructure but now they are outsourcing to avoid the huge initial investments. Telecom firms are among the key clients. Jordan has a significant advantage of an exporter of call center services in the region because of the reason that local accent and colloquial spoken Arabic are closer to those in the Gulf—the main markets in the Arabic speaking world (Oxford Business Group, 2013)

The industry is also competitive in other aspects for example Egypt entered the BPO sector before Jordan has a much larger population and is a slightly cheaper but Jordan is very competitive given the availability of the skilled labor, good quality technology and infrastructure and a fully liberalized Telecom Market that allows for services such as VoIP.

Recruitment of skilled job seekers for Arab speaking posts, which accounts for 70% of the firm operations, is not an issue but it can be difficult to find staff for English-speaking posts so BPOs give additional language training to candidates recruited but BPOs seek candidates who are already in a good level of English which can be difficult to find, otherwise, training costs would be a hindrance (Oxford Business Group, 2013)

Jordan enjoys a unique blend of qualities making it one of the most attractive destinations for ITO and business process services globally. Global giants such as Cisco, Expedia, HP, Microsoft and Oracle amongst others have already established operations in Jordan and are benefitting from Jordan's strategic location

in the Middle East and its established free trade agreements, which offer access to 1.5B customers in 161 countries

3.8 Government

- Ministry of Digital Economy and Entrepreneurship:

The MoDEE, established in May 2019, is mandated to promote and support the enhancement of a digital economy in Jordan through providing capacity building support to ICT graduates across Jordan, as well as through increasing investments in the ICT sector. The Ministry has various projects currently being implemented that aim to support its overarching objective. Of these project's is the Graduates Internship Program (GIP), which aims at supporting university graduates with ICT related degrees on soft skills, English language as well as necessary competencies outlined to them by the "demand side", mainly private sector companies, such as "Cybersecurity, C-Sharp, Oracle, etc..". Additionally, the Ministry also provides the youth of Jordan in governorates through providing them with the working space and technology needed in order to enhance their economic standing, these spaces are called "Knowledge Stations" and there are around 150 active stations across the Kingdom.

- Technical Skills Development Law 2019

The 2019 draft law for developing the vocational and technical skills referred from the government, has been approved in May of this year, not yet released to the public. The 2019 draft law for developing the vocational and technical skills aims at creating a comprehensive administrative and executive organizational structure for technical and vocational education and training. Such a system is necessary for drawing clear policies to develop the sector and sustain it by applying international practices in the field of training. The bill aims at increasing the participation of the private sector, civil community institutions, industry and trade chambers and the general union for labor association in developing vocational and technical education and training, as well as giving the sectors a national responsibility to identify priority areas of training and employment. The draft law also aims to institutionalize the licensing process of technical and vocational education and training, accredit curricula and training programs that accord with best international practices, as well as allow personnel to establish a national center to train trainers. As for the labor draft law, changes included amendments to keep pace with changes and developments in the labor market as well as address legal loopholes to reduce conflicts over rulings. The law organizes the use of non-Jordanian laborer's and offices that recruit non-Jordanians, stiffens penalties against violators and includes amendments to conform to the Law on the Rights of Persons with Disabilities. The bill grants employees more rights at the end of their service and connects compensation for arbitrary dismissal with a period of service. It also grants those working under a limited-period contract an end of service allowance.

- Technical Sectoral Skills Councils

Conduct media campaigns targeted toward employers to change stereotypes of female work. Create gender-specific curricula in E-TVET programs and apprenticeships, including management and leadership courses for women. Make facilities safe and accessible for people with disabilities, and pre-identify suitable job placements based on the nature of their disability. Entice youth to be interested in E-TVET programs, by educating them on labor market information and statistics. Encourage actors in the informal sector to become formalized, by formalizing training programs and businesses that are currently informal.

- ICT Skills Council:

This will be established as a result of sub-component 1.1: Support the establishment of the digital skills fund, which will operate and manage the council.

3.9 Civil Society Organizations

A variety of Civil Society Organizations play an active role in building capacity within the digital economy. Here are some of the key players:

- **The Information and Communications Technology Association of Jordan (int@j):** int@j, founded in 2000, is a membership-based ICT and IT Enabled Services (ITES) industry advocacy, support and networking association. int@j serves as the collective voice of the industry, advocating on behalf of its stakeholders and seeks to maximize the contribution of the ICT sector towards the national economy through providing members with the tools required to ensure continued growth and expansion.
- **Jordanian Computers Society (JCS):** JCS was established in 1986 for Developing the information and communication technology in Jordan, serving and reinforcing workers and companies in this field, especially with regard to professional, scientific, and technical issues, bridging the gap between the higher education institutions and the labor market, encouraging the composition, Arabization, scientific research and studies in this sector, cooperating with concerned local, regional and international entities to draw up standards for the profession.
- **The Jordanian Hashemite Fund for Human Development (JOHUD):** JOHUD recognizes the important role of Information and Communications Technologies (ICT) as a means of empowering communities. As such, JOHUD supports national efforts to reinforce ICT infrastructure and ensure that the majority of communities have access to internet at home, in schools, and in community centers.
- **Knowledge Stations to Bridge the Digital Divide:** JOHUD has established 24 knowledge stations within its Community Development Centers, to ensure that as many Jordanians as possible are empowered through greater access to ICT. With the help of the National Information Centre, each knowledge center has been provided with Internet access, helping those living in Jordan's most remote communities to learn how to utilize Internet resources and software packages. Efforts like these extend Internet access to women and children of all ages, thus promoting self-driven education and learning for all community members.
- **Computer Clubhouses to Nurture the Most Talented Students:** JOHUD has also created three excellent computer clubhouses, in Amman, Irbid, and Madaba. Each clubhouse is well-stocked with computing technology to help students learn a range of skills, from music production and graphic design, to robotics and coding. clubhouses are also partnered with a global clubhouse network, giving participants unique, special opportunities to interact with and learn from groups from around the world at conferences, gatherings, and online forums.
- **SHETECHS:** SHETECHS is a forum and a platform that aims to inspire and empower women in tech from various levels of the ICT sector through gathering influential female tech leaders with other females in the tech industry, as well as prospective females in the digital economy. success stories as well as challenges and proposed solutions are presented and discussed by many speakers and the audience. SHETECHS seeks to institutionalize work with all stakeholders in the private, public, academic and civil society sectors to increase women effective representation in the sector and

to contribute to the transformation into the digital economy under the Royal REACH initiative 2025.

3.9.1 Business Incubators

- **iPARK-Royal Scientific Society (Amman and Aqaba):** iPARK specializes in enabling and accelerating the growth of startup companies through its effective incubation facilities, globally recognized entrepreneurship programs, commercialization and intellectual property services, matchmaking opportunities with serious investors, and unique industry networking events. Through its range of programs, iPARK offers unique and comprehensive services that greatly increase the opportunities for success for technology startups through better access to markets, finance and talent. These services include, Incubation services, Intellectual property and commercialization service, entrepreneurship development and investment. iPARK has continuously helped companies become market leaders. Today, its graduate companies are collectively valued at over USD 50 million, generate millions of dollars in revenues, and provide thousands of high valued jobs.
- **The Tank-by Umniah,** aims to empower and increase the entrepreneurial capacities of Jordanian youth, and thereby strengthen the community, through exchanging innovative experiences and knowledge that leads to the creation of sustainable new businesses. Through the new partnership with TTI, since October 2017, The Tank offers a set of startup support services and ongoing assistance that growing businesses require.
- **Oasis500:** Oasis500 is one of the first accelerators and start-up development entities in Jordan focusing on the Tech and Creative Industry spaces, establishing itself as a champion in the innovation ecosystem. Oasis500, invested and supported over 147 start-ups to date. The incubator has extensive knowledge and experience in investments, incubation, and activities related to start-up development, in addition to a broad network of investors to connect entrepreneurs and start-ups to.
- **Shamal Start:** Shamal Start is one of the few incubators located in the Northern region of Jordan, that assesses start-ups in both Irbid and Mafraq. The Incubator is well equipped, and has state-of-the-art facilities and resources such as the first Digital Fabrication Lab. Shamal Start fosters and invests in entrepreneurs with cutting-edge ideas in manufacturing and service sector. Also, the incubator is strategically located in one of the developmental zones that falls under the “Rules of Origin” (RoO) scheme, which makes an easier access for domestic exports to the EU market.
- **DeZain:** DeZain is the only incubator in Jordan specialized in supporting product and fashion designers and start-ups. With such a focus on unique and innovative fashion and product design, DeZain offers access to many resources and experts in order to produce and prototype products. The accelerator follows a unique acceleration and investment process that is tailored to product and fashion designers needs and requirements.
- **Jordan University of Science and Technology-CEIP:** The Center of Excellence for Innovative Projects (CEIP) was established at Jordan University of Science and Technology to provide the appropriate, technical environment to support and sponsor innovators from both the university and local community. The center has a range of facilities and services to support and sponsor innovative people; develop their skills and innovativeness--starting from creating the initial product; passing on to the service model; and finally, the establishment and the commercial launch of small businesses. The Technical Incubator provides the necessary technical support to design and build prototypes of products and services. The Training Department develops the

personal, technical, and entrepreneurial skills of the innovators. The Marketing Department, on the other hand, promotes products and services; attracts customers and investors. The Technology Transfer Office, however, is largely concerned with the protection of intellectual property rights by documenting innovative ideas, registering patents, and managing them. The Center also sponsors and supports pioneering and creative initiatives that benefit the university and the local community; or contribute to solving social, economic, academic, and health problems.

3.9.2 Social Enterprises:

Jordan has neither a specific definition nor a dedicated legal status for "social enterprises" despite the increasing need of the country to support inclusive growth. There are several social enterprises operating in Jordan under incorrect legal statuses yet supporting social and inclusive growth. Through their wide networks, Social Enterprises in Jordan can take a key role in supporting capacity building and employability of vulnerable youth across the country, to earn a living and become active members in their communities.

3.10 Socioeconomic Profile of different targeted groups

The following section provides socioeconomic characteristics within the Youth target beneficiary group of the project. Disadvantaged or vulnerable refers to those who may be more likely to be adversely affected by the project impacts and/or may be more limited in their ability to take advantage of project benefits. For the purposes of the project, which targets youth between the ages of 18-34, disadvantaged groups include youth, women, people with disability, and Syrian refugees that are at higher risk of being subjected to discriminatory practices, owing to economic hardship or societal norms.

3.10.1 Poverty levels

The project will partner with the Jordan National Aid Fund (NAF), which possesses data on vulnerable households across all geographical locations in Jordan. The strategic process of extracting data on these vulnerable groups through NAF, specifically who the project will target will be as follows:

- 1- Request that NAF researches their database based on the following indicator:
 - a. Unemployed university graduates with ICT related degrees within NAF registered households
- 2- Provide, through the project budget, incentives to these graduates on subsidized transportation and subsidized wages to participate in project activities as well as provide economic empowerment
- 3- Once a sufficient list of youth with the above criteria is identified:
 - a. Engage with the individuals on the list through home-visits
 - b. Select individuals from this list and forward to relevant implementing stakeholders for further engagement in project activities

3.10.2 Education

Age, Education level and Geographic regions of the ICT workforce

According to a study by the NCHRD (2018), the number of employees in the ICT sector reached (25,924). The percentage of youth employed in the sector (15-24 years) did not exceed (13%), while 25 years and higher reached (87) %.

In terms of the educational qualifications of workers in general, the majority of working males have a bachelor's degree (51%) and about (21%) with secondary school. the majority of females, as well, have a Bachelor (83%), intermediate diploma (8%) and (4%) high school.

According to the same study, it is found that (61%) who have a bachelor's degree are working in the Central Region, followed by their secondary qualifications (16%), and in the North Region, the percentage of bachelors holders is (34%) High school holders (about 31%), and in the south, 36% have a bachelor's degree and about 31% have a secondary school.

On the geographical aspect, and according to the same study, it is found that (61%) who have a bachelor's degree are working in the Central Region, followed by their secondary qualifications (16%), and in the North Region, the percentage of bachelors holders is (34%) High school holders (about 31%), and in the south, 36% have a bachelor's degree and about 31% have a secondary school.

Distribution of Employees in the ICT Sector by Establishment Size, Region and Gender

Est. Size	Central Region			northern Region			Southern Region		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Small	7,053	202	7,256	2,632	17	2,649	806	10	816
Medium	856	205	1,061	22	2	35	25	0	25
Large	10,330	3,700	14,029	51	2	53	0	0	0

Source: Int@j Report, 2016; IT and ITES Industry statistics and year book

Furthermore, relating to the underserved youth and women in the Jordanian society and according to the Jordanian National Aid Fund (NAF), and as of 2018, it had 73,172 registered households, currently benefitting from the support that it provides. The eligibility criteria of NAF recurrent cash transfers are multifold. **First** the household has to fall within the targeted categories: families of orphans, single moms, disability of head of household, senior citizens, divorced women, head of household is either imprisoned or missing or just came out of jail. **Second**, the household does not have a capable provider (a son, brother or a father who gets a monthly income of a value that differs per category and defined by NAF in the relevant legislations). **Third**, the household monthly income has to be below the poverty line by JD45 or more per individual. The household monthly income is estimated by NAF using a complex formula that defines the income sources and adds them up based on certain percentages then deducts some costs (e.g. for income estimation father's income from regular employment is added to the estimated income in full, mother's income from regular employment at 80%, daughters' income is included if it's above double the poverty line, income of sons at 85% income from cattle if more than 10 heads). The income from regular employment is estimated by NAF. Deductions include 200 JOD for housing expenses and 100 JOD per child enrolled in higher education. **Fourth**, not all household members are eligible for transfers (although the transfer is paid for the household). Household members who are eligible for transfers are the parents, the sick, the elderly, children below 18, daughters above 18 if they are not married and sons between 18 and 24 if they are enrolled in education.

ICT in Primary and Secondary Schooling

An increasingly large part of the infrastructure in primary and secondary education in Jordan is technology based. Of all the schools in Jordan, about 99 percent have at least one computer. However, a survey conducted by MoICT, MOE, and the Jordan Education Initiative shows that of the 95,750 computers

installed in public, private and UNRWA schools an estimated 8,812 are not used. Around the country, 86 percent of school computers are connected to the internet; 54 percent of these internet connections are broadband-based, and 15 percent are wireless-based systems. Although these figures indicate high connectivity rates, there exists a significant gap in this technological involvement in education between rural and urban areas (Int@j, ICT & ITES Industry Statistics Yearbook, 2012). Around 95 percent of schools in cities are connected to the internet, compared to 74 percent of schools in rural areas. The difference in internet usage between rural and urban areas is mainly attributed to the scarce financial resources in rural areas, precisely in areas where internet permeation has not yet reached absolute levels. (Int@j, ICT & ITES Industry Statistics Year book, 2012).

There is a smaller, but still significant gap between public, private and UNRWA schools in internet usage. Around 85% of public schools are connected to the internet, while 89% of private schools have internet access, and 100% of computers in UNRWA schools are connected. Furthermore, 77 percent of teachers own computers at home, with 41 percent connected to the internet, and 57 percent with access to their personal MOE email account. Several challenges that schools are encountering include slow internet connections, lack of periodic maintenance of old computers, and the lack of Arabic content for educational purposes. The main goal is to integrate technology within the educational systems, in order to develop skills and support creativity and innovation in students (Jordanian Women in ICT, UN Women, 2014).

This technological education has been well supported by government programs, such as ERFKE I, which started in 2003 and ended in 2009. This program goal was to further improve and maintain high quality education institutions in Jordan, through the addition of computer labs, science labs, classrooms, and even the construction of new schools. Other initiatives to help integrate ICT in schools across Jordan include EduWave, Jordan Education Initiative, and Madrasati. All of which aim at enhancing the learning environment of the students.

Although the education system in Jordan is adequate, supporting kids at high rates from basic up to secondary education, with high literacy rates throughout. The foundation provided for Jordanians through secondary education is solid, but in terms of ICT, the educational system remains to be somewhat lacking. Despite developments in the ICT sector, and the increased access to the internet, particularly at schools, a number of challenges continued to hinder schools from integrating ICT tools into the learning process. These included limited financial resources and lack of training. (Jordanian Women in ICT, UN Woman, 2014).

ICT in Higher Education

Postgraduate degrees related to ICT include Communications Engineering, Computer, E-business, Information Security, Educational Technology, and Computer Information Systems.

The most popular degree among females is Computer Science, whereas, Information Security has the lowest number of females. According to a study conducted by UN Women, Field research affirmed that the choice of study by females is influenced by a number of factors. These include: preferences of parents, financial abilities, high school grades, and personal inclination among others.

The majority of ICT female university students who participated in the focus group discussions affirmed that their field of study was a choice they personally made. They foresaw ICT as a relatively easy field to score higher grades in, an area that will develop some of their skills, and a field that will present a wide spectrum of 'suitable' job opportunities. The link between the choice of study and the prospects of work

was also highlighted during the parents' focus group sessions. All parents affirmed that females should be 'careful' when choosing their fields of study because not all areas are 'suitable' for women (Jordanian Women in ICT, UN Woman, 2014). As such, they feel obliged to give 'advice' and 'direction' to their daughters.

All parents also stated that the choice of study for males is not restricted by what they can do in the future because there are far fewer limitations that restrict job choices for males. Another factor that parents take into account is the location of the university. A limited number of parents accept their daughters to travel long distances, and to live away from home. This also limits university options for females to those that are nearby and subsequently what they want to study (Jordanian Women in ICT, UN Woman, 2014).

Worth mentioning that, according to study conducted by UN Women (Jordanian Women in ICT, 2014), the majority of ICT employees encountered significant challenges when employed for the first time. They stated that the education they received at the university level did not provide them with the needed skills and many had to acquire additional skills by enrolling in private training, which they attended after working hours. This training was critical for them to get employed and retain their jobs. The wide gap between the educational outcomes of universities and the requirements of the ICT labor market are caused by the following:

- Educational curricula are outdated and unable to keep pace with the rapid development in the ICT field. This is attributed to lack of resources, and the limited capabilities of most faculty members to stay updated.
- Traditional teaching methods that depend on rote learning, and neglecting the practical training aspects.
- Weak English language skills of most students and a good number of faculty members, which makes the proper instruction of many ICT courses very challenging.

University-Industry Collaboration

In a study by INT@J (2016), companies were asked about their company's current contribution with local universities in Jordan. The industry as a whole, though heavily dependent on the supply and quality of supply of resources from Universities and other academic institutions, do not collaborate considerably. However, there is some collaboration from some companies in specific subsectors, but the collaboration is not always clear or beneficial for the parties involved and not sufficiently spread. Much of the lack of cooperation is due to the fact that many companies are not familiar with the means of creating and sustaining an effective partnership.

3.10.3 Gender and employment in ICT

Jordan's overall female labor force participation is 14%, one of the lowest in the world of a country not at war.

A Labor Market Study (Int@j, October 2016) points out that the ICT sector has the potential to offer high quality, relatively well-paid, mainly professional or technical jobs for the population as a whole and to women. The sector offers a wide variety of subsectors, jobs and tasks requiring different sets of skills and predispositions. The nature of the the sector also enables different working routines such as teleworking or working from home, that may be attractive to women. The study revealed that women constituted a 44% share of all the new recruits of ICT graduates during the last 36 months. According to a study Jordanian Women in the ICT Space (UN Women, 2014), women represent 29% of the ICT workforce. By comparison, at the undergraduate level, 48.3% of graduates in Mathematics and Computer Science are female.

Technology-Based Start-ups (TBS) employ relatively more female employees compared with average ICT enterprises whereby TBSs accounted for 40% of aggregated sectorial female employment. TBSs are estimated to employ 1810 full time jobs for females in ICT and related services in 2016. According to a statement by int@j, females now occupy 21% of leadership positions in the ICT sector. The statement added that 27.6% of software developers are female, and women occupy 13.2% and 12.3% of jobs in technical support and network systems respectively (Jordan Times, 2019).

Whereby the top five female employers with respect to ISIC activities were:

- Software development (438 employees)
- Call centers (326)
- Other IT activities (251)
- Repair of computers and peripheral equipment (200)
- Data processing and hosting related services (150)

A study conducted the NCHRD (2018) provided insights into why of Establishments in the ICT Sector are not hiring females. The study reveals that entrenched gender norms, including unwillingness to hire women, are impacting women’s ability to get jobs in ICT sector.

Reason for Not Appointing Females	
Nature of work does not suit women	1,862
No demand for new jobs	3,673
Lack of Competence	11
Employer unwillingness to hire females	470
Employing females entails Higher costs	44
Working with females is not convenient	8
Undefined	415
Norms, culture and tradition	382
Entity is in a closure status	10
Total of enterprises surveyed	6,876

Source: NCHRD, 2018

According to the same study, the future demand of females in the ICT sector will be in following professions and specialties ICT Sales specialist, advertising and marketing specialists, programmers, electrical engineering, Chief Technology officers, Database designer and developer, wholesale and retail sales. Geographically, the demand is concentrated in mid region (Amman, Zarqa, Madaba, AsSalt) and accounted for 94% of whole demand while the northern and southern region account for 3.4% and 0.02% respectively. The demand in the southern region is confined with the professions of wholesale and retail sales.

The study concluded that a number of measures can be taken to support women in business and ICT; Documenting success stories and creating national awareness campaigns can be fundamental in incentivizing young women to pursue and sustain careers in ICT. Women and companies alike must also be made aware of the positive attributes women’s work has at both at the institutional and economic levels. Enabling women to work from home is also a substantive contributing factor to increasing the penetration of women in the ICT sector. This however requires companies to invest in their internal system to ensure that work flows can be efficiently managed inside the company and remotely. A growing number of women are currently working from home, especially in the areas of content development and

call centers where women call in through their phones or internet lines. Providing women Inclusivity Training to Companies and employers could be also helpful in employment gap reduction.

Distribution of Employees in the ICT Sector by Establishment Size, Region and Sex

Est. Size	Central Region			northern Region			Southern Region		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Small	7,053	202	7,256	2,632	17	2,649	806	10	816
Medium	856	205	1,061	22	2	35	25	0	25
Large	10,330	3,700	14,029	51	2	53	0	0	0

Source: Int@j Report,2016; IT and ITES Industry statistics and year book

3.10.4 Ethnicity (e.g. Syrians, Jordanians)

Socio-economic profile of Syrian Refugees

Many Syrian refugees in Jordan are coming from rural Dara’a, a conservative region where traditional gender norms expect women to be primarily home-based, and such conservative norms appear to hold in the refugee community more widely (UN Women, 2017).

UNHCR-registered refugees residing in camps have access to basic support and facilities, including legal assistance. Refugees residing outside the camps are entitled only to state-subsidized health care and education. Refugees are considerably impacted by legal and social obstacles that in the context of increasing prices and over-loaded public services hinder or restrict their access to the labor market (Oxfam, 2015). These barriers, which have led a large majority of refugees to become active in the informal economy, includes restrictions on the type of jobs and sectors open to foreign nationals and discrimination. However, it is important to note that informality is widespread in Jordan – at least 44% of Jordan's workforce are informally employed (UNDP, 2013).

Non-Camp Registered refugees: The accessible information which relates to **non-camp registered refugees** shows their vulnerability. UNCHR (2015) estimates that 86% of refugees are living below the poverty line in host communities. Females constitute 52% of the population while the population is mainly youth, 81% are under 35 and half are under 15 and around 20% are under 4. According to same study, less than half of school-aged children are enrolled in public schools although the government of Jordan is providing free schooling to refugees while most Syrian refugees have completed primary schooling and nearly 11% have completed secondary education and 5% with some higher education.

On average, **Females refugees** (in camps and outside) have lesser level of education than males especially among those with no education (14% females, 8% males). In that sense and as secondary education is often considered as a threshold for digital literacy (Jellema and Bruvig, 2015), the low percentage of women, and men as well, that have obtained such level of education may hinder their ability to handle mobile phone and internet usage. Low levels of education are reproduced in the context of displacement among Syrian refugee children, with only 65% of primary school-age refugee children attending school in Jordan; and less than 40% remaining in school after age 15, compared with more than 95% of Jordanian children of the same age (ILO and Fafo, 2015).

The educational attainment of Syrian refugees aged 20 years and above is presented in Table below. It shows that around 15 per cent of adults have achieved a secondary or post-secondary degree. However, a majority have low or moderate education as about six in ten have not completed preparatory or basic

schooling. The refugees residing outside camps in Mafraq governorate stands out as having lower achievements than the other domains: Only 8 per cent have completed secondary or higher education, and three in four have not even completed basic education. While the educational attainment of women and men is fairly similar, fourteen per cent of women and 15 per cent of men aged 20 who have completed their education have attained secondary or higher education. Amongst Syrian refugees aged 20 years and above and currently not enrolled in education, less than one in ten (8 per cent) are in possession of a certificate or other documentation that can verify their achievements (FAFO, 2019)

Table: Educational attainment of Syrian refugees aged 20 and above. By reporting domain. Percentage (n=16,995).

	Amman	Zarqa	Irbid	Mafraq	Other governorates	Camps	All
Currently enrolled	1	1	1	1	-	1	1
No completed schooling	24	29	21	36	26	25	26
Elementary	34	33	34	37	35	37	35
Preparatory/basic	24	24	27	17	25	23	24
Secondary	10	7	10	5	11	9	9
Post-secondary	7	5	6	3	3	5	5
Total	100	100	100	100	100	100	100

Source: FAFO (2019)

Another aspect is the level of English proficiency which is required for many types of digital work; the level of English proficiency is not high among the Syrian refugee community (**in and outside camps**) as the Education First English Proficiency Index, a platform that ranks adult English proficiency, ranks Syria in “very low proficiency” category. In this respect, Syrian students may also be disadvantaged compared to their Jordanian counterparts: while the Jordanian schooling curriculum is in Arabic, it ' focuses on exposing students to higher levels of English skills than the Syrian curriculum ' (Culbertson and Constant, 2015).

The right to work for Syrian refugees

Jordanian Labor law has restricted reference to asylum seekers and refugees, ' according to the ILO (2015). As such, they are treated as any foreign national. The law, similar to other countries, also stipulates that foreigners must not be employed without a valid work permit which was considered a barrier for Syrian refugees to access the formal labor market

The ministry of labor has issued over 165,000 work permits to Syrians as of October 2019, of which slightly over 5 percent were females (Jordan Compact PMU, MoPIC, 2019). Impediments to permits issuance include lack of information, the inability to locate a sponsoring employer (or the resistance to being linked to a single employer), legal restrictions on certain professions, fear of losing cash transfers or assistance, and the perception that a obtaining a permit will mean losing the right to resettlement (UNHCR, 2017). Since 2016, the Ministry of Labor had waived the costs associated with issuing work permits for Syrian refugees, compared to a range of \$550-800 per work permit in annual fees for other non-Jordanians.

In late 2018, the Government of Jordan allowed Syrians to license and register home-based businesses in all sectors within the camps, and in open sectors as well as hairdressing and food products for Syrians outside the camps. Although progress has been slow, however two Syrian-owned home-based businesses have been registered so far.

- Furthermore, since announcing Jordan Compact in early 2016, the GoJ has enforced a number of policy decisions to formalize the employment of the Syrians in the Jordanian labor market.

These include:

1. Reducing or eliminating all fees associated with obtaining work permits for Syrian refugees until December 31, 2019;
2. Enforcing a moratorium on work permits for non-Syrian foreign labor;
3. Allowing for flexible employment schemes that are specific to Syrian by allowing the cooperatives for the agriculture sector and with the Jordan General Federation Trade Union (JGFTU) for the construction sector to sponsor work permits.
4. Adopting a decision regarding the classification of manufacturing professions for non-Jordanians, which opens up previously-closed professions in the manufacturing sector to non-Jordanians, including Syrian refugees (many of which are supervisory or managerial in nature);
5. Allowing Syrian Refugees to have short-term work permits. Work permits with a six-month duration or less may now be issued for 'Cash for Work projects' and other "Labor-intensive projects";
6. Allowing Syrian refugees to immediately move from one employer to another and at the expiration of their current work permit without the previous employer's clearance. Previously, the work permit holder would need the approval of their former employer or to wait for a specific number of months before changing employers;
7. Allowing Syrian refugees to move between sectors in case of expiration of the work permit which is prohibited for other foreign labor.
8. GoJ allowed Syrian Refugees living outside the camps to register and operate Home Based Businesses in 3 sectors: Food Processing, Handicrafts, and Tailoring, provided that they obtain professional licenses.
9. A comprehensive Document of all instructions and procedures taken by GoJ related to the employment of Syrians has been published to ensure proper and unified awareness on the amended regulation among all stakeholder.

	Male	Female	Total
January 1, 2016 to October 6, 2019	152,896	7,581	160,477
January 1, 2019 to October 6, 2019	29,284	2,037	31,321

3.10.5 Citizen status (i.e. refugee, citizens, other status such as migrant workers)

IT and ITES Employment by Category

Employment by Function (Includes Male, female, Jordanians, non- Jordanians)	Total	%
Management	1,369	10.38%
HR & Admin	1,034	7.84%
Marketing	397	3.01%
Sales	847	6.42%
Software Development	3,719	28.20%
IT Support	738	5.60%
Network and Infrastructure	352	2.67%
Other Technical	1,242	9.42%
Technical Operations	2,506	19.01%
Customer Care	984	7.46%
Employment by Nationality		
Jordanian Employees	13,027	98.79%
Foreign Employees	160	1.21%
Employment by Location		
Local	13,106	99.00%
Abroad	81	1.00%
Employment by Gender		
Male	9,341	71.00%
Female	3,846	29.00%

Source: Int@j Report, 2016; IT and ITES Industry statistics and year book

3.10.6 Persons with disabilities or other target and vulnerable groups

According to a study conducted by the NCHRD (2018), the percentage of persons with disabilities working in the ICT reached 0.42% accounting for 110 job placements out 25,924. By comparison, the current official estimate of disability prevalence in Jordan is 13 percent of the population⁴

People with disabilities work in a variety of occupations within the sector, but the most professions they are concentrating in are vendor / other, Call center vendors, database administrators and designers, Programmer, ICT sales specialists, information and customer service workers who are not elsewhere classified. Disability employment are concentrated in the Central and North regions only whereby 6% only of the establishments surveyed announced their intention to appoint persons with disabilities in the future. However, 493 establishments announced that they will provide 555 job opportunities in different professions, mainly salesman / programmer, electronic technician / computer, and electronic telephones whereby the most demand will be concentrated in the central region. (NCHRD, 2018)

The unavailability of new jobs was one of the most prevalent reasons among the enterprises of the ICT sector (57%) of those who do not want to hire persons with disabilities, followed by the reason of nature of work unsuitability.

⁴ Thompson S. 2018. *The current situation of persons with disabilities in Jordan*. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

Reason	Transformational industries	Wholesale and retail	Information and technology	Other services in ICT sector	Total
Others	0	11	0	0	11
Market Recession	0	163	14	22	199
Entity is in closure status		18	3	5	26
Difficulty in communication with clients	0	28	4	4	36
Nature of work is unsuitable	13	1,433	220	173	1,839
No available jobs	7	3,126	436	350	3,920
Owner unwillingness to hire person with disabilities	3	375	32	29	439
Undefined	2	266	110	29	406
	25	5,420	819	612	6,876

Source: National Centre for Human Resources Development, 2018

With respect to Component 1 of the project, MoDEE plans to engage with relevant organizations that have pre-existing lists of disabled youth which have shown interest or advanced levels of understanding of ICT related exercises and request that their contact information be shared with the Inclusion Officer that will be employed at the PMU. Once the list is received, trainings scheduled in these individuals' geographical locations, or trainings that are directly related to the interest of these individuals will be ensured to be implemented in accessible friendly training centers, whether at the Tech Hubs, HTU centers or Princess Sumaya training center, among others. Additionally, facilitation of training to these individuals and groups will include but is not limited to, simplified training materials (if need be), choosing accessible venues for these trainings, providing transportation and subsidized transportation for these individuals/groups who reside in remote areas and poverty pockets, as well as choosing venues that are within close proximity to the area where the majority of this target segment resides.

4. Impacts and Benefits assessment

4.1 Project Social Impacts, Risks, Benefits and Barriers

The following table presents an assessment of the potential for adverse risks and impacts associated with each of the project components as well whether vulnerable groups might face barriers to accessing benefits. Lastly, measures are proposed to minimize barriers.

Overall, the assessment shows that the adverse social risks of the program are low across most project components. Moderate risks are associated with Component 2 for vulnerable workers. The assessment of these risks is further elaborated in the project's labor management procedures (LMP). Many of the mitigants relate to further outreach and engagement activities which are elaborated in the Stakeholder Engagement Plan (SEP).

TABLE 1 - CROSS ASSESSMENT OF PROJECT BENEFITS, BARRIERS, IMPACTS AND RISKS

Component	Adverse Risks and Impacts	Barriers to accessing benefits	Mitigants
Component 1: Support the supply of digital skills in Jordan			
Vulnerable Youth	Low. Youth may be exposed to discrimination or harassment	<p>Training opportunities may be centralized in West Amman where tech-enabled services are geographically focused. Youth in remote areas may not know about opportunities and they may not be able to relocate/travel.</p> <p>Youth from poor households may lack qualifications or financial means to access training opportunities</p>	<p>Training opportunities will be provided to Youth outside Amman based on a mix of criteria that includes disadvantaged areas, and areas for tech agglomeration</p> <p>The project will partner with the National Aid Fund (NAF) that maintains records of vulnerable households. A percentage of youth from these records can be specified in Training Request for Proposals (RFP)</p> <p>The project’s Stakeholder Engagement Plan (SEP) includes measures to ensure outreach to these groups.</p> <p>Code of conduct for Youth Protection shall be included in RFP for Training providers (WB to provide example/template).</p>
Gender (includes Syrian women)	Low. Same as above. Women may be exposed to discrimination or harassment	In addition to the above, women may be discouraged by family members from seeking opportunities	<p>As above, Code of Conduct for Youth Protection in place.</p> <p>RFPs for customized training (e.g. Female-only training, and/or financial support to cover transportation and child care).</p> <p>All RFPs for training shall include a non-discrimination clause for recruitment of trainees.</p>

<p>Syrian refugees</p>	<p>Low. Same as above Syrians may be exposed to discrimination or harassment</p>	<p>English and basic IT literacy skills are low.</p> <p>Many could face mobility limitations that prevent their ability to travel to training programs, find employment and travel to and from work.</p>	<p>Establish training centers in Secure and accessible areas for Syrian Refugees.</p>
<p>People with disabilities</p>	<p>Low. Same as above.</p>	<p>People with disabilities do not have the required basic education or skills to access training since there are already accessibility barriers in the school system that hinder their access to education.</p> <p>Training facilities may not be accessible to people with special needs.</p>	<p>Further outreach is recommended under SEP to determine needs of this group including CSOs in this field.</p> <p>Training providers shall specify and be incentivized for the accessibility of their facilities in their bid (e.g. Extra points for accessibility awarded).</p> <p>Curriculum to be developed under component 1.2 can be made available on-line. It can also be provided with audio and/or in braille.</p> <p>The project should measure/monitor the number of people with disabilities that are provided with training opportunities (e.g. through use of the NAF and training records)</p> <p>Consider whether a Specific training or equipment is required to promote accessibility</p> <p>VTC renovation designs should be reviewed for potential wheelchair accessibility, where technically and financially feasible.</p>

Component 2 – Support the expansion of digital sector and digital government services in Jordan			
Vulnerable Youth	Moderate risks associated with labor risks for youth	Jobs opportunities may be centralized in West Amman where tech-enabled services are geographically focused. Youth in remote areas may not know about opportunities and they may not be able to relocate/travel. Youth from poor households may lack qualifications or financial means to access jobs opportunities	Proposals from firms that target youth in underserved areas should be prioritized under scoring criteria to be specified Project Operations Manual (POM) As per LMP, all companies that receive grants under the project shall be required, through conditions in the grant agreement, to: Comply with the Jordanian labor law. All workers shall have written contracts specifying terms and conditions of employment, have worker grievance mechanism in place, On-boarding of workers shall include review of their rights under Jordanian Labor Law, training on harassment, Code of Conduct and grievance mechanism
Gender (includes Syrian women)	Low. Same as above. Women may be exposed to discrimination or harassment in the workplace	Females are restricted from night shifts under current labor law, which reduces opportunities	Remove night shift restriction clauses in the labor law for women (Note this is already planned in the government’s 5year Matrix of legal reforms). Outreach as recommended in SEP that attracts women and their families to this sector/explains job environment. Sponsorship for women in IT networking events (e.g. SheTech) Set target for women-owned businesses to receive support under the project. See above regarding adherence to LMP. In addition, adherence to labor law in relation to child care in the workplace.

Syrian refugees	Moderate Lack of worker protection in the informal job market	IT sector is closed to work permits for Syrians including home-based work	Continue dialogue within government on ongoing legal constraints on Syrian labor market participation
People with disabilities	Moderate. Lack of labor protections	Lack of accessible workplaces Lack of qualifications	Firms receiving financial support through the project should comply with labor law, including in relation to percentage of employees with disabilities Further outreach recommended with CSOs to identify needs and match-making opportunities.

4.2 Social and Environmental Impact of ICT

ICT firms in general, TBSs in particular, are viewed as an enabler for the implementation of the global Sustainable Development Goals (SDGs). The SDGs and their related goals give a forward-looking transformative vision by 2030. These objectives are designed to assist mobilize initiatives to end all types of poverty, combat inequality and, among others, tackle climate change. ICT can achieve transformation at unprecedented momentum and scale and benefit the SDGs in three main respects: enhanced access to critical data and services; enhanced connectivity among people and organizations; and enhanced effectiveness and innovation across many industries (GIZ, 2019).

The environmental impacts associated with the physical activities that will be supported under the project. Such activities include delivering training and potential provision of operational support for existing vocational centers such as desks and computers and creation of co-working spaces for freelancers that will take place in 3-5 existing vocational centers that are scattered around the country. Minor, limited and site-specific impacts might result from the potential support to vocational centers such centers which might require minor remodeling -e.g. painting. Furthermore, the provision of some equipment such as computers to vocational training center could result in negative environmental impacts if the e-waste is not managed and disposed of properly. Although such activities are commonly implemented without requiring special or complicated measures, adequate management of potential impacts of such activity should be ensured, mainly by preparing Environmental and Social Management Plans (ESMPs) and contractor's ESMPs which include measures for managing e-waste. In addition, safeguards clauses should be included in the contracts of the contractor(s) covering issues like the provision of required PPEs, as well as safe disposal of waste that might be generated.

4.3 Digital and Financial Inclusion of Jordanian and Syrian Refugees

Digital inclusion level is a significant factor that shapes working models of gig economy and the capacity of users to access and use platforms; Internet access is a significant component – especially for crowdwork. While camp-based refugees may access an internet connection intermittently, their slow pace implies that connections are nearly non-existent in reality, this restricted access is likely to considerably hamper digital crowdwork participation, given that it is procured and supplied online and digital technology is essential to the job itself. On the other side, platform businesses proposed that low connectivity rates are less of a barrier, at least in the short term, to engaging in on-demand systems. This is because they did not expect a high level of digital literacy among registered employees and thus communicated with them by telephone rather than by texts or notifications. (ODI, 2018). Therefore, it is evident that platform businesses in Jordan – as in other developing nations– have taken measures to adapt their activities to the manner their target group of employees engages with mobile technology and this is essential to guarantee achievement in developing nation contexts.

ODI's report (2018), however, indicates that the involvement of Syrian women refugees with internet and mobile technology is even more complicated, with gender norms heavily mediating their capacity to use these means of communication. Syrian females are not very capable of using the internet for reasons other than chatting with friends and family, while many rely on their partners for access or are limited in access depending on what their partners or family allow. Moreover, some Syrian women refugees are concerned about the costs of using the internet for work, owing to the likely need for a stable internet connection and multiple devices in the same household to use dedicated equipment, which could be quite

expensive for the average Syrian refugee family. In addition, participants said that due to fear of internet fraud and harassment, they felt uncomfortable sharing private information on the internet.

In a similar vein to digital adaptation, Jordan-based on-demand businesses have made attempts to ensure that their model fits with established financial transfer means. In particular, in reaction to the predominantly cash-based culture, they have created payment systems. Representatives of Gig Economy companies that have been interviewed in ODI's report (2018) observed that clients are paying and employees are being paid in cash. While on the other hand, Cash-based payment is almost limited in the nature of crowdwork.

5. Capacity Assessment of Implementing Agency

The implementing arrangements for the project are described as follows:

MoDEE will be the project's primary implementing agency in collaboration with MoL and MoE. The project will establish a Project Management Unit (PMU) in MoDEE that will include representatives from MoL and MoE. The PMU will be responsible for coordinating the roles of ministries and agencies that are involved in project implementation. The PMU will also be responsible for the implementation of project activities and will play a lead role in managing the training facility, as well as project oversight, consultations with public and private sector stakeholders, communications, and others. The PMU will ensure activities are executed in accordance with the Project Appraisal Document (PAD) Program Operations Manual (POM). It will have the overall responsibility for (a) processing procurement implementation, (b) monitoring and managing/evaluation of program activities, and (c) reporting to the Bank on related fiduciary and technical aspects.

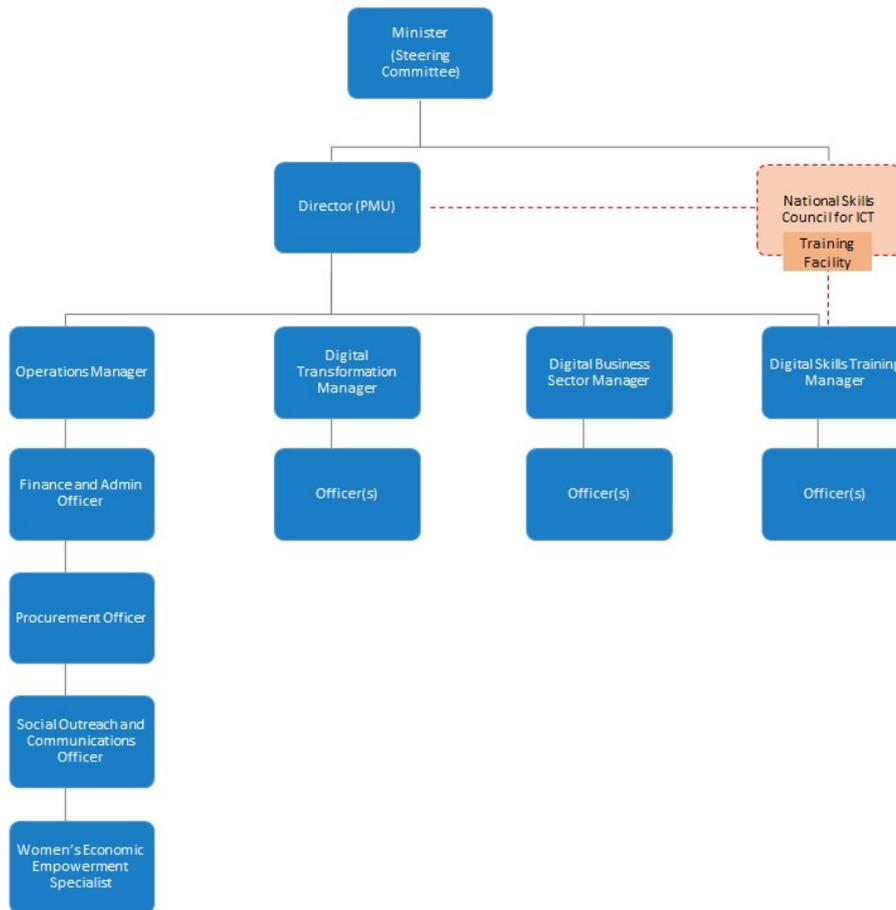


FIGURE 2 - PMU ORGANIZATIONAL STRUCTURE

The PMU will be headed by a Project Director and will consist of a core Program Management function and three technical teams. All PMU staff will be selected following a competitive selection process.

- Program Management Team (PMT). The PMT will be headed by a Program Manager and will consist of : (i) financial management, administrative and accounting staff who will be responsible for resource management, budget control, scheduling, monitoring and evaluation (M&E), reporting, quality control, and administrative support; (ii) procurement management responsible for managing all procurement related activities, including issuing calls for proposals, managing contractual relations, among others. This unit will also be responsible for supporting the training facility's requirements as it relates to managing the procurement process related to qualifying and recruiting training service providers.
- Technical Training Facility team. This team will be headed by the Training Facility Team Leader and will include technical staff members. The team will manage all issues related to digital skills trainings as well as demand and supply assessments, defining national occupational standards, affiliation of service providers, accreditation of training curriculums, provision of online training courses and materials, national awareness activities and monitoring and evaluation. The ICT Skills

Council will be the facility's primary advisor (Component 1).

- Information and Communication Technology team. This team will be headed by an ICT Team Leader and will be responsible for all private sector related activities as it relates to Component 2. The team will include ICT experts in different specialization. The ICT team will also manage the relationship with sector stakeholders.
- Digital Transformation Team. This team will be supported by the E-Government and Digital Payment Team Leader and will be responsible for managing all activities related to Component 3. The Digital Transformation team will report to the head of the PMU.

As the PMU will recruit 10-15 new staff, there is no existing capacity to manage environmental and social issues. However within MoDEE, there is a Department of E-Initiatives that have previous experience in delivering training and outreach programs on a national scale, which involves stakeholders and activities that are relevant for the project.

6. Grievance Mechanism

The grievance mechanism includes both complaints and grievances (hereinafter referred to only as 'grievances'). Grievances raised by stakeholders will be managed through a transparent process, readily acceptable to all segments of affected communities and other stakeholders, at no cost and without retribution.

This grievance mechanism sets out the following steps to be taken to resolve grievances, the role of different staff members involved and timeframes to reach a decision on grievances. The types of grievances stakeholders may raise include, but are not limited to:

- ✓ Lack of access to project benefits (ex: proposals rejected, training request denied, etc.)
- ✓ Health and safety risks; and
- ✓ Unacceptable standards of trainings delivered.

It is critical that stakeholders understand that all grievances lodged, regardless of the project phase or activity being implemented, will follow one single mechanism.

The grievance mechanism that will be used by the YTJ project will include two platforms:

- 1- The Performance, Monitoring and Development Directorate, already established at MoDEE, with direct links to the SOCO for GRM related matters and issues
- 2- The Prime Ministry's platform of grievance and redress "خدمتكم", where comments received are sent to the relevant ministries in order to respond to comments received. Please refer to this link for further elaboration on the process:

<https://jordan.gov.io/wps/portal/Home/CMU?lang=en&isFromLangChange=yes>

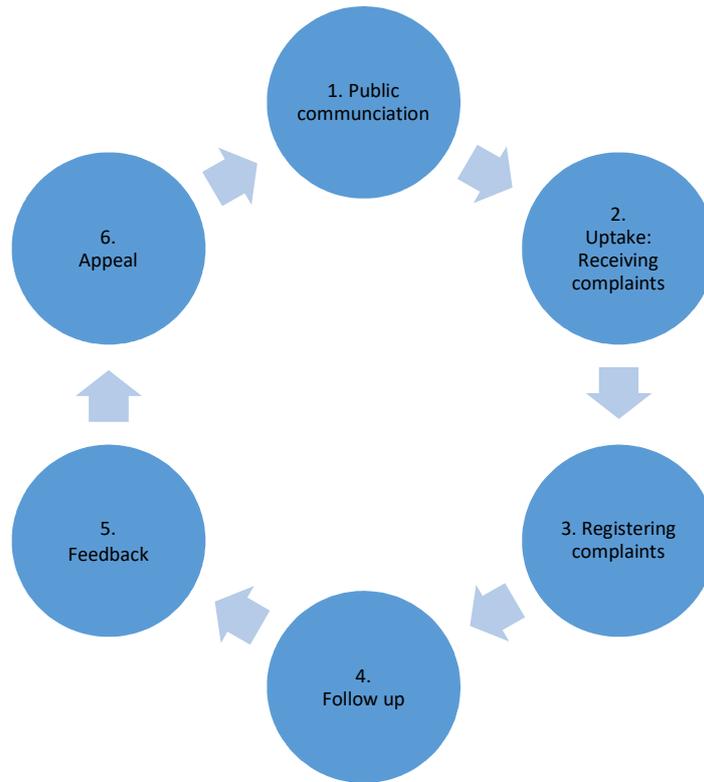


FIGURE 3 - GRIEVANCE AND REDRESS MECHANISM KEY PROCESSES

6.1 Grievance Redress Process

A grievance redress mechanism (GRM) is presented below to uphold the project’s social and environmental safeguards performance. The purpose of the GRM is to record and address any complaints that may arise during the implementation phase of the project and/or any future operational issues that have the potential to be designed out during implementation phase. The GRM is designed to address concerns and complaints promptly and transparently with no impacts (cost, discrimination) for any reports made by project affected people (PAPs). The GRM works within existing legal and cultural frameworks, providing an additional opportunity to resolve grievances at the local, project level.

The key objectives of the GRM are:

- Record, categorize and prioritize the grievances;
- Settle the grievances via consultation with all stakeholders (and inform those stakeholders of the solutions)
- Forward any unresolved cases to the relevant authority.

As the GRM works within existing legal and cultural frameworks, it is recognized that the GRM will comprise community level, project level and Jordan judiciary level redress mechanisms. The details of each of those components are described as follows.

There is a need to avoid the shortcomings of the current registration of the complaints in other government entities by ensuring the following:

- Sex-disaggregation of complaints

- Disaggregation by type of complaint (issue)
- Disaggregation by geographic location (governorate/directorate)
- All complaints/information requests are recorded
- Categorization of complainants by physical well-being (healthy or /special needs)

.2 Community Level Grievance Redress Mechanism

Local and host communities that encompass Syrian refugees have existing traditional and cultural grievance redress mechanisms. The option of using existing community mechanisms for resolving and reporting project related grievance is available (e.g. related to renovation works or operation of VTC centres in local communities). Where issues caused by the project are raised and resolved through these existing community level grievance redress mechanisms, it is important that MoDEE maintains a mechanism to be aware of, and track these grievances and how they are resolved.

6.3 Project Level Grievance Redress Mechanism

Many project related grievances are minor and site-specific. Often, they revolve around nuisances generated during inaccurate gossip type propaganda, renovation related issues such as noise, dust, vibration, workers dispute etc. Often, they can be resolved easily on the spot or location. Other grievances are more difficult especially when it's about award of subcontracts, or misunderstandings between affected beneficiaries and the Contractor regarding access to project activities/arrangements. Most of these cannot be resolved immediately and on site.

The PMU will, on receipt of each complaint, note the date, time, name and contact details of the complainant, and the nature of the complaint in the Complaints Register. The PMU complaints division will inform the complainant of when to expect a response. Complainant will then endeavour to address it to the best of his/her abilities, as soon as possible. Should the PMU staff not be able to resolve the complaint to the satisfaction of the affected persons, he/she will then refer the complaint directly to the MoDEE's PMU Project Manager (PM).

Complaints referred to the MoDEE PM will require him/her to take earnest action to resolve them at the earliest time possible. It would be desirable that the aggrieved party is consulted and be informed of the course of action being taken, and when a result may be expected. Reporting back to the complainant will be undertaken within a period of two weeks from the date that the complaint was received.

If the complaint is not resolved to the satisfaction of the aggrieved party, it will then be referred by the MoDEE Secretary to the National Steering Committee (NSC). The NSC will be required to address the concern within 1 month.

Should measures taken by the National Steering Committee fail to satisfy the complainant, the aggrieved party is free to take his/her grievance to the "خدمتكم" platform, if complainant is not satisfied, it could be referred to the Ombudsman's Office, and the Ombudsman's decision will be final.

It is vital that appropriate signage is posted for public view providing the public with updated project information and summarising the GRM process, including contact details of the relevant Project Contact Person. Anyone shall be able to lodge a complaint and the methods (forms, in person, telephone, forms available in written Arabic or English languages) should not inhibit the lodgement of any complaint.

The Complaints Register will be maintained by the PCP, who will log the: i) details and nature of the complaint; ii) the complainant name and their contact details; iii) date; iv) corrective actions taken in response to the complaint. This information will be included in MoDEE’s progress reports to the Bank.

The project level process can only act within its appropriate level of authority and where appropriate, complaints will be referred on to the relevant authority such as those indicated.

The PMU will have a process that is clear and transparent for receiving grievance of stakeholder and redress, with a clear vision of how they will receive and handle complaints. The process should include a clear way of informing the public and stakeholders where they can send their concerns (MoDEE PMU advertise this at their website, newspaper, application form, banners, etc.), stating how long it will take the MoDEE to respond (in a timely manner) and how the it plans on responding to complaints (i.e. face-to face, meetings, etc.).

During project startup inception workshops/community meetings, stakeholders should be informed that any concerns relating to the service delivery or relationship of a given stakeholder with the Project including social and environmental risks can be submitted through the Project GRM. Stakeholders can also be informed of the WBG grievance redress mechanism

6.2 Judiciary Level Grievance Redress Mechanism
 The project level process will not impede affected persons access to the legal system. At any time, the complainant may take the matter to the appropriate legal or judicial authority as per the laws of Jordan.

TABLE 2 - GRIEVANCE REDRESS PROCESS AT PROJECT LEVEL

Stage	Process	Duration
1	The Aggrieved Party (AP) will take his/her grievance to the responsible officer who will endeavour to resolve it immediately. Where AP is not satisfied, the officer will refer the AP to the Project’s Contact Person (PCP). For complaints that were satisfactorily resolved by the officer, he/she will inform the PCP and the PCP will log the grievance and the actions that were taken.	Anytime
2	On receipt of the complaint, the Project PCP will endeavour to resolve it immediately. If unsuccessful, he/she then notifies PMU Project Manager	Immediately after logging grievance
3	The PMU Project Manager will endeavour to address and resolve the complaint and inform the aggrieved party. The Project Manager will also refer to the MoDEE Project Manager other unresolved grievances for his/her action.	Any time
4	If the matter remains unresolved, or complainant is not satisfied with the outcome at the project level, the MODEE Project Manager, will then refer to matter to the National Steering Committee (NSC) for a resolution.	1 month
5	If it remains unresolved or the complainant is dissatisfied with the outcome proposed by the NSC, he/she is free to refer the matter to the Ombudsman’s Office at "خدمتكم".	Anytime
6	If the issue remains unresolved through the Ombudsman’s decision or the Minister’s decision, then the ultimate step will be for the Courts respectively to deliberate. Any such decisions are final.	Anytime

7. Consultation and Participation Mechanisms

The purpose of stakeholder engagement for this project is as follows:

1. Create public awareness among stakeholders on the objectives and immediate action plans of the project at hand (on-going).
2. Consult on the project detailed design (e.g. as inputs to the Terms of Reference for Service Providers) (early implementation phase)
3. Obtain feedback on implementation and adapt as needed (periodic, throughout implementation phase)

A Stakeholder Engagement Plan (SEP) has been prepared. The SEP outlines a) who the key stakeholders are; b) how they are to be engaged; c) how often the engagement will occur throughout the project; d) how feedback will be solicited, recorded and monitored over the project; e) who will be charged/responsible with this engagement; f) timeline for this engagement. The process of stakeholder engagement will begin during preparation and continue into implementation will be prepared.

The SEP will include outline (i) stakeholder identification and analysis (ii) stakeholder engagement activities on the project design and social assessment (iii) outreach efforts customized for the various sub-components to ensure the potential project benefits are adequately communicated and barriers to access are minimized (iv) disclosure of information (iv) project grievance mechanisms.

7.1. Proposed Strategy for Information Disclosure

The proposed strategy for information disclosure will adopt a variety of methods of communication in order to reach the majority of stakeholders and beneficiaries. Below is a list that showcases the media outlets that MoDEE will use for this project's general information disclosure mechanisms:

- 1- MoDEE Website
- 2- Newspapers (Al Rai, Al Ghad, Addustoor)
- 3- TV and Radio
- 4- Job Hunting Websites (Akhtaboot.com)
- 5- Social Media platforms
- 6- MoDEE Knowledge Stations/Centers (150 across the Kingdom's 12 governorates)
- 7- Official correspondence and meetings

N.B:

- Internal Stakeholder Group will be part of information disclosure committee, part of the PMU.
- Beneficiaries: Students grade 7 – 12 will be receiving information regarding the programs through their schools, as part of the activities of the project of implementing an updated curriculum.

All World Bank Project Documentation including Project Appraisal Document, Environmental and Social Review Summary (ESRS) are available on the World Bank Website before project approval. Implementation Status Reports are posted throughout implementation period.

In accordance with World Bank Policies, the following documents, including the Social Assessment, will be disclosed on the World Bank website and MoDEE website prior to project approval:

- Social Assessment

- Labor Management Procedures
- Stakeholder Engagement Plan
- Environmental and Social Commitment Plan

7.2. Proposed Strategy for Consultation

MoDEE's PMU will utilize various methods that will be used to consult with each of the stakeholder groups and depending on the appropriate manner to address each target audience. This Social Assessment will be subject to consultation with stakeholders by May 2020.

7.3. Proposed Strategy to Incorporate the View of Vulnerable Groups

As a cross-cutting component across all project activities and components, MoDEE acknowledges the limitations that these groups will face regarding receiving benefits from the project and may utilize the strategy mentioned in the SEP document to provide holistic inclusion of these groups into the streamlining of project activities.

Facilitation of voicing and incorporation of the views of this group may be through organizing regular bi-monthly Focus Groups Discussion (FGD's) throughout project roll-out. Access to these sessions will be facilitated with choosing accessible venues, providing transportation and subsidized transportation for these individuals/groups who reside in remote areas and poverty pockets, as well as choosing venues that are within close proximity to the area where the majority of this target segment resides.

Throughout the lifetime of the project forums and dedicated workshops for this group will be organized on a quarterly basis, in order to validate the incorporation of the feedback of this group into continuous project enhancements.

8. Recommendations

The project is aimed at stimulating growth of the digital economy, through various interventions, involving several stakeholders such as CSOs, educational institutions, companies and government agencies. The project also has an inclusion focus for underserved youth, women, and Syrian refugees. Building on the proposed mitigation measures in Table 1, the following recommendations are aimed at reducing risks and enhancing benefits

Component 1: Support the supply of digital skills in Jordan

- 1) The project should ensure that opportunities for training in digital skills for vulnerable groups are maximized, through active targeting and monitoring. In order to prioritize vulnerable applicants, a scoring system described in the POM will be used to fill the quota for vulnerable youth and each gender group and governorate. Financial support such as covering child care and transportation should be provided.
- 2) The project should continue to monitor beneficiary feedback and participation and adapt and tender specific training programs for disadvantaged groups including people with disabilities.
- 3) All RFPs for training shall include a non-discrimination clause for recruitment of trainees.
- 4) Code of conduct for Youth Protection shall be included in RFP for Training providers (WB to provide example/template).

- 5) Training providers shall specify the accessibility of their training facilities in their bid. Extra points for accessibility awarded
- 6) VTC renovation designs should be reviewed for potential wheelchair accessibility, where technically and financially feasible.

Component 2: Support the expansion of digital sector and digital government services in Jordan

- 1) A scoring criterion must be specified in the Project Operations Manual (POM), where priority will be given to firms whose proposals target youth in underserved. Moreover, all companies that receive grants under the project shall be required, through conditions in the grant and contract agreement, to comply with the Jordanian labor law whereas all workers shall have written contracts specifying terms and conditions of employment. Additionally, to have worker grievance mechanism in place, on-boarding of workers shall include review of their rights under Jordanian Labor Law, training on gender-based violence, code of conduct and grievance mechanism.
- 2) PMU should also ensure a continuous dialogue within government on ongoing legal constraints on Syrian labor market participation. To ensure vulnerable groups inclusion, firms receiving financial support through the project should comply with labor law, including in relation to percentage of employees with disabilities. Additionally, further outreach and collaboration with CSOs is encouraged to identify needs and match-making opportunities
- 3) The project could focus on sponsorship for women in IT networking events (e.g. SheTech) and to cooperate with such platforms in order to promote women-owned businesses and to receive support under the project.
- 4) Companies who receive grants under the project shall adopt good practice, notably with respect to income level and job security, skills development, social protection and workers associations. Firms receiving financial support through the project should comply with labor law, including in relation to percentage of employees with disabilities. The specific measures to be incorporated into grant agreements are specified in the project's labor management procedures (LMP). They also should collaborate with CSOs in employing disadvantaged workers.

Component 3: Project Management

- 1) The SOCO shall organize and provide training to the PMU on stakeholder engagement and mapping.

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