

Empowering Women entrepreneurs in the MENA Region towards Equal access with men to business and trade markets

Algeria, Egypt, Jordan, Lebanon, Morocco, and Tunisia



Gender-Sensitive Value Chain in the Agri-Food, Textiles and Clothing and Information and Communication Technology Sectors

JORDAN GSVCA COUNTRY PROFILE

Research and writing team

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Abbreviations

AARINENA	Association of Agricultural Research Institutions in the Near East & North Africa
ACTED	Agency for Technical Cooperation and Development
AFESD	Arab Fund for Economic and Social Development
AFESD	Arab Fund for Economic and Social Development
AI	Artificial Intelligence
API	Application Programming Interfaces
BDC	Business Development Centre
BWJ	Better Work Jordan
BPfA	Beijing Platform for Action
CAGR	Compound Annual Growth Rate
CAT	Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment
CBC	Cross-Border Cooperation initiative
CBJ	Central Bank of Jordan's
CEDAW	Convention on the Elimination of Discrimination Against Women
CERD	Convention on the Elimination of Racial Discrimination
CNEIDFFE	National Centre for Studies, Information and Documentation on the Family, Women and Childhood
CNFF	National Council for the Family and Women
CR	Community Role
CRC	Convention on the Rights of the Child
CSR	Corporate and Social Responsibility
DOT	Digital Opportunity trust
EFTA	European Free Trade Association
EIGE	European Institute for Gender Equality
ENI	European Neighbourhood Instrument
ENOW	Online National Observatory of Women
EU	European Union
FAO	Food and Agriculture Organization
FAS	Foreign Agricultural Service
FGDs	Focus Groups Discussions
FIARI	Financial Inclusion for the Arab Region Initiative
FRA	Financial Regulatory Authority
FTAs	Free Trade Agreements
GA	Gender Analysis
GAFI	General Authority for Investment and Free Zones
GAFTA	Greater Arab Free Trade Agreement
GCC	Gulf Cooperation Council
GDP	Gross domestic product

GEM	Global Entrepreneurship Monitor ¹
GFAR	Global Forum on Agricultural Research
GFTA	Grain and Feed Trade Association
GGGR	Global Gender Gap Report
GGI	Gender Gap Index
GIL	Generation of Innovation Leaders Program
GIZ	German Technical Cooperation Agency
GN	Gender Needs
GNP	Gross National Product
GSC	Garment Design & Training Services Centre
GSP	Generalised Scheme of Preferences
GSVCA	Gender-Sensitive Value Chain Analysis
GVA	Gross Value Added
ICCPR	International Covenant on Civil and Political Rights
ICESCR	International Covenant on Economic, Social and Cultural Rights
ICT	Information and Communications Technology
ICU	Istituto per la Cooperazione Universitaria
IDAL	Investment Development Authority
IDI	Development Index
IDRC	International Development and Research Centre
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
IIT	Institute of Information Technology
ILO	International Labour Organization
ILS	International Labour Standards
IMEWE	India-Middle East-Western Europe
INSEAD	European Institute of Business Administration
IT	Information Technology
ITES	IT Enabled Services
ITI	Information Technology Institute
ITIDA	Information Technology Industry Development
JGATE	Jordanian Garment, Accessories and Textile Exporters Association
JNCW	Jordanian National Commission for Women
JOD	Jordanian Dinars
JOPEA	Jordanian Olive Oil Producers and Exporters Association
JSF	Jordan Strategy Forum
KFW	Kreditanstalt für Wiederaufbau
KSA	Kingdom of Saudi Arabia
LAUA	Association for Urban Agriculture

¹ Global Entrepreneurship Monitor Report is the world's largest and longest-running longitudinal study of entrepreneurial activity, originating as a collaborative research project between Babson College, Boston and the London Business School, evolving into a multi-country annual study. Data was collected from 2009 to 2019 with little continuity in this data collection as countries drop in and out of participation in GEM.

LTE	Long-term Evolution
MCIT	Ministry of Communication and Information Technologies
MDMEDA	Micro, Small and Medium Enterprise Development Agency
MEHE	Ministry of Education and Higher Education
MENA	Middle East and North Africa
MF	Mutual Funds
MFW	Microfund for Women
MGF	Mashreq Gender Facility
MIIC	Ministry of Investment and International Cooperation
MoA	Ministry of Agriculture
MoDEE	Ministry of Digital Economy and Entrepreneurship
MSME	Micro, Small and Medium Enterprises
MSNFCF	Ministry of National Solidarity, Family and the Status of Women
MWC	International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families
NAFES	National Fund for Enterprise Support
NBFIs	Non-Banking Financial Institutions
NCFA	National Council for Family Affairs
NCHR	National Centre for Human Rights
NGOs	Non-governmental organisations
NTI	National Telecommunication Institute
OEC	Observatory of the Economic Complexity
OECD	Organisation for Economic Co-operation and Development
PBDAC	Principal Bank for Development and Agricultural Credit
PNG	Practical Gender Needs
PPP	Purchasing Power Parity
PR	Productive Role
QIZ	Qualified Industrial Zone
RMF	René Moawad Foundation
SCG	Social Construction of Gender
SDF	Social Development Fund
SDGs	Sustainable Development Goals
SEZ	Special Economic Zones
SGNs	Strategic Gender Needs
SitAn	Situation Analysis
SOW	Scope of Work
SPG	Strategic planning group
STED	Skills for Trade and Economic Diversification
STEMS	Science, Technology, Engineering and Math
SWOT	Strengths - Weaknesses - Opportunities - Threats
TBSs	Technology Based Startups
TC	Textiles and clothing sector
TCLF	Textile Clothing Leather & Footwear
TIEC	Technology Innovation and Entrepreneurship Centre's

TRIPS	Trade-Related Aspects of Intellectual Property Rights
UAE	United Arab Emirates
UN DESA	United Nations Department of Economic and Social Affairs
UN-ESCWA	United Nations Economic and Social Commission for Western Asia
UNFPA	United Nations Population Fund
UNICEF	The United Nations Children's Fund
UNIDO	United Nations Industrial Development Organization
UNIFEM	United Nations Development Fund for Women
US	United States
USA	United States of America
USAID	United States Agency for International Development
USD	United States Dollar
VAT	Value Added Tax
VAW	Violence Against Women
VC	Value Chain
WBDC	Women Business Development Centre
WBL	Women, Business and the Law
WDI	World Development Indicators
WEF	World Economic Forum
WFP	World Food Programme
WGQTC	Weight of the Criterion in The total
WHO	World Health Organization
WIT	Women in Technology
WS	Weighted Score
WTO	World Trade Organization's

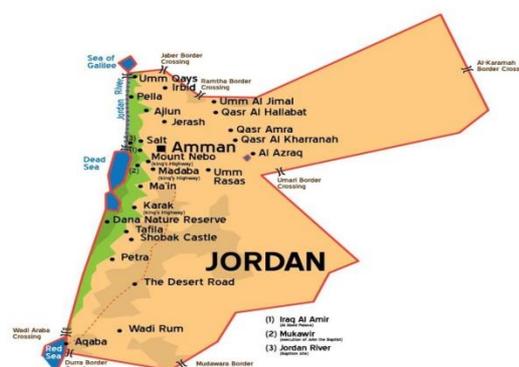
Introduction

Section I -Context of the Country

1. Socio-demographic data

The Hashemite Kingdom of Jordan² is strategically located in the Middle East. Bound by Syria to the north, Iraq to the northeast, Saudi Arabia to the east and south, the Red Sea to the south, and Israel and the Palestinian National Authority to the west, Jordan covers a diversity of landscapes.

The country has an area of 89,213 km², with approximately 75% of that space being taken up by desert. The current population of Jordan is 10,293,521 based on projections of the latest United Nations data.³ Between 2000 and 2020, Jordan grew at rates between 1.37% and 5.00%. The current population growth rate is 1.00%, adding about 101,000 people to the population from 2019 to 2020. The fertility rate of Jordan is 2.77 births per woman, which is above the population replacement rate of 2.1 births.



2. Political and Judicial systems

The Hashemite Kingdom of Jordan is a constitutional monarchy with representative government. The reigning monarch is the head of state, the chief executive and the commander-in-chief of the armed forces. The king exercises his executive authority through the prime minister and the Council of Ministers, or cabinet. The cabinet, meanwhile, is responsible before the elected House of Deputies which, along with the House of Notables (Senate), constitutes the legislative branch of the government.

On June 10, 2021, King Abdullah II ordered the formation of an appointed body, the Royal Committee to modernize the political system. Its mandate is to draft electoral and political parties' laws by November 2021, and provide recommendations for legislation regulating local administration, "expanding participation in decision-making, and creating a political and legislative environment conducive to the active engagement of youth and women in public life." These recommendations will then be presented to the government and voted on by parliament.⁴ The Jordanian constitution establishes the judiciary as one of three separate and independent branches of government. Jordan's present legal system has been influenced by many sources; it is based on the Constitution, the Court Establishment Law of 1951, a civil and criminal code plus Islamic and ecclesiastical laws in certain cases.

² <https://fr.maps-jordan.com/la-jordanie-carte-de-la-ville>

³ <https://worldpopulationreview.com/countries/jordan-population>

⁴ <https://constitutionnet.org/news/modernizing-jordans-political-system-unspeken-motivations>

Jordan has three main types of courts: Civil courts, military courts and religious courts. Civil courts adjudicate all civil and criminal cases which are not specifically reserved for other courts. Martial law was lifted in 1991, but certain crimes considered to touch on national security are still tried in State Security courts administered by the Jordanian military. Religious courts have jurisdiction over all matters of “personal status”. This includes most family law matters such as marriage, divorce, child custody, and adoption or guardianship. Consequently, there is no civil marriage or divorce in Jordan.

Shari’a (Muslim religious law) applies to Muslims in these areas and a Shari’a court system exists to adjudicate disputes. Various Christian religious “Councils” within the main Christian Sects (including Greek Orthodox, Roman Catholic, and Armenian Catholic) handle similar cases involving members of their church communities. The civil courts administer cases of other religious groups, including Protestants, usually applying the religious law of the closest religious community. Religious courts also handle all inheritance matters however applying Shari’a law to matters of inheritance regardless of the religion of the Jordanian citizen.

There are also various courts, juvenile courts operated by magistrates, Police court handling crimes committed by police officers; Land Settlement Courts handling disputes over ownership of unregistered land, an Income Tax Court hears disputes by persons questioning the determination of an assessor who values their property for tax purposes. A Customs Court (comprising two customs officers and one civil court judge) considers disputes involving customs assessments. Tribal Courts were abolished in 1976 but still operate unofficially in some cases involving members of a tribe or tribal disputes.

3. Economic indicators

Table 1 - General indicators for Jordan

<i>General Indicators⁵</i>	<i>Female</i>	<i>Male</i>	<i>Value</i>
GDP, US\$ billions			42.61
GDP per capita, constant '17 intl. \$ 1000			9.47
Total population, million people	4.99	5.11	10.10
Population growth rate, %	1.34	1.39	1.37
Population sex ratio (female/male), F/M ratio	49.38	50.52	0.98

The Jordanian economy contracted by 1.6% in 2020, with unemployment rising to 24.7% in the fourth quarter of 2020 and youth unemployment rates reaching an unprecedented 50%. The COVID-19 pandemic has had significant economic repercussions in Jordan, given the country’s small and open economy with its high rate of connections to the rest of the world. The Government of Jordan has enacted a series of plans and programs to address the health and socioeconomic impacts of the pandemic with two social protection programs in 2020 and 2021 to support vulnerable households and workers, as well as implementing measures designed to support businesses, including delayed tax payments, partial payments of salaries, and special loan programs for small- and medium-sized enterprises.⁶

⁵ World Economic Forum: Global Gender Gap Report, 2021, <http://www3.weforum.org/docs/WEFGGR2021.pdf>

⁶ <https://www.worldbank.org/en/country/jordan/overview#1>

The pandemic had particularly profound effects on the service sector, travel receipts, and tourism—all key sectors of growth for the Jordanian economy. Jordan's unemployment rate, which marginally increased from 18.3% to 19% between 2017 and 2019, rose sharply as a result of the economic shock from the pandemic, reaching 24.7% in Q4-2020. Female unemployment, which had been declining between 2017 and 2019, from 31.2% to 27%, rose sharply to 32.8% in Q4-2020. Moreover, youth unemployment (15–24 years) jumped significantly—from 40.6% in 2019 to an unprecedented high of 50% by the end of Q4-2020.

Section II - Framework of the study/report

The priority of the project *“Empowering Women entrepreneurs in the MENA Region towards Equal access with men to business and trade markets”* is to strengthen women entrepreneurs' capacity to increase their access to and control of resources equally with men entrepreneurs with focus on business and trade markets. Its thematic objective is *“Conducive environment created for women entrepreneurship promotion and integration in business and trade markets”* in Algeria, Egypt, Jordan, Lebanon, Morocco, and Tunisia. Creating conducive environment required to produce knowledge on businesswomen and men from a comparative gender analysis perspective that includes SMEs profiling and main actors' mapping of at least three selected sectors, namely agriculture, light industries and services.

Section III - The methodology and tools

1. Approach and desk review

The approach of the project is to invest on improvement of the knowledge on businesswomen and men from a comparative gender analysis perspective. The diagnosis of constraints and challenges intends to determine gender inequalities and gaps and assess capacity and resources needs towards priorities' selection at the level of the SMEs and women entrepreneurs themselves, including during and after the lockdown due to the COVID-19 pandemic and its resulting consequences. They will be addressed through:

- Assessing/refining the situation analysis of women in business with pertinent and adapted methodology and tools that includes SMEs profiling and actors' mapping including businessmen and women for a comparative gender analysis purpose.
- Conduct stakeholder's assessment and analysis to identify constraints and challenges, determine gender inequalities and gaps and assess capacity and resources needs towards priorities' selection at the level of the SMEs and women entrepreneurs themselves.
- Conducting a Gender Sensitive Value Chain Analysis/GSVCA in a number of SMEs owned/managed by women and men representing a sample from the sectors to be selected to be comparatively analysed and identify main gaps.
- Develop and implement a capacity building strategy and related ways and means to undertake the design, development of the business and related products as well as the process to help women to improve their economic and marketing activities and strengthen their export competitiveness of products and services of enterprises.

- Promote access in trade by building the technical and management capacities of women entrepreneurs and traders including through exchanging experiences, lessons learnt and good practices among them and provision of reasonable facilities and opportunities to realise their full potential.

2. Structure/ Body of the report

Following this introduction, this country profile is organized as follows:

- Chapter One consists of situation analysis and status of Jordanian women in legislation and policy as well as the state of art related to women entrepreneurs in Jordan from Gender and Human Rights as well as Sustainable Development perspectives
- Chapter 2 will cover Gender conceptual and analytical frameworks and the methodology and tools such as the Gender Sensitive Value Chain Analysis/GSVCA as well as the step-by-step process. Limitations and risk assumptions will be assessed. Details will include the planning vs. the reality of the field. It also includes the findings, on the Mapping and the Rapid assessment.
- Chapter 3 will present the full GSVCA conducted in and for Jordan and its results.
- Finally, the Conclusions will wrap up the country profile content and present recommendations.

Chapter I - The State of art: facts, figures and analysis

Despite facing criticism at its launch in 2006, the Global Gender Gap Index has proven over the years to provide a strong basis for robust cross-country and time-series analysis. The Global Gender Gap Index benchmarks the evolution of gender-based gaps among four key dimensions (Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment) and tracks progress towards closing these gaps over time. The Global Gender Gap Index measures scores on a 0 to 100 scale and scores can be interpreted as the distance to parity (i.e. the percentage of the gender gap that has been closed). This year, the Global Gender Gap index benchmarks 156 countries, providing a tool for cross-country comparison and to prioritize the most effective policies needed to close gender gaps.⁷ Especially since although much progress has been made over the past 50 years, global gender equality had not yet been achieved when crisis struck in 2020.

The latest edition, the 15th edition, the *Global Gender Gap Report 2021*,⁸ came out a little over one year after COVID-19 was officially declared a pandemic. Although the pandemic affected all countries, it did not affect them in the same manner. Preliminary evidence suggests that the health emergency and the related economic downturn have impacted women more severely than men, partially re-opening gaps that had already been closed.

Table 2 - Jordan's Global Gender Gap Index comparative ranking 2006-2021

In the 2021 GGGR, Jordan rank on the Global Gender Gap index was recorded at 131th out of 156. Jordan improved by 7 since the previous ranking, the previous rank of 138 having been held for two previous reports.

2006		2021		Progress (2006-2021)	
Rank	Score	Rank	Score	Rank	Score
93	0.611	131	0.638	-38	+0,027

Section I - Gender Equality in Jordan: facts & figures

1. Educational attainment

Providing equal access to primary education is a key mile stone that has been achieved by almost all MENA countries. Since 2006 and until the latest edition of the Global Gender Gap Report, the constant has been that Jordan is the first amongst the countries under review in terms of educational attainment with a score of 0.991. It ranks 84th in terms of educational attainment, second after Kuwait who has the best score of 0.997, providing the country with the 59th rank. All the other countries being reviewed in the project, ranked in the bottom third of the GGGR 2021 despite good progress in terms of score and the investment made by the countries in recognition that education is both a basic human right and a driver of a country's economic and social development.

⁷ <https://www.weforum.org/reports/ab6795a1-960c-42b2-b3d5-587eccda6023/digest>

⁸ <https://www.weforum.org/reports/ab6795a1-960c-42b2-b3d5-587eccda6023/in-full>

Table 3 - Educational Attainment Comparative ranking 2006-2021

Year	2006		2021	
Country	Rank	Score	Rank	Score
Jordan	70	0.979	84	0.991
Rank out of	115		156	

In terms of literacy rates, the country has the highest rates in the pool of countries covered by the project, with female literacy rate of 97.8% and male literacy rate of 98.6%. It is also the narrowest gender gap with less than one percentage point between the two. The enrolment rates represent a reversal of the trend where boys go from 81.5% in primary education to 31.5% in higher education against girls who go from 80.2% in primary education to 37.4% in higher education.

Table 4 - Sex-Disaggregated Data/SDD in Education

Indicator	Female	Male	Sex-ratio
Literacy rate	97.8	98.6	0.99
Primary level	80.2	81.5	0.98
Secondary level	63.5	61.7	1.03
Tertiary level	37.4	31.5	1.19

Unfortunately, there is no disaggregated data available for Jordan with regards to high education specialisation in the 2021 GGGR, but the reference to vocational training shows male represent 1.47% and female students are at 0.98%.

2. Economic participation & opportunity/EPO

Low levels of women's labour force participation are an important driver of lack of economic participation. In MENA, the Gender gap reports the region's average participation rate to be 31%. Jordan is part of a group of seven countries within MENA including Egypt, Algeria, Iran, Syria, Iraq and Yemen that have 20% or less of women participating in the labour market, the lowest rates in the world. Jordan dropped in terms of ranking going from being at the 105th rank with regards to economic participation to 133rd, noting however that the score did improve by +0.096.

Table 5 - Progress of Economic Participation and Opportunity

Economic participation & opportunity	2006		2021		Progress (2006-2021)	
	Rank	Score	Rank	Score	Rank	Score
	105	0.442	133	0.538	-28	+0.096
Rank out of	115		156			

Very few women in Jordan work. In 2019, the Female/**Male** participation rate was 15.1/**67.2** over 4 times higher; it is 53.0/80.4 in the World and 21.7/77.3 in the MENA Region. The Female/**Male** unemployment rate was 22.9/**13.2** in Jordan. It is 5.4/**4.6** in the World and 17.8/**7.8** in the MENA

Region. The Female/**Male** youth unemployment rate was 54.7/**32.5** in Jordan. It is 14.7/**12.2** in the World and 38.9/**22.8** in the MENA Region.⁹

Table 6 - Economic Participation and Opportunity in 2021

Economic Participation and Opportunity (2021)	Rank	Score	Avg	Female	Male	f/m
Labour force participation rate, %	153	0.231	0.655	15.6	67.3	0.23
Wage equality for similar work, 1-7 (best)	54	0.698	0.628	-	-	4.88
Estimated earned income, int'l \$ 1,000	144	0.237	0.494	3.9	16.2	0.24
Legislators, senior officials and managers, %	1	1.000	0.349	62.0	38.0	1.63
Professional and technical workers, %	113	0.617	0.755	38.2	61.8	0.62

In addition, of those women who are in the labour force, 1 in 4 is actually unemployed. Further, only 16% of businesses are owned by women and although Jordan has one of the highest rate of women managers in MENA, where less than 18% of managers in the MENA region are women; only 2% of firms in Jordan have women as a top manager. If according to this data, there are at least as many female managers as men, which can be explained by the superiority of girls in tertiary education, it is clear that women and young people, including young women, have won the unemployment “jackpot”. Jordanians think - on a personal level - that it is acceptable for women to work, but at the same time they think that about a third of society finds it unacceptable for women to work inside and/or outside the home. Meanwhile, 60% of women who do not work would really like to work.¹⁰

Women account for 43.2% of the number of employees in ministries and governmental institutions as per the general tendencies to prefer public-sector jobs. The high unemployment rates among educated women holding BA degree or above is a significant indicator of the existence of a serious imbalance in providing the labour market with much needed specialties. A wage gap between men and women has a ratio of one fourth; the average monthly wage for male employees is 507 dinars compared to 458 dinars for women. In addition, Jordan has the highest indicator value at 86.27 % of female employment in services, followed by industry and agriculture. Two caveats to note: one being that male employment follows the same pattern, the second being that agriculture is a sector with a very high level of informality that may alter these numbers.

Table 7 - Employment in the 3 sectors, International Labour Organization/ILO 2019

Employment in	Jordan	
	female	male
Agriculture ¹¹	0.75	2.81
Industry ¹²	12.97	26.73
Services ¹³	86.27	70.46

⁹ World Bank Development Indicators. Data retrieved November 2019 reported in Women’s Economic Empowerment in Jordan <https://openknowledge.worldbank.org/bitstream/handle/10986/33587/Womens-Economic-Empowerment-in-Jordan.pdf?sequence=5>

¹⁰ World Bank, 2018. Hashemite Kingdom of Jordan, Understanding how Gender Norms in MNA Impact Female Employment Outcomes, Washington, DC; World bank Group <https://openknowledge.worldbank.org/handle/10986/30947>

¹¹ modeled ILO estimate

¹² modeled ILO estimate

¹³ modeled ILO estimate

The Government of Jordan adopted a set of measures, measures and policies to increase the economic participation of women. It approved the flexible system of work in the private sector and in the public sector, and the economic participation of women was at the heart of the stimulus plan for economic growth (2018-2022).

In terms of financial inclusion, in the countries covered, the percentages of women holding bank account is considerably lower that of men.¹⁴ Account ownership denotes the percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.¹⁵ The number of women who reported holding this type of account is 26,62%, whereas the proportion of men who have accounts is more than double (55,51%).

3. Women political empowerment and participation

Not only is this dimension the one where gender gaps remain the widest but it also registered the most important regression compared to the previous year with -2.4%¹⁶. In the March 2021 edition of the Global Gender Gap Report, 96 countries reduced gender gaps in parliament. The most-improved is the United Arab Emirates that went from 22.5% of women parliamentarians to 50% and Jordan that almost doubled increasing from 6% to 11.5%.

Table 8 - Progress of Political Empowerment in Jordan

Political Empowerment	2006		2021		Progress (2006-2021)	
	Rank	Score	Rank	Score	Rank	Score
	100	0.048	144	0.066	-44	+0.018
Rank out of	115		156			

The political role of Jordanian women in parliament is still limited, although Jordanian women make up about 52 percent of the electorate and although support for improvement does exist, there are many obstacles that effect the participation of women on political life. In terms of female representation in parliament, Jordan lags behind other countries generally. In the Jordanian House of representatives, out of the 130 seats in parliament 15 are reserved for women. In the senate, currently, 57 senators are men and 8 are women (i.e. 12.31%), which is the highest percentage in the history of women's political participation.¹⁷

Table 9 - Political Empowerment

Political Empowerment	Rank	Score	Avg	Female	Male	f/m
Women in parliament, %	135	0.130	0.312	11.5	88.5	0.13
Women in ministerial positions, %	130	0.101	0.235	9.4	90.6	0.10
Years with female/male head of state ¹⁸	76	0.000	0.144	0.0	50.0	0.00

¹⁴ World Bank Gender statistics

¹⁵ World Bank Gender statistics

¹⁶ The best performer in the world is Iceland however it still needs to close 24% of this gap. Iceland's score is 23.2 percentage points above the 95th percentile and 56.5 percentage points higher than the median global performance. This draws a picture of a long road ahead to close this gap for all other countries.

¹⁷ https://data.ipu.org/node/86/data-on-women?chamber_id=13435

¹⁸ (last 50)

4. Women in the Jordanian entrepreneurship world

Despite the various efforts, women are disproportionately represented in the workforce and the business arena. As a consequence, entrepreneurship is very low amongst MENA women as the region exhibits the widest gender gap globally in terms of early-stage entrepreneurial activity. According to the Global Entrepreneurship Monitor (GEM) MENA Report 2017,¹⁹ women in the region are only half as likely as men to be engaged in total early-stage entrepreneurial activity.²⁰ In contrast eight women were engaged in TEA for every ten male entrepreneurs in Africa and Latin America & the Caribbean.

The lack of access to economic opportunities for Jordanian women is manifested in a low labour force participation rate (15%), a high unemployment rate (23%) and a negligible rate of entrepreneurship.²¹ A study published in 2016 by the Jordan Enterprise Development Corporation/JEDCO indicated that the rate of women's early-stage entrepreneurial activity in Jordan is the lowest compared to neighbouring Arab countries, with only 3.3% of women aged 18-64 years already engaged in, or having recently launched, a business activity.

In Jordan, the survey realized in the framework of the UNIDO study²² revealed that 83.16 % of respondents were setting up a new business and 10.71% only were taking over a family business. The distribution of sector shows a preference for services twice the rate of other sectors, including trade. In the same vein, only 19 per cent of businesses are co-owned by women, and not even three per cent of businesses have a female senior manager. Moreover, few women own businesses: in 2018, only four per cent of working women were employers or own-account workers, compared to 13 per cent of working men. In 2019, only 2.4 per cent of businesses have a manager. They are 17.9% globally and only 5.4% in the MENA region.²³ In short, women-owned businesses tend to be rare, small, seasonal, informal and home-based, confined to low productivity activities and with limited access to markets. In Jordan, the percentage of firms with female participation in ownership is 22.6% that gets reduced to 8.1% when assessing the percentage of firms with majority female ownership.²⁴

Data from the Global Entrepreneurship Monitor suggests Jordanian women entrepreneurs are essential to Jordan's economic success. Yet women still face challenges in accessing information, funds and financing.²⁵ With regards to entrepreneurship, the Mastercard Index of Women

19 <https://www.gemconsortium.org/report/gem-2017-middle-east-and-north-africa-report>

20 Noting the limited data and even contradictory data available of women entrepreneurs in MENA

21 Women's Economic Empowerment in Jordan <https://openknowledge.worldbank.org/bitstream/handle/10986/33587/Womens-Economic-Empowerment-in-Jordan.pdf?sequence=5>

22 <https://www.euneighbours.eu/sites/default/files/publications/2017-11/UNIDO%20Study.pdf>

23 Source: World Bank Development Indicators. Data retrieved November 2019 (2013, Jordan, 2018, World & MENA) reported in Women's Economic Empowerment in Jordan <https://openknowledge.worldbank.org/bitstream/handle/10986/33587/Womens-Economic-Empowerment-in-Jordan.pdf?sequence=5>

24 Gender in the 2019/2020 World Bank Enterprise Survey

25 Noting the limited data and even contradictory data available of women entrepreneurs in MENA

25 Women's Economic Empowerment in Jordan <https://openknowledge.worldbank.org/bitstream/handle/10986/33587/Womens-Economic-Empowerment-in-Jordan.pdf?sequence=5>

25 <https://www.euneighbours.eu/sites/default/files/publications/2017-11/UNIDO%20Study.pdf>

25 Source: World Bank Development Indicators. Data retrieved November 2019 (2013, Jordan, 2018, World & MENA) reported in Women's Economic Empowerment in Jordan <https://openknowledge.worldbank.org/bitstream/handle/10986/33587/Womens-Economic-Empowerment-in-Jordan.pdf?sequence=5>

25 Gender in the 2019/2020 World Bank Enterprise Survey

Entrepreneurs (MIWE) 2021 provides insight on the progress of women in business around the globe drawing on socioeconomic factors that nurture or hinder the ability of women to progress and thrive in the business world. Using 12 indicators and 27 sub-indicators, it provides an overall assessment of how women are faring in business, financial, education, and workplace settings compared to their male counterparts at the national level as well as their peers on a global level. In the latest edition, the number of countries analysed has been expanded from 58 to 65 and included Jordan for the first time. In 2021, the highest ranking achieved by a MENA country is at 46 by the United Arab Emirates, **Egypt** comes in last of the MENA countries at 64 while **Jordan** ranks at 58th.

5. Gender-based violence and sexual harassment

Violence Against Women (VAW) is widespread and takes many forms, all of which are detrimental to women's physical and psychological health. Violence against women and girls constitutes an extreme expression of the unequal power relations between men and women, and it hampers their ability to engage in social, economic or political activities.

The percentage of women who have experienced sexual harassment in public places varies widely across the Arab countries. Arab Barometer wave V (2018- 2019) data reveal that sexual harassment is a gendered problem. In all countries participating in the survey, 39% of the surveyed women (against 22 percent of men) reported that they have been exposed to sexual harassment in public places.²⁶ Compared to its neighbouring countries, 33% of women in Jordan have been survivors of Sexual Harassment in the past 12 Months, after Egypt, Morocco and Algeria. The score is at 52% for ages 17-18-year-old contrasting with men at 13% and for the age group 29-40 it is at 33%.

The Arab Barometer wave V data (2018-2019) highlights that close to half of women in a national household-based survey of around 3,000 women ages 18 to 64 reported encountering problems in the workplace. The most frequently cited problem among that share of women was sexual harassment. This issue was most commonly cited for younger women and those working in urban areas. Another study that employed purposive sampling techniques to interview women in both public areas and places of work found that virtually all respondents reported encountering some form of sexual harassment at some point.

Due to the magnitude of the problem, families who can afford to forego the income of women might prevent them from work altogether. In other cases, women's mobility is constrained by having to rely on brothers or sons to accompany them during night commutes or when travelling from one city to another, hindering severely women's economic opportunities.²⁷

While Jordan has low levels of domestic violence as per the Arab Barometer, a quantitative study²⁸ found that 55.5% of urban and 44.5% of rural women have encountered spousal economic abuse both in controlling their economic resources and managing their financial decisions and exploiting their economic resources. Economic abuse was found to be intertwined with other forms of abuse; women who faced economic abuse also endured primarily emotional and psychological abuse,

<https://spark.ngo>

²⁶ <https://www.arabbarometer.org/wp-content/uploads/Sexual-Harassment-Domestic-Violence-Arab-Citizens-Public-Opinion-2019.pdf>

²⁷ <https://documents1.worldbank.org/curated/en/861491551113547855/pdf/134846-WP-PUBLIC-march-2-WB-Women-Study-EN.pdf>

²⁸ <https://www.nature.com/articles/s41599-021-00853-3>

followed by physical abuse and harassment, as tactics to reinforce economic abuse and maintain control over them.

Jordan enacted stand-alone domestic violence laws, with diverse provisions covering prosecution and punishment as well as prevention protection and reparations. Such legislation outlines legal, social and medical interventions to address domestic violence.

Section II - Women Legal Status and Rights in Jordan

1. The Legal status and rights impacting on public and private life²⁹

Jordan has made significant progress in strengthening the protection of women and the realisation of their rights, in both private and public spheres, and has initiated a number of legislative reforms in areas as diverse as social security (2014), the alimony credit system (2015), the civil service system (2013), protection against domestic violence (2017), and the shelter system for women at risk (2016), the flexible work system (2017) (in the areas of public service and social security), and the social security system (2015), the civil service system (2013), the system of shelters for women at risk (2016), protection against domestic violence (2017), the flexible work system (2017) or a number of amendments to the Criminal Code (2017).

▪ *The principles of non-discrimination and equality*

Jordan has a comprehensive legal system based on the Constitution that guarantees equal opportunities for all citizens without discrimination or exclusion stating the principles of equality before the law of all “Jordanians” without distinction in rights and obligations “Jordanians shall be equal before the law with no discrimination between them in rights and duties even if they differ in race, language or religion”, supposedly men and women since sex is not specified although the National Charter passed in 1991 stated “equality” of all citizens was whereby “Jordanians” are specifically defined as men and women. As a matter of fact, most constitutional and legal texts use gender-insensitive language as they are formulated in the masculine, including those that are supposed to address women (workers and their relationship to sexual harassment). Furthermore, specifying only those provisions that concern women in a traditional view (weakness, protection, maternal role...) may lead to the interpretation that the remaining provisions concern only men.

Equality before the law is guaranteed by the Charter and the Constitution that consolidate the right to access justice and litigations for all Jordanians. Citizens are equal in duties and responsibilities without distinction on grounds of race, language or religion, which in turn contributes to the consolidation of law and sovereignty. The law imposes sanctions on violating rights and liberties in public and private lives. The law encourages abiding by the standards of fair trials, prompt justice and public hearings. The Law assures independence of the judiciary and the rule of law. In order to ensure access to justice; judges duties are identified: respect diversity in community and equality in words and behaviour towards all, whether part of the dispute or not regardless of their beliefs, race, colour or nationality.

²⁹ See more at <http://www.arabwomenlegal-emap.org/Pages/CountryProfile.aspx?country=الجزائر>

As a matter of fact, most constitutional and legal texts in Jordan use gender-insensitive language as they are formulated in the masculine, including those that are supposed to address women (workers and their relationship to sexual harassment). Furthermore, specifying only those provisions that concern women in a traditional view (weakness, protection, maternal role...) may lead to the interpretation that the remaining provisions concern only men. And that means first that "Equality before the law" is not sufficient to fully and equally enjoy the right to litigation and access to justice essentially because there is no "Equality within the law", women and men are not treated equally within/by the law, due to the remaining loopholes of discrimination within laws such as labour code, personal status/family law, penal code...

Moreover, although women and men enjoy the constitutional right to equality before the law, the Constitution does not address gender-based discrimination nor prohibits discrimination against women. As above-highlighted, Article 6 in the constitution protects Jordanians from discrimination "on grounds of race, language or religion," but makes no mention of women and the very fact of discussing it can have quite serious consequences, as shown at the end of December 2021 with what happened in the Jordanian parliament. Indeed, the incident occurred during a debate on obvious gender and democratic issues in any other place including in the MENA region but what was considered as controversial in Jordanian Parliament, mirror of society. A number of Parliamentarians exchanged punches after a verbal altercation got out of hand. A video of the incident went viral in Jordan and around the world.³⁰ Fist fight began after discussions about engendering the language of the Constitution and the suggestion to add the term "female" -and consequently male- to "Jordanians" in the article 6 of the second chapter of the Jordanian constitution to make women as citizens and individuals more visible. The second proposal was related to adding a paragraph to the same Article 6, calling to empower "women to play an active role in building society, ensuring equal opportunities on a just and fair basis, and to protect them from all forms of violence and discrimination."

- *The political rights*

The constitution and a number of Jordanian laws, even if gender blind, guarantee the rights of citizens, both men and women, to vote and stand for election at both national and local levels and to all entities (1st and 2nd chambers, local assemblies...). There are no legal obstacles to prevent women from enjoying their political rights. Indeed, the Jordanian constitution guarantees equality among all citizens in enjoying Political rights and participation. Women's right to vote is guaranteed since 1955 and to run for elections since 1974. Elections Act of 1986 and amended up to 2012, confirmed the right of any Jordanian to vote at the age of 20: this includes all men and women holding the Jordanian nationality. Article 4 of the Political Parties Act (No. 32 of 1992) grants Jordanians the right to form and join political parties; the conditions for membership, listed in article 5, do not discriminate against women. Women have participated in the founding bodies of 28 of Jordan's 31 political parties, accounting for 7% of the total membership of those founding bodies.

In 2003, Jordan issued the parliamentary quota for women MPs with 7 seats assigned for women. This ratio was raised by law in 2010 and 2012 to reach 15 seats. Political *Parties Law of 1955* and completed in 2012, provides that all citizens have the right of forming political parties based on the

³⁰ <https://www.thenationalnews.com/mena/2021/12/29/fight-in-jordans-parliament-draws-attention-to-womens-constitutional-rights/>

principles of citizenship, equality, equal opportunities and non-discrimination related to sex. Law provides that women should constitute 10% of the founders of any party. The Law ensures freedom of opinion, freedom of association and forming associations and the right to address public authorities. The *legal age of consent* in Jordan is 20, as stipulated by the Civil Law.³¹

▪ *Personal and family rights*

The Jordanian Personal Status Law (No. 61 of 1976) is essentially based on the Shariah with several schools of jurisprudence coexisting. In case of a lack of provision in the law for a given situation, Jordanian courts refer to the most authoritative opinion of the Hanafi School. The Family Code/Personal Status Law in Jordan is applied in all family law matters related to the Muslim family (such as inheritance, custody of children, marriage and divorce...) involving women and men Muslims and children of Muslim fathers. Non-Muslim courts apply their own personal status laws, which are not published in the official gazette. Nevertheless, many Christians choose to apply Islamic legal provisions in matters of inheritance.³²

Women and men are not equal in marriage and divorce in Jordan. Marriage is legally defined as a contract between a man and a woman in a lawful relationship with the purpose of establishing a family and procreation. The marriage contract deed is concluded upon the approval of one of the couple or guardian, and explicit acceptance of the other or guardian, in the marriage council. The law stipulates that marriage age is 18. However, it is left to the discretion of the Chief Justice to authorise the marriage of any person of at least 15 years of age if it is deemed to be in his or her best interests, although the term "best interests" is not defined in the law.

Article 19 of the Personal Status Law guarantees Equality for the couple to set their conditions in the marriage contract in order to achieve their interests in a manner that is not forbidden by Shari'a and do not affect the right of any other person. It is worth to note that the Hanafi School of Islamic law which is dominant in Jordan does not require a male guardian to conclude a marriage contract on behalf of an adult Muslim woman but the Jordanian legislator has preferred to adopt the position of the Maliki School in this matter. However, if the woman's guardian objects to her marriage without legal justification, the law allows her to have recourse to a Sharia judge is necessary to consent to and conclude her marriage.³³

The "talaq" is the most common and arbitrary divorce procedure, which is exclusively a husband's right to divorce his wife by just declaring "you are divorced" and without providing any legal reason and without any legal restriction. The law recognises the woman's right to financial compensation after an arbitrary divorce in addition to other financial rights (e.g. dowry, alimony). Personal status law enables women to ask for divorce, separation or annulment in the event of damage. According to the law, women, without discrimination, have the right to compensation for an arbitrary divorce, and to receive grants and commandment of real-estate and movable funds. The man has the upper hand in divorce with full authority to bring his wife back in retroactive divorce.

³¹ Freedom House, *Women's Rights in the Middle East and North Africa - Jordan*, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

³² Freedom House, *Women's Rights in the Middle East and North Africa - Jordan*, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

³³ Freedom House, *Women's Rights in the Middle East and North Africa - Jordan*, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

In Khul'a divorce proceedings, in case she wants to annul marriage a woman has the right to go to court and ask for the dissolution of the marriage without proof of legal damage or any condition except the statement "I do not want to continue my married life, I am afraid of disobeying God's rules and I give up all my marital rights". In most cases, the husband asks for compensation, which means that she must buy her freedom. Only financially well-off women can access this "right" and the mere expression of their desire in court will result in an order to dissolve the marriage. Poor women will have no choice but to continue to endure an untenable marital situation because they cannot give up their financial marital rights to get out of it.

Despite the long divorce procedures before jurisdiction and the development of scientific evidences and measures, women should stay at home, a period of four months and ten days in the Hegira calendar for widows, and three menstrual cycles for divorce. This mandatory waiting period (before remarrying) must be observed for a woman after a divorce or the death of her husband to ensure that she is not pregnant by the husband with whom she has just separated (divorce or death). There is discrimination related to the guardianship over children between the non-Muslim mothers and men on one hand, and between Muslim mothers who do not have the right to guardianship on the other hand.

In full conformity with the traditional distribution of gender roles in such a patriarchal society, woman/mother may have custody of the children and take care of them but no power as the father/man has the legal parental guardianship and decide for everything that concern their life (education, school outings, health, travel with mother...). Father/husband is the breadwinner and should assume to provide maintenance for his wife - and children - including food, clothing, shelter and medical care. This is considered a legitimate right of the wife, regardless of her wealth or religion, and is linked to the husband's role as provider and head of the marital home. Women who work outside the home are still legally entitled to their husband's maintenance provided that he agrees to her working under the guise of obedience. However, in Jordan, as in most countries in the region or in the world, the working woman invests almost all her income in improving her home and the standard of living of her children. Moreover, very often the husband shirks his own obligations in this area. He knows that his wife will take care of it. Despite this, the law does not acknowledge women's responsibility towards their children at home in terms of expenditures or traveling solely with them.

As far as the right to nationality is concerned, a Jordanian is one who is born of a Jordanian father. The only person entitled to Jordanian citizenship is one who is born in the Kingdom of Jordan to a Jordanian mother and a stateless or non-national father, or one who is unable to legally prove his parentage to his father. Yet, Jordanian women are prohibited from passing on nationality to their children or their non-Jordanian husband. Jordanian women have the right to keep their Jordanian nationality when married to a foreigner and acquired his nationality, unless she stated otherwise, and the right to re-acquire their Jordanian nationalities by providing a request for this purpose if they got divorced for any reason.

Although Jordanian laws are not outright discriminatory, many of them do not treat women fairly or equally with men. The issue is not only about the discriminatory language against women or the gender blindness that is found in the provisions governing the family. In fact, with the source of legislation in Jordan, the Sharia's various interpretations and reference to schools of jurisprudence,

Jordanian women do not enjoy the same rights as male citizens and suffer unequal treatment in their right to divorce, custody and guardianship of children and inheritance, to only quote these examples. Indeed, major gaps affecting the rights within the family are persisting in the household relations such as guardianship in marriage, marital relations, managing household which is subjected to the will of the man. This might prevent women legally from the enjoyment of constitutional rights such as rights to education, training, movement or work. The law allows polygamy. Women do not have legal right to family planning.

- *The principle of integrity and security*

A number of provisions of the Jordanian penal code and amendments criminalize and impose strict sanctions against some forms of violence and its consequences like: abortion due to beating, hurting, drug abuse or any other deliberate mean that may cause abortion of a pregnant woman without her consent. Sanctions become even stricter if the abortion leads to death. The Penal Code does not acknowledge husband's rape of his wife even if she is a minor; on the contrary, it recognizes the husband's right to enforce his wife to "moaqa'a" violently regardless of her status. However, "moaqa'a" with females under 18 or violent un-consensual sexual intercourse with females above 18 under the pretext of promising marriage is criminalized.

Article 340 of the same code has received the most attention in discussions focused upon legal justification or excuse for the so-called crimes of "honor." The article states that any man who kills or attacks his wife or any of his female relatives in the act of committing adultery or in an "unlawful bed" benefits from a reduction in penalty. In its initial version, the article 340 provided complete exemption from penalty in certain circumstances, although it was seldom invoked. In a perspective to make this law more "gender sensitive", it was amended in 2001 by adding a second clause granting female attackers the same reduction in penalty. Yet, it should be noted that a woman who injures or kills her husband or lover during the act of adultery may also benefit from a reduced sentence, the adulterous act must have been committed in the marital home.

Sexual harassment in the workplace or any other public area is not explicitly defined or forbidden in Jordanian legislation; the Labour Law of 2008 recognises to the worker –man or woman- the right to quit without notice in case the employer or representative cause sexual assault at work like beating or battery. Working women can address their complaints to the Working Women's Department of the Ministry of Labour in Amman, but their subject is mainly related to the poor or unfair implementation of labour rights to only quote the payment of wages. In the case of sexual harassment, as the Ministry of Labour does not have the proper framework to record such claims, complainants are instead referred to the Family Protection Department, which in turn does not have specific records on this issue. The National Center for Human Rights deals with gender discrimination cases through its complaints unit but does not have the legal capacity to file such cases before the courts³⁴.

Human Trafficking Prevention Act No. 9 of 2009 combats all forms of women and men trafficking under threat, force or other forms of coercion; abduction, fraud, deception, abuse of power or

³⁴ Freedom House, *Women's Rights in the Middle East and North Africa - Jordan*, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

exploitation of vulnerability for the purposes of labour exploitation, forced labour, slavery or servitude, organs removal, prostitution or any other form of exploitation.

In 2017, the Jordanian Parliament approved a series of important human rights reforms including, a new law improving the rights of people with disabilities, amendments of the Penal Code cancelling both impunity for sexual assault and justification of woman assassination. Jordan's Law No.20-2017 on the Rights of Persons with Disabilities "Disabilities Law" offers comprehensive protections for people with disabilities in all spheres of society and provides also an expansive definition of "violence" against people with disabilities, as "an action or a denial that will deprive a person with a disability of a certain right or freedom in addition to his/her protection from violence. However, the government has not budgeted funds for several ministries and other programs to carry it out.

The complete repeal of Article 308 of the country's 1960 Penal Code is among the most important changes for women's rights and protection. It was an infamous provision that allowed perpetrators of sexual assaults to escape punishment if they married their victims, thereby lifting impunity for those responsible for certain sexual offences, including those who have sex with children aged 15-17. Article 98 of the Code was also amended to prohibit the mitigation of punishment for those who commit crimes against women. However, this leaves a loophole in Article 340, which allows for mitigated sentences for those who kill their spouse after discovering the adultery. According to press reports, approximately twenty women are killed each year in Jordan by male family members in so-called "family honour crimes"³⁵. In fact, the amendment no longer allows the killing of women and girls to be justified by what is supposed to be a "fit of rage", as these crimes are often coldly premeditated and the Jordanian legislator has understood that there should be nothing to mitigate the sentences of their perpetrators. Yet judges have continued to impose mitigated sentences under Article 99 if family members of victims do not support the prosecution of their male relatives. The murder of women in the name of family "honour" is a serious issue in Jordan, and male perpetrators and female victims receive different legal and social treatment depending on their sex. Much more, while the Jordanian legislative framework to only quote the Constitution with its Article 6 stipulating Equality before the Law and a number of principles in the Criminal Procedures Act which guarantees the right of the accused, these are often undermined by other laws and regulations that contradict the rule of law. For example, the Crime Prevention Act empowers the Administrative Governor to place in administrative detention persons who may pose a danger to the community. Yet it is women whose lives are threatened and in danger of death for the sake of so-called family honour who are placed in prison under this law for their 'own protection' and their release is conditional on the consent of a male relative.

Jordan is among the few countries in the Arab region that have enacted a law on domestic violence, only passed in 2008, the Family Protection Law aims to maintain family ties and mitigate effects of the penal procedures in cases of household violence. The law was also amended in 2017 (Domestic Violence Protection Act 2017) but in addition to defining domestic violence as the violence occurring

³⁵ <https://www.hrw.org/node/309819/printable/print>. The number of crimes has been increasing over the years even though many cases go unreported. Data from the Ministry of Social Development indicate that nine crimes of this kind were recorded in 1995 and six in 1998. By 2006 and 2007, according to Ministry data, the reported number of cases was 18 and 17 for each respective year. Other statistics suggest that 12 crimes in 2014 were committed under the pretext of honor and eight in 2016. By 2017, Human Rights Watch estimated that between 15 and 20 honor crimes occurred annually. The Jordanian Women's Solidarity Institute recorded 21 family murders of women in 2019. 2020 ultimately saw a total of 17 honor killings (various sources).

within the family, the law remains without procedures and some cases of abuse of women are only invoked in the Penal Code. Indeed, the Article 2 of the Act included a definition of violence within the family framework "crimes committed by a family member in the face of any of its members", and the definition did not contain any reference to the types and forms of violence, and therefore did not provide for economic violence that may be practised within the family on women who are the family's main providers. Article 16 stipulates that the competent court shall issue a protection order if it is convinced of the need to protect the victim and any family member at the request of either of them, and in the absence or presence of the perpetrator of domestic violence. The law prohibits any settlement with the aggressors if the assault amounts to a felony, according to its article 7-b, and the aggressors are obliged to carry out some public community services, in addition to the obligation to engage in social and psychological rehabilitation sessions.

2. Liberties and rights impacting women economic participation and empowerment³⁶

Over the last ten years, "Women, Business and the Law" has collected unique data on the laws and regulations that constrain women's entrepreneurship and employment. The index is structured around the life cycle of a working woman, with 35 scoring data points on eight indicators.³⁷ Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score. Jordan's score in the latest edition of the report is 46.9 out of 100, lower than the regional average at Middle East & North Africa (at 51.5).³⁸ The countries that rank first with 100 are mostly in Europe, the highest-ranking Arab country is the UAE with a score of 82.5, the last is Palestine with 26.3.

▪ *Right to work*

Jordan has witnessed a number of constitutional legislative and legal developments to enhance *Right to work*. "The State shall ensure work and education within the limits of its possibilities, and shall ensure tranquillity and equal opportunities to all Jordanians (Article 6: 3)": The constitution guarantees the right to work to all citizens and the state is obliged to provide this right on the basis of equality and equity; decent work load with fair wages, identification of working hours, annually and weekly holidays with payment (Articles 13, 23). In addition to other conditions related to women and minors' work, health regulations and free association.... Every Jordanian has the right to hold public posts and to work in the public sector and municipalities in permanent and temporary posts (Article 22). Provisions of the Labour law of 2008 regulate the household's work of both men and women, including migrants' labour. Provisions of the Labour law are applied on female workers without discrimination in terms of work, and without prejudice to the provisions pertaining to the employment of women.

Contrary to the Constitution which is gender blind, in the 2008 Labour law the workers and employees are defined as "each person, male or female, who performs a job in return for wages (Article 2)". It is also the case in the Civil Service Ordinance. The Labour law provisions regulate the household's work of both men and women, covering both nationals and migrants. The provisions of the Labour Act are applied to female workers without discrimination in terms of access to work, and

³⁶ See more at <http://gender-trade.cawtarclearinghouse.org/>

³⁷ See Annex 2

³⁸ See Annex 3

without prejudice to the provisions on the employment of women. However, there is no specific provision prohibiting gender-based discrimination in employment or in the workplace, and no provision emphasising equal pay for men and women in the same positions according to the basic principle of "equal pay for equal work".

Article 23 of the Constitution and Article 69 of the Labour Code define the powers of the Minister of Labour regarding the industries and economic activities that are prohibited to women, as well as the hours during which they are prohibited to work. This is how women are prohibited from working in a number of quarries (stone, limestone, phosphate and other hazardous environments) and within the time limits between 8 p.m. and 6 a.m., with the exception of certain occupations in hotels, theatres, restaurants, airports, tourist offices, hospitals, clinics and certain transport industries. However, exceptions are made for jobs requiring annual inventories and jobs preparing for early and late season retail sales, as well as for jobs involving fear of financial loss. Evening work for women is limited to 30 days per year and a maximum of 10 hours per day. In reality, these restrictions serve to limit competition between men and women in favour of men and these regulations tend to serve the interests of the market rather than the protection of women. As a matter of fact, Laws and regulations in Jordan place certain conditions on the professions women can choose to pursue. As a result, women's economic participation is concentrated in the socially accepted professions for women even though things have a lot evolved³⁹. Even if it not differentiates in employment; the Civil Service Ordinance does discriminate against women by unequally distributing certain benefits for men, such as the family allowance and cost-of-living allowance⁴⁰.

Concerning women's entitlement to social rights related to work, provisions of the Social Security Act of 2014 apply to all workers at the age of sixteen without any discrimination based on or sex or nationality, regardless of the contract's duration or formula, wage's nature and value, and whether the work is inside or outside the Kingdom. The Jordan Labour law also protect women's rights in circumstances exclusively related to their specific needs. Working Mothers enjoy special rights related to pregnancy, maternity and childcare like medical follow-up and maternity and breastfeeding leaves. Women are entitled rather than men to unpaid leave to take care of her children, with the right to return back to work when the leave is over, unless she worked in another place.

Working men and women benefit equally from the right to retirement. However, the gender construction of society is also mainstreamed in legislation as Article 14 of the Civil Retirement Act and Article 45(a) of the Social Security Act encourage women to take early retirement by allowing them to recover their full pension fund. At the beginning of their career, working women who marry are also encouraged by law to leave their jobs by granting them an end-of-service bonus that they would normally receive only at the time of retirement. While the widow and dependents of a deceased male employee only have to prove their relationship to him and that he has actually died, the requirements imposed on the family of a deceased employee make it extremely difficult for the family to receive the pension benefits due to them by law. Defying all logic, according to Article 56 of

³⁹ Freedom House, *Women's Rights in the Middle East and North Africa - Jordan*, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

⁴⁰ Freedom House, *Women's Rights in the Middle East and North Africa - Jordan*, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

the Social Security Act, the widower must prove that he is unable to work or that the woman was the sole breadwinner of the family. The State justifies this discrimination by the fact that women are usually the second breadwinners in the family, which contradicts the requirement that female workers should pay the same share as men for these benefits.

The principles of social security law exclude certain categories of laborers work in agricultural and irrigation sectors, the family members of the covered member, and put conditions on the husband entitled to the premium of his covered and deceased wife under certain including: total disability and no other income premium to the pension or disability allocation. If his income is less than his proportion from the premium, then he is entitled the difference between the two, while the rest is distributed to the eligible thereafter. The law was amended in 2019 to introduce the definition of sex-based wage discrimination, a penalty for sex wage discrimination and the granting of the "wage authority" the power to hear claims of wage discrimination, regardless of gender or otherwise, in line with ILO standards⁴¹. The law also approved paternity leave for paid workers and the obligation to create a place to care for children in the workplace (males and females) extending the provision to children of all workers (previously limited to women employees), so that every employer with a workforce that has with 15 children (no older than 5 years of age) must provide childcare services.

- *Freedom of movement*

All citizens have the right to exercise their civil rights protected by the constitution when they reach the legal age of consent. Laws issued by the Constitution for regulating rights and freedoms shall not affect the core of such rights. According to the Article 7 of the Constitution, the "1. Personal freedom shall be guaranteed. 2. Every infringement on rights and public freedoms or the inviolability of the private life of Jordanians is a crime punishable by law". It is not allowed by law to detain, imprison or deprive people of liberty unless in accordance with the provisions of the law, with the presumption of innocence until evidence is proven.

Jordanian citizens enjoy the right to travel freely within the country and abroad, except in designated military zones. Unlike the previous Jordanian law (No. 2 of 1969), since 2003, Jordanian women are no longer required to seek permission from their male guardian or husband to renew or obtain a passport (Interim Passport Law No. 5). However, given the parental guardianship provisions of the Family Code, a Jordanian mother still needs the permission of her children's father if she wants her children to travel with her.

- *Right to property*

There is a close link between women's enjoyment of their economic rights and their ability to undertake and implement commercial, industrial and productive projects. For example, women's access to their rights to own land and flats is an important issue that ensures their social protection and their ability to obtain credit facilities, loans, grants and education. All these resources increase the chances of starting their own income-generating businesses. The Jordanian Constitution has guaranteed the right of every Jordanian for private ownership without discrimination between any types of ownership or between the individuals themselves. Article 11 states that "No property of any person may be expropriated except for purposes of public utility and in consideration of a just

⁴¹ Jordan Labour Act, 1996, Article 72 and Article 67.

compensation, as may be prescribed by law". For Article 12 "Compulsory loans shall not be imposed and property, movable or immovable, shall not be confiscated except in accordance with the law".

Jordanian law recognises the right of women to own property without restriction. They do not need the approval of their husbands or guardians to dispose of their property, nor do they need to freely enjoy their income and property independently. Despite of that Jordanian women face obstacles to the full enjoyment of their economic rights. Because of this, their ownership of family assets, including land, flats, livestock, tools and machinery, is considered low compared to men. Although the figures show that women's ownership of land and property has increased over the years at varying rates, the gender gaps in ownership remain significant. According to updated figures in 2017⁴², 9.9 per cent of women own land, compared to 69.7 per cent of men. Women own 23 per cent of flats while men own 60.9 per cent, to give just a few examples.

As a matter of fact, to be land or financial owners and economically empowered, women must also expand their capacity to spend their money freely and manage their property and land, especially when they are divorced, widowed, abandoned or become the sole head of the household⁴³. Moreover, whether it is a prerequisite for work or a social norm, single working women, who represent the highest percentage of working women, are also expected to contribute to the family income by giving their salary to the father or brother. Married working women cover the family expenses directly⁴⁴.

▪ *Right to inheritance*

In Jordan, the inheritance rights of men and women are guaranteed by civil law and the Personal Affairs Act, which are not entirely consistent with the egalitarian principles of the Constitution. Indeed, women receive half of their brother's share, but more of their husband's estate: a quarter if the widow had no children and an eighth if she had children. This was decided by Jordanian civil law (Article 1086) and is stated in the latest amendment to the Jordanian interim personal status law, number 36 of 2010. According to the principles of the Sharia law, but especially its application in the majority of Muslim countries and in the MENA region in particular, women do not inherit equally with men. Thus, daughters inherit half of the property shares of their brothers. Widows inherit a larger share of property if there are children, and a smaller share if there are no children. On the contrary, widowers receive a much larger share of the estate than widows in equivalent situations. Furthermore, widows with male children inherit much more than widows with only female children in which case relatives from outside the immediate family, such as uncles, could share the inheritance. In the area of inheritance among married couples, Jordanian legislators adopted the same system in making the share of the male double the share of the female. The husband receives half the wealth of his deceased wife if she does not have a son.⁴⁵ These are the most commonly

⁴² 'Women's property ownership increases, but still lags behind men's' <https://www.jordantimes.com/news/local/women%E2%80%99s-property-ownership-increases-still-lags-behind-men%E2%80%99s-%E2%80%98> Last updated at Feb 20,2017

⁴³ 'Women's property ownership increases, but still lags behind men's' <https://www.jordantimes.com/news/local/women%E2%80%99s-property-ownership-increases-still-lags-behind-men%E2%80%99s-%E2%80%98> Last updated at Feb 20,2017

⁴⁴ Freedom House, *Women's Rights in the Middle East and North Africa - Jordan*, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

⁴⁵ Muhannad Alazze: Women's Right to Inheritance in Jordanian Law: Requirements and Prospects of Change, <https://www.istor.org/stable/resrep12714#:~:text=In%20the%20area%20of%20inheritance,does%20not%20have%20a%20son.> Aug. 1, 2017

applied provisions, although there are several others that stipulate gender equality in inheritance.⁴⁶ Furthermore, in many cases, a daughter's inheritance is managed by male family members, and the daughter does not receive the benefits of ownership of even this small share, nor do they account to her for what they do with it.

Women have full legal personality and as such can handle property and conduct financial deals. Women are not deprived from the inheritance of money and shares of companies (*amwal naqdia*). The Sharia court grants a share of financial inheritance to all heirs over the age of 18, including women. Each heir receives a check in their name and the inheritance is taxed at 3 percent by the Sharia court. The heir is not able to be excluded from this. In practice women who receive checks are also required to give this money to their mother or their brothers. However, often, they do not comply with this request. But this is not the case with land, as land is often not registered. According to 2021 data, only a quarter of Jordanian women entitled to inherit property receive it fully. Indeed, while women's inheritance rights are formally enshrined in the constitution, Islamic law (Sharia), civil law and the Personal Status Code, female heirs continue to face social pressure to relinquish their rights in favour of male heirs. A patriarchal power model dominates both property and inheritance in Jordan as many other countries in the MENA region. Besides social pressure, women are deprived of their inheritance in several other ways. The most common is the absence of subdivision of land, sometimes over decades, in order not to pay any taxes (division of *ifraz* taxes) and to counter land fragmentation. This often happens with agricultural land, but also with family-owned buildings⁴⁷.

A usual practice for the father is to make a donation of his real assets to male heirs, his sons, during his lifetime to prevent women from receiving their inheritance share. In most cases women receive symbolic gifts, called "*badal or takrim*", which are worth far less than the value of shares they are legally entitled to receive. A survey conducted in the Irbid governorate in 2010 by the Jordanian National Forum for Women indicated that 20 percent of women had renounced their inheritance rights and that three-quarters of them had done so willingly. In general, women are kept in the dark about the real value of assets such as land or an apartment or even finances. When a father or mother dies, the eldest sons decide on the distribution of the inheritance, without always respecting Sharia law and using emotional, social or material blackmail. Brothers have even bargained for permission to marry their sisters as guardians in exchange for their withdrawal. As a consequence of such cultural norms, only 6.8 percent of ever married women owned their houses and only 7 percent owned land⁴⁸. Husbands often register apartments and securities in the name of their wives to protect their assets from creditors, if their business goes bankrupt⁴⁹.

Thanks to the advocacy efforts of women's rights advocates and civil society organisations, the Supreme Sharia Court (*Qadi al-Quda*), Jordan's highest religious and legal institution, revised Jordan's Personal Status Law No. 36 of 2010 1) a mandatory period of three months after the death of the owner is imposed before any transaction could take place (by exclusion or by proxy (*waqāla*);

⁴⁶ Rania F. Al-Rabadi Anas N. Al-Rabadi Inequality Analyses of Gendering Jordanian Citizenship and Legislative Rights <https://vc.bridgew.edu/cgi/viewcontent.cgi?article=2077&context=jiws> Aug-2018

⁴⁷ The law does not oblige to register each housing unit in a building. Land and property are not formally registered. Between 2004 and 2015, one million new housing units were built in Jordan (Census 2004 and 2015). 37% of them only were built with a proper permit and 30% were regularized several years after their building. A third was built without permits.

⁴⁸ Jordan Population and Family Health Survey 2012, Jordanian Department of Statistics and ICF 2013

⁴⁹ Supreme Sharia Court, Statistical Report 2020, <https://sjd.gov.jo/EchoBusV3.0/SystemAssets/PDFs/AR/2020.pdf>

2) any lawyer dealing with an estate was under the obligation to inform all heirs of all property included in an inheritance; 3) any judge had to explain to the heirs the legal consequences of exclusion from the inheritance. This led judges to call for better education of women so that they could better defend their rights⁵⁰.

None of the laws of the eleven Christian churches in Jordan address the distribution of inheritance. In fact, during the Mandate period, the British administration suggested to the Jordanian Christians to apply equal inheritance, as practiced by Christians in Lebanon and elsewhere, but they preferred the application of Sharia law to this issue. Thus, the Islamic inheritance system in Jordan is also applied to the Christian community, as per their request, given the advantages for men. It is worth mentioning here that in order to maintain wealth in the male line of the family and prevent women from disseminating it through marriage, Christians and Muslims have adopted similar strategies to maintain control over the land. This is increasingly important in an environment in which land fragmentation is increasingly widespread⁵¹. Like Muslim women, the majority of Christian women are also traditionally forced to concede their inheritance rights⁵².

Inheritance is recognised as one of the main social dynamics of gender discrimination. Several tactics are used, all of which work, whether it is the process of fathers handing over to their male children and/or exclusion (takharuj/take out), willy-nilly or through intimidation and/or family pressure, threats and coercion to give up their inherited rights, keeping women unaware of or unaware of their rights and finally and/or afraid to claim them. This contributes greatly to widening the circle of women who do not own a flat or a piece of land, and aggravates the "feminisation of poverty" with a greater marginalisation of women in the rural world since this is where the stakes of land are played out. They are unable to support themselves and their families, they lose or do not acquire the capacity to cope with the burdens of material life, they are exploited in various ways, many of them facing legal problems, and as a result their hopes of making their own plans disappear.

- *Freedom of investment*⁵³

It is in a tense backdrop which has seen foreign direct investment (FDI) flows fall by more than 30% (2008-2011) that the Jordanian Government has undertaken major regulatory reforms in order to strengthen its legal investment environment and revive investment. In 2014, which saw a brief upturn in investment, a modernised investment law (Law No. 30 of October 2014) was enacted and a unified investment promotion agency, the Jordan Investment Commission, was established through the merger of three institutions. The foundations for a streamlined, strengthened and more

⁵⁰ The exclusion of women from inheritance in Jordan. Social pressure, lack of land registration and subdivision, live donations. Date: 15-2-2021 Author(s): Dr. Myriam Ababsa, Ifpo French Institute for the Near East. m.ababsa@ifporient.org; https://arabstates.glt.net/wp-content/uploads/2021/02/TechnicalSession6_Exclusion-of-Women_Ababsa_IFPRO-paper.pdf

⁵¹ The exclusion of women from inheritance in Jordan. Social pressure, lack of land registration and subdivision, live donations. Date: 15-2-2021 Author(s): Dr. Myriam Ababsa, Ifpo French Institute for the Near East. m.ababsa@ifporient.org; https://arabstates.glt.net/wp-content/uploads/2021/02/TechnicalSession6_Exclusion-of-Women_Ababsa_IFPRO-paper.pdf

⁵² Idem

⁵³ Main source: OECD Investment Policy Reviews: Egypt 2020 <https://www.oecd-ilibrary.org/sites/9f9c589a-en/1/3/4/index.html?itemId=/content/publication/9f9c589a-en&csp=1a0017284fd213909b8930994bc6bae6&itemIGO=oecd&itemContentType=book>

transparent institutional and legal framework for foreign and domestic investment have been laid. Both national and international legal investment frameworks influence investment in Jordan.⁵⁴

The law establishes a one-stop shop, the Investment Window, a streamlined and coordinated mechanism required to obtain all the necessary approvals for investors for economic activities in Jordan. The Law improves and develops on previous initiatives, and retains certain benefits that were already granted to investors to only quote the change of the term "project" to "economic activity" in order to broaden the scope of investment for the benefit of investors in Jordan; the reaffirmation that Non-Jordanian investors shall be treated like Jordanian investors. The Law expands the sectors covered by the previous investment promotion initiatives to include crafts and services; in addition to manufacturing, agriculture, hospitality, healthcare, entertainment cities, research centres, media production, convention centres and events, transport, distribution and/or extraction of water, gas and oil derivatives using pipelines, air transport, sea transport and railways, with an automatic exemption from any customs tax and a 0% sales tax for all materials, equipment or articles necessary for the exercise of the economic activity, whether imported or purchased locally, in addition to deductions on income tax⁵⁵. The law is gender-blind and does not address any women empowerment measures.

- *Freedom of commerce*

The state ensures women's rights in concluding legal contracts as they reach the legal age of consent. Indeed, women can freely enter into contracts and business and financial activities at all levels and have full legal competence in business matters. There is no discriminatory provision against women in the commerce related legislation, rules and regulations⁵⁶. Gender equality and women's empowerment among the reforms undertaken by the Jordanian country over the past two decades, starting with constitutional amendments and a set of new 15 legislations that endorse women's rights. Nonetheless, there still remains much to do more particularly in economy and trade areas. Some shortcomings are revealed in the effective strategies and some limited budget work plans to ensure an appropriate legislative environment to create opportunities for women in the trade sector.

Yet as regard to the e-commerce and as above highlighted, Jordan is one of the more advanced countries in the region in this field. E-commerce facilities⁵⁷ have been developed by various service providers. Jordan started to introduce electronic commerce legislation a few years ago, though there has yet to emerge a clear set of regulations covering e-commerce transactions even if it still need to be completed (e.g. electronic signatures regulation). Recently, the Jordanian Customs Department issued a new amendment to the law regarding the clearance of online orders for personal use, introducing new tariffs (e.g. only 10% customs fee for a shipment between 5-200 JD).⁵⁸ The Jordanian government paid special attention to e-business also as a possibility to promote women

⁵⁴ Enhancing the Legal Framework for Sustainable Investment <https://www.oecd.org/mena/competitiveness/Enhancing-the-Legal-Framework-for-Sustainable-Investment-Lessons-from-Jordan.pdf>

⁵⁵ Insight into the New Jordanian Investment Law <https://www.tamimi.com/law-update-articles/insight-into-the-new-jordanian-investment-law/#:~:text=The%20Law%20establishes%20a%20one,the%20required%20approvals%20for%20investors.> September 2015

⁵⁶ See doingbusiness.org

⁵⁷ See <https://www.trade.gov/e-commerce>

⁵⁸ What a company needs to know to take advantage of e-commerce in the local market Last published date: 2021-10-25 <https://www.trade.gov/country-commercial-guides/jordan-e-commerce>

empowerment and reduce gender inequality. Some special programs aiming the promotion of women e-entrepreneurship were also set since it is seen as a way to overcome some of the cultural barriers to female entrepreneurial activity.⁵⁹

- *Right to enjoy banking facilities*

Like all others in the world, Jordanian retail banks offer services such as checking and savings accounts, loan and mortgage services, car financing and short-term loans such as overdraft protection. Many large retail banks also offer credit card services to their customers, and may also provide foreign currency exchange services to their customers. Overall access to finance in Jordan has improved in recent years, yet inequalities remain, particularly for vulnerable groups such as the women, forcibly displaced persons (FDP) and youth. According to a new study mandated by the Central Bank of Jordan (CBJ), in cooperation with the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), 38% of adults in Jordan are excluded from formal financial system, only 33 percent of adults, 27 percent of women, have an account with a financial institution, while 38 percent is completely excluded from the formal financial system. Yet, the gender gap is still persistent as women (27.2%) are much less likely than men (37.6%) to have an account with a financial institution⁶⁰.

Women represent 70 percent of all beneficiaries of micro-finance projects in Jordan, with many of these programs exclusively targeting women. Micro-finance projects are being extended to many regions of Jordan⁶¹. Yet, the rate of Jordanian women who have obtained loans from banks compared to men is very low. This is due to both institutional practices and the conditions for granting personal loans by commercial banks which are to a large extent strict particularly for women. Indeed, women do not always have the means to meet them. A loan cannot be granted without a monthly salary or fixed income, and in many cases, uncredited funds are mortgaged, furniture and real estate are also loan guarantees and sureties, not to mention the presentation of bank statements and many others. In no case can the value of the monthly loan exceed 40% of the borrower's income.

Moreover, even though studies have shown that women are better debt repayers, many women borrowers still suffer the legal and social consequences of non-payment of their loans, whether they are borrowers or guarantors of other people's loans. Indeed, in case of inability to repay the debt, financial institutions resort to imprisonment as a means of coercion and pressure. Yet their economic empowerment should allow for support for women, including by financial institutions, with lending, collection and monitoring policies that take into account poverty and unemployment but also the constraints imposed by social norms and the unbalanced distribution of power within the couple and the family.

⁵⁹ Dhia' Qasim, Ashraf BanyMohammed and Francisco Liñán: The role of culture and gender in e-commerce entrepreneurship: Three Jordan case studies https://arro.anglia.ac.uk/702986/3/Linan_2018_2.docx

⁶⁰ <https://www.afi-global.org/newsroom/news/38-of-adults-in-jordan-excluded-from-formal-financial-system-latest-cbj-giz-study-shows/>

⁶¹ Freedom House, *Women's Rights in the Middle East and North Africa - Jordan*, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

3. The International standards and Human Rights

The Jordanian Constitution of 1952 and amended in 2011 provides that only the King ratifies treaties and agreements which involve financial commitments or affect the public and private rights of Jordanians. They shall not be valid unless approved by the National Assembly. Secret terms in a treaty should not contradict in any mean the public terms of such treaty, which confirms the transparency of Jordan's commitment to the agreements, covenants and international human rights charters ratified by the law after being published.

Jordan has ratified most of the key international human rights treaties namely the Convention on the Elimination of All Forms of Racial Discrimination on 1974, the International Covenant on Civil and Political Rights (ICCPR) and the International Covenant on Economic, Social and Cultural Rights (ICESCR) on 1975, the Convention on the Rights of the Child (CRC) in 1991 and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1992 with reservations that are maintained until now⁶², “due to the contradiction it creates with some provisions of the Islamic Shari’a” without reviewing such contradictions, which led to number of contradictory issues later on. Pursuant joining the ILO in 1956 and since then, Jordan ratified 26 International Labour Organisation's conventions affirming workers' rights and non-discrimination based on Gender, pursuant to joining the ILO in 1956.

With regard to regional covenants, the Council of the League of Arab States issued the Arab Charter on Human Rights in 2004, which was ratified by Jordan in October of the same year and entered into force on a date specified therein. The charter states that citizens are equal in human rights dignity, rights and duties in light of the positive discrimination sanctioned by the Islamic Sharia and other heavenly laws, as well as the legislation and charters in force in favour of women.

In 2006, Jordan published in the Official Gazette the ICCPR, the ICESCR and the CRC. Considered as the main reference for women's rights, Gender equality, and non-discrimination, the publication of CEDAW in the official Gazette made only on the 1st of August 2007 had the effect of giving it the force of law. Jordan also submitted six reports to the Committee on the Elimination of All Forms of Discrimination Against Women. Jordan has submitted six reports to the Committee on the Elimination of All Forms of Discrimination against Women. The Jordanian family law contradicts most of the provisions of international conventions on equality; mainly the legal status and rights within household and discrimination within the marital relationship: starting with minor's marriage – even exceptional-which is inconsistent with Article I of the Convention on the Rights of the Child, life and marital relations including guardianship, and ending with divorce. Discrimination is obvious in dealing with the provisions on inheritance and their applications; Jordan entered reservation to article No. 16 P / 1 of CEDAW which relates to marriage and family relations with regard to equality between men and women in rights and responsibilities. The Law prohibits Jordanian women from passing on their nationalities to their children or foreign husbands in accordance with the reservation Jordan entered to article No. 9 P / 2 of CEDAW on granting women equal right like men to pass on their nationalities to their children and / or spouse, acquire, change or retain it when marrying foreigners. Provisions of Penal Code conflict those of International conventions on equality,

⁶² Reservations on Article 9(2) (equal rights with regard to nationality of children) and Article 16(1)(c) (equal rights and responsibilities during marriage and at its dissolution), (d) (equal rights and responsibilities as parents), and (g) (equal personal rights, including the right to choose a family name, a profession, and an occupation).

non-discrimination, torture and the protection of women from gender-based violence; husband has the right to legally use violence and coercion in “moaqa’a” with his wife.

4. Mechanisms, Policies and programmes

From a national perspective, there are 3 national institutions that have a mandate working on protection of women and girls: The Women mechanism in Jordan is the Jordanian National Commission for Women (JNCW), the National Council for Family Affairs (NCFA), and the National Centre for Human Rights (NCHR). There are special departments on domestic violence in the Ministry of Health, Ministry of Education, Ministry of Justice, and Ministry of Social Development. The Ministerial Committee for the Empowerment of Women adopts executive functions for policies related to women.

The JNCW initially created in 1992,⁶³ on September 21, 1996, became the national reference for all official entities and a representative of the Kingdom in all women-related issues and activities, i.e. (i) mainstreaming women’s issues and priorities in national strategies, policies, legislation, plans and budgets, (ii) monitoring discrimination against women and assessing progress vis-à-vis equality and equal opportunities and (iii) advocating for women’s issues and raising awareness on their role and participation in achieving national sustainable development. Since 1993 and as a part of its mandate, JNCW responsible for leading the process of preparing and updating the National Strategy for Women in Jordan, has adopted a participatory method to review and update the strategy. The current National Strategy for Jordanian Women (2020 -2025) was endorsed by the cabinet in March 2020.

Several civil society institutions concerned with women’s rights were also established, including the “Jordanian Women Solidarity Institute”, the “Jordanian Women’s Union”, the “Jordanian National Forum for Women”, the “General Federation of Jordanian Women”, the “Arab Women Organization of Jordan”, “Jordan’s Parliamentary Women’s Caucus”, Jordan Forum For Business & Professional Women and the “Humanitarian Forum for Women’s Rights Society”, in addition to many other private institutions, especially in local communities. These institutions are supporting a set of demands that are updated on a regular basis, and share in the implementation of national strategies for the advancement of women in all fields.

Other mechanisms either at national or regional levels so exist and contribute to support economic empowerment of women and their access to finances, entrepreneurship including in innovative sectors⁶⁴ (e.g. ICT) and trade...The Central Bank of Jordan (CBJ) is part of the Financial Inclusion for the Arab Region Initiative (FIARI), jointly launched by the Arab Monetary Fund (AMF), GIZ and the Alliance for Financial Inclusion (AFI) on 14 September 2017 during the AFI Global Policy Forum in Sharm El Sheikh, Egypt, under the auspices of the Council of Arab Central Banks and Monetary Agencies’ Governors. Arab countries have recognized financial inclusion as a key policy objective that stimulates growth and employment, reduces poverty, promotes social well-being, reduces

⁶³ The Jordanian National Commission for Women's Affairs was established as a national mechanism for the advancement of the status of women in Jordan by Cabinet Resolution 21/11/3382 in 1992, chaired by her Highness Princess Basma Bint Talal al-Muzam. Membership includes relevant ministers and representatives of civil society institutions and the private sector.

⁶⁴ See the GSVCA part for more details



socio-economic inequalities and contributes to financial stability. Financial inclusion empowers the unbanked and financially under-served segments to contribute to and benefit from achievements in sustainable development.⁶⁵

⁶⁵ <https://www.afi-global.org/newsroom/news/38-of-adults-in-jordan-excluded-from-formal-financial-system-latest-cbj-giz-study-shows/>

Chapter II- Selected methodology and tools: the reality of the field

This part will introduce and provides a brief overview of the methodology intended to define the women business environment: constraints, obstacles and opportunities. For that purpose, an overall situation analysis will be conducted through assessing and refining the environment of women in business with pertinent and adapted approaches and tools that includes:

- Desk review to determine gender inequalities and gaps in business environment based on the available data,
- SMEs profiling and actors' mapping targeting both businessmen and women for a comparative gender analysis purpose,
- Stakeholder's assessment (Rapid Assessment) and analysis to identify constraints and challenges,
- Undertaking a Gender Sensitive Value Chain Analysis/GSVCA in a number of sectors/subsectors and related SMEs owned/managed by women and men.

A sample selected from the sectors to be selected (e.g. Agriculture, Light Industries⁶⁶ and services to only quote these two examples) will allow identification of main gaps and comparative analysis.

Challenges and limitations with regards to COVID-19 whether direct or indirect and subsequent necessary adjustments to the methodology are described herewith.

Section I – The Selected methodology and tools

1. The Framework

1.1. The desk review

The Desk review is critical for:

- Avoiding duplication of previous studies and,
- Focusing new data collection on issues of concern or areas requiring verification.

The desk review conducted was to a useful way to:⁶⁷

- Help as a preliminary assessment of the existing information and plan the subsequent situation analysis,
- Cross-check other data and/or provide a standard of comparison,
- Provide a baseline for longitudinal and before/after comparisons,

⁶⁶ Light industry/industries are usually less capital-intensive than heavy industry and are more consumer-oriented than business-oriented, as they typically produce smaller consumer goods. Most light industry products are produced for end users rather than as intermediates for use by other industries

⁶⁷ Adapted from www.ceecis.org/remf/Service3/unicef

- Help on refining the design of the assessment/analysis by confirming key issues and questions,
- Learn about the context of the programme to be developed and/or evaluated,
- Learn about the previous realisations related to the area of interest (other institutions and organisations),
- Answer some questions (for strategic planning and advocacy).

Carrying out a desk research/review is a critical first step, for at least three reasons:⁶⁸

- i. Knowing what was gone before will let you focus on new things to be known,
- ii. Acquiring this preliminary knowledge will avoid you asking dumb or irrelevant questions to your clients, stakeholders and partners and will increase your credibility,
- iii. Doing a preparatory research is a waste of time for the researcher/reviewer, the organisation and partners. This time might be gained to make the necessary efforts to understanding the domain issues and then find the time to discuss, refine, prioritize, negotiate and build consensus on the issue to be addressed.

Acquiring knowledge and credibility will support consensus building and ownership in planning and implementing the required activities to achieve the expected results.

1.2. Assessment and Analysis

■ *Quantitative vs. Qualitative approaches*

In the world of research, assessment and analysis, there are two general approaches to gathering and reporting information: the quantitative and the qualitative approaches.⁶⁹

- **The quantitative approach** focuses on describing a phenomenon across a larger number of individuals using survey methods. It tends to approximate phenomena thereby providing the possibility of summarizing characteristics across groups or relationships.
- **The qualitative approach** focuses on describing and understanding a phenomenon from a closer perspective and in a deep comprehensive manner.

■ *Quantitative vs. Qualitative methods and measures⁷⁰*

Both methods & measures can produce data and information that can be presented in numeric or narrative form. When starting a research, an assessment and/or situation analysis a decision should be made on the depth of the needed information:

- Quantitative measures- produce data that shares facts or figures,
- Qualitative Methods- produce data with more depth and description.

⁶⁸ Adapted from www.ceecis.org/remf/Service3/unicef

⁶⁹ On Methods: What's the difference between qualitative and quantitative approaches?: Adar Ben-Eliyahu, <http://chronicle.umbmentoring.org>

⁷⁰ <http://baselinesupport.campuslabs.com/hc/en-us/>

Assessment is not always completed with just one method. Use of mixed Methods-is highly recommended.

In conclusion, *Qualitative and Quantitative methods are, in fact, complementary.*⁷¹ Each has strengths and weaknesses that the other doesn't, and together, they can present a clearer picture of the situation than either would alone. Often, the most accurate information is obtained when several varieties of each method are used. That's not always possible, but when it is, it can yield the best results.

→ The team will pre-structure the approach and establish the conceptual and analytical framework where dimensions and topics, categories and subcategories as and dimensions are defined beforehand.

2. Gender Framework

2.1. Gender Conceptual Framework

Gender concept/framework is about *"the different views of how men and women behave in different cultures (and how)... gender difference and identity is given not only by our biology but also from the views of our society... Gender views may change, while being male or female doesn't".*⁷² Indeed, societies and cultures base their maleness and femaleness' definition and their views on what gender identities are or should be in reference to the male and female sex which becomes and stay the main bedrock of the society and define the present and future of both women and man at each step of their life cycle, in both private and public life.

It means that all societies, cultures, religions, political and economic systems have their own vision on what are the place (status) and roles of women and men. They may have the same or different vision of what masculinity and femininity should be, and a concordance of views on the value granted to women and men: *Masculinity and Femininity are the widely shared expectations and norms about appropriate male/man being and appropriate female/woman being.*

Social Construction of Gender/SCG refers to economic, social and cultural attributes associated with being male/man or female/woman. In fact, society prescribes for women and men, through life cycle, specific places and roles establishing relationships and defining the "masculine and feminine" behaviours and thus valuing them differently.

2.2. Gender Analytical Framework and concepts

Analysing gender status, roles and related relations in a given context and environment will provide information on the effects of different conditions that women and men face in this environment. "At the local level, gender analysis makes visible the varied roles women and men, girls and boys play in the family, in the community, and in economic, legal and political structures. A gender perspective focuses on the reasons for the current division of responsibilities and benefits and their effect on the distribution of rewards and incentives".⁷³

⁷¹ Community Assessment: Qualitative Methods to Assess Community Issues (Section 15) in <http://ctb.ku.edu/en>

⁷² <http://talkitover.in/self/gender-stereotypes>

⁷³ <https://www.international.gc.ca/world-monde/funding-financement/genderanalysis-analysecomparative.aspx?lang=eng>

The best way to know something is simply to ask. For a Gender Analysis there are three main areas or questions that have to be responded to, to ensure an accurate Gender Assessment & Diagnosis. These questions are:

- Who does what? When? Where and with whom? (**Roles & relationships**);
- Who utilizes what? (**Access to resources**). Who decides who uses it? What is used and how? (**Control over resources**);
- Who will need what and why? (**Needs**).

→ *Gender roles: Productive, Reproductive and Community roles*

The simplest and easiest definition of the societal recognised gender roles is that society will assign tasks to man and woman, as well as related responsibilities and rights that flow from them; based on their biology or sex belonging:

Gender Productive Role/PR covers the tasks undertaken by men and women that get paid/wages in cash however recognised only for men because they are assigned to be the breadwinner of the family (nuclear or extended depending on the context).

Gender Reproductive Role/RR is associated with family care, spouse, children and other family members covering sometimes two to three generations, and all related domestic tasks that ensure the sustainability of *reproduction of labour regarding the continuity of the family*.⁷⁴ It is a role recognised by the society only for women in relation to their capacity to have and therefore take care of children.

Gender Community Role/CR was first used in reference to any activity that contributes to the benefit and wellbeing of the community essentially in rural areas. These activities are usually carried out by women – as an extension of their reproductive *role* – or even by girls of the *community* such as the provision and maintenance of scarce resources of collective consumption, such as water, wood, health care and education.⁷⁵ and therefore this role is not only assumed by women or in rural areas. The CR has to be consistent with the “traditional” gender distribution of roles: the leadership and authority for men and the services, (i.e. education, health, family, children and reproductive health) to women.

The RR and PR are economically interlinked: without the first, the second could under no circumstances be executed or at least will be greatly restricted. In that sense, both roles are profoundly economic. Yet when calculating the Gross National Product (GNP), only the PR is taken into consideration. Women’s contribution (RR) to the national economy remains invisible because it is not recognised in the economic meaning of the term, but as a part of women’s “natural” role derived from their “natural” function: procreating and caring for the well-being of the human species. Even socially, the RR, as a “woman’s work”, is not always well appraised if at all.

→ *Access to and control of/over resources*

⁷⁴ <https://www.sciencedirect.com/science/article/pii/-main.pdf>

⁷⁵ <http://www.glopp.ch/A5/en/multimedia/A51pdf1.pdf>

The way men and women are assigned to different roles and responsibilities, has a direct implication on the level of their access to and the control over resources. Indeed, access to & control over resources goes beyond household or social resources. It will depend on the value attributed to men or women roles and related contributions which will necessarily impact the equal enjoyment of these resources and corresponding legal and human rights. There is a direct relationship between women's status and their access to and control over resources with a wider impact on their own human and legal rights as well as development outcomes. Historically, due to the gender division of labour, patriarchal cultural norms and laws as well as economic inequalities, women in all their diversity have been denied access to resources such as education, health services, credit, land and technologies.⁷⁶

The analysis of the differentiated level of access to/control over resources for women from one part and men, from the other part, is essential for the GSVCA and crucial to detect discriminatory practices and identify consequent gender gaps, develop and plan interventions to address them and meet gender practical and strategic needs towards Gender Equity and Equality in Human Rights.

→ *Gender Needs assessment & categorization*

Gender Needs/GNs should be well assessed, identified and understood to ensure they are addressed properly with the adequate, effective and equitable response for men and women. It is worth to note that maintaining balance between multiple roles has major implications for women and serious consequences on their access to and control over resources to only quote health, well-being and time management and effects on meeting their needs either practical or strategic.

Origin of the *Gender Needs* is defined in a three-step process. The Gender assessment and analysis must answer the essential questions of "who will do what, where, why and how" (roles) who benefits from what? (Access to/control over resources) and then determines "who needs what and why?" (needs). In this context, it is important to highlight once again that:

1. Women's **roles**, work and contribution to family, community and society as a whole resulting from their multiple roles are not recognized and remain undervalued
2. Because of the inequitable gender distribution and evaluation of gender roles and duties, women's access to and control over **resources** is limited
3. Consequently, **gender needs** both practical and strategic are not only under-assessed but also not met equitably, to the disadvantage of women and sometimes of men.

Practical Gender Needs/ PGNs are the immediate needs identified by women & men as necessary to their survival. PGNs are access to food, water provision, healthcare, primary education... They are defined in the frame of their socially designed and accepted roles within the existing gender dynamics and related power structures without challenging them.

⁷⁶ <http://www.forum.awid.org/forum12/about-the-forum-theme/access-to-control-of-resources/>

Strategic Gender Needs/SGNs mean allowing more choices, more options and more voice. It addresses gender-based-discrimination, unbalanced women and men's relationships, subordination, inequities and inequalities. SGNs are those related to any change in the current gender redistribution of labour and power and defying gender roles, preventing or punishing GBV, access to equal pay for equal pay... SGNs challenge the societal, political and economic establishment.

3. The Tools

3.1. The mapping

Mapping is an essential tool for the research itself. As already mentioned, the current phase of the project is directed towards women entrepreneurs. Representation and outreach to such audience has been secured through partnership with the concerned governmental and non-governmental entities in the 6 target Countries (Algeria, Egypt, Jordan, Lebanon, Morocco, and Tunisia), as well as identified partners and networks gathering primarily women and men entrepreneurs, SMEs, employers' organisations, Chambers of commerce and industry, networks of business and trade organisations.

The main targeted group is of women entrepreneurs through their SMEs and Professional Organisations from the 6 target countries then narrowing down to those most responsive based on past experience and lessons learnt but also based on the effects of COVID-19 that restricts movement and communication despite the virtual means. Women will be also reached in Business and Trade Support Organisations "BTSOs" (Chambers of commerce and industry, Employers' Confederations, Economic Development Agencies, Business Associations...). It was expected that the women machinery will constitute the main coordinator and advocate with other governmental institutions that are in charge of policy making in related areas, particularly ministries of Commerce, agriculture, industry and services. Unfortunately, it was not always the case.

The purpose of the exercise is to produce and ensure a good knowledge of main actors and power forces in presence whether governmental institutions or non-governmental organisations, from public or private sectors as well as civil society organisations that are involved in the three selected sectors: Agriculture, light industries and services. Without narrowing to the subsectors, this preliminary identification of both claim holders and duty bearers will set the ground for establishing the sampling for the rapid assessment.

The mapping includes but is not limited to:

- Ministries Economy, Trade, Agriculture, Industry, Technologies/Telecommunications...
- Women machineries
- Financial institutions,
- Professional organisations (e.g. Business and Trade Support Organisations Employers, Employers' Confederations, Economic Development Agencies, Business Association, Chamber of Commerce)
- Any other...

The Actor's mapping will be broken down into four phases:

1. Identifying: listing relevant groups, organisations, and individual actors.
2. Analysing: understanding stakeholders' perspectives, interests and roles.

3. Mapping: visualizing relationships to objectives and other stakeholders.
4. Prioritizing: ranking stakeholder relevance and identifying issues.

The following template has been prepared to consolidate all information related to the enterprises and/or related organisations.

Table 10 - Actor's mapping template

Description of the institution/organisation/company	
Status/Type of Institution/Company/Organisation	
Geographical/sectoral coverage	
Sector/ Field of Work	Subsector
Number of Employees	Women
	Men
Areas of intervention	
Examples of products	
Clientele/customers	
Impact	How much did the company affect them? (Low/medium/high)
Influence	How much impact does business have on their sector? (Low/medium/high)
Actors' input to the sector	What is important to them?
	How could they contribute to the sector?

The process on the actor's mapping as a preliminary phase and subsequent results will be very important to finalise the sampling for the Rapid Assessment as well as the GSVCA. The to-be-collected information and the quality of the process and related will depend heavily on the knowledge of the people to be mapped and the field conditions related to the COVID-19 pandemic either in case of lockdown or not.

3.2. The Rapid Assessment/ RA among business persons (men & women)

The data collection will be conducted (Remotely or Face to face) by selecting the enterprises from three sectors for each country. An email providing an explanation that introduces the purpose of the assessment and of the mapping will be sent. It will also outline the benefits gained for the participants from their participation in it.

The questionnaire consists of three parts that aim to collect data on:

- i. Demographic/personal characteristics of respondents (such as gender, age, education, previous experience in founding/managing a social enterprise, motivation, etc.). General characteristics of the enterprise (such as its type, size/number of employees, ownership structure, year of establishment, sector of economic activity, etc.).

- ii. Constraints and challenges to determine gender inequalities and gaps, and assess capacity and resources' needs towards priorities' selection at the level of the SMEs and women entrepreneurs themselves.
- iii. Opportunities and main barriers that women experience when trying to engage in, and benefit from, economic market opportunities will be also identified. This includes access to financing, and constraints for enterprises, the role of innovation during the life-cycle of the enterprise, the influence of different categories of stakeholders on the decision-making process of the enterprise, and the capital of entrepreneurs.

Considering the difficulties of the field and some resistances and bureaucratic obstacles, in addition to Business persons (men & women), the RA will target also major actors in the “third sector” namely representatives from different concerned ministries, the local government and other relevant stakeholders (NGOs/Professional sector, media, and financial sector) selected as the most involved and appropriate to represent the social views of the whole sectors.

The findings of the interviews and FGDs help not only understand the respondents' views but also refine the mapping/profiling as well as set a rapid diagnosis constituting a sort of qualitative baseline. The responses and related information expected to be collected thanks to the Rapid Assessment could be summarised in the following questions, for instance:

1. What is the geographic/demographic map of the community/department?
2. What are the people doing already?
3. What are the norms and Gender roles in your country?
4. What are the opportunities for employment?
5. What are the demands for goods and services?
6. What are the real opportunities (imbalances between demand and supply)?
7. Which skills are in-demand in relation to these opportunities?
8. What should training courses offer, on the basis of the demand for skills identified?
9. Which accompanying measures are needed to boost the opportunities identified?
10. What mechanisms of socio-economic exclusion can be observed?
11. What are the personal profiles of the individuals targeted for reintegration assistance?

A detailed structure/framework of the questionnaire and FGD with categories and sub-categories has been prepared. It will also include the assessment of the effects of COVID-19 pandemic on both private and public life.

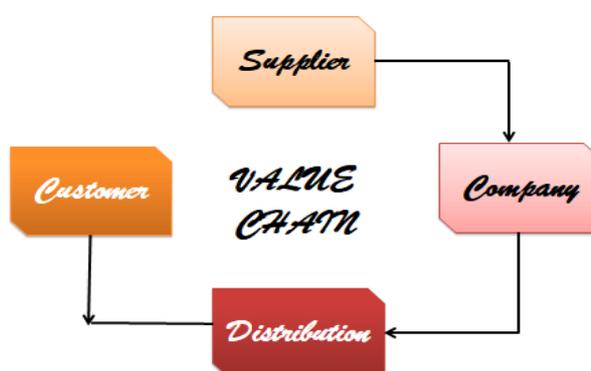
The analysis of the findings will constitute a frame of an evidence database which have been collected, regardless of data collection methodology (whether Focus Groups Discussions/FGDs, interviews– or secondary data sources) for the economic activities related to the three sectors, for each country and that could be categorized according to the coded question to provide subsequently the findings in the following section by:

- a. In totality;

- b. Economic activities or sector;
 - c. Specific country.
- 3.3. Gender Sensitive Value Chain Analysis/GSVCA
- *Value Chain Analysis/VCA: the definition*

The basic concept of Value Chains consists of at least 4 main elements: supplier, company, distribution and customer engaged in a sort of process/chain as herewith illustrated:

Figure 1 - Value Chain description



In fact, the value chain is a systemic concept that relates to each of the herewith development hypotheses because it connects commercial products/markets with economic actors (including self-employed) and with the business activities. The connection is expressed in the definition of the term “Value Chain” as:⁷⁷

- The sequence of related business activities goes from the provision of specific inputs for a particular product or product range to primary production, transformation, and marketing, up to the final sale of the product to the consumer.
- The set of enterprises that perform these business activities, i.e. the producers, processors, traders and distributors of the particular product are linked by a series of business transactions by which the product is passed on from primary producers to consumers in end markets.

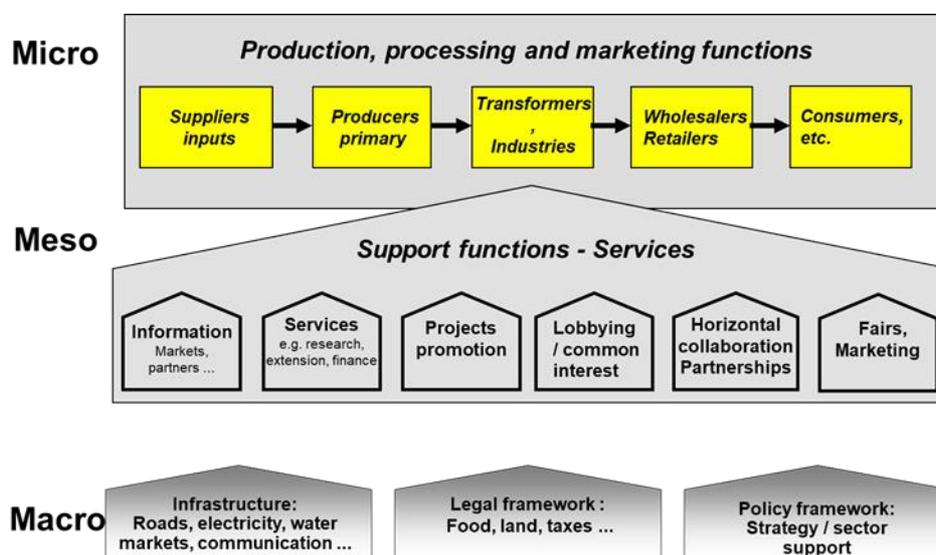
The basic concept of Value Chains is made up of 3 superimposed levels as detailed below:

- MICRO level: which focuses on suppliers, producers, company, distribution and customers engaged in a sort of process/chain? The enterprises are linked by a series of commercial transactions through which the product is transmitted from primary producers to consumers in final markets.
- MESO level: this level is represented by all the support service providers i.e. public and private support institutions that are integrated into the functioning of the value chain through technical support, financing, monitoring of standards and regulations in force, etc.

⁷⁷ Andreas Springer-Heinze, Manual on Sustainable Value Chain Development (Value Links 2.0 - Volume 1, Value Chain Analysis, Strategy and Implementation) , 2018 , <https://www.valuelinks.org/material/manual/ValueLinks-Manual-2.0-Vol-1-January-2018.pdf>

- MACRO level: Public agencies performing a regulatory function whether regulations, norms, or international standards for a product or service.

Figure 2 – Levels of Value Chain



- *Value Chain Analysis/VCA: the tool*⁷⁸

The VCA is a strategic analysis tool. It provides a visual method to analyse a company's business activities reviewing how the company can create a competitive advantage for itself. Value chain analysis helps a company understand how it adds value to something and subsequently how it can sell its product or service for more than the cost of adding the value, thereby generating a profit margin.

The Value Chain Analysis involves the collection of information on the entities (e.g. firms, primary input producer groups, households or producer associations) and market connections that make up a given value chain. The information collected clarifies the positions and roles of actors within the chain, and is used to better coordinate chain activities and improve the flow of products/services to end users (consumers).

- *Gender Sensitive Value Chain Analysis: the analytical framework*

Applying a gender lens to a Value Chain Analysis will allow the assessment of women-men equality regarding their participation in the economic activity as a whole.

The interlinked pillars that build the Gender Conceptual Framework namely gender roles, access to and control of resources and gender needs are also the main Gender analysis tools.

Table 11 - Gender Roles: Between being and doing

	Man	Roles	Woman
Being	a/the head of	Productive	No income-generating role

⁷⁸ <https://www.visual-paradigm.com/guide/strategic-analysis/what-is-value-chain-analysis/>

family/breadwinner		<i>(money or other)</i>
<i>Being a father and a husband... Doing what?</i>	Reproductive	Being a wife, a mother and a housewife
Being the Chief /The Leader	Community	Being provider and a support and caring for others (children, elderly, vulnerable people...)

Men are **THE leaders** in the community, both in urban and rural settings. Their Community Role/CR is modelled on their Productive Role/PR. They negotiate with local or political authorities and speak on behalf of women, on their rights which are for them essentially duties. This leadership "function" is associated with the PR's capability rights and accordingly it is sometimes remunerated (salary or indemnity) even if the CR is supposed to be a volunteer work.

Women are **THE Providers**. Their CR is modelled on their Reproductive Role/RR. Indeed, very often it is observed that women are responsible for activities usually related to the management of family and community life or are in charge of tasks such as visiting and/or supporting the sick, the elderly, the orphans. They also adhere to and participate in parents-teachers associations or undertake charitable activities both in towns and in the countryside. Their CR tasks and activities will always reinforce their reproductive role, such as taking care and managing natural resources as collection of water and wood and more recently protection of the environment. In fact, things are far from being obvious as previously demonstrated, but it is important to note that the work related to the CR is intimately associated with the women's reproductive role and related gender stereotypes that assign to women certain types of very specific tasks.

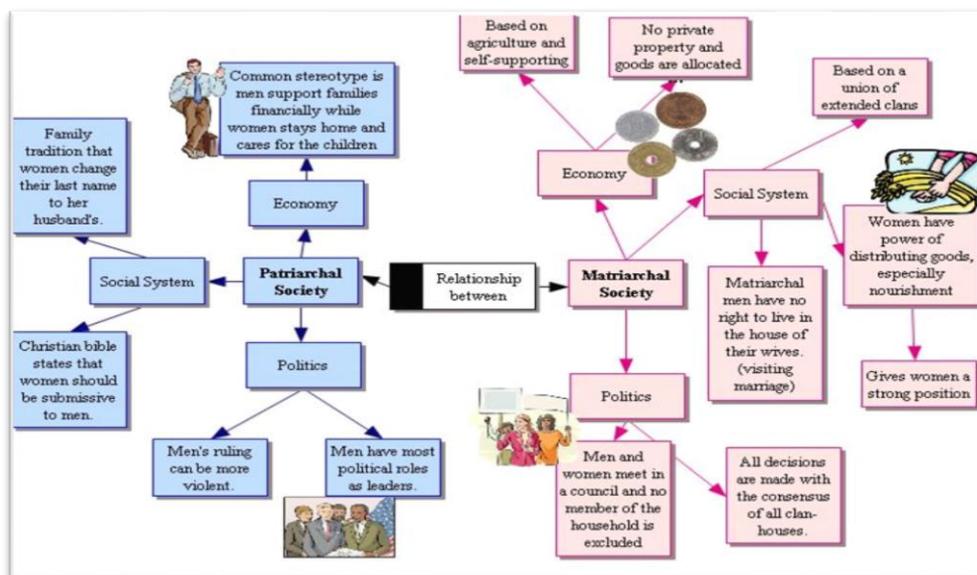
→ Gender sensitiveness

Gender sensitiveness is the ***process by which people are made aware of how gender plays a role in life through their treatment of others***. Gender relations are present in all institutions and gender sensitivity especially is displayed in recognizing privilege and discrimination around gender; women are generally seen as disadvantaged in society.⁷⁹

If principles, methodology, concepts & tools are universal, their application has to be contextualized and adapted to each environment, situation and sector, in time and space, in addition to depending on other factors. Culturally, socially and even economically, gender distribution of labour and roles as well as status of women and men could differ totally from the ones we usually deal with to only quote the two extreme patriarchal and matriarchal societies (as shown in the following example) but not only.

⁷⁹ Gender Equity and Sensitivity in service delivery in [Gender Equity and Sensitivity in Service Delivery — MEASURE Evaluation](#)

Figure 3 - Example of Gender Analysis, societal organisation, culture and economy⁸⁰



→ Why and how to mainstream Gender in the VCA?

Gaining a deeper understanding of value chains, will require special attention to gender roles, access to and control over resources as well as assessment of gender needs. This represents an important step towards reducing gender gaps and improving livelihoods for both women and men. Findings and recommendations will also help improving gender equality in value chain extension.

In entrepreneurship, regardless of the sector, many factors that limit women as well as men, from benefiting in related value chains are gender specific however with variations. For example, in the case of access to movable and immovable property, it is known that women's control over and ownership is less than that of men. Laws and customs as well as practices often show preference to men owning land over women.

Not having land or other property to use as collateral also limits women's access to many other resources and services, such as bank credits. Although there has been much work to improve women's access to microcredit over the years, there are still barriers excluding them from formal credit markets and larger loans which are required to support larger scale commercial production and processing.⁸¹ Women also lack the possibility of providing guarantees for bank loans (mortgages), membership in entrepreneurs/employers' associations, wider contractual possibilities that are only available to those who own this type of property: "one only lends to the rich" ... and throughout the world, women are the poorest.

In conclusion, as women have access to fewer resources, (e.g., labour, information, training, land, credit, association membership, power, decision making...), it is more difficult for them to maintain and improve their performance in value chains. It is important, therefore, that project upgrade

⁸⁰ Image credit and reference « The fall of Matriarchal Society: Decline of the Sisterhood” <https://mythprojects.wikispaces.com/file/view/mat.andpat.societies.jpg/32182075/mat.andpat.societies.jpg>

⁸¹ Idem

decisions are informed by an analysis of the value chain that accounts for the role of gender. Improvements will then aim for the inclusion of interventions that target identified gender inequality concerns.

3.4. The GSVCA Operational Framework and Objectives

▪ *The step-by-step process of desk review & Rapid assessment*

In addition to quantitative data collection related to the overall SitAn, a preliminary source of information is the review and analysis of legislation and policies that could indicate how Gender is institutionalised and to which extent women and men's status and roles are structured in each concerned society and country, the imbalance in power relationships between women and men and consequent difference in access to and control over resources with focus on the covered sectors and accordingly what are the institutionalised forms of discrimination, if any and related gaps.

The findings of such review and analysis are very helpful in refining the assumptions, building up the gender analytical framework, defining its objectives and orienting the questioning and research. The Desk Review and RA's objectives could be detailed as follows:

- a) Identifying the research site as well as the target populations;
- b) Seeking stakeholders 'collaboration and in this context more specifically Women mechanisms and entrepreneurs' organisations;
- c) Providing a database including statistics;
- d) Analysing the socio-demographic data related to the target groups and population;
- e) Identifying gender gaps and defining problems;
- f) Mapping / profiling the organisations involved in the program;
- g) Involving the target groups/population in this exercise to ensure that their needs are identified according to desires and preferences are taken into consideration rather than those determined by experts;
- h) Providing information on attitudes, beliefs and behaviours in the project site and/or in the sectors covered by the assessment;
- i) Assessing/defining unmet needs and thus setting priorities: what are the needs that have to be met; what are the essential projects and the optional ones?
- j) Planning for the short, medium and long-term in consultation with involved stakeholders (at the end of the process).

A precautionary tale in the methodology applied is the availability of data which are already rather weak on the topic. When data is available, it is seldomly data on the same year, or based on the same criteria or even on the same sample. This limited and heterogeneous data restricts comparability and adds a layer of difficulty to the desk review and analysis.

▪ GSVCA goal and objectives

The methodology selected for the Gender Sensitive Value-Chain Analysis/GSVCA proposes approach and tools as well as sectors and sample for the GSVCA (Agriculture, Services, and Industry).

→ The goal of the Gender Sensitive Value Chain Analysis is to evaluate the competitiveness and performance of a number of value chains in each selected sector/ sub sector in order to identify real or potential barriers and opportunities for women and men that may be shaped by custom, law, and institutional structure.

The Gender Sensitive Value Chain Analysis is expected to help in better understanding and developing strategies to address Gender-based discrimination and inequalities in the to-be selected value chains in terms of:

- Applying gender sensitive value chain extension services to their programming;
- Accustoming to the various ways that men and women participate in value chains;
- Providing gender training to extension workers to improve their abilities to work with men and women in the selected sectors and subsectors;
- Develop extension materials in ways that are accessible to both men and women of different educational backgrounds and inclusive of relevant content;
- Encourage the participation of women in mixed-sex producer and trade associations, including those in leadership positions;
- Offer information about opportunities for women to find credit, gain access to land, and formalize rights to land and other productive inputs.

▪ *The GSVCA approach*

If adequately utilised, the Gender approach can better assess and meet needs of both men and women and enhance the well-being of the target groups. The Gender conceptual framework is the GSVCA analytical framework to be used to:

- Analyse gender distribution of labour & roles, in private and public life, i.e. family life and business environment,
- Diagnose accordingly existing/remaining loopholes as regard to sex- and gender-based discrimination,
- Identify power dynamics and related gender imbalance,
- Define, as a last step, gender gaps in access to and control over resources,
- Assess and prioritise needs that will have to be met to ultimately realize equal enjoyment of human rights for women and men.

The findings of the Rapid Assessment/RA will be helpful not only to refine the GSVCA techniques but also consolidate its results.

→ Thanks to the RA and the GSVCA, target groups will be able to focus on the review of the capacity of SMEs owned/managed by women in comparison of those of men from one part and the barriers and constraints detected of the selected sectors and jobs from the other part. The diagnosis will certainly help addressing identified gender differences and gaps and why they exist and determining weakness of capacity and resources if any, at the level of the SMEs and the women entrepreneurs themselves.

3.5. Selection of the sectors/subsectors and the Value Chains

▪ *Criteria for selecting the sectors and related subsectors*

This work is covering 6 countries and the main concern was to harmonise the methodology and tools from one part and the implementation on the field from the other part while ensuring consistency and comparability of results. The main criteria of selection of the sectors were based on the principle of commonality and could be summarized as follows:

- Sectors that could be assessed in the six countries: Agriculture, Light Industries and services,
- Experience in the field of VCA in the selected services,
- Presence of both men and women for the purpose of gender differentiation and analysis,
- Availability of information and organisations,
- Presence and/or potential access to markets...

As regard to the subsectors where the GSVCA will be conducted, the criteria that will be adopted for the selection of the subsectors are as follows:

- Availability of information (added value, work force, sufficient number of companies, etc.),
- Exports opportunities,
- Companies owned and managed by men and women.

At this level, 3 subsectors / sectors will be analysed (a total of 6 subsectors) and compared using the comparison matrix tools described below. In terms of selection of the subsectors, a deliberate choice that was made by the research team was to select as subsector of agriculture, the agro-food. This choice was motivated first by the fact that the work is on the value chain but also for convenience as it was too complicated to take other agriculture's subsectors such as the fishing industry for instance, or even oleiculture, although the latter can be included also as the agro-food sub-sector under industry since both involve a transformation process.

Indeed, in most countries, including in the ones covered by this study, the food and beverage industry are under the supervision of the Ministry of industry however, for practical reasons with regards to the VC we have chosen the agro-food as a subsector of Agriculture since it spans from production to processing-transformation and finally commercialisation.

▪ *Criteria for selecting the Value chains*

Value Chain selection is the first step in the value chain design project; It requires applying the core principles that are vital for this step:

- 1) Significant breadth and depth of impact,
- 2) Sustainability, 3) development of markets system and,
- 3) End-market-driven.⁸²

⁸² <https://www.meda.org/market-systems-publications/the-care-meda-e-course-on-market-analysis-and-value-chain-project-design/492-vc-project-design-guide-step-2-value-chain-selection/file>

In the guidelines published by GIZ in cooperation with ILO and other agencies, the 4 criteria of the Value Chains selection and dimensions of values chain/sustainable development are:

- Economic,
- Environmental,
- Social and,
- Institutional.⁸³

Figure 4 - Value Chain dimensions⁸⁴



This methodology was developed by GIZ and the ILO with the objective of standardising a tool that allows projects and programmes to select one or more value chains according to predefined criteria that are closely linked to the objectives/results sought by the projects and programmes. For the purpose of this project, the matrix has been reviewed to propose the herewith matrix inspired/adapted from the GIZ approach to only take into consideration the 3 essential dimensions, namely:

- *Economic dimension*: the economic dimension is the first criteria to consider. In the broadest sense, the goal is economic growth - producing more goods and services and making them available to a large number of people. It focuses on the potential for market growth, job creation for men and women, comparative advantage and added value.
- *Gender dimension* and social innovation: this criteria feeds into the strategic considerations and options for gender-sensitive value chain development. The gender analysis helps to identify the reasons behind the gender gaps and constraints. This covers a wide range of issues such as equity, equality, access to and control of resources by men and women and the benefits of collaboration between value chain actors.
- *Institutional dimension*: Institutional aspects refer to the ‘enabling environment’, such as favourable policy and regulatory environment, by public, private and other relevant stakeholders

⁸³ Guidelines for Value Chain Selection: integrating economic, environmental, social and institutional. GIZ in collaboration with ILO and others <https://www.ilo.org/wcmsp5/groups/public/---edemp/---empent/documents/instructionalmaterial/wcms416392.pdf>

⁸⁴ Image credit to Guidelines for Value Chain Selection: integrating economic, environmental, social and institutional. GIZ in collaboration with ILO and others

conducive to value chain development. It often forms a "pragmatic" but also key condition for successful value chain interventions. This enabling environment can facilitate or hinder (green and inclusive) economic development.

In addition to adapting the number of dimensions, their weighting in the value chain selection matrix was re-evaluated since the total number of criteria was reduced to three. Indeed, this tool is based on the assessment of the information collected (qualitative and quantitative data) for each dimension, which comprises a series of questions that are also assessed according to their importance with a percentage that relates to each dimension (the total of the percentages of the questions equals 100% in relation to the dimension). The scoring of the answers allows an assessment of the different questions asked in each dimension.

The following table details the sub-criteria and research questions that have been developed for each selection criterion. These questions guided the research team through the various stages of the literature review and the field. In the GIZ/ILO framework, the four dimensions are often seen as distinct, with the economic dimension generally being favoured. However, for the purpose of our study, the three selected dimensions are interrelated and all need to be taken into account to achieve sustainable economic development. In this context since the tool is based on a score weighting:

- A weight of 40% will be adopted for the economic dimension,
- 40% for the dimension of gender and social innovation and,
- 20% for the institutional dimension criterion.

The answers to the questions will be supported through the preparation of a bibliographic search providing justifications for the rating for each criterion. Although each criterion can be weighted and scored, the guidelines and tools presented take a qualitative approach, with comparisons based mainly on qualitative data. This is also due to the frequent absence of quantitative data, especially on the topic and region selected.

Scoring the different dimensions according to certain criteria makes it possible to assess, compare and prioritise value chains on the basis of the bibliographic search extracted from available studies, facts and statistics. However, while it is preferable to compare sectors and value chains on the basis of sound statistics and data, value chain selection is not a mathematical exercise.

Table 12 - Gender Sensitive Value Chain Matrix

Key Selected & Additional Criteria		Questions	Weight	Score	Weighted score	Underlying data for score
I	Economic dimension		40%			
1	Market demand outlook (local and / or export)	What is the economic weight and the added value of the value chain?				
		What are the prospects for market growth?				
2	Comparative advantage of	Is it possible to substitute local productions for imports?				

	production. Level of competitiveness (compared to competing producers)	What are the unit production costs against the benchmark? Can the product be offered to the buyer / consumer at attractive prices?				
II	Gender and social innovation dimension		40%			
3	Prospects for the integration of women	Do women's have a (possible/ important) function in the VC? If so, specify the groups and functions / roles.				
		Is the number of women active / employed in the VC relatively high?				
		Do women exercise control over equipment, goods and sales to the final client?				
		What are the obstacles preventing women from accessing productive resources and economic activities?				
4	Social Innovation potential	Is the VC characterised by the presence of shared roles and integration between actors of the chain, consistently with a social innovation approach?				
III	Institutional Dimension		20%			
5	Promotion policies and regulation of the sector exist and are in force	Are (promotional) policies and regulations for the sector in place and are they implemented / enforced?				
		Are the public authorities providing tangible support or can we hope for such support? If so, describe and provide evidence of this support.				
6	Shape of local culture in terms of civic engagement and collective action	Are there donors/investors available to collaborate in the VC, for instance being involved in fundraising activities?				
		To what extent is the non-profit sector present and actionable in the VC?				
		Are chain actors open to discussion and cooperation? Why?				
		Are private-public-non-profit networks in place, or can they be activated? If so, describe the role they play.				
		Do VC players share a common culture/common values in terms of civic engagement and collective action (with a focus on women's inclusion)?				

The scoring is done on the basis of the interpretation of the answers (while comparing the different value chains through a horizontal reading) for each question at the level of the matrix. Scoring a particular subsector or value chain according to the sub-criteria is done using scores between 1 and 4, with the following scale, from 1 being the worst to 4 being the best:

1 = very low/very bad

2 = low / bad - below average

3 = acceptable/ moderate - above average

4 = good / high

Overall subsector score =

% Economic dimension X (total scores each time multiplied by % question)

+ % Gender and social innovation dimension X (total scores each time multiplied by % question)

+ % Institutional dimension X (total scores each time multiplied by % question).

The overall score for each value chain corresponds to the formula below noting that, in the end we get overall score for each value chain out of a maximum score of 4. The scoring of each subsector corresponds to the performance on the 3 dimensions (Economic, Gender & social inclusion and Institutional dimension). Noting that the highest the score the highest probability for the country to succeed in the subsector. Most importantly, the GSVCA matrix allows an in-country analysis, in the sense that it provides a potential performance indicator of one VC against another considering the various dimensions; it cannot be compared across countries.

3.6. Operational methodology

The objective of the project "Empowering Women Entrepreneurs in the MENA Region to Enter Business and Trade Markets on an Equal Footing with Men" is to create an enabling environment for the promotion and integration of women entrepreneurs into business and trade markets. With this objective in mind, since the project focuses on women entrepreneurs, we have deliberately chosen to survey different sectors reflecting the presence of women entrepreneurs in 3 different economic sectors and their respective subsectors:

- The agricultural sector and more precisely the agri-food subsector
- The light industry sector: we excluded the heavy industries which are in the majority owned by the State, our focus was on the textiles subsector
- The services sector with a focus on an innovative subsector which is information and communication technologies.

Following the initial hypothesis of comparing different subsectors, the value chain selection matrix tool as detailed earlier, was chosen. Thus, the choice of dimensions and their weighting in the value chain selection matrix within the framework of the project is based on the objectives sought by the project through the selection of a value chain that presents the following criteria:

- *The economic dimension (40%)* with market growth prospects for the value chain. Indeed, the choice had to be made on the economic weight (economic contribution in the country, job creation - to have companies generating employment-, market growth, competitive companies).

The social and inclusion gender dimension (40%) to assess how the presence of women entrepreneurs reflected is reflected in the value chain, in order to define their role and their access to and control of productive resources but also the possibilities of collaboration between the actors in the value chain.

The environmental dimension has not been integrated into this matrix as there is no relation to the objectives of the project which focuses on different subsectors. This dimension could unintentionally

orient the selection towards subsectors with less environmental impact, even though this is not an objective of the project. Indeed, the categories of this dimension, i.e. natural resources, population growth and consumption, environmental degradation and climate change, although relevant from a gender perspective, are in themselves areas of specific interest that could have weighed down the process and content and thus truncated the results, taking them away from the initial objective.

The institutional dimension: the weighting of this dimension has been reduced to (20%) because the project focuses on detecting the weakness of the support to the value chain on the one hand and to women entrepreneurs on the other hand.

3.7. Steps and techniques to be used

There are three key phases to conducting a Gender Responsive Value Chain Analysis:

- i. Examine and describe the different types and extent of men's and women's participation in value chain activities.
- ii. Evaluate how both men's and women's positions in the value chain can be improved without losing competitiveness.
- iii. Identify ways to optimise the benefits that men and women gain from their involvement in the chain.

Data collection is a key step in conducting a Gender Sensitive Value Chain Analysis: It is made through desk review and interviews with the stakeholders. It will allow identification of actors in each segment/link in the value chain: this step will consider the available data and will focus on the following elements:

- Description of the value chain (economic and social importance, to also include a gender analysis),
- Importance of actors in the value chain (micro, meso- and macro level),
- Preliminary PESTEL and SWOT analysis of the development of the sector to deepen the understanding of the functioning of the value chain.

A SitAn is a systematic collection and evaluation of past and present economic, political, social, and technological data. It aims at:

- 1) Identification of internal and external forces that may influence the organisation's performance and choice of strategies, and,
- 2) Assessment of the organisation's current and future strengths, weaknesses, opportunities, and threats. For that purpose, preliminary PESTEL/ PEST analysis and SWOT analysis⁸⁵ of the development of the sector are necessary to deepen the understanding of the functioning of the value chain.

- *The analysis of the GSVCA*

⁸⁵ <http://www.businessdictionary.com/definition/situation-analysis.html>

The *Pestel/Pest Analysis* is an acronym for a tool used to identify the macro (external) forces facing an organisation. The letters stand for Political, Economic, Social, Technological, Environmental and Legal. Depending on the organisation, it can be reduced to PEST or some areas can be added (e.g. Ethical).⁸⁶

Figure 5 - PESTEL analysis



A **PEST analysis** is a business measurement tool. **PEST** is an acronym for Political, Economic, Social and Technological factors, which are used to assess the market for a business or organisational unit.

Figure 6 - PEST analysis



⁸⁶ <https://blog.oxfordcollegeofmarketing.com/2016/06/30/pestel-analysis/>

Table 13 - PESTEL analysis questions

Criteria	Description
Politics	What policy is applied to the value chain? Is there a strategy applied to the value chain?
Economic	What are the achievements of the value chain and their contribution to GDP?
Social	A gender dimension is analysed in the sector from the desk review
Technological	What technology is applied to the sector in terms of availability in each country?
Environmental	What is the impact of the value chain on the environment
Legal	What regulations apply to the value chain?

The *SWOT analysis* is a simple but useful framework for analysing the organisation's strengths and weaknesses, and the opportunities and threats that it can face. It helps focus on the strengths, minimize threats, and take the greatest possible advantage of available opportunities.

Figure 7 - SWOT analysis



- *The Scope of Work*
- ▶ **Phase 1: Prepare the Scope of Work/SOW**

Regardless of whether the assessment/analysis is commissioned or lead by the organisation/unit, it is important to prepare a scope of work (SOW) with a clear purpose and detailed research questions:

- 1) Select and describe the gender related issue.
- 2) Determine the factors to be taken into consideration to undertake the situation analysis,
- 3) Define the objective/s of the to be conducted assessment/analysis,

4) Propose the assessment & analysis approach and related methods and tools – and they are proposed – in relation with the selected gender issue including the list of needed data (VCA and gender data),

5) Precise the expected results/findings.

► **Phase 2: Conduct a SWOT analysis**

The SWOT analysis is an audit tool for the organisation, in this case it has to be adapted to the VC and its environment. It is the first stage in the planning process that focuses on key issues.

▪ *Purpose of the SWOT Analysis*

→ Clearly determine the comparative advantages by identifying its strengths-weaknesses and the existing opportunities-threats in the context of Development in general and the issues that determine its realization in the context of the GSVCA.

Figure 8 - Detailed SWOT analysis



▪ *The Process*

1) Considering the selected Value Chains and methodology prepared in phase 1, conduct a SWOT analysis exercise to assess the internal factors (strengths/weaknesses) and the external factors (opportunities and threats),

2) To make the exercise easier and ensure an accurate analysis, contextualise the exercise in each sector and country,

3) Simple rules for a successful SWOT Analysis:

- Being aware of the strengths and weaknesses of the organisation or the VCs in this context,
- Distinguish between what your organisation is today and what it might be in the future,

- Be always specific and thus avoid the “grey” (between dog and wolf),
- Think in relation to your competition: better or worse than ...
- Make it short and simple: avoid complexity and too much analysis.

3.8. The analysis and appraisal process under the GSVCA

All quantitative & qualitative data – primary and secondary – were collected and analysed to be translated into evidences focusing on initial findings and conclusions to be checked and validated per component and dimension of the whole process. This phase will focus on stakeholder’s assessment and analysis and have to identify constraints and challenges, determine gender inequalities and gaps and assess capacity and resources’ needs towards priorities’ selection at the level of the SMEs and women entrepreneurs themselves.

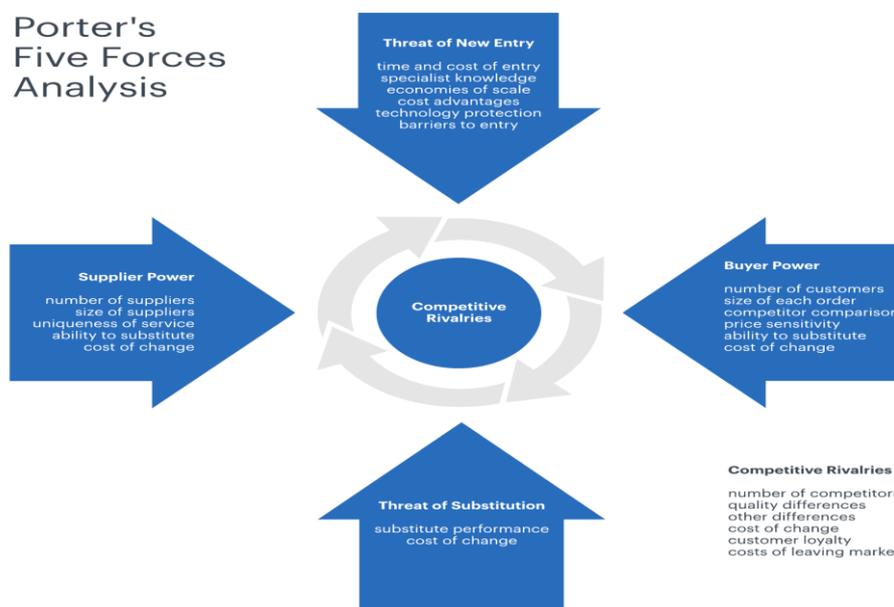
Opportunities and main barriers that women experience when trying to engage in, and benefit from, economic market opportunities have been also identified. At this stage the second and third step of the gender sensitive value chain analysis were implemented.

Step 1: Evaluate how both men’s and women’s positions in the value chain can be improved without losing competitiveness: The assessment of the actors in the value chain will be based on the analysis of the competitiveness of companies, it will be done through Porter's Five Forces as a framework for analysing a company's competitive environment.

Porter’s Five Forces framework was developed by Harvard's Michael Porter using concepts from industrial organisation economics to analyse five interacting factors critical for an industry to become and remain competitive: industry competition, threat of new entrants, threat of substitutes, bargaining power of buyers and bargaining power of suppliers.⁸⁷

⁸⁷ Value Chain Selection <https://www.marketlinks.org/good-practice-center/value-chain-wiki/value-chain-selection> Marketlinks, USAID

Figure 9 - Porter's Five forces analysis



The number and power of a company's competitive rivals, potential new market entrants, suppliers, customers, and substitute products influence a company's profitability for the identification and description of the following elements:

- *Entry barriers*: what barriers are imposed (legal, technological, know-how, etc.)
- *Suppliers*: what are relationship with suppliers in the value chain and how the actor ensures its supply?
- *Customers*: who are the customers and what relationship the actor has with them?
- *Substitute products*: the existence of a substitute product which can affect the profitability,
- *Level of competition*: this involves assessing the level of competition between players in the value chain.

This analysis is based on semi-structured interviews (6 actors with business men and women of the selected subsector / value chain) and focus group (10 actors from private and public sectors) with the actors of the value chain (men and women).

Step 2: Qualitative data and the evidence form the interviews and FG will be synthetized into a note that will make possible to assess and define the opportunities and development challenges required by the actors in each value chain.

Step 3: Presentation of results during the meeting with partner and stakeholders to present the result of findings on the Value chain.

Step 4: Outline of the analysis report: The last step corresponds to the preparation of regional reports on the analysis of gender sensitive value chains in each region.

Step 5: Due to the richness of the collected data and information, it was decided to produce also Country Profiles /National reports.

Section II: The reality of the field

The guidelines were adapted and followed as the new standards, some unexpected additional limitations emerged during this first year of the project and this could best be described as "COVID fatigue" including or perhaps even a plus with the target group. Indeed, the change that no one expected or would have imagined, even in the early stages of the COVID 19 pandemic and after the lockdown and its lifting, was in the duration of the effects and their intensity. The most obvious negative impact was on attitudes and behaviors in general, but also and especially on the way of working. Because of this, and despite the team's best efforts, the project implementation was considerably delayed.

1. The initial plan

The first methodology implemented at the start of the mission as detailed in this chapter was based on the following elements and steps to be observed in the chronological order as set below:

1) Mapping of public and NGO structures and public/private enterprises in the agriculture, light industries and services sectors. At this stage the research team identified the subsectors for study as follows:

- a. Agriculture sector with the subsector: Agri-food industries,
- b. Light industries sector with the subsector: Textiles and garment,
- c. Services sector with the ICT subsector.

2) *Literature review* of the situation and status of women with special attention to women entrepreneurs in each country.

3) *Rapid assessment:* in each country, a questionnaire was supposed to be carried out with 12 companies in the three subsectors (agri-food, textiles and ICT) at a rate of 4 companies per subsector (while respecting the sex-disaggregation of 2 men and 2 women). It consists of several parts. As already described, the first part is designed to capture data on the personal characteristics of the respondents (such as gender, age, education, previous experience in creating or managing a social enterprise, motivation, etc.), as well as on the general characteristics of the enterprise (such as its type, size in terms of number of employees, ownership structure, year of establishment, economic activity sector, etc.). The other part focuses on identifying constraints and challenges, determining gender inequalities and gaps, and assessing capacity and resource needs for priority setting at the level of SMEs and women entrepreneurs themselves. The opportunities and key barriers that women face when trying to engage in and benefit from economic opportunities were also to be identified. In addition, access to finance and constraints for social enterprises, the role of innovation in the business life cycle, the influence of different categories of stakeholders on business

decision-making and entrepreneurial capital. Assessing the impact of the COVID-19 was a crosscutting category.

- 4) *Selection of a value chain*: a decision matrix was developed based on three dimensions (economic, gender & social inclusion and institutional). This matrix is fed from the literature search to select a common value chain for each region.
- 5) *Deepen the gender-sensitive value chain analysis*: This phase assesses the competitiveness and performance of value chains in each selected subsector and identifies actual or potential barriers and opportunities for women and men that may be shaped by custom, law and institutional structure. Thus, this step is based on an interview with 15 private companies and public value chain actors in order to set up the PESTEL and SWOT.
- 6) *Validation of the gender-sensitive value chain analysis and proposal for improvement*: the final stage of the field research is planned on the basis of 3 focus groups with the selected value chain actors
- 7) *Reporting*: the reporting phase will involve the elaboration of a report per sub-region and a regional synthesis report.

The mission, who in reality started in January 2021 allowed the validation of the methodology by more than 60 stakeholders and partners during a virtual seminar, was confronted with many obstacles. Indeed, the lack of collaboration from women and men entrepreneurs, non-governmental professional organisations (e.g. Employers) and trade unions representing economic enterprises in each country, the lack of access to relevant information for the development of the database of private enterprises (mapping of private enterprises) as well as the impact of COVID-19 particularly with the lack of reactivity of stakeholders either from public or private enterprises experiencing economic difficulties, were a strong bottleneck to the project requiring adjustments at every step.

2. Challenges encountered

A number of challenges and limitations were recognized, highlighted and thought of upstream allowing for adjustments. Initially, the work was adapted to the reality of the field as it was more realistic to have a small sample. Yet even this small sample ended up being too much in the COVID-19 pandemic context, even although at the launch in January 2021, all stakeholders were committed to supporting the implementation of the project work package and research.

At the start of the pandemic and subsequent lockdowns, adjustments were made to shift to online meetings, whether internal project team meeting or with stakeholders. It was understood from the get-go and classified as a risk hypothesis that the main obstacles would be the fact that it would not be possible to organize a technical training meeting for the team, which would have allowed to harmonize the approach and to test the tools outside of the project team. Would testing have occurred, issues around the tools would have risen. As an example, and despite having taken all the necessary precautions to develop the questionnaire that went back and forth between the experts and the project team, to ensure that the data would be captured and various iterations, the respondents ended up finding the questionnaire to be too long. During the interview process a number of participants requested for the questionnaire to be sent via mail and they seldom, to say never replied to it.

Added to the difficulties in accessing information generating a fairly long research time, there was a lack of interest from companies in conducting interviews and responding to the project questionnaires as well as limited availability to conduct focus groups that would have allowed to confront the research results and bring more recommendations in relation to the support needed for the development of the value chain. Despite continuous communication efforts,⁸⁸ the research team did not receive the feedback they were entitled to expect from the organisations and especially from the women participating in both the profiling and rapid assessment (challenges and obstacles to determine needs), including during the lockdown which jeopardized the GSVCA and had a negative impact on the progress of the implementation as a whole.

This situation is something nobody would ever have expected.

3. Mitigating measures: a revised methodology

While respecting the scientific aspects of the research and with the objective of providing relevant results, changes of the methodological approach initially designed by the research team were agreed upon. First a writing workshop was held in Tunis in July 2021, where the project team agreed that coming together and working face to face despite COVID-19 would allow for improved communications, more clarifications and to take and agree upon mitigating measures to ensure the implementation of the work plan and guarantee the production of harmonized deliverables in accordance with project objectives.

3.1. The desk review

In terms of desk review and situation analysis, no changes were to be made. To allow for comparable data, the situation analysis was based in the four domains assessed by the World Economic Forum in the latest Global Gender Gap Report⁸⁹ globally and in the MENA region. Other source indicators and documents (World Bank, UN Women, ILO...) were referenced to ensure the most updated data inclusion in the report.

3.2. The Mapping

With regard to mapping, it was noted that finding certain elements online, to name the easiest ones, such as contacts (address, phone and fax numbers, e-mail addresses) of public institutions, ended up being more difficult than expected given lack of open source data. Consequently, a methodological choice was taken to have a smaller sample to focus on quality research. Given the difficulties and challenges, it was felt more realistic to map 50 companies in each country in the three sectors, namely agriculture, light manufacturing, and services. For the private sector, there is a general lack of information about women entrepreneurs on the internet. Notably, most of them do not have a website often preferring social media with a tendency to choose Instagram over Facebook. One hypothesis and reason mentioned perhaps being the fact that Instagram allows the use of pseudonyms versus real identity.

⁸⁸ CAWTAR counts a large network (i.e. @NGED) and with the first phase of the "Gender & Trade" project the team developed a substantial contact list

⁸⁹ <https://www.weforum.org/reports/global-gender-gap-report-2021>

3.3. The Rapid Assessment

In order to assess the situation and working conditions of businesswomen a questionnaire targeting a number of businessmen and women selected from the map list, was developed with the following sections:

- Section A: Personal information
- Section B: Business Information
- Section C: Market Access
- Section D: Catalysts
- Section E: Barriers to Entrepreneurship (Start-up and Development)
- Section F: The Impact of the Health Crisis, COVID-19 disease and the Pandemic
- Section H: Assessing gaps and needs

The Rapid Assessment was supposed to target the 3 sectors as a whole: agriculture, light industries and services. When the difficulties increased, the research team decided to conduct the rapid assessment by subsector, two additional questionnaires were developed. The sample remained unchanged, for each country, 12 companies in the 3 subsectors (agrifood, textiles and ICT) at a rate of 4 companies per subsector (while respecting the gender desegregation 2 men and 2 women). Ideally, the rapid assessment would have been done in person, however with the lockdowns and restrictions the questionnaires had to be sent out the business owners. In **Egypt, Lebanon, Morocco and Tunisia**, interviews were conducted directly which allowed for the gathering of the data. However, in **Algeria, Jordan**, since participants were not responding to direct calls, the questionnaires were distributed so that people would fill them and return them to the research team. Moreover, given the challenges to get inputs/responses from stakeholders for these two countries, decision has been made to set a deadline in order to avoid incurring further delays (end of July, 2021). Unfortunately, **Jordan** did not return any questionnaire and **Algeria** returned two.

3.4. The Gender Sensitive Value Chain Analysis

The value chain decision matrix was fed by a literature review enriched by the data collected during the previous step (Gender-Sensitive Value Chain questionnaire). This step led to the selection of the common value chain shared by the six countries. In a first step (writing workshop, July 2021), the sub-regional findings and questions that emerged from the results of the stakeholder mapping and the gender-sensitive value chain/GSVCA analysis were reviewed, completed and consolidated. As a reminder, the three selected dimensions, (economic, gender and social and institutional innovation), were applied and informed by the literature search and data collection, which allowed for a well-documented decision matrix for the selection of gender-sensitive value chains.

The institutional dimension is made of 2 sub-criteria, namely:

- First sub-criterion: Policies to promote and regulate the sector exist and are in force;
- Second sub-criterion: Form of local culture in terms of civic engagement and collective action.

This second sub-criterion had to be readapted given that the data needed to be harmonized in the 6 countries due to the lack of availability of data but also given the lack of feedback from the private sector’s actors in some countries. Thus, the sub-criterion was readapted shifting from “Form of local culture in terms of civic engagement and collective action” to “willingness of actors in the chain, public authorities, donors and organisations to evolve, collaborate and harmonise interventions” as follows:

III	Institutional Dimension	
5	Promotion policies and regulation of the sector exist and are in force	Are (promotion policies and regulations for the sector in place and are they implemented /enforced?
		Are the public authorities providing tangible support? If so, describe and provide evidence of this support
6	Shape of local culture in terms of civic engagement and collective action	Are there donors/investors available to collaborate in the VC, for instance being involved in fundraising activities?
		To what extent is the non-profit sector present and actionable in the VC?
		Are chain actors open to discussion and cooperation? Why?
		Are private-public non-profit networks in place, or can they be activated? If so, describe the role they play.
		Do VC players share a common culture/common values in terms of civic engagement and collective action (with a focus on women’s inclusion)



III	Institutional Dimension	
5	Promotion policies and regulation of the sector exist and are in force	Are (promotion policies and regulations for the sector in place and are they implemented /enforced?
		Are the public authorities providing tangible support? If so, describe and provide evidence of this support
6	Willingness of chain actors, public authorities, donors and organisations to evolve, collaborate and harmonize interventions	Which donors/aid organisations are ready to collaborate?
		How present and usable is the non-profit sector in VC?
		Are chain actors open to discussion and cooperation? Why?

The questions used for the decision matrix focused on donor collaboration for value chain development, the presence of non-profit actors and finally the inter-actor cooperation of the value chain links.

3.5. The Focus Group Discussions

Once the analysis of the GSVCA–achieved, and the subsector identified, Focus Group Discussions were organised with actors involved in the corresponding field in order to deepen the gender-sensitive value chain analysis and related findings (conclusions and recommendations). It was agreed from the beginning that if there were some questions that were unanswered, they-would have been

raised during the subsequent interviews conducted during the Rapid Assessment but also during the FGDs that will follow the GSVCA exercise that if there were some questions that were unanswered, the questions would have been raised during the subsequent interviews conducted during the Rapid Assessment but also during the FGDs that will follow the GSVCA exercise.

FGDs took place with actors (ten- to twelve participants) of a selected VC in the sense that all business owners and entrepreneurs targeted by the FGDs were actors of the same subsector. The analysis and the FGDs have been done on the basis of the Porter framework in an aim to identify the differences between women and men. It helped understand the challenges these men and women were facing in terms of competitiveness-and of markets.

Gathering their point of views and opinions on difficulties they are living as individuals and as a women and men group, allowed for hypotheses to be confirmed, conclusions to be drawn and recommendations to be set. However, to optimise the time under the project, the focus group has been organised bringing together public actors and private companies (at least 10 people). During this focus group, the findings of analysis of the chain (PESTEL, SWOT) were presented as well as the different hypotheses of obstacles, potentialities and improvement of access to markets and women's entrepreneurship. Due to the difficulties of the field, only two FGDs were conducted: one in **Tunisia** and one in **Egypt**, both in the ICT sector.

There were virtual discussions with businesspersons in Algeria and face-to-face in Morocco. However, for methodological reasons, the process and content of these discussions cannot be considered as the same of the FGDs conducted after the GSVCA. Indeed, the groups that met were heterogeneous. In Algeria, discussants were from the three sub-sectors and the ICT was the selected one. In Morocco also, participants did not only represent the agro-food sector, which turned out to be the sector chosen for Morocco, but did include others from the Textiles and ICT sub sectors.

3.6. The Reporting

With regards to the reporting, considering all the data challenges and in an aim to have a harmonized level of information across the target countries the reporting products were adapted. The reporting phase focused on the elaboration of a regional synthesis report and country profiles for each of the countries covered.

The country profiles are developed according to the same framework as the regional report as herewith detailed:

- Introduction
- Part 1: Situation analysis in the MENA region and in the 6 countries specifically,
- Part 2: Methodology and tools developed at inception and reality of the field as well as a summary of the mapping and rapid assessment findings analysis,
- Part 3: the GSVCA findings and analysis,
- Conclusions and recommendations.

They were however adapted as regard to the content but also in relation with the way the methodology was implemented in the field. Indeed, the gathering of information in the COVID-19 context proved extremely difficult and **Egypt and Tunisia** were the only two countries were the

whole process was followed through from desk review, to mapping, to rapid assessment and GSVCA, selection of subsector (i.e. the ICT sector in both countries) and FGDs actually conducted subsequently.

Section III - Mapping and Rapid Assessment Findings

Results of the mapping and Rapid Assessment are described below with the caveat detailed above.

1. Results of the Mapping

As mentioned previously, data collection was an issue throughout the process. Results of the mapping are described below with the caveat detailed above. The rapid assessment findings analysis could not be conducted as the questionnaires were not returned for Jordan.

One of the important tasks was to assess in the 6 covered countries the stakeholders and institutions that interfere with and/or influence women entrepreneurs. The output of this exercise allows collecting updated data information to enrich the data base of CAWTAR to be made available to all interested users. In addition, a per country mapping detailing, businesses and private companies with a specific focus on the more concerned or interested in the area of interest i.e. in the sectors selected: Agriculture, Light Industries and Services, has also been conducted, resulting in 6 country mappings of the private sector, as herewith for Jordan.

The type of **institutions and organisations** mapped at country level are:

- Governmental institutions (Ministries, Centres, National Funds and National Banks, etc),
- Civil Society Organisations: (Professional Associations, Chambers of Commerce, Development and Credit Associations, etc.),
- International organisations: United Nations Agencies, EU Bi-lateral Cooperation agencies, USA, Canada, International banks, etc.

At the regional level, stakeholders⁹⁰ and institutions were mapped in the 6 concerned countries with Jordan representing 30 out of the 187 Institutions and Organisations mapped as per the distribution below.

Table 14 - Type and number of Institutions and Organisations

International organisations		Regional organisations	
1.	AFD	1.	Arab Federation of Trade Unions
2.	African Development Bank/ADB	2.	League of Arab States
3.	GIZ		
4.	ILO		
5.	Islamic Development Bank/IDB		
6.	North South Consultants Exchange		
7.	Plan International		

⁹⁰ Noting that this number does not include the private sector companies that are in the Rapid Assessment.

8. UN Women	
9. UNDP	
10. UNIDO	
11. USAID	
12. World Bank	
13. World Trade Organisation	
Government Organisations	NGOs
1. Ministry of Industry, Trade and Supply	1. Jordanian Innovators Association
2. Agriculture Ministry	2. Jordan Forum for Business & Professional Woman
3. Ministry of digital economy and entrepreneurship (MoDEE)	3. Business Development Center, BDC
4. Jordanian parliament	4. Productivity Promotion Centers Program "Irada
5. Jordanian customs	5. Association for Building Capacity in the Field of Business - Wa'edat
6. Income and Sales Tax department	6. Ishraq for Training and Development
7. Investment authority	7. Jordan Chamber of Commerce
8. Central bank of Jordan	

As stated above, Covid-19 and its various variants, waves and lockdowns negatively impacted the morale of stakeholders. Shifting all meetings to virtual mode contributed to “Covid fatigue” observed with stakeholders. With regards Jordan, upon collection of the data on the Mapping, given the lack of information on the internet and the social networks with regards to the different companies mapped under the selected sectors, the expert sent dozens of e-mails to the companies to request for the missing data, but unfortunately, there was no response. Support was also requested via unlimited number of phone calls to the Chambers of Industry and Commerce, the Businessmen Associations, and the Businesswomen's Association, but unfortunately with the same result, i.e. no response.

The mapping was two-fold, a mapping focused on organisations and institutions as described above and a mapping of the private sector. Pursuant to the delays incurred, although the mapping of the private sector within the subsectors would have facilitated the next steps on the field for the research team, the difficulties to gather accurate data that would have covered businesses directly involved in the subsectors chosen, ended up being in the sectors selected.

The gender division of the companies mapped is detailed below. Were considered as falling under the category “women” a company where the manager or director of a company was designated as being a woman. The company has been classified under “women” regardless of the fact that there might be men working in the company, even at managerial level. In Jordan, a total of 17 companies were classified under women and 39 under men, bringing it to a total of 56 out of 278 mapped for the 6 countries that are being reviewed in the project.



2. The Rapid assessment

As stated earlier, the aim of the Rapid Assessment was to select 4 actors per subsector (2 men, 2 women) and meet (face-to-face or virtually) and send them the questionnaire next. The rationale was to make a rapid assessment of the impact of the COVID-19 pandemic on businesses was planned with a view to taking stock with male and female entrepreneurs of the obstacles and challenges they had to face during the period of the lockdown and after. The interest was to enable them to identify their own needs and select priorities from their own perspective. It is regrettable that this rapid assessment could not be carried out in Jordan, despite all the efforts made by the CAWTAR team. Indeed, in addition to multiple individual contacts (multitude of telephone calls, mails and emails...) among the CAWTAR network but also based on the preliminary mapping that have been prepared. Yet, the majority of the women entrepreneurs who were contacted confirmed that they had experienced difficulties or were still suffering from the consequences of the pandemic. They promised to call back to participate in the rapid assessment. Others have asked for the questionnaires to be sent to them to fill in and submit, but unfortunately without success.

Chapter III – Gender Sensitive Value Chain Analysis

The first step to conducting a Gender Sensitive Value Chain Analysis is the data collection phase is the desk review and interviews with the stakeholders will allow identification of actors in each link in the value chain: this step will consider the available data and will focus on the following elements:

- Description of the value chain (economic and social importance, to also include a gender analysis)
- Importance of actors in the value chain (macro, meso and micro level)
- Preliminary PESTEL and SWOT analysis of the development of the sector to deepen the understanding of the functioning of the value chain.

In addition to the difficulties detailed above, difficulties specific to the data collection phase were encountered in terms of availability and consistency. Availability of data on the topic at hand in the various countries is extremely limited, not to say scarce. An added layer of complication was due the fact that when available and depending on the sources consulted, the data found was contradictory, further impeding the process.

Section I - State of the Art of the GSVCA

As a reminder, the goal of the Gender Sensitive Value Chain Analysis/GSVCA is to evaluate the competitiveness and performance of a number of Value chains in each selected sector/ sub sector in order to identify real or potential barriers and opportunities for women and men that may be shaped by custom, law, and institutional structure.

The matrix, inspired from the GIZ approach and based on a score weighting, takes into consideration the 3 essential dimensions, namely:

- The Economic dimension (at 40%),
- The Gender dimension and social innovation (at 40%), and
- The Institutional dimension (at 20%).

As a reminder, the objective of the Gender-Sensitive Value Chain Analysis/GSVCA is to assess the competitiveness and performance of a number of value chains in each selected sector/sub-sector in order to identify actual or potential barriers and opportunities for women and men that might be shaped by custom, law and institutional structure.

Value chains are activities and enterprises linked together for an end result that can be a product, good or service from conception to consumption and consisting of 3 overlapping levels:

- **The Macro level** which covers the set of enterprises that carries out these business activities, i.e. the production, processing, trade and distribution of the particular product or other services. Enterprises are linked by a series of commercial transactions through which the product is conveyed from primary producers to consumers in final markets.

- **The Meso level** which refers to the set of public and private support institutions that is integrated into the functioning of the value chain through technical support, financing, and control of standards and/or regulations in force.
- **The Micro Level that** is organisational and regulatory through the development of norms and rules, international standards for a product or service.

Value chain analysis involves collecting information on relevant entities such as firms, primary input producer groups, households or producer associations, and market connections for a given value chain. The information collected clarifies the positions and roles of actors within the chain, and is used to better coordinate activities and improve the flow of products/services to the end use, i.e. consumption.

a) The value chain selection matrix⁹¹

The methodology developed by GIZ and the ILO has been put in place with the objective of standardizing a tool that allows projects and programs to select one or more value chains according to predefined criteria closely linked to the objectives and expected results of the projects and programs. This tool is presented in the form of a matrix with 4 dimensions

- **The economic dimension**, which focuses on the potential for market growth, job creation for men and women, comparative advantage and added value.
- **The environmental dimension** which is based on the scarcity of natural resources, population growth and consumption, environmental degradation and climate change.
- **The social and gender dimension**, which covers a wide range of issues such as equity, equality, access to and control of resources by men and women, and the benefits of collaboration among value chain actors.
- **The institutional dimension**, which refers to the establishment of an "enabling environment," a policy and regulatory framework conducive to value chain development,

This tool is based on the assessment of the information collected (qualitative and quantitative data) for each dimension, which includes a series of questions that are also assessed according to their importance with a percentage that relates to each dimension (the total of the percentages of the questions equals 100% for the dimension). The scoring of the answers allows for the assessment of the different questions asked in each dimension. The scoring is done on the basis of the interpretation of the answers (while comparing the different value chains through a horizontal reading) for each question at the level of the matrix and on the basis of the following scale

- 1 = very poor/very bad
- 2 = poor / bad - below average
- 3 = acceptable/moderate - above average
- 4 = good/high

The overall score for each value chain/sub-sector that corresponds to a maximum score of 4 is obtained using the following formula:

⁹¹ See details of each dimension and associated categories and subcategories in the appendices.

- % of economic dimension X (the total of the scores in each case multiplied by the % of the question)	+
- % environmental dimension X (the total of the marks each time multiplied by the % of the question)	+
- + % social inclusion and gender dimension X (total scores each time multiplied by % of question)	+
- + % institutional dimension X (the total score each time multiplied by the % of the question).	

b) Adapting the tool for research purposes

Given that the project is focusing on women entrepreneurs, it was decided to explore economic areas that reflect the presence of women and consequently to select three different sectors and a sub-sector for each:

- The agricultural sector and more specifically the agri-food sub-sector
- The light industry sector and the textiles and clothing sub-sector,
- The services sector and the innovative sub-sector which is Information and Communication Technologies/ICT

As a result of the initial assumption of comparability of the different sub-sectors, the value chain selection matrix tool was adapted for research and analysis. In this context, the number of dimensions and their weighting in the value chain selection matrix was limited to three. Thus, the environmental dimension was not included in the matrix in order to remain more focused on the objectives of the research project and the sub-sectors that were selected. Indeed, the categories of this dimension, i.e. natural resources, population growth and consumption, environmental degradation and climate change, although relevant from a gender perspective, are in themselves areas of specific interest that could have weighed down the process and content and thus truncated the results, taking them away from the initial objective. The used value chain matrix is based on the following criteria:

- **The economic dimension (40%)** with market growth prospects of the value chain. Indeed, the choice had to be made on the economic weight (economic contribution in the country, job creation - to have enterprises generating employment positions-, market growth, competitive enterprises),
- **The gender and social innovation dimension (40%)** which assesses the presence and position of women entrepreneurs in the value chain, in order to define their roles and access to and control over productive resources, but also the possibilities for collaboration between actors in the value chain,
- **The institutional dimension:** the weighting of this dimension was reduced to **(20%)** because the project focuses on detecting the weakness of the support to the value chain on the one hand and to women entrepreneurs on the other hand.

Table 15- Summarized GSVCA matrix for Jordan

CRITERIA			Sub-sector 1 Agri-food		Sub-sector 2 Textile		Sub-sector 3 ICT	
ECONOMIC DIMENSION	Weight of the criterion in the total 40% (WGQTC)		Score	WS ⁹³	Score	WS	Score	WS
Guiding questions	WGQTC ⁹²		Score	WS ⁹³	Score	WS	Score	WS
Market demand outlook (local and / or export)	Economic weight and added value of the sector	25%	4	0.4	2	0.2	3	0.3
	Prospects for market growth	25%	3	0.3	4	0.4	4	0.4
Comparative advantage of production Level of competitiveness (compared to competing producers)	Possibility to substitute local productions for imports	25%	1	0.1	1	0.1	3	0.3
	Unit production costs vs. the baseline Attractive price offering to the buyer/consumer	25%	2	0.2	1	0.1	4	0.4
TOTAL ECONOMIC DIMENSION		100%		1		0.8		1.4
GENDER & SOCIAL DIMENSION	Weight of the criterion in the total 40%		Score	WS	Score	WS	Score	WS
Prospects for the integration of women	Women possible function in the VC (groups and functions / roles specified)	30%	1	0.12	3	0.36	4	0.48
	Relative number of women active / employed in the VC (Groups specified)	20%	1	0.08	1	0.08	4	0.32
	Women exercise control over equipment, goods and sales revenue	20%	1	0.08	1	0.08	2	0.16
	Obstacles preventing women from accessing productive resources and economic activities	20%	1	0.08	1	0.08	1	0.08
Potential for social innovation	VC characterized by the presence of shared roles and integration between chain actors, consistent with a social innovation approach	10%	1	0.04	1	0.04	1	0.04
TOTAL GENDER AND SOCIAL DIMENSION		100%		0.4		0.64		1.08
INSTITUTIONAL DIMENSION	Weight of the criterion in the total 20%		Score	WS	Score	WS	Score	WS
Promotion policies and regulation of the sector exist and are in force	Policies and regulations for the sector in place and implemented / enforced	30%	2	0.12	2	0.12	4	0.24
	Public authorities provide tangible support	30%	4	0.24	2	0.12	4	0.24
Willingness of chain actors, public authorities, donors and organisations to evolve, collaborate and harmonize	Donors / aid organisations are ready to collaborate	10%	4	0.08	2	0.04	4	0.08
	A present and usable non-profit sector in VC	10%	4	0.08	3	0.06	3	0.06
	Chain actors open to discussion and cooperation	20%	4	0.16	4	0.16	4	0.16

⁹² Weight of the guided question in the total criterion

⁹³ WS stands for Weighted Score. The WS is the weighted score in relation to the total of the matrix (score X % of the question in the dimension X the percentage of the dimension)

interventions							
TOTAL INSTITUTIONAL DIMENSION	100%		0.68		0.5		0.62
TOTAL (maximum score = 4 points)			2.08		1.94		3.1

1) Criterion 1: Economic dimension: Weight of the criterion in the total 40%

a) Market demand outlook (local and / or export)

i) *What are the economic weight and the added value of the sector? Considering that this criterion is evaluated through 4 guided questions the weighted % of each question is set at 25%.*

(1) For the **Agri-food sub-sector**: Score= 4 ; Weighted Score=0.4

Jordan is divided into three main geographic areas with different climate: the Jordan Valley, the Highlands, and the Eastern Desert. The cultivated area is equivalent to 3.4% of the total land, mostly in the Jordan Valley. Although intensive irrigation and modernization processes are available, the local agriculture has to cope with the limited water resources. The contribution of the agricultural sector to the GDP is 3.8% in 2000 and in 2012; it employed 5.7% of the workforce in Jordan.⁹⁴

According to a World Bank Technical Note published in 2018, if the indirect contributions and especially the food sector are taken into consideration, agriculture accounts for 25-30% of the country's GDP, while at the primary level it accounts for only a small share of Jordan's income (about 4% of GDP). Jordan has recently experienced an upward trend in both the value added of agriculture (in real terms) and its share in the country's GDP. The average agricultural value added and its share in GDP over the last five years (2011-2016) have increased by 40 and 24%, respectively, compared to the respective average values during the period 2000- 2010. Jordan's agricultural production has grown at double-digit rates over the past five years, reaching a peak growth rate of 16% in 2015.⁹⁵ The processed food sector is one of the most important economic sectors in Jordan and has contributed significantly to the country's economic and social development. Food processing, ranging from dairy processing (yoghurt, butter, jameed...) to olive oil, is an age-old cultural practice. According to figures available in 2017, the number of employees was of 49,935 in food processing, agriculture and livestock. With revenues (production) of Jordanian Dinars (JOD) 4.1 billion, these sectors account for 6.3% of GDP as per figures from 2015. In 2016, the sector's exports amounted to 524.8 million JOD, representing 10.2% of Jordan's total industrial exports.⁹⁶

Official statistics show that agriculture employs only 2 to 6% of the Jordanian population, but these data probably do not consider a large population of agricultural workers among refugees and migrants. About 20-25% of Jordan's labour force is involved in the agriculture and food sector, thus playing an important role in reducing unemployment. It is stated, however, that the agricultural

⁹⁴ Soliman, Ibrahim and Mashhour, Ahmed: *National agro-food policies in Jordan*. Published in: SUSTAINMED Project - D09 / WP2T2, Report on global and sectorial policies in the MPCs and in the EU. WP2T2: A review of the national and international agro-food policies and institutions in the Mediterranean Region. Synthesis (11 October 2012): pp. 251-328. <https://mpr.ub.uni-muenchen.de/66782/> ; https://mpr.ub.uni-muenchen.de/66782/1/MPRA_paper_66782.pdf

⁹⁵ The role of food and agriculture for job creation and poverty reduction in Jordan and Lebanon Agricultural Sector Note (P166455) Technical Note, March 2018 <https://documents1.worldbank.org/curated/en/325551536597194695/pdf/Agricultural-Sector-Note-Jordan-and-Lebanon.pdf>

⁹⁶ Lina Hundailah, Fadi Fayad: Jordan's Food Processing Sector Analysis and Strategy for Sectoral Improvement, GIZ, May 2019, <https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

labour force generally employs the poor and marginalised part of the population, including women. As one of the most labour-intensive sectors, investment in agriculture creates a relatively large number of jobs, up and down the food value chain. It is recognised that a one percent increase in per capita consumption is associated with an average 2-3 percent decrease in the poverty rate. With high poverty rates in rural Jordan, at 17% in Jordan, increasing agricultural growth could play a key role in reducing poverty.⁹⁷

(2) For the **Textiles and clothing subsector**: Score= 2 ; Weighted Score = 0.2

Textiles play an important role in Jordanian culture and that of the surrounding region. Throughout history, Jordanians have used textiles for practical and everyday purposes; in architecture, (Bedouin tents), furniture, products, clothing and fashion. More than that, textiles are an important part of the culture and identity of a place, reflecting its history, lifestyles, economy and values. Even relatively small, the textile and apparel industry in Jordan is one of the country's main industrial sectors. The garment industry has expanded rapidly over the past fifteen years.⁹⁸ In 2018, the textile industry contributed around 7.74% of the total Gross Value Added/GVA of the industrial sector. However, while clothing manufacturing alone accounted for 5.5% of industrial GVA, textile and leather goods manufacturing accounted for 0.6% and 0.1% of industrial GVA, respectively.⁹⁹

According to the World Bank, with a population of more than 9.5 million and a labour force of nearly 3 million, Jordan employs in the textile and apparel industry approximately 75,000 people. It is worth to note however, that more than two-thirds of jobs in Jordan's textile and apparel sector are held by guest workers, primarily from Bangladesh, India and Sri Lanka. The Ministry of Labour has urged employers in the sector to reduce their dependence on foreign employees, especially considering Jordan's high unemployment rate, which was 12.9% in 2017. In 2019, the Jordan Garments, Accessories, & Textiles Exporters' Association announced there were 5,000 available jobs for Jordanians in apparel factories, but did not succeed in filling the jobs.¹⁰⁰ While the ratio of Jordanians to non-Jordanians is compliant to the multiple Free Trade Agreements, the number of Jordanians working in textiles has been rather low. While increasing since 2011, the number of non-Jordanians has been increasing at a faster rate. By the end of 2019, Jordanians working in the textiles sector constituted 1.4% of the total employment of Jordanians, and 2.3% of total Jordanians working in the private sector. Due to COVID-19, the drop in employment seems to have affected non-Jordanians and Jordanians alike (22%). Nevertheless, the number of impacted non-Jordanians (12,144) is almost 3 times the number of Jordanians.¹⁰¹ It is important to also highlight that Jordan has been faced with numerous issues impacting its textile and apparel industry. Decreasing natural gas supply to the country and increasing oil prices have necessitated the import of more expensive fuel to generate electricity. This energy crisis, combined with regional tensions and the global economic downturn, has contributed to a slowdown in Jordan's economic growth. The second issue that the Jordan's textile and apparel industry faces is labour unrest to only quote strikes by factory

⁹⁷ The role of food and agriculture for job creation and poverty reduction in Jordan and Lebanon Agricultural Sector Note (P166455) Technical Note, March 2018 <https://documents1.worldbank.org/curated/en/325551536597194695/pdf/Agricultural-Sector-Note-Jordan-and-Lebanon.pdf>

⁹⁸ [Jordan's Textile And Apparel Sector](https://kohanjournal.com/jordans-textile-apparel-industry/): Small But Significant, 2020, <https://kohanjournal.com/jordans-textile-apparel-industry/>

⁹⁹ The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? March 2021 http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

¹⁰⁰ [Jordan's Textile And Apparel Sector](https://kohanjournal.com/jordans-textile-apparel-industry/): Small But Significant, 2020, <https://kohanjournal.com/jordans-textile-apparel-industry/>

¹⁰¹ The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? March 2021, http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

workers claiming their professional and social rights (e.g. wages, health insurance coverage and other benefits). Yet, growing labour problems and other setbacks have not discouraged some well-known brands from choosing Jordan over other countries for the manufacturing of textiles and clothing.¹⁰²

(3) For the **ICT subsector**: Score= 3 ; Weighted Score = 0.3

Jordan's information and communication technology (ICT) sector is a major contributor to the economy, recording spectacular annual growth rates since 2000. Cell phone penetration and internet usage have also increased significantly. With the increase in data demand, operators are now poised to capitalize on 4G/long-term evolution (LTE) services, which began deployment in early 2015.¹⁰³ With a contribution of about 12% of GDP in 2016¹⁰⁴ and 14.3% in 2008,¹⁰⁵ it can be said that Jordan's ICT is one of the largest contributors to the economy and the leading sectors not only in the country but also in the region. Just for instance, the total GDP contribution of Technology Based Start-ups/TBSs to the Jordanian economy was estimated in 2016 at USD 168 million, considering USD 109 million in direct contributions in addition to more than USD 59 million in indirect and induced contributions. This corresponds to a contribution of 0.5% to the country's nominal GDP, of which 0.3% was direct value added, for the same year. The more qualitative contributions of TAS on the economy and society include the inclusion of disadvantaged groups, improved quality of life through better products and services, increased competitiveness through innovation and positive effects on the environment.¹⁰⁶

Total domestic revenue from the sector amounted to USD 735 million and export revenue to USD 227 million, representing a total growth of 9% in 2017. These data are confirmed by the ones published by the Ministry of Digital economy and entrepreneurship¹⁰⁷ for the year 2018. The total IT Revenue in 2018 is equivalent to USD 2.3 billion (5% increase compared to 2017) with a rate of 85% for mobile penetration and of 88,8% for the Internet penetration rate for the same year. The growth of the IT sector for the same year is a 4-year the growth of the IT sector for the same year is a 4-year compound annual growth rate/CAGR¹⁰⁸ of 11.64% i.e. the revenue increased by about USD 300 million between 2014 and 2018. Foreign direct investment (cumulative) was USD 111million in 2008.¹⁰⁹

Furthermore, it is important to note that training in the high-tech, manufacturing and services sectors is a more than strategic investment that adds value to the economy, while labour costs remain the most competitive in the region. In fact, Jordan is becoming a regional leader in ICT talent,

¹⁰² [Jordan's Textile And Apparel Sector](https://kohantextilejournal.com/jordans-textile-apparel-industry/): Small But Significant, 2020, <https://kohantextilejournal.com/jordans-textile-apparel-industry/>

¹⁰³ Expansion of Jordan's ICT sector remains a government priority <https://oxfordbusinessgroup.com/overview/dynamic-market-private-sector-ambitions-rising-internet-penetration-and-shift-4g-are-tran-0>

¹⁰⁴ ICT Sector Profile, Jordan Investment Commission, 2018, <https://www.jic.gov.jo/wp-content/uploads/2018/07/Sector-Profile-ICT-Final-Apr-2018-2.pdf>

¹⁰⁵ Women and Work in Jordan : ICT and tourism sectors, 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

¹⁰⁶ Jordan's Startup Economy Assessing the economic contribution and potential of tech and tech-enabled startups May 2019

https://www.giz.de/en/downloads/Startup_%20Economy_Jordan_EN.pdf

¹⁰⁷ https://www.moddee.gov.jo/EN/Pages/Information_technology_in_Jordan

¹⁰⁸ The *compound annual growth rate (CAGR)* is the rate of return (RoR) that would be required for an investment to grow from its beginning balance to its ending

¹⁰⁹ Women and Work in Jordan : ICT and tourism sectors, 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

with more than 600 active companies, directly employing about 16,000 people, and contributing overall to about 84,000 jobs in the wider economy. In addition, the ICT labour pool is growing every year, with a steady influx of 5,000 to 6,000 university graduates.¹¹⁰ Even better, Jordan's information and communication technologies (ICTs) have been able to provide the key elements that international companies need to establish themselves in the country and serve the region's major markets. In fact, Jordan has succeeded in creating and developing a highly competitive ICT sector, which is considered one of the pioneering sectors in the Middle East and North Africa region.¹¹¹

ii) *What are the prospects for market growth? Considering that this criterion is evaluated through 4 guided questions the weighted % of each question is set at 25%.*

(1) For the **Agri-food Sub-sector**: Score= 3 ; Weighted Score = 0.3

Concerning the market growth, the Jordanian Government has signed bilateral agreements with Syria, Lebanon, and Turkey, in order to import/export according to their respective needs.¹¹² It is important to note that Jordan mainly imports cereals (wheat and barley). Imported poultry from Brazil and Thailand contributes progressively in reducing the domestic production. Despite growing local production, right now most of the frozen and de-hydrated dried fruit products are currently imported from Central and Eastern Europe. The country imports about 8,000 tons of powdered milk each year. Dairy products are generally yogurt and cheese (Halloumi type).¹¹³ With regard to the local market, the Jordanian processed Fruits & Vegetables sector depends, at present, much more on the domestic than on the export market, despite the fact that local production does not cover all consumption needs. Local consumption was roughly estimated at 150 million in 2017. Around 40% of processed F&V is imported. Imported processed vegetables, including tomato paste, are either canned or frozen. Imports do not include spices and mixed spices, which account for USD 33 million, or herbals, with a value of USD 3 million; Products like tomato paste are sometimes imported when local production is not enough because local farmers are focusing mainly on raw materials destined to the fresh market.¹¹⁴

According to the World Bank Group, agri-food exports in Jordan are the third most important manufactured goods after textiles and pharmaceuticals.¹¹⁵ The Jordanian companies export to their traditional market, the Arab and Gulf countries and even to the US, for an amount of 2.184 million

¹¹⁰ ICT Sector Profile, Jordan Investment Commission, 2018, <https://www.jic.gov.jo/wp-content/uploads/2018/07/Sector-Profile-ICT-Final-Apr-2018-2.pdf>

¹¹¹ ICT Sector Profile, Jordan Investment Commission, 2018, <https://www.jic.gov.jo/wp-content/uploads/2018/07/Sector-Profile-ICT-Final-Apr-2018-2.pdf>

¹¹² Soliman, Ibrahim and Mashhour, Ahmed: *National agro-food policies in Jordan*. Published in: SUSTAINMED Project - D09 / WP2T2, Report on global and sectorial policies in the MPCs and in the EU. WP2T2: A review of the national and international agro-food policies and institutions in the Mediterranean Region. Synthesis (11 October 2012): pp. 251-328. <https://mpr.ub.uni-muenchen.de/66782/> ; https://mpr.ub.uni-muenchen.de/66782/1/MPRA_paper_66782.pdf

¹¹³ Soliman, Ibrahim and Mashhour, Ahmed: *National agro-food policies in Jordan*. Published in: SUSTAINMED Project - D09 / WP2T2, Report on global and sectorial policies in the MPCs and in the EU. WP2T2: A review of the national and international agro-food policies and institutions in the Mediterranean Region. Synthesis (11 October 2012): pp. 251-328. <https://mpr.ub.uni-muenchen.de/66782/> ; https://mpr.ub.uni-muenchen.de/66782/1/MPRA_paper_66782.pdf

¹¹⁴ GIZ Jordan's food processing sector analysis and strategy for sectoral improvement <https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

¹¹⁵ The role of food and agriculture for job creation and poverty reduction in Jordan and Lebanon Agricultural Sector Note (P166455) Technical Note, March 2018 <https://documents1.worldbank.org/curated/en/325551536597194695/pdf/Agricultural-Sector-Note-Jordan-and-Lebanon.pdf>

JD (15% of domestic production).¹¹⁶ Fruits, vegetables, and citrus constitute 70% of agricultural exports, mainly to the Gulf markets, representing 10% of Jordan's total export. Most importantly, Jordan exports, tomatoes, cucumbers and eggplants. In 2016, the exports of food processing, ranging from the processing of dairy products (yoghurt, butter, jameed) to the pressing of olives for olive oil, were JOD 524.8 million, representing 10.2% of Jordan's total industrial exports. The frozen processed meat products are exported to the neighbouring countries.¹¹⁷

Jordan has an untapped export potential in the agricultural sector, especially in fruits and vegetables, corresponding to above US\$ 1 billion. Indeed, and just for instance, only 50% of the fruit and 60% of the vegetable export potential is achieved, which indicates that there is an untapped export potential of US\$ 320 million in vegetable and fruit export in the country. It is worth to note however that fresh tomato has the largest export potential i.e. US\$ 135 million while fresh peaches and nectarines have the largest export potential grown.¹¹⁸ Exports in 2017 reached a value of USD 41 million, excluding items such as thyme mixtures, with a value of USD 5 million, and dried dates (about USD 9 million). The export value is an accumulation of the various F&V processed products, without any leading product. Products such as processed tomatoes showed a downward trend from USD 3 million in 2013 to 1.4 million in 2017. The main reason is that Jordan's main markets have been dominated by more competitive products from China, Turkey, UAE and KSA.¹¹⁹ Indeed, the country has to face main competitors in the field of agri-food. In terms of regional markets, these are likely to be Saudi Arabia, Syria, Lebanon and Egypt, while global competition will come from Turkey, Italy, Spain and the USA. However, there are great opportunities for food processors to supply national, regional and international markets and not necessarily depend on limited quantities of Jordanian products.¹²⁰

(2) For the **Textiles and clothing subsector**: Score= 4; Weighted Score = 0.4

Since the 1990s, the textile industry has been one of Jordan's top 5 exporting sectors.¹²¹ But by becoming a signatory to the Qualified Industrial Zone (QIZ) in 1996, Jordan allowed Jordanian companies located in designated industrial parks to export duty-free and quota-free to the United States under a relaxed rules of origin regime, but under certain political rather than economic conditions. Since the QIZ's inception, the textile industry has grown rapidly, both in terms of production and employment. Indeed, Jordan entered the global value chains of the garment industry in the early 2000s allowing garments and textile products to become the main export products. It

¹¹⁶ Soliman, Ibrahim and Mashhour, Ahmed: *National agro-food policies in Jordan*. Published in: SUSTAINMED Project - D09 / WP2T2, Report on global and sectorial policies in the MPCs and in the EU. WP2T2: A review of the national and international agro-food policies and institutions in the Mediterranean Region. Synthesis (11 October 2012): pp. 251-328. <https://mpr.ub.uni-muenchen.de/66782/> ; https://mpr.ub.uni-muenchen.de/66782/1/MPRA_paper_66782.pdf

¹¹⁷ Soliman, Ibrahim and Mashhour, Ahmed: *National agro-food policies in Jordan*. Published in: SUSTAINMED Project - D09 / WP2T2, Report on global and sectorial policies in the MPCs and in the EU. WP2T2: A review of the national and international agro-food policies and institutions in the Mediterranean Region. Synthesis (11 October 2012): pp. 251-328. <https://mpr.ub.uni-muenchen.de/66782/> ; https://mpr.ub.uni-muenchen.de/66782/1/MPRA_paper_66782.pdf

¹¹⁸ The role of food and agriculture for job creation and poverty reduction in Jordan and Lebanon Agricultural Sector Note (P166455) Technical Note, March 2018 <https://documents1.worldbank.org/curated/en/325551536597194695/pdf/Agricultural-Sector-Note-Jordan-and-Lebanon.pdf>

¹¹⁹ GIZ Jordan's food processing sector analysis and strategy for sectoral improvement <https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

¹²⁰ The role of food and agriculture for job creation and poverty reduction in Jordan and Lebanon Agricultural Sector Note (P166455) Technical Note, March 2018 <https://documents1.worldbank.org/curated/en/325551536597194695/pdf/Agricultural-Sector-Note-Jordan-and-Lebanon.pdf>

¹²¹ The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? March 2021, http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

should also be noted that the industry's success is largely due to the preferential trade agreement with the United States and the influx of foreign direct investment and intermediate industrial supplies. Moreover, Jordanian manufacturers and U.S. buyers established reliable supply chains and the U.S. became the main market for Jordanian apparel and textile exports. In 2010, the two countries signed a free trade agreement, which not only reduced production times and costs but also lifted the constraint imposed by the old QIZ agreement.¹²² According to the Department of Statistics, Jordanian clothing manufacturers exported JD 1.11bn (\$1.6bn) worth of products in 2017, equivalent to 24.9% of export earnings. When JD 537,700 (\$759,000) in footwear exports and JD 28.7m (\$40.5m) in yarn, fabrics, made-up articles and related products are added, the percentage rises to 25.5%. Only chemicals exported more, at JD 1.5bn (\$2.1bn). Clothing producers have reported consistent export growth in recent years, of 2.7% and a value of JD 1.02bn (\$1.4bn) in 2016, 7.8% in 2015 (JD 979.1m, \$1.38bn), 12.1% in 2014 (JD 908.2m, \$1.28bn) and 9.7% (JD 810.1m, \$1.1bn) in 2013, bucking the more mixed trend overall. The total export value declined in 2015 and 2016 from a high of JD 5.2bn (\$7.3bn) in 2014, as regional conflicts and economic softening took their toll on the market.¹²³

Today, the apparel and textiles business became one of the key economic and export sectors of Jordan. Given its high volume (23% of total export value in 2018), the country awards special importance to the industry. With no previous history in garment production, Jordan arose to be one of the top twenty garment suppliers to the US. In fact, the development of the apparel and textiles sector has been achieved through entering and integrating into global value chains in the early 2000s and focusing on exports of consumer goods to international markets. The industry has been growing steadily and the value of exports amounted to about US\$1.8 billion in 2018, of which US\$1.5 billion was for what is by far the largest product group in the apparel industry, in the product group of knitwear, namely, special apparel for professional and sports use. Ninety per cent consists of high-quality sportswear for globally known brands, most of them destined for the North American markets, but also to a lesser extent to Canada, China and the EU, noting that regional exports markets have slowed down due to political and economic instability in the region.¹²⁴

In 2019, Jordan's exports of textile yarn, fabrics, made-up articles, related products and apparel totalled US\$2 billion, according to the Central Bank of Jordan's (CBJ) preliminary figures. The apparel sector accounts for approximately 27% of export earnings. Leather and textile industries sector is a vital engine to the national economy; it contributed to about 27% of the total exports in 2019. Jordan's textile and apparel industry has benefited from numerous Free Trade Agreements/FTAs (United States, European Union, European Free Trade Association, the Greater Arab Free Trade Area, Morocco, Turkey, Singapore and Canada) the country has signed as part of efforts to strengthen international cooperation and trade and increase its exports.¹²⁵ Knit Sweaters (\$412M), and Non-Knit Women's Suits (\$295M) are the only textile products listed by the Observatory of the Economic Complexity among the tops exports of Jordan mostly to United States representing

¹²² Global Value Chains Diagnostic – Case Study Apparel - Made in Jordan1 <https://www.ebrd.com/documents/admin/apparel-made-in-jordan.pdf?blobnocache=true>

¹²³ Jordan's Textile And Apparel Sector: Small But Significant, <https://kohantextilejournal.com/jordans-textile-apparel-industry/>

¹²⁴ Global Value Chains Diagnostic – Case Study Apparel - Made in Jordan1 <https://www.ebrd.com/documents/admin/apparel-made-in-jordan.pdf?blobnocache=true>

¹²⁵ Jordan's Textile And Apparel Sector: Small But Significant, <https://kohantextilejournal.com/jordans-textile-apparel-industry/>

(\$1.86B), Saudi Arabia (\$1.15B), India (\$749M), Iraq (\$635M), and United Arab Emirates (\$478M). Lightweight rubberised knitted fabric is the only textile product among Jordan's main imports with a cost of \$690 million. This merchandise comes mainly from China (\$3.79 billion), Saudi Arabia (\$3.3 billion), the United States (\$1.36 billion), the United Arab Emirates (\$1.31 billion) and Egypt (\$1.22 billion).¹²⁶

As detailed above, the textile and apparel industry is among the few sectors that have benefited from qualified industrial zones through a series of agreements such as the Jordan-US Free Trade Agreement, the Greater Arab Free Trade Agreement, the Euromed Agreement and the original simplified rules. However, while the sector remains resilient to external shocks and maintains a domestic export growth trajectory, it still struggles to penetrate the European market at a high level. There are many reasons for this, but the main one is related to the demand of customers themselves who prefer to import brands directly from North Africa that have a competitive advantage on transport costs.¹²⁷ In addition, and despite the privileged situation of the industry of textile, it should be highlighted that the sector has limited impact on the national economy, although it has potential for upgrading in value chains and penetrating new markets.¹²⁸

(3) For the **ICT subsector**: Score= 4 ; Weighted Score = 0.4

Jordan is striving to be a leading export market worldwide. Jordan's information and communication technology sector is one of the most developed and robust in the region, thanks to 15 years of industry-friendly policies and a young, educated, and growing population of digital consumers. While the ICT sector faces a number of challenges, it remains strong and stable, supported by ongoing government initiatives and a young, tech-savvy population, with the kingdom's strong network of IT incubators and gas pedals set to benefit from new initiatives supporting start-ups and entrepreneurship.¹²⁹ The ICT/BPO¹³⁰-orientated Development Zones offer high quality infrastructure and a streamlined business operating environment boosted by attractive incentive packages. For instance, according to the information published in the official website of the Ministry of Digital economy and entrepreneurship,¹³¹ there are a number of tax and customs measures on stipulated goods needed for IT activities (such as servers, monitors, printers and similar electronic products).

This is more than an incentive for both local and foreign investment and includes 0% sales tax on IT services, 0% customs duty, 0% income tax on exports, 5% income tax on profits generated in Jordan in addition to a ceiling interest rate for IT related soft loans from commercial banks. In addition, under the new law on secured loans, movable assets such as intellectual property can be used as security. Jordan benefits also from technology-intensive areas and a number of comparative advantages for both local and foreign investment. These are the King Hussein Business Park : a high-

¹²⁶ <https://oec.world/en/profile/country/jor>

¹²⁷ The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? March 2021, http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

¹²⁸ Global Value Chains Diagnostic – Case Study Apparel - Made in Jordan1 <https://www.ebrd.com/documents/admin/apparel-made-in-jordan.pdf?blobnocache=true>

¹²⁹ Women and Work in Jordan : ICT and tourism sectors, 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

¹³⁰ Information, Communication & Technology/ICT comprises both goods and services. ICT-enabled services (also called IT-enabled services or IT-based services) include business process outsourcing (BPO), knowledge process outsourcing (KPO), legal process outsourcing, and government process outsourcing among others.

¹³¹ https://www.modae.gov.jo/EN/Pages/Information_technology_in_Jordan

quality mixed-use landmark complex in Amman housing over 75 international and local companies mostly within the ICT sector, with over 100 start-ups and employing over 4,000 people; the Irbid Development Area, a 2 square kilometres development area ideally suited for IT/outsourcing, Health Care, Professional Services, Middle & Back Offices, and Research and Development and the Abdali, the capital's new central business district offering 330,000 SQM of multi-functional office space able to accommodate a variety of needs.

The local economy was able to export ICT related goods and services to many markets around the world. ICT goods exports include computers and peripheral equipment, communication equipment, consumer electronic equipment, electronic components, and other information and technology goods (miscellaneous).¹³² In Jordan, ICT export revenues grew from a meagre US\$12 million in 2000, to around US\$300 million in 2012. The main export market is Saudi Arabia, accounting for around 40% of total export revenues, followed by the United States at a distant second and generating around 10 % of export revenues. Other export destinations are primarily within the region, including the United Arab Emirates, Iraq, Qatar, and Oman. Exports to Saudi Arabia grew over the years to become Jordan's main ICT export market.¹³³ In Dec 2019, ICT goods were reported at USD 177,503.646. This means an increase from the previous figure of 154,548.730 USD for Dec 2018. It should be noted that the ICT Goods data is updated every year, with an average of USD 132,881.434 from Dec 2000 to 2019, with 20 observations. The ICT Goods data¹³⁴ remains active in CEIC and is reported by the United Nations Conference on Trade and Development.¹³⁵ According to the World Bank collection of development indicators, compiled from officially recognized sources, the ICT goods exports (% of total goods exports) in Jordan was reported at 2.1353 % in 2019.¹³⁶

b) Comparative advantage of production Level of competitiveness (compared to competing producers)

i) Is it possible to substitute local productions for imports? Considering that this criterion is evaluated through 4 guided questions the weighted % of each question is set at 25%.

(1) For the **Agri-food Sub-sector**: Score= 1 ; Weighted Score = 0.1

The products of the food industry in Jordan come either entirely from domestic production, or partially from domestic production, or entirely from imports. Wheat, barley, corn, legumes and animal fats are produced locally at a limited level. Thus, most of the processed products rely mainly on imports.¹³⁷ Yet, it is worth to note that the country has invested heavily in agriculture, including incentives for Jordanians to work the land in order to transform and make arable, as much of the

¹³² Jordan - ICT goods exports (% of total goods exports) - actual values, historical data, forecasts and projections were sourced from the World Bank on October of 2021 <https://tradingeconomics.com/jordan/ict-goods-exports-percent-of-total-goods-exports-wb-data.html>

¹³³ Jordanian women in the ICT space <https://jordan.unwomen.org/en/digital-library/publications/2014/6/jordanian-women-in-the-ict-space>

¹³⁴ The data are classified under World Trend Plus's Association: Electronic Sector - Table RF.UNCTAD.ICT: ICT Goods: Total: Value of exports.

¹³⁵ Jordan Exports: ICT Goods <https://www.ceicdata.com/en/indicator/jordan/exports-ict-goods>

¹³⁶ Jordan - ICT goods exports (% of total goods exports) - actual values, historical data, forecasts and projections were sourced from the World Bank on October of 2021 <https://tradingeconomics.com/jordan/ict-goods-exports-percent-of-total-goods-exports-wb-data.html>

¹³⁷ The role of food and agriculture for job creation and poverty reduction in Jordan and Lebanon Agricultural Sector Note (P166455) Technical Note, March 2018 <https://documents1.worldbank.org/curated/en/325551536597194695/pdf/Agricultural-Sector-Note-Jordan-and-Lebanon.pdf>

country's desert area as possible, despite the water scarcity that characterises the country. In fact, the agri-food sector in Jordan is very productive, especially compared to few decades ago. It seems that the gamble has paid off and that local production has already started to replace a number of imported products as well as exporting. As a matter of fact, about 80% of local agricultural production consists of fruits, vegetables, and citrus. The major vegetables grown locally are tomatoes (representing about 31% of total production), potatoes (about 10%), and cucumber (about 9%). Among the fruit tree products, olives represent the most important production.¹³⁸ The subsector covers also the industry, which processes fruits and vegetables, namely tomatoes by companies specialised mainly in producing processing tomatoes and cooked vegetable products. Processed tomato is a large component of Jordan's agro-food sector. The industry produces a wide range of products coming from the local tomato crops (canned peeled tomatoes, canned tomatoes cubes, tomato concentrate, triple concentrate, ketchup, etc.). There are also other companies that use Jordanian raw materials in the processing of ready cooked meals as well as opportunities to produce freeze-dried and dehydrated fruit and vegetables. The meat production in Jordan is limited, though the production of poultry is more active. The total national poultry production is about 120-140 000 tons per year, and it accounts for a small share in the region's market.¹³⁹ The meat processing industry is increasingly active and has specialised in frozen processed meat products.¹⁴⁰ As regards to dairy products, Jordan produces 165,000 tonnes of fresh milk, which corresponds to 35 litres per capita, whereas domestic consumption of milk is equivalent to 50 litres per capita. Bottled or packaged milk is available on the local market but its price is high because it is pasteurised milk.¹⁴¹ The bakery products industry, which includes mills, cereals and breads, is very dynamic and scattered. It represents the largest number of enterprises in local food production. According to statistics from the Jordan Investment Board, grain milling companies account for 20-40% of total investment in the food sector.

(2) For the **Textiles and clothing subsector**: Score= 1 ; Weighted Score = 0.1

Since 1964, Jordan has never achieved a trade surplus. Among the causes that can be cited are the lack of natural resources and a relatively low industrial capacity that has made the country dependent on imports. It remains more or less so for many sectors. However, things have changed since then. This is how, in 2019, Jordan's economy was ranked 90th in terms of GDP (current US\$), 94th for total exports, and 73rd in terms of total imports.¹⁴² Yet, the top imports published by the

¹³⁸ Soliman, Ibrahim and Mashhour, Ahmed: *National agro-food policies in Jordan*. Published in: SUSTAINMED Project - D09 / WP2T2, Report on global and sectorial policies in the MPCs and in the EU. WP2T2: A review of the national and international agro-food policies and institutions in the Mediterranean Region. Synthesis (11 October 2012): pp. 251-328. <https://mpr.ub.uni-muenchen.de/66782/> ; https://mpr.ub.uni-muenchen.de/66782/1/MPRA_paper_66782.pdf

¹³⁹ Soliman, Ibrahim and Mashhour, Ahmed: *National agro-food policies in Jordan*. Published in: SUSTAINMED Project - D09 / WP2T2, Report on global and sectorial policies in the MPCs and in the EU. WP2T2: A review of the national and international agro-food policies and institutions in the Mediterranean Region. Synthesis (11 October 2012): pp. 251-328. <https://mpr.ub.uni-muenchen.de/66782/> ; https://mpr.ub.uni-muenchen.de/66782/1/MPRA_paper_66782.pdf

¹⁴⁰ Soliman, Ibrahim and Mashhour, Ahmed: *National agro-food policies in Jordan*. Published in: SUSTAINMED Project - D09 / WP2T2, Report on global and sectorial policies in the MPCs and in the EU. WP2T2: A review of the national and international agro-food policies and institutions in the Mediterranean Region. Synthesis (11 October 2012): pp. 251-328. <https://mpr.ub.uni-muenchen.de/66782/> ; https://mpr.ub.uni-muenchen.de/66782/1/MPRA_paper_66782.pdf

¹⁴¹ Soliman, Ibrahim and Mashhour, Ahmed: *National agro-food policies in Jordan*. Published in: SUSTAINMED Project - D09 / WP2T2, Report on global and sectorial policies in the MPCs and in the EU. WP2T2: A review of the national and international agro-food policies and institutions in the Mediterranean Region. Synthesis (11 October 2012): pp. 251-328. <https://mpr.ub.uni-muenchen.de/66782/> ; https://mpr.ub.uni-muenchen.de/66782/1/MPRA_paper_66782.pdf

¹⁴² <https://oec.world/en/profile/country/jor>

Observatory of the Economic Complexity/OEC, listed only one product of the textile and apparel industry. In 2018, the manufacture of wearing apparel industry had the 4th highest consumption in terms of intermediate services out of the 29 industries in Jordan, and the 5th highest intermediate consumption of goods used in production.

With the increase in demand, the number of employees in the sector has continued to grow. Branches and offices called "satellite units" have also been set up in different localities to increase production, while ensuring the social inclusion of the local communities where these units are located. It should also be noted that the raw materials needed for production are mostly imported, aggravating Jordan's trade deficit and increasing the production costs due to shipping costs. This implies that the sector faces more difficulties in generating value on its products compared to other industries. However, thanks to the efforts of the sector to comply with international standards in terms of production, exploitation and working conditions, the good performance of the sector has made Jordan a world competitor in the textile industry. It also allows imports to be replaced by local production or at least limits the need for it. Furthermore, it is even able to respond to emergency situations. Thus, and as reported by the Jordanian Garment, Accessories and Textile Exporters Association/JGATE in 2020, the COVID-19 pandemic had a severe impact on the textile sector. Some companies and factories have been forced to close down and others have been completely liquidated. Some production lines have been shut down and others moved to other countries. Yet, the clothing sector was the first sector to resume operations after the lockdown. It met the government's need for Personal protective equipment/PPE (i.e. masks and gowns). Moreover, the garment sector was the only sector that maintained employment for all Jordanians, even when they stayed at home with full payment of salaries.¹⁴³

(3) For the **ICT subsector**: Score= 3 ; Weighted Score = 0.3

Indeed, it is possible to substitute local productions for imports. The ICT sector in Jordan involves a wide spectrum of economic activities, ranging from manufacturing electronic components and boards, to general ICT-related consulting and training services. In 2012, the wholesale of computers, computer peripheral equipment and software contributed to around 27% of total IT/ ITES revenues, a ratio that is far larger than any other activity.¹⁴⁴ In Jordan, opportunities exist across a number of high value-added industries including pharmaceuticals, clean technology, agriculture, architecture and engineering, medical/health services, tourism, and content, among others. In addition, the most important opportunity in the technology field is in digital content creation. Indeed, Jordan has seen a leap in growth in this area due to the widespread dissemination through mobile devices and the Internet. This is perfectly understandable and even highly appreciated as a variety of value-added components are integrated into it such as sound, narration, film/video, music, graphics, animation, interaction design, acting, script writing, etc.¹⁴⁵

¹⁴³ The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? Jordan strategy forum, March 2021 http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

¹⁴⁴ USAID, UN Women Jordanian women in the ICT space, March 2014 <https://jordan.unwomen.org/en/digital-library/publications/2014/6/jordanian-women-in-the-ict-space>

¹⁴⁵ Jordan National Information and Communications Technology Strategy (2013-2017) <https://trc.gov.jo/EchoBusV3.0/SystemAssets/>

ii) *What is the units' production costs compared to the baseline? Can the product be offered to the buyer / consumer at attractive prices? Considering that this criterion is evaluated through 4 guided questions the weighted % of each question is set at 25%.*

(1) For the **Agri-food Sub-sector**: Score= 2 ; Weighted Score = 0.2

Between 2013 and 2016, the various sub-sectors within the food processing industry show an increase in average annual growth. These growth rates indicate an increase in consumption and exports. This is also validated by the fact that 47% of local consumption is covered by food processing and related sectors.¹⁴⁶ Establishments registered with the chambers of industry in Amman, Zarqa, and Irbid numbered 2,645 in 2017, a sign of 11.5% growth compared to 2016, when only 2,380 establishments were registered. This state of affairs indicates the resilience and competitiveness of Jordanian businesses in the face of regional instability since 2011.¹⁴⁷

Specific information was not found about the unit production costs in relation to the baseline and therefore whether the product can be offered to the buyer/consumer at attractive prices, however extrapolations can be made through the estimation of the local production volume and market analysis. In fact, the food processing sector has relatively high levels of added value as well as many diverse sub-sectors. High added value means that the sector is relatively competitive and can compete in export markets.

The 32,61% of processed foods indicate the level of economic integration (intermediate consumption) with other sectors and the aggregated level of added value. Intermediate consumption refers to the amount of goods or services purchased from local enterprises to deliver their final product; this reflects the level of integration between local enterprises. The level of added value indicates the amount of value added to the product or service.¹⁴⁸ It should be noted, however, that not all subsectors are in the same situation. According to the World Bank, several government reforms have had an impact on the value chain, and not necessarily a positive one. To give just two examples, in the livestock sector, most farmers have downsized, or in some cases liquidated their operations over the past two decades, as the reduction and then elimination of feed subsidies has resulted in unprofitable production. Market gardeners have also faced a significant increase in the price of water, which has challenged their competitive position for exports.¹⁴⁹

(2) For the **Textiles and clothing subsector**: Score= 1 ; Weighted Score = 0.1

As mentioned above, prior to the QIZ agreement (1996), Jordan did not have a textile and clothing industry. After that, the sector began to grow rapidly, both in terms of production volume and employment, as Jordanian manufacturers and American buyers (e.g. Wal-Mart, JC Penney, Nike,

¹⁴⁶ GIZ Jordan's food processing sector analysis and strategy for sectoral improvement <https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

¹⁴⁷ GIZ Jordan's food processing sector analysis and strategy for sectoral improvement <https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

¹⁴⁸ GIZ Jordan's food processing sector analysis and strategy for sectoral improvement <https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

¹⁴⁹ The role of food and agriculture for job creation and poverty reduction in Jordan and Lebanon Agricultural Sector Note (P166455) Technical Note, March 2018 <https://documents1.worldbank.org/curated/en/325551536597194695/pdf/Agricultural-Sector-Note-Jordan-and-Lebanon.pdf>

Macy's and Under Armour) established reliable supply chains. However, it is fair to point out that Jordanian textile production is primarily for export and markets at the international and regional level and targets mainly American consumers.¹⁵⁰ It is worth to remember that the 2010 Jordan-United States free trade agreement which lifted the sine-qua-non conditions of the old QIZ agreement has reduced the time and cost of production. Despite this, Jordan faces a number of cost-related challenges that it needs to overcome to be more competitive for exports to which its production is mainly dedicated. Indeed, Jordan's textile industry focuses on relatively higher value-added products for the mid- and high-end segments, preferring "low volume, high price" production to "high volume, and low price" production as is the case in countries such as Bangladesh and Vietnam. As a result, the country cannot become competitive in the latter segment due to longer lead times from order taking to final shipment, higher cost levels (higher wages, energy prices, water scarcity...) and lower economies of scale. This severely and effectively limits the industry's ability to enter the global fast fashion segment and supply large foreign buyers, and confirms the need to focus on the medium and high market segments.¹⁵¹ In the same perspective and as already mentioned above, it is also worth recalling that the raw materials needed for production are mostly imported, which aggravates Jordan's trade deficit, and increases production costs incurred by transportation costs.¹⁵²

On the other hand, it should be noted that the presence of the higher number of non-Jordanian workers places a significant financial burden on the sector. Just as an example, in 2018, residency fees and work permits constituted about 45% of the sector's total indirect taxes (JD 14.3 million) in addition to the intermediate cost of JD 16.3 million. In fact, the total represents about 6.5% of the industry's value-added for the same year. Its reduction would only be possible if the sector manages to implement long-term measures related to strengthening the sector's workforce by recruiting Jordanian workers.¹⁵³ Another related challenge, in terms of logistics is the location of Special Economic Zones/SEZ, where the garment factories are located. This represents an obstacle for Jordanian natives from different governorates to work in this industry, in addition to imposing an additional cost in terms of transportation fees. The government and the textile sector endorsed a decentralisation approach and established outside the SEZs small-scale garment factories called "satellite units". This has contributed not only to increase the number of Jordanians in the sector but also kept costs relatively low.¹⁵⁴ In conclusion, these few observations show that the sector faces greater difficulties than other industries in generating value for its products. First that means the industry (textiles) should keep observing progress made in other countries to maintain the competitiveness of the sector vis-à-vis other countries, with a higher focus on the cost of production per unit. Second, if the textile industry intends to meet the cost management and competitive challenges it faces, it will need to innovate and produce more value-added products. This will require

¹⁵⁰ Global Value Chains Diagnostic – Case Study Apparel - Made in Jordan1 <https://www.ebrd.com/documents/admin/apparel-made-in-jordan.pdf?blobnocache=true>

¹⁵¹ Global Value Chains Diagnostic – Case Study Apparel - Made in Jordan1 <https://www.ebrd.com/documents/admin/apparel-made-in-jordan.pdf?blobnocache=true>

¹⁵² The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? Jordan strategy forum, March 2021 http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

¹⁵³ The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? Jordan strategy forum, March 2021 http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

¹⁵⁴ The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? Jordan strategy forum, March 2021 http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

a shift in output from commodity items to branded items, and from bulk sourcing to the development of branded chains. It may not happen right away, but the signs are that Jordanian apparel manufacturers are moving the market in this direction.¹⁵⁵

(3) For the **ICT subsector**: Score= 4 ; Weighted Score = 0.4

Today, Jordan is able to provide a very attractive ICT environment needed by international companies, becoming a regional hub that serves the wider MENA region and serves as a regional centre for technology start-ups, thanks to an ICT-focused education system, the presence of venture capital, a business-friendly environment and low start-up costs. As already highlighted, Jordanian ICT has been one of the main sectors in the region, accounting for the highest revenue at national level. For example, in 2016, total revenues were USD 450.7 millions and export revenues were USD 207.4 millions.¹⁵⁶ Subsequently, the country's cost competitiveness in the provision of information technology (IT) services has continued to improve and stabilise the economy with total revenue of \$681.7 millions in 2017. The sector's evolution over the past few years has been primarily focused on the installation of computer equipment and infrastructure, software development, software licensing, wholesale of computer equipment and infrastructure, wholesale of telecommunications equipment and telephones, installation of telecommunications equipment and wireless telecommunications services. As a result, over the past decades, Jordan's leading IT companies have become global leaders in the IT sector and have contributed to the growth of technology not only in Jordan but worldwide. For example, according to data collected and analysed from 611 companies currently operating in Jordan, the sector's export earnings have generated USD 268.5 million and its domestic earnings USD 413.1 million.¹⁵⁷ The available data do not allow for a very precise definition of unit production costs in relation to the baseline. However, the achievements of the ICT sector show that the products offered to the local buyer/consumer are attractively priced. Today, about a quarter of the world's total production is exported, and in this context Jordan is striving to become a major export market.

It is important to understand this process of transformation, as trade has generated gains, but it has also had important consequences in terms of resource distribution, including at the national level. Indeed, thanks to the digital skills and performance of Jordanians at home and in the region, it is worth to note just as an indicator¹⁵⁸ that in 2014, the number of internet subscribers had increased by 21.6% or 1.46 million users in the first quarter to 1.78 million in the fourth. Mobile broadband users dominate the subscriber base, accounting for 1.43m subscribers, or 80% of the total. The internet penetration increased from 29% in 2009 to 76%, or 5.9 million users, in the first quarter of 2015.¹⁵⁹

2) Criterion 2: Gender and social dimension: Weight of the criterion in the total 40%

a) Prospects for the integration of women

¹⁵⁵ Jordan's textiles, garments and accessories segment pushes into new markets <https://oxfordbusinessgroup.com/analysis/best-foot-forward-established-segment-pushes-ahead-new-markets>

¹⁵⁶ Jordan and ICT Environment <https://www.jic.gov.jo/en/ict/>

¹⁵⁷ Jordan ICT & Ites Sector Statistics 2017 <https://intaj.net/wp-content/Studies/2017.pdf>

¹⁵⁸ No more recent data were found

¹⁵⁹ Expansion of Jordan's ICT sector remains a government priority <https://oxfordbusinessgroup.com/overview/dynamic-market-private-sector-ambitions-rising-internet-penetration-and-shift-4g-are-tran-0>

i) Do women have a (possible) function in the VC? If yes, specify the groups and functions / roles. Weight of the guided question in Criterion 2 is 30%

(1) For the **Agri-food Sub-sector**: Score= 1 ; Weighted Score = 0.12

From the outset, it is important to highlight that although the contribution of the agricultural sector to Jordan's gross domestic product/GDP and labour force has declined in recent decades, women's participation in the agricultural sector remains a critical source of employment for the country's poorest citizens, and also serves as a major source of livelihood and food security in the country. Still, it should be noted with the Food and Agriculture Organization of the United Nations/FAO that in 2014, only 2% of Jordan's total labour force, and 0.9% of its total female labour force, were employed in agriculture, knowing that approximately 25% of the total poor in Jordan who live in rural areas continue to rely on agriculture as their primary source of livelihood.¹⁶⁰

Although official statistics count only 2% of the population in the Jordanian agricultural sector, according to the World Bank, employees are typically hired among the poor and marginalized portion of the population, including women –hence playing an important role in reducing unemployment. About 52% of rural Jordanian women are employed in agriculture, compared to 9% for men. It is worth to highlight the omission of a large population of foreign and refugee agricultural workers¹⁶¹ from one part, and that compared to other economic sectors, the agricultural sector in Jordan is also characterized by having the highest proportion of informal workers, 16% of whom are women, slightly more than triple the proportion of men (5%),¹⁶² from the other part.

Jordan's policy intervention has segmented the labour market into two sectors: one for nationals, composed mainly of public sector jobs and some private sector jobs, characterized by high wages and some stability, and the other for foreign workers, mainly in agriculture, construction, and domestic services, with low wages and no -or limited- legal protection, despite some recent measures, especially for domestic workers.¹⁶³ That said, it is necessary to emphasize the fact that Jordan is both agriculturally and resource poor, and simultaneously a provider and receiver of labour, which has important implications for women's participation in the labour market. Indeed, as of 2016, Jordan had the third lowest female labour force participation rate in the world (WDI 2019¹⁶⁴). However, compared to other countries, such as Egypt, agriculture does not play a major role in the Jordanian economy. Indeed, according to available data in 2018 and 2019,¹⁶⁵ the activity rate of Egyptian women in the agricultural sector is 40% compared to, at the most, 6% of Jordanian women.¹⁶⁶

¹⁶⁰ Women's Participation in the Agricultural Sector, Rural Institutions and Community Life, Feb; 2019

<https://reliefweb.int/report/jordan/womens-participation-agricultural-sector-rural-institutions-and-community-life>

¹⁶¹ The role of food and agriculture for job creation and poverty reduction in Jordan and Lebanon, *Agricultural Sector Note (P166455)*, Technical Note , March 2018, <https://documents1.worldbank.org/curated/fr/325551536597194695/Agricultural-Sector-Note-Jordan-and-Lebanon.docx>

¹⁶² Women's Participation in the Agricultural Sector, Rural Institutions and Community Life, Feb; 2019

<https://reliefweb.int/report/jordan/womens-participation-agricultural-sector-rural-institutions-and-community-life>

¹⁶³ Alma Boustati: The Evolution of Female Labour Force Participation in Jordan, SOAS Department of Economics, Working paper No. 236 July 2020

<https://www.soas.ac.uk/economics/research/workingpapers/file148531.pdf>

¹⁶⁴ WDI (*World Development Indicators*) is the primary World Bank collection of development indicators, compiled from officially recognized international sources) <http://wdi.worldbank.org/>

¹⁶⁵ WDI and OAMDI (Open Access Micro Data Initiative is a dynamic and unique project led by Economic Research Forum/ERF, making since 2013 micro data available to the data users) <https://erf.org.eg/oamdi/>

¹⁶⁶ Alma Boustati: The Evolution of Female Labour Force Participation in Jordan, SOAS Department of Economics, Working paper No. 236 July 2020

<https://www.soas.ac.uk/economics/research/workingpapers/file148531.pdf>

Observation and/or field knowledge provide all the necessary evidence on the active role of women in the agricultural sector, but the review of existing literature and data provides very little up-to-date information on women's involvement in the sector, either in terms of roles or functions. This is most likely due to the informal nature of their presence and contribution in the sector. Indeed, their contribution is not recognized, not evaluated and in some cases not even rewarded. Worse, their role, although productive, is often considered as an extension of their reproductive role.

This is confirmed by the FAO in 2019¹⁶⁷ observing that Jordanian women actively participate in agricultural activities at home, usually managing small home gardens and looking after the family plot. The processed food sector however, is among the most important economic sectors in Jordan, and has substantially contributed to Jordan's economic and social development. Much more, if one considers the highly diversified food processing industry (e.g. olive and olive oil, yoghurt, butter, jameed...), which is closely linked to agricultural raw materials, whether grown locally or imported, it is easy to see the importance of the role of skilled labour in the efficiency and quality of production in relation to the value-added of the agro-industrial subsectors. In this context, it is not unreasonable to say that women have demonstrated particular knowledge of certain food processing methods, especially in microenterprises. This certainly refers to the competencies related to their role and social obligations. As such, many national programmes tackling female empowerment and rural development have had a focus on food processing.¹⁶⁸

As already stressed, the case of the food processing sector, whether formal or informal, has highlighted the importance of involving women in certain activities that require patience and hygiene, and in quality control activities; (at least during morning shifts because, culturally, it is unacceptable for women to work night shifts). In certain industries, women now constitute most of the labour force. This will soon modify the prevailing 20% women and 80% men ratio.¹⁶⁹ As a result, the distribution of work between men and women in agri-food processing is totally consistent with the cultural construction of society and the distribution of gender roles as well as the gender stereotypes (physical force, fatigue, security...). Thus, men represent more than 70% of the employees in the meat industry, which is a labour-intensive industry, although women are slowly but surely acquiring an increased role, especially as stated in the morning shifts and quality control. It is also the case for mills sub-sector which employs mostly men, as the work is relatively hard and dusty.

In some MSMEs, such as Kabatilo, women can work in various positions such as blending, filling and packaging. In the "tahini" industry also the majority of the employees are men, but companies encourage women to work, especially in filling and packaging. Employment related to olive oil is

¹⁶⁷ Women's Participation in the Agricultural Sector, Rural Institutions and Community Life, Feb; 2019

<https://reliefweb.int/report/jordan/womens-participation-agricultural-sector-rural-institutions-and-community-life>

¹⁶⁸ Lina Hundaileh, Fadi Fayad Jordan's food processing sector analysis and strategy for sectoral improvement. GIZ Jordan employment-oriented MSME promotion project (MSME) trade for employment project (t4e)? May 2019

<https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

¹⁶⁹ Lina Hundaileh, Fadi Fayad Jordan's food processing sector analysis and strategy for sectoral improvement. GIZ Jordan employment-oriented MSME promotion project (MSME) trade for employment project (t4e)? May 2019

<https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

high, especially when harvesting is included as part of the sector requirements. Jordan has 134 oil mills, most of which use advanced technology. Olives are harvested by hand to ensure a high-quality product and the use of chemicals is kept to a minimum. As a result, most of the pickers are women and work on a seasonal basis. Chocolate production can be very labour intensive, especially for pralines and bars. It requires checks and training not only in work procedures, but also in hygiene requirements.¹⁷⁰

(2) For the **Textiles and clothing subsector**: Score= 3 ; Weighted Score = 0.36

Since the 1990s, hosting over thirty-two international brands, the textile sector has become one of Jordan's most important export industries. The establishment of the Qualified Industrial Zones (QIZs) and the free trade agreement between Jordan and the United States has made the sector's gross output dependent mainly on garment manufacturing. Over time, and due to the increase in demand, the sector has increased the number of its employees, including a large number of Jordanian women workers. However, because of this demand and certain local requirements, the Jordanian labour market has become even more segmented, reinforcing the divide between foreign and domestic workers. Indeed, despite the rapid growth of formal private sector employment in areas that tend to recruit women more generally, such as export-oriented garment manufacturing, the labour market participation of less educated Jordanian women has declined sharply.¹⁷¹

According to JGATE, the textile industry is committed to increasing the proportion of Jordanian workers to non-Jordanian workers by 30%. The ratio of Jordanian women to men in a sample of over 23,000 employees is approximately 7.13 to 1. Women represent about 73% of all workers in the sector. Using the same ratio, the number of Jordanian women can be estimated at 16,374 in 2019, which represents about 13.6% of the total number of Jordanian women employed in the private sector, and 6.6% of the total number of Jordanian women employed in the labour force.¹⁷² To maximize the benefits from, and increase employment in the textiles sector twenty-seven (27) satellite units have been established by 2020.

These units employ 6,269 Jordanians, and 85.5% of these individuals are females. The hiring process is mainly based on social inclusion, such that the job applicant does not need prior experience to join the workforce. In fact, employees of all nationalities are subjected to a two-month training to get equipped with the necessary technical and soft skills for a more efficient manual labour. The opportunity offered by the satellite units is rather substantial considering the facilitated engagement in the labour force for males and females. The establishment of these units in the under-served communities is an exceptional model that reduces economic inequality, increases female labour force participation, and acts as a stepping stone for urban development of the rural areas.¹⁷³ It

¹⁷⁰ Lina Hundaileh, Fadi Fayad Jordan's food processing sector analysis and strategy for sectoral improvement. GIZ Jordan employment-oriented MSME promotion project (MSME) trade for employment project (t4e)? May 2019
<https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

¹⁷¹ Alma Boustati: The Evolution of Female Labour Force Participation in Jordan, SOAS Department of Economics, Working paper No. 236 July 2020
<https://www.soas.ac.uk/economics/research/workingpapers/file148531.pdf>

¹⁷² The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? March 2021,
http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

¹⁷³ Jordan strategy forum The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? March 2021, http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

contributed also to reduce the obstacle of distance to the main manufactures and cost of transportation as above highlighted.

According to Better Work Jordan data, in 2019, the workforce in the 79 factories covered by that year's report totalled 65,272 workers with nearly 49,000 women working there in various capacities. Looking more closely, about 75% of the workforce among direct exporters were women, and the share was about 50% among subcontractors and almost 91% in the satellite units. It is also interesting to note that only 39% of the 3,951 supervisors employed were women. When broken down by type of plant, this proportion is about 38% for direct exporters, 26% for subcontractors and 65% for satellite units. The same source indicates that in 2020, an increase of 12% in workers is recorded in the 81 factories covered by the program corresponding to a total of 73,208 workers with around 54,000 women employed there in various capacities. When disaggregated by type of factory, women represent about 73% for direct exporters, 73% for subcontractors and 92% for satellite units.¹⁷⁴ It is also worthy to note that only about 33% of the total 3,772 supervisors employed were women. When disaggregated by the type of factory, this share was about 31% for direct exporters, 21% for subcontractors' factories has declined since the previous year.¹⁷⁵

(3) For the **ICT subsector**: Score= 4 ; Weighted Score = 0.48

Yes, Jordanian women are well represented in the ICT value chain. As of 2016, although the sector employed just 1% of the labour force, 29% of this was women - the highest rate for women among all other sectors of the economy.¹⁷⁶ As per the figures published by the Ministry of Digital Economy and Entrepreneurship, among all the jobs offered in 2018, in the ICT field, 22,413 were occupied by men, i.e. 67% and 33% by women. According to the Information and Communications Technology Association in Jordan/int@j, in 2019, the participation of females in the Jordanian ICT sector stands at around 30%. Concerning the functions themselves, the percentage of women working as software developers is 27.6%, while 13.2% and 12.3% are also employed in technical support and network systems respectively.¹⁷⁷ The same source indicates that women occupy 21% of leadership positions in the ICT sector. It should be also noted that most employees are young people under 30. This is because most of the ICT companies are new businesses that have recently recruited their staff and young people (male and female) are more likely to have the necessary education and skills. Yet, although women represent 48% of ICT graduates, they are a very subordinate element in the ICT workplace. Statistical observation and analysis indicate that women outperform their male counterparts in terms of educational achievement, but as with most other sectors, they fare much less well in the labour market. Industry figures show that women make up only 29% of IT and computer services employees, making it a male-dominated sector.¹⁷⁸ In fact, it is found that when they are eventually recruited, women's motivation is low; they do not necessarily want to perform

¹⁷⁴ Better Work Jordan Annual report 2019: A year in review, 2019 <https://betterwork.org/portfolio/19446-2/>

¹⁷⁵ Better Work Jordan Annual Report 2020: An Industry and Compliance Review, <https://betterwork.org/portfolio/better-work-jordan-annual-report-2020-an-industry-and-compliance-review/>

¹⁷⁶ ITES Industry Statistics and Yearbook, 2016 quoted in Promoting investment and business climate reforms in Jordan's ICT sector, 2021 https://www.oecd.org/mena/eu-oecd-mediterranean-investment/EU_OECD_Issues_paper_ICT_sector_Jordan.pdf

¹⁷⁷ Women occupy around 30% of ICT jobs in Jordan — int@j, By JT - Mar 07,2019 - Last updated at Mar 07,2019 <https://jordantimes.com/news/local/women-occupy-around-30-ict-jobs-jordan-%E2%80%94-intj>

¹⁷⁸ ETF Europa: Women and work in Jordan – Tourism and ICT sectors: a case study; 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

and succeed.¹⁷⁹ There are many reasons for this. According to some studies, if women do not progress in a career it is because their attention is automatically focused on marriage. Sometimes it is a-priori because women will often resign in recognition of discriminatory institutional practices, knowing that they will have to face the glass ceiling, no matter how hard they try.

ii) *Is the number of women active / employed in the VC relatively high? What groups are they from? Weight of the guided question in Criterion 2 is 20%*

(1) For the **Agri-food Sub-sector**: Score=1 ; Weighted Score = 0.08

Women are active and employed in the VC but their number is relatively low. As described above, they are mainly from poor and marginalized groups and before their access to and control of resources are limited, their tasks and responsibilities are also limited and not really empowering. Often women's activities related to agriculture and livestock are considered as household activities. Similarly, decision-making is considered in most cases to be the privilege of men as heads of household in the patriarchal structure of the family. Indeed, while men are the decision-makers in agricultural production, tasks and responsibilities are shared between men and women, almost mirroring the traditional gender division of labour within the family. As in many countries and cultures, in Jordan, when men are responsible for preparing the land, women are in charge of weeding, harvesting, crop processing and livestock. In fact, women's involvement in livestock production depends on the number of animals. If holdings are small, it is the women who do most of the work in feeding, watering and otherwise managing the livestock. In addition to watering and feeding them daily, the women may also bring the animals to graze and milk them.

However, it is likely to be the young men or children who take the herds out to pasture. Women are still responsible for poultry and for processing livestock products, especially dairy products. If all family members participate in the harvest, it is the women who play a major role in certain post-harvest activities such as food processing. The women manage the gardens in terms of pruning, treatment, watering and harvesting. They are also involved in the production of most of the vegetables in the allotments near their homes while men are mainly concerned with marketing¹⁸⁰ and of course control of income. As a matter of fact, women farmers have a significant role in livestock production activities and should have a share in the decision-making. The existence of gender-specific responsibilities in farm households implies that both men and women must have the technical know-how and ability to manage their area of responsibility.¹⁸¹

(2) For the **Textiles and clothing subsector**: Score= 1 ; Weighted Score = 0.08

The number of Jordanian and non-Jordanian women active/employed in the VC is relatively high. They are found in several sub-sectors. According to the ILO, of the three sub-sectors (textiles, clothing and leather manufacturing), only clothing manufacturing has a roughly balanced ratio of

¹⁷⁹ USAID, UN Women Jordanian women in the ICT space, March 2014 <https://jordan.unwomen.org/en/digital-library/publications/2014/6/jordanian-women-in-the-ict-space>

¹⁸⁰ Shatanawi M., Naber S., Al Smadi H., Al Shneikat G: The participation of Jordanian women in food security and food production, 2007 https://www.academia.edu/50297184/The_Participation_of_Jordanian_Women_in_Food_Security_and_Food_Production

¹⁸¹ The Role of Jordanian Women Farmers in Livestock Production with Implications to Agricultural Extension Education, Journal of International Agricultural and Extension Education, Vol. 9, No. 1, 2002. https://www.researchgate.net/publication/269677306_The_Role_of_Jordanian_Women_Farmers_in_Livestock_Production_with_Implications_to_Agricultural_Extension_Education

male to female Jordanian employment, with the other sub-sectors dominated by male employment.¹⁸² According to Better Work Jordan's data, the 79 factories employed a total of 65,272 workers. About 75% of the employed workers were women and about 78% non-Jordanians. In 2020, for the WBJ about 73% of the employed are women and about 79% are non-Jordanian.¹⁸³ The largest group of migrant workers comes from Bangladesh with close to 60% of the migrant workforce or over 32,000 workers. Many workers come also from India followed by Sri Lanka with a small share from Nepal and Myanmar. Others workers in the sector are from China, Pakistan and Madagascar and around 180 Syrians in BWJ participating factories.¹⁸⁴ Moreover, while women represent the majority (73%)¹⁸⁵ of the workforce in the textile and garment sector, they are more than a minority, if not virtually absent, from high level management, executive and technical functions of the VC. The Jordanian garment industry employs about 77,000 people, or 2.5% of the total workforce, in 1,300 factories, more than two-thirds of whom are women.¹⁸⁶

In fact, the areas where factories or satellite units are established have always been chosen to address economic or social problems faced by the population such as poverty, unemployment, lack of resources including transport... it should also be noted that efforts are made to provide decent work for unemployed women. Yet, the reality of women workers' lives is quite different. According to the Business and Human Rights Resource Centre, female workers in textile & garment factories are exposed to poor and dangerous work conditions and serious labour abuses. Workers come from poor communities and are forced to work in unacceptable conditions in order to earn a meagre living. They accept on low-paid jobs and are denied the right to sick and annual leave. They are forced to work overtime without due pay, causing them serious health issues.¹⁸⁷

(3) For the **ICT subsector**: Score= 4 ; Weighted Score = 0,32

The ICT sector is known for offering quality, relatively well-paid, primarily professional or technical jobs. In a study conducted by the European Training Foundation, nearly 80% of employees in the target companies have a post-secondary or university education. The advantage of the ICT sector, particularly in terms of gender integration, is the wide variety of ICT sub-sectors, jobs and tasks that require different skill sets and predispositions.¹⁸⁸ The number of active/employed Jordanian women in the VC is relatively high particularly when compared to other VCs. As mentioned above, they occupy variable functions and come from several groups as hereunder described. A study conducted in 2011 by the European Training Foundation/ETF demonstrated that not unlike other sectors, in the surveyed ICT companies, women were mostly found in support or professional jobs such as administration or sales and marketing. Moreover, while most women continued to be hired as

¹⁸² Jordan's National Employment Strategy 2011-2020 https://www.ilo.org/dyn/youthpol/en/equest.fileutils.dohandle?p_uploaded_file_id=171

¹⁸³ Bangladesh (+60%) followed by India, Sri Lanka, Nepal, Myanmar, China, Pakistan and Madagascar.

¹⁸⁴ Better Work Jordan Annual Report 2020: An Industry and Compliance Review, <https://betterwork.org/portfolio/better-work-jordan-annual-report-2020-an-industry-and-compliance-review/>

¹⁸⁵ The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? March 2021, http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

¹⁸⁶ Global Value Chains Diagnostic – Case Study Apparel - Made in Jordan <https://www.ebrd.com/documents/admin/apparel-made-in-jordan.pdf?blobnocache=true>

¹⁸⁷ Jordan: Female workers in Hi-Tech, Classic Fashion and Almafhoum garment factories face poor working conditions; incl. overtime work without due pay and denial of annual and sick leaves; incl. company response <https://www.business-humanrights.org/en/latest-news/jordan-investigation-reveals-that-female-workers-in-hi-tech-classic-fashion-and-almafhoum-garment-factories-have-been-exposed-to-poor-working-conditions-incl-overtime-work-without-due-pay-and-denial-of-annual-and-sick-leaves-co-did-not-respond/>

¹⁸⁸ ETF Europa: Women and work in Jordan – Tourism and ICT sectors: a case study; 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

professionals, given their education and skills, it should be noted that during the year before the study (2010), more women than men were hired as both skilled and unskilled workers. This may indicate changes in attitudes toward non-professional jobs for women in ICT. There were also changes in the departments in which new female recruits were employed: instead of sales and marketing, most were recruited in production, and the share of new female recruits in finance increased significantly. This shows that while women retain a strong hold on the more traditional support functions, such as administration, they seem to be simultaneously improving their presence in other functions such as production and finance.¹⁸⁹ To sum up, women are the most likely to hold professional positions (64% of all female employees), while men tend to be more evenly distributed. Although the majority of women in ICT hold professional jobs with attractive working conditions, they are still under-represented in managerial positions. Women represent 13% of senior managers and 19% of middle managers, 34% of all managers, 15% of skilled workers and 15% of unskilled workers. Thus, they are under-represented in managerial positions and in skilled and unskilled jobs and over-represented in the professional category.

iii) Do women exercise control over equipment, goods and sales revenue? Weight of the guided question in Criterion 2 is 20%

(1) For the **Agri-food Sub-sector**: Score= 1 ; Weighted Score = 0.08

Despite women's seemingly active involvement in home-based agriculture, it was not found to be common for women to own the land being used for agricultural production, with only 5% stating that they personally owned the land being used. The impact of lack of land ownership limits the scope of production activities that women are able to undertake, limits not only their decision-making capacity vis-à-vis production and marketing but also their access to microcredit to start agribusinesses as land/ material assets is usually required to collateralise loans.¹⁹⁰ Indeed, lack of access to land remains one of the main obstacles to women's full participation in rural development. Land and even joint property are registered in the husband's name. Even in the event of the husband's death, ownership usually goes to the husband's male children or brother(s).¹⁹¹ Even their own family (brothers, uncles...) deprive them of their right to inherit the land considering that the family patrimony will go to foreigners (the husband or the wife's children).

Access to information and knowledge is the bedrock to exercise control over equipment, goods and sales revenue and any other resource including decision making. In this context it is worth to note that while the majority of women's households own a television (88.7%) or radio (84.1%), less than 20% of women have access to government extension services and less than one-fifth of women farmers have access to government extension agents, both male and female. According to the study, only 12% of women reported having contacted extension agents at extension offices and 4.5% had participated in field days or demonstrations. Indeed, although they cited agents as their main source of information, they reported that their participation in extension activities was quite low. However, the low participation of women farmers in extension services and activities or because they are

¹⁸⁹ ETF Europa: Women and work in Jordan – Tourism and ICT sectors: a case study; 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

¹⁹⁰ UN Women: Women's Participation In The Agricultural Sector, Rural Institutions And Community Life, 2018 https://reliefweb.int/sites/reliefweb.int/files/resources/reach_jor_unw_agriculture_report_final_unw_format.pdf

¹⁹¹ Shatanawi M., Naber S., Al Smadi H., Al Shneikat G: The participation of Jordanian women in food security and food production, 2007 https://www.academia.edu/50297184/The_Participation_of_Jordanian_Women_in_Food_Security_and_Food_Production

underserved is not the only reasons. In fact, 63.4% of women farmers said they preferred to deal with female extension agents. This is due to, at least two related factors: women's mobility is limited, and it is culturally unacceptable for women to interact with men. In addition, women with many children are less likely to participate in agricultural extension activities. In fact, about one-tenth or less use printed materials, NGOs, and private extension agents' information sources. In addition, women's access to extension and their ability to understand and use technical information and printed materials is lower due to lack of minimal education, with three-quarters of women farmers being illiterate.

Overall, when women were asked to name and rank their main sources of information, husbands, female and male agents, and broadcast agricultural programs were ranked first, while printed materials, private extension agents, and newspapers were ranked last. Other women appear to be a valuable source of information; they were mentioned by 17% of respondents and ranked fifth as the top source of information. Thus, women peers could have a functional role in the transfer of information knowing that relatively older women have long experience that they can share.¹⁹² Finally, if women play an important role in the food sector, especially in microenterprises, they should be better included in vocational education not only to exercise control over resources including equipment and goods but also to contribute in building up this sector. As a matter of fact, although it is open to all, because of their limited mobility and freedom, women have fewer opportunities to attend vocational education, and this is especially apparent in the governorates.¹⁹³

(2) For the **Textiles and clothing subsector**: Score= 1 ; Weighted Score = 0.08

Observation and analysis of the state of affairs make it clear that even though Jordanian women, especially the poorest and most marginalised, such as those living in rural and deprived urban areas, have been able to gain access to work, this does not mean necessarily that this has enabled them to exercise any control over equipment, goods and/or sales revenue in the textile and clothing sector, where they represent the majority of the workforce, far from it. Many studies have looked at the multidimensional impact of women's entry into the labour market. With regard to their access to and control over resources in general, the research interest has focused on work and financial/economic income as well as internal resources (self-confidence...), post QIZ agreements, especially for Jordanian rural women who are now provided with an opportunity to work outside their home.

A study conducted by the Centre for Strategic Studies University of Jordan in 2006,¹⁹⁴ evaluated the socioeconomic effect of the QIZ factories in Jordan, focusing on their effect on the Jordanian labour market and unemployment rate as in some Jordanian communities well as the changes the QIZ's agreement have brought about in the lives of Jordanian women in particular. In addition to the

¹⁹² The Role of Jordanian Women Farmers in Livestock Production with Implications to Agricultural Extension Education, Journal of International Agricultural and Extension Education, Vol. 9, No. 1, 2002.
https://www.researchgate.net/publication/269677306_The_Role_of_Jordanian_Women_Farmers_in_Livestock_Production_with_Implications_to_Agricultural_Extension_Education

¹⁹³ Lina Hundaileh, Fadi Fayad Jordan's food processing sector analysis and strategy for sectoral improvement. GIZ Jordan employment-oriented MSME promotion project (MSME) trade for employment project (t4e)? May 2019
<https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

¹⁹⁴ Ibrahim Saif: The Socio-Economic Implications of the Qualified Industrial Zones in Jordan, Center for Strategic Studies University of Jordan, 2006,
<https://www.files.ethz.ch/isn/139049/62.pdf>

economic impact, it was important also to assess how an influx of young female workers into the labour market could cause obvious shifts in the social patterns of rural Jordan. It is not intended to generalise the conclusions either in time or in space, but the few results selected here give a fairly close idea of the trends that can be observed both in Jordan and in other countries. Firstly, QIZs have had positive effects on female employment rates in Jordan with rural women entering the textile and garment industry in a big way, even though their participation is lower than that of non-Jordanian women. It was also concluded that this has provided rural women with an important means of contributing to their family's income from that point on. Finally, it was found that this has increased the participation of rural women in general public life in Jordan and thus strengthened their overall power and self-confidence in society. But what was the reality of their daily lives, in public or in private? In fact, it has been well documented that QIZs have had positive effects on women's employment rates in Jordan, as rural women now have an important means of contributing to their families' income and increasing their participation in public life in Jordan, thereby increasing their power and confidence in society. While some women work out of a desire to work and their low wages do not make much difference to their family's financial situation, others work out of extreme need and their families would be in dire financial straits without this income. In many cases, this wage was one of the only two incomes the family had. According to the ILO, young women's work is rapidly becoming an indispensable income for the family where most of them give half of their salary to their families and keep the rest for personal expenses, some even giving three quarters.

Another concern expressed by women themselves is that they have never signed an employment contract and have no idea of their rights as employees in textile factories in Jordan, such as holiday time, working hours, wages and benefits. In addition to this, the QIZs do not provide these women with the necessary training and qualifications to move into better paid skilled positions. This pattern of women accepting lower wages is a product of their low level of qualification, their economically disadvantaged situation, which will force them to accept any job, given the limited work options open to them. Gender discrimination, coupled with the need for unskilled and cheap labour demanded by the textile industry, is a global phenomenon in workplaces such as the QIZ factories. In conclusion, although QIZ factories provide jobs for poor women, they do not provide them with the necessary training to move into higher skilled and better paid jobs. While a new category of Jordanian women has been integrated into the Jordanian labour market, their mobility in this market is extremely limited and the promise of "skills transfer" has not been fulfilled. Indeed, most women continued to perform routine tasks that they already knew how to do. The long-term socio-economic effects of QIZ factories on the situation of women in rural and urban areas are even more difficult to predict.¹⁹⁵

(3) For the **ICT subsector**: Score=2 ; Weighted Score = 0.16

Women's economic participation in Jordan is known and recognised to be low. Jordan was ranked 105th for the Economic participation and opportunity in 2006 out of 115 countries with a score of 0.442 (GE index is 1) and 133rd out of 156 countries in 2021 with a score of 0.538.¹⁹⁶ Since 2000, the

¹⁹⁵ Ibrahim Saif: The Socio-Economic Implications of the Qualified Industrial Zones in Jordan, Center for Strategic Studies University of Jordan, 2006, <https://www.files.ethz.ch/isn/139049/62.pdf>

¹⁹⁶ Global Gender Gap Index, 2021 <https://www.statista.com/statistics/244387/the-global-gender-gap-index/>

labour force participation rate of women over the age of 15 has increased by only 2 percentage points. The OECD and the WEF data are close. Women economic participation is estimated at 14.5%, which ranks among the lowest in the world and well below the MENA average of 20%¹⁹⁷ excluding high-income countries (17.8%).¹⁹⁸ A similar trend can be identified in the ratio of female to male labour force participation rates: Jordan's 2018 ratio (22%) is below the MENA average (30%). Moreover, of the few women in the Jordanian labour market, a large proportion is actually unemployed (23% of the female labour force is unemployed; 13% of the male labour force), with young women being particularly disadvantaged (33% of young men aged 15-24 are unemployed, compared to 55% of women in this age group).¹⁹⁹ With a global average of 0.655, the labour force participation rate score for Jordan is at 0.231 ranking the country in 153rd position, with respectively 15.6% and 67.3% for women and men and a f/m ratio of 0.23.

Concerning the wage equality for similar work,²⁰⁰ Jordan is relatively well ranked 56th with a score of 0.698 and a f/m ratio of 4.88. In 2021, with a rank of 144 and a global average of 0.494, the estimated earned income²⁰¹ score is 0.237 with respectively 3.9% and 16.2% for women and men and a f/m ratio of 0.24.²⁰² In fact, at all levels, whether working or running a business, Jordanian women face vast and specific difficulties, different from those faced by their male counterparts. These include legal, financial, social and skills issues that are both obstacles to overcome and challenges to take up.²⁰³ In terms of technology access, since the early 2000s, an increasing share of the primary and secondary education infrastructure in Jordan is technology-based. In 2014, there was at least one computer in 99% of schools, 86% of which were connected to the internet. However, there is a disparity between the connection of schools in cities (around 95%) and in rural areas (74%),²⁰⁴ this last rate remains however relatively high compared to other countries in the region or elsewhere. In Jordan, about half of the population uses computers and just over a third uses the internet. However, despite the increase in the number of women and men going online, the gender gap in computer and internet use persists, at 6.1% for computer users and 6.9% for internet users, with variations in both increases and decreases from year to year.²⁰⁵ The analysis of these differences shows that economically active internet users (whether employed or unemployed) are mainly men. This is also the case for students. The gender gap is widest at the workplace, among those in employment, and has not changed much over the years. In contrast, among the unemployed, the gap has increased from 3.8% to 23% over the same period.

iv) What are the obstacles preventing women from accessing productive resources and economic activities? Weight of the guided question in Criterion 2 is 20%

¹⁹⁷ Promoting investment and business climate reforms in Jordan's ICT sector, 2021 https://www.oecd.org/mena/eu-oecd-mediterranean-investment/EU_OECD_Issues_paper_ICT_sector_Jordan.pdf

¹⁹⁸ Global Gender Gap Index, 2021 <https://www.statista.com/statistics/244387/the-global-gender-gap-index/>

¹⁹⁹ The World Bank, Jordan Youth, Technology, and Jobs Project (P170669) <https://projects.worldbank.org/en/projects-operations/project-detail/P170669>

²⁰⁰ 1-7 (best)

²⁰¹ int'l \$ 1,000

²⁰² Global Gender Gap Index, 2021 <https://www.statista.com/statistics/244387/the-global-gender-gap-index/>

²⁰³ Promoting investment and business climate reforms in Jordan's ICT sector, 2021 https://www.oecd.org/mena/eu-oecd-mediterranean-investment/EU_OECD_Issues_paper_ICT_sector_Jordan.pdf

²⁰⁴ UNIDO "Women's empowerment through inclusive and sustainable industrial development in the MENA region" Desk review study on: Women Access to technology in Algeria, Morocco, Tunisia, Egypt, Jordan, Palestine and Lebanon; June 2018, https://open.unido.org/api/documents/13737828/download/DeskReviewStudy_PWEI_MENA_2018.pdf

²⁰⁵ Jordanian women in the ICT space <https://jordan.unwomen.org/en/digital-library/publications/2014/6/jordanian-women-in-the-ict-space>

(1) For the **Agri-food Sub-sector**: Score= 1 ; Weighted Score = 0.08

Women play an important role in almost all agricultural and domestic activities and in many cases their participation exceeds that of men. Indeed, some of them have developed small income-generating activities to improve their family's standard of living and household security, and whenever women receive an income, it represents a resource for food security.²⁰⁶ Indeed, it is known that women invest all their earnings in meeting the needs of their families and raising their standard of living. However, despite the significant improvement in the situation of women in Jordan and their high potential for economic and social development, the role of men remains dominant in both the private and public spheres, including agriculture. Their low status is the basis for all the barriers that prevent them from accessing productive resources and economic activities. Just for instance, although the economic importance of women's participation in agriculture is recognized and acknowledged, as in all other sectors, women face wage discrimination compared to men in all occupations. Indeed, women working as paid agricultural labourers earn relatively low wages, averaging 142 Jordanian dinars (JD) per month in all seasons. This even has a negative impact on the valuation of their contribution to the sector, as their work in agriculture is considered a secondary/supplementary source of income for the household rather than a primary one, and is not valued as a plus in the national income. One of the reasons for this devaluation may also be due to the lack of formal employment. Informal work where wages are even lower and exploitation greater not only exposes them to potentially dangerous working conditions but also hinders their access to social security and health insurance.²⁰⁷

It has to be noted that findings of the assessment conducted by UN Women in 2018, were that the tendency of women to personally control the income generated through agricultural activities was found to be higher among women who engaged in paid agricultural labour. While 63% of women who engaged in agricultural labour stated that the income generated was either controlled by them personally (41%) or by both them and their husband (22%), only 43% of the women who engaged in home-based agricultural activities reported the same. This is obvious because a higher proportion of women who engaged in paid agricultural labour reported being the heads of their household, than those who engaged in home-based agriculture.²⁰⁸ With regard to access to financial resources, apart from the small amounts that NGOs can allocate to them within the framework of IGAs, women encounter considerable difficulties in meeting the conditions for access to credit due to the absence of collateral (generally movable or immovable property including land). In addition, difficulties in following the loan application process must also be considered. Moreover, women have no experience in dealing with formal institutions such as banks and are for many reasons unwilling to approach them. Most loans are opened by male households. In Jordan, the main sources of credit include government organisations such as the Agricultural Credit Cooperation and various NGOs, but in general collateral are required (land ownership and/or government workers in the family).²⁰⁹

²⁰⁶ Shatanawi M., Naber S., Al Smadi H., Al Shneikat G: The participation of Jordanian women in food security and food production, 2007
https://www.academia.edu/50297184/The_Participation_of_Jordanian_Women_in_Food_Security_and_Food_Production

²⁰⁷ UN Women: Women's Participation In The Agricultural Sector, Rural Institutions And Community Life, 2018
https://reliefweb.int/sites/reliefweb.int/files/resources/reach_jor_unw_agriculture_report_final_unw_format.pdf

²⁰⁸ UN Women: Women's Participation In The Agricultural Sector, Rural Institutions And Community Life, 2018
https://reliefweb.int/sites/reliefweb.int/files/resources/reach_jor_unw_agriculture_report_final_unw_format.pdf

²⁰⁹ Shatanawi M., Naber S., Al Smadi H., Al Shneikat G: The participation of Jordanian women in food security and food production, 2007
https://www.academia.edu/50297184/The_Participation_of_Jordanian_Women_in_Food_Security_and_Food_Production

Furthermore, and to wrap up, it should be highlighted that that the impact of the lack of land ownership in turn limits the scope of productive activities that women can undertake, limits their decision-making capacity with regard to production and marketing, and limits their access to micro-credit to start agri-businesses.²¹⁰

(2) For the **Textiles and clothing subsector**: Score= 1 ; Weighted Score = 0.08

With the approval and establishment of factories in many governorates targeting mainly poor and disadvantaged areas such as rural areas, the number of women who have seized this opportunity and made their desire to work in these professions and enterprises a reality is remarkable. If there is an obstacle, it is often the will of their family, and not theirs, which can sometimes represent an obstacle that prevents them from engaging in these fields. However, the situation has changed since families realized that an income is welcome. Yet, women who have been able to join the textile and clothing sector face many obstacles in accessing productive resources and economic activities. They are poor and the wages they are able to earn are not only among the lowest on the scale, but they are often mostly forced to financially support partly or completely their families, whether they are single or married.

They are in a very precarious employment situation as they often do not even have a signed contract and can be asked to stop working at any time without neither warning nor possible action. They are not covered by a medical or social protection system and do not benefit from a rationalised system of incentives and increases. This is due to the absence of any training leading to qualifications. Indeed, women lack access to the training and therefore the skills necessary to move into higher-paying skilled positions. The improvement of wages, could contribute to improve their access to productive resources and economic activities a little more advanced than those with which they joined the sector. They have learned nothing more and this continue to limit the improvement of their income as well as the promotion of their professional and social status. Another objective obstacle is due to the crisis caused by the pandemic of COVID-19 with the closure of day care centres and schools that has more or less suspended their careers.

(3) For the **ICT subsector**: Score= 1 ; Weighted Score = 0.08

In fact, despite their access first to education and specialisation and then their relative good performance to employment in the ICT sector, whether as workers or entrepreneurs, women face vast and specific obstacles that are different from those of their male counterparts. These include legal, financing, skilling and social challenges. Women and girls in Jordan suffer from a gender digital divide.²¹¹ The barriers that prevent women from accessing productive resources and economic activities in the ICT sector are no different from those they face in the other sectors. Rather, it refers to the place that society gives to women, which is structured primarily by discrimination and gender gaps that are common to all sectors. It is more specifically about their participation in the public sphere, in general, and in this particular case, women's participation in the labour market. Indeed, a number of cultural and institutional weaknesses mean that very few women choose to join the labour force. When they decide to take the plunge, women generally prefer to work in the public

²¹⁰ UN Women: Women's Participation In The Agricultural Sector, Rural Institutions And Community Life, 2018 https://reliefweb.int/sites/reliefweb.int/files/resources/reach_jor_unw_agriculture_report_final_unw_format.pdf

²¹¹ Promoting investment and business climate reforms in Jordan's ICT sector, 2021 https://www.oecd.org/mena/eu-oecd-mediterranean-investment/EU_OECD_Issues_paper ICT_sector_Jordan.pdf

sector because the jobs are "culturally acceptable" in addition to the social benefits, job security and shorter working hours.²¹² Often many women engineers will prefer sectors such as education and teaching because, in addition to being non-controversial and in full conformity with their traditional roles, it offers advantages in relation to their reproductive responsibilities (working hours, number and length of holidays....). Among others, gender gap in computer and internet use may reflect some social and cultural constraints. For example, cybercafés are mainly frequented by men. This clearly indicates that women who are not employed face certain limitations on their freedom of movement and therefore prevent them from going there. The opposite is observed in schools, which remain a privileged place of work for women, in total concordance with their traditional role as educators, where the percentage of women users exceeds that of men.²¹³ Moreover because Middle Eastern businesses are traditionally hierarchical, it can be difficult for Jordanian businesses to enter new networks without personal contacts. And if the lack of connection can limit and even discourage growing men entrepreneurs, it is even worse for women entrepreneurs who are not or less well connected to traditional networks as well as being subject to social norms that structure, if not limit, their relational and communication systems, thereby limiting their business opportunities and progress.²¹⁴

The obstacles are multiple and relate both to the restrictions imposed on women by the gender construction of society and to one of its consequences, namely poor access to and control of resources. Indeed, even if sex-disaggregated data are not always available, the value²¹⁵ related to access to finances has been estimated in the 2021 GGGR, as 0.25 for the right to hold a bank account & get credit as well as for women's access to non-land assets use, control & ownership and for women's access to land use, control & ownership. The worst value (1) is related to inheritance rights for daughters.²¹⁶ Limited access to and control over resources limits women's financial autonomy and decision-making power, especially among the most vulnerable, such as in rural areas, also restricting their access to and use of mobile phones or the internet. 10% of Jordanian women are more likely to borrow from family or a shared phone in the household compared to 1% of Jordanians. However, half of non-phone using women say they have never used a phone, but 70% would like to be able to use one. With limited access to financial resources being one of the main barriers, 76% of women report that the cost of the device is a challenge, compared to 42% of men, and 56% cite the cost of the SIM card, compared to 30% of men.²¹⁷

Concerning the access to knowledge and skills, according to data from 2011, 71% of companies reported that they organise training for all their employees, 18% for most and 7% for some. 77% of employers reported that all newly recruited women participate in training, although they take slightly less advantage of this opportunity than new male recruits. While 4% of companies do not

²¹² USAID, UN WOMEN, Jordanian women in the ICT space, March 2014, <https://www2.unwomen.org/-/media/field%20office%20jordan/attachments/publications/2014/ict-study-updatedtxt-4.pdf?la=en&vs=1758>

²¹³ Women and Work in Jordan : ICT and tourism sectors, 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

²¹⁴ The World Bank, Jordan Youth, Technology, and Jobs Project (P170669) <https://projects.worldbank.org/en/projects-operations/project-detail/P170669>

²¹⁵ 0-1 (worst)

²¹⁶ Global Gender Gap Index, 2021 <https://www.statista.com/statistics/244387/the-global-gender-gap-index/>

²¹⁷ "Women's empowerment through inclusive and sustainable industrial development in the MENA region " Desk review study on: Women Access to technology in Algeria, Morocco, Tunisia, Egypt, Jordan, Palestine and Lebanon, UNIDO, 2018 https://open.unido.org/api/documents/13737828/download/DeskReviewStudy_PWEI_MENA_2018.pdf

organise any type of training for their new recruits, 11% said that none of the new female recruits received any training. This may indicate that women are more often given tasks that do not require specific training, such as in administration, where skill shortages are rarely reported. It should be noted, however, that ICT skills and computer literacy courses have become one of the most popular courses of study at secondary level, particularly among women, indicating that they are interested in this field and that it is not specifically a male field. This may have helped to persuade talented women to consider a career in ICT.²¹⁸

The main constraints and the resulting large gender gap are attributed to a number of factors, the most important of which can be summarised as follows: limited mobility, lack of access to information, marital status and motherhood, the cost of childcare, administrative barriers and home-based employment. Other obstacles include labour legislation that is still partially favourable to men; a clear wage gap in the public and private sectors, and even in female-dominated sectors. In Jordan, for example, men are paid 41% more than women in the private sector and about 28% more in the public sector. There is also an unfavourable working environment; limited mobility; lack of "safe" transport services and affordable childcare; family upbringing and social norms, which confine women to the home and emphasise the notion that women should not be the breadwinners, and that their primary responsibility is the home and the children. This situation is further exacerbated by the fact that men's support for household tasks is frowned upon by society at large.²¹⁹ Concerns about security and harassment online are also reported to be barriers for women in Jordan.²²⁰

b) Potential for social innovation

i) Is VC characterized by the presence of shared roles and integration between chain actors, consistent with a social innovation approach? Weight of the guided question in Criterion 2 is 10%

(1) For the Agri-food Sub-sector: Score= 1 ; Weighted Score = 0.04

It is obvious that despite the discrimination and difficulties they face, the obstacles they have to overcome on a daily basis, sometimes at the risk of their lives given the working conditions in which they operate, women represent an active and productive force in agriculture and in certain sub-sectors to only quote food processing, which is fully in line with women's skills and tasks as defined and expected from her by society and family. Although women are integrated into the value chain, the latter is far from being characterised by a sharing of roles between its actors or an equal integration of men and women within it. Agriculture has been modernised in terms of equipment and techniques or know-how in general, but its functioning and practices remain deeply attached to its traditional form and customs. Despite women's advancement in education and specialisation, industrial agriculture is far from being consistent with a social innovation approach, especially when it comes to gender dynamics and distribution and control of resources, and especially in the distribution of power and decision-making. The approach is gender-neutral or sometimes even

²¹⁸ Women and Work in Jordan : ICT and tourism sectors, 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

²¹⁹ USAID, UN WOMEN, Jordanian women in the ICT space, March 2014, <https://www2.unwomen.org/-/media/field%20office%20jordan/attachments/publications/2014/ict-study-updatedtxt-4.pdf?la=en&vs=1758>

²²⁰ "Women's empowerment through inclusive and sustainable industrial development in the MENA region " Desk review study on: Women Access to technology in Algeria, Morocco, Tunisia, Egypt, Jordan, Palestine and Lebanon, UNIDO, 2018 https://open.unido.org/api/documents/13737828/download/DeskReviewStudy_PWEI_MENA_2018.pdf

negative since it not only does not attempt to change the gender distribution of roles as constructed by society but adopts, reinforces and models them in agricultural work.

(2) For the **Textiles and clothing subsector**: Score= 1; Weighted Score = 0.04

The VC of the textile and garment sector is characterized by a traditional division of gender roles and the place of each actor is assigned by rules defined by the gender construction of the society. This defines the framework in terms of tasks, access to and control of resources in a hierarchization where men are always at the top of the ladder for functions, salaries, professional and social benefits, promotion, decision making... in public and private sector, in the factory and the association. There is no social innovation and the only approach on which the textile industry is based is motivated by its need for unskilled and cheap labour, which is essentially structured by the gender construction of society and reinforced by gender-based discrimination.

(3) For the **ICT subsector**: Score= 1; Weighted Score = 0.04

The ICT's VC is not different from other VCs. It is characterised by the presence of roles as they are traditionally shared as they are in private or public life and whether they are personal or professional relationships, with the same dynamics and interactions. As a result, the integration between the actors in the chain is far from being in line with a social innovation approach, even if the sector remains the most innovative, including with regard to gender and inclusion issues. As a matter of fact, the pattern of gender segregation exists in this sector as elsewhere which raises several questions. Yet, it appears that, unlike men, women without higher education have limited opportunities to work in the ICT sector. However, with regard to the increase in the recruitment of women to unskilled positions, it should be noted that this may also be due to the fact that these positions do not necessarily attract men, because they are unrewarding and certainly lower paid. Much more, although the majority of women in ICT are in professional jobs with relatively attractive working conditions, they are still underrepresented in management positions. This may be due to the fact that the position they hold offers few opportunities for promotion, and as noted above, it may also be due to the existence of promotion practices and mechanisms that exclude or demotivate women.²²¹

It is worth to also note that the character of the sector allows for the use of different work routines, such as telecommuting or working from home,²²² long before the COVID-19 pandemic and the measures imposed by the lockdown, however, attention must be paid to ensure that this approach to work is not offered exclusively to women, which would be one way to keep them in the private space. In conclusion, while it is obvious that the digital divide in Jordan is not very pronounced, as access to the internet and the variety of ICT tools is increasing and as a result the gender gap is narrowing, it must also be recognised that the ICT sector is an ever-evolving field that requires an ongoing process of training and self-development that many women are not able to follow. As with other sectors, this reflects the gender construct, social norms and cultural structures in Jordan, which continue to marginalise women and confine them to domesticity, even in educated settings,

²²¹ Women and Work in Jordan: ICT and tourism sectors, 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

²²² ETF Europa: Women and work in Jordan – Tourism and ICT sectors: a case study; 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

limiting their mobility and exposure. This is directly reflected in women's ability to participate in economic life, to exploit and open up opportunities for a better quality of life.²²³

3) Criterion 3: Institutional dimension

a) Promotion policies and regulation of the sector exist and are in force

i) *Are (promotional) policies and regulations for the sector in place and are they implemented / enforced? Weight of the guided question in Criterion 3 is 30%*

(1) For the **Agri-food Sub-sector: Score= 2; Weighted Score = 0.12**

While the importance of the food processing sector is growing within the Jordanian economy, according to converging sources, it would require a national strategy or policy more focused on promoting the sector. Indeed, according to the assessment conducted by GIZ and other partners, the difficulties that MSMEs may face in the initial stages of setting up their business are related to the business registration and licensing procedures that require a number of certifications to be filled representing a real bottleneck. It should be noted, however, that since 2009, Jordanian industrial policies have paid particular attention to expanding the local production base through a number of measures and initiatives such as: increasing and diversifying production; developing the quality of domestic products; increasing the capacity of products to penetrate traditional and non-traditional markets; developing public-private partnership, indirect horizontal financial and technical support, defining priorities, such as energy saving and the use of cheaper alternatives, and support areas, which include export industries, high value-added industries and labour-intensive food industries. "Jordan 2025: A national vision and strategy" documents Jordan's long-term national vision, strategies and policies that correspond to the core principles of sustainability, institutionalisation, excellence, competitiveness and meritocracy. It includes more than 400 policies or procedures that are intended to be implemented through a participatory approach between the government, the business sector and civil society. In 2017, the Jordanian Cabinet had also approved an industrial policy document which expires in 2021. It aimed to strengthen the competitiveness of the industrial sector by enabling it to increase exports to both traditional and new markets, increase employment opportunities for Jordanians and increase macro-investment through partnerships with the private sector. Despite this, it is difficult to assess the extent to which these policies have been implemented. Even for the involved stakeholders, the agri-food sector does not seem to have benefited much from the budgets allocated to operationalise these policies. It should also be noted although policy reforms are necessary to support the food sector or any other; the main bottlenecks it faces are not only institutional. First, at the national level, there is no clear strategy for the marketing of processed foods. Second, micro- and small food processors that do not have their own association are under-represented in the chambers of industry due to the predominance of medium and large enterprises in the sector and their needs are not always adequately considered. Moreover, due to the clear predominance of microenterprises (79.13%), business owners themselves are generally not very aware of policy, reform or business environment issues. As a result, reforms to

²²³ USAID, UN Women Jordanian women in the ICT space, March 2014 <https://jordan.unwomen.org/en/digital-library/publications/2014/6/jordanian-women-in-the-ict-space>

improve the opportunities and growth of the food processing sector are lacking.²²⁴ Jordan is party to a multitude of bilateral and multilateral FTAs²²⁵ that contribute to economic development and greater integration in the global economy. That includes: the Greater Arab Free Trade Agreement (GAFTA) went into force in 1998 and includes 18 Arab countries (Jordan, UAE, Bahrain, KSA, Oman, Qatar, Morocco, Syria, Lebanon, Iraq, Egypt, Palestine, Kuwait, Tunisia, Libya, Sudan, Yemen, Algeria); the Association Agreement between the EU and Jordan (Jordan–EU FTA) came into force in 2002; the EU–Jordan Compact in July 2016; the FTA between Arab Mediterranean countries (the Agadir Agreement) went into force in July 2006 (Egypt, Jordan, Morocco and Tunisia); the US–Jordan Free Trade Agreement went into effect in 2001 and was fully implemented by January 2010...

(2) For the **Textiles and clothing subsector**: Score= 2 ; Weighted Score = 0.12

According to the World Bank, with a population of more than 9.5 million and a labour force of nearly 3 million, the Jordanian textile and apparel industry employs approximately 75,000 people, and accounts for approximately 27 percent of export earnings. Even relatively small, the textile and apparel industry represents one of the main industrial sectors in the country, to which the government pays particular attention through policy making and regulations set up. Indeed, the textile and clothing industry in Jordan has developed rapidly over the past 15 years thanks to the implementation of government policies and efforts to promote it. In this context, the sector has benefited from the numerous free trade agreements (FTAs) signed in the context of strengthening international cooperation and trade in order to increase its exports. Indeed, according to preliminary figures from the Central Bank of Jordan/CBJ, Jordan's exports of textile yarns, fabrics, made-up goods, related products and clothing totalled US\$2 billion in 2019. In fact, Jordan has signed FTAs with the United States, the European Union, the European Free Trade Association, the Greater Arab Free Trade Area, Morocco, Turkey, Singapore and Canada. It is also worth recalling that since the early 2000s, the Qualified Industrial Zone (QIZ) agreement has significantly increased Jordan's access to the US market on a duty-free basis.²²⁶ As a matter of fact, Jordan has free trade agreements with about 52 countries. The most important policy achievements of the leather and garment industries sector in 2019 are many to only quote some examples: approving the strategy of leather and garment industries sector in partnership with the ministry of industry, trade and supply; formation of the sector's advisory council, the cabinet decision to compel private schools to purchase their school uniform needs from local industry; forming a sectorial skills council for the leather and garment sector; participation in programs aimed at enhancing the competitiveness of the sector's exports from small and medium enterprises; enhancing the sector's participation in promotional and marketing missions for different markets (Iraq, EU, USA), the 4th Employment and collective bargaining agreement for the leather and garment industries sector between the Jordanian association of leather and garment exporters, the general syndicates for textile workers and syndicate of garments and textile factory; finally including the sector in the industrial activities incentive system.

²²⁴ Lina Hundaileh, Fadi Fayad Jordan's food processing sector analysis and strategy for sectoral improvement. GIZ Jordan employment-oriented MSME promotion project (MSME) trade for employment project (t4e)? May 2019
<https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

²²⁵ <https://jordan.gov.jo/wps/portal/Home/>; <https://oxfordbusinessgroup.com/analysis/focus-free-tradecraft-trade-agreements-have-strengthened-global-ties-0>; <https://www.mit.gov.jo/>

²²⁶ Jordan's Textile And Apparel Sector: Small But Significant <https://kohantextilejournal.com/jordans-textile-apparel-industry/>

The textile and clothing industry is doing well and all its indicators are in the green, of which at least one could be mentioned. This is the one related to the wage bill. Indeed, according to social security data, the sector is currently paying salaries to Jordanian workers worth an estimated \$90 million, up from an estimated \$36 million in 2010²²⁷. The Jordanian government has also taken an interest in the sector's workforce, which has grown and evolved significantly. In the last 10 years, the total employees increased by 60%. The textile and garment sector include 29% of the total employees of the industrial sector, noting that 75% of them are female workers and 26% are Jordanian.²²⁸

Among the initiatives, Better Work Jordan was created in 2009 as a partnership between the International Labour Organization (ILO) and the International Finance Corporation (IFC). The programme engages with workers, employers and governments to improve working conditions and boost competitiveness of the garment industry.²²⁹ Since 2009, Better Work Jordan/BWJ has worked with Jordan's garment manufacturers to improve the work environment and ensure compliance with Jordanian Labour law and the ILO's core Labour standards including in relation with women workers rights.

10 years later, BWJ launched its four-year gender strategy (2019-2022) to promote more actively gender equality. Based on a contextualised understanding of the country's garment sector as a whole, it also takes into consideration the representation of worker diversity with additional efforts to adopt and adapt an intersectional approach. The strategy is implemented through initiatives in factories as well as work at sectoral and national levels, with a focus on information and policy strengthening. In addition to developing services and introducing new initiatives, the programme is actively working to make its services more gender sensitive. The strategy is built around four key themes that form the framework for its specific objectives. These are: 1) discrimination (factories are free from discrimination); 2) paid work and care (improving the health and well-being of garment workers); 3) voice and representation (strengthening women's voice and representation in social dialogue mechanisms); and 4) leadership and skills development (increasing opportunities and agency for women workers to achieve their potential). In this context, Better Work Jordan considers the development and implementation of policies to address discriminatory practices, including gender-based violence and pay as a priority.²³⁰

(3) For the **ICT subsector**: Score= 4; Weighted Score = 0.24

The strong growth of the ICT sector in Jordan and its significant contribution to the country's socio-economic development is linked to a large extent to the appropriate creation by the government of a favourable policy and regulatory environment for the further growth of this sector in Jordan. Thus, Jordan set up a strong legislation framework for the protection of industrial property patents, trademarks, copyright, and industrial designs. It became a signatory of the World Trade Organization's (WTO's) Trade-Related Aspects of Intellectual Property Rights (TRIPS) Agreement in 2000. In 2003, the Government Policy statement on the Information & Communications Technology sectors & Postal sector was issued, in pursuit of the implementation of Government obligations towards the WTO to liberalize the Telecommunications sector. The government's intention to

²²⁷ Leather and garment sector profile 2020 <https://www.jci.org.jo/Exportf/img/Leather%20and%20Garment.pdf>

²²⁸ Leather and garment sector profile 2020 <https://www.jci.org.jo/Exportf/img/Leather%20and%20Garment.pdf>

²²⁹ <https://betterwork.org/where-we-work/jordan/>

²³⁰ Better Work Jordan Annual report 2019: A year in review, 2019 <https://betterwork.org/portfolio/19446-2/>

liberalize the fixed telecommunications subsector was confirmed by ending the duopoly of the two mobile providers early 2004.²³¹ Moreover, in the second half of 2010, the Cabinet exempted from income tax exported ICT services, including computer services, as well as economic feasibility studies and services related to legal, engineering and auditing consultations. Companies providing broadband telecommunications services were also exempted from the annual taxes on condition that they benefit the public, either in terms of price or in terms of expansion of services outside Amman. During the same period, the sales tax on internet services was also reduced to 8%, for any technology used or for any beneficiary. Until then, the sales tax on wireless internet connections was set at 16% for business and professional users.²³² Jordan took also important steps to modernize its physical ICT infrastructure, deregulate the sector and increase accessibility for all members of society. In addition, the government has identified the ICT sector as an engine of growth and as a priority sector due to its potential for job creation, investment attraction and export stimulation.²³³ Among all these and other measures, it is also worth to quote a number of strategies. The national ICT strategy developed for 2007-2011 included a number of revised policies and guidelines aimed at taking advantage of new markets, enhancing business maturity, investing in research and development, leveraging regional demand, cultivating foreign investment and improving the ICT labour market.²³⁴ Its second edition, covering the period from 2013 to 2017, reinforced the same objectives and consolidated the ICT achievements. The government entity in charge of the ICT is the Ministry of Digital Economy and Entrepreneurship has evolved its role from the previous role for the Ministry of ICT²³⁵ towards creating the policies to enable the transformation towards a digital economy and support the enabling pillars for this transformation including Digital Entrepreneurship, Digital Skills, Digital Financial Services, Digital Infrastructure and Digital Platforms, and will put plans in cooperation with other government institutions to overcome the challenges faced by entrepreneurs including, access to markets, access to funding, regulatory challenges and access to talents.²³⁶

A series of policies and other initiatives are the National Digital Transformation Strategy and implementation plan 2021-2025, the Quality Procedure for Open government Data, the Jordan Artificial Intelligence Policy 2020, the Strategic Plan for the Postal Sector 2016-2018, the Open Application Programming Interfaces (APIs) Policy 2020, the Strategic Plan for the Postal Sector 2019-2021, Communications and Information Technology Strategy 2019-2021 Jordan, Cloud (Platforms and Services) Policy 2020, the Open Government Data Quality and the Jordan Cloud (Platforms and Services) Policy 2020.²³⁷ Just for instance, the 2020 Jordan's Digital Transformation Strategy was developed by the Ministry of Digital Economy and Entrepreneurship, based on Jordan's Vision 2025, the General Policy for the ICT and Postal Sectors 2018, as well as applicable international findings,

²³¹ ICT Sector Profile, Jordan Investment Commission, 2018, <https://www.jic.gov.jo/wp-content/uploads/2018/07/Sector-Profile-ICT-Final-Apr-2018-2.pdf>

²³² Expansion of Jordan's ICT sector remains a government priority <https://oxfordbusinessgroup.com/overview/dynamic-market-private-sector-ambitions-rising-internet-penetration-and-shift-4g-are-tran-0>

²³³ Women and work in Jordan– Tourism and ICT sectors: a case study, 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

²³⁴ Expansion of Jordan's ICT sector remains a government priority <https://oxfordbusinessgroup.com/overview/dynamic-market-private-sector-ambitions-rising-internet-penetration-and-shift-4g-are-tran-0>

²³⁵ Established in 2002

²³⁶ <https://www.mod.ee.gov.jo/Default/En>

²³⁷ Access to documents at https://www.mod.ee.gov.jo/En/List/Legislation_and_policies

trends and practices adopted in this regard, and in line with the 2030 Sustainable Development Goals (SDGs).

It represents a strategic framework for digital transformation and describes the changes and requirements for tracking the progress of digital transformation globally, improving government service delivery and enhancing the effectiveness of government performance. It also aims to meet the needs of all beneficiaries, whether government, citizens, residents, tourists, the private sector, entrepreneurs or civil society. It intends in fact to improve the quality of life in a more efficient, sustainable and reliable way and achieve well-being.²³⁸ Finally, as above mentioned, Jordan offers some competitive incentives for the ICT sector. Firstly, the ICT/BPO-orientated Development Zones offer high quality infrastructure and a streamlined business operating environment boosted by attractive incentive packages, such as a reduced corporate income tax of 5% and an exemption of customs duties and sales tax for businesses operating inside those zones, including the King Hussein Business Park in Amman and the Irbid Development Zone in Irbid, which offer a business park environment for financial IT services and design studios for gaming and animation. The GoJ also offers wage subsidies covering the training and salaries of fresh graduates employed by the sector (a 50% subsidy for the first year and 25% for the following six months). It had outlined the sales tax exemptions on goods and services related to ICT services: a 30% reduction on income tax rates for 10 years and custom duties exemptions on specific ICT services.²³⁹

ii) Are the public authorities providing tangible support or can we hope for such support? If so, describe and provide evidence of this support. Weight of the guided question in Criterion 3 is 30%

(1) For the Agri-food Sub-sector: Score= 4 ; Weighted Score = 0.24

The support of the public authorities to the sector and related subsectors is more than tangible. The Food Processing sector is one of Jordan's leading export sectors. It has grown rapidly since the early 2000s, principally through serving markets in the Middle East and North Africa/MENA region, including its own domestic market. It was selected for the application of the STED²⁴⁰ methodology in support of the objectives of Jordan's National Employment Strategy, which emphasises the development of improved skills in exporting sectors, and of skills development as a means towards competitiveness and employment.²⁴¹ In fact, and as mentioned above, despite the sometimes difficult local context, a not always generous climate, the scarcity of arable land as well as of water resources, the government has put a lot of effort, energy and resources into strengthening the agricultural sector both politically, financially and technically, as well as by strengthening the collaboration between the public and private sectors.

The public authorities provide tangible support to MSMEs in the agri-food sector, but they are not the only ones. In fact, they often play the role of a good mediator or relay to mobilise this support, either financial or technical, including by putting in place incentive measures. Jordan's institutional

²³⁸ Jordan Digital Transformation Strategy, 2020

https://www.mod.gov.jo/EBV4.0/Root_Storage/EN/1/Jordan_Digital_Transformation_Strategy_2020_English_Unofficial_Translation.pdf

²³⁹ ICT Sector Profile, Jordan Investment Commission, 2018, <https://www.jic.gov.jo/wp-content/uploads/2018/07/Sector-Profile-ICT-Final-Apr-2018-2.pdf>

²⁴⁰ STED is a methodology developed by the ILO that provides strategic guidance for the integration of skills development in sectoral policies. It is designed to support growth and decent employment creation in sectors that have the potential to increase exports and to contribute to economic diversification.

²⁴¹ https://www.ilo.org/beirut/publications/WCMS_419607/lang--en/index.htm

landscape consists of various institutions (Partners, Ministries, Chambers, Private sector) which directly or indirectly intervene in and support the food processing sector including financially. Other entities do exist and provide also financial and technical and support including in ICT to the MSMEs of the sector. Just for instance, some of them could be quoted such as the National Fund for Enterprise Support/NAFES, the Innovative Start-ups and SMEs Fund/ISSF, Endeavor, Dash Ventures, Beyond Capital, Ahli Microfinance/AMC, Bank al Etihad, Microfund for Women/MFW, Tamweelcom...²⁴²

(2) For the Textiles and clothing subsector: Score= 2 ; Weighted Score = 0.12

For many years, the trade deficit has been a weak point of the Jordanian economy. The lack of natural resources and a relatively weak industrial capacity have meant that Jordan has always been dependent on imports. Indeed, since 1964, the country has never achieved a surplus in its trade balance. Over time, the sector has developed thanks to the support of the authorities. The increase in demand that has been recorded has led to a high recruitment of employees, the majority of whom are Jordanian women workers. The establishment of the aforementioned "satellite units" have greatly increased production in addition to the economic and social inclusion of the local communities where these units are located. After years of efforts and collaboration with the government and some external entities, the sector has succeeded in placing the "Made in Jordan" label on the "ethical sourcing" map, through which buyers are assured that the production of the final product is carried out in a healthy working environment and complies with international standards set by the ILO.

As elsewhere in the world, the COVID-19 imposed unprecedented challenges on the Jordanian economy as a whole in 2020, and the textile sector had to face them as well. The textile and garment industry was forced to reduce the number of its employees and sometimes had no choice but to cease operations. Yet the textile sector has proved resilient to the external economic shocks that Jordan has been exposed to over time, from the Iraq war to the Great Recession, the refugee crisis and the interruption of Egyptian gas lines. Throughout these shocks, thanks to the strategic support of the authorities, domestic exports in the textile sector have maintained, to a large extent an upward trajectory. The sector is one of the largest industries to have benefited from the wide range of free trade agreements.²⁴³

(3) For the ICT subsector: Score= 4 ; Weighted Score = 0.24

Despite a context not necessarily favourable to growth (e.g. increased regional competition, slowing economic growth associated with regional instability...), the ICT sector remains one of the Jordan's greatest assets thanks to a supportive environment starting with the efforts of the highest authority, the governmental institutions and non-governmental and professional organisations. The information and communication technology (ICT) sector has received special attention from the Kingdom's highest authorities over the past 20 years in order to help businesses and workers grow

²⁴² More details are available in Lina Hundaileh, Fadi Fayad Jordan's food processing sector analysis and strategy for sectoral improvement. GIZ Jordan employment-oriented MSME promotion project (MSME) trade for employment project (t4e)? May 2019 <https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

²⁴³ The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? March 2021 http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

and develop. It has also been identified as an engine of growth and a priority sector because of its potential to create jobs, attract investment and boost exports.²⁴⁴ The governmental entity is the Ministry of Digital Economy and Entrepreneurship/MoDEE has evolved its role from the previous role for the Ministry of ICT towards creating the policies to enable the transformation towards a digital economy and support the enabling pillars for this transformation including Digital Entrepreneurship, Digital Skills, Digital Financial Services, Digital Infrastructure and Digital Platforms, and will put plans in cooperation with other government institutions to overcome the challenges faced by entrepreneurs including, access to markets, access to funding, regulatory challenges and access to talents. Through a dynamic open partnership process, the MoDEE works to create, promote, and drive new digital opportunities in Jordan, which will facilitate the positioning of the Kingdom as a regional and international player in technology adoption, development and services. The sectors within Information Technology (IT) and Telecommunications are identified as particular drivers and enablers of economic and social growth. MoDEE has overall responsibility for the achievement of National goals and objectives within the Digital landscape, and should use the various means and relationships to achieve them. In addition to developing, incubating, and supporting Digital initiatives at a national level (such as the digitization of the governmental services, the National Broadband Program and others) the Ministry's mandate includes stimulating local and foreign technology investments as well as promoting awareness and adoption of technology by all segments of the population, in an all-inclusive approach.²⁴⁵

The continued expansion of ICTs remains a government priority, supported by the ambitions of the private sector and the support of civil society. As the years went by, ICT became a major growth driver of Jordanian economic development. In addition to adopting appropriate legislation, taking relevant measures, implementing supportive policies and building technical and institutional capacity,²⁴⁶ the government has also been more proactive in promoting investment in research and development for the ICT sector in order to add more value, increase competitiveness and better leverage ICT through adaptation, localisation and experimentation.²⁴⁷ As a result of these efforts, the ICT sector has been granted incentives and exemptions, including a 15% reduction in income tax, and a zero per cent sales tax on exports. Its revenue has jumped from JD210 million in 2003, to more than JD480 million in 2017 and the sector's exports also increased in value from JD48 million, to more than JD189 million during the same period. As already noted, the number of ICT employees and workers also rose from 8,117 in 2003, to 17,672 in 2017.²⁴⁸ In addition, broadband internet rates are competitive at \$42.7 per month in Purchasing Power Parity (PPP) terms.²⁴⁹ Jordan has been able to provide a modern and well-connected world-class infrastructure to host a wide variety of ICT companies and ICT-related activities. International connectivity is more than reliable and redundant

²⁴⁴ Expansion of Jordan's ICT sector remains a government priority <https://oxfordbusinessgroup.com/overview/dynamic-market-private-sector-ambitions-rising-internet-penetration-and-shift-4g-are-tran-0> <https://oxfordbusinessgroup.com/overview/dynamic-market-private-sector-ambitions-rising-internet-penetration-and-shift-4g-are-tran-0>

²⁴⁵ <https://www.moddee.gov.jo/Default/En>

²⁴⁶ See previous categories and questions

²⁴⁷ Expansion of Jordan's ICT sector remains a government priority <https://oxfordbusinessgroup.com/overview/dynamic-market-private-sector-ambitions-rising-internet-penetration-and-shift-4g-are-tran-0>

²⁴⁸ ICT sector's growth reflection of policies over past 20 years — stakeholders; Bahaa Al Deen Al Nawas - Jun 08,2019 <https://www.jordantimes.com/news/local/ict-sectors-growth-reflection-policies-over-past-20-years-%E2%80%94-stakeholders>

²⁴⁹ ICT Sector Profile, Jordan Investment Commission, 2018, <https://www.iic.gov.jo/wp-content/uploads/2018/07/Sector-Profile-ICT-Final-Apr-2018-2.pdf>

with the outside world.²⁵⁰ Moreover the highest authority's efforts to increase the number of business incubators and accelerators in the Kingdom also led to Jordan's rise on the Global Entrepreneurship Index. Jordan now ranks 49th on the index and contains more than 25 business incubators, accelerators and creative centres. In 2018, the Innovative Start-ups and SMEs Fund, as well as the Venture Capital Law were created, both aiming to support small enterprises and encourage innovation.²⁵¹

b) Willingness of chain actors, public authorities, donors and organisations to evolve, collaborate and harmonize interventions

i) Which donors/aid organisations are ready to collaborate? Weight of the guided question in Criterion 3 is 10%

(1) For the **Agri-food Sub-sector**: Score= 4 ; Weighted Score = 0.08

Many specialised organisations and development agencies in the context of both bi- and multilateral cooperation support and collaborate with Jordan such as the World Bank, the European Commission, United Nations Development Project, FAO, USAID, GIZ, International Development and Research Centre (IDRC), Arab Fund for Economic and Social Development (AFESD), Arab Organization for Agricultural Development, and many others. Few of them could be quoted. The Food and Agriculture Organization/FAO is the specialized agency of the United Nations that leads international efforts to defeat hunger. The FAO country office was established in Jordan for the first time in May 2002. FAO assistance contributed substantially to building the capacity of Jordan in the field of water and arable land use. Among others, FAO assisted Jordan to formulate its "National Drought Mitigation Strategy". In addition to the draft of the National Drought Mitigation Strategy, preparatory work was initiated to establish Drought Early Warning Unit in collaboration with the World Food Programme/WFP.

The FAO also supports policy consultation and actions to boost sustainable use of water and energy resources for agricultural production and livelihood improvement in the Near East and North Africa Region in the context of climate change.²⁵² The International Fund for Agricultural Development/IFAD support aims to increase agriculture's contribution to GDP, expand job opportunities, and empower women and youth to develop small enterprises to improve their livelihoods. IFAD's support is aligned with Jordan's Poverty Reduction Strategy 2013—2020, the Agriculture Development Strategy 2016—2020, the Jordan Response Plan to the Syria Crisis, and the Jordan Economic Growth Plan (2018-2022). IFAD aims to ensure all policies benefit the environment and help mitigate climate change.²⁵³ The Food for Progress programme administered by the US Department of Agriculture's Foreign Agricultural Service/FAS donates US agricultural products to recipient countries to be sold on the local market and the proceeds are used to support agricultural, economic or infrastructure development programmes. For example, with a \$17 million donation of

²⁵⁰ ICT Sector Profile, Jordan Investment Commission, 2018, <https://www.jic.gov.jo/wp-content/uploads/2018/07/Sector-Profile-ICT-Final-Apr-2018-2.pdf>

²⁵¹ ICT sector's growth reflection of policies over past 20 years — stakeholders; Bahaa Al Deen Al Nawas - Jun 08,2019 <https://www.jordantimes.com/news/local/ict-sectors-growth-reflection-policies-over-past-20-years-%E2%80%94stakeholders>

²⁵² More details in <http://www.fao.org/publications/card/en/c/b286d8aa-c1ed-4b31-b132-aebfdf61ca15/>

²⁵³ More details in <https://www.ifad.org/en/web/operations/w/country/jordan>

wheat from the United States, the Karaka Dam was built and will provide irrigation water to thousands of farmers, thus promoting agricultural development in the Jordan Valley.²⁵⁴

(2) For the **Textiles and clothing subsector**: Score= 2 ; Weighted Score = 0.04

The garment sector has received a variety of technical assistance and export-focused support by various donors and international organisations in Jordan, including the EU, the Dutch Government and the Embassy of the Kingdom of Netherlands, GiZ, the German government, USAID, DfID, IFC-World Bank and more.²⁵⁵ Among others, Better Work Jordan/BWJ was originally established in 2008 at the Jordanian government's request, is a joint initiative of the ILO and the IFC. Its aim is to reduce poverty by expanding decent work opportunities in Jordan's apparel industry through improved working conditions and increased competitiveness of the industry brought about by enhancing economic performance at the enterprise level as well as improving compliance with Jordanian labour law and International Labour Standards.²⁵⁶ The programme engages with workers, employers and governments to improve working conditions and boost competitiveness of the garment industry. The Ministry of Labour/MoL and BWJ have been working closely since the programme's inception.

Signed in 2010, the first agreement formalized the relationships between the two entities and outlined the required activities. The agreement was also accompanied by a Zero-Tolerance-protocol/ZTP to address any Human Right violation. During the first phase of the project which spanned over five years, BWJ focused on improving the lives of tens of thousands of workers by driving sector-wide, sustainable improvement in adherence with Jordanian labour law and international conventions on Fundamental Principles and Rights at work. In addition, BWJ promotes the business competitiveness of the apparel sector in Jordan within the global supply chain by assessing participating factories against core International Labour Standards (ILS) and national labour law to identify compliance requirements and recommend improvements in systems to support proactive management of compliance as well as providing advisory and training services on how to improve compliance by increasing workplace cooperation. At the industry level, BWJ also engages stakeholders to ensure long-term sustainability of factory improvements. At the factory level, BWJ's activities are comprised of two core services: identifying the needs of enterprises to bring them in line with International Labour Standards/ILS and provision of advisory and training services. At the industry level, BWJ supports stakeholder organisations which represent the government, workers and employers.²⁵⁷ The MoL and BWJ agreement was revised late 2016 to add further clarity and details on specific issues such as training and capacity building, added definition to the ZTP issues and their remediation.²⁵⁸

(3) For the **ICT subsector**: Score= 4 ; Weighted Score = 0.08

Throughout the world, Information and Communications Technology/ICT has been identified as a critical tool and efficient enabler for growth and development. ICT is the sector of choice where the

²⁵⁴ More details in <https://jo.usembassy.gov/u-s-food-progress-program-supports-agricultural-development-jordan/>

²⁵⁵ See more information & details in page 37 in Value Chain Analysis Jordan Garments Commissioned by The Centre for the Promotion of Imports from developing countries (CBI) https://www.cbi.eu/sites/default/files/2019_vca_jordan_apparel.pdf

²⁵⁶ Better Work Jordan (Phase II) https://www.ilo.org/beirut/projects/WCMS_221207/lang-en/index.htm

²⁵⁷ Better Work Jordan (Phase II) https://www.ilo.org/beirut/projects/WCMS_221207/lang-en/index.htm

²⁵⁸ Better Work Jordan Annual Report 2020: An Industry and Compliance Review, <https://betterwork.org/portfolio/better-work-jordan-annual-report-2020-an-industry-and-compliance-review/>

willingness of actors in the chain, public authorities, donors and organisations to collaborate and coordinate is reflected. Among the pioneering initiatives in Jordan, it is possible to quote the one launched in 2002, under the patronage of Her Majesty Queen Rania Al-Abdullah in association with the Cisco Foundation and the Jordanian Government, the E-Quality project that has drawn support from prestigious institutions in Jordan, such as the Princess Sumaya University for Technology, one of the country's leading universities in IT.²⁵⁹ The Cisco Networking Academy and the United Nations Development Fund for Women (UNIFEM) worked to help more women work in IT in developing nations. As this collaboration unfolded, both organisations found that it is not just technical skills that count.

The Cisco Networking Academy had created strong partnerships with many influential donor agencies and governmental entities. In Jordan, UN Women is one of the program's strategic partners. UN Women's Achieving Equality project provides support to many academies scattered all around Jordan. Due to the UN Women's efforts, around 55% of the 3,500 graduates from the Cisco Networking Academies in Jordan are females. ICTs have become a force for economic and social change, driven by knowledge economies and globalisation. However, even though the digital divide in Jordan is not very pronounced, as access to the internet and the variety of ICT tools is increasing, and the gender gap is narrowing, many women are not able to keep up with the constant evolution of the ICT sector and the continuous process of training and self-development that it requires. This is due to certain social norms and cultural structures in Jordan, which continue to marginalise women by confining them to domesticity, even in educated circles, thus limiting their mobility and exposure.²⁶⁰

A more recent example is related to the agreement signed in August 2020 by the IFC with Jordan's leading ICT Business Association/Int@j to support companies in the sector in creating resilient and inclusive workplaces for women and men. The project is part of the Mashreq Gender Facility/MGF, a World Bank - IFC initiative with the governments of Canada and Norway, which aims to strengthen the enabling environment for relevant stakeholders to identify and address constraints to women's economic participation and improve their access to economic opportunities. It is implemented in Jordan in coordination with the Jordanian National Commission for Women/JNCW. The Mashreq Gender Facility/MGF²⁶¹ is a 5-year Facility (2019-2024) provides technical assistance in Iraq, Jordan and Lebanon to enhance women's economic empowerment and opportunities as a catalyst towards more inclusive, sustainable, and peaceful societies, where economic growth benefits all. Working with the private sector, civil society organisations and development partners, the MGF supports government-led efforts, country level priorities and strategic regional activities that strengthen the enabling environment for women's economic participation and improve women's access to economic opportunities.²⁶²

²⁵⁹ The Cisco Networking Academy Works with UNIFEM in Jordan and Morocco to Help Get Women into IT <https://newsroom.cisco.com/feature-content?type=webcontent&articleId=4586189>

²⁶⁰ USAID, UN Women Jordanian women in the ICT space, March 2014 <https://jordan.unwomen.org/en/digital-library/publications/2014/6/jordanian-women-in-the-ict-space>

²⁶¹ The MGF is a World Bank - IFC initiative in collaboration with the governments of Canada and Norway. It is mainly supported by the Umbrella Facility for Gender Equality/UFGE with contributions from the governments of Australia, Canada, Denmark, Finland, Germany, Iceland, Latvia, Netherlands, Norway, Spain, Sweden, Switzerland, the United Kingdom, the United States, and The Bill & Melinda Gates Foundation.

²⁶² IFC Partners with Key ICT Business Association in Jordan to Boost Women's Employment <https://pressroom.ifc.org/all/pages/PressDetail.aspx?ID=18597>

In Jordan, through the partnership, IFC and the Int@j will help member companies attract and retain Jordan's large and underutilized female talent by creating flexible, family-friendly workplaces and addressing issues related to the COVID-19 crisis, especially in a context where women are disproportionately affected by job losses in the crisis, while already representing just 15% of Jordan's workforce, one of the lowest rates in the world. Under the initiative, IFC will train key staff at Int@j member companies via a series of webinars on how to support employees, including topics such as addressing mental health in the workplace, child-care needs, and work - from - home and health and safety challenges as a result of Covid-19. The series is intended for Jordanian firms to come together for knowledge sharing as well as learn from international experts. In close collaboration with the JNCW, non-ICT companies will be invited to register and join the webinar learning series.

ii) How present and usable is the non-profit sector in VC. Weight of the guided question in Criterion 3 is 10%

(1) For the **Agri-food Sub-sector**: Score= 4 ; Weighted Score = 0.08

As mentioned above, there is no general professional and trade union agri-food association and the sector is generally represented by the chambers of industry and the association of SMEs, as the latter do not play any role in the industry except to facilitate the import of materials. Other more specialised associations, such as the Jordanian Olive Oil Producers and Exporters Association (JOPEA), represent and defend the interests of professionals in this sector. This does not mean that there are no other stakeholders or organisations that are not included in the Value Chain. As a matter of fact, the non-profit sector is very present and very useful. It provides concrete support and contribution to the agri-food sector. At the country level, two examples could be quoted: 1) the Business Development Centre/BDC is a non-profit organisation committed to fostering economic development and public sector reform in Jordan and the Middle East. The BDC is a national and regional resource and has executed numerous projects with the national ecosystem of potential contributors and participants, such as business service providers, government entities, universities and international partners, to continue its mission of delivering effective development programming and 2) the Microfund for Women/MFW is a private non-profit company that operates under the umbrella of the CBJ. MFW is also part of Tanmeyah, the Jordan Microfinance Network. MFW began its operations in 1996 and provides financial services to low-income, small business owners in Jordan in order to empower them, with a particular focus on women. MFW has 140,000 clients, 96% of whom are women, who have benefited from MFW products and services. MFW manages a Learning Academy designed specifically for the training and development of MFW staff and beneficiaries.²⁶³

At international level, with more than 600 partners working together across 13 sectors, the Global Forum on Agricultural Research/GFAR is a collective movement shaping a new future for agriculture and food, a catalyst of networked actions in agri-food research and innovation. GFAR brings together partners from all sectors to tackle development challenges at all levels and puts smallholder farmers at the centre of agricultural innovation, shaping and delivering the opportunities and futures they desire. The Jordanian partners are around 23 including the Ministry of Agriculture, 11 specialised universities and 11 non-profit organisations namely Agricultural Marketing Organization (Amman), Association of Agricultural Research Institutions in the Near East & North Africa (AARINENA), Green

²⁶³ <https://www.microfund.org.jo/en/who-we-are/>

horizons, International Mission of Peace & Humanitarian Relief Investigations, National Centre for Agricultural Research and Extension, National Centre for Agricultural Research and Technology Transfer (Amman), Natural Resources Authority, Scientific Food Centre, the Jordanian Hashemite Fund For Human Development, Water & Environment Research and Study Centre (Amman) and Women Access to Entrepreneurship Development and Training Society. The partners in GFAR bring their own commitments and resources, joining together in exciting collective actions that create change and impact on the ground. Each collective action is an innovation cycle that encourages a feedback loop of learning.²⁶⁴

(2) For the **Textiles and clothing subsector**: Score= 3 ; Weighted Score = 0.06

The non-profit sector is present in the VC working side-by-side with the government institutions, the private sector organisations that include the chambers of commerce, the trade and labour unions or the international organisations. Among them two main organisations could be quoted as examples: 1) The Jordan Strategy Forum (JSF) is a not-for-profit organization, which represents a group of Jordanian private sector companies that are active in Corporate and Social Responsibility (CSR) and in promoting Jordan's economic growth. JSF's members are active private sector institutions, who demonstrate a genuine will to be part of a dialogue on economic and social issues that concern Jordanian citizens. The Jordan Strategy Forum promotes a strong Jordanian private sector that is profitable, employs Jordanians, pays taxes and supports comprehensive economic growth in Jordan. The JSF also offers a rare opportunity and space for the private sector to have evidence-based debate with the public sector and decision-makers with the aim to increase awareness, strengthening the future of the Jordanian economy and applying best practices²⁶⁵ and 2) The Garment Design & Training Services Centre (GSC) is a non-profit establishment dedicated to providing specialised technical assistance and fashion training courses through local and Italian expertise. GSC aims at thrusting the development of SMEs in the clothing industry, especially those that have good prospect of growth both on the national and international markets. The GSC has implemented many initiatives towards the sector including providing garment companies with trained designers to enhance the added value of the sector.²⁶⁶

(3) For the **ICT subsector**: Score= 3; Weighted Score = 0.06

Digital technologies have been key enablers of fragmented production systems around the world, facilitating outsourcing and information exchange. The Covid-19 crisis demonstrated that the adoption of digital technologies improves the resilience of value chains by enhancing connectivity and solidarity. The concerned relevant bodies are working hard to highlight the sector's potential and opportunities by providing clear and accurate references on the ICT and the Information Technology Enabled Services/ITES sectors that allow for the determination of the growth of the market size, exports, investments and employment, through the realization of the classification and statistics of the ICT and ITES sector in Jordan. The role of non-profit sector is obvious and efficient in Jordan²⁶⁷ to only quote the Information and Communications Technology Association of

²⁶⁴ https://www.gfar.net/information-gateway/organizations?combine=&term_node_tid_depth=All&tid=8855&page=1

²⁶⁵ The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? March 2021 http://jsf.org/sites/default/files/Textile%20Sector_English.pdf

²⁶⁶ Value Chain Analysis Jordan Garments Commissioned by The Centre for the Promotion of Imports from developing countries (CBI) https://www.cbi.eu/sites/default/files/2019_vca_jordan_apparel.pdf

²⁶⁷ JORDAN ICT & ITES SECTOR STATISTICS 2017 <https://intaj.net/wp-content/Studies/2017.pdf>

Jordan/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 stakeholders and seeks to maximize the contribution of the ICT sector towards the national economy. Their aim is to provide members with the tools required to ensure continued growth and expansion.²⁶⁸ Another non-profit organization is SheTech,²⁶⁹ founded with the aim of bridging the gender gap in the world of technology, digital and entrepreneurship, through networking, empowerment and training activities on digital, technology and soft skills. In Jordan, the int@j's SheTech Council implemented an "ambitious" plan aiming at rehabilitating a number of female ICT graduates for recruitment purposes, while others will be empowered to set up their own projects or improve their already existing ones.²⁷⁰

iii) Are chain actors open to discussion and cooperation? Why? Weight of the guided question in Criterion 3 is 20%

(1) For the Agri-food Sub-sector: Score= 4; Weighted Score = 0.16

All value chain actors are open to cooperation. As mentioned above, the institutional landscape in Jordan is composed of various institutions that are directly or indirectly involved in the food processing sector.

(2) For the Textiles and clothing subsector: Score= 4 ; Weighted Score =0.16

Yes, the value chain actors are also open to cooperation thanks to characteristics of the institutional landscape in Jordan which is composed of various institutions that are directly or indirectly involved in the Textile and garment sector.

(3) For the ICT subsector: Score= 4 ; Weighted Score = 0.16

As it is the case for the previous sub-sectors, in ICT as well the value chain actors are open to cooperation which is allowed by the multiplicity and variety of the institutions and organisations that are directly or indirectly involved in the ICT sector.

Section II - Analysis of main findings in the matrix

The analysis is based on the review of the data collected and organised in the selection matrix. They were evaluated and scored on a scale of 1 to 4 according to the degree of response provided by the information collected in the documentation. Thus, the scores obtained for each criterion of each dimension are summarised below according to the methodology adopted for the comparison of the three sub-sectors

ICT Profile Prepared by the Information and Communications Technology Association in Jordan- int@j in partnership with the Ministry of Digital Economy and Entrepreneurship 2017 and finalised in 2018 ICT Sector Profile, Jordan Investment Commission, 2018, <https://www.jic.gov.jo/wp-content/uploads/2018/07/Sector-Profile-ICT-Final-Apr-2018-2.pdf> ; ICT Sector Profile, Jordan Investment Commission, 2019 <https://www.jic.gov.jo/wp-content/uploads/2019/07/ICT-Sector-Profile-24-4.pdf>

²⁶⁸ <https://intaj.net/who-we-are/>

²⁶⁹ <https://shetechitaly.org/team/?lang=en>

²⁷⁰ Women occupy around 30% of ICT jobs in Jordan — int@j Mar 07,2019 - Last updated at Mar 07,2019 <https://jordantimes.com/news/local/women-occupy-around-30-ict-jobs-jordan-%E2%80%94-intj>

1. In terms of Economic Dimension

The **agri-food sub-sector** is one of the most important economic sub-sectors in Jordan with a contribution of 6.3% to the GDP in 2015. Moreover, it also constitutes a considerable export potential with 524.8 million JOD i.e. 10.2% of Jordan's total industrial exports in 2016. Despite its contribution to the economy, agricultural production is faced with limited water resources and dependence on imported products such as cereals, pulses and animal fats, poultry and processed vegetables. In terms of employment, official statistics show that agriculture employs only 2% to 6% of the Jordanian population noting however that these data probably do not take into account a large population of agricultural workers among refugees and migrants. Indeed, about 20-25 per cent of the Jordanian workforce is employed in the agricultural and food sector, thus playing an important role in reducing unemployment. Yet, it is reported that the agricultural labour force generally employs the poor and marginalised part of the population, including women.

The **textile sub-sector** is still characterised by small companies, although they have grown rapidly over the past 15 years. In 2018, the textile industry contributed around 7.74% of the total gross value added of the industrial sector. Given its high volume (23% of the total value of exports in 2018), the country attaches particular importance to the industry. This sub-sector employs around 75,000 people; however, it is worth noting that more than two-thirds of jobs in the Jordanian textile and garment sector are held by migrant workers, mainly from Bangladesh, India and Sri Lanka. Furthermore, and despite the privileged situation of the textile industry as reflected in the free trade agreements signed with several countries such as the United States, it must be stressed that the sector has a limited impact on the national economy, although it has potential for upgrading in value chains and penetrating new markets.

Thanks to 15 years of industry-friendly policies and a young, educated and growing population of digital consumers, Jordan's **ICT sub-sector** is considered as one of the most developed and robust in the Middle East region. The total turnover of ICT companies in 2018 is equivalent to USD 2.3 billion (5% increase compared to 2017) with a mobile penetration rate of 85% and an internet penetration rate of 88.8% for the same year. Furthermore, it is important to note that training in the high-tech, manufacturing and services sectors is a more than strategic investment that adds value to the economy, while labour costs remain the most competitive in the region. In fact, the ICT sub-sector is represented with more than 600 active companies, directly employing about 16,000 people and contributing about 84,000 jobs overall to the wider economy.

The performances by sub-sectors in the Economic Dimension are as follows:

Criteria and scoring rate	Maximum Score	Sub-sector 1: Agri-food	Sub-sector 2: Textiles	Sub-sector 3: ICT
Economic dimension (40%)	1.6	1	0.8	1.4

As regards the economic dimension, the selection matrix score applied to the three sub-sectors showed a better score for the Information and Communication Technologies sub-sector with a score of 1.4, highlighting a significant economic contribution, a better rate of employability and the leading position in the region. The agri-food sub-sector comes second in the selection matrix with a score of 1 reflecting an economic contribution of around 6.3% to GDP with good export prospects. It should

be noted, however, that the main constraints in this sub-sector are linked to the weakness of natural resources (availability of agricultural land and water) and also to the dependence on imports of foodstuffs such as cereals, legumes and vegetables. Finally, the textiles sub-sector, which received the lowest score of 0.8, came third. This score reflects important export potential with the various free trade agreements with the United States, the Arab free trade agreement, although their impact remains limited on the national economy, especially with the strong dependence on the import of raw materials and the employment of migrants, as well as the difficulties of positioning oneself on the European markets with strong competition from the North African countries.

2. In terms of Gender and Social Inclusion dimension

Jordanian women's participation in the **agricultural sector** remains a key source of employment for the country's poorest communities and families. It is a major source of livelihood and food security. Observation and/or field knowledge highlighted all the evidence of women's active role in the agricultural sector, but the literature review and data collection has provided very little information on their involvement in the sector, either in terms of roles, functions or benefits. This is most likely due to the informal nature of their presence and contribution in the sector, which is neither recognised, nor evaluated, nor remunerated in some cases. Indeed, the division of labour between men and women in agri-food processing is totally consistent with the cultural construction of society and the distribution of gender roles as well as stereotypes (physical strength, fatigue, safety...). Thus, for example, men represent more than 70% of employees in the meat industry, which is a labour-intensive industry, although women are slowly but surely acquiring an increased role, especially as indicated in the morning shifts and quality control. As above specified, women employed in agriculture are mainly from poor and marginalised groups with very limited access to and control over resources and the performance of tasks and responsibilities that are additional burdens rather than empowering. Often, women's activities related to agriculture and livestock are seen as household activities. Moreover, decision-making remains, as in most cases, the privilege of men as heads of households in the patriarchal family structure and bosses in the agricultural fields or in food processing plants.

For **the textile sub-sector**, the employment ratio between Jordanian women and men in a sample of over 23,000 employees is approximately 7.13 to 1. Women represent about 73% of all workers in the sector. Using the same ratio, the number of Jordanian women can be estimated at 16,374 in 2019, which represents about 13.6% of the total number of Jordanian women employed in the private sector, and 6.6% of the total number of Jordanian women employed in the labour market. On closer inspection, about 75% of the workforce among direct exporters was women, and the share was about 50% among subcontractors. It is also interesting to note that only 39% of the 3,951 supervisors employed were women, which suggests that the presence rate decreases as the position of responsibility increases. Furthermore, as in the case of the agricultural sector, textile workers come from poor communities and are forced to work in unacceptable conditions to earn a living. They accept low-paid jobs and are denied the right to sick leave and annual leave. They are forced to work overtime without pay, which causes them serious health problems

It should be noted that most **ICT** companies are new companies that have recently started to recruit their staff from among the younger generation (men and women) because they are more likely to have the necessary education and skills. Indeed, most of the employees are young people under the

age of 30, many of whom are women. The participation of women in the Jordanian ICT sector is around 30%. In terms of the functions themselves, 27.6% of women work as software developers while 13.2% and 12.3% is employed in technical support and network systems respectively. The number of women in management positions in the ICT sector is 21%.

The performances by sub-sectors in the Gender and Social Dimension are as follows:

Criteria and scoring rate	Maximum Score	Sub-sector 1: Agri-food	Sub-sector 2: Textiles	Sub-sector 3: ICT
Gender & Social dimension (40%)	1.6	0.4	0.64	1.08

In the gender and social inclusion dimension, the ICT sub-sector was awarded the highest score of 1.08, mainly due to the relatively high number of Jordanian women in employment, especially compared to other sub-sectors. However, it should be noted that while the majority of women in ICT are employed in professional jobs with attractive working conditions, they are still underrepresented in management positions. While the textiles sub-sector comes second on this dimension with a score of 0.64 followed by the agro-processing sub-sector with a score of 0.4 where both sub-sectors are marked by employment among the most vulnerable population and also a weakness in access and control over productive resources for women.

3. In terms of Institutional Dimension

Despite the difficult local context of scarce arable land and low water resources, the government has put a lot of effort, energy and resources into strengthening politically, financially and technically the **agricultural sector**, as well as creating and reinforcing collaboration between the public and private sectors. Indeed, in addition to providing tangible support to agribusinesses, the government often acts as a good mediator or relay to mobilise this support, whether financial, technical or through the provision of incentives. Jordan's institutional landscape is made up of various institutions (Partners, Ministries, Chambers, and Private Sector) that intervene directly or indirectly in the support of the food processing sector. For example, Jordanian industrial policies have paid particular attention to expanding the local production base through a number of measures and initiatives such as increasing and diversifying production; developing the quality of domestic products; strengthening the capacity of products to penetrate traditional and non-traditional markets; developing public-private partnership, providing indirect horizontal financial and technical support, defining priorities, such as energy saving and the use of cheaper alternatives and identifying areas of support, which include export industries, high value-added industries and labour-intensive food industries. The "Jordan 2025: A National Vision and Strategy" documents Jordan's long-term national vision, strategies and policies that correspond to the core principles of sustainability, institutionalisation, excellence, competitiveness and meritocracy. It includes more than 400 policies or procedures to be implemented through a participatory approach between the government, the business sector and civil society

The Jordanian government has paid particular attention to the **textiles sub-sector** through the development of policies and the implementation of regulations. Indeed, the textile and clothing industry in Jordan has developed rapidly over the last 15 years thanks to the implementation of government policies and efforts to promote it. In this context, the sector has benefited from the

numerous signed Free Trade Agreements (FTAs) that aim strengthening international cooperation in trade in order to increase its exports.

The strong growth and significant contribution of the **ICT sub-sector** to the socio-economic development of the country is linked to a large extent to the appropriate creation by the government of a favourable policy and regulatory environment for the future growth of this sector in Jordan. This includes the establishment of a sound legislative framework for the protection of industrial property patents, trademarks, copyrights and industrial designs. Thus, based on Jordan's Vision 2025, the General Policy for the ICT and Postal Sectors 2018, as well as relevant international findings, trends and practices adopted in this regard, and in line with the 2030 Sustainable Development Goals (SDGs), the Ministry of Digital Economy and Entrepreneurship has designed Jordan's Digital Transformation Strategy 2020. It represents a strategic framework for digital transformation and outlines the changes and requirements to keep up with global digital transformation, improve government service delivery and enhance the efficiency of government performance. With all this, the continued expansion of ICT remains a government priority, supported by the ambitions of the private sector and the support of civil society. Over the years, ICT has become a major growth engine for Jordan's economic development. In addition to adopting appropriate legislation, taking appropriate measures, implementing supportive policies and building technical and institutional capacity, the government has also been more proactive in promoting investment in research and development for the ICT sector to add more value, increase competitiveness and better leverage ICT through adaptation, localisation and experimentation. As a result of these efforts, the ICT sector has benefited from certain incentives and exemptions, including a 15 per cent reduction in income tax and a zero per cent sales tax on exports.

The performances by sub-sectors in the Institutional Dimension are as follows:

Criteria and scoring rate	Maximum Score	Sub-sector 1: Agri-food	Sub-sector 2: Textiles	Sub-sector 3: ICT
Institutional dimension (20%)	0.8	0.68	0.5	0.62

The agri-food sub-sector in Jordan stood out in the institutional dimension with a score of 0.68 due to its strategic positioning for the country's food security through policies to expand the local production base through a number of measures and initiatives. The ICT sub-sector ranked second with a score of 0.62 due to the special attention given by the Kingdom's highest authorities over the past 20 years to help businesses and workers grow and develop. It has also been identified as an engine of growth and a priority sector because of its potential to create jobs, attract investment and boost exports. Finally, the textile sub-sector was given a score of 0.5 due to the implementation of government policies and promotion efforts as well as the numerous free trade agreements (FTAs) signed in the context of strengthening international cooperation and trade to increase its exports.

4. Analysis of the findings

It is worth to highlight at this stage, the difficulties specific to the data collection phase were encountered in terms of (non) availability and consistency. Availability of data on the topic at hand in the various countries is extremely limited, not to say scarce. An added layer of complication was due the fact that when available and depending on the sources consulted, data were not always updated and/or not always harmonized in terms of nature of information or dates of survey/or publication, the

data found was often contradictory, further impeding the process. The answers and scores cumulated in the matrix rank the different sub-sectors with an average out of 4 as detailed in the following table:

Table 16 - GSVCA Scores for Jordan

Criteria and scoring rate	Maximum Score	Sub-sector 1: Agri-food	Sub-sector 2: Textiles	Sub-sector 3: ICT
Economic dimension (40%)	1.6	1	0.8	1.4
Gender and Social dimension (40%)	1.6	0.4	0.64	1.08
Institutional dimension (20%)	0.8	0.68	0.5	0.62
TOTAL (100%)	4	2.08	1.94	3.1

The research of both quantitative and qualitative information and data and the application of the gender-sensitive value chain selection decision matrix to the three sub-sectors (agro-processing, textile and ICT) reveals a more favourable trend for the information technology sub-sector, based on growth potential, particularly in exports, the qualification of male and female employees, despite the persistence of certain discrimination against women in the labour market, and finally the implementation of legislative reforms improving the business environment in this subsector.

The research of both quantitative and qualitative information and data and their application in the sub-sector selection matrix in the Jordanian context at the level of the 3 sub-sectors (agro-processing, textile and ICT) is more favourable to the selection of the ICT sub-sector based on the following elements:

- Its contribution to the national economy considered as one of Jordan's greatest assets and market prospects at several levels, including regional and international;
- The notable presence of women, including in comparison to other sub-sectors, even though they remain under-represented in comparison to men. It is a sub-sector that is accessible to university graduates with technological know-how.
- Favourable environment starting with the will of the highest authority as well as the efforts of government institutions and non-governmental and professional organisations.

5. SWOT analysis of the ICT subsector

It is unfortunate that despite all efforts, consultation with stakeholders could not be conducted. Therefore, in order to go a step further in the analysis, consolidate and validate these results, a SWOT exercise was conducted based on the literature review available data and the results of their analysis which allowed highlighting the advantages and disadvantages reflected by the information and communication technologies sub-sector in Jordan.

As detailed previously, the SWOT analysis (Strengths, Weaknesses, Opportunities and Threats) makes it possible to organise the information collected in the previous phase in order to have a more oriented reading of the support criteria necessary to strengthen a value chain. On the one hand, opportunities should be used or seized to reduce the weaknesses of a value chain; on the

other hand, threats should be circumvented based on the strengths of a value chain. Below we present the SWOT analysis of the Information and Communication Technology sector.

Table 17 - SWOT of the ICT subsector in Jordan

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> - A leading position in the Middle East region - Competitive labour costs - High employability of the subsector - Young and technically skilled employees - Attractive working conditions with higher salaries in the ICT subsector 	<ul style="list-style-type: none"> - Women are still under-represented in management positions - The ICT sector is a constantly evolving field that requires a continuous process of training and personal development that many women are not able to follow
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> - Access of the population to information technologies reflected in a wide access to the Internet and mobile telephony - ICT support policy with reduction of the tax burden on businesses and support for the export of services - Existence of development and support projects for the ICT subsector financed by multiple donors and technical and financial partners such as Cisco Networking Academy and the UN-Women²⁷¹ - Rehabilitation plan for a number of women ICT graduates for recruitment purposes implemented by the NGO Int@aj 	<ul style="list-style-type: none"> - Increased regional competition - Slower economic growth associated with regional instability, but offset by needs following the lockdown due to the COVID-19 pandemic

²⁷¹ Previously United Nations Development Fund for Women (UNIFEM)

CONCLUSIONS & RECOMMENDATIONS

1. Conclusions

As shown previously, Jordan ranks low in gender equity compared to other countries worldwide. As per the Global Gender Gap report, Jordan progressed to the 131th position. Its best score is paradoxically economic participation and opportunity, thanks to which the country ranks first on the fact that there are at least as many female managers as men. This phenomenon can be explained by the superiority of girls in tertiary education, it is clear that women and young people, including young women, have won the unemployment “jackpot”. The paradox being the lack of access to economic opportunities for Jordanian women is manifested in a low labour force participation rate (15%), a high unemployment rate (23%) and a negligible rate of entrepreneurship.²⁷²

Moreover, re-visiting pre- and post-pandemic indicators of COVID-19 can provide a clear perspective on its effect in 2020 and beyond. Already alarming problem in Jordan, the country's unemployment rate reached 24.7% in the fourth quarter of 2020. Much more, the female unemployment rate rose sharply to 32.8% by the end of the same year, probably because the majority of employed women in Jordan work in informal sectors where job security is far from being guaranteed particularly in some sectors such as agriculture, education, small businesses and others²⁷³. According to the World Bank, Jordan has “the lowest female labour force participation among countries not at war”.

Other evidences can be found in one of the most recent surveys, i.e. the study conducted by the ILO, Fafo Institute for Labour and Social Research and the UNDP, namely “Impact of COVID-19 on Enterprises in Jordan: One year into the pandemic”.²⁷⁴ Published in July 2021, it looked at the different effects of the pandemic on Jordanian businesses one year after the introduction of the first lockdown. The findings demonstrated negative impacts of the COVID-19 pandemic, on enterprises of all sizes, and across all sectors even if micro and small businesses were more severely affected. Among the consequences that were most difficult to cope with, respondents cited: laying off one or more employees since the outbreak of COVID-19; the greatest economic burden on rent (61%), wages and social security payments (51%). and social security payments (51%) and paying bills (30%); increased indebtedness as 250 companies in the sample had bank loans and more than a third had supplier credit or informal credit from family or friends. As in other countries, the pandemic has exacerbated the vulnerabilities of some already fragile sectors and groups, such as the informal sector where workers who are paid on a daily basis. They represent a large proportion of the workforce in the construction, agriculture and tourism sectors, and have not been able to access social security benefits.²⁷⁵

²⁷² Women's Economic Empowerment in Jordan <https://openknowledge.worldbank.org/bitstream/handle/10986/33587/Womens-Economic-Empowerment-in-Jordan.pdf?sequence=5>

²⁷³ <https://spark.ngo/>

²⁷⁴ A phone survey of more than 2,000 Jordanian enterprises in February and March 2021, complemented by individual interviews and focus group discussions with representatives from various industrial sectors, including business organisations, trade unions, enterprise owners, and workers. The report draws on data from a similar, though smaller, telephone survey conducted at the start of the COVID-19 pandemic in April 2020. About 700 of the same companies from the first survey participated in the more recent survey. <https://reliefweb.int/report/jordan/impact-covid-19-enterprises-jordan-one-year-pandemic>

²⁷⁵ ILO, Fafo Institute for Labour and Social Research, UNDP, Impact of COVID-19 on Enterprises in Jordan: One year into the pandemic, 14 Jul 2021, <https://reliefweb.int/report/jordan/impact-covid-19-enterprises-jordan-one-year-pandemic>

According to the same source, half of the companies surveyed responded that they had not taken measures to ensure continuity of production and operations during the pandemic. Only 10% introduced e-commerce and online platforms. 90% of companies stated that they had not benefited from any public support, while six out of ten companies declared having benefited from a reduction or deferral of social security charges or wage subsidies through social security exemptions or reductions in employer and employee contributions. As for the outlook, only 41% said they were confident in the resilience of their economy. This could refer to the three main risk concerns that the surveyed companies expressed for 2021, namely reduced sales/demand, cash flow/liquidity problems and loss of revenue. Yet almost all of the women business owners surveyed were slightly more confident than the men. More than half of them said they were confident in their ability to cope.²⁷⁶ It is worth noting that although the results were not broken down by gender, women-owned businesses accounted for only 7% of the sample.

In Jordan, there is no Gender-Based-Discrimination in Jordan's legislations and development policies. Trade agreements are Gender-blind/neutral. Discrimination takes place particularly at the level of practice, with the lack of an enabling environment for women. The gap widens in the absence of accountability, follow-up and evaluation. Women can legally sign a contract, register a business and open a bank account in the same way as a man. As a matter of fact, Jordan scores 100, the maximum score on the WBL index that verifies whether the law prohibits discrimination in access to credit based on gender, whether a woman can sign a contract in the same way as a man, whether a woman can register a business in the same way as a man or whether a woman can open a bank account in the same way as a man.

This could have been corroborated by the Rapid assessment exercise conducted in the framework of the report. However, unfortunately, despite sending the questionnaire and numerous follow-ups, no response was provided by Jordan and the stakeholders consultation planned never took place during the exercise. Luckily it was possible to appraise the state of art thanks to the literature review and the plethora of assessments, surveys and analyses that have been carried out on this topic in Jordan. Almost all sources confirmed that Jordanian SMEs, like their counterparts around the world and in the region, had to bear the same consequences and faced same risks and challenges of the pandemic from the time of lockdown and even afterwards. Indeed, most of the reviewed findings confirmed this impact.

Indeed, challenges women entrepreneurs face are in terms of access to information, markets, and networks. While these challenges are not specific to women entrepreneurs, preliminary data suggest that women entrepreneurs tend to experience greater vulnerability compared to their male counterparts.²⁷⁷ All of these attitudes, when taken together, can constitute an impediment to equal gender relations within the household, to women's ability to work and hence to their economic empowerment as well as more generally to women's voice and agency. These traditional patterns are usually set in childhood and perpetuated by women and men within their own families.²⁷⁸

²⁷⁶ ILO, Fafo Institute for Labour and Social Research, UNDP, Impact of COVID-19 on Enterprises in Jordan: One year into the pandemic, 14 Jul 2021, <https://reliefweb.int/report/jordan/impact-covid-19-enterprises-jordan-one-year-pandemic>

²⁷⁷ <https://www.ifc.org/wps/wcm/connect/44b004b2-ed46-48fc-8ade-aa0f485069a1/WomenOwnedSMes+Report-Final.pdf?MOD=AJPERES&CVID=kiiZDZ>

²⁷⁸ <https://imagesmena.org/en/>

The Gender-Sensitive Value Chain Analysis/GSVCA' objective was to assess the competitiveness and performance of a number of value chains in each selected sector/subsector (i.e. Agri-food, Textile and Clothing and ICT) in order to identify actual or potential barriers and opportunities for women and men that might be shaped by custom, law and institutional structure. The GSVCA involved collecting information on relevant entities such as firms, primary input producer groups, households or producer associations, and market connections for a given value chain, clarifying the positions and roles of actors within the chain, and used to better coordinate activities and improve the flow of products/services to the end use, i.e. consumption. Upon finalisation of the data collection phase, the research team interpreted the results and selected a subsector that provides the highest potential for growth and provides the widest opportunities for women and men, noting that the highest the score, the highest probability for the country to succeed in the subsector. A final stage to allow the drawing of recommendations, is conduct consultations with stakeholders within the subsector selected as the highest potential to validate the findings and prepare a Strengths, Weaknesses, Opportunities and Threats (SWOT) analysis to organise the information collected in the previous phase in order to have a more oriented reading of the support criteria necessary to strengthen a value chain.

2. Recommendations

The results of the GSVCA found that the ICT as a subsector was identified as the subsector with the highest potential in Jordan, confirming the established position of Jordan as an ICT Hub given its market prospects and its current contribution to the national economy considered as one of Jordan's greatest assets.

The cross-sectional analysis of the results of the situation analysis (quantitative and qualitative), the literature review, including in relation to the impact of the COVID-19 pandemic and the GSVCA brought out a number of concerns and showed that in the ICT sub-sector, as it is the case for the other two sub-sectors, women entrepreneurs have a number of unmet needs that should be met.

Despite the difficulties in organizing meetings and field surveys to discuss and validate the results, it was still possible to consult with relevant stakeholders at events such as the regional seminar or the national level consultations, which confirmed the following identified priorities and related recommendations

- Improving access to information on existing support programs for women entrepreneurship, whether provided by the state or international organisations,
- Ensuring a better understanding of the regulations governing the company's sector of activity but also a watchful eye to keep the company in compliance with regulatory requirements, including business registration to create viable and sustainable businesses,
- Strengthening women's capacities in order to acquire the professional skills necessary for entrepreneurship on business planning, self-confidence building in creating and managing business, financial and human resources management, risks management, new technologies in business management such as e-commerce and digital marketing,
- Reinforcing the presence and representation of women,



- Establishing a network with other women business owners and entrepreneurs and bring them together in a collaborative spirit and a fruitful sharing of information and experience on their field/s as well as potential opportunities and support women entrepreneurs...

ANNEXES:

ANNEX 1: WOMEN, BUSINESS AND THE LAW, JORDAN 2021

	QUESTION	ANSWER	LEGAL BASIS
Mobility	Can a woman choose where to live in the same way as a man?	No	Personal Status Law No. 15/2019, Art. 72
	Can a woman travel outside her home in the same way as a man?	No	Personal Status Law No. 15/2019, Art. 62
	Can a woman apply for a passport in the same way as a man?	Yes	Passport application procedures
	Can a woman travel outside the country in the same way as a man?	No	Personal Status Law No. 15/2019, Art. 72
Workplace	Can a woman get a job in the same way as a man?	No	Personal Status Law No. 15/2019, Art. 61
	Does the law prohibit discrimination in employment based on gender?	No	No applicable provisions could be located
	Is there legislation on sexual harassment in employment?	No	No applicable provisions could be located
	Are there criminal penalties or civil remedies for sexual harassment in employment?	No	Criminal: No applicable provisions could be located Civil: No applicable provisions could be located
Pay	Does the law mandate equal remuneration for work of equal value?	Yes	Labor Law Arts. 2 and 53; Amended Jordanian Labor Law No. (14) of 2019
	Can a woman work at night in the same way as a man?	Yes	No restrictions could be located
	Can a woman work in a job deemed dangerous in the same way as a man?	Yes	No restrictions could be located
	Can a woman work in an industrial job in the same way as a man?	No	Labor Law No. 8, Art. 69
Marriage	Is there no legal provision that requires a married woman to obey her husband?	No	Personal Status Law No. 15/2019, Art. 78
	Can a woman be head of household in the same way as a man?	No	Civil Status Law No. 9/2001, Arts. 37, 38(b), 57 and 58 (a, b)
	Is there legislation specifically addressing domestic violence?	Yes	Law on Protection from Domestic Violence
	Can a woman obtain a judgment of divorce in the same way as a man?	No	Personal Status Law No. 15/2019, Arts. 82, 98, 102 and 126
Parenthood	Does a woman have the same rights to remarry as a man?	No	Personal Status Law No. 15 of 2019, Arts. 98 and 145
	Is paid leave of at least 14 weeks available to mothers?	No	Labor Law, Art. 70
	Does the government pay 100% of maternity leave benefits?	Yes	Social Security Law, Art. 42
	Is paid leave available to fathers?	Yes	Labor Law No. 8 of 1996, Art. 66(c); Amended Jordanian Labor Law No. (14) of 2019
Entreprene.	Is there paid parental leave?	No	No applicable provisions could be located
	Is dismissal of pregnant workers prohibited?	No	No applicable provisions could be located
	Does the law prohibit discrimination in access to credit based on gender?	Yes	Central Bank of Jordan Instructions No. 56/2012, as amended by Circular No. 27/1/10091, Art. 30 (h)
	Can a woman sign a contract in the same way as a man?	Yes	No restrictions could be located
Assets	Can a woman register a business in the same way as a man?	Yes	No restrictions could be located
	Can a woman open a bank account in the same way as a man?	Yes	No restrictions could be located
	Do men and women have equal ownership rights to immovable property?	Yes	Civil Law No. 43/1976, Art. 43
	Do sons and daughters have equal rights to inherit assets from their parents?	No	Personal Status Law No. 15/2019, Art. 292(c)
	Do female and male surviving spouses have equal rights to inherit assets?	No	Personal Status Law No. 15 of 2019, Arts. 288 and 289
	Does the law grant spouses equal administrative authority over assets during marriage?	Yes	Personal Status Law No. 15/2019, Art. 320
Pension	Does the law provide for the valuation of nonmonetary contributions?	No	Personal Status Law No. 15/2019, Art. 320
	Is the age at which men and women can retire with full pension benefits the same?	No	Women: Social Security Law, Art. 62 Men: Social Security Law, Art. 62
	Is the age at which men and women can retire with partial pension benefits the same?	Yes	Women: Social Security Law, Art. 64 and Table 5 Men: Social Security Law, Art. 64 and Table 5
	Is the mandatory retirement age for men and women the same?	Yes	Women: No applicable provisions could be located Men: No applicable provisions could be located
	Are periods of absence due to child care accounted for in pension benefits?	Yes	Social Security Law, Art. 45(b)

ANNEX 2: 2021 WBL INDEX SCORE FOR JORDAN²⁷⁹

WBL Indicator	Components measure	Jordan
The Mobility indicator measures constraints on a woman's agency and freedom of movement, both of which are likely to influence her decision to enter the labor force and engage in entrepreneurial activity.	<ul style="list-style-type: none"> •• Whether a woman can choose where to live in the same way as a man. •• Whether a woman can travel outside her home in the same way as a man •• Whether a woman can apply for a passport in the same way as a man. •• Whether a woman can travel outside the country in the same way as a man. 	25
The Workplace indicator analyzes laws affecting women's decisions to enter the labor market, including women's legal capacity and ability to work, as well as protections in the workplace against discrimination and sexual harassment. <i>Antidiscrimination legislation is positively associated with women's employment and earnings, whereas sexual harassment can negatively influence women's career trajectories</i>	<ul style="list-style-type: none"> •• Whether a woman can get a job in the same way as a man •• Whether the law prohibits discrimination in employment based on gender. •• Whether there is legislation on sexual harassment in employment. •• Whether there are criminal penalties or civil remedies for sexual harassment in employment. 	0
The Pay indicator measures laws affecting occupational segregation and the gender wage gap.	<ul style="list-style-type: none"> •• Whether the law mandates equal remuneration for work of equal value. •• Whether a woman can work at night in the same way as a man. •• Whether a woman can work in a job deemed dangerous in the same way as a man. •• Whether a woman can work in an industrial job in the same way as a man. 	75
The Marriage indicator measures legal constraints related to marriage and divorce. <i>Legal discrimination against women, including limits on their ability to be head of household, has been found to be negatively correlated with labor force participation. Unequal rights in</i>	<ul style="list-style-type: none"> •• Whether there is no legal provision that requires a married woman to obey her husband. •• Whether a woman can be head of household in the same way as a man. •• Whether there is legislation specifically addressing domestic violence. •• Whether a woman can obtain a judgment of divorce in the 	20

²⁷⁹ <https://wbl.worldbank.org/en/wbl>

<p><i>marriage and divorce can also have negative effects on women's intrahousehold bargaining power and jeopardize their financial security when a divorce is finalized.</i></p>	<p>same way as a man.</p> <ul style="list-style-type: none"> •• Whether a woman has the same rights to remarry as a man. 	
<p>The Parenthood indicator examines laws affecting women's work during and after pregnancy. Women are more likely to return to work if the law mandates maternity leave.</p>	<ul style="list-style-type: none"> •• Whether paid leave of at least 14 weeks is available to mothers. •• Whether the government administers 100% of maternity leave benefits. •• Whether paid leave is available to fathers. •• Whether there is paid parental leave. •• Whether dismissal of pregnant workers is prohibited. 	40
<p>The Entrepreneurship indicator measures constraints on women starting and running a business. Having access to a bank account is strongly correlated with women's labour supply</p>	<ul style="list-style-type: none"> •• Whether the law prohibits discrimination in access to credit based on gender. •• Whether a woman can sign a contract in the same way as a man •• Whether a woman can register a business in the same way as a man. •• Whether a woman can open a bank account in the same way as a man. 	100
<p>The Assets indicator examines gender differences in property and inheritance law.</p> <p><i>Improving property and inheritance rights is positively associated with female earnings and employment as well as women's access to housing and land.</i></p>	<ul style="list-style-type: none"> •• Whether men and women have equal ownership rights to immovable property. •• Whether sons and daughters have equal rights to inherit assets from their parents. •• Whether male and female surviving spouses have equal rights to inherit assets. •• Whether the law grants spouses equal administrative authority over assets during marriage. •• Whether the law provides for the valuation of nonmonetary contributions. 	40
<p>The Pension indicator assesses laws affecting the size of a woman's pension.</p> <p><i>Early retirement can widen the potential gender gap in pension levels and increase women's risk of poverty in old age</i></p>	<ul style="list-style-type: none"> •• Whether the age at which men and women can retire with full pension benefits is the same. •• Whether the age at which men and women can retire with partial pension benefits is the same. •• Whether the mandatory retirement age for men and women is the same. •• Whether periods of absence from work due to childcare are taken into account in pension benefits 	75

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