

Jordan

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Scoping Report

CHALLENGE
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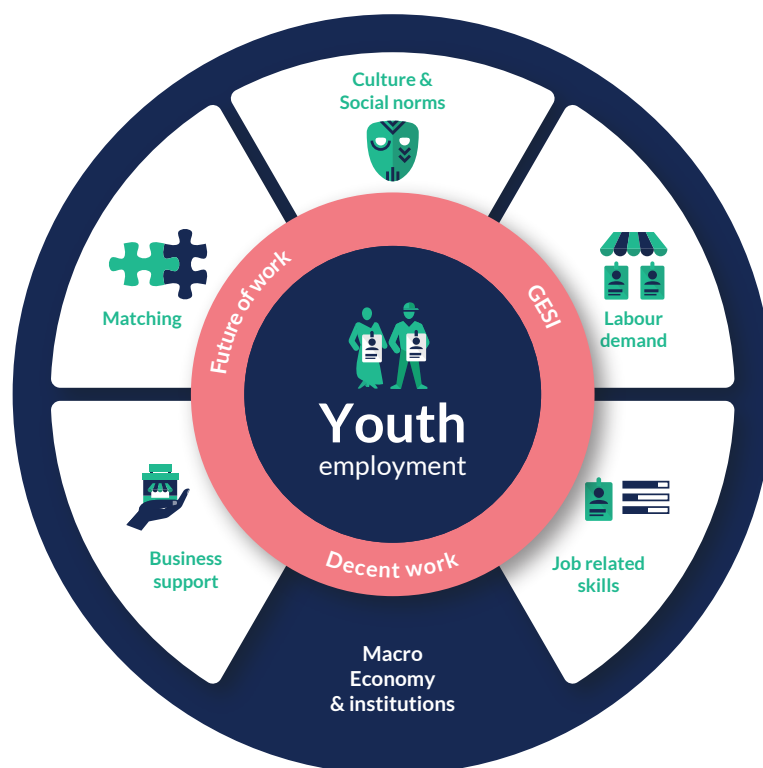
The Challenge Fund for Youth Employment (CFYE) is a 6-year programme funded by the Netherlands Ministry of Foreign Affairs, managed by Palladium, VSO Nederland and Randstad.

1. Why this report?

The Challenge Fund for Youth Employment (CFYE) is a six-year program launched by the Netherlands Ministry of Foreign Affairs to create inclusive jobs for 200,000 young people in the Sahel, Horn of Africa, the Middle East and North Africa, with a particular focus on women. The Fund is scoping for private sector-driven proposals that offer solutions to create and improve jobs and enable better placements for young women and men.

An analysis of the challenges and opportunities within these domains has been used to formulate an evidence-based, contextually responsive, and strategic call for concept notes. A summary of this information has been presented in this report, and has been collected through a literature review, focus group discussions with 30 young men and women representing varying segments, and 50+ interviews with employers and key informants in Jordan.

This report presents an overview of the key findings from the scoping study that was conducted for Jordan between October 2020 to January 2021. The goal of this study was to identify the nature of the employment challenges at country level—by mapping across six key domains of the labour market. The study also aimed to identify the key opportunities to provide decent, demand-aligned, and sustainable jobs for Jordanian youth, and how the Fund can play a role in supporting them.



2. Introduction to The Challenge

The Hashemite Kingdom of Jordan is a small country of 10.8 million (Department of Statistics, 2020). It is a country with a long history of nomadic culture which permeates societal norms till today. Known colloquially as the 'quiet household in a noisy neighborhood', Jordan lends considerable support as host to the second largest population of refugees worldwide. It is an open economy with strong trade ties with the Gulf states, the European Union and the US and significant foreign direct investments (FDIs), therefore making it vulnerable to external shocks.

For a politically stable economy boasting high literacy rates, Jordan has an alarming rate of national unemployment; by Q3 of 2020, unemployment levels reached 23.9% (Department of Statistics, 2020). At the same time, it is estimated that more than half of existing jobs are either informal or unregistered, without social safety nets or any clear pathway to growth. Of those unemployed in Jordan, almost a quarter possess a university degree or higher, revealing the paradox that higher education in Jordan does not necessitate higher employability potential.

2.1 The informal economy

The labor market is mostly segmented along the lines of migration status. There are three predominant work forces; Jordanians, refugees, and migrant workers.

Structural imbalances in Jordan's labor market result in economic growth not yielding lower unemployment, but rather, an increase in informal employment. This imbalance is rooted in a growing supply of labor willing to take up informal jobs, including refugees and migrant workers from Egypt and Asian countries.

2.2 Refugees

Nearly a third of Jordan's population consists of refugees, and it is noteworthy to consider the pressure this exerts on the economy's infrastructure, social services, and labor market. At the same time, Jordan has been on the receiving end of significant support from the international

In keeping with regional trends, women remain adversely affected, with 33.6% of the female population unemployed (versus 21.2% of men, DOS 2020). Youth, which make up approximately two-thirds of the nation's population (WANA, 2020), are the hardest hit demographic, with their unemployment figures hovering close to 40% in 2019 (IFAD, 2019).

All this, before accounting for the widespread and devastating impact that Covid19 may have on the economy in the coming years. With a private sector dominated by micro, small and medium-sized enterprises (MSMEs)—more than 90% of which have experienced business shrinking over the past few months (Jordan Investment Commission, 2020)—the unfolding effects of the pandemic have already pushed the country's labor market to unprecedented levels of vulnerability.

Persisting structural factors influence the economy's labor dynamics, leading to rising unemployment levels. Even in periods of macro-economic stability and GDP growth, creating jobs to cater to its demographic dividend (high percentage of youth that is highly educated) has remained a challenge in Jordan.

Nearly half of overall employment in Jordan is in the informal sector, consisting of low-income and low-skilled jobs with poor working conditions and lacking any legal protection. Employers find it burdensome to formalize unregistered work according to decency standards due to increased cost pressures. As a result, workers remain vulnerable and in the long run, business efficiencies are compromised.

community. With funding by the World Bank, the UK-led 2016 Jordan Compact gave the country grants and loans worth billions of dollars, along with favorable trade ties with the European Union.

Through its Decent Work Country Program, the ILO facilitates work permits for Syrian refugees in construction and agriculture jobs, along with improvement in their working conditions. However, many refugees continue to lack social security.

2.3 Geography

Jordan is divided into twelve governorates, which are distributed among three distinct regions: The North, Middle, and the South. Each of the regions is unique in terms of climate and terrain, which in turn impacts their respective populations and the work opportunities available to them. Geographically scattered cities and poor public transport infrastructure create significant mobility challenges for youth—particularly for women—in the northern or southern governorates seeking work opportunities.

Most jobs are concentrated in the middle governorates of Amman, Zarqa, and Madaba, where more than 60% of the population resides.

The northern governorates are mountainous and host to a high concentration of refugees, with a focus on agricultural jobs and some industrial zones in Irbid.

2.4 Female labor participation

In 2017, Jordan had the third lowest female labor force participation in the world (16.9% versus 62.7% men, ILO). At the same time, Jordanian women are among the most educated in MENA countries (53% of university graduates are women). An ILO study estimated that the lack of female participation in the labor force results in a loss in value of the national GDP by 21%. Of those employed, a majority of women work in education, health, or public sector jobs (ILO, 2018).

Low female participation in the labor force can be attributed to both supply and demand factors. Women supply their labor less because of barriers to enter or to remain in certain jobs. Jordan has strong patriarchal traditions, which significantly impact how society perceives the role of women and youth. Women's responsibilities are traditionally focused on housework and domestic care, including children and elderly care.



The southern governorates have a dry climate, are dominated by desert terrain, and are mostly Bedouin (nomadic cultures). The “golden triangle” between Petra, Wadi Rum, and Jordan’s only port city of Aqaba, have a high concentration of tourism (and for the latter, shipping and logistics) jobs and the area plays a major role in the development of Jordan’s economy.

Moreover, women are paid less than men for the same work, and lack of safe transport options means many women are unable to work far from where they live.

On the demand-side, women perceive a dearth in appropriate jobs available for them. Due to the perception that employment opportunities are limited, the culture prioritizes that men, as the breadwinners, should take up available jobs. Therefore, the rising unemployment of men adds an additional layer of challenges for women to participate in the labor market.

2.5 Sectoral distribution

More than 80% of Jordanians are employed in the services sector, while the industrial and agricultural sectors are dominated by migrant workers or refugees (ILO, 2018). The largest share of the country's GDP comes from the services sector (61.8%, compared to 27.6% for industry and 5.6% for agriculture, Statista 2019). While subsidies, exemptions, and other forms of support have been concentrated on the industrial sector, the services sector has played a significant role in the economy and accounts for a trade balance of services surplus. One third of the services produced in Jordan compete in the global market through export, including health services, education, tourism, transport, financial services and IT.

While modest economic growth has led to growth in industrial sectors, Jordanians are mostly unwilling to take jobs with low-pay and physical labor, and prefer the alternative of remaining unemployed. Employers typically

prefer hiring Asian workers for garment factory jobs, as they are cheaper and more experienced resources. While the government has introduced quotas for the number of Jordanians employed in industrial jobs, along with restrictions on work permits to foreign workers, these regulations are not strictly enforced. Moreover, measures aimed at restricting migration are unlikely to impact employment of Jordanians due to their limited interest in taking up these jobs in the first place.

With a relatively low share in the GDP (5.6%), agriculture formally employs 2% of the population, though this does not include unregistered farming work and home-based activities largely done by women (IFAD, 2019). Due to low scope for income-generation and a lack of interest in agricultural labor, many youth in rural areas migrate, in search of work in urban centers. Almost half of Syrian refugees work in agriculture, forestry and fishing.

2.6 Mismatch in demand and supply

As far as medium to high skilled labor is concerned, there is a considerable gap in the demand and supply of labor. Approximately 50,000 new jobs are created each year, which covers only about 40% of university graduates. More than ninety percent of private sector firms in Jordan are micro, small, or medium-sized (MSMEs), with low potential for growth and job creation. For most jobs the private sector wants to fill, employers find that the youth are unprepared and lacking the desired skills. In particular, transferrable skills such as leadership, time management and business communication are found to

be weak at best, or altogether absent in fresh graduates.

The private sector suffers from a poor reputation among youth. The government is the preferred employer, in particular due to the associated prestige, shorter working hours, employee benefits, long-term career stability, and safe working environment for women. While Jordan's economy was traditionally dominated by a bloated public sector, in recent years, the public sector has shrunk and can no longer absorb graduates in large numbers.

2.7 Covid19 Impact

The global pandemic has had a sizeable and unprecedented impact on the economy, in particular on the entire value chain of tourism and other service industries, where nearly 70% of Jordanians work (CBC interview). Declining exports of SMEs as a result of COVID-19 have also severely affected SMEs income and profitability. At the same time, shocks to the oil industry have led to tens of thousands of Jordanian expatriates in the Gulf countries losing their jobs, and their return is expected to put increased pressure on the labor market (Brookings, 2020).

The central bank acted swiftly to support small businesses and released a 500 million USD soft-financing fund with low interest rates and the Jordan Loan Guarantee Corporation acting as guarantor (Jordan Times, 2020).

However, the economic shock of the pandemic has quite evidently exacerbated structural challenges in the labor market, and the magnitude of the disruptive impact on youth unemployment remains a key concern for Jordan at the dawn of the new decade.

3. Who are the Youth?

It is estimated that Jordan's total population has reached 10.8 million (DOS, 2020), of which around two thirds are under the age of thirty. This considerably young population has very high literacy rates, reaching 98% (Statista, 2018), and youth have a notably high degree of

university attainment compared to other countries in the region. Yet, in the third quarter of 2020, the Department of Statistics reported the highest rate of unemployment was recorded in the age groups 15-19 and 20-24 years by 53.1% and 45.0% respectively.

3.1 Different Categories of Youth

Jordanian youth are a heterogeneous group with diverse challenges and interests with respect to employment. They can be roughly categorized¹ in the following groups, based on their aspirations, education and skill level, and access to opportunity.

1 The Conservative

This segment includes medium-skilled, risk-averse youth, who seek job security and benefits, and are therefore mostly attracted to public sector jobs. This group prefers to remain in the same job for a long period of time. Their education levels range from high school to bachelor's degree.

2 Low-skilled Job Seeker

This cluster is dominated by low-skilled youth in low-paid jobs, both formal and informal. Youth in this category seek opportunities that are mostly in the gig economy and require low-skilled work, such as janitors, drivers, or housekeepers.

3 The Risk-taker

High-skilled, mostly tech-savvy, urban-educated youth with or starting their own enterprise. This cluster includes the innovative, risk-taking youth, who mostly reside in major cities with access to business development support services. This cluster is on the look-out for market opportunities and is geographically mobile. It includes youth who are skilled vocationally and creatively.

4 The Competitive Job Seeker

Educated youth that are employed or seeking medium to high-skilled employment in the private sector, this cluster is dominated by university graduates who seek modern, lucrative jobs with multinational and large, local corporations with promising growth.

5 Vocationally Trained

This cluster includes residents of the governorates away from the capital who are semi-skilled laborers, vocationally trained/educated and are employed in jobs located close to their place of residence, including satellite factories, assembly line and farming.

3.2 Impact of Covid-19 on Youth Categories

From the above mentioned clusters, the most impacted segments by the Covid-19 economic crisis were Segment 2 (Low-Skilled Job Seeker) and Segment 5 (Vocationally Trained). Many youth from these clusters lost their jobs as they did not have the option of working remotely during lockdown. A number of youth employed in factories had to commute long distances to work and required special permits in order to travel due to the pandemic.

Segment 3 (Risk Taker) and Segment 4 (Competitive Job Seeker) had the skill and exposure to pivot their startups if they were entrepreneurs, or to find work opportunities using the internet. Many private sector entities shifted their work to online, which has allowed many to retain their jobs, or to find work-from-home opportunities in the gig economy. For Segment 1 (Conservative) the impact of Covid-19 was mixed, depending on whether they were employed at the outset.

¹ These characteristics that are not tied to rural or urban contexts. In Jordan, only 9.7% of the population are residents of rural areas (DOS, 2020).

3.3 Youth Aspirations

As a part of our scoping exercise, we conducted a series of focus group discussions (FGDs) with youth residing in areas of Karak, South Shuneh, Amman, Zarqa, Madaba, and Ajloun. The sessions were held online, due to pandemic-related limitations in organizing face-to-face discussions. Participants were both university degree holders, and high school graduates. The sessions provided us with insights on the ambitions and aspirations of youth, and the key barriers they face in achieving them.

The participants in the FGDs were observed to have a keen interest in taking advantage of upskilling opportunities. A majority of youth participants in the discussions reported attending trainings and seminars in fields that interest them. The participants shared that they strive for certifications due to a clear understanding that their university qualifications were simply not enough to provide them with a direct pathway to employment opportunities.

High school graduates – for example a majority from South Shuneh—mentioned that upskilling provided them with opportunities in social work and youth engagement activities. Across the board, participants felt that upskilling—regardless of education level— was the only

route to employment.

While the unemployment rate of the youth soars, this segment of the population is struggling to make ends meet. Youth work aspirations as expressed in the FGDs can be summarized as follows:

- ▶ A preference for working in the same field as their university major
- ▶ Job security and career growth
- ▶ Working close to their area of residence
- ▶ Work-life balance
- ▶ Receiving fair treatment at work
- ▶ Receiving social security and insurance
- ▶ Financial stability and the ability to achieve financial independence
- ▶ Ability to start an entrepreneurial endeavour

Governorates Represented in the Youth Aspirations Sessions

Karak

Karak is a governorate in the southern region and is home to Al Hussein Industrial Estate, which hosts 35 Industrial companies, with more than 5,000 Jobs. Youth residing in Karak are familiar with and have formulated perceptions towards working in industrial setups. Most attendees from the area were university degree holders and a minority have only attended high school.

South Shuneh

South Shuneh is from the middle region of Jordan, in the valley of Jordan near the Dead Sea. This area is agricultural in nature, yet has little private sector presence, with the exception of a few industrial facilities and the hotels on the Dead Sea, making jobs hard to find. Youth participants from this area are mostly high school graduates who have attended various trainings with community-based organizations.

Ajloun

Ajloun is a governorate in the northern region, renowned for its agricultural and pastoral landscapes, yet surrounded and influenced by neighbouring governorates which have industrial and tourism opportunities. Attendees from this area had a variety of education levels and were more agile and outspoken.

Amman, Zarqa and Madaba

The cities of the middle region have the highest concentration of private sector activities, combined with access to incubators, accelerators, and skill building opportunities. Participants from these areas were mostly university graduates, with interest in entrepreneurship.

Labor market readiness

The career choice that youth pursue is typically driven by their perception of parental and societal expectations. For example, youth perceive society valuing certain professions such as medicine and law, and pursue these fields as a result. However, these fields are saturated and have insufficient number of jobs available. This leaves the youth with little to no possibility of joining the field for which they possess a university degree.

As many graduates end up taking a job in a field they have not studied in university, there is a resulting skills mismatch. In addition to the technical skills required on the job, employers find the youth lacking in soft skills.

Moreover, university graduates participating in the FGDs suggested that their university education is offering outdated knowledge across all domains, particularly in engineering, agriculture, and in ICT.

"I am a university graduate in agricultural engineering. In university they have not taught us about hydroponics and new ways of farming, I have to go look for a course outside university to learn that"

– Female - Ajloun

Amid the Covid19 pandemic, the education system was compelled to operate through distance learning, which has caused more issues in the quality of learning the youth are receiving, such as lack of practical implementation of the education syllabus, technical labs being closed down and having to accommodate a smaller group of students at a time.

These factors have compelled many youth to pursue vocational and other training programs to upgrade their skills and meet market needs. Therefore, in order to remain competitive in the labour market, graduates are increasingly finding that they need to spend more on their education.

3.4 Youth perceptions of key sectors

Industrial Sector

While the industrial sector is labor-intensive with the potential of being a significant employer of youth, participants share that it is negatively perceived for the following key reasons:

"As a graduate in engineering, at university we learn to sketch by hand. Yet, when we approach the job market, we are expected to use programs such as Rivet that we have never been exposed to."

– Male - Amman

Types of jobs sought after

While the norm is beginning to change, majority of youth in Jordan continue to look for public sector jobs, because of they offer lifelong pension, job security, relatively short working hours and social security benefits. In the focus group sessions, this was mostly evident in the southern region. This may be attributed to the remote nature of the southern governorates and their lack of exposure to private sector firms. Also, youth indicated that industrial areas in the South are notorious for poor working conditions. In the sessions conducted in the middle and northern governorates, youth had more interest in private sector jobs.

"In the factories there is no job security, you can be asked to leave the work any time"

– Male - Karak

Participants shared that there is social stigma attached to private sector jobs. This is correlated with the fact that the Jordanian private sector is mainly made up of micro-and small enterprises that cannot offer employees what the public sector can in terms of trust and security.

Today, many companies offer jobs without decent working conditions, training or stability, which causes youth to continue to seek other money-making opportunities. The youth described many self-employed youth as necessity entrepreneurs, starting their own businesses as a result of not finding other income generating opportunities.

1. Working in factories requires technical skills that are attained by training on the job. The majority of research participants are university graduates who prefer to work in their field of study. For university graduates who have spent a considerable amount on their formal education, there is social stigma related to working in a vocational job.

2. Across the board, youth are familiar with anecdotes revolving around factory workers and poor working circumstances. In Karak for instance, the industrial zone workers and particularly women, are known for having long working hours, low wages, lack of social security and, in some cases, facing harassment.

“Working in the factory is tiring, they have long working hours and in very strict working conditions”

– Female, Karak

Amongst those without a university degree, factory work seems more acceptable if there are decent working conditions. High-school graduates from Shuneh and a minority from Karak have suggested that factory work can be a good solution for youth with a high school degree. However, they suggested that the following conditions would make employment in the industrial sector more favorable:

- ▶ The factory owner must be acquainted with and transparent with residents of the area
- ▶ There are supervisory roles for university graduates
- ▶ The employer should provide thorough technical training
- ▶ The employer should provide decent wages, social security and insurance
- ▶ The employer should provide transportation, particularly for women
- ▶ The employer must adhere to Labor Law working hours and circumstances.
- ▶ The job must show a pathway towards growth

Agricultural Sector

The agriculture sector is a critical sector, particularly due to the Covid-19 pandemic and H.M. King Abdullah II of Jordan’s recommendation to concentrate on sectors that provide Jordan and the Jordanian people food security. While this sector is a labor-intensive sector, its workers are mostly older Jordanian women and migrant workers. The work is physically laborious and wages are low.

Overall, the youth in our FGDs perceive this sector as a sector that does not provide job security, and that is

due to the majority of workers in the field who are day workers and do not sign contracts. This, together with its seasonality in nature, makes young Jordanians averse to considering jobs in this sector.

Youth in the middle governorates and in the north, are more exposed to agriculture and are thus more accepting of it. The stigma remains among university graduates not to partake in agricultural field work, though they declared an interest in supervising and administering businesses in this sector.

“Here in Shunneh, only migrant workers work in the fields, the pay is very little for the amount of work we have to do. It’s a job done by those who have no other means to make money.”

– Male, South Shunneh.

Conditions for youth to engage with the agricultural Sector:

- ▶ Agriculture business should offer contracts to their workers
- ▶ The employer must provide workers with regular pay, social security and insurance
- ▶ The employer must provide a safe work environment, ensuring there is no harassment

ICT

The technology sector was overall positively received by the participants, and is perceived by them as the future. Across the board, participants expressed their interest in working in technology or technology-enabled business due to their interest in the field. Youth are willing to engage in this sector given they are compensated fairly for their work.

“Technology is exciting and it is the future. I would be willing to work and learn anything on the job related to technology.”

– Male, Zarqa

The ICT Sector has facilitated access to the work place remotely, something that is particularly significant for women. The Covid-19 pandemic has normalized working from home. However, at the same time, women are faced with the challenge of managing their children’s online

education and shouldering other domestic duties, that continue to prohibit them from reaching their potential at work.

Female Youth

Women in Jordan tend to achieve higher education levels than males across the board. Female participants in the focus group discussions preferred work opportunities within the field of their university degree, and that is directly linked to the effort exerted to achieve better and decent work conditions after graduation. Yet, women were observed to prefer shorter working hours and jobs closer to their place of residence due to convenience.

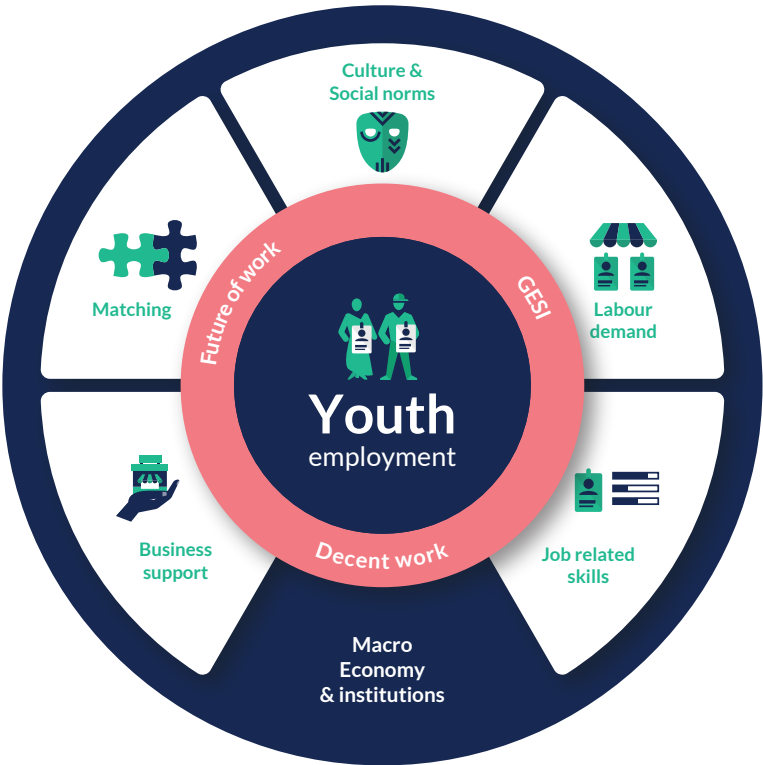
With regards to industrial jobs, university graduates stated their preference for supervisory jobs rather than production line and vocational opportunities. Women high school graduates shared that it is important to them that the factory they work for is reputable amongst their communities, and provides transportation to and from work.

Among the participants from South Shunneh, agricultural work opportunities that revolve around fresh produce sorting and packaging were perceived to be more suitable for older women. In the middle region and in Ajloun, female youth were interested in modern farming methods such as hydroponic systems, and tech-enabled agricultural practices.

In general, women in all groups showed an interest in tech-oriented businesses, especially because they are associated with work-from-home opportunities.

4. What are the main challenges and opportunities for youth in Jordan?

This Chapter is divided into sub-sections, each focusing on a different domain that influences youth's access to decent work. The conceptual framework we present for understanding these obstacles is depicted in the diagram below.





4.1 Labor Demand

Key Facts

- ▶ Approximately 50,000 new jobs are created each year, which covers only about 40% of university graduates.
- ▶ The Covid-19 pandemic has particularly impacted industries where work from home was not possible, including tourism and retail.
- ▶ Traditionally, Jordan's economy was dominated by a bloated public sector. The government was the preferred employer for youth. In recent years, government jobs have decreased and can no longer absorb graduates in large numbers.
- ▶ More than half of overall employment is informal (low-income, unskilled, no legal protection)
- ▶ MSMEs make up the vast majority of firms and have just a few specialized roles and less opportunity for youth to gain experience in a particular domain.
- ▶ Patterns for hiring staff are rarely through a transparent process, mostly through word of mouth. Employers end up hiring people from their own narrow circles.
- ▶ Labor demand is high for low to medium skilled work in the industrial and agricultural sectors. Blue-collar jobs have long working hours, and poor working conditions, with little to no enforcement of labor laws.
- ▶ As for medium-skilled jobs in the industrial sector, there is a notable dearth of suitable managers with technical skills. Anecdotal evidence shows certain factories have had to shut down machinery due to lack of suitable personnel to run them.
- ▶ Most work opportunities are clustered in and around the capital, Amman.

Challenges

- ▶ A shrinking public sector leaves more youth – particularly women – without alternatives.
- ▶ Covid19 has particularly impacted the services sector, which is a significant employer of youth and women.
- ▶ Majority of firms are micro or small, with low potential for growth as they lack the competence or competitiveness to grow.
- ▶ While developmental aid projects work on supply side of labor, few programs work on the demand side

Opportunities

- ▶ Improving private sector jobs to make them attractive as an alternative to government service
- ▶ Absorbing unemployed youth in medium-skilled industrial jobs requiring technical or managerial skills
- ▶ Improving existing blue-collar jobs for refugees to meet standards of decency.
- ▶ Fueling growth of SMEs by improving their export competitiveness and providing access to overseas networks– thereby increasing jobs locally
- ▶ Supporting growth of SMEs by improving their access to finance

Relevance for CFYE

- ▶ Youth employment initiatives funded by CFYE should focus on:
- ▶ Creating work opportunities in the industrial sector which have a technical or a managerial focus, to make them more attractive to youth
- ▶ Advancing the decent work agenda to make newly created jobs in the industrial sector more attractive to the youth, with due attention to, living income / wage, security in the workplace, and social protection for families.
- ▶ Develop or enhance the growth potential of SMEs to fuel demand and thereby increase jobs available locally.

Practical Example

- ▶ A training institute partners with groups of SMEs to develop or further hone their export readiness and value chain competitiveness, with the objective of fueling demand for their products and services overseas, with a clear pathway for local job creation in participating companies.



4.2 Job related skills & Employability

Key Facts

- ✦ Employers find that the youth are unprepared for work and lacking the desired technical skills for jobs. They prefer not to train employees due to attrition risk.
- ✦ Employers note that the youth lack transferrable skills that are considered important for work, particularly in the private sector. When faced with a choice, employers from growth-oriented companies prefer new employees with a strong work ethic and positive attitude over job-related experience, as the latter can be learned on the job.
- ✦ Experts note that dramatic changes in a post-COVID world, will impact the demands of the private sector, and the definition of a 'job' will change. More flexibility will be required on part of the youth to avail opportunities as they arise.
- ✦ Youth themselves are concerned over the lack of suitability of their education for requirements of employers; however, they feel unable to overcome this challenge.
- ✦ Youth do not feel challenged in their roles, they find companies to have a very traditional work culture, which is focused more on "punching in and out" and less on their professional grooming and development.
- ✦ From the youth perspective, the private sector has a poor reputation. Many companies offer jobs without decent working conditions, training opportunities or stability, which causes youth to continue looking for other short-term income-generating opportunities in the gig economy, which leads to them not being sustainably employed.
- ✦ While the industrial sector has continuous demand for workers, employment outcomes are poor due to a gap between skills taught at school and the technical skills required on the job. A culture of shame discourages youth to pick up vocational skills and enroll at TVETs.
- ✦ Graduates of TVETs lack basic knowledge of issues like safety protocols, work ethics, and technical graduates (for example in mechanics, hydraulics, and engineering) have outdated knowledge that is no longer applicable for modern technologies.
- ✦ Industrial employers perceive that youth do not want to be employed in this sector, as is evident by clashes with authorities and frequent absences from work.
- ✦ In addition to upgrading TVET curricula to reflect modern realities and the requirements of the job market, employers believe due focus needs to be given to behavioral and mindset changes among the youth.
- ✦ For women, options for socially acceptable occupations are limited. Among the acceptable professions for women are public sector work, and occupations in the fields of education or health.

Challenges

- ✦ Private sector employers don't consider youth well-suited for available jobs.
- ✦ Graduates of TVETs lack basic knowledge of the workplace, and the required technical skills.
- ✦ School and university graduates lack the requisite soft skills needed on the job.
- ✦ Women face external barriers to taking up jobs and staying in them.

Opportunities

- ✦ Revamping TVET curricula to align it with the needs of the market
- ✦ Training youth in medium-skilled industrial jobs requiring technical or managerial skills
- ✦ On-the-job apprenticeships at firms to ease school-to-work transitions
- ✦ Promoting TVET programs through public campaigns and making them more attractive for youth
- ✦ Incorporating gender sensitivity in TVET curricula and also "changing the narrative" around women enrollment in TVETs and non-traditional occupations.

Relevance for CFYE

Youth employment initiatives funded by CFYE should focus on:

- ✦ Partnerships between industry and TVETs, upgrading curricula to focus on core technical skills and priority areas, including gender-inclusive curricula.
- ✦ Increasing certification, accreditation, and improving facilities of TVETs (particularly in the North and South) to better serve and connect skilled youth to available jobs.
- ✦ Partnerships between private sector firms and job placement agencies, focused on apprenticeships and on the job trainings to improve youth school-to-work transitions and to adequately prepare them for long-term career growth.

Practical Example

TVET or educational institution partners with industry (with confirmed demand) to train medium-skilled technicians according to the skills required to work machinery in industrial jobs. Make jobs decent and facilities inclusive, safe, and accessible for women.



4.3 Business Support and Access to Finance

Key Facts

- ▶ Many firms hit a ceiling in their growth due to founders having poor managerial skills (versus high technical skills)
- ▶ Firms have weak internal processes and need to receive international accreditation in order to achieve more regionally and globally. They require improvement in business development, marketing, and sales, in order to grow their clientele overseas.
- ▶ At the same time, entrepreneurship experts have noted remarkable resilience and innovation on part of some growth-oriented SMEs in the face of the pandemic. They pivoted their business models and re-purposed the businesses to survive and thrive, paying attention to business-critical aspects including cash management, budgeting, and human resources.
- ▶ Entrepreneurial activity has decreased in the last 10 years. Many growth-potential SMEs choose to grow their businesses abroad hoping to benefit from a more supportive ecosystem
- ▶ They face regulatory barriers including unfavorable taxes, obstacles related to governing investments in startups, access to finance, and access to the required talent.
- ▶ 42% of Jordanian startups fall within ICT sector
- ▶ Jordan houses 208 entities that support entrepreneurship programs, including incubators, accelerators, business consultation centers, and research centers
- ▶ Access to Finance for SMEs is a major obstacle for SMEs, either due to the collateral requirements of banks, or because they are too small financially to be eligible for loans. Micro-lenders lend money at high cost making it a burden for SMEs. Many SMEs rely on their family and friends for their seed funds and money is not always available in their networks. In general, SMEs do not have networking opportunities in Jordan to meet with investors. This is because they are too small to have the time or the opportunity to do so (either they don't have a strong network or are not a part of bigger networks).

Challenges

- ▶ There are only around 20 large local businesses in Jordan, a majority are micro with little potential for job creation.
- ▶ Weak business acumen and internal processes leads many SMEs to hit a ceiling in their growth.
- ▶ Lack of access to finance is a key barrier to growth
- ▶ Regulatory hurdles incentivize many growth-oriented companies to domicile overseas, particularly in the Gulf.

Opportunities

- ▶ Supporting firms to expand reach to overseas markets
- ▶ Enhancing value chains and thereby firm competitiveness
- ▶ Access to finance
- ▶ Business support leading to productivity and job creation

Relevance for CFYE

- ▶ Partnerships with financial institutions to provide financial support to SMEs aiming to expand and create new job opportunities
- ▶ Improving internal processes for firms using technology to expand their regional/global reach.
- ▶ Holistic business development support and focusing on increasing private sector access to market, finance, and/or networks with the aim of increasing global reach, increased demand, and therefore, creating new local jobs.
- ▶ Providing firms with international accreditation and export-readiness training
- ▶ Enhancing value chains and thereby firm competitiveness

Practical Example

A bank develops a finance scheme targeting SMEs, aimed at expanding existing enterprises and direct job creation.



4.4 Cultural & Social Norms

Key Facts

- ▶ Jordan's historical roots in Bedouin culture continue to permeate societal norms till today. In the context of work, sustenance drives Jordanians over ambition.
- ▶ Lack of interest in low-status (largely private sector) work is prevalent
- ▶ Strong tribal ties and extended families in Jordan allow youth to stay at home and not take undesirable work
- ▶ Experts suggest that youth are largely demotivated, and need to understand that the world is competitive and they must continuously upgrade their skills to stay current
- ▶ In 2017, Jordan had the third lowest female labor force participation in the world (16.9% versus 62.7 % men). Of those employed, a majority of women work in education, health, or public sector jobs (ILO, 2018).
- ▶ While most women aspire to have careers, they are constrained by domestic responsibilities and family and societal expectations.
- ▶ Employers perceive that women employees will eventually leave jobs for childcare and women are therefore passed over for job opportunities.
- ▶ The culture discourages women to work for long hours or commute long distances for work, which is particularly restrictive for those living far from urban hubs. Women and their family members prefer their working in larger and more established companies.
- ▶ In Jordanian culture, the role of parents and family elders is fairly prominent, and they tend to discourage risk-taking. By and large, public sector jobs are the most coveted due to long-term stability, social security and working conditions.

Challenges

- ▶ Entrepreneurial drive is underdeveloped; traditional culture values stability and is averse to risk-taking
- ▶ Public sector is viewed as a safe and preferred option for employment
- ▶ Women face challenges associated with societal expectations and domestic responsibilities.

Opportunities

- ▶ Improve/Create jobs in the private sector that are a decent alternative to public sector jobs
- ▶ Support women employment by addressing their pain points – including mobility, childcare, and skills training
- ▶ Changing culture & norms is outside the scope of CFYE, but integrating an awareness campaign with fund activities may help “influence a narrative” around key issues
- ▶ Career aspirations
- ▶ Upskilling/Reskilling
- ▶ Women at work
- ▶ Ethics of work
- ▶ Self-employment
- ▶ Improve image of SMEs
- ▶ Making jobs attractive (e.g. tech-driven)

Relevance for CFYE

- ▶ Youth employment initiatives funded by CFYE should focus on:
- ▶ Private sector initiatives that are aimed at increasing the prestige of blue-collar jobs.
- ▶ Private sector initiatives that take pro-active measures to promote job opportunities for young women, from setting quota to providing child-care facilities or maternity leave.
- ▶ Highlighting success stories of women in leadership positions, as role models.



4.5 Matching

Key Facts

- ▶ There is a significant mismatch between the skills of youth and the skills demanded by the private sector. An anecdotal example of this is how in Sahab (an industrial area) 2500 positions were advertised and only 30-40 people were eventually hired.
- ▶ Key experts suggest that many factories are looking for advanced technicians yet are unable to replace retiring employees, citing lack of available workers to be handed managerial responsibilities.
- ▶ Youth require skills-development programs that meet the realities of the labor market and eases the transition from academia to industry.
- ▶ In particular, education does not prepare youth adequately for transferrable skills such as business communication, management, critical thinking and problem solving.
- ▶ In addition, experts note that youth require career counselling and a holistic approach to long-term career development.
- ▶ Finally, the youth need technical and digital skills that are aligned with the needs of the rapidly evolving market.

Challenges

- ▶ Widening gap/mismatch of supply and demand of labor.
- ▶ Investing in skills development may not be adequate, if the youth are not matched to local jobs, and do not find it attractive to stay. Therefore, building skills demand is critical.
- ▶ There is frequently a lack of transparency in the selection process for new job openings, and employers prefer to hire within their own limited networks.
- ▶ Employers are operating in traditional environments with resistance to adapting to new realities and ways of working.
- ▶ Employers perceive youth to be lacking commitment and a positive attitude towards career growth.

Opportunities

- ▶ Skills training combined with job placement initiatives can address the skills mismatch in the labour market.
- ▶ Private sector companies can develop policies for improved working conditions that build employee loyalty.
- ▶ HR measures should be aimed at recruiting candidates on merit, with a focus on meeting gender targets

Relevance for CFYE

- ▶ Youth employment initiatives funded by CFYE should focus on:
- ▶ Combining on the job skills training with new placements.
- ▶ Improving recruitment procedures to promote merit-based and transparent hiring processes
- ▶ Developing an HR strategy aimed at long-term career development and employee satisfaction.

Practical Example

Enhancing vocational training in targeted areas (particularly for women) including in areas spanning the North & South governorates, and increasing certification & accreditation of these TVETs. These initiatives must be in partnership with the private sector with confirmed demand for labor, in order to establish a clear pathway for matching these graduates to jobs.



4.6 Macro-Economy & Institutions

Key Facts

- ▶ Jordan is a relatively stable economy when compared to its neighbors, and Amman has emerged as the business capital of the region. It is a market economy complemented with development aid and remittances from the estimated 1 million Jordanians who work abroad. The country attracts significant FDI due to its modern and developed banking system, which has shown resilience in the face of external shocks.
- ▶ The influx of refugees after the regional conflicts in Syria and Iraq has exerted pressure on the country, as refugees are now roughly one-third of the country's population.
- ▶ Jordan's economy is dominated by a strong services sector in terms of contribution to GDP and till recent years, a large public sector in terms of employment.
- ▶ Jordan has witnessed growing unemployment figures following multiple shocks to the economy including the global financial crisis of 2008, regional instability, the refugee influx, and the novel coronavirus pandemic.
- ▶ Therefore, the government is making a concerted push towards addressing unemployment and the mismatch of supply and demand of labor.
- ▶ Among the priorities of the government include youth employment, digitization, making supply chains more inclusive to women and youth, and creating an enabling ecosystem for startups to flourish.
- ▶ The government also aims to support industry by strengthening partnerships between the local govt and industrial sector through sectorial councils and enhancing transparency and competition
- ▶ As a relief to small businesses during the pandemic-induced lockdown, the central bank released a 500 million USD soft-financing fund with low interest rates (3.5%) & Jordan Loan Guarantee Corporation acting as guarantor.

Challenges

- ▶ Covid19 has impacted the weakest parts of the economy, including small businesses.
- ▶ Export-oriented industries have been strongly impacted as well, along with industrial sector like construction due to lack of raw materials in Jordan.
- ▶ Governments support programs have varied in terms of intensity and impact.

Opportunities

- ▶ Enhancing the role of digital innovation in the economy and export complicity.
- ▶ Youth employment is a key focus area of the government and there are recent efforts in public-private partnerships to address the same.
- ▶ The government has been supportive of small businesses during the pandemic.

Relevance for Challenge Fund

- ▶ Youth employment initiatives funded by CFYE should focus on:
- ▶ Building skills of the youth, enhancing the role of digital innovation in firms, prioritizing sectors that have potential for export.
- ▶ Businesses that have proved resilient during the Covid-19 pandemic may have potential to grow significantly in the wake of the pandemic.

Practical Example

- ▶ A financial institution partnering with a group of employers to digitize their payments to employees, giving them access to a mobile wallet and a range of new financial services (and therefore making businesses more resilient to an event like a lockdown).

5. Call for Solutions

Our scoping study enabled us to identify key opportunities for impact on youth employment in Jordan in the short to medium term. Recognizing Jordan's status as a country with a relatively low population and a predominantly micro private sector, we do not intend to limit the scope of CFYE projects to particular sectors or opportunities.

5.1 Creating new jobs

Medium-skilled jobs in growth sectors: There is potential for significant impact in job creation in fast-growing industrial sectors such as manufacturing and construction. In spite of economic growth in these sectors over recent years, many new jobs have traditionally gone to foreign labor due to the aversion of Jordanians of blue-collar or low-skilled work.

At the same time, recent regulations (albeit not strictly enforced) encourage a minimum quota for the employment of Jordanians in these factories. Implementing partners' solutions on creating new jobs in these sectors may focus on:

- ▶ Creating work opportunities in the industrial sector which have a technical or managerial focus, to make them more attractive to youth
- ▶ Advancing the decent work agenda to make newly created jobs in the industrial sector more attractive to the youth, with due attention to living income / wage, security in the workplace, and social protection for families.
- ▶ Creating work opportunities that are inclusive, taking into account the particular needs of women (e.g., safe transport to and from work, appropriate bathroom facilities, etc.) and protection against psychosocial hazards such as sexual harassment or discrimination.
- ▶ Providing access to finance with direct causality of job creation & incentivizing the hiring of Jordanian youth.

Export promotion (in particular, in the services sector): Currently, only 300 companies are exporting regularly. The Jordanian market is relatively small, with a population

of 10.5 million according to 2019 estimates (IFAD). Job creation in large numbers can be more realistically achieved if firms export their products and services to overseas markets. The services sector plays a large role in the economy. One third of the services produced in Jordan compete on the global market through export, including IT, health services, financial services, education, tourism and transport. We welcome ideas to develop or enhance the export-readiness of SMEs to fuel demand and thereby increase jobs available locally. This can include ideas relating to the following, with a clear pathway for job creation:

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- ▶ Holistic business development support and focusing on increasing private sector access to market, finance, and/or networks with the aim of increasing global reach, increased demand, and therefore, creating new local jobs.
- ▶ Providing firms with international accreditation and export-readiness training
- ▶ Enhancing value chains and thereby firm competitiveness
- ▶ Improving internal processes for firms using technology to expand their regional/global reach. Includes product upgradation, employee upskilling, improving business development, and market intelligence, etc. with a clear pathway to creating new jobs locally.

Digitization across sectors: Capitalizing on Jordan's human capital and its geographic advantage, the government is making efforts to create efficiencies through digitization across sectors. The Covid-19

pandemic has accelerated this process and demonstrated clearly that the more technologically integrated firms are, the more resilient they are to external shocks. While technological advances will affect the job distribution and dynamics of the labor market, innovation will certainly boost competitiveness, productivity, and job growth in the knowledge economy. Solutions may focus on:

- ▶ Tech-oriented business models based on the “sharing economy” approach: market-place applications connecting service providers with customers, thereby gainfully employing hundreds of youth.
- ▶ Integrating technology into various sectors (e.g., agriculture, health, education), thereby making jobs more COVID-resilient, efficient and also attractive to youth.
- ▶ Innovative partnership models with collaboration between different entities to create sustainable, demand-aligned jobs in large numbers. For example, digital skills partnerships between private sector firms and accrediting bodies, offering reskilling certifications that are more affordable and accessible than a university degree, in technical fields including coding.

5.2 Matching jobs

Twenty-six percent of unemployed Jordanians are university (or higher qualified) graduates. At the same time, employers are hard-pressed to find suitable candidates for entry level positions. Employers prefer that youth are strong in transferrable and soft skills including leadership, time management, organization, and business writing, and are willing to train on technical aspects on-the-job.

Implementing partners can promote allocation efficiency in the job market by:

- ▶ Enhancing the services of employment offices connecting youth to jobs, and increasing awareness of job opportunities by directly engaging with communities
- ▶ The private sector providing opportunities for youth upskilling (technical and soft skills) to become better suited to available jobs through apprenticeships, on the job trainings, and internships.

- ▶ Improving internal processes and international accreditation for consortia of firms to expand their regional/global reach. Includes product upgradation, employee upskilling, improving business development, and market intelligence, etc. with a clear pathway to creating new jobs locally.

Franchising models: This business model – regardless of sector – has large potential for job creation and is a viable model for long-term growth of a company. For youth inclined towards self-employment, it is a practical way to minimize the risks of owning and operating a business while at the same time “being your own boss.” At the same time, working with agents will give companies exposure to the market. Project ideas can include:

- ▶ Businesses setting up an agent network, paying them through commission on sales, and providing them training in sales development and marketing, invoicing, etc. to help them become competitive in the market.

- ▶ Integrated partnerships between industry and TVETs, focusing on priority areas for job growth and the qualification of technical work, including gender-inclusive curricula, and challenging stereotypes of female work
- ▶ Enhancing vocational training in targeted areas (particularly for women) including in areas outside of Amman, Irbid & Zarqa, spanning the North & South governorates, and increasing certification & accreditation of these TVETs. These initiatives must be in partnership with the private sector, in order to establish a clear pathway for matching these graduates to jobs.
- ▶ Upgrading transport to improve accessibility between governorates and growth areas to enable youth to take up particular jobs.

5.3 Improving jobs

Solutions in this category may focus on blue-collar jobs in the industrial or agricultural sector, aimed at improving the decency or quality of jobs that youth are currently employed in. This category will also include interventions designed to sustain existing jobs that are at risk of being lost due to COVID-19 control measures or other market factors.

Project ideas could include:

- ▶ Digitizing payments to grant employees access to a range of new financial services (and make businesses more resilient).
- ▶ Formalizing businesses that are currently informal
- ▶ Pivoting to an online service delivery model, leading to improved job security and income preservation
- ▶ Ideas for enabling women to work flexibly, for example in working hours or location, while maintaining job stability and ensuring the flexibility of the job doesn't come with trade-offs in decent work aspects (see below for examples).
- ▶ Ideas that advance the decent work agenda for blue collar workers, including refugees, focusing on several of the following aspects:
 - ▶ **Living income / wage**, in particular focusing on redressing the gender wage gap by supporting women into jobs in higher paid sectors and occupations or into senior positions within firms, and improving their career prospects in general. This category also includes introducing policies for ensuring workers are compensated for overtime and transportation.
 - ▶ **Security in the workplace**, including physical safety provisions that take into account the particular needs of women (e.g., safe transport to and from work, appropriate bathroom facilities, etc.) and protection against psychosocial hazards such as sexual harassment or discrimination (e.g., social support systems for workers, etc.).
 - ▶ **Social protection for families**, which does not reinforce women's traditional roles and responsibilities, but contributes to the transformation of gender relations in economic and social spheres (e.g., maternity leave, childcare provision or subsidies for working mothers or single fathers to access childcare, strengthening young women's agency and participation in social protection design and delivery, etc.).
 - ▶ **Prospects for personal development and social integration**, for example by conducting risk assessments of how a job or a promotion within a job may affect how a worker is perceived and treated in the family/community, and deploying strategies to mitigate against any harm (e.g., community outreach activities to protect women employees against domestic recriminations for working).
 - ▶ **Equality of opportunity and treatment**, for example, applying a gender and inclusion lens to HR practices, especially at hiring and promotion stages (avoiding highly masculinised language in job descriptions, avoiding unconscious bias in training, establishing clear evaluation criteria, etc.)

5.4 Promising Sectors

5.4.1 SERVICES SECTOR

Jordan's economy is dominated by a strong services sector in terms of both, contribution to GDP and employment. One third of the services produced in Jordan compete in the global market through export. These sectors are particularly important for women employment.

- ▶ **ICT:** The government is moving away from seeing ICT as an isolated sector and towards digitizing the entire

Jordanian economy with emphasis on niche markets and global value chains. Highest revenue in the ICT sector comes from software, internet, mobile apps & games development.

- ▶ **TOURISM:** High potential lies in providing jobs to youth once borders reopen. Women make up 30% of hospitality jobs, and there is potential to improve their participation. Tourism jobs can also employ youth in the South, in important cities such as Aqaba and Petra.

- ▶ **HEALTH SERVICES:** Jordan is emerging as a desirable location for investment in health and wellness in the MENA region. This includes medical and spa tourism, pharmaceutical industry, bio-medical research and production, medical equipment sales, and wellness products from the Dead Sea.
- ▶ **EDUCATION:** This sector is a large employer of women. While the pandemic has brought a significant disruption to this sector, there has been a boon in technology companies which require highly-skilled youth to implement ed-tech solutions
- ▶ **FINANCIAL SERVICES:** The financial services sector is one of the most robust and mature in Jordan, remaining resilient in the face of significant external volatility and retaining its role as a driver of economic growth

Capitalizing on new agricultural technologies such as hydroponic systems as well as digitizing the input and output of agricultural decision-making would strongly enhance the efficiency of this sector in Jordan, and impact exports and their quality as well. Agri-tech will captivate the interest of the youth due to innovation and the use of technology. This sector can absorb thousands of jobs for unskilled and semi-skilled labor, particularly women, in the Jordan valley.

5.4.2 INDUSTRIAL SECTOR

In 2017, the industrial sector—led by mining and quarrying— contributed 24.7% of GDP. The sector is also an important employer; in the first half of 2016, it was estimated that this sector employed 221,518 workers.

- ▶ **MANUFACTURING:** is considered one of the most important sectors in Jordan. Key manufacturing exports include garments and textiles, pharmaceutical products, machinery and equipment, chemicals, minerals and plastic products.
- ▶ **CONSTRUCTION:** Jordan needs to substantially increase its infrastructure to accommodate the surge in population. School infrastructure, hospital facilities and housing are all required.
- ▶ **TRANSPORTATION:** Jordan prioritizes investments for new transport and logistics infrastructure in the port of Aqaba. Upgrading public transport to ensure a reliable and affordable network will ensure positive spill-over effects on economic activity as well as improve accessibility between governorates and growth areas.

5.4.3 AGRICULTURE

Food security challenges during the pandemic have emphasized the importance of this sector, and the government has declared it the main sector of 2020. The agriculture sector has been growing and has doubled its share of GDP from 2 to 5% in the past 5 years, mainly driven by domestic demand.

6. Eligibility Criteria

Priority areas

In the previous section we have highlighted some promising sectors that show potential for job growth. However, in view of Jordan's relatively small population and predominantly micro business sector, we have decided not to limit CFYE projects to particular sectors.

Employment type

1. Both informal and formal sector jobs are eligible.
2. Jobs for youth can be at any level from low-skilled to high-skilled.
3. New jobs will be limited to employment or self-employment using agency style business models (no fully independent self-employment).
4. Decent jobs are a firm requirement.

Target group

- ▶ Jordanian youth (18-35 years)
- ▶ At least 50% of jobs should be for women
- ▶ Jobs matched, created, or improved for resident Jordanians (including refugees)

Business development stage

Applications should not be at ideation stage, but piloted concepts ready for scaling up.

Lead applicant

Both companies and NGOs are eligible as lead applicants, but there should be a company in the consortium (with confirmed labor demand) if an NGO is the lead applicant.

Minimum number of jobs

Minimum number of jobs created, matched or improved (or a combination of these) is 200, although we expect to receive proposals with higher numbers.

Grant amount and co-funding

The minimum value of the CFYE contribution has been set at 100,000 Euros. The CFYE grant requested needs to be matched with at least the same amount of co-funding from the applicant.

Annex 1. Promising Sectors

Sectors	Potential of job creation for youth after covid-19	Opportunities for women	Interest of women to work in the sector	Required skill level
Agriculture (food security)	<ul style="list-style-type: none"> ▶ High priority for government ▶ Possibility of exporting regionally and to countries that Jordan has trade agreements with. ▶ Forward linkages with the manufacturing sector 	<p>High</p> <ul style="list-style-type: none"> ▶ Will enable the women of the Jordan valley to work. ▶ Manufacturing companies will need to employ more labor 	Medium - High	<ul style="list-style-type: none"> ▶ Unskilled to Semi skilled ▶ Experts required for export development
Agriculture (Agritech)	<ul style="list-style-type: none"> ▶ Increased focus on Agritech. ▶ Can impact exports and their quality. 	<p>Medium- High</p> <ul style="list-style-type: none"> ▶ Technology is attractive to women. ▶ Because it is not traditional agriculture and there is innovation, youth will be interested in working in this sector. 	Medium - High	<ul style="list-style-type: none"> ▶ Skilled ▶ Work with the technologies of this sector. ▶ Experts required for export development
ICT & IT enabled businesses	<ul style="list-style-type: none"> ▶ Digitization is a government priority ▶ Accelerated growth due to Covid19 ▶ Many businesses have people working from home 	<p>High</p> <ul style="list-style-type: none"> ▶ Enables remote working, important for women. ▶ Attractive to youth because it is non-traditional 	High	<ul style="list-style-type: none"> ▶ Skilled ▶ IT skills
Hospitality/ tourism	<ul style="list-style-type: none"> ▶ Major contributor to the economy 	<p>High</p> <ul style="list-style-type: none"> ▶ 30% of the current employment in the hospitality sector are women². 	Medium - High	<p>Semi-Skilled and trained</p> <ul style="list-style-type: none"> ▶ Hospitality training ▶ Language skills.

Annex 2. List of Key Informants

#	Name Interviewee	Position	Name of organization	Type of organization
1	Abdallah Faza	Founder	Arabot	Private/ICT
2	Abeer Khuffash	CEO	Jordan Education for Employment	Private /Nonprofit
3	Aboud Hariri	Finance Director	Abwaab Technologies Inc	Private/Education
4	Adnan Ziadat	Director and Founder	CMC	Private / Consulting
5	Alaa Abu Khazneh	Board Member Jordan Chamber of Industry & Representative of the Plastics Sector in Jordan	Amman Chamber of Industry	Professional Associations/ Nonprofit
6	Amro Saeed	Founder	IUG For Uniforms	Private/ Clothing
7	Anas Al Chalabi	MENA Region Entrepreneurship Manager	Jusoor	NGO (local)
8	Anas Elayyan	IT Director	OpenSooq.com	Private/ICT
9	Dima Bibi	CEO	Injaz	NGO (local)
10	Dina Khayyat	JGATE Vice Chairman - Board Member Ad-dulayl Industrial Park & Real Estate Co. - Board Member Zarqa Chamber of Industry	Jgate	Private / Manufacturing
11	Dr. Ashraf Bany Mohammed	Director	UJIEC - University of Jordan Innovation and Entrepreneurship Center	Public Sector
12	Dr. Sawsan Majali	Consultant	Durrat Almanal for Development and Training	Private /Nonprofit
13	Enad Kanaan	Business Development Manager	Injaz mySTARTUP	NGO/Incubator
14	Fadel Labadi	Head of Exports	Amman Chamber of Industry	Public Sector
15	Gregoire Depadirac	Principle Africa	Orange Ventures	Angel Investor / Venture Capital
16	H.E Dr. Fares Braizat	Previous Minister of Youth	Ministry of Youth	Public Sector

17	H.E Ziad Obeidat	Director General of Vocational Training Cooperation	Vocational Training Cooperation	Public Sector
18	Hamza Al Assad	Finance Manager	Edgo	Impact Investor / Funds
19	Hamzaeh Awwad	CEO	Arabtech jardaneh	Private / Infrastructure and construction
20	Hani Saleh	Founder	Drizzleup	Private /Start up and/or Social Enterprises
21	Hassan Atmeh	Founder	Repzo Inc.	Private/ICT
22	Hassan Chalak	Business Development Director	Eon Dental	Private / Human health and social work
23	Hiba Abu Talen	International Projects Co-ordinator	Jordan Chamber of Industry	Public Sector
24	Hussam Hammo	Founder	Tamatem	Private/ICT
25	Kamel Almani	Founder	WashyWash	Private/housing services
26	Karim Alkhas	CEO	Dar Abu Abdullah	NGO (local)
27	Khaled Al Saheb	SME Manager	EBRD	Financial institution
28	Khalid Kasih	Founder	Kasih Food Co.	Private /Manufacturing
29	Laith Al-Qassem	CEO	Innovative Startups & SME Funds	Private / Impact Investor / Funds
30	Luma Fawaz	CEO	Oasis 500	Private/ Incubator
31	Maen Tabari	Operations Director	Fine Holding	Private /Manufacturing
32	Manal Wazani	CEO	Durrat Almanal for Development and Training	Private /Nonprofit
33	Mohammad Albattikhi	Founder	Bilforon	Private/ICT
34	Mohammad Obaidat	Director	Queen Rania Center For Entrepreneurship	NGO (local)
35	Musa Al-Saket	Vice Chair and CEO	Alia Group	Private /Manufacturing
36	Nayef Statieh	President and CEO	BDC	Incubator
37	Nidal Bitar	CEO	Int@j - The Information & Communications Technology Association of Jordan	Private/ICT

38	Nour Al-Refai	Founder	Jordan Co. for Dead Sea Products	Private /Manufacturing
39	Omar Tabba	Founder	Eat Holding	Private/ Hopitality
40	Ra'd Radaideh	Founder	Kader	Private /Startup
41	Ramdas	CEO	Classic Fashion	Private/ Clothing
42	Rana Dababneh	PR & Communications Director	Orange	Private / ICT
43	Rania Sweiti	Freelance Consultant		Private/Consulting
44	Reem Aslan	Gender Technical Specialist - Regional Office of the Arab States	ILO	INGO
45	Reem Qsous	Managing Director	Endeavor	Private/ Incubator
46	Saleem Najjar	Founder	Sharki Shop	Private/ Arts and entertainment
47	Sami Masanat	Director	Arab Bank SME Investment Fund	Financial institution
48	Sharaf Obeidat	Jordan Exports Association Ex- Business Development Manager.	Jordan Exporters Association	Private/Nonprofit
49	Shehab Khraisat	Founder	Firefly	Private/ Hopitality
50	Sulieman Farajat	Chairman of the Board of Commissioners	Petra Development & Tourism Region Authority	Public Sector
51	Tamer AlMasri	Founder	Jobedu	Private /Manufacturing
52	Tamer Salah	Director of Beyond Capital	Beyond Capital	Enterprise Support Organisation
53	Yahia Akel	Founder	Aumet	Private Company
54	Yazan Hijazi	Director	Hussain Technical University - CORE	Non profit Foundation / Incubator
55	Zaid Masri	Founder	Salalem	Private/ICT
56	Zain Habjouqa	Director - Center for Professional Development & Community Engagement	Hussein Technical University	Private/ Nonprofit
57	Zuhair Jweihan	Vice Chairman	Jordan Exporters and Producers Association for Fruit and Vegetables (JEPA)	NGO/ Nonprofit

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