



Activity 3.3: Good practice guide for advancing the digitalization of key economic sectors

FINAL REPORT



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Introduction

The year 2020 witnessed a global change in the perceptions towards work and life practices for the majority of people in this world. The COVID-19 crisis caused companies to change the way they work, created a new way of social interaction of people, and switched from an offline model to a 100 percent remote-working one. The pandemic has made this question more urgent. Workers across industries must figure out how they can adapt to rapidly changing conditions, and companies have to learn how to match those workers to new roles and activities.

As the pandemic has pushed many people into working remotely and using many different technologies to work and relax, the utility of technology has come into stark focus, and created a unique foundation on which to build new jobs and a new way of working.

Along with this greater importance of digital skills, human skills such as self-management and personal development became of paramount importance. As employers accelerate digitization and automate repetitive tasks, automation and digitization may displace around 85 million jobs by 2025, around 97 million new roles may emerge that are better adapted to the new division of labour between humans, machines, and algorithms.

Human skills, not technology alone, are of emphasis of the post-COVID era, self-management and critical thinking skills, communication skills and analytical thinking are some examples of skills that will gain more importance in the era to come.

In terms of digital skills, most jobs of the next era will require some form of digital skill. There will be higher demand for employees who are digitally skilled to give employers a competitive edge in a digitally transforming world. Digitization, will allow employees to collaborate, communicate or create using new tools that allow them to do their jobs more efficiently. Digitization is also transforming the way we trade goods and services; consumers turn towards digital channels to make their purchases. Businesses need to engage, persuade and drive demand through online channels.

This report consists of a good practice guide informing businesses in the agri-food, textiles, tourism and financial sectors how to apply business models that utilize digital innovations thereby advancing their profitability and, ultimately, hiring. Identified innovative business models and guidelines for their application. Data collected in this report is related to the territory of Jordan to identify good practices and develop the good practice guide for the application of digitalized business models that is applicable in Jordan.



Research Methodology

The research was conducted based on quantitative and qualitative research methods. The research targeted women and employers in four sectors; agri-food, textiles, tourism and financial sectors. A questionnaire was designed for the target audience. A sample of 399 employers and 196 women were surveyed. 16 Key Informant Interviews (KII) were conducted for employers and six Focused Group Discussions (FGDs) have been purposively selected and conducted, three FGDs for women aged between 19-35 years old and three FGDs for women aged from 35 years old and above. The FGDs for women, conducted as part of the project, aim at obtaining information on important aspects of women integration in the labour market. These include assessing women needs for training on digital and soft skills, identifying good policies and practices integrating digitally skilled women in the labour market and HR practices friendly to women.

The questionnaires were filled over the phone by a team of 12 researchers who called the participants and interviewed them. This methodology was followed to overcome internet accessibility problems and ensure data validity. KIIs were held over the phone while FGDs were held in person.

Data was analysed using Microsoft Excel followed by desk research to select the most suitable business models that utilize digital innovations the agri-food, textiles, tourism and financial sectors how to apply them.

Results

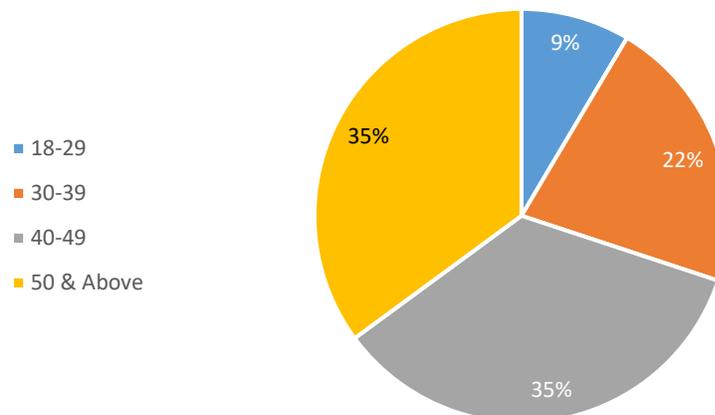
Quantitative Analysis

Employers Data Analysis

1. Demographics

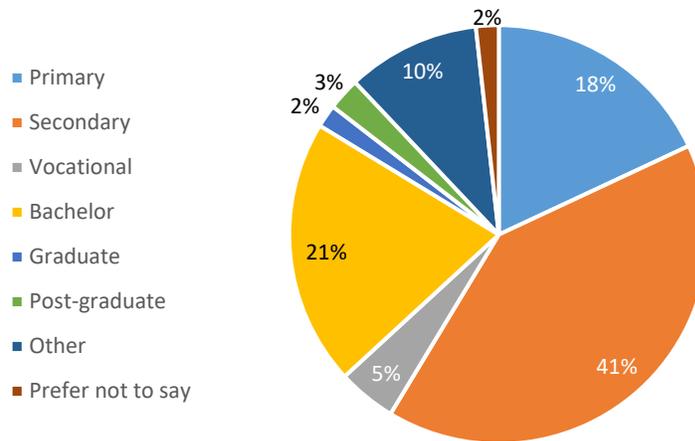
The survey has a total of 399 participants in management positions from Jordan, the majority are women (274 participants) and men (125 participants). The participants' ages were divided into four groups, as indicated in the figure:

Figure 1: Age Groups - Companies



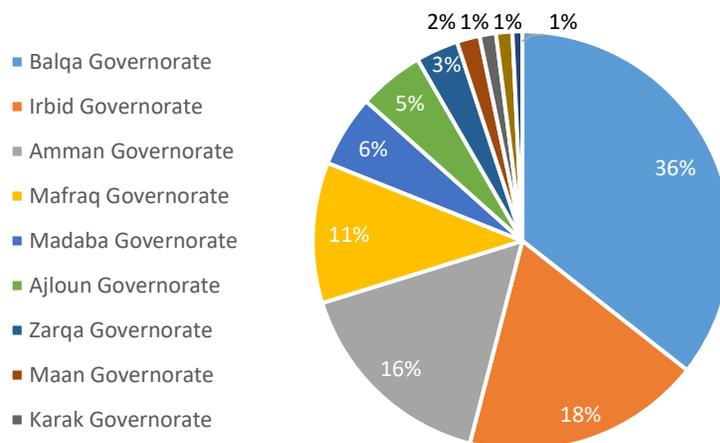
The participants were divided into eight levels based on their educational attainment. The largest group was those with a secondary educational level, standing for 41% of all participants, followed by those with a bachelor's degree, standing for 21% of all participants, as indicated in the figure:

Figure 2: Educational Level - Companies



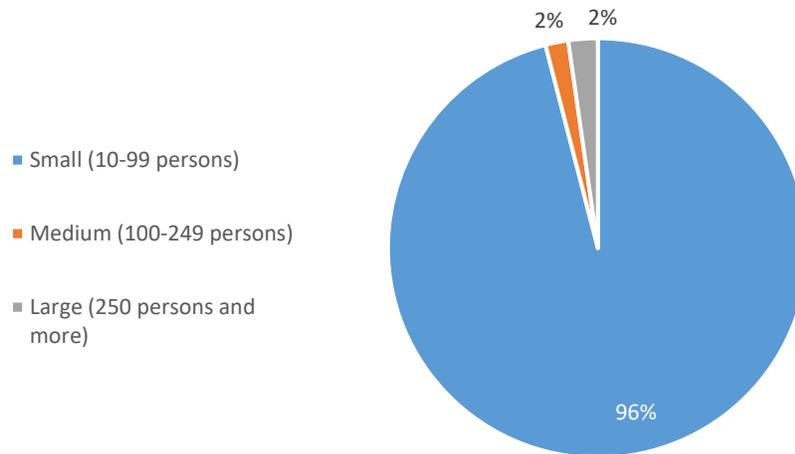
The survey participants were spread among 12 governorates in Jordan as shown in the figure below:

Figure 3: Governorates - Companies



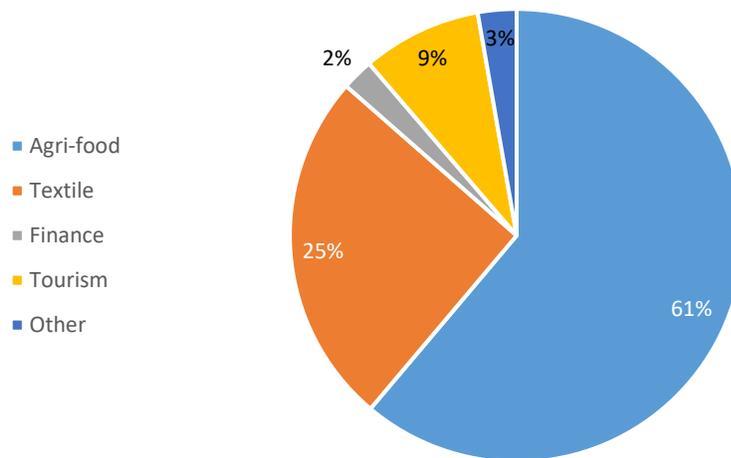
The following figure shows the size of the companies for the participants:

Figure 4: Companies Size - Companies



Participants in this survey are classified into the following economic sectors categories:

Figure 5: Activity Sectors - Companies



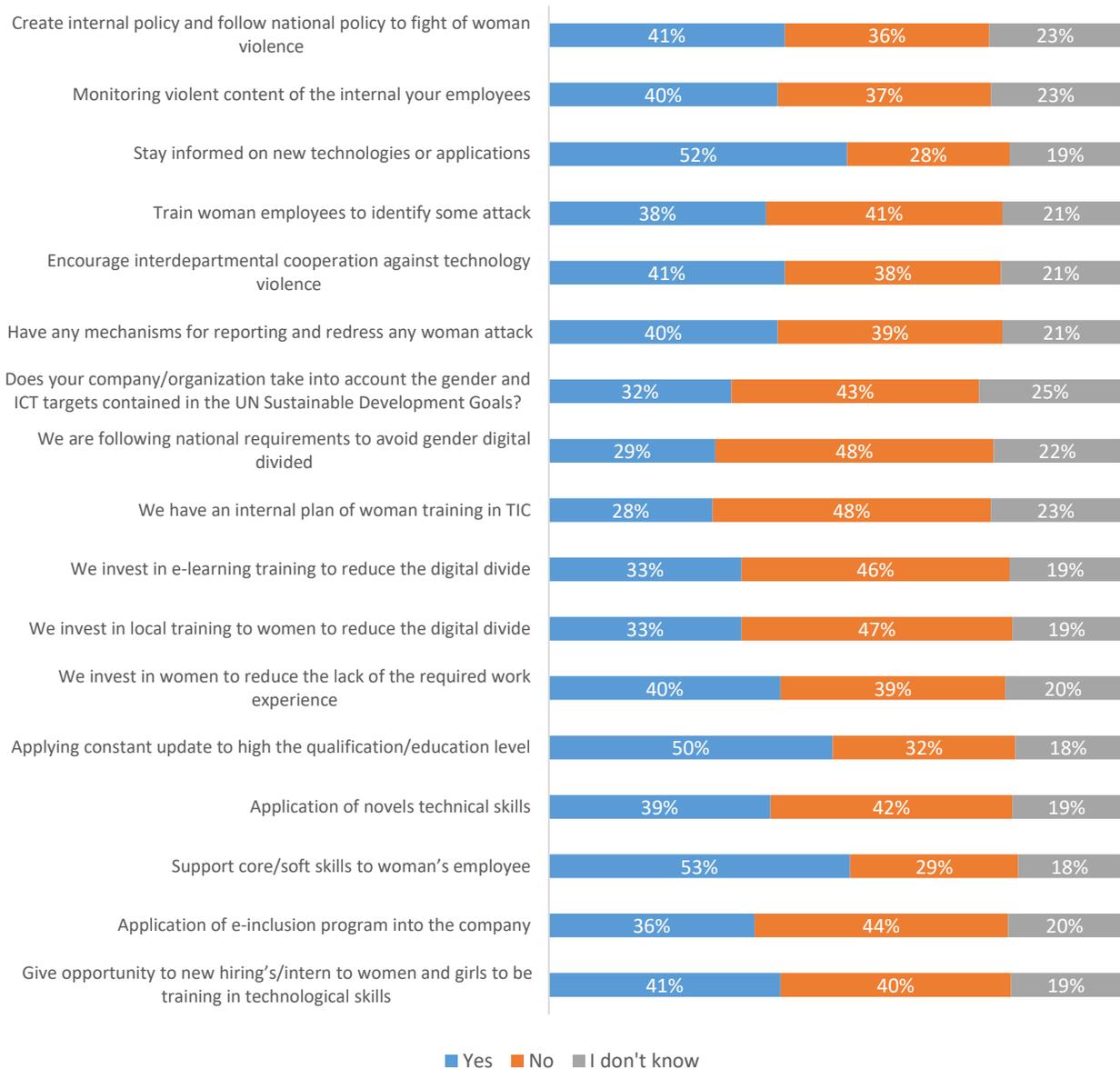


2. Soft & Digital skills Analysis

In the part of women's integration practices, 41% of the participating managers have created internal policies and followed national policy to fight Gender Based Violence (GBV), while 36% have not, and 51% are staying informed on new technologies or applications to fight GBV.

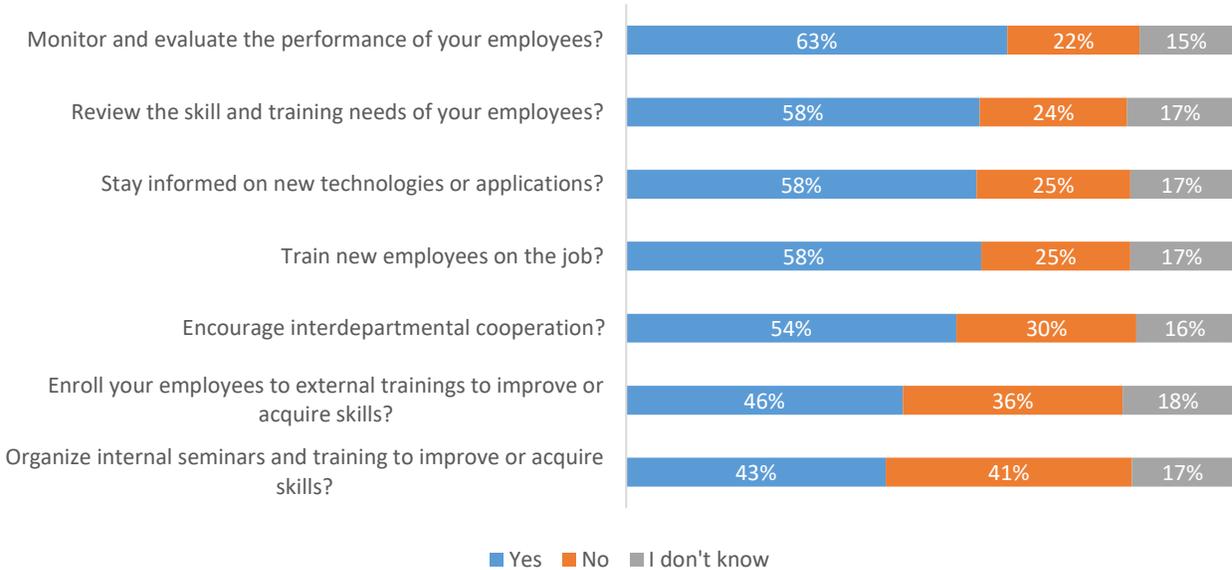
Only around 5% of companies/organizations provide computer training courses to their staff in order to guarantee that their interventions to bridge the gender digital divide are based on international human rights, including gender equality. Furthermore, just 28% of the participating managers had an internal strategy for female ICT training and 53% of the managers who took part supported women in their core/soft skills. The following were the responses of those who took part in this phase of the survey:

Figure 6: Women's Integration Practices Questions



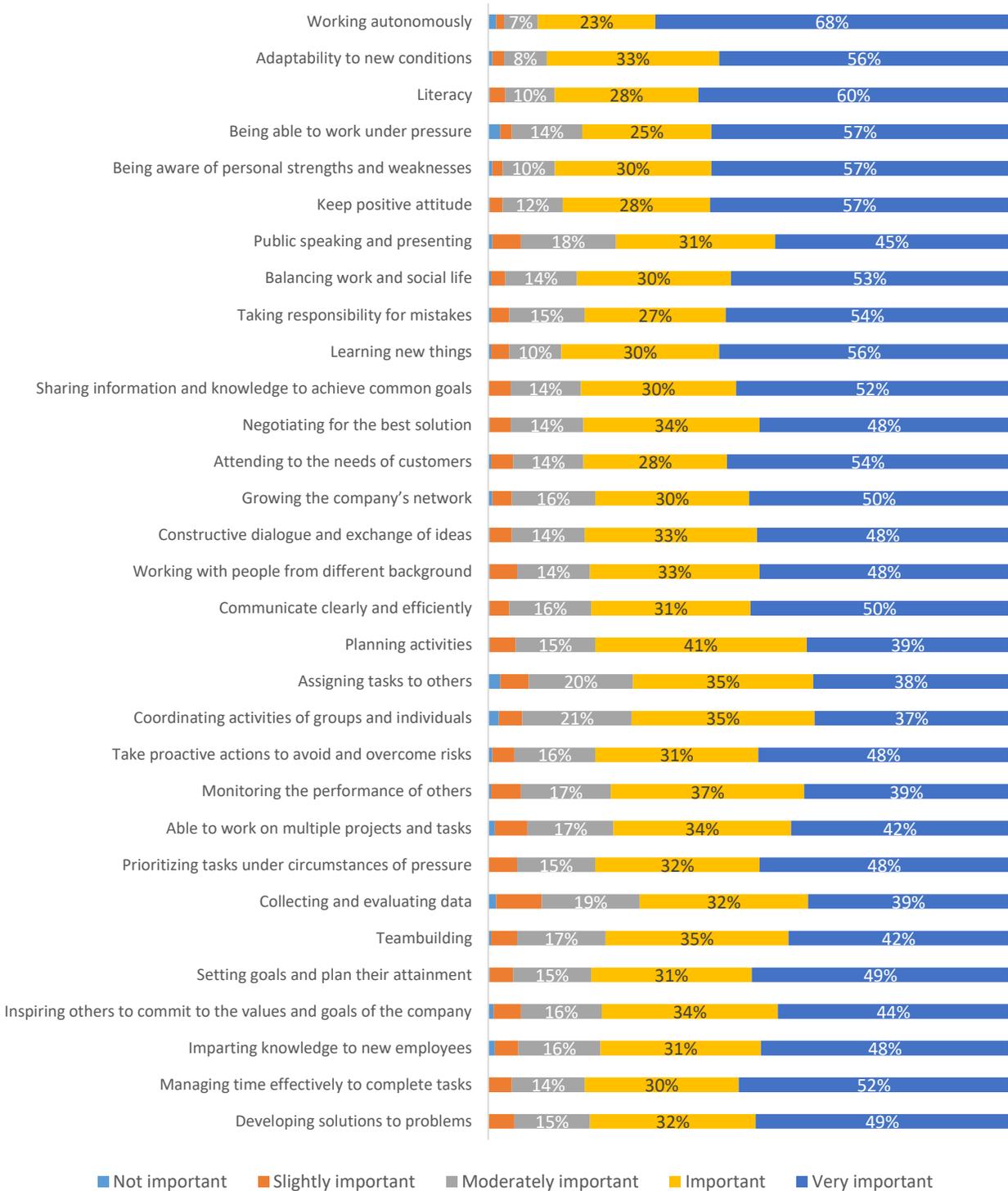
The figure shows that managers are interested in the development of their employees and are investing in training their employees, with 63% of the participating managers evaluating their employees' performance and 43% organizing internal seminars and training to improve or acquire employees' skills. This section of the survey included numerous questions, the answers to which are depicted in the figure below:

Figure 7: Investing in Training Employees Questions



The section of the soft skills in the report reflects the importance of 31 soft skills from the perspective of managers, with working autonomously being the most important skill, with 68% of the participating managers viewing it as a very important skill, and literacy being viewed as a very important skill by 60% of the participating managers. The figure below depicts the relative value of each soft skill.

Figure 8: Soft Skills

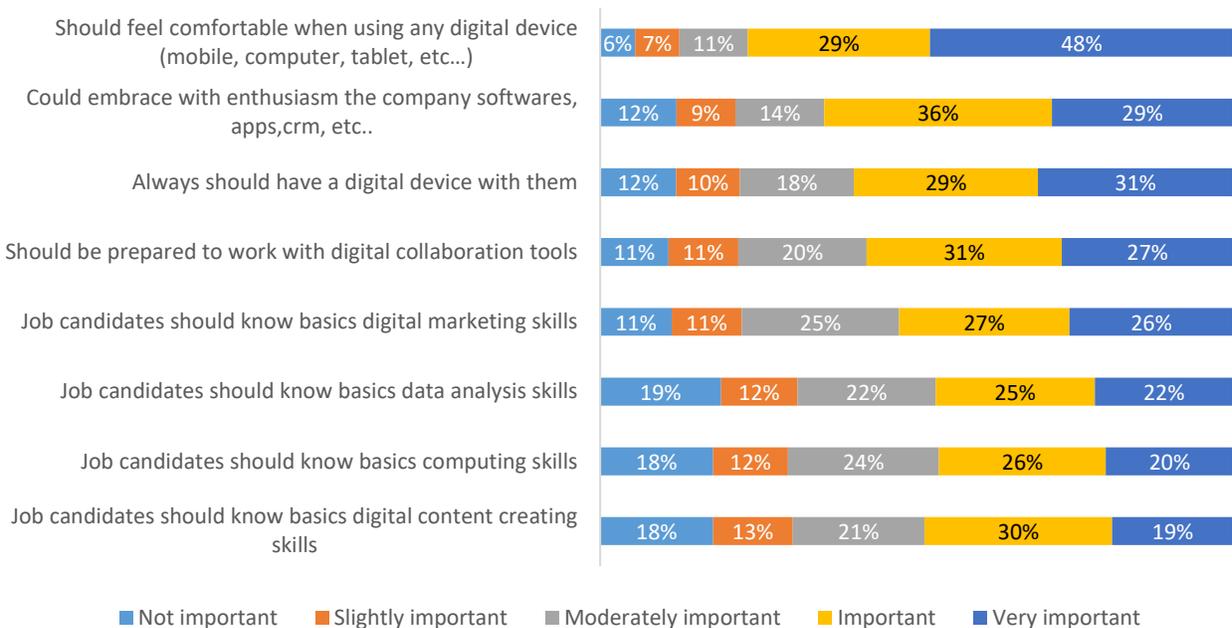




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In the part of the technological use and development skills, 26% of the managers who participated believe that the job candidate should have basic digital marketing skills and 26% believe that the job candidate should have basic computing skills, but 48% believe that the feeling of conformance for employees when using a digital device is very important. On the other hand, one of the other abilities that the participating managers see as significant is photography. This section of the survey included numerous questions, the answers to which are depicted in the figure below:

Figure 9: Technological Use and Development Skills



A large proportion of the participating managers did not rely on technology in their job or rely with a less than 5% ratio, such as 66% of the participating managers contributing less than 5% of the yearly budget for technological infrastructure and 58% of the participating managers' workers utilize technology to engage with consumers, with fewer than 5% using technology to engage with consumers, as demonstrated in the following figure:

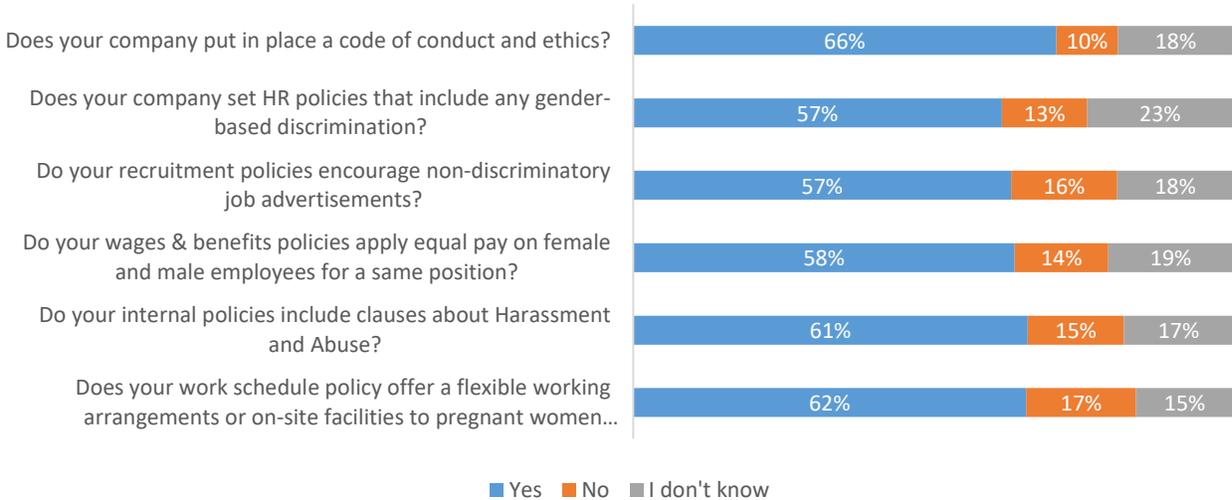
Figure 10: Technology Importance Questions



3. Code of conduct analysis

Where the managers do not rely on technology in their job but are concerned with ethics and internal rules, where 66% of the participating managers' organizations have a code of conduct and ethics, and where 58% of the participating managers have equal pay rules for men and women. According to the survey responses, the percentage of female employees is roughly 60% of the total employees, implying that women are taking a major proportion of the employment and have a good position in the working area.

Figure 11: Code of Conduct Questions

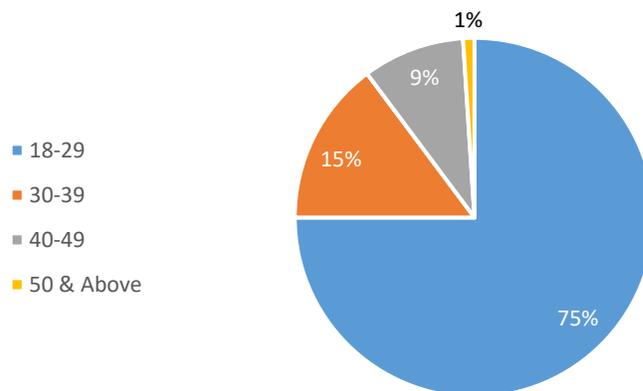


Women Data Analysis

1. Demographics Analysis

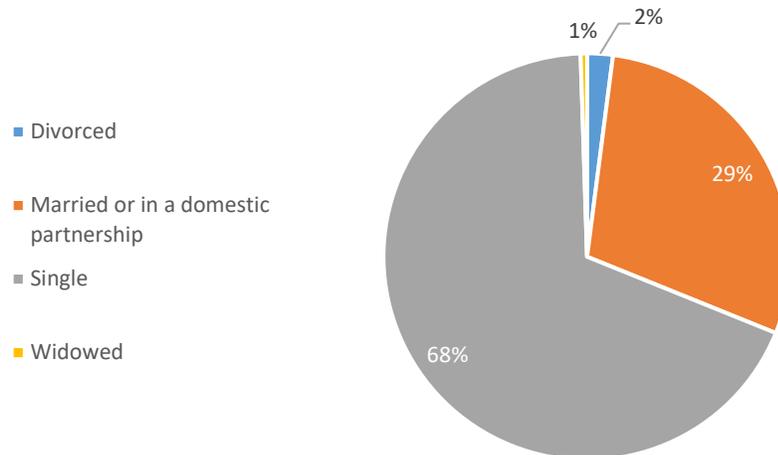
The survey has a total number of 196 participants, all of them are women from various governorates in Jordan. The participants' ages were divided into four groups, as indicated in the chart:

Figure 12: Age Groups - Women



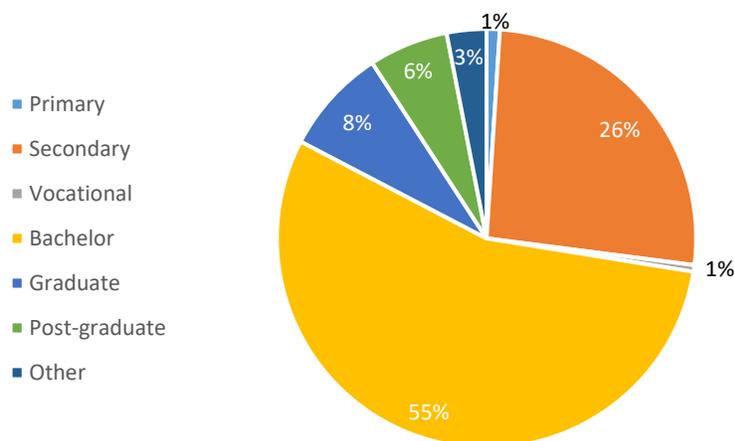
The marital status of the participants was divided into four categories, with the bulk of them falling into two categories: 68% of single women and 29% married or in a domestic partnership. The percentages for each category are shown in the chart below:

Figure 13: Marital Status - Women



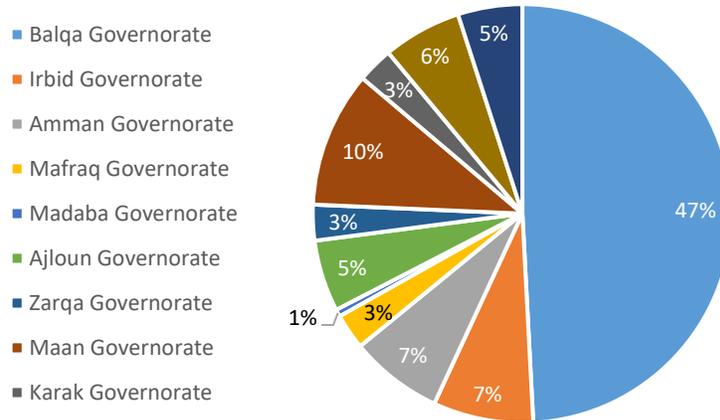
Based on their educational attainment, the participants were classified into seven levels. Those with a Bachelor's Degree made up the biggest group, standing for 55% of all participants, followed by those with a secondary level, standing for 26% of all participants, as shown in the chart:

Figure 14: Educational Level - Women



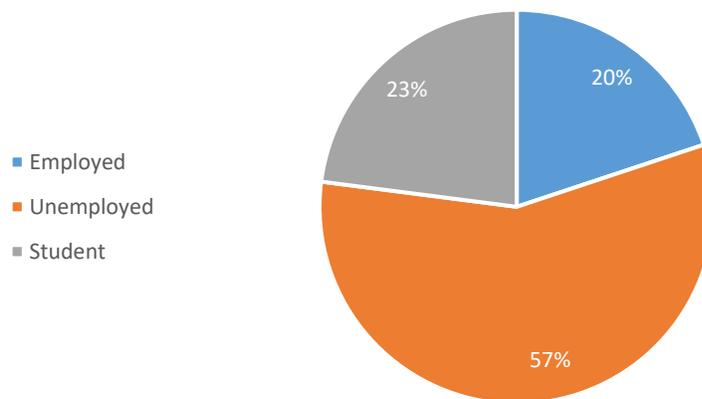
The survey participants were spread among 11 governorates in Jordan as shown in the chart below:

Figure 15: Governorates - Women



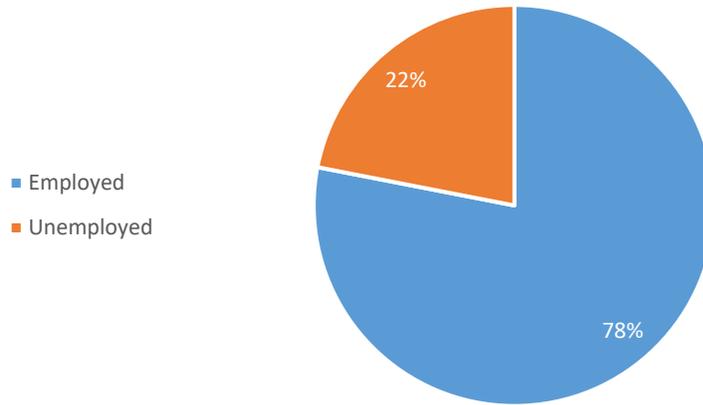
The following chart depicts the participants' professional categories:

Figure 16: Professional Categories - Women



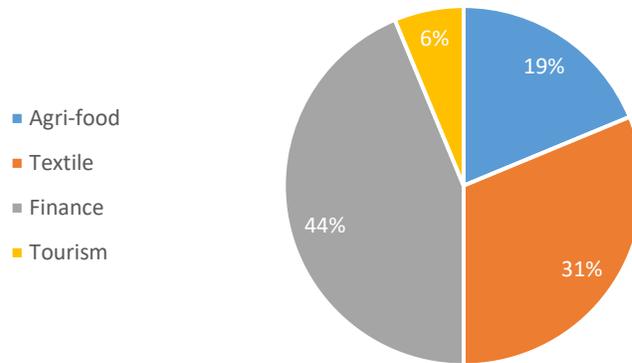
The following chart depicts the job status of the participants, showing that 78% of them are employed:

Figure 17: Employment - Women



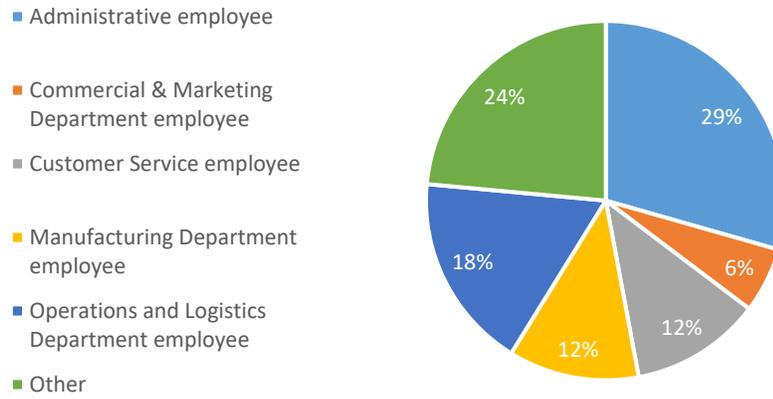
Participants in this survey are classified into the following economic sectors categories:

Figure 18: Activity Sectors - Women



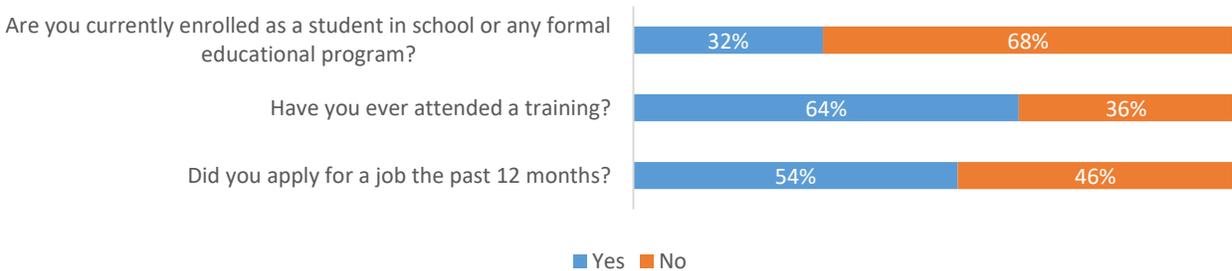
Employed participants in this survey are divided into six categories based on their roles within their companies:

Figure 19: Participants Positions - Women



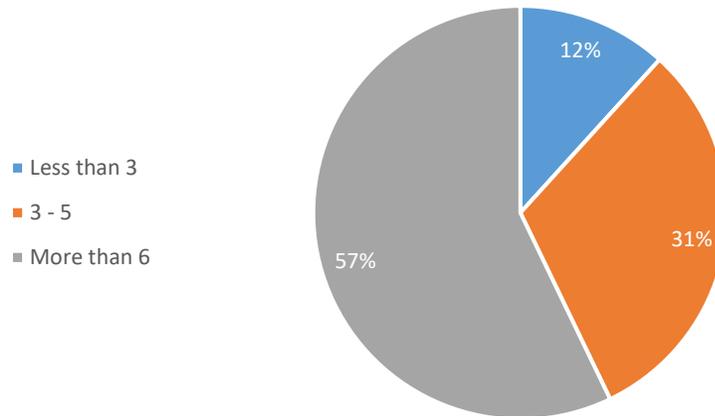
In this survey, 64% of the 196 participants had attended a training session, indicating that they are aiming to improve their skills and abilities. However, more than the half had attempted to change employment in the previous 12 months.

Figure 20: Participants Development Questions - Women



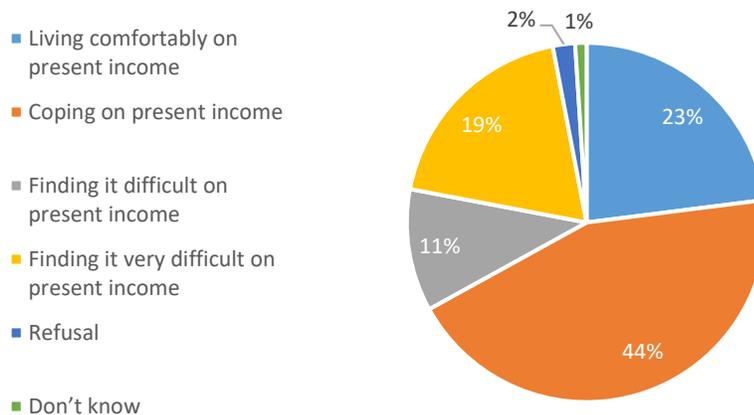
Only 15% of the women polled indicated they received the job they applied for, while the other 85% indicated they didn't. The following are the household sizes of the women who participated in the survey, with 57% of participants living in a house with more than six family members:

Figure 21: Household Size - Women



In the average household income part of the survey, 43% of respondents are living on their present income, while the remaining 57% are divided into the seven groups shown in the chart:

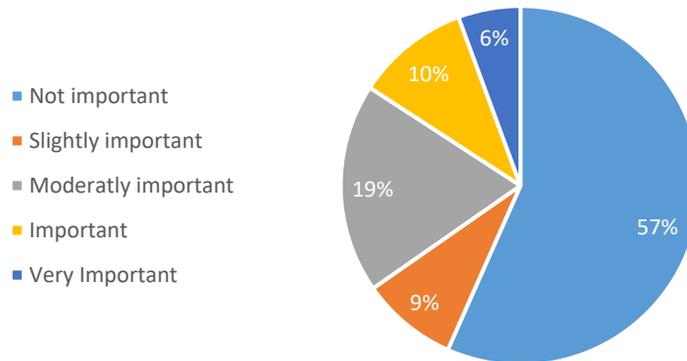
Figure 22: Average Household Income



Only 11% of the participants' parents could not read or write, demonstrating that illiteracy is uncommon among the participants' parents.

Work with males was viewed differently by the women who took part in this survey, with 6% considering it as a very important problem, 10% viewing it as an important problem, and 57% considering it as a not-so-major problem, with the opinions grouped into six groups as follows:

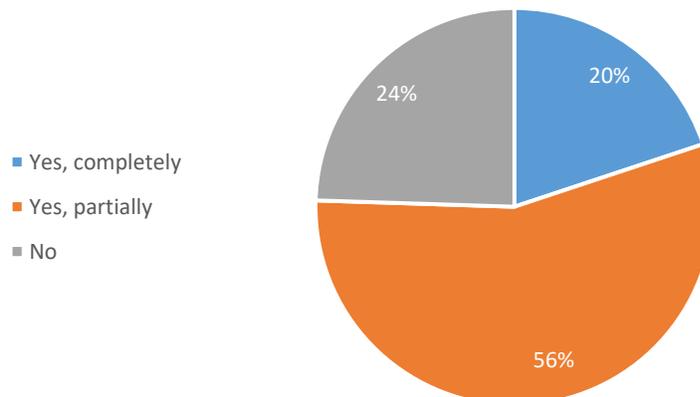
Figure 23: Work with Males Problem - Women



One of the 196 women who participated in the survey was disabled. Furthermore, four of them are refugees, standing for 2% of the participants.

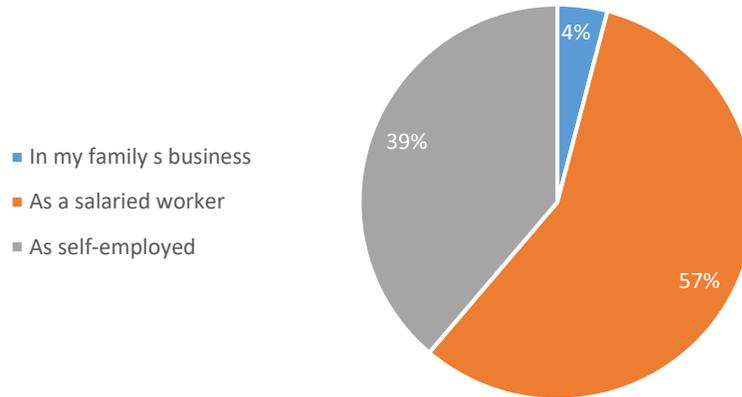
The chart depicts the distribution of responses for the language barrier for survey participants, with more than half having a partial obstacle in the language (56%).

Figure 24: Language Barrier - Women



Working from home is acceptable to 51% of the women questioned, but 42% do not wish to work from home. Only 7% of the women polled choose to work from home. As indicated in the chart, the participants were divided into three groups based on the sort of business they want:

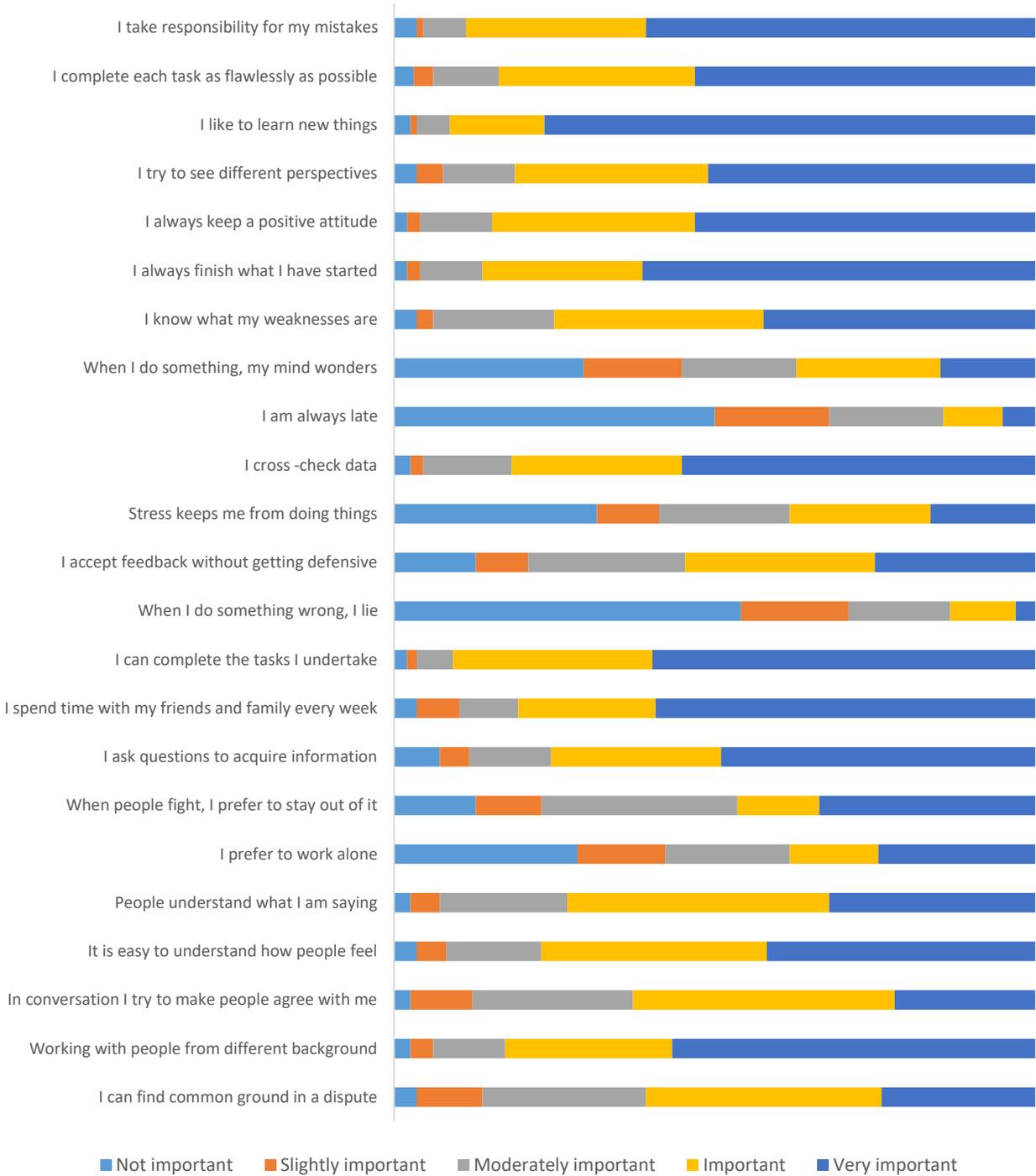
Figure 25: Work Location



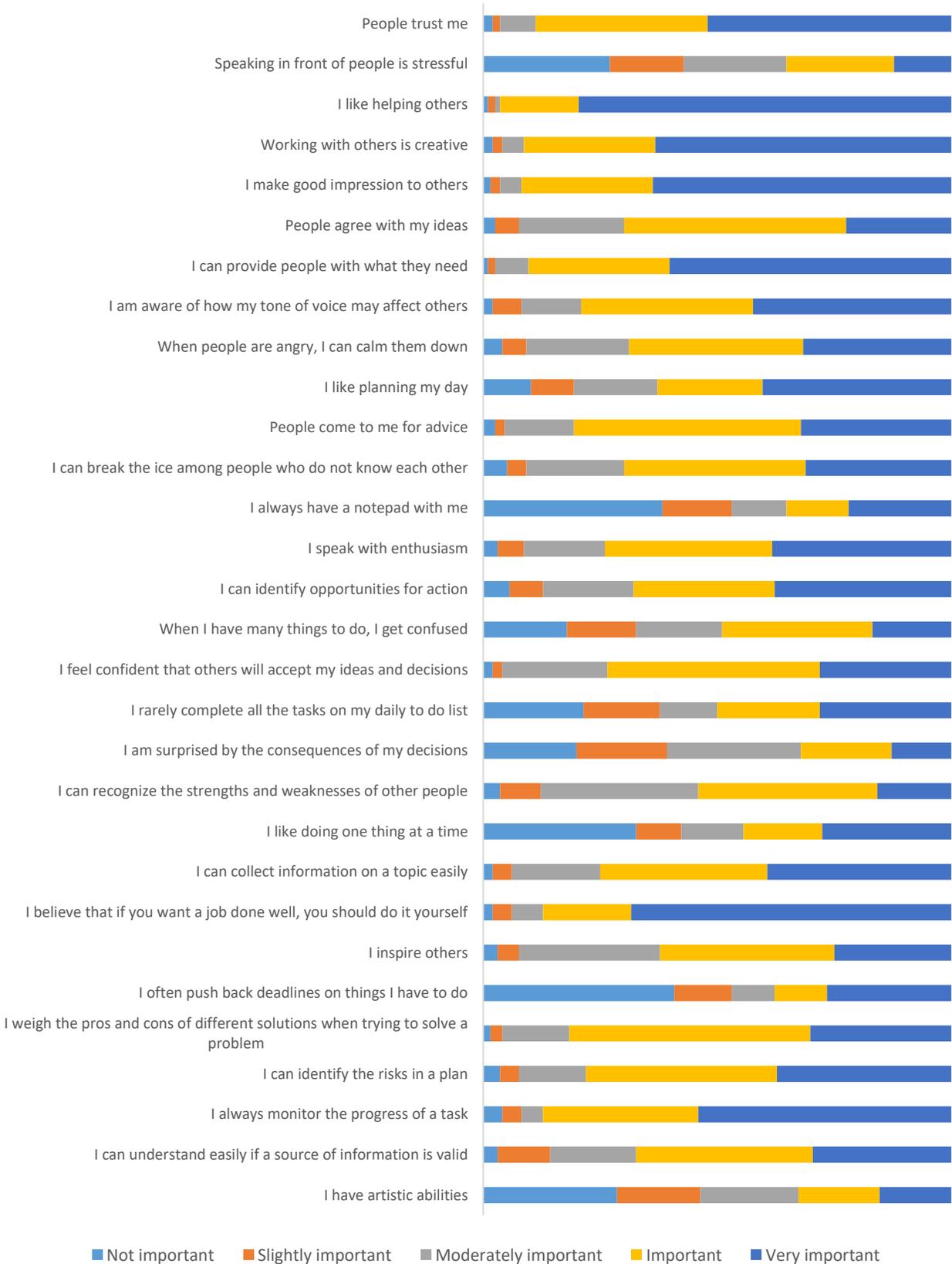
2. Soft & Digital skills Analysis

As shown in the chart, participants in this section of the survey described the importance of 53 personal skills from their perspective, with 80% believing that helping others is a very important skill, 77% believing that learning new things is a very important skill, and 54% believing that lying when doing something wrong is not important.

Figure 26: Personal Skills



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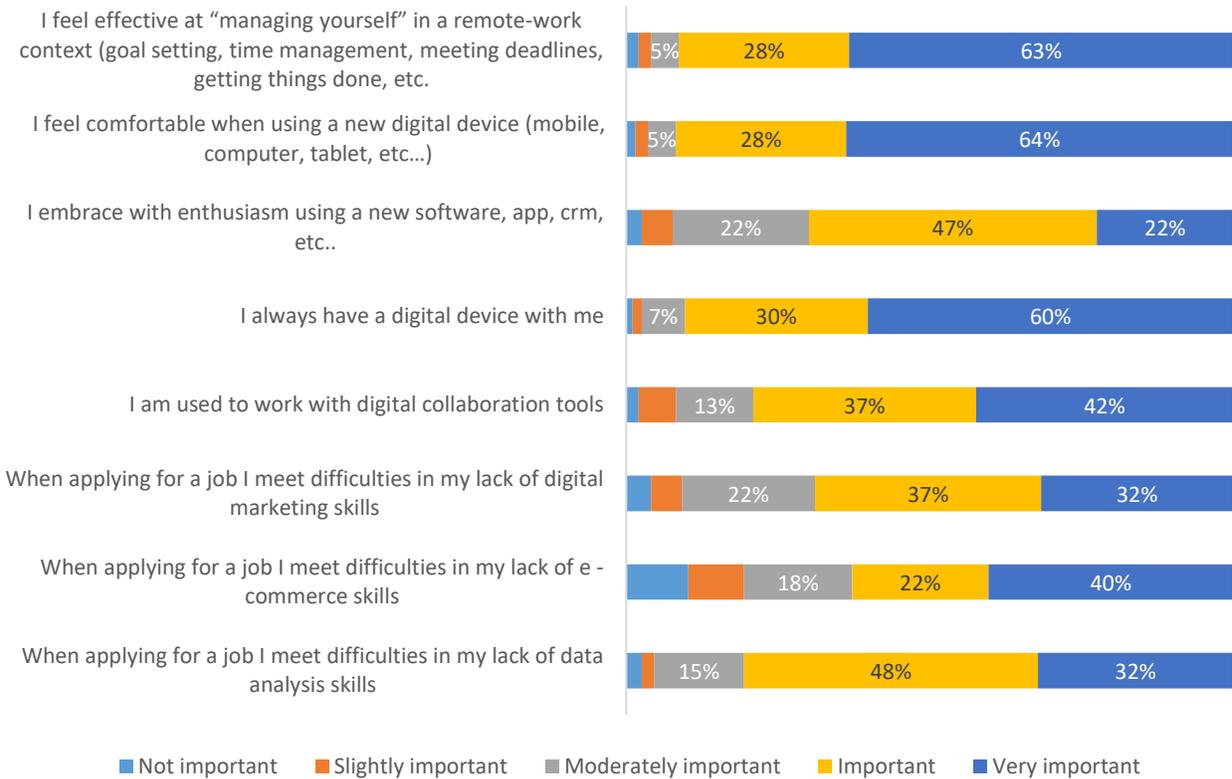




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With the expansion of the corporate sector, data analysis skills, e-commerce skills, and digital marketing skills have become critical work skills, with 32% of participants considering digital marketing skills as very important and 48% as important. The chart depicts the value of technical usage and development abilities for the participants.

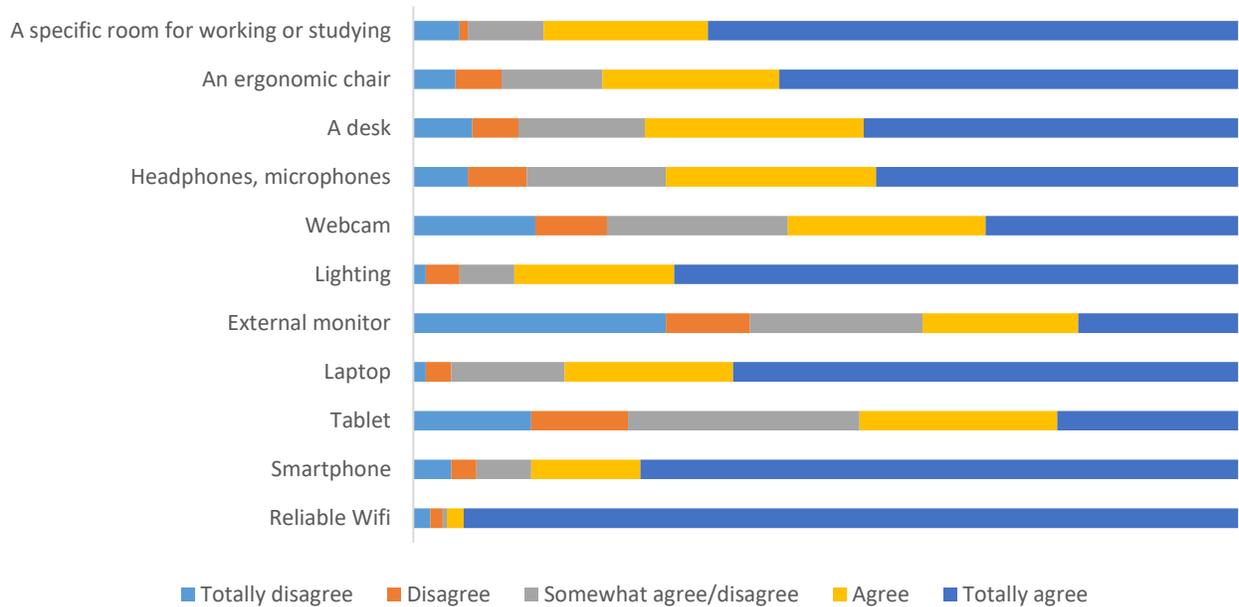
Figure 27: Technological Use and Development Skills



3. Remote work/training requirements analysis

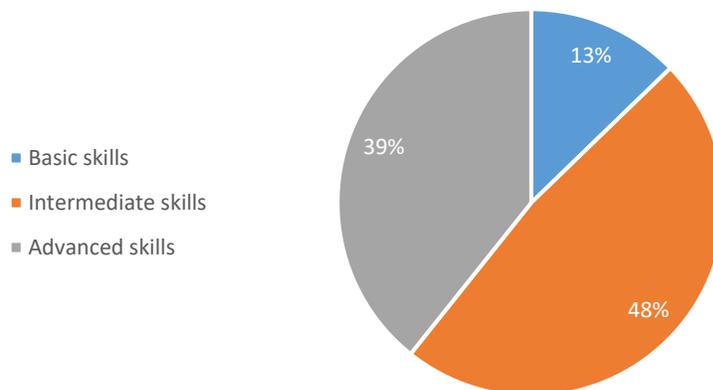
When it comes to the location where the majority of the training and work is done at home, 94% of participants believe that consistent Wi-Fi is essential. The chart below depicts the participants' level of agreement with the training and work-from-home requirements:

Figure 28: Training and Work from Home Requirements



The chart below shows that the participants had a solid digital skill level, with 39% having advanced digital skill level and 48% having intermediate digital skill level.

Figure 29: Digital Skills Level



Qualitative Analysis Results

Focused Group Discussions

In order to obtain information from local and targeted community women members in Balqa governorate in Jordan, Six FGDs have been purposively selected and conducted, three FGDs for women aged between 19-35 years old and three FGDs for women aged from 35 years old and above.

Focus Group Methodology

a) Women Entering the Labor Market

- Getting into the labor market: experiences by both employed and unemployed women
- Employment services
- Policies promoting women integration and benefiting women

b) Digital and Soft Skills in Demand

- Skills required when applying for jobs and skills demanded as part of the job
- Training to acquire skills

c) Code of Conduct

- Challenges related to the cultural context
- Women in the workplace

Questions

a) Women Entering the Labor Market

1. What are the challenges you or any woman might face when entering the labor market?

2. Employment services

- What actions/steps have you taken/ will you take to enter the labor market?
- Are you aware of any state-led formal practices (or institutions) that specifically aim at integrating women into the labor market? Ask for examples.
- Are there any formal employment services provided to you by the State (or its institutions) to facilitate your entry into the labor market?



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- Who has helped you? How have you known about it? Are there any official or private institutions/companies that have provided you with any services on this subject?
- Based on your knowledge, are there any institutions or organizations active in recruitment?
- Have you tried to obtain assistance or guidance from these institutions or organizations? Tell us about your experience.
- How have you known about these services?

3. Policies that promote the integration of women

- Do you think that women have the same access to the job market as men? Why?
 - If yes, do you think that equality is necessary or needed? Why?
 - If no, do you think that the existence of relevant policies is needed?

b) Digital and Soft Skills in Demand

1. Skills required pertaining to a job offer

- What kind of skills do you think are requested to guarantee a successful job acquisition?
- Do you think you have the required soft and digital skills needed in the job market?
- What skills do you think are the most important for a job?
- What do you think digital skills are?
- Do you think you have the needed digital skills?
- Do you know what soft skills are?

2. Training to acquire skills

- How have you acquired these skills? Has it been through training or job practice?
- Why have you decided to undergo skills training?
- Do you know any digital skill training programs are available?
- Do you know any soft skill training programs are available?

c) Code of Conduct

1. Cultural challenges (ignore them if they are not available in your country)
 - In your opinion, what measures can the labor market provide for your job satisfaction?
 - What is your parent reaction towards your willingness to work?
 - Are many of your friends currently working?
 - Is working with a different gender acceptable?
2. Women at the duty station
 - Do you think that employed women are getting equal chances as men, especially when it comes to professional development opportunities and financial offers?
 - Have you ever encountered any gender discrimination situation?
 - What issue is considered the most important to you at the duty station?
 - Will you be able to report/complain about a co - worker for inappropriate behavior?
 - Do you think motherhood will change your professional status? How? Why?

Results and Analysis:

1- Major Challenges for Women to Entering the Labor Market

Economic Challenges:

- Raw/basic materials are very expensive.
- The sales volumes are extremely low comparing with production.
- Purchases have dropped rapidly since the pandemic started.
- Water bill is expensive and water availability in general is scarce.
- High rental rates.
- High taxes and loan interest rates in comparison with our income.



- Competition with huge companies/businesses are increasing rapidly.

Social Challenges:

- Low wages compared to the work that is being done.
- Limited work sectors that women can work at. (Limited job opportunities)
- Lack of marketing and digital marketing skills.
- Lack of the right sector knowledge, skills and practical experience.
- Lack of government/ community support and guidance.
- Social/cultural norms and traditions limits the women progress and evolvement.
- Business owners do not follow the right contractual agreement with women.
- Far away/distanced workplace with no suitable transportation.
- Long working hours.

2- Digital and Soft Skills in Demand

According to the Focus Group participants, the skills needed for women's integration into the labor market are numerous; however, the most important are Crafting Skills, Digital and Marketing Skills, Communication Skills, Packaging and Job Practical/Technical Skills. The majority of the participants mentioned that they need for improvement in the above-mentioned skills.

Through the discussion about the acquirement of those skills, answers are mainly directed towards individual initiative through training and practical experience and some through training provided to us by different institutions and organizations. The Focus Group participants prefer on job training (face to face) more than online. The majority are aware of the basic digital skills and soft skills.

3- Code of Conduct

- How does your family feel about you working/wanting to work?



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- They feel good, encouraging and motivating to work. But generally, no its not acceptable (outside family).
- Do many of your friends work?
 - Yes.
- Is it acceptable to work with men?
 - Within the family members, yes.

4. Women in the workplace

- Do you think that women are equal in the workplace? (in relation to opportunities to evolve or payment)
 - In relation to Opportunities yes.
 - In relation to Payments, No, especially about payment even when both are working and doing the same job.
- Have you ever experienced discrimination based on gender?
 - Yes, men in our sector (agriculture) are getting paid more than women.
 - Business owners pressure women to work more than they should.
 - Sexual harassment.
 - Yes, women's work is always stereotyped that it is less accurate/right than men.
- What would be/is more important for you in the workplace?
 - Equality, Suitable transportation. Flexible working hours.
- Can you report a co-worker for inappropriate behavior?



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- Yes. There are laws and regulations that support us to report any inappropriate behavior against us.
-
- Do you think having a child would change your professional status? How? Why?
 - Yes, because this will negatively affect our concentration doing our job because we have more responsibilities to take care of our children.
 - Yes, that will bring more responsibilities that will negatively affect my work/business especially when pregnant women in Jordan are stigmatized.

Key Informant Interviews

Key Informant Interviews Objective

The Key Informant Interviews with Employers, conducted as part of the INTERNISA project, aims at obtaining information on important aspects of women integration in the labor market. These include assessing women needs for training on digital and soft skills, identifying good policies and practices integrating digitally skilled women in the labor market and HR practices friendly to women.

Key Informant Interviews Audience

In order to obtain more information, Sixteen Key informant interviews (KIIs) have conducted and divided between the four targeted sectors (Agribusiness, Tourism, Textile, Financial and others).

#	Name	Governorate	Sector	Gender	Company Size
1	Mr. Abdulrahman Sulaiman Ghanem	Balqa'	Agribusiness	Male	3 Employees, other daily workers when needed.
2	Mr. Ahmad Howarat	Balqa'	Agribusiness	Male	17 Employees
3	Ms. Buthaina Musa Zoubi	Balqa'	Social Work (initiatives)	Female	53 Employees

4	Ms. Dina Kamal Issa Odeh	Irbid	Women Fund	Female	800 Employees
5	Ms. Fatima Rajab Nsour	Balqa'	Social Work	Female	50 Female Employees
6	Ms. Huda Abdulhaleem Amaireh	Balqa'	Fabric crafts & Production	Female	5 Female Employees
7	Ms. Iman Al-Qaisi	Irbid	Agribusiness	Female	4 Employees
8	Ms. Khawla Mohammad Khalil Abu-Rabie	Mafraq	Food Production	Female	7 Employees
9	Ms. Manal Abdulhaleem Amaireh	Balqa'	Food production	Female	15 Employees
10	Mr. Moayad Al-Shareef	Balqa'	Agribusiness	Male	11 Employees
11	Ms. Nawzat Sulaiman Odeh Al-Najdawi	Balqa'	Professional Training and Empowerment	Male	36 Employees
12	Mr. Riyaq Atiyah Joulan	Madaba	Tourism	Male	4 Employees
13	Mr. Sa'ed Al-Shrouf	Amman	Finance	Male	19 Employees
14	Ms. Seham Nassim Najib Qewar	Balqa'	Social Work	Female	7 Employees
15	Ms. Serien Ahmad Sulaiman Shareef	Balqa'	Social Work	Female	100 Employees
16	Ms. Tha'era Salem Ibrahim Arabaiyat	Balqa'	Tourism	Female	55 Female Employees

Summary of Most Common Responses

Women Entering the Labor Market

- [How many men and women work there?](#)
 - At the targeted sample, working women number is higher than working men number.

Policies that promote women's inclusion and benefit women:

- [Do you think women have the same chances as men to get a job? Yes - No and why?](#)
 - In the agri-food sector women have a higher chance of getting a job than men. They are more trained/experienced and more committed to work than most of men in our sector. But distance and children's responsibilities can limit her chances. Social norms and traditions can also play a role in limiting women chances in getting a job.
 - In the textiles sector, yes, but in higher positions no, because women are getting paid less than men in lower positions therefore, you will see women involvement within



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these positions sometimes more than men, but when it comes to higher positions because these positions are getting paid so much more than the lower ones, we will see men are dominating it.

- In the tourism sector, yes, if she has sufficient experience and qualifications, the percentage of women's chances of getting a job may be greater than that of men.
- In the financial services sector, no, because employers put a woman's social status as a priority or an important factor in employment, so that if she is single, she will get married, and if she is married it will affect her job performance, so men are preferred in jobs over men. However, the societal dimension is an important factor in this regard, as Jordanian society is a patriarchal society that tends more to males.

- **Do you think such policies are necessary?**
 - Yes of course, this will decrease unemployment rates between women in Jordan generally, and encourage companies to include more women in their work.
- **What are the most important skills on the job?**
 - Marketing skills, Management skills. Financial/Budget management. Digital Skills
 - Time management – Communication Skills, work under pressure, maintaining personal hygiene.
- **Do you need digital skills from your employees?**
 - The most commonly selected digital skills by employers were: digital marketing, how to use social media and internet, computer usage in general, communicating via e-mail, using Microsoft Office, the use of remote communication applications such as Zoom, and the use of social networking sites.
- **What skills do you think are most important (digital skills, soft skills)?**
 - Both have the same importance; and complement each other.
- **Have you ever organized training in your company on digital or soft skills for employees?**
 - The majority did not organize training at their companies.
- **Do you think that gender affects work performance?**
 - Managers in the agri-food sector prefer employing women over men.
 - In other sectors, gender is irrelevant to employment decisions.
 - In the textile sector, gender does not affect work performance, but in some jobs like fabric crafting women are better and jobs that needs more of physical performance, men are more suitable for that.
- **Do you think that women and men are equal in the labour market (equal pay, opportunities of equal height, etc.)?**



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- No, men have the advantage on this matter, they are getting more paid, and they have more chances in getting a job.
- **Are there mechanisms that protect women from inequality and discriminatory behaviour?**
 - Yes, there are laws and regulations that can protect women from such behaviours and injustice or inequality, but the problem is not with the laws and mechanisms, but it is about the social norms and traditions that governs and limits women attitude on this matter, that makes women not to ask for her rights and discriminate women that are asking to do so. Moreover, organizations and initiatives that were put to protect women from inequality and discriminatory behaviour but the implementation of these laws and the work on field of those organizations regarding this topic is not enough or not being implemented correctly (as it should be). And in most cases women do not reveal this kind of actions against her because “again” of social norms and traditions.
- **Does your work schedule policy provide flexible working arrangements or on-site facilities for pregnant/lactating women (flexible times, childcare facilities, etc.)?**
 - Most employers responded that they do provide flexible arrangements and facilities for female employees.
- **Does marital status influence your decision to appoint a candidate? (This can only be used by some partners). If yes, did this happen to a candidate or their nominee? Why has marital status affected you?**
 - Yes, because our work nature does not allow us to hire pregnant women for example, married women can't work late or can't work more than 6 hours a day, because they have responsibilities, whereas, single women can work overtime and can work more hours than married ones.
 - For me No. in general Yes, usually marital status plays a good amount in getting the job or being rejected.
 - No, we do not have it in the fund and the marital status does not affect our employment at all, but it is generally present in Jordan.
 - Yes, for me it is better to hire a single woman more than a married one, because single women are more time flexible and do not have too many responsibilities, along with the possibilities to have a problem or to be absent is less than the married one, because most of these cases are caused by family or social/private responsibilities. Generally, no marital status dose not limit the chances of women of having a job.



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- No, the marital status does not affect, what affects is the practical experience and the desire to learn.
 - Yes, because there is a stereotype in Jordan for divorced and married women, divorced women in Jordan are stereotyped in a bad way (Shame culture) and married women are seen as they have too much of responsibilities that will affect their work performance negatively.
 - No, marital status does not affect my employment of people in my work.
 - No, marital status does not affect. But in general, yes, this negatively affects the possibility of accepting women in some jobs, because employers and companies see married/pregnant women have a lot of responsibilities that could negatively affect their job performance.
 - Yes, but to some degree, meaning that its ok if they are married or not, but it is not ok if they are married with young kids, or pregnant, I do not hire women that are about to give birth or lactating or newly married and have young kids/babies.
 - This depends on the type and place of work (according to the vacancy), as some vacancies need an unmarried woman because the working hours are longer, for example, that is, they are freer.
 - For me, marital status is not important, what is more important for me is the ability to work and produce and the passion to do so. As in general in labour market no too, labour market in Jordan respects married women and marital status do not play a big role in their employment chances.
 - Yes, because a married woman has more responsibilities and social problems (cases) than an unmarried woman, which in turn could negatively affect her job performance and, consequently, her workplace as well.
 - I and the association no, this does not affect, but in general yes, as the employer's view of married women is that they have many responsibilities and their own social situations that may negatively affect their job performance and their workplace, specifically in the education sector and specifically in private schools, so that they clearly prefer the unmarried to the married.
- **Would you hire someone to work with you remotely?**
Yes.

Good Practice Guide for Digitalization of Key Economic Sectors

Current Status of digitalization in the four sectors

Below is a summary of the status of digitalization in the four sectors in all countries based on the analysis of the questionnaires.

Figure 30: Digitalization of the Agri-food sector

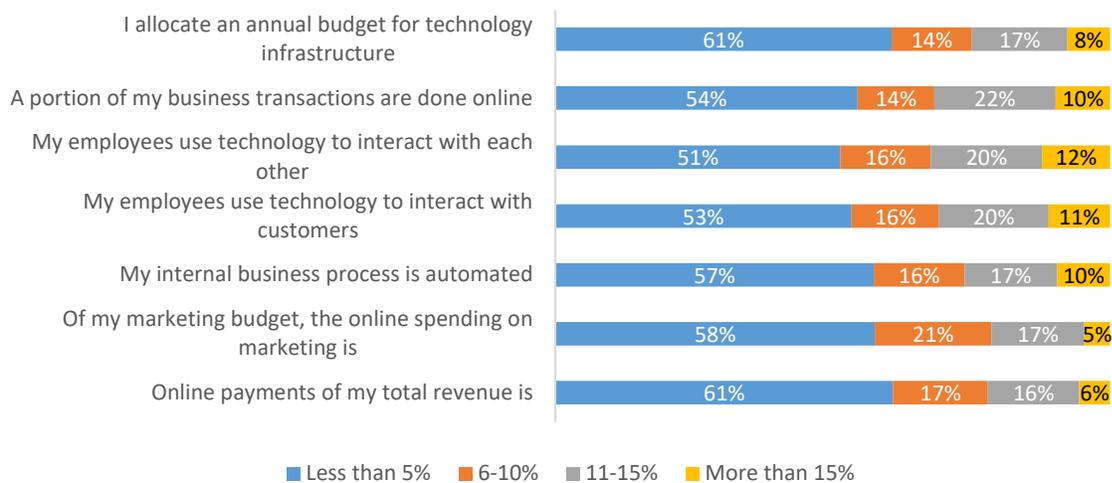


Figure 31: Digitalization of the Financial sector

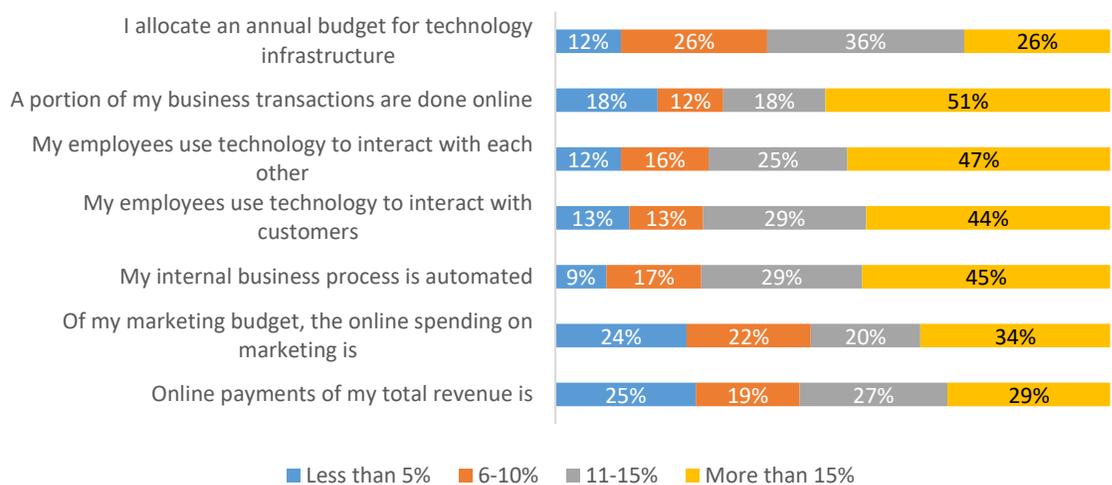


Figure 32: Digitalization of the Tourism sector

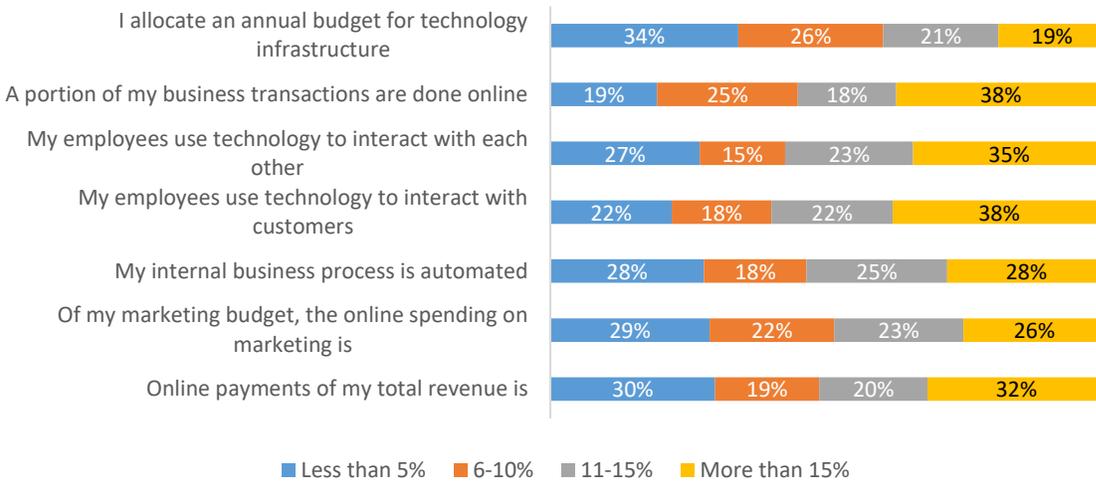
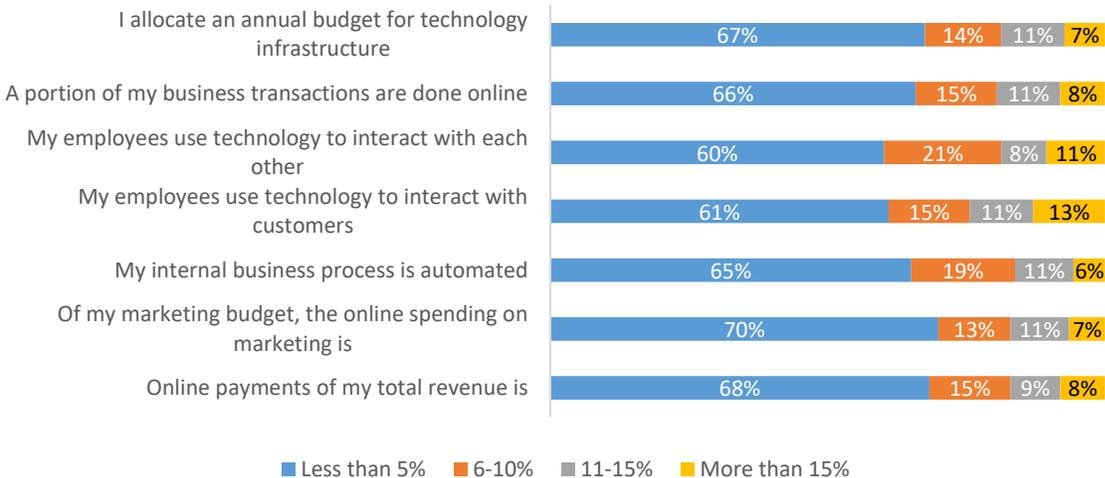


Figure 33: Digitalization of the Textiles sector



A summary of findings is depicted in the figure below:

Table 1: Summary of Findings – All countries

		Assets	Market and Customer Access	Labor
	Agri-food	Low capital spending on digital infrastructure	Low online customer interaction and marketing	Low digitalization of internal business processes
	Financial Sector	Adequate capital spending on digital infrastructure	Adequate online customer interaction and marketing but low online payment	High digitalization of internal business processes
	Tourism	Reasonable capital spending on digital infrastructure	High online customer interaction and marketing and adequate online payment	Adequate digitalization of internal business processes
	Textiles	Low capital spending on digital infrastructure	Low online customer interaction and marketing	Low digitalization of internal business processes

Recommendations for advancing the digitalization in the four sectors

Following are the good practice guide for advancing the digitalization of key economic sectors. The recommendations are classified into three categories; (1) Development of skills (both digital and soft skills), (2) Infrastructure requirements and (3) policy recommendations. The recommended actions are based on the qualitative and quantitative analysis of all countries. The most demanded skills by managers are identified versus the least skills in supply; to develop a plan of action to target skills that would bridge the gap between supply and demand. In addition, the qualitative analysis provided insights and recommendations for infrastructure development and policy improvement to advance digitization of the targeted sector.

Table 2: Recommendations for advancing the digitalization in the four sectors

Recommendation	Agri-food Sector	Financial Sector	Tourism Sector	Textile Sector
Skills				
Digital Skills Training Courses				
Social media marketing	✓		✓	
E-commerce	✓	✓		✓
E-payments	✓	✓	✓	✓
Search engine marketing	✓		✓	✓
Search engine optimization			✓	
Computer Essentials	✓	✓	✓	✓
Online Essentials	✓	✓	✓	✓
Word processing		✓		
Spreadsheets		✓		
Online Collaboration	✓	✓	✓	✓
Soft Skills Training Courses				
Social Skills				
Customer Care Excellence	✓	✓	✓	✓
Collaboration	✓	✓	✓	✓
Effective Communication Skills	✓	✓	✓	✓
Negotiation Skills	✓	✓	✓	✓
Personal Skills				
Stress Management	✓	✓	✓	✓
Adaptability	✓	✓	✓	✓
Emotional and Social Intelligence	✓	✓	✓	✓
Business & Professional Ethics	✓	✓	✓	✓
Methodological Skills				
Teambuilding	✓	✓	✓	✓
Time Management	✓	✓	✓	✓
Problem Solving	✓	✓	✓	✓
Decision Making	✓	✓	✓	✓
Managerial and Supervisory Skills.	✓	✓	✓	✓
Planning and Organizing	✓	✓	✓	✓
Mathematical and Analytical Skills		✓		
Infrastructure				
Supporting the establishment of business networks for females in targeted sectors and ensuring that female businesses are integrated into the value chain.	✓	✓	✓	✓
Supporting the establishment of digital market access platforms for women in certain industries to promote their products and services.	✓		✓	✓
Sponsoring the participation of female-owned businesses at international Trade Fairs. The identification of suitable businesses should be conducted jointly with Business	✓		✓	✓



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Women Associations, perhaps in the format of a competition.				
Support technology adoption by the SMEs in the four sector by the governments. This can be in the form of financial incentives to support the adoption of technology.	✓	✓	✓	✓
Policy				
Promoting HR policies that specifically take the needs of females into account (e.g. flexible working hours, female friendly recruitment practices, etc.).	✓	✓	✓	✓
Promoting the use of digital markets and boosting digitization by policy makers by providing incentives for economic sectors to adopt digital transformation in order to create more jobs and boost productivity	✓	✓	✓	✓
Policy makers should develop a system to track and measure digitization in their economies. Digitization has a positive impact on job creation and policy makers need to measure that impact and ensure that investments in digital transformation are generating the intended benefits	✓	✓	✓	✓
Ensure strong support from the government to drive digitization, e.g., set up a dedicated task force/ministry charged with tackling regulatory barriers to new business models and stimulating growth of the digital economy.	✓	✓	✓	✓
Increase awareness of SMEs on the benefits of adopting technology and promote the benefits of digital transformation.	✓	✓	✓	✓

Good practice guide for advancing the digitalization of key economic sectors

Several areas exist where best practices can improve the digitalization of economic sectors the research has identify seven best practices to close the digital gap. They are divided into 3 major pillars; talent, infrastructure and policy.

Table 3: Good practice guide for advancing the digitalization of key economic sectors

Pillar	Good practice
 <p>Talent</p>	<ol style="list-style-type: none"> 1) Leverage and grow digital talent within the communities. Increase the adoption of digital skills and take-up of internet services. Having a large pool of talent improves the chances of digital transformation in different economic sectors. 2) Increase participation in digital learning among individuals as well as the provision of formal digital training by companies. Demand for skill will grow with emphasis on social and emotional skills, and technology skills. The labour market will have to adjust to meet this demand and companies will have to re-skill their employees to meet this demand.
 <p>Infrastructure</p>	<ol style="list-style-type: none"> 3) Increase the adoption of digital tools by SMEs. With the help of digital tools, businesses can enhance their performance through boosting their revenue growth capabilities as well as increasing their efficiency through better resource allocation. 4) Increase the adoption of digital skills and take-up of internet services by the general population. The widespread adoption of digital skills among the general population a key enabler for digitalization.
 <p>Policy</p>	<ol style="list-style-type: none"> 5) Improve regulatory environment to ensure investment attractiveness and easy scalability across the sectors. 6) Improve regulatory environment to promote and incentivise SMEs to adopt technology.

Appendices

Questionnaire Addressed to Companies

Demographics

1. Please indicate your gender

1. Male
2. Female
3. Trans-gender
4. Non-Binary
5. Prefer not to say

2. Please select the age category that includes your age:

1. 18-29 years-old
2. 30-39 years-old
3. 40-49 years-old
4. 50 or above
5. Prefer not to say

3. Please select the Country of residence:

1. Greek
2. Italy
3. Jordan
4. Lebanon
5. Spain
6. Palestine
7. Tunisia

4. Please select nationality:

1. Greek
2. Italian
3. Jordanian
4. Lebanese
5. Spanish
6. Palestinian
7. Tunisian

5. Please indicate the highest level of formal education you have completed.

1. Primary
2. Secondary
3. Vocational
4. Bachelor
5. Graduate
6. Post-graduate
7. Other



8. Prefer not to say

6. Position in the company

1. Director/manager/owner
2. Representative of Human Resources Department
3. Administrative employee
4. Other

7. Size of the company (establishment)

1. Large (250 persons and more)
2. Medium (100-249 persons)
3. Small (10-99 persons)
4. Micro (less than 10 persons)

8. Economic activity

1. Agri-food
2. Textile
3. Finance
4. Tourism
5. Other

9. Organization Type

1. Public organization
2. Private organization
3. Recruitment agency
4. Association
5. Not applicable

Soft & Digital skills

10. Women integration practices:

Has your company/organization taken any specific actions to protect against, and/or respond some violence suffered by women and girls via technology platforms Choose any as you consider.

	YES	NO	I don't know
Create internal policy and follow national policy to fight of woman violence	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Monitoring violent content of the internal your employees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stay informed on new technologies or applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



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Train woman employees to identify some attack	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Encourage interdepartmental cooperation against technology violence	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have any mechanisms for reporting and redress any woman attack	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Does your company/organization take into account the gender and ICT targets contained in the UN Sustainable Development Goals?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
What is your company/organization doing to ensure that its interventions to bridge the gender digital divide, are based upon, and fully consistent with international human rights, including gender equality?			
We are following national requirements to avoid gender digital divided	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
We have an internal plan of woman training in TIC	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
We invest in e-learning training to reduce the digital divide	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
We invest in local training to women to reduce the digital divide	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
We invest in women to reduce the lack of the required work experience	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other			
How does your company/organization encourage the development and use of digital technologies as a resource for the empowerment of women and girls?			
Applying constant update to high the qualification/education level	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Application of novels technical skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Support core/soft skills to woman's employee	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Application of e-inclusion program into the company	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Give opportunity to new hiring's/intern to women and girls to be training in technological skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. Investing in training employees

In your company do you take any of the following actions

	YES	NO	I don't know
Monitor and evaluate the performance of your employees?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Review the skill and training needs of your employees?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Stay informed on new technologies or applications?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Train new employees on the job?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Encourage interdepartmental cooperation?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Enroll your employees to external trainings to improve or acquire skills?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Organize internal seminars and training to improve or acquire skills?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. Soft skills

Please indicate your level of agreement with the following statements, based on 1-5 scale where 1: Not important, 2: Slightly important, 3: Moderately important, 4: Important, 5: Very important

	1	2	3	4	5
Working autonomously	<input type="radio"/>				
Adaptability to new conditions	<input type="radio"/>				
Literacy	<input type="radio"/>				
Being able to work under pressure	<input type="radio"/>				
Being aware of personal strengths and weaknesses	<input type="radio"/>				
Keep positive attitude	<input type="radio"/>				
Public speaking and presenting	<input type="radio"/>				
Balancing work and social life	<input type="radio"/>				
Taking responsibility for mistakes	<input type="radio"/>				
Learning new things	<input type="radio"/>				
Sharing information and knowledge to achieve common goals	<input type="radio"/>				
Negotiating for the best solution	<input type="radio"/>				
Attending to the needs of customers	<input type="radio"/>				
Growing the company's network	<input type="radio"/>				
Constructive dialogue and exchange of ideas	<input type="radio"/>				
Working with people from different background	<input type="radio"/>				
Communicate clearly and efficiently	<input type="radio"/>				
Planning activities	<input type="radio"/>				
Assigning tasks to others	<input type="radio"/>				
Coordinating activities of groups and individuals	<input type="radio"/>				
Take proactive actions to avoid and overcome risks	<input type="radio"/>				



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Monitoring the performance of others	<input type="radio"/>				
Able to work on multiple projects and tasks	<input type="radio"/>				
Prioritizing tasks under circumstances of pressure	<input type="radio"/>				
Collecting and evaluating data	<input type="radio"/>				
Teambuilding	<input type="radio"/>				
Setting goals and plan their attainment	<input type="radio"/>				
Inspiring others to commit to the values and goals of the company	<input type="radio"/>				
Imparting knowledge to new employees	<input type="radio"/>				
Managing time effectively to complete tasks	<input type="radio"/>				
Developing solutions to problems	<input type="radio"/>				

Based on your experience, please indicate the soft skills you consider as most important in your sector.

13. Technological use and development skills

Please indicate your level of agreement with the following statements, based on 1-5 scale where 1: Not important, 2: Slightly important, 3: Moderately important, 4: Important, 5: Very important

	1	2	3	4	5
Should feel comfortable when using any digital device (mobile, computer, tablet, etc...)	<input type="radio"/>				
Always should have a digital device with them	<input type="radio"/>				
Should be prepared to work with digital collaboration tools	<input type="radio"/>				
Should be prepared to work with digital collaboration tools	<input type="radio"/>				
Job candidates should know basics digital marketing skills	<input type="radio"/>				
Job candidates should know basics data analysis skills	<input type="radio"/>				
Job candidates should know basics computing skills	<input type="radio"/>				
Job candidates should know basics digital content creating skills	<input type="radio"/>				

Based on your experience, please indicate the technological skills you consider as most important when company is hiring?

	Less than 5%	6-10%	11-15%	More than 15%
I allocate an annual budget for technology infrastructure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A portion of my business transactions are done online	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My employees use technology to interact with each other				
My employees use technology to interact with customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My internal business process is automated	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Of my marketing budget, the online spending on marketing is	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online payments of my total revenue is	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (specify)				

Code of conduct

14. What are the percentages of female and male employees out of 100% total?

1. Female (%):
2. Male (%):

15. Does your company put in place a code of conduct and ethics?

1. Yes
2. No
3. I don't know

16. Does your company set HR policies that include any gender-based discrimination?

1. Yes
2. No
3. I don't know

17. Do your recruitment policies encourage non-discriminatory job advertisements?

1. Yes
2. No
3. I don't know



18. Do your wages & benefits policies apply equal pay on female and male employees for a same position?

1. Yes
2. No
3. I don't know

19. Do your internal policies include clauses about Harassment and Abuse?

1. Yes
2. No
3. I don't know

20. Does your work schedule policy offer a flexible working arrangements or on-site facilities to pregnant women /nursing (flex time, childcare facilities for ex.)?

1. Yes
2. No
3. I don't know

21. Does your internal policy include equal opportunities for women and men in terms of access to training /professional development /career promotion?

1. Yes
2. No
3. I don't know

Questionnaire Addressed to Women

Demographics

1. Please indicate your gender

6. Male
7. Female
8. Trans-gender
9. Non-Binary
10. Prefer not to say

2. Please select the age category that includes your age:

6. 18-29 years-old
7. 30-39 years-old
8. 40-49 years-old
9. 50 or above
10. Prefer not to say

3. Please select the Country of residence:

8. Greek
9. Italy
10. Jordan
11. Lebanon
12. Spain
13. Palestine
14. Tunisia

4. Please select nationality:

8. Greek
9. Italian
10. Jordanian
11. Lebanese
12. Spanish
13. Palestinian
14. Tunisian

5. What is your marital status?

1. Single
2. Married or in a domestic partnership
3. Divorced
4. Widowed
5. Other
6. Prefer not to say



6. Please indicate the highest level of formal education you have completed.

- 9. Primary
- 10. Secondary
- 11. Vocational
- 12. Bachelor
- 13. Graduate
- 14. Post-graduate
- 15. Other
- 16. Prefer not to say

7. Are you currently employed? YES NO

8. Please indicate the economic activity of the company

- 6. Agri-food
- 7. Textile
- 8. Finance
- 9. Tourism

9. Please indicate position in the company:

- 5. Director/manager/owner
- 6. Representative of Human Resources Department
- 7. Administrative employee
- 8. Other

10. Are you currently enrolled as a student in school or any formal educational program?

YES NO

11. Have you ever attended a training?

YES NO

12. Did you apply for a job the past 12 months?

YES ...NO

If yes, did you meet any of the following difficulties:

	YES	NO
There were many applicants	<input type="radio"/>	<input type="radio"/>
Lacked required qualification/education level	<input type="radio"/>	<input type="radio"/>
Lacked required technical skills	<input type="radio"/>	<input type="radio"/>
Lacked required soft skills	<input type="radio"/>	<input type="radio"/>
Wage offered was lower than expected	<input type="radio"/>	<input type="radio"/>

13. Did you finally get the job you were applying for?

YES NO



14. Household size:

1. Less than 3
2. 3 - 5
3. More than 6

15. Average household income:

1. Living comfortably on present income
2. Coping on present income
3. Finding it difficult on present income
4. Finding it very difficult on present income
5. Less than 500 JD
6. More than 500 JD
7. Refusal
8. Don't know

16. Father / mother can read and write?

YES NO

17. Do you have a problem to work with male?

Please indicate your [level of agreement](#) with the following statements, based on 1-5 scale where
1: Not important, 2: Slightly important, 3: Moderately important, 4: Important, 5: Very Important

	1	2	3	4	5
	<input type="radio"/>				

18. Do you have any disabilities?

YES NO

19. Language barrier?

1. Yes, completely
2. Yes, partially
3. No

20. Are you a refugee?

YES NO

21. I want to work:

1. In my family's business
2. As a salaried worker



3. As self-employed

22. I want to work at home:

1. Yes
2. No
3. Both are okay

23. I can enroll to training classes with My:

1. Smartphone
2. Computer Desktop
3. Other
4. I don't have any equipment to attend training

24. Personal skills

Please indicate your level of agreement with the following statements, based on 1-5 scale where **1**: Not important, **2**: Slightly important, **3**: Moderately important, **4**: Important, **5**: Very important

	1	2	3	4	5
I take responsibility for my mistakes	<input type="radio"/>				
I complete each task as flawlessly as possible	<input type="radio"/>				
I like to learn new things	<input type="radio"/>				
I try to see different perspectives	<input type="radio"/>				
I always keep a positive attitude	<input type="radio"/>				
I always finish what I have started	<input type="radio"/>				
I know what my weaknesses are	<input type="radio"/>				
When I do something, my mind wonders	<input type="radio"/>				
I am always late	<input type="radio"/>				
I cross-check data	<input type="radio"/>				
Stress keeps me from doing things	<input type="radio"/>				
I accept feedback without getting defensive	<input type="radio"/>				
When I do something wrong, I lie	<input type="radio"/>				
I can complete the tasks I undertake	<input type="radio"/>				
I spend time with my friends and family every week	<input type="radio"/>				
I ask questions to acquire information	<input type="radio"/>				
When people fight, I prefer to stay out of it	<input type="radio"/>				
I prefer to work alone	<input type="radio"/>				



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People understand what I am saying	<input type="radio"/>				
It is easy to understand how people feel	<input type="radio"/>				
In conversation I try to make people agree with me	<input type="radio"/>				
Working with people from different background	<input type="radio"/>				
I can find common ground in a dispute	<input type="radio"/>				
People trust me	<input type="radio"/>				
Speaking in front of people is stressful	<input type="radio"/>				
I like helping others	<input type="radio"/>				
Working with others is creative	<input type="radio"/>				
I make good impression to others	<input type="radio"/>				
People agree with my ideas	<input type="radio"/>				
I can provide people with what they need	<input type="radio"/>				
I am aware of how my tone of voice may affect others	<input type="radio"/>				
When people are angry, I can calm them down	<input type="radio"/>				
I like planning my day	<input type="radio"/>				
People come to me for advice	<input type="radio"/>				
I can break the ice among people who do not know each other	<input type="radio"/>				
I always have a notepad with me	<input type="radio"/>				
I speak with enthusiasm	<input type="radio"/>				
I can identify opportunities for action	<input type="radio"/>				
When I have many things to do, I get confused	<input type="radio"/>				
I feel confident that others will accept my ideas and decisions	<input type="radio"/>				
I rarely complete all the tasks on my daily to do list	<input type="radio"/>				
I am surprised by the consequences of my decisions	<input type="radio"/>				
I can recognize the strengths and weaknesses of other people	<input type="radio"/>				
I like doing one thing at a time	<input type="radio"/>				
I can collect information on a topic easily	<input type="radio"/>				
I believe that if you want a job done well, you should do it yourself	<input type="radio"/>				
I inspire others	<input type="radio"/>				
I often push back deadlines on things I have to do	<input type="radio"/>				
I weigh the pros and cons of different solutions when trying to solve a problem	<input type="radio"/>				



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I can identify the risks in a plan	<input type="radio"/>				
I always monitor the progress of a task	<input type="radio"/>				
I can understand easily if a source of information is valid	<input type="radio"/>				
I have artistic abilities	<input type="radio"/>				

Based on your experience, please indicate the soft skills you consider as most important when applying for a job.

25. Technological use and development skills

Please indicate your [level of agreement](#) with the following statements, based on 1-5 scale where 1: Not important, 2: Slightly important, 3: Moderately important, 4: Important, 5: Very important

	1	2	3	4	5
I feel effective at “managing yourself” in a remote-work context (goal setting, time management, meeting deadlines, getting things done, etc.	<input type="radio"/>				
I feel comfortable when using a new digital device (mobile, computer, tablet, etc...)	<input type="radio"/>				
I embrace with enthusiasm using a new software, app, crm, etc..	<input type="radio"/>				
I always have a digital device with me	<input type="radio"/>				
I am used to work with digital collaboration tools	<input type="radio"/>				
When applying for a job I meet difficulties in my lack of digital marketing skills	<input type="radio"/>				
When applying for a job I meet difficulties in my lack of e -commerce skills	<input type="radio"/>				
When applying for a job I meet difficulties in my lack of data analysis skills	<input type="radio"/>				

Based on your experience, please indicate the technological skills you consider as most important when applying for a job.

26. It's important to be intentional about the space where you do the bulk of your training and work at home.

Please indicate your [level of agreement](#) with the following statements, based on 1-5 scale where 1: Totally disagree, 2: Disagree, 3: Somewhat agree/disagree, 4: Agree, 5: Totally agree

	1	2	3	4	5
A specific room for working or studying	<input type="radio"/>				



An ergonomic chair	<input type="radio"/>				
A desk	<input type="radio"/>				
Headphones, microphones	<input type="radio"/>				
Webcam	<input type="radio"/>				
Lighting	<input type="radio"/>				
External monitor	<input type="radio"/>				
Laptop	<input type="radio"/>				
Tablet	<input type="radio"/>				
Smartphone	<input type="radio"/>				
Reliable Wi-Fi	<input type="radio"/>				

27. Digital skill level (Self-evaluation) Digital skills are abilities to use digital devices, communication applications and networks to access and manage information

1. Basic skills
2. Intermediate skills
3. Advanced skills