

TKS X UN WOMEN

Increasing Female Syrian Refugees' Participation in Jordan's Digital Economy



Executive Summary



Problem

Women in Jordan account for just 14% of the workforce.¹ Additionally, Jordanian women are 28 times as likely to be college-educated than Jordanian Syrian refugees.

Making matters worse, education doesn't equal jobs for Jordanian women. The unemployment rate among college-educated Jordanian women is 19%.²



Solution

1. Match women with career pathways and companies in the Information and Communications Technology industry (ICT) based on their personality and skillsets.
2. Refugee women work low-level jobs related to their desired field while simultaneously pursuing a bachelor's degree.
3. Upon graduation, the women in our program get a high-level job in the company they were matched with.



Result

We can provide financial independence to more than **6,500** Syrian refugee women in Jordan — over **3,000** of whom are currently in food assistance programs⁴.

Simultaneously, we would see an increase of women in Jordan's digital economy by 10%* and encourage Jordanian women to pursue higher education due to the possibility of job opportunities.

¹ Women Workforce Percentage [Source](#)

² College-Educated Employment [Source](#)

³ Food Assistance [Source](#)

The Reality of Refugee Women

Meet Bushra

Bushra is Syrian refugee and mother of nine who dropped out of school to get married when she was just 13 years old. She has been in Jordan since 2013.

Until two years ago, she made food at home that her son would go out to sell. However, after her son became injured, the police filed a complaint against her, and she has not been able to work since.

She needs to pay for an expensive medical procedure for her child, and wishes she had the opportunity to work from home so she could earn money without neglecting her domestic duties.

Meet Rana

Rana is a Syrian refugee and mother of seven living in Zarqa, Jordan. She loved school and wanted to get an education, but was forced to drop out to get married after seventh grade.

She used to work as a chef, but had to quit to take care of her children, one of whom is neurodivergent.

Her eighteen-year-old daughter has just graduated high school and gotten married, and Rana is afraid for her future; her daughter wants to go to university, but Rana does not have the means to send her, and her inability to give her daughter that advantage has caused her to become depressed.

Meet Noor

Noor is an 18-year-old Syrian refugee who was forced to drop out of school when she came to Jordan.

She is divorced, and faces not only stigma, but the realities of having to provide for herself in a society where men are often the breadwinner, and women are expected to leave school to get married.

She is currently working as a hairstylist to support herself. caused her to become depressed.

About 19% of college-educated Jordanian women are unemployed, compared to 10% of college-educated men. Still, these college-educated women account for 55% of the female workforce, despite making up just 17% of the female population. This issue is even more dire for refugees, with less than 1% of female Syrian refugees in Jordan going on to higher education¹.

The most common sector female refugees work in is retail, where they typically perform back-of-the shop manual labor where they are less visible to Jordanian authorities. Additionally, many produce textiles on a small scale or work in the service industry.

These jobs however have little to none job stability or mobility. However, the digital economy is an evergreen sector that has high job promise and growth, which is good for long-term employment.

💡 One in five jobs in the Arab world requires digital skills - the rapidly growing ICT Sector is the perfect opportunity to increase women's financial independence³.



[1] Unemployment [Source](#)
[2] [Source](#)
[3] Digital Skills [Source](#)

Problem Breakdown

1

Deemphasis on Education

- Refugee women don't have the same **access to higher education** Jordanian natives do, nor the same social expectation to pursue a degree¹.
- Many girls are **married before the age of 16, and are subsequently unable to go to school**².
- The more than 740,000 female Syrian refugees in Jordan without bachelor's degrees are not qualified for high-paying, stable ICT jobs.

2

Low Awareness of Job Opportunities

- Women are **not aware of their current skillset**, or how they could benefit from that skillset.
- Most women have not considered the possibility of entering the ICT field due to **low job-market visibility**.
- The majority of working refugee women work in retail or service for minimum wage pay that covers less than 56% of the cost of living⁴.

3

Childcare and Domestic Obligations

- Women **undertake 75% of all unpaid childcare work**, which makes work or school unrealistic for many³.
- Parents who can afford childcare in Jordan express low satisfaction with the childcare programs⁴.
- Many refugees are **not able to afford childcare at all**, and therefore must stay at home to maintain their home and family⁵.

There is virtually **no difference** in labor force participation rates between the genders at the postgraduate level. It is clear from these patterns that low female labor force participation is driven by extremely low participation rates among women with low levels of education.

[1] [Source](#) [4] [Source](#)
[2] [Source](#) [5] [Source](#)
[3] [Source](#)

Why Jordan?

1 Jordan has already demonstrated interest and commitment to expanding their digital economy.

Jordan Vision 2025: In 2016, this initiative was launched by the government to accelerate the digitization of the country's economy by creating enabling legislative environments. Its goals include:

- increase digital sector's revenue by 25-30%
- create **130,000-150,000** additional digital economy **jobs**
- create **5,000-7,000** new digital economy **businesses** by 2025¹.

2 Jordan has the existing technological infrastructure and trajectory that will allow our plan to flourish.

Internet penetration: **67%** of the population.

Social media penetration: **56%** of the population.

Number of mobile connections: **81%** of the population².

3 Jordan has demonstrated that they want to increase gender inclusion.

The Jordanian government has committed significant efforts to closing the gender gap by 2030 by:

- Addressing **social norms and discrimination** through education, cultural, and media production
- Adopting policies that support women's access to **leadership positions**
- Empowering the Jordanian National Commission for Women (JNCW)
- Enhancing women's access to **justice**³.

4 There is clearly a gap to be filled in strengthening the education to workplace pipeline for Jordanian women.

Jordan has a **highly educated female population**, yet one of the **lowest rates of women's economic participation** in the world.

Jordanian women show greater academic enrollment rates than men, and they hold one of the highest literacy rates for women in the Middle East at 97.3%. However, even though we see high rates of women enrolling into college, only 13.2% of the workforce are women. This shows significant potential for increased women's employment and subsequent economic growth.

[1] [Source](#)

[3] [Source](#)

[2] [Source](#)

[4] [Additional Source](#) for Gender Inclusion

Target Demographic

Syrian refugee women in Jordan

Age: 18-24

Education Level: High School Diploma

Location: Urban or housed at camps

This group is well-positioned to receive the full benefits of a long-term education and job obtainment program.

Currently, only **400 out of the 6,552 women¹** in this group will enroll (or have enrolled) in higher education.

Why is this?

Many refugees don't think they are capable of going to college.

The strong community bond among refugee women means that this program will empower not only those who are enrolled, but the next generation who dreams of a college education.

An expected 41% of women enrolled in the program will be married², with their husband primarily providing for the family, giving women the freedom to **dedicate up to 65% of their income to their education³**. However, in a typical "low-paying" ICT job, unmarried refugees living alone in Amman will be **able to cover the full cost of college education + living**, with 20% of their salary as discretionary income³.

That said, even married women are frequently in need of work to help support the household as single-earner families become more and more impractical. fEMPLOYED supplies **short-term supplemental income**, and **long-term high paying jobs that can pay off all costs** for a family of four with 36% of that salary being discretionary income³.

[1] [Source](#)

[2] [Source](#)

[3] [Source](#)

Introducing:

fEMPLOYED

An online platform to increase women's employment in Jordan's digital economy

Marketing Plan

1

Social Media Marketing

Facebook, Snapchat, and Instagram, the most popular social media platforms in Jordan, can be utilized for geo-targeted marketing.

In our desired demographic of 18-24-year-old women, every \$10 USD will generate approximately 10,000 clicks.¹



2

Brand Ambassador Program

Three purposes:

- 1) Organize local workshops to empower young women to work from home;
- 2) Recruiting young women locally to involve them with the program;
- 3) Connecting youth with the program to empower them to work in the digital economy



3

Local Radio Stations

Contacting local radio stations, news broadcasters, politicians and small businesses to encourage their clients to sign up for the program as a part of a grassroots marketing initiative.

The goal is to get organic media coverage for the initiative, which will increase the publicity for our program.



After being exposed to our marketing, our target demographic will download the free fEMPLOYED app. From there, they will take the questionnaire and be matched with appropriate entry-level jobs so they can begin their journey toward education and digital employment.

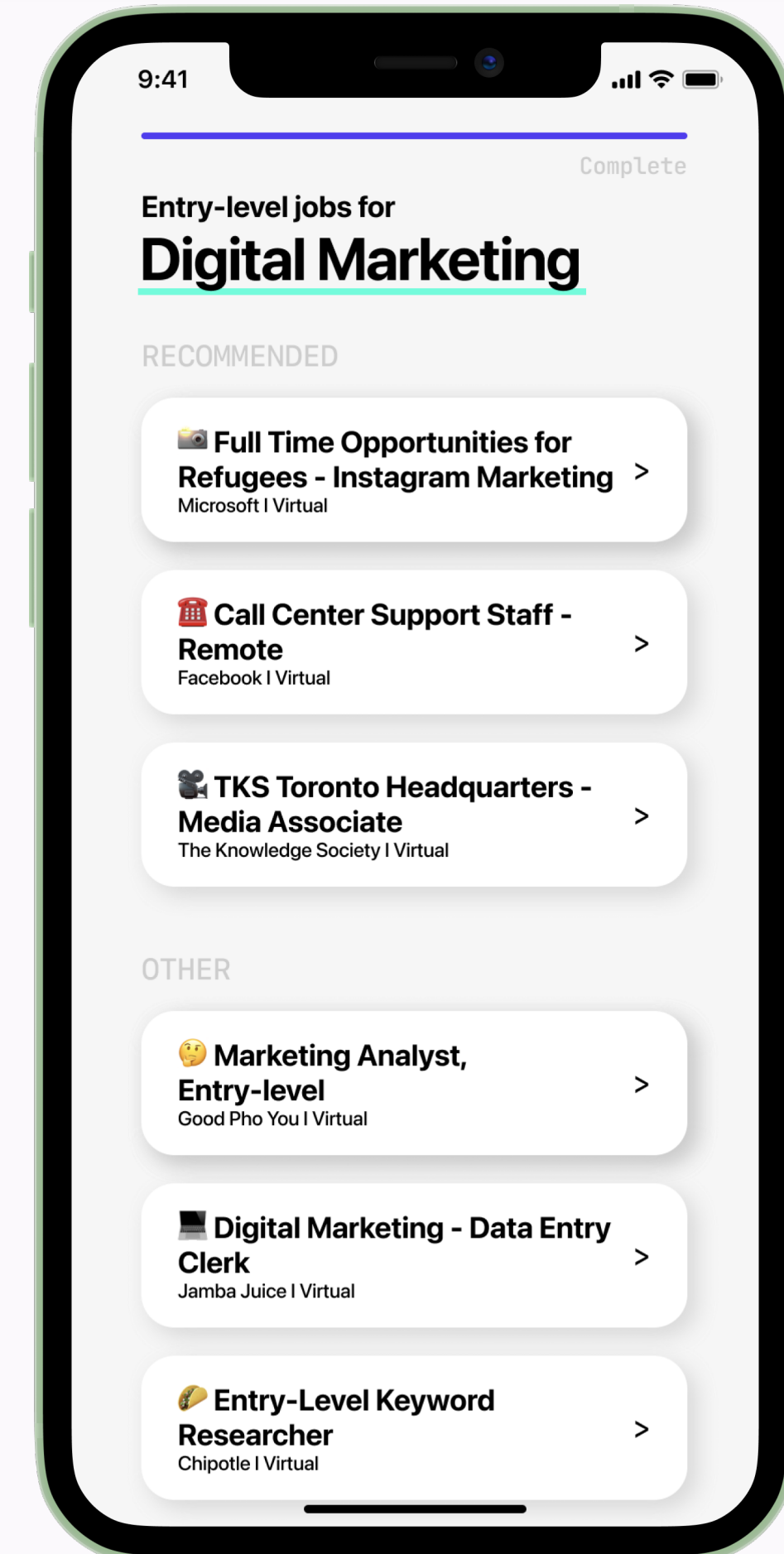
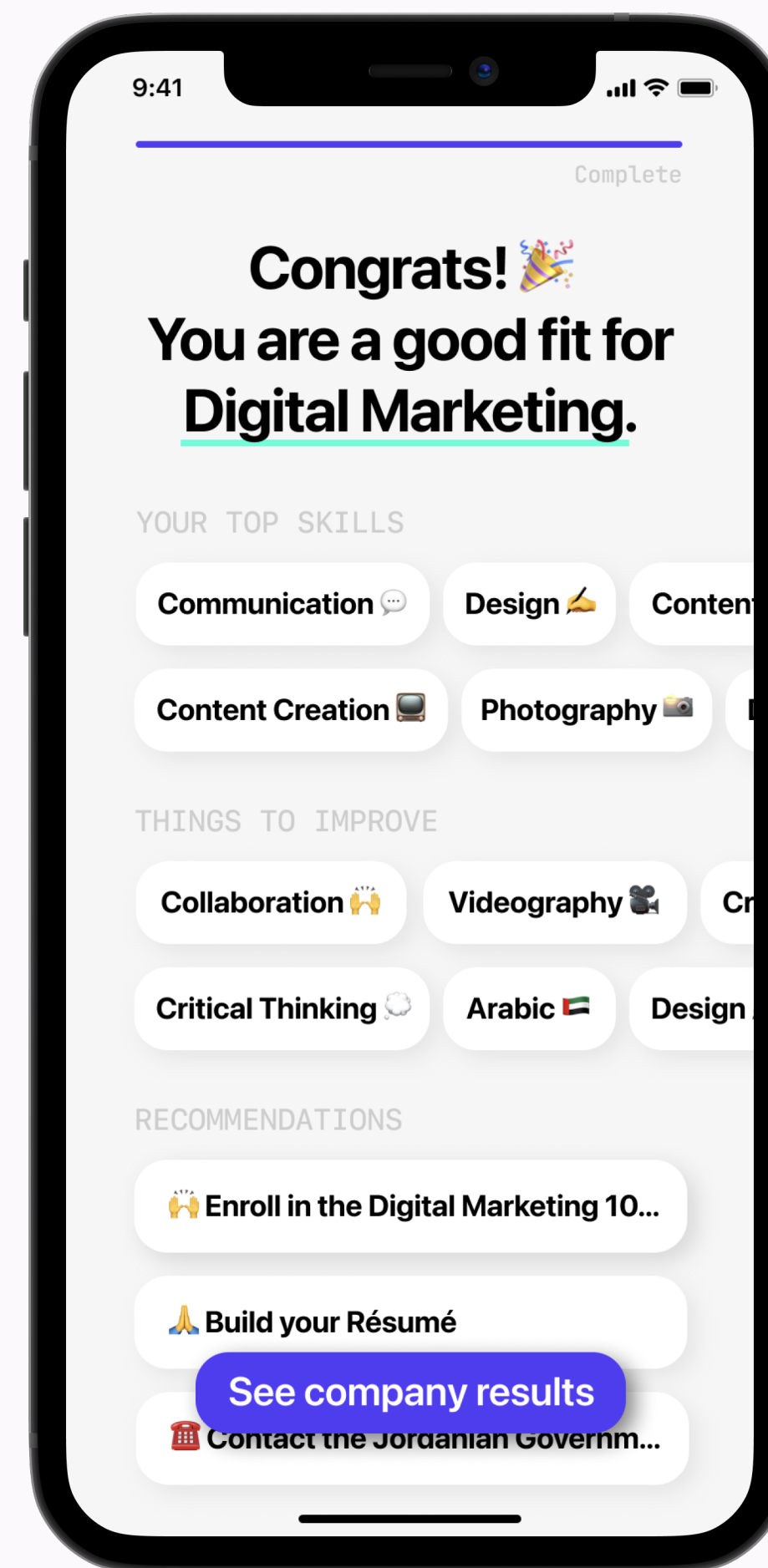
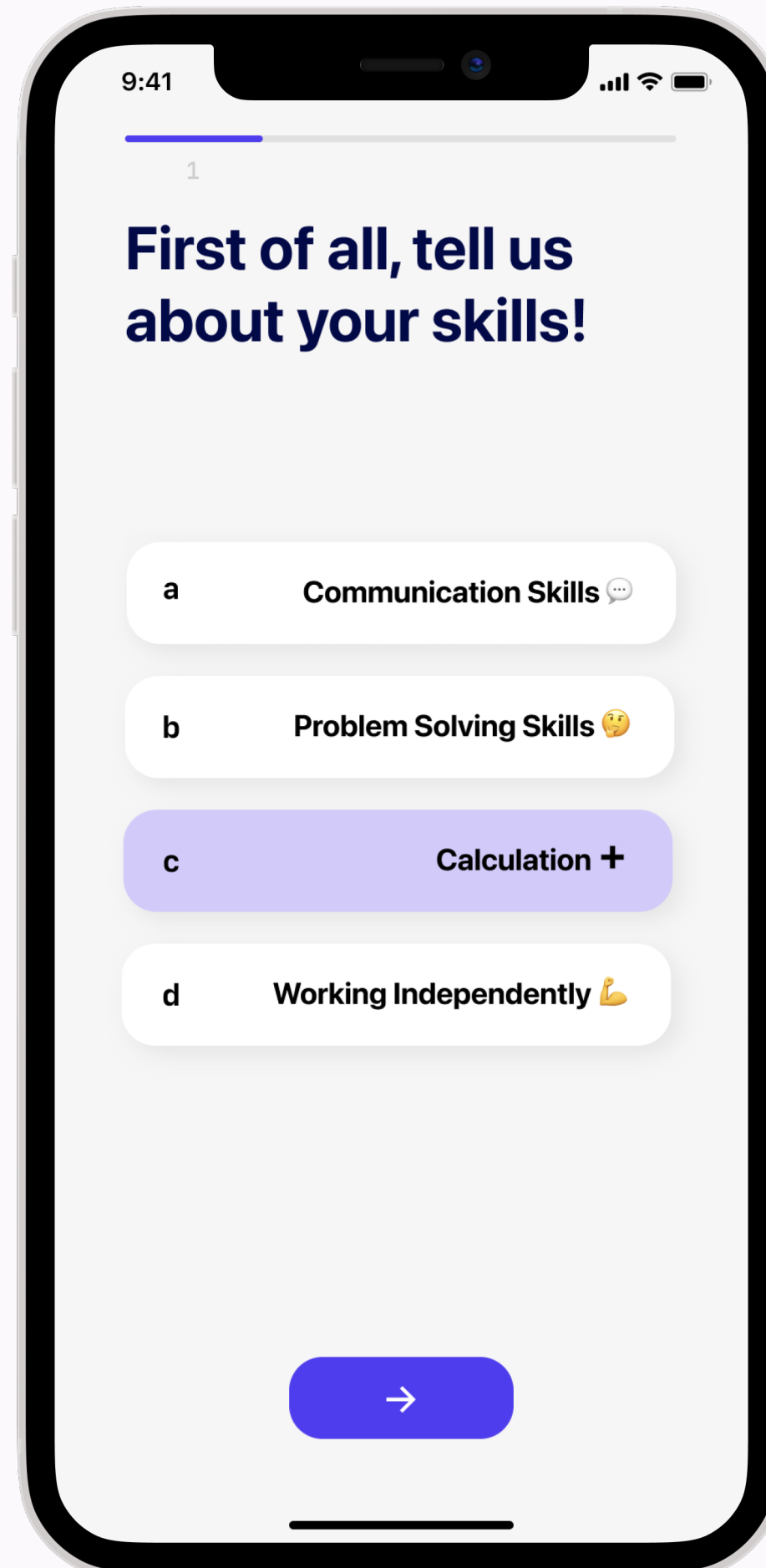
[1] Total marketing cost shown [here](#)

Stage One — Company Match

Step One: We identify the user's **personality and skillsets** through series of questionnaires. This would include MBTI-related questions, working styles, concrete skills, etc.

Step Two: We present the user's skillset and personality, while recommending ways to improve their weaknesses.

Step Three: We provide **job recommendations** based on their skillsets; by applying, applicants will be considered for an appropriate job for a participating company.



Stage Two — Education and Work Experience

01

After being paired, companies will work with applicants to find a local online college and then pay for their admission.

Ex. Jordan University of Science and Technology¹ (Yearly tuition: 2500 JOD)

02

Women will study for online college in the morning, then work virtually for companies at night.

Partner with Dell Technologies and NetHope² to provide computers/stable Internet access for refugees.

03

The women will work part time at entry level jobs (e.g. digital assistant) for their company. A cut of their salary will be used to pay for their college tuition.

Minimum Wage: 268 JOD/month³

04

The women will work and study until a bachelor degree is earned in 3-4 years.

[1] Average yearly cost: 2500 JOD (calculations)

[2] For further information, reference appendix

[3] Source

Stage Three — Independence and Empowerment

Post-Graduation

After graduating a four year college and obtaining a bachelors degree, the users will be qualified for a higher level job positions (e.g. data scientist, IT consultant, or data analyst).

The **top graduates** from our program will be offered these higher positions at their respective companies.

The other graduates can choose to stay at their company with a chance of later promotion, or seek a higher position elsewhere.

Example Pathway #1: Coding Oriented

Degree: Computer Science

Entry Level Job:

Software Engineer Intern: 960 JOD/m

→ **Higher Level Job:**

Software Engineer: 1,600 JOD/m

Salary Increase: 60%

Example Pathway #2: Marketing Oriented

Degree: Marketing

Entry Level Job:

Telemarketer: 960 JOD/m



Higher Level Job:

Marketing Manager: 3,110 JOD/m

Salary Increase: 223%

Incentivizing Company Participation

Companies around the world cover employee tuition fees for a variety of reasons.

Decreasing Employee Turnover

Studies show that refugees have an average yearly turnover rate of 19% compared to 29% turnover rate across all industries.¹

Chance to Empower

Companies view hiring programs in the MENA region as opportunities to diversify their company while reducing hiring expenses.

Financial Advantage

Companies can cover a year of tuition at the Jordan University of Science and Technology and pay a monthly stipend sufficient to cover the cost of living, for only 84% of a typical salary in that job.

[1] Decrease in Turnover [Source](#)

Quantifying Our Impact

Over 6,500

eligible women currently living in Jordan¹

160%

Increase in female employment in Jordan's **ICT sector**²

5%

Increase in female **Syrian refugee participation in the labor force** by 2026²

EMPLOYMENT

Just 57

Women a year increases female Syrian refugee participation in a given **graduating class** by **100%**

3,200+

Women on **food assistance programs** could reach financial stability³

EDUCATION

134%

Increase in **access to higher education** among Syrian refugee women²

3%

Increase in access to higher education among **all Jordanian women**²

10%

Yearly growth of women in Jordan participating in the digital economy⁴

[1] 6,500 Work [3] Food Assistance Source
[2] 160% Work [4] 10% Growth Work

We spoke to six Syrian refugee women living in Jordan.

100% felt the program outlined would be beneficial and empowering to Syrian refugees in Jordan and increase financial stability among young women.

All agreed that either themselves or a daughter would **definitely enroll in the program** if it were initiated.

Three of the women were full-time homemakers. All agreed that they would **work from home** if given the opportunity.

One refugee, when asked if she would be interested in participating, became so overwhelmed at the possibility of a college education and an ICT job that she asked our translator *whether she was dreaming*.

For **Bushra,**

fEMPLOYED would mean the opportunity to earn money to **pay for her child's medical procedure**, and a chance to continue her education while caring for her nine children.

For **Rana,**

fEMPLOYED would allow her **daughter to fulfill her dream** of going to college, and break the cycle of deemphasis on women's education.

For **Noor,**

fEMPLOYED would give her the education she deserves and the possibility of an ICT job with more than twice her current salary, offering her a life-changing chance at **self-sufficiency, financial independence, and stability**.

Similar Successful Programs

Jordan's largest technology companies have a **demonstrated history** of initiating **youth education and vocational training programs**, **allocating significant funds** to putting underprivileged students through school in order to enable opportunities for employment.

Orange Jordan

Based in Jordan, Orange Jordan is one of the world's top ten mobile telephone network operators.

In the past 17 years, Orange Jordan has offered **300 scholarships** to underprivileged students with **ICT-related majors** at Jordanian public universities and the Princess Sumaya University for Technology.¹

Aramex

Package delivery service Aramex invests in youth education and empowerment programs that **combine scholarships and skill training** for specific industries, with an emphasis on tech-related pathways.

To date, Aramex has successfully reached over **4,300 students** through its programs.²

Zain

The Zain Education Fund, created by Zain Group (the largest mobile telecommunications company in the MENA region) offers **50 scholarships per year** and provides **employment opportunities** in Telemarketing and Customer Care that allow youth to gain vocational training concurrently with earning a university degree.

As of 2014, **155 underprivileged students** in Jordan had graduated university with the help of a Zain scholarship.³

[1] Orange Jordan [Source](#)

[2] Aramex [Source](#)

[3] Zain [Source](#)

Scalability & Expansion Beyond Jordan

We have identified two countries that are similar to Jordan where we can potentially implement fEMPLOYED.

Turkey

- There are 9,048 15-18-year-old female Syrian refugees who will graduate high school, only 3,086 of whom will go on to college (32%).
- This provides an opportunity for a 206% increase in college education among Syrian refugee women.

Next Steps: Market by advertising on to Youtube (90% penetration) and Instagram (83% penetration)

Lebanon

- 2,938 women Syrian refugee graduate high school (age 15-18) in Lebanon, but only 1,500 of them will go on to college.
- An opportunity for a 96% increase in college education rate

Next Steps: 96% of population uses social media. Thus, marketing by advertising on Facebook (82% popularity) and WhatsApp (98% popularity).

Costs for Program

1 Local Radio Stations

- This could be done as simple as contacting external sources for partnership - no known costs associated
- Blanket/stipend cost of \$250 for any tech, materials, etc

2 Ambassador Program

- **No associated costs (just volunteers)**
- Monthly stipend for any extra costs: \$50 per volunteer
- 6,100 target students - 1 volunteer per 100 students (60 volunteers)
- 60 students * \$50 = \$3000

- **Volunteers work for free because:**
 - Organizing workshops can be done virtually from their home
 - Stipend is given because recruiting is done at the volunteer's discretion
 - Connecting youth happiness online and on the volunteers own time

3 Social Media Marketing

Facebook - \$0.95 per click

- 42% of audience are women
- 2.3/5.5 million of total FB ads audience are women
- 9.5% of users are females aged 18-24 (218,500)
- 0.90% of people click on ads (1,950)
- Approx. monthly cost: \$1850

Instagram - \$1.10 per click

- 46% of audience are women
- 0.97/2.1 million of total IG ads audience are women
- 14.5% of users are females aged 18-24 (140,100)
- 0.52% of people click on ads (720)
- Approx. monthly cost: \$800

Snapchat - \$0.70 per click

- 63% of audience are women
- 1.1/1.7 million of total Snap ads audience are women
- 37% of users are females aged 18-24 (396,000)
- 0.76% of people click on ads (3,000)
- Approx. monthly cost: \$2100

Note: The education and employment of women aren't included in the costs, since the transactions will be made solely by the women and companies in which they're employed.

Solution Summary

Educate Refugees

Providing college education at no cost to female Syrian refugees in Jordan between the ages of 18-24 increases college participation for refugee women by 134%, and college education for all Jordanian women by 3%.

Build Financial Stability

Entry-level positions at participating ICT companies will cover both college tuition and cost of living. This will allow refugee women to support their families, and make financial independence a possibility for the next generation.

Grow the Digital Economy

Companies can cover a year of tuition at the Jordan University of Science and Technology and pay a monthly stipend sufficient to cover the cost of living at 85% of a typical low-paying ICT salary.

On a More Personal Note...

Dear UN Women,

Thank you so much for this opportunity to help women who are currently unable to reap the benefits of participation in the digital economy. We hope our recommendation aids you in your future decisions, and we would love to continue helping you in the future.

We deeply appreciate your commitment to answering our questions and providing us with the information we needed. In speaking to Syrian refugee women, we have developed a new perspective on the crisis. After seeing how excited and emotional they all became when we explained fEMPLOYED, we truly believe that our solution will change lives, and hope that our plan or another presented to you via this challenge will bring relief, empowerment, and financial stability to the women who need it the most.

Please do not hesitate to contact us if you have any questions about our recommendation.

Thank you so much!

Abby, BJ, Akash, Katie, Allen, Jasmine, and Ethan



Abby Lee



Allen Wang



Akash Patel



Katie Silverman



Jasmine Wang



BJ Moon



Ethan Wei

Appendix

Dell Technologies: Partnership for Laptop Access

In order to provide the women enrolled in fEMPLOYED with laptops for schooling and part-time remote work, we have identified Dell Technologies as a mutually advantageous corporate partner.

Dell has established commitment to increasing technology access worldwide through aiding nonprofit partners.¹

Dell is currently working with nearly 60 nonprofit partners in more than a dozen countries world wide, helping 2.6 million people gain access to technology and related skills.

In working towards gender equity, Dell has ensured that more than half of its program participants are women or girls.

Dell has the resources and infrastructure to provide the laptops we need.

In its collaboration with Camara Education, it delivered 41,700 Dell Computers benefitting 1,600,000 learners in Ethiopia, Kenya, and Nigeria.

A partnership with fEMPLOYED is well aligned with Dell's Future Workforce initiative goals.²

Dell has stated an explicit goal of establishing 1,000 nonprofit partners to digitally transform their respective communities by 2030.

[1] Future Workforce Initiative [Source](#)

[2] Nonprofit Aid [Source](#)

Net Hope: Partnership for Internet Access

To ensure that the women enrolled in fEMPLOYED have access to stable internet, our team has recognized Net Hope as a potential partner.

Net Hope Inc.

Net Hope is a nonprofit whose aim is to aid its partners and members (in the nonprofit sector) to be more effective and efficient through the use of technology.

Currently, they partner with about 60 global nonprofits to help fund, implement, adapt, and scale innovative approaches to solve development, humanitarian, and conservation challenges.¹

Existing ICT Aid Targeted Towards Syrian Refugees

They already are working towards cell phone connectivity and charging along migration routes and in refugee camps; cyber security; a central information portal for refugees; and e-learning for Syrian refugees.

To meet these needs, they have provided WiFi hotspots and charging stations in camps, and donated Microsoft software; critical Wi-Fi network and data security designed/architected by Cisco; and an online information hub for refugees, powered by Google.²

[1] [source](#)

[2] [source](#)

Case Study: Talent Beyond Boundaries

What is Talent Beyond Boundaries?

Talent Beyond Boundaries is a non-profit organization based in Canada that actively connects skilled refugees in the MENA region to companies overseas. They give refugees opportunities to find work when seeking asylum in a new country by verifying their working credentials and expertise levels.

During their pilot program, they engaged actively with 117 employers, in which more than 20% made offer to the candidates. They also keep a “talent catalog” that houses over 9,000 refugee profiles with expertise in different fields.¹

Similarities between fEMPLOYED and Talent Beyond Boundaries

- We both provide job opportunities for refugees in the MENA region
- Both initiatives are, at the most basic level, peer-to-peer platforms that connect refugees with jobs

Differences between fEMPLOYED and Talent Beyond Boundaries

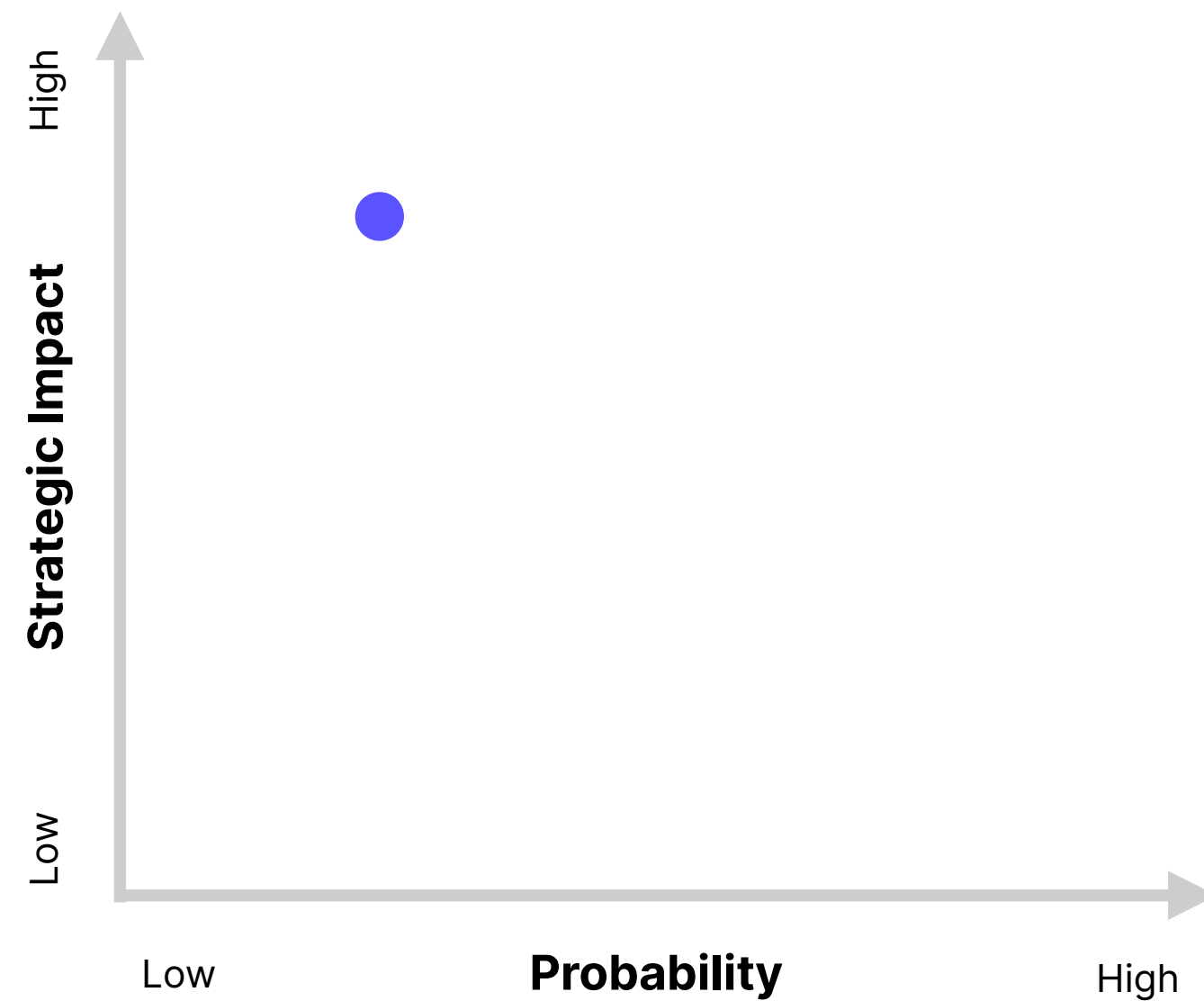
- We're more involved in the growth of the refugees' expertise as opposed to offering jobs to refugees with existing expertise
- Our target demographic is young women, while the majority of Talent Beyond Boundaries' users are men

Significance: This validates that companies have demonstrated interest in programs that give them access to skilled refugees

[1] [source](#)

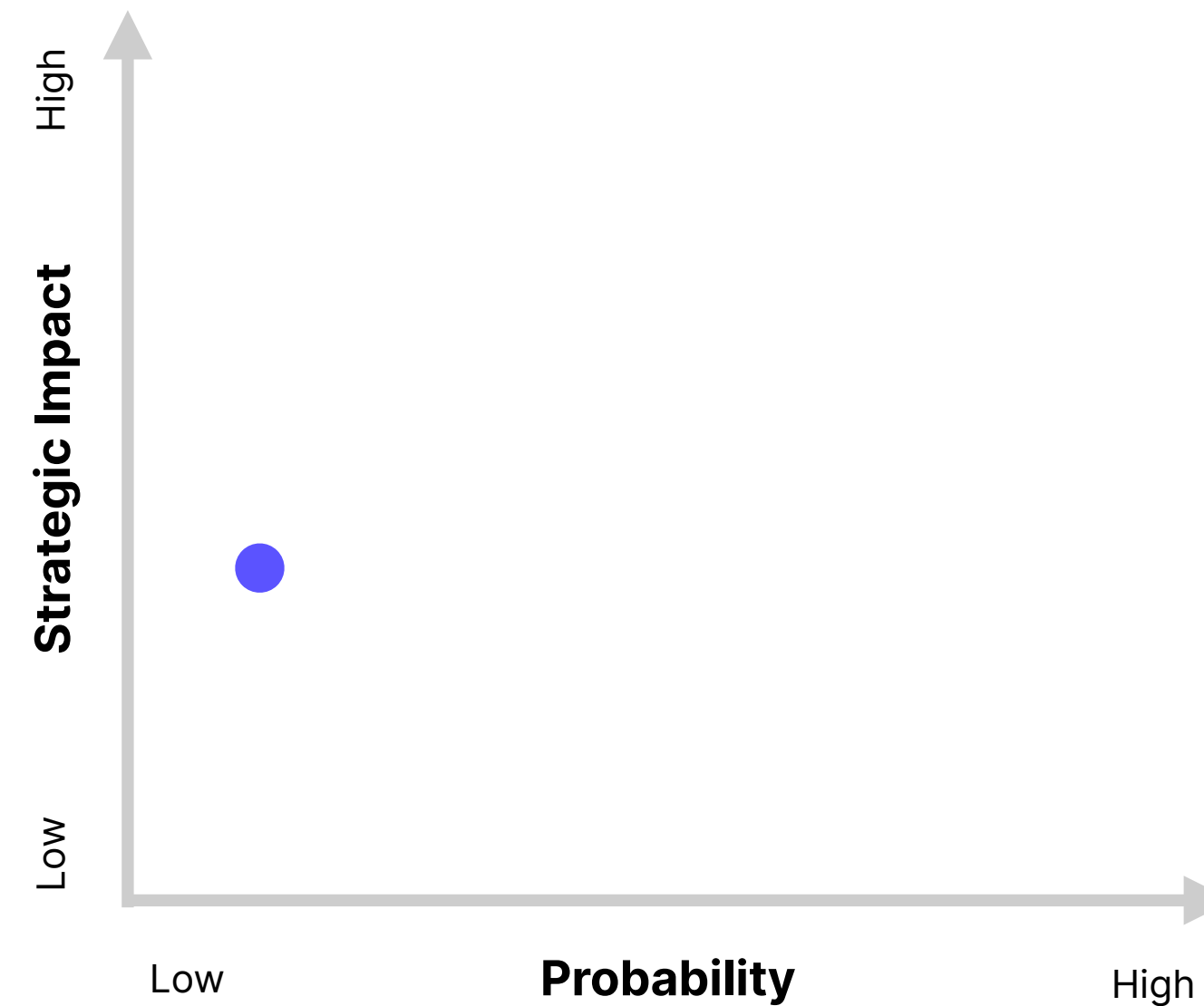
Risks and Mitigations

Risk #1: Lack of Jobs



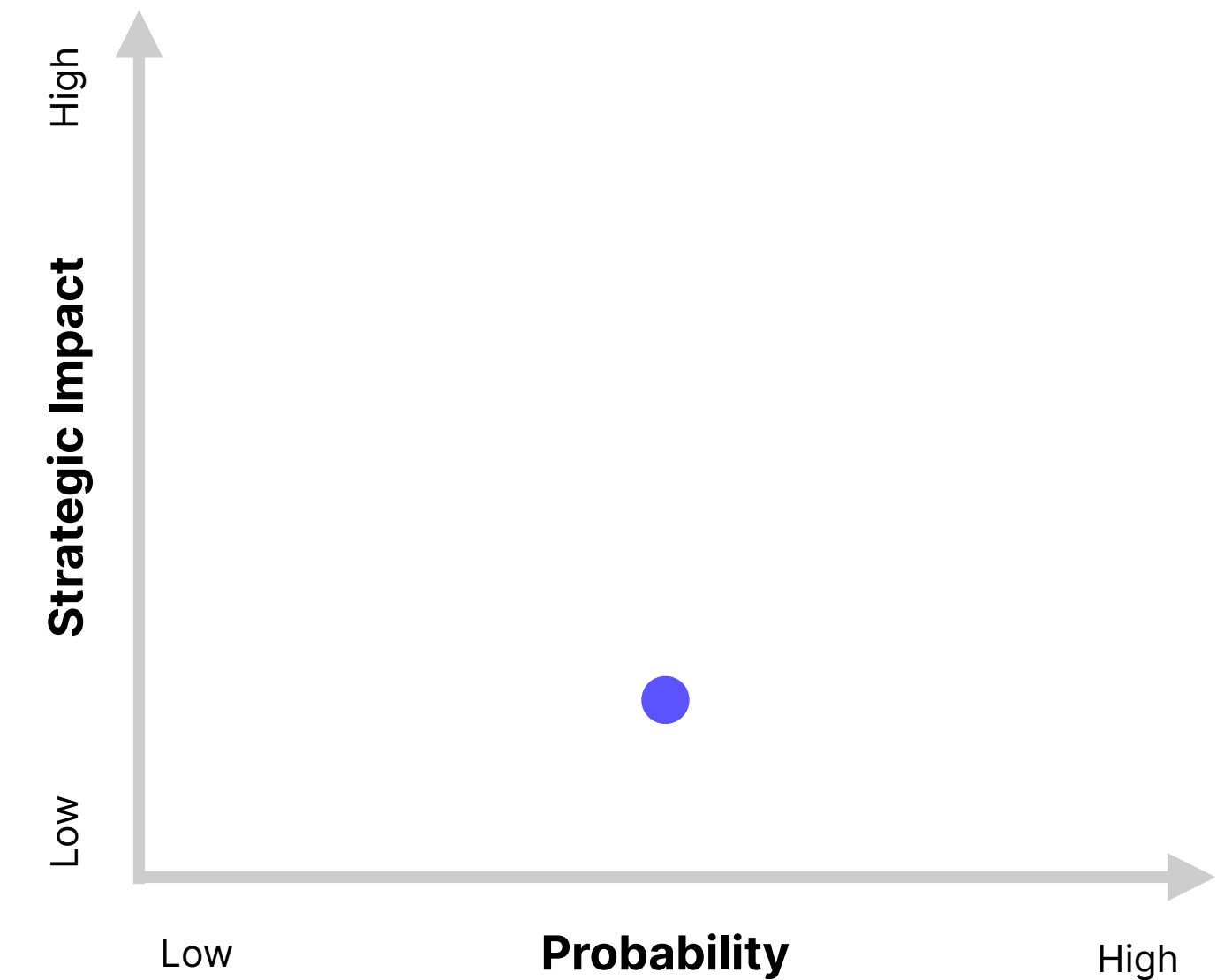
Although this is a low-probability problem, it has a strong immediate impact because it renders our program useless. However, we can mitigate this by relying on private and public-sector jobs, which gives a diversity of jobs regardless of the current economic situation.

Risk #2: Household Pressure



With the increasing tax rates and decreasing subsidies, it is becoming increasingly more difficult to sustain with only one male source of income. If household pushback is a problem, we can mitigate it by making the financial benefits clear.

Risk #3: Incomplete Education



Because our program is essentially tuition reimbursement combined with a part-time job, there is no real downside to women not finishing their schooling. If the situation occurs, the women would be allowed to finish the year at the low-level part-time job. The company doesn't lose any money, since they retain a worker that costs less than the average wage.