care® JORDAN

GENDER & INCLUSION ANALYSIS

ON THE DIGITAL DIVIDE

CARE JORDAN

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Norad

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INTRODUCTION

ICT and digital literacy are transforming the quality of life and social well-being, powering growth and development of individuals and community. Over 90% of jobs worldwide already have a digital component and most jobs will soon require sophisticated digital skills1. Knowledge about digital financial services, including digital money transfers and online banking; skills to handle various kinds of online forms; skills to handle web search and other forms of online communication are essential for connecting with the world and can also act as a catalyst to acquire other important life skills, therefore, ICT related skills are to be treated as basic needs and rights for social and economic empowerment.

The digital divide is a significant relative deprivation primarily affecting those already disadvantaged segments of the people who are unable to access or afford technology due to certain characteristics like gender, age, socioeconomic factors, place of residence (urban/rural), disability and levels of literacy. Digital exclusion has many causes. Hurdles to access including affordability, (lack of) education and skills and technological literacy, and inherent biases and socio-cultural norms, are at the root of digital exclusion.

Sparked by the challenges presented by the COVID-19 pandemic, CARE Jordan is embarking on a digital transformation of its services. This includes the way we communicate and engage with program participants. To ensure that we do not exacerbate the digital divide, or the negative impacts that it can be associated with – such as access to services, personal safety, and illiteracy – this gender and inclusion analysis will assess the different needs of women, men, youth, elderly and people with disabilities (PWDs) and provide recommendations on how to implement gender responsive and inclusive programming.

PURPOSE AND OBJECTIVE

The objective of this gender analysis is to understand the differences in digital literacy between women, men and youth and to assess the social, economic and cultural enablers and barriers to access and advancement, in ICT. The main research questions are:

- Do CARE's program participants (women, men, youth, older persons, PwDs) have equal **access** to ICT devices?
- Do CARE's program participants **use and control** their ICT devices differently depending on sex, age, nationality or location?
- Does **digital literacy** (technical skills, competency and confidence) differ depending on sex, age, nationality or location?
- What **barriers** do CARE's program participants (particularly women, elderly, PwDs and youth) face when accessing and utilizing digital tools?
- How do **social norms** affect men/boys and women/girls access, use and perception of ICT devices and digital literacy?

METHODOLOGY

The gender and inclusion analysis followed a mixed methods approach incorporating both qualitative and quantitative sources of evidence. The first step in this analysis process compromised a document review in which 20 documents were examined, followed by a quantitative survey – conducted in September 2022 – with 348 participants (175 female and 173 male). The sample size is representative of CARE Jordan's current active program participants, who are vulnerable Jordanians and refugees.

The findings from the quantitative survey were analyzed and this informed the development of the qualitative tools. In November 2022, CARE Jordan ran seven focus group discussions (2 in Azraq Camp, 1 in Zarqa, 1 in Irbid, 1 in Mafraq, 1 in Amman, 1 in Azraq city[1]), with a total of 48 participants, as shown in table 1 below (breakdown) by gender, nationality, and age group.

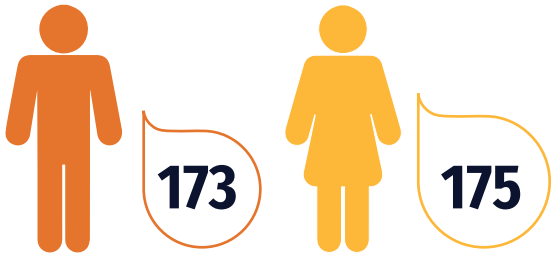
[1] Given the high density of refugee populations, these locations in the North of Jordan are where CARE operates

Table 1 : Focus Group Discussion Disaggregation

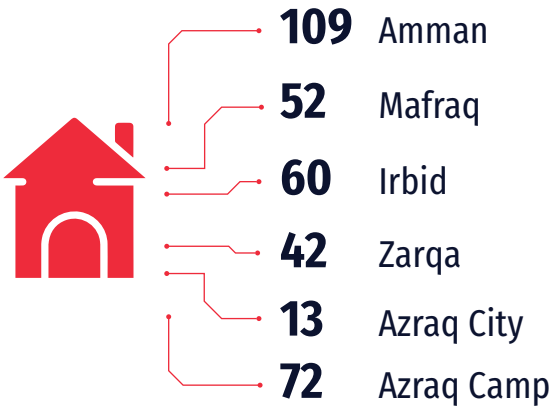
Number of participants	Nationality	Location	Gender	Age group	Program participants
8	Syrian	Azraq Camp	Male	1 (18-34), 7 (35-59)	
8	Syrian	Azraq Camp	Female	1 (18-34), 4 (35-59), 3 (+60)	
7	5 Syrian, 2 Jordanian	Zarqa	Female	2 (18-34), 5 (35-59)	VSLA
6	5 Syrian, 1 Jordanian	Irbid	Male	3 (18-34), 3 (35-59)	
7	Syrian	Mafraq	4 Male & 3 Female	3 (18-34), 3 (35-59), 1 (+60)	PWD
7	3 Syrian, 4 Jordanian	Azraq City	3 female & 4 male	+60	ELDERLY
5	2 Syrian, 1 Jordanian, 1 Sudan, 1 Yemen	Amman	Female	2 (18-34), 3 (35-59)	

DEMOGRAPHICS OF QUANTITATIVE SURVEY RESPONDENTS

GENDER

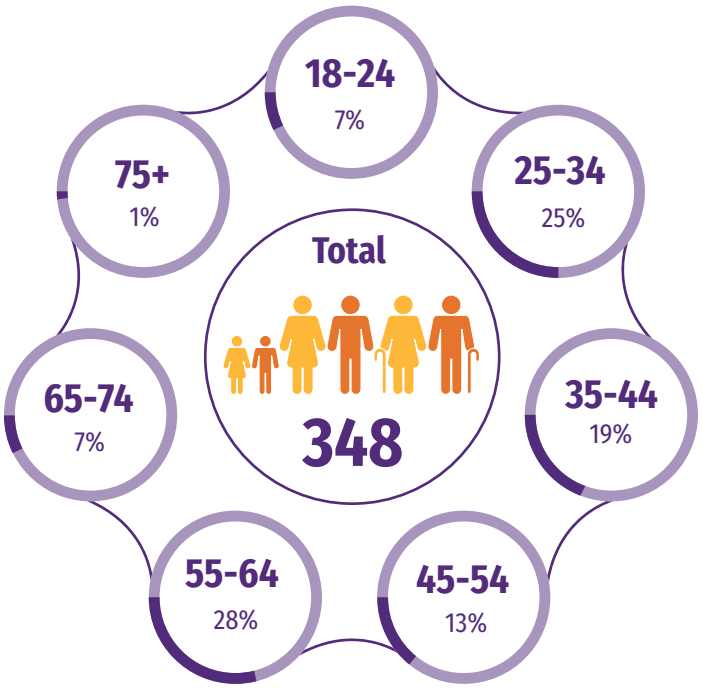


PLACE OF RESIDENCE

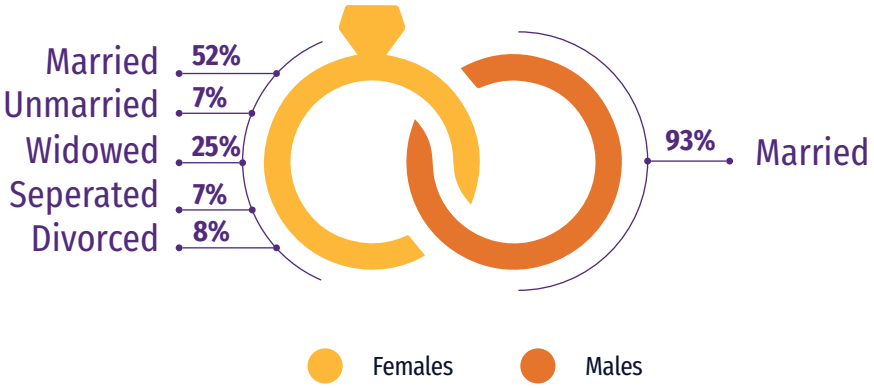


NATIONALITY

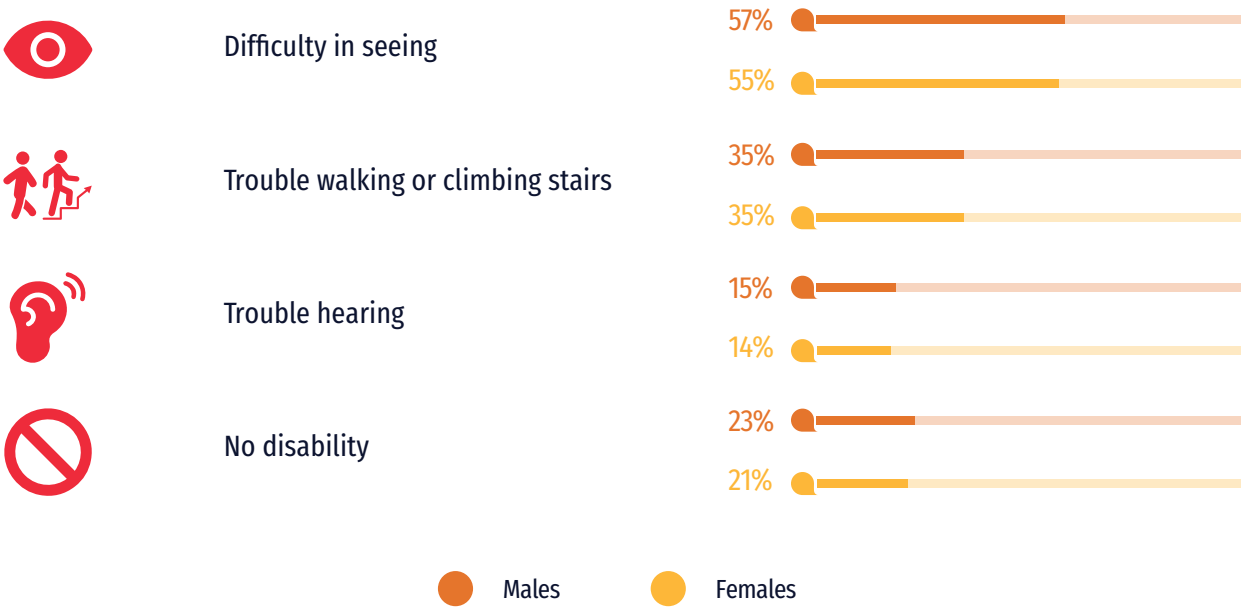
AGE



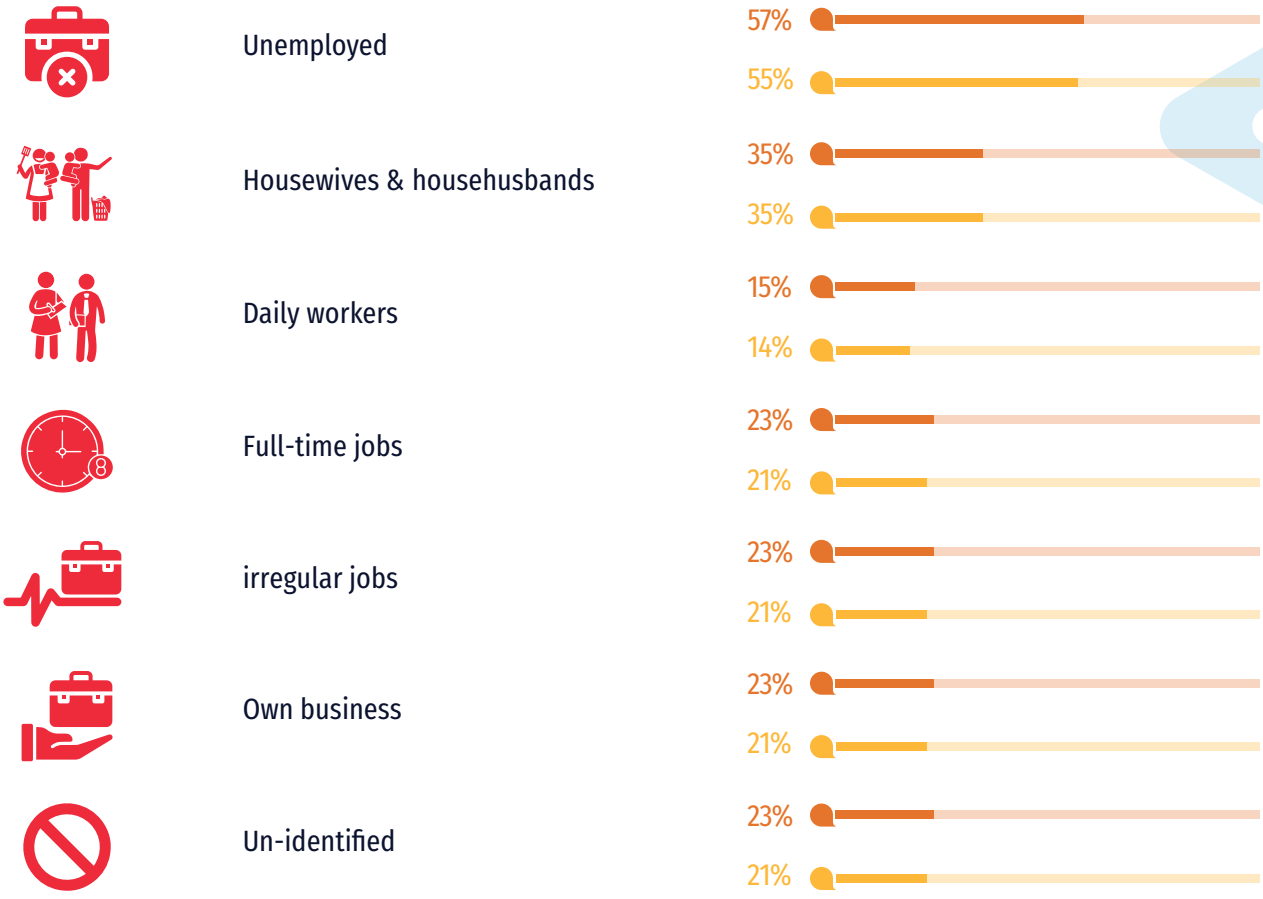
MARITAL STATUS



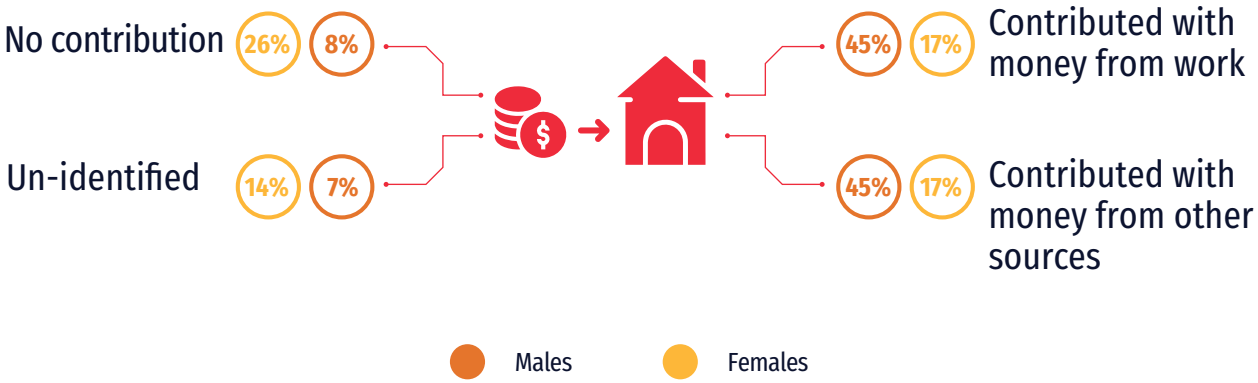
DISABILITY STATUS



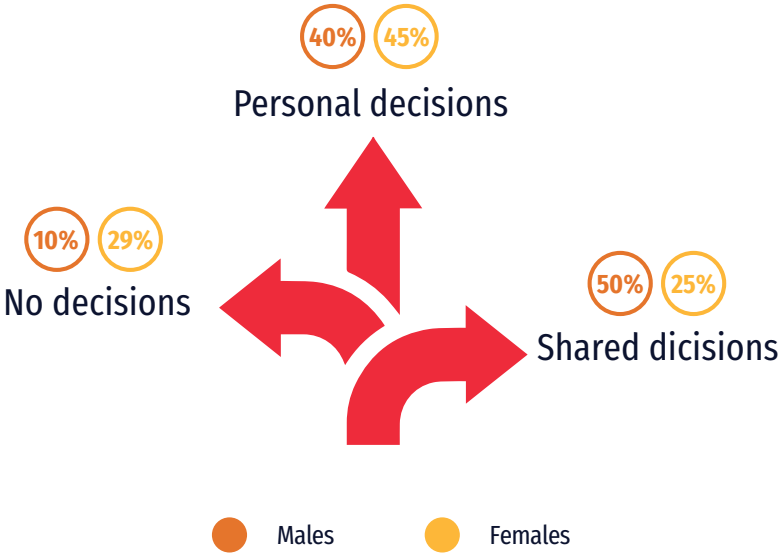
OCCUPATION



CONTRIBUTION TO HOUSEHOLD INCOME



DECISION-MAKING ON HOUSEHOLD EXPENSES



FINDINGS

ACCESS TO ICT

The majority of respondents – with little difference between sex – confirmed to have access to running water (89%) and electricity (97%), however, the percentages for owning a car (6%), bicycle, (2%), computer (4%), touch screen tablet (5%), were much lower with game console, radio and motorcycle at 0% for both sexes.

Out of ninety-five percent of female respondents who reported having a mobile phone and 98% of males, the age category with the highest mobile phone ownership among both genders were 55-64

(29% male and 27% female), and 45-54 (15% male and 12% female). On the other hand, there were 12 participants, comprising 9 females and 3 males, who reported that they did not own a mobile phone.

When asked how many mobile phones there are in their households: 40% of female respondents and 20% of male respondents answered one, with the majority (28%) from Azraq Camp; 38% of female and 59% of male respondents reported having two mobile phones per household, with the majority (36%) from Amman and 14% of females and 12% of male respondents stated having three mobile phones per household, with the majority (32% from Irbid).

Table 2: Number of mobile phones in households

Number of mobile phones per household	Male	Female	Mostly from the governorate
One	20%	40%	Azraq Camp
Two	59%	38%	Amman
Three	12%	14%	Irbid
Four	6%	6%	Mafraq

Reflecting national trends, the quantitative data shows high rates of both ownership and access to mobile phones[4]. That said, as evidenced by the qualitative findings the quality of access is unequal. All females in a FGD held in Zarqa agreed that a mother's phone is distinct from the phones used by the family's working and studying members.

> A FGD participants says:
> "I don't feel like I own the phone; honestly, my sisters call and ask why I don't answer their calls, but the truth is that I don't have time; I'm always busy, and the phone is always with my kids."

These same sentiments are echoed by women in East Amman who state that their phones are used

[4] National access to technology is relatively high as %90 of families have smartphones and %89 have access to the internet (Telecommunications Regulatory Commission, 2018)

by their children for studying purposes, whilst those of their husbands are treated as their own personal mobile phones. “You must distribute time use of your mobile between your children equally, even teachers create WhatsApp groups for children too. Sometimes [during the COVID-19 pandemic] my three kids had online exams at the same time, and I faced a challenge in setting priorities to decide who to use my phone first.” Aligned to this, a male FGD in Irbid stated that they all take their phones with them when they leave the house, however, this is not the case for the majority of their wives, which are used by the entire family.

Respondents were asked if you have a SIM card, which mobile operator is it from? Zain was the most popular (61% males, 55% females), followed by UMNIAH (25% males, 22% females), with Orange as the least popular (12% males, 15% females). In a male FGD, all respondents indicated that their SIM cards are registered in their names. In a FGD with elderly males and females, all the men had their own mobile phones with SIM cards and credit, whilst the females either did not own a mobile phone or did not have credit on their sim card and overall expressed little interest in owning or using one.

In conclusion, Jordan’s mobile phone penetration is extensive with most respondents citing that they own mobile phones, however, this stands in contrast to the qualitative findings which speak to varying levels of access, which are based on sex and age, with women’s mobile phones being appropriated by all household members and older women having little interest in engaging with ICT tools.

USAGE AND CONTROL OF ICT TOOLS

All respondents (both male and female) affirmed to have used a mobile phone. When asked whether they had used a mobile phone in the last 30 days, 97% of men and 99% of women replied positively, however the same response for computer (1% male, 5% female) and for touchscreen tablet (0% men and 3% women) was drastically lower.

Rates of borrowing a phone and/or card are fairly low, with the majority of respondents (86% male and 70% female) stating that they did not borrow other people’s mobile phones (male respondents aged 25–34 and 55–64 had the highest rates). Nearly a third of female respondents – as opposed to 14% of males – said they use an available phone and/or card that is used jointly in the house. Equally, asking permission to use a mobile phone was very low (6% female and 2% male).

When asked how frequently they use ICT devices, 93% of males and 88% of females stated using the mobile phone at least once a day, with 57% of females and 56% of males citing that they use it all day (most females are aged 35–44, while most males are aged 55–64). The majority of participants did not use a computer and only 12% of the males and 7% of the females used a tablet every day

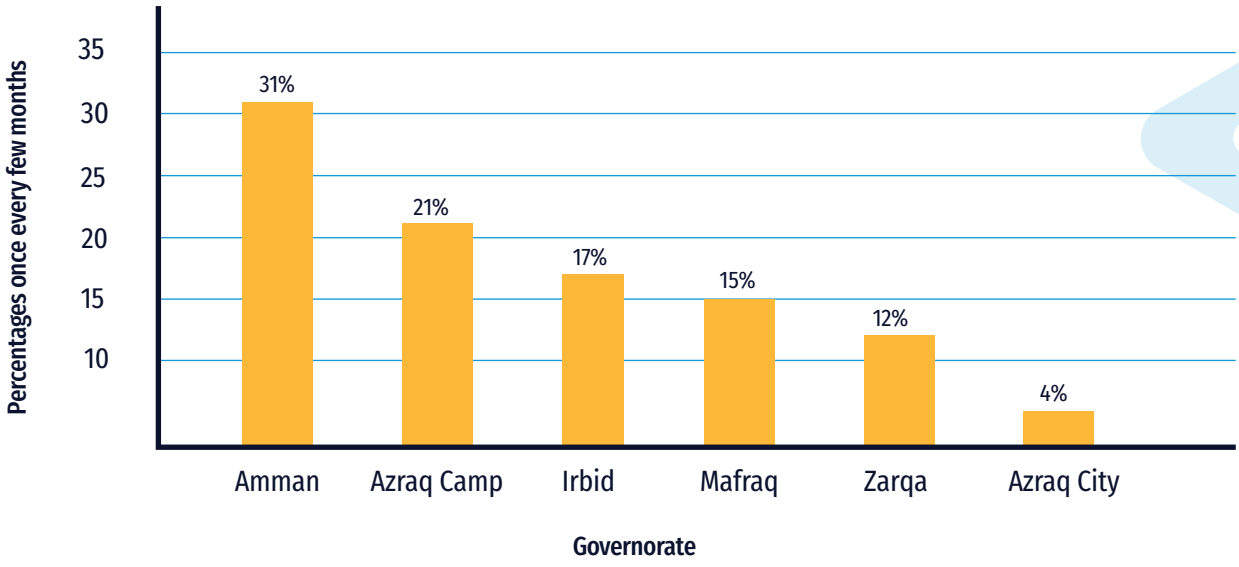
(this correlates with rates of ownership).

Male FGD participants in Azraq Camp reiterated that the male head of the household has priority over the control and usage of the mobile phone. However, when the phone needs to be used for educational purposes, the woman is responsible:

> "I only have one mobile in my house, and it belongs to me. I keep it with me, but once I get home, I give it to my wife so she can teach our children with it".

Regarding mobile money, 20% males and 22% of females stated that they use mobile phones once every few months to receive money. The following chart shows the percentages of respondents who use mobile money to receive money, disaggregated based on place of residence.

Chart 1: Use mobile money to receive money

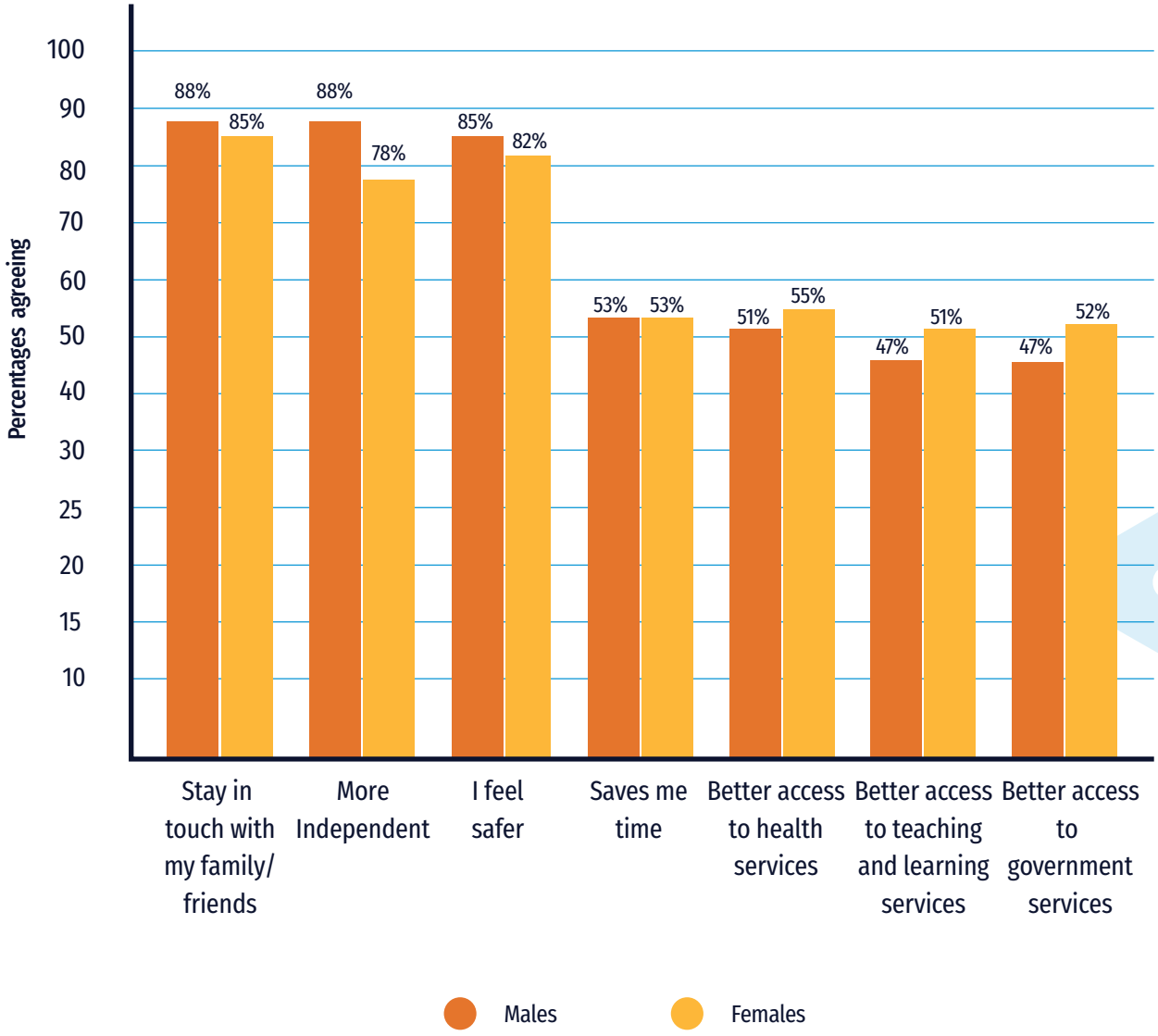


With regards to how often respondents used their mobile phones, the most frequently cited (more than once a day) were making and receiving a phone call (approximately 44% of female participants and 39% of male), followed by using the internet (34% female and 27% male) and using Facebook (25% males and 23% female).

When respondents were asked to specify how mobile use has affected their lives, 88% of males and 85% of females find it easier to stay in touch with family and friends; 85% of males and 82% of

females said that using mobile phones makes them feel safe; and 88% of males and 78% of females stated feeling more independent. Approximately half of both males and females also cited the following: mobile usage saves them time, gives them better access to health services, teaching and learning services, and government services.

Chart 2: How mobile phones affect participants' lives



All FGD participants were overwhelmingly concerned by their children's use of mobile phones. Fathers expressed a need to monitor what their children watched and also the impact that excessive phone use had on behavior. Mothers also talked about deactivating some entertainment apps because of what they were exposing their children to:

> "Many kids these days want to try what they see; some of them might use guns and shoot others just because the game that he is playing day and night is full of murder."

All females in a FGD in East Amman agreed that mobile phones have negative consequences on the behavior of their children, that children obey them less, are fraught when their set time for using the mobile phone is over and that it acts as a barrier to family communication. Older persons also talked about disliking what mobiles do to their grandchildren:

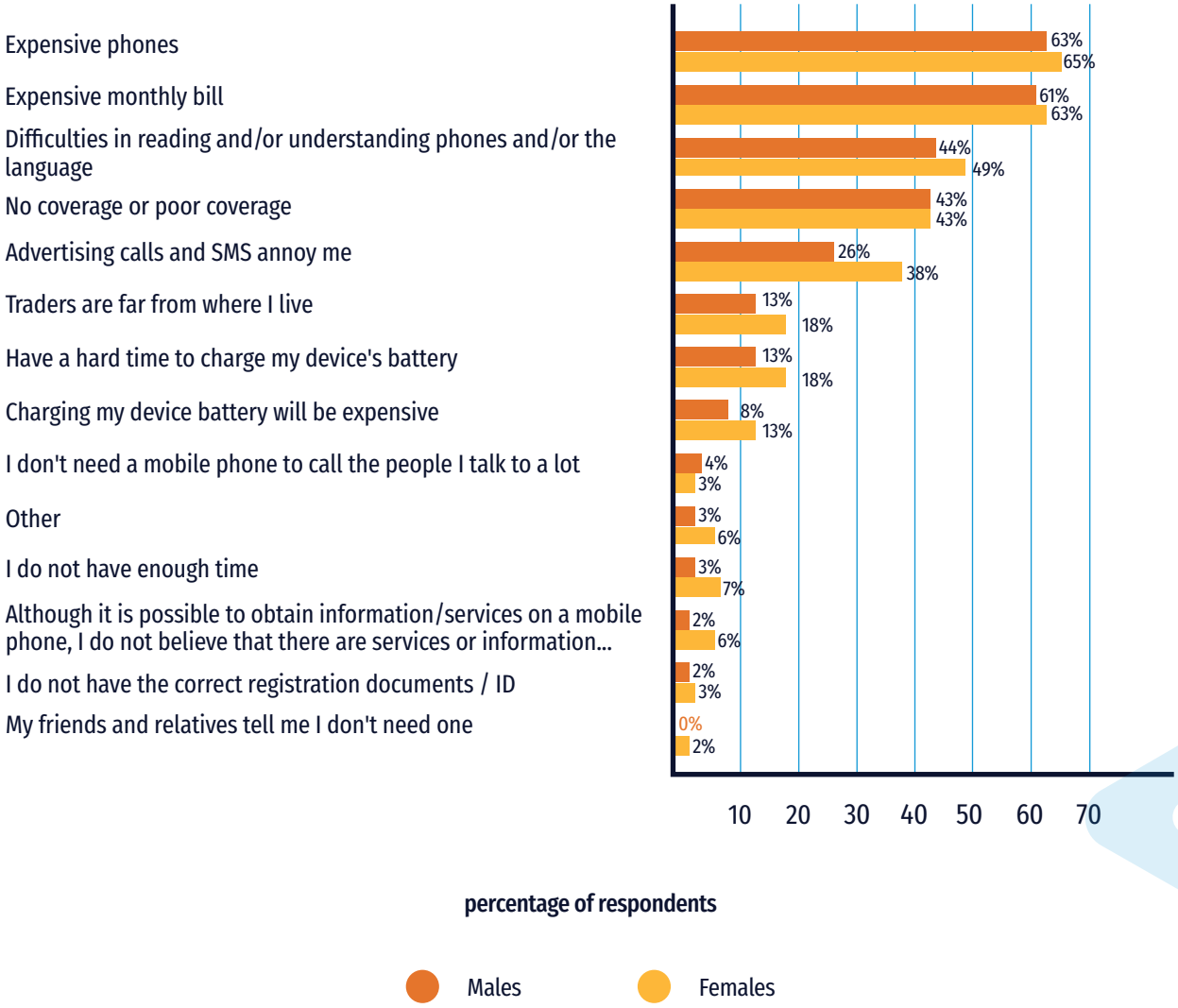
> "In the past, families used to sit and talk to each other while watching Bedouin dramas, but now everyone is on their phones and does not speak to each other."

Rates of borrowing mobile phones and asking permission to use a mobile phone are low which gives us an indication that use and control are widespread. That said, we did not include children (below 18) in this analysis which based on FGD findings, would have likely changed the findings on rates of borrowing/asking permission. Overall, most respondents use mobile phones to conduct and receive calls, make a missed call, receive SMS and use some social media platforms, however the majority rarely use mobile phones to send an email, use mobile money, make a call through an app, listen to music or play games. Caregivers are keen to control children's mobile phone use and all agree on the negative impact it is having on behaviour.

BARRIERS TO ICT

Male and female respondents expressed a variety of reasons for not owning or using a mobile phone, with expensive handset prices receiving the highest rating (65% of the females and 63% of the males). Followed by expensive credit/monthly bill, with 63% of the female respondents and 61% of male respondents (the highest percentages found in Amman and Azraq Camp). Difficulty reading and/or understanding handsets and/or content language was cited by 49% of females and 44% of males, with half of those residing in Azraq Camp. No or inadequate network coverage was cited as a barrier by 43% for both sexes, with 21% from Azraq Camp (this is in contrast to national surveys which show that 89% have access to the internet (Telecommunications Regulatory Commission, 2018), 38% of female respondents and 26% of male respondents mentioned being irritated by advertising SMS and phone calls.

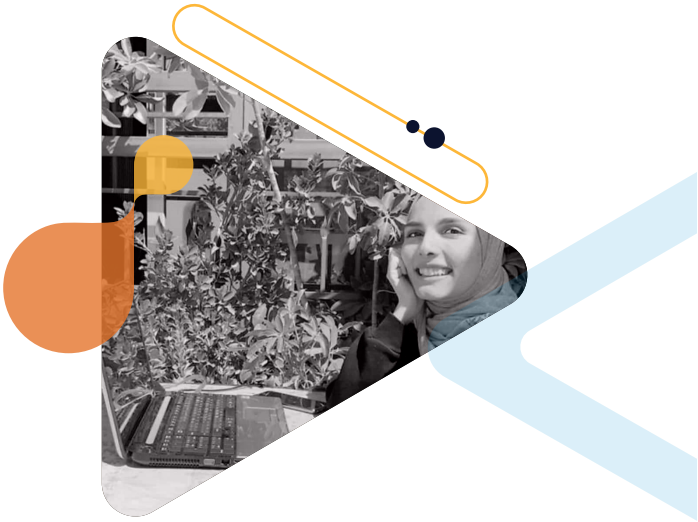
Chart 3: Possible reasons for not owning mobile phones



Some respondents added additional reasons to the previously mentioned ones: 3% females and 2% male reported not having the proper registration documents/ID. 3% of the female respondents (aged 18-34) reported that their friends and relatives told them they didn't need one. One female respondent stated that she does not find it convenient to use a mobile phone. Another female respondent (from the age group 25-34) stated that she is unable to charge her phone due to frequent power outages. Five females and 1 male reported being illiterate. Three men explained that they do not use mobile phones due to hearing/visual issues. Two male respondents age category 55-64 said they couldn't use or own a mobile phone because of fatigue and sickness.

Across all locations, FGD participants highlighted that they felt 'forced' to charge their SIM cards on a monthly basis because otherwise their number would become disconnected. Families in precarious financial situations see this as a social burden, with women prioritizing their children or those working with credit top-ups: "Last month, I had my internet disconnected due to financial commitments and my daughters failed their exams". Other barriers cited by FGD participants were poor network coverage and lack of funds to buy mobile phones or charge with credit.

Positively, FGD respondents felt that digital tools were creating a richer and fuller life for those with disabilities: "My son, who is now 25 years old, is paralyzed and unable to walk, but the mobile phone and internet allow him to be more engaged in the community and do many things without leaving the house, such as studying, playing games, entertaining, staying in touch with his friends, and filling his time with useful and meaningful activities." Male FGD respondents cited knowing people with visual disabilities, however by using digital technology they can walk the streets with an app on their device to monitor them.



In conclusion, the largest barrier to accessing and utilizing digital tools is a financial one, both for buying a handset and for paying the monthly bills. In addition, community members often feel coerced by mobile phone operators to charge their sim cards to avoid getting disconnected.

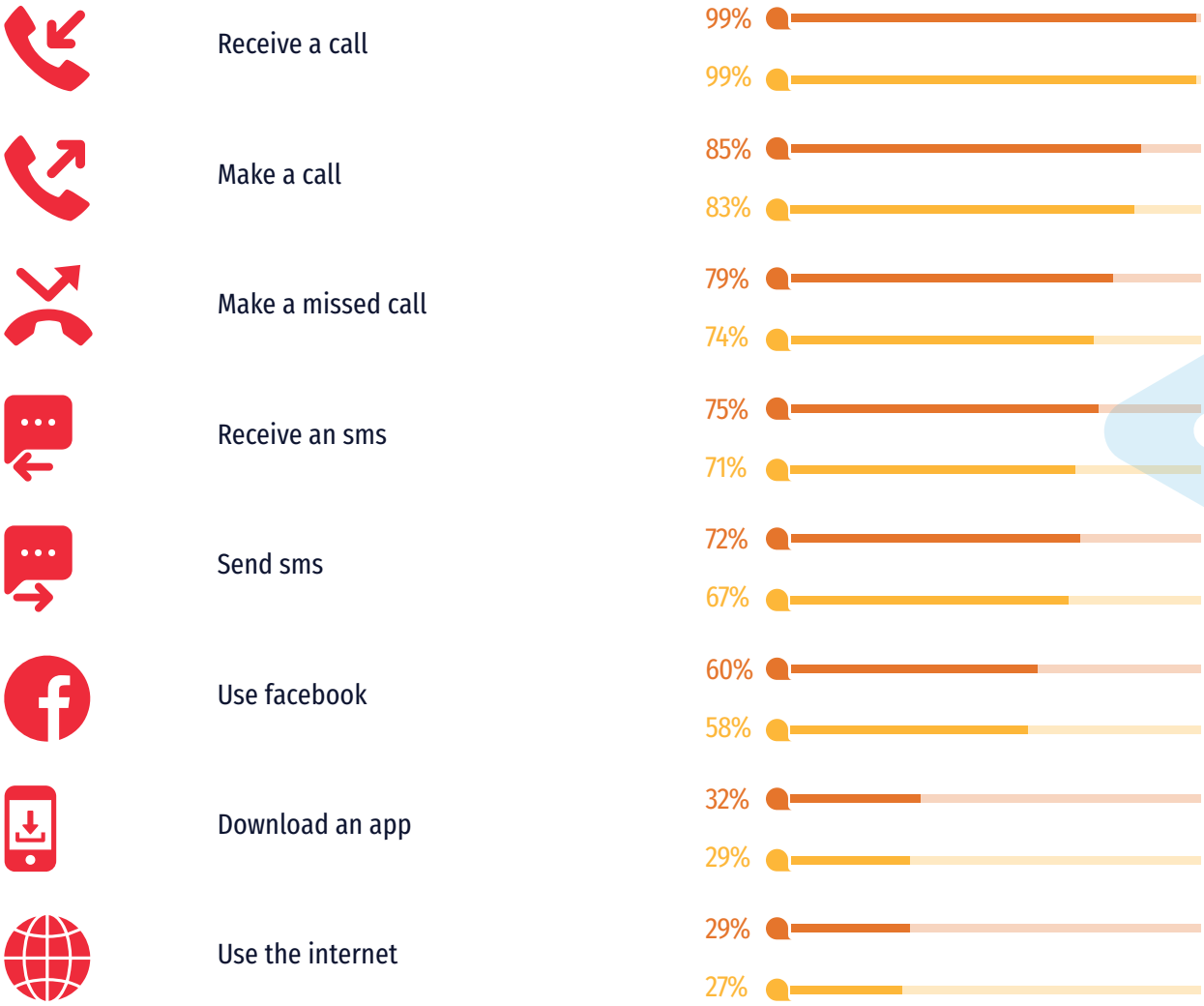
DIGITAL LITERACY

The definition provided by a study by UNESCO & EQUALS defines digital literacy as 'the ability to access, manage, understand, integrate, communicate, evaluate and create information safely and appropriately

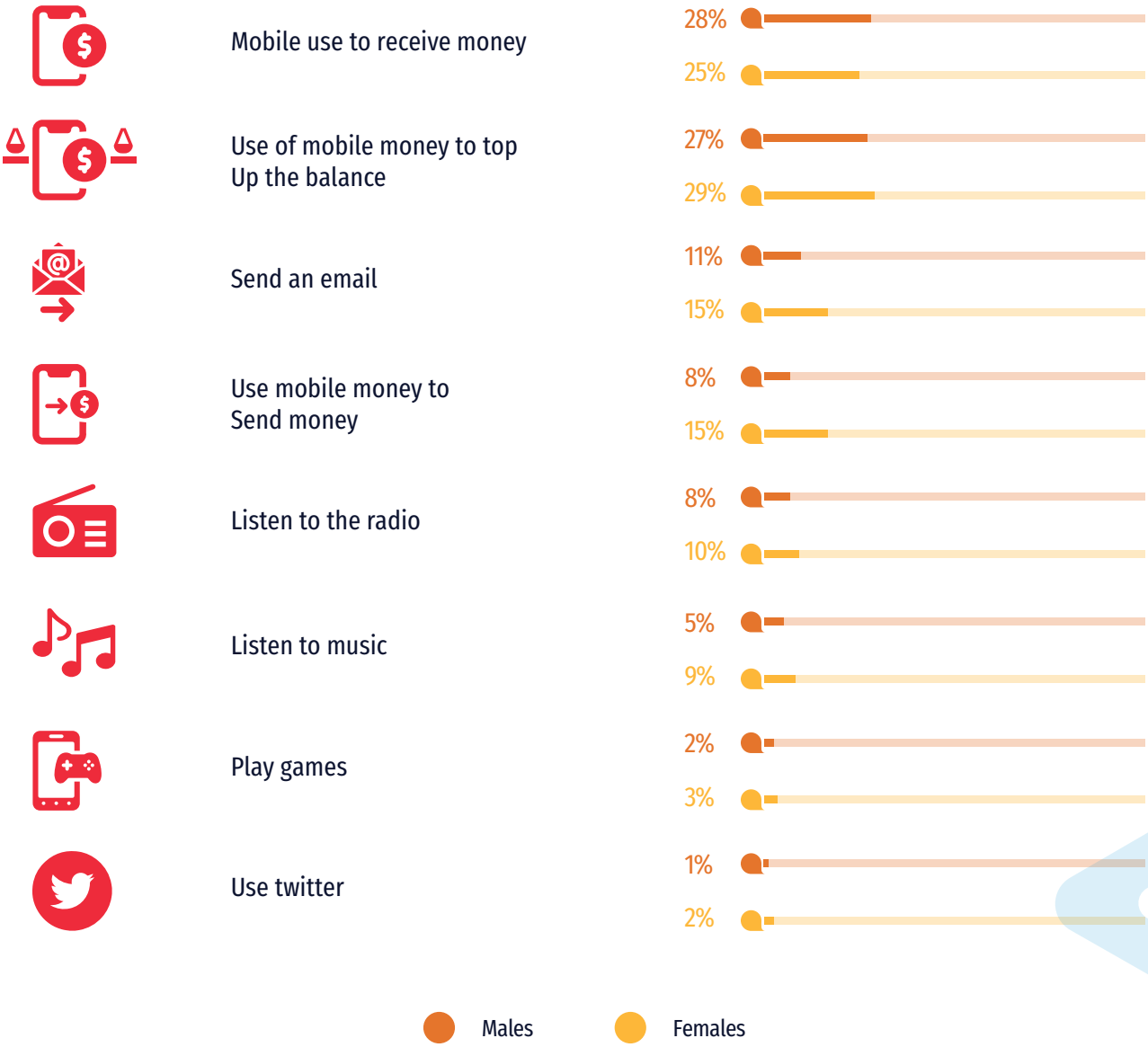
through digital devices and networked technologies for participation in economic and social life'[5]

Quantitative participants were asked about the mobile phone activities that they can do on their own: receiving a call (99% of male and female), making a call (85% male, 83% female), making a missed call (79% male, 74% female), sending and receiving SMS messages (74% male and 69% females) and using Facebook (60% males and 58% females) are the top six. Younger respondents (25-34) are more likely to download apps and respondents in Azraq Camp report higher rates of knowledgeability on using mobile money.

The ability to use different features on mobile phones, sex disaggregated



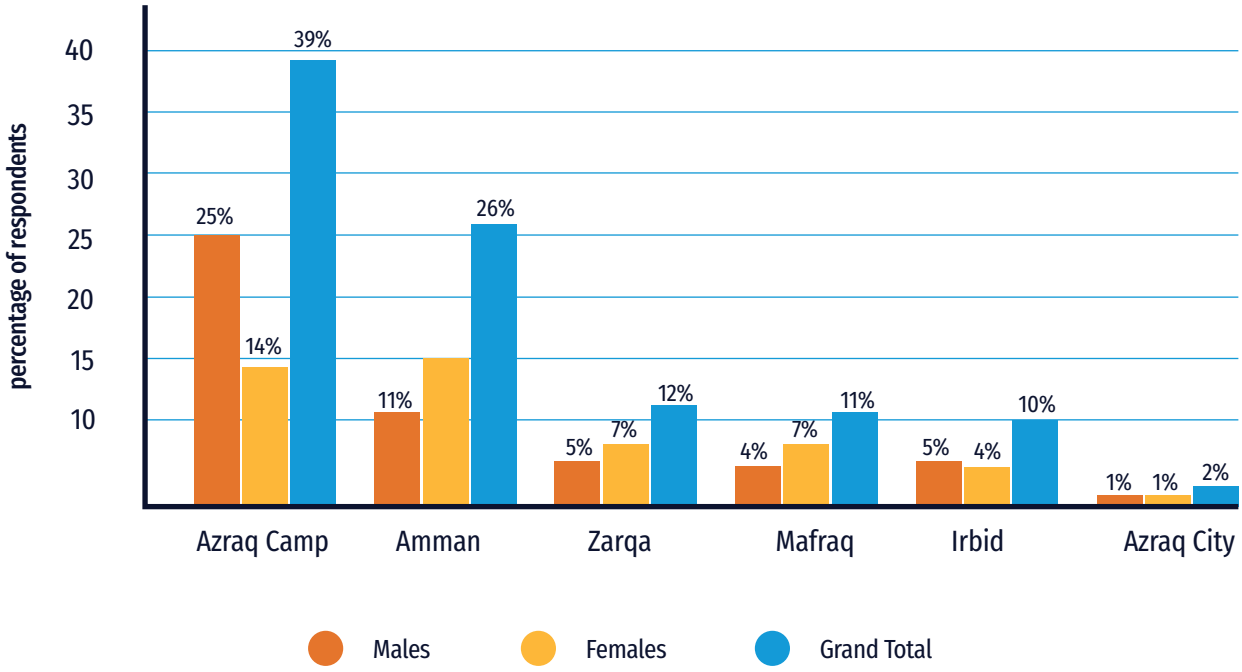
[5] EQUALS & UNESCO. (2019). **I'd blush if I could**. UNESCO https://en.unesco.org/Id-blush-if-I-could



Data from the FGDs also highlighted this difference in knowledge and behaviour towards mobile money. All Azraq Camp residents have needed to install e-wallets to receive cash assistance from humanitarian organizations and both males and females discuss the benefits that this has created: Previously, they had to line up for days just to withdraw their assistance, but after using the e-wallet, they can easily receive and transfer their money, saving them both time and money. Furthermore, females agree that it is safer than receiving cash.

Contrastingly, urban area FGD respondents were far more resistant to mobile money citing: cash is easier (males in Irbid and females in East Amman); a lack of confidence in the system: "I'd be suspicious about the payment I made, depending on whether it was delivered or not, or should I repay it again just to be sure?" and lack of understanding and motivation on how to use it (females in Mafraq).

Chart 4: Mobile use to receive money disaggregated based on location

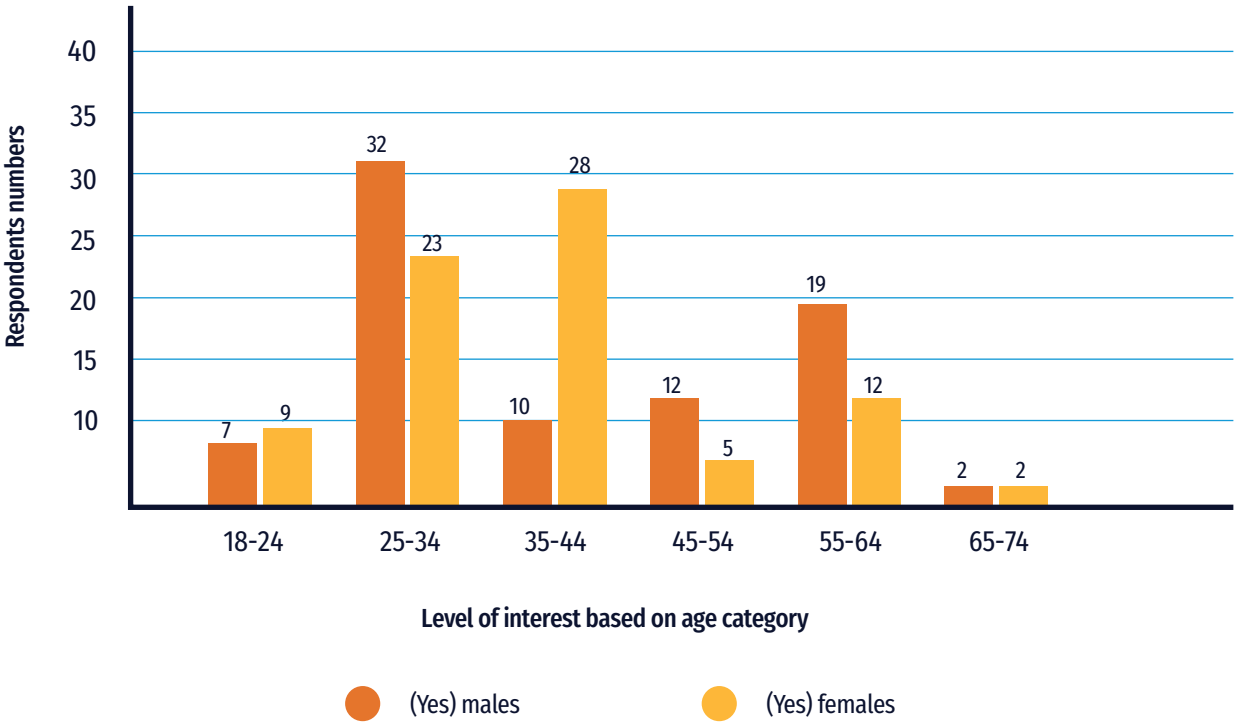


When quantitative respondents were asked how they obtain information, friends and family (91% females, 89% males) and local community (86% women and 85% men) featured highly, with mobile phones third in line (70% women, 71% men). Television and internet were also cited by approximately 50% of male and female respondents.

The respondents were asked 'If more CARE services are made digital will that increase their ability to participate in them?': 54% of females and 53% of males stated that this will slightly increase their participation, and 47% of males and 45% of females reported that yes, this will increase their ability to participate in the activities. The charts below disaggregate this by age with 69% of those aged 25-34, 67% of those aged 18-24, and 61% of those aged 35-44 said 'yes'. On the other hand, 75% of respondents aged 75+ and 70% of respondents aged 65-74 were most likely to say 'No'

In answer to the same question regarding the digitalization of CARE services, FGD participants cited barriers to digital services, including lack of internet connection and a preference for face-to-face due to connectivity and technical issues. Older FGD participants cited unfamiliarity with mobile apps and their various features and that they would require support from family members to complete the most basic tasks.

Chart 5: shows the number of female and male respondents who answered "yes" Would digitizing CARE services increase your ability to access them?



Approximately half of respondents – both males and females – across different governorates stated that they would be interested in accessing digital tools and learning how to use them.

At the beginning of each FGD session, participants were asked to conduct a brief technical proficiency test which consisted of, amongst others, demonstrating to the facilitator how to download an application, how to empty the mobile memory, to name the icons for the apps they use and to translate messages from English/Arabic. Overall, female FGD participants lacked the skills and confidence on how to use the mobile phone beyond basic functions; when they assume more advanced knowledge is required, they refer to their male sons and husbands. Younger male participants presented themselves as able to trouble-shoot technical issues and conduct more advanced functions (such as browsing the internet, using communication apps and applying for jobs). For older persons, males showed more literacy by recognizing some of the application icons and demonstrated making and receiving calls, however many of the females were not able to go beyond receiving a call and didn't know the difference between the internet, call balance, SIM card and the applications.

In conclusion, digital skill proficiency levels are fairly low across different locations, sex and age groups, however appetite for learning and advancing existing knowledge and skills can be found

particularly in younger age groups and for male and female adults. Older persons will likely be excluded from services and assistance if they were to become digitalized due to limited digital literacy and lack of willingness to learn.

SOCIAL NORMS ON ICT

Quantitative respondents were asked to express their opinion on how social norms affect men/boys and women/girls' access, use and perception of ICT devices and digital literacy. 72% of males and 69% of females agreed that "It is important for all adult **women** to have access to digital technology and a solid knowledge of how to use it."; a slightly higher percentage (76% males and 73% females) agreed that "It is important for all adult **men** to have access to digital technology and a solid knowledge of how to use it." The percentages for agreeing on the importance of access for boys and girls are similar, with an average of 71% of the males and 67% of the females. 80% of males and 75% of females agreed that access to digital technology is important to the future of people with disabilities."

7% of males disagreed that digital tools are **suitable** for both women and men to use, compared to 3% of females; however, this percentage was lower on the suitability of digital tools for girls and boys, (11% males and 7% females disagreed).

"There are many risks associated with using digital tools for women and girls," said 51% of men and 45% of women. This was slightly lower for men and boys, with 49% of men and 43% of females agreeing to this statement. 41% of males and 36% of females agreed that "Daily care and domestic work for women and girls should take priority over learning how to use digital tools." These percentages are similar when the question is reversed for men and boys, equally, for when the question asks whether daily livelihood activities of women/men and girls/boys should take priority over learning how to use digital tools. 68% of males and 67% of females agreed that " Digital tools and digital literacy are important to me and my future."

The FGD findings are not always in line with the quantitative survey, with the majority of respondents (from both sexes and different locations) stating that females' access and ownership of mobile phones needs to be controlled. An example of this is only allowing female's access to phones once she is married: "I'm the youngest among my sisters; none of them had phones unless they were married. My older sister attends the same university as me, and she has her own mobile where my family can call us through it." FGD participants commonly cited that young women need to be protected and monitored during their online sessions and whilst the terms were not used,

inference was made to cyber violence and sexual exploitation .[6] That said, some participants did mention that a lack of access would increase young women's vulnerabilities and the chances of becoming exploited due to limited knowledge on how to navigate social media and the internet.

Male FGD participants felt that women/girls have less knowledge on how to use mobile phones than men/boys; females in the household often ask for assistance from male members to resolve technical issues. This makes sense if access is curbed or limited and is also aligned to desk review research around self efficacy[7]. Additionally, one FGD participant cited that young women may not have the financial independence needed to purchase digital technology or pay for internet connectivity. That said, a FGD held exclusively with PWDs all agreed that there is no substantive difference between boys and girls on using and accessing digital devices and technology. A few participants stated that young women are comparable, "if not better" than young males when it comes to digital skills.

In conclusion, gender and social norms around using and accessing digital devices are coming through strongly in the qualitative data collection: FGD participants cited limiting and controlling women's access to mobile phones, in addition to the perception that women's digital literacy skills are lower than men's skills. Even in the quantitative survey, more than one third of participants agree that learning how to use digital devices should not come before unpaid care work or daily livelihood activities.

CONCLUSION

Reflecting national trends, our quantitative data shows high rates of both ownership and access to mobile phones, however, our qualitative findings provide a more nuanced reality on the quality of

[6] The Sisterhood is Global Institute states that cyber violence and harassing remarks are a threat to almost 2.7 million female Internet users in Jordan, including one million underage girls. The article indicates that cybercrimes provide entry points for all kinds of sexual crimes against women, girls, and children. Alsawalqa, R. O. (30 November 2021). **Evaluating Female Experiences of Electronic Dating Violence in Jordan: Motivations, Consequences, and Coping Strategies.**

[7] "[a]t the primary and lower secondary education levels, the gender gap in actual digital competence is either non-existent or reversed in favour of girls. Yet, despite this outperformance by girls in digital skills, they show "lower levels of self-efficacy" (UNESCO & EQUALS 2019, p. 22)

access with most focus group discussion (FGD) participants — both male and female —agreeing that a woman's phone is distinct from the phones used by other members of the family. The mother's phone is given to the children who are studying or others, whilst men have priority over the control and usage of their mobile phone.

Social and gendered norms also play a key role in access and digital literacy. The majority of FGD respondents (from both sexes and different locations) stated that females' access and ownership of mobile phones needs to be controlled and monitored for safety reasons, particularly if they are unmarried. This speaks to other global and national research which cites that digital technology poses as a danger to females, with online harassment by strangers and by people they know, including cyber dating and abuse by intimate partners a common occurrence. The solution here is to work with schools, parents and the tech industry to create a more inclusive space, which encourages girls and women to occupy it and for youth to bring critical awareness and ethical thinking into how they engage with content. Encouragingly, there is appetite for increased learning and advancing existing digital literacy skills, particularly in younger age groups and for male and female adults. With mindful and inclusive digital programming, these participants can up-scale their knowledge and confidence and participate more equitably in the social-economic context of Jordan.

RECOMMENDATIONS

ACCESS, USAGE AND CONTROL

- When developing digital services be responsive to the findings around woman's access and usage of mobile phones – in more vulnerable households these are often shared devices with priority given to those that study and work. Responsive interventions may involve including the cost of a handset into program budgets, dedicated phone or tablet loaner schemes or consulting women on the timing and delivery of digital services.
- Older persons have low digital literacy and particularly older women have limited appetite for digital services and assistance. To avoid disenfranchisement, user-friendly designs, tailored trainings which specifically address behavioral barriers and hybrid modalities need to be considered or innovative community or peer led sessions or mentorship models.
- For some categories of PWDs, digital access is believed to increase independence, safety, social connection and livelihoods. This therefore also impacts the assistance that caregivers need to provide (for instance, through reducing the level of support or assistance that is needed). For this, interventions that increase access and digital literacy is recommended for PWDs.

BARRIERS TO ICT

- To overcome the financial constraints that are hindering access and usage of mobile phones, ensure that mobile phone credit is included in program budgets.
- Advocate with network providers to overcome poor network coverage in remote and rural areas, including Azraq Camp.

DIGITAL LITERACY AND DIGITAL FINANCIAL LITERACY

- Support all vulnerable population groups, particularly women and girls, to advance their digital literacy, particularly as the digital era is becoming more complex and is now on the same level of requirement for livelihoods and well-being as numeracy and literacy.
- Study the specific barriers on the acceptance of digital payment and mobile money and work with population groups and financial services providers to raise awareness on the advantages of mobile money, thereby enhancing women's financial inclusion.
- Equip children and youth with the critical awareness they need to engage with digital media. STEM and ICT interventions and learning need to include critical and ethical thinking so that children and youth know how to be ethical digital citizens and reflect critically on options and information.

SOCIAL NORMS

- Deeply entrenched social and gender norms exist on mobile phone ownership, usage and access. Behaviour change interventions, focused on restrictive and harmful gender norms, are needed at the individual, household and community level and should be integrated into design of programs/projects, and potential program participants should be screened and have access to report on exclusion or limitations on access.
- Fears concerning safety and harassment – both online and offline – are inhibiting women and girls from owning and using digital devices. Awareness raising and behaviour change within households are needed to allow women and girls the opportunity to develop digital literacy skills and the ability to critically evaluate information, requests and sources. Females need education in STEM for self-protection including reporting inappropriate behavior and content.
- Encourage women to enter tech because data and tech tools, which have predominantly been created by men, are reflecting male bias, particularly around online safety and harassment.

The context offered in this report is a starting point for determining how to use digital technologies most effectively and equitably. It is an exciting time for CARE Jordan to become a leading country office in closing the gender digital divide.

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