



Report

# Syrian women refugees in Jordan

## Opportunity in the gig economy?

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Cover photo: Syrian refugees and Jordanian citizens take part in crowd work, outsourced from Western Union © Western Union



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# Acronyms

<b>CSO</b>	Civil Society Organisation	<b>MENA</b>	Middle East and North Africa
<b>EPI</b>	Education First English Proficiency Index	<b>NGO</b>	Non-Governmental Organisation
<b>ICT</b>	Information and Communications Technology	<b>ODI</b>	Overseas Development Institute
<b>ILO</b>	International Labour Organization	<b>UN</b>	United Nations
<b>IRC</b>	International Rescue Committee	<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>MoU</b>	Memorandum of Understanding	<b>USAID</b>	United States Agency for International Development

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# Executive summary

As of September 2017, just under 660,000 Syrian refugees were registered as living in neighbouring Jordan, alongside an unknown number of unregistered refugees, due to the crisis in Syria which broke out in 2011. The protracted nature of the conflict means that many refugees look set to stay in their host country for some time. Humanitarian assistance is typically short-term in nature and subject to funding shortfalls. Therefore, the ability of these refugees to earn a living to support themselves and their families, integrate into host communities and contribute to the host country's economy is a paramount policy concern.

Despite the agreement of the Jordan Compact in 2016, which aimed to facilitate Syrian refugees' entry into the labour market by increasing work permit allocation, refugees continue to face significant barriers to accessing paid work. Women face additional constraints linked to limited mobility, a disproportionate responsibility for unpaid care and domestic work, and a lack of opportunities deemed suitable for them in the face of restrictive socio-cultural norms and associated occupational segregation. However, most women – around six in ten (UN Women, 2017) – report wanting to work. Given the current challenges, exploring the full range of potential avenues for labour market engagement is critical if Syrian women refugees are to stand the best possible chance of accessing the livelihoods they clearly desire.

As elsewhere in the world, the gig economy – in which mobile platforms bring together workers and purchasers of their services – is fast taking root in Jordan. Therefore, this study considers the position of Syrian women refugees vis-à-vis the Jordanian labour market, the various gig economy operations currently emerging in the country, and the extent to which they provide a source of economic opportunities.

We find that the gig economy in Jordan offers some promise to provide work to Syrian women refugees, especially by providing wider markets to women who are already economically active on a small scale. Due to social and cultural factors, home-based work may be an

attractive option for many Syrian women refugees, and some forms of 'gig work' offer paid activities which can be carried out in the home. Our evidence suggests that localised 'on-demand' work may be more relevant than online 'crowdwork', largely due to uneven rates of digital access among Syrian women refugees and a skills mismatch with available crowdwork opportunities. The on-demand opportunities most accessible to Syrian women appear to be in fields in which they are already skilled, and in many cases active informally, including home catering, beauty services, and to a lesser extent, domestic work.

For gig economy work to offer sustainable livelihoods it must, at a minimum, provide workers with a liveable income. The extent to which it fulfils this need in Jordan requires further investigation. Yet evidence from elsewhere suggests that gig economy work can be insecure and low paid, as well as lacking in protections – our analysis suggests that the nascent gig economy in Jordan risks following a similar trajectory as it develops. Therefore, while it must be acknowledged that many other forms of paid work available to refugees are also highly informal and precarious, any effort to increase their integration into the gig economy should be accompanied by a wider effort to improve conditions within this new form of work so as not to exacerbate their existing vulnerability. There is also a need for clarification and consensus among workers, service purchasers, companies and the government around the labour regulations applicable to gig economy work.

We highlight that several challenges will need to be overcome to make gig work more beneficial, including improving digital access, providing skills training and worker protections, and ensuring safety – especially given the vulnerable position of many refugee women. Finally, we emphasise that the Jordanian government, civil society and gig economy companies each have a distinct role to play in ensuring that the gig economy develops in a way that fully benefits workers, and outline concrete measures each group could take to this end.

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# 1. Introduction

## 1.1. Background

Since the outbreak of the Syrian crisis in 2011, the United Nations High Commissioner for Refugees (UNHCR) has registered over five million Syrian refugees in Turkey, Lebanon, Jordan, Iraq and Egypt (UNHCR Syrian Regional Refugee Response, 2017).<sup>1</sup> Jordan's almost 660,000 registered Syrian refugees account for nearly one in ten people in that country,<sup>2</sup> a higher share of the population of any host country except Lebanon (Ghazal, 2015). This number is likely to be a gross underestimate, as it does not include Jordan's many unregistered refugees. Moreover, this is not the country's first mass refugee influx: Jordan has been hosting Palestinian refugees since 1948 (currently over two million) and has experienced two Iraqi refugee waves, in 1991 and in 2004 (see IRC, 2017).

The ability of refugees to secure a livelihood to support themselves and their families is a paramount policy concern for at least two reasons. Refugees, particularly women, face significant barriers in accessing the paid labour market. Yet, the evidence clearly confirms that the majority want to work (UN Women, 2017; Bellamy et al., 2017). Moreover, humanitarian assistance is typically short-term in nature and subject to funding shortfalls. Therefore, finding ways to support women refugees in finding economic opportunities in the longer-term should be central to efforts to support sustainable refugee livelihoods and integration into host communities. This is particularly timely given the opportunity that the Jordan Compact offers to tackle this issue by enabling aid agencies to carry out livelihoods support.

In the face of rising socio-economic, political and legal challenges to entering labour markets worldwide, the gig economy (Box 1) may offer a potential solution by expanding paid work opportunities across national boundaries and enabling workers to overcome several constraints to engagement. However, relatively little is known about access to this type of work and its effects. In Jordan, as elsewhere in the developing world, the gig economy is still in its infancy. As such, while this newly emerging form of work may offer the potential to integrate vulnerable communities, including refugee women, in the labour market, further research is needed to substantiate this claim.

## 1.2. Objectives

This report is a first effort to bring together evidence from Jordan and elsewhere to assess the extent to which the gig economy provides an option to improve the labour market prospects of Syrian women refugees in Jordan. The focus

### Box 1. What is the gig economy?

The gig economy refers to labour-market activities that are coordinated via mobile platforms, which are increasingly bringing together workers and purchasers of their services locally and globally. Companies operating these platforms act as intermediaries, enabling purchasers to order timed and monetised tasks from an available worker, usually taking a fee or commission when the service is paid for or completed. Workers take on particular 'gigs' without any guarantee of further employment. They are invariably classified as 'independent contractors' by gig economy companies, rather than employees, which limits their access to labour rights and protections. The operating model of gig economy platforms can be divided into 'crowdwork' and 'on-demand' work:

- **Crowdwork** refers to tasks commissioned and carried out virtually, via the internet. Service purchasers advertise specific tasks on platforms which can then be matched to suitably skilled crowdworkers located anywhere in the world. In this model, the crowdsourcers and the crowdworker rarely (if ever) experience face-to-face interaction.
- **On-demand work** refers to tasks which are carried out locally, with the service purchaser and provider in physical proximity. These tasks are typically organised via mobile platforms, by companies which set the terms of service (including fees and minimum service quality standards), and have some role in worker selection and management (De Stefano, 2016).

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1. Countries are ordered by the size of their Syrian refugee population. As of September 7 there were 5.16 million Syrian refugees.

2. Jordan's population is 9.91 million, per the Department of Statistics (2017). As of 7 September, there were 659,125 registered Syrian refugees in Jordan.

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is on Syrians, given the distinctive political dynamics and legal and socio-economic challenges they face relative to the other refugee communities in the country, and on women refugees, given that they often face particular barriers to accessing paid work.

Syrian refugees reside inside and outside of camps in Jordan. About 21% are in camps (UNHCR Jordan, 2017) – the largest camp, Za’atari, housing over 80,000 refugees, is now Jordan’s fifth largest ‘city’ – while the vast majority live on the margins, in urban and peri-urban areas, many in informal settlements in the north of the country (Verme et al., 2016: 15).

The study was framed broadly to consider the feasibility of gig work for both groups. However, connectivity lies at the core of this work, and reports from the ground confirm that internet access is almost non-existent within camps (see Townzen, 2016). Moreover, while work restrictions affect all Syrian refugees in Jordan, these barriers are even more difficult to overcome in camp settings. As such, the focus groups that inform this work were conducted among Syrians living outside of camps, and the study is more reflective of their experiences.

This study has three specific objectives:

1. to provide an initial snapshot of the state of the gig economy in Jordan and its potential for future development;
2. to discuss whether and under what conditions the gig economy is positioned to provide alternative, safe work for refugee communities, particularly for women; and
3. to give insights into whether the government and other actors working to support refugee livelihoods in Jordan should take steps to support the development of the gig economy and improve the access of vulnerable communities to this sector, and if so, to identify how they might do so.

This pilot study was commissioned as part of the Million Jobs Initiative recently launched by the International Rescue Committee (IRC, see IRC, 2016). While the study aims to provide analysis to inform that programme, we hope that its findings will be relevant to others interested in the growth of the gig economy in Jordan and in situating women’s decent work within it.

### 1.3. Method

Our analysis relies on insights gleaned from both primary and secondary research, supported by and undertaken in conjunction with IRC.

The primary research we conducted consisted of the following:

- Four focus group discussions with 36 Syrian women refugees that the IRC conducted in four Jordanian cities (Irbid, Mafraq, Al-Ramtha and Amman) in April

2017. Despite the over-representation of women with significantly more education than the average, the groups gave useful insights into perceptions of Syrian women towards participation in paid work and digitally mediated work.

- Eleven key informant interviews, including six representatives of gig economy companies (not all currently active in Jordan), a UNHCR representative, an academic, a representative from an EU-initiative assisting Syrian entrepreneurs and two representatives of other companies with links to the gig economy.
- A mapping of the gig economy in Jordan through internet searches in English and Arabic.

Our secondary research involved analysis of the available evidence base (including peer-reviewed, company and grey literature, and available data) on the gig economy overall and in Jordan; the legal framework and policy surrounding refugee employment in Jordan; the situation of Syrian refugees in the country, particularly in relation to the labour market; and the adoption of mobile telephony and the internet, and banking through formal and informal channels, more broadly.

Because this is a small-scale feasibility study, it has unavoidable limitations. We aimed to map the available evidence about the gig economy to date in Jordan and to interview informants who could provide some insights into this nascent sector. We could conduct only a small number of interviews with key informants from companies and other relevant organisations, and while IRC supported these efforts by conducting focus group discussions with refugee women in four cities in Jordan, we were unable to speak with any gig economy workers directly. As a result, our findings should be treated as indicative rather than comprehensive. Moreover, we focus on the possibilities that gig work might offer to Syrian women refugees but we do not address the broader impact of their involvement on the Jordanian labour market. In the conclusions to this report, we discuss some areas for future research that would enable us to extend the conclusions of this study.

### 1.4. Structure

This report is organised as follows. Section 2 provides context by describing the conditions of Syrian refugees in Jordan, including their employment prospects and the legal framework affecting their ability to work. Section 3 is concerned with the development of the gig economy globally and in Jordan, and the opportunities and challenges it presents. Section 4 discusses policy responses that may have the potential to make gig employment a more viable alternative for refugee communities, drawing on examples of good practice from elsewhere that could be taken up by governments, civil society organisations and gig companies. Section 5 concludes.

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# 2. Context: Socio-economic profile of Syrian refugees

This section provides background on the characteristics of Syrian refugees living in Jordan, the factors conditioning their employment and the extent and type of women's integration into Jordan's labour market to date – emphasising their precarious circumstances, limited integration and low wages. Against this backdrop, we then explore the feasibility of work in the gig economy in the next section.

## 2.1. Socio-economic profile of Syrian refugees

UNHCR-registered refugees living in camps typically have access to basic assistance and services, including legal aid. Refugees living outside the camps are only entitled to government-subsidised health care and schooling (Kattaa, 2016). They are significantly affected by legal and social barriers hindering or limiting their access to the labour market in a context of rising prices and over-subscribed public services (Oxfam, 2015). These barriers, including restrictions on the type of jobs and sectors open to foreign nationals and discrimination, have led a large majority of refugees to become active in the informal economy. Importantly, though, informality is widespread in Jordan – at least 44% of the Jordanian workforce are informally employed (UNDP, 2013) and are often working ‘under hazardous conditions and low pay’ (Verme et al., 2016: 50). Therefore, it is unsurprising that many refugees also work informally.

The available data – which pertains to registered refugees living outside camps (ibid.: 4) – highlights their vulnerability. UNCHR (2015) estimates that 86% of refugees in host communities live below the poverty line (cited in Ritchie, 2017: 2). Over half of these refugees (52%) are female and the population is predominantly young – 81% are under 35, almost half are under 15 and about 20% are under 4 (Verme et al., 2016). Less than half of school-aged children are currently enrolled in public schools, despite Jordan providing free education to refugees (ibid.: 9).

Most Syrian refugees in Jordan have a completed primary education, while around 11% have a secondary

education and 5% some higher education. Females have slightly less education than males on average – although the difference is particularly marked among those with no education (14% of women, 8% of men). As secondary education is often cited as a threshold for digital literacy (Jellema and Bruvig, 2015), the low share of females (and males) that have reached this level may constrain mobile phone and internet usage.

Levels of English proficiency – another prerequisite for engagement in many forms of gig work, particularly international digital ‘crowdwork’, are not high among the refugee population. According to CAL (2014: 4), ‘[m]any resettled Syrians will have a basic knowledge of English, but only a small number will be proficient in the language’. And the Education First English Proficiency Index (EPI), which ranks adult English proficiency, placed Syria (2009/11) at 42 in its ranking of 52 countries; the country was in the lowest category of ‘very low proficiency’ (Education First EPI, 2012). Syrian students may also be disadvantaged in this regard relative to their Jordanian counterparts: while the Jordanian curriculum is in Arabic, it ‘expects greater levels of English proficiency than the Syrian curriculum’ (Culbertson and Constant, 2015).

## 2.2. The right to work for Syrian refugees

The 1998 Memorandum of Understanding (MoU) between UNHCR and the Jordanian government (UNHCR, 1997) gives UNHCR the right to determine the status of asylum seekers in the country. It also mandates UNHCR to find durable resettlement solutions for recognised asylum seekers within six months of recognising their status – although it does not enforce this provision in practice. In finding ‘durable solutions’, UNHCR treats Jordan as a transit country and not as a final destination.

While Jordan has not ratified the UN 1951 Refugee Convention, Article 21(1) of the Jordanian Constitution prohibits the extradition of ‘political refugees’. Moreover, Article 2(1) of the MoU between the UNHCR and Jordan obliges Jordan to uphold the principle of *non-refoulement*<sup>3</sup>. According to the ILO (2015), ‘Jordanian law has limited references to asylum seekers and refugees’. As such, they

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3. Non-refoulement is a fundamental principle in international law and an international customary norm prohibiting countries from returning asylum-seekers and refugees to countries where they can be subjected to persecution.

are treated like any other foreign national (see Saliba, 2016).

The law furthermore stipulates that Jordanian nationals and companies must not employ foreigners without a valid work permit. Until 2016, this requirement acted as a barrier to accessing the formal labour market given the complex bureaucratic process and costs associated with applying for a work permit. In 2016, Jordan and the donor community agreed The Jordan Compact (2016), which aims to ease these regulations and mandated the Jordanian government to issue 200,000 permits to Syrian refugees over the coming years, ‘contributing to the Jordanian economy without competing with Jordanians for jobs’ (in exchange for concessional finance and trade). But despite the Compact, many jobs and professions remain fully or partially closed to foreigners, including Syrian refugees, by law – including hairdressing, driving, clerical work and certain professions in agriculture, education and construction (Ministry of Labour, 2016). In several of these areas, Syrians are likely to have a comparative advantage – for example, in 2009, 15% of employment in Syria was in agriculture compared to only 3% in Jordan (Verme et al., 2016).

As of 5 May 2017, the government had issued 50,909 work permits to Syrians – only 5% of whom were women (Kattaa, 2017). Impediments to pursuing permits include a lack of information, the inability to find a sponsoring employer (or resistance to being tied to a single employer), legal restrictions on certain professions, fear of losing cash transfers or assistance, and the perception that having a permit will mean losing the right to resettlement (see Bellamy et al., 2017; UNHCR, 2017; Staton, 2016).

## 2.3. Women and the labour market

According to ILO estimates, female labour force participation in Jordan stood at 14% in 2016,<sup>4</sup> which is low even compared to the Middle East and North Africa (MENA) average of 22%, and the unemployment rate for young women (aged 15-24) was 56%, nearly double the rate of that of young men (29%) (World Bank World Development Indicators, 2016). Despite recent polling data suggesting most women and men were in favour of women working (Gallup and ILO, 2017: 141), evidence points to numerous gendered constraints to labour market engagement, including barriers to pre-school childcare and domestic help, the absence of public transport and a low minimum wage (World Bank, 2013a). Moreover, the education of girls and women is not well suited to the demands of the Jordanian private sector. Indeed, the limited opportunities for women are concentrated in the civil service, which employs 44% of the female workforce

– particularly in health and education, which represent 38% and 12% of all female employment, respectively, but where levels of job creation have been relatively low (ibid.).

### 2.3.1. Syrian women refugees in the labour market

Many Syrian refugees in Jordan are from rural Dara’a, a conservative region where traditional gender norms expect women to be primarily home-based (Ritchie, 2017), and such conservative norms appear to hold in the refugee community more widely (see UN Women, 2017; Wiggett, 2013 on Za’atari camp). Ritchie (2017: 3) observes that while these norms have not ‘disappeared in displacement’, owing to economic stresses, increasing numbers of Syrian women have taken on new economic roles: ‘This necessity has required women to transgress traditional gender norms, going beyond the private domain to seek both aid services, as well as engage in (informal) work to support their families’.

The evidence suggests that just 6-7% of Syrian women refugees are in Jordan’s paid workforce (ILO and Fafo, 2015 for northern Jordan; UN Women, 2017).<sup>5</sup> In contrast, 17% of Syrian women refugees had worked previously in Syria (UN Women, 2017). Most Syrian refugees in Jordan work in lower-skill sectors such as hospitality, agriculture or manufacturing. Highly desired placements with NGOs or community-based organisations are very rare (Ritchie, 2017: 3). However, Ritchie (ibid.) argues that low levels of reported activity ‘have ignored women’s home-based enterprise and other domestic-related work’, mostly in tailoring (mainly mending clothes), food production and hair/beauty services.

In the focus groups conducted to inform this study, most of the participants indicated that they either had their own income generation projects, which they run from home (e.g. knitting, selling clothes, beauty supply), or worked as volunteers in civil society organisations. Only a handful are currently working in the private or public sectors, mostly in teaching, despite the majority being educated at a university level. The majority of the participants expressed a preference to work from home, as this allows them to remain close to their families and overcome gendered harassment and discrimination. ‘Working from home allows me to take care of the children, because working out of the home always comes at the expense of the home and children,’ said one participant.

These new economic activities notwithstanding, Syrian women refugees are confined to precarious forms of work without comprehensive legal protection and face cultural attitudes that hinder their safety and the scope of their work (Ritchie, 2017: 4). Moreover, limitations on the capacity to associate (it is illegal for refugees to form any type of association) have hindered collective economic

4. As a percentage of the female population aged 15+ in the labour force. See: <http://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS>.

5. UN Women (2017: 7) adds the important caveat that ‘it is likely that economic activity among Syrian refugees is still underreported, for fear of prosecution for labour law infringements’.

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activity and ‘kept their home-based work piecemeal and disconnected’ (ibid.: 3).

Although most Jordanian and Syrian women (57%) expressed a desire to work in a recent survey, most were not actively seeking work (UN Women, 2017). Key obstacles included social pressures, a lack of suitable job opportunities, unacceptable pay, childcare and household responsibilities. Ritchie (2017) references social pressures and domestic duties, but also identifies a lack of credit (to purchase raw materials or work permits) and early marriage. And in a recent qualitative study, Barbelet and Wake (2017) find that most Syrian women refugees viewed work outside the home as culturally unacceptable or impractical in view of their childcare responsibilities.

Very few of the Syrian women that UN Women surveyed (3%) had applied for (or held) a work permit. Key reasons they cited were a lack of interest in working (43% of those who had not applied), the high cost of a permit (17%)<sup>6</sup> and a lack of awareness (i.e., not knowing a permit was needed or the process to obtain one). In UN Women focus group discussions, women expressed other fears – of becoming vulnerable to harassment or exploitation by being tied to one employer, and of losing humanitarian assistance. The study suggests that information campaigns notwithstanding, ‘awareness might still be limited and misinformation could be prevalent’ (UN Women, 2017: 23). Intersecting with this is the fact that the professions open to refugees tend to be male-dominated; some women asserted that work permits were not available for ‘more traditionally female occupations or sectors’, and relatedly, that permits were more of an issue for men, because ‘women could simply work in their home, without a permit’ (ibid.).

## 2.4. Digital connectivity

The adoption of mobile telephony and the internet in Jordan is far above the developing world average (and higher than the average for a country at its income level). The number of phone subscriptions exceeds the number of inhabitants, while more than half of the population had used the internet in the previous three months. Both indicators are growing at an extremely rapid pace.

Despite widespread digital connectivity, the gender divide is marked.<sup>7</sup> Women are 21% less likely than men to own a mobile phone, and 19% less likely to do so in urban areas. And 74% of female SIM owners reported that their SIM was not registered in their own name (compared with 40% of men). The consequence is that women are less likely to have unfettered access to online platforms brokering work. Syrian women participating in focus groups reported that the biggest barriers to further uptake were the cost – of a handset, SIM and credit – and the perception that the internet can subject them to risks of fraud and harassment. Infrastructure is also an issue – notably network quality and coverage. One-third of women cite technical literacy as constraint, double the share of men, but they reported this to be relatively less important than others.

Studies of digital life among refugees in Jordan suggest that they place high importance on mobile telephony. Recent fieldwork in Amman suggested that refugee families were spending 10-20% of their cash distributions on remaining connected, prioritising it ‘over many other important needs such as clothing and health care’ (UNHCR, 2016: 15).

Refugees based in camps face significant additional barriers to internet access, which is limited at best. While they may occasionally be able to access an internet connection (typically through NGO offices), the speed is so slow that it is in practice virtually non-accessible (Townzen, 2016).

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6. This suggests a lack of awareness of the temporary fee waiver the government introduced through the Jordan Compact (Bellamy et al., 2017: 28).

7. The data in this paragraph are from GSMA (2016a).

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# 3. The gig economy in Jordan and further afield

Having outlined the characteristics of Syrian refugees in Jordan, the legal and social restrictions to accessing the local labour market and challenges to digital connectivity, in this section we discuss gig economy operations in Jordan – and the implications for Syrian women refugees. We complement this analysis with an overview of evidence from other contexts and what this suggests for the likely trajectory of the gig economy as it takes root in Jordan.

## 3.1. Size and scope

Gig economy platforms in both traditional sectors such as transport and domestic and care work, as well as in ‘new’ sectors, such as web development, are projected to grow significantly (Vaughan and Daverio, 2016; Brinkley, 2016). Yet, because the gig economy is so new, it poses several measurement challenges. There is a shortage of comprehensive data on the subject, even as to its size and geographic distribution; available data tend to focus on crowdwork rather than on-demand platforms, and are largely focused on developed countries.

Recent estimates suggest that the value of the gig economy globally could reach \$63 billion by 2020, up from \$10 billion in 2014 (Goh, 2017). One recent study estimated that 48 million workers were registered across platforms offering digital microwork or online freelancing, of whom 10% were active (Kuek et al. 2015, cited in Kässä and Lehdonvirta, 2016). Other evidence corroborates this picture of rapid development. Data collected since 2016 from the five largest English-language crowdwork platforms (which together represent at least 60% of market traffic) suggest 16% growth over a single year (Kässä and Lehdonvirta, 2016). This same study indicates that crowdwork originating in Jordan remains extremely nascent, with its service purchasers posting less than 0.03% of the global online vacancies – compared with

52% in the United States, 6.3% in the United Kingdom, and 5.9% in India (Kässä, 2016).

To further this insight, we undertook a preliminary desktop-mapping of English language global crowdwork platforms.<sup>8</sup>

This mapping suggested that job-seekers in Jordan appear to be signed up to several different platforms, offering tasks including translation, web design, copy editing/writing, data processing (including tagging images and other activities to assist artificial intelligence), database development, and other fields such as interior design. Numbers are very small – but they show that a small share of the registered total have ‘won’ gigs, a relatively low share of whom appear to be female (see below for further discussion on identity and worker profiles). For example, a search of the global platform Freelancer.com uncovered 16 profiles of job-seekers apparently based in Jordan, of which only three had profile pictures clearly suggesting the individual is female – and only nine (none corresponding to the female profiles) appeared to have completed tasks via the platform.<sup>9</sup> On one of the world’s largest crowdsourcing platforms, Upwork.com, more job-seekers appeared to be based in Jordan (over 3,000), and 22 appeared to have obtained gigs.<sup>10</sup> On the Arabic language crowdwork platforms Shoghlonline and Khalya,<sup>11</sup> members were located across the Arab region. Although these platforms show workers’ stated geographical location, there is no information about their nationality and/or legal status. There is also no information about gender, so unless job-seekers reveal this through their names or profile pictures, it is not possible to ascertain the share of women versus men on those platforms.

The desktop search of localised, on-demand platforms shed further light on the nascent state of the gig economy in Jordan. Uber, the world’s largest gig-economy platform focused on local transportation, launched in April 2015, while the other companies in areas other than ride-sharing

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8. Platforms mapped include Freelancer, Upwork, Crowdfunder, Crowdspring, Guru, People per hour, Fiverr, CloudSource, MobileWorks, Amazon Mechanical Turk and TxtEagle. Some platforms such as Amazon Mechanical Turk only pay workers located outside the US and India in Amazon.com vouchers, so we do not consider them further in this study.

9. See: <https://www.freelancer.com/freelancers/Jordan/all/1>.

10. See: <https://www.upwork.com/o/profiles/browse/?loc=jordan>. These figures should be treated with caution as they were collected through a manual scan of profile postings, and it is possible that some profiles are inactive or incomplete.

11. See [www.khalya.net](http://www.khalya.net) and [www.shoghlonline.com](http://www.shoghlonline.com).

that we identified all launched in or after June 2016 (Table 1). Although exact data on registered users are unavailable for most of the platforms we identified, and most platforms remain limited in size, our key informants pointed to rapid growth potential in Jordan, as elsewhere.

The desktop review was unable to pinpoint the nationality of users resident in Jordan that might confirm the involvement of Syrian refugees in on-demand or crowdwork. Reflecting national laws, some platforms' registration requirements would explicitly exclude Syrian refugees, which was notably the case with transport-focused platforms.<sup>12</sup> However, our key informants pointed to some involvement of Syrians on on-demand platforms, suggesting that such exclusionary terms are not at play across the whole on-demand sector, particularly in sectors such as catering and beauty supply, in which Syrian experience is recognised.

## 3.2. Legal, regulatory and policy implications

Gig economy workers globally, including in Jordan, are generally hired under what platforms describe as 'independent contractor' arrangements, meaning that workers are classed by platform companies as self-employed, or sometimes as 'entrepreneurs'. Under these arrangements, workers are responsible for managing their own legal affairs, including work permits or registration as a self-employed entity, as relevant, and the payment of income taxes.

Both the gig economy literature and our key informant interviews suggest that platform companies often make significant effort, including by engaging legal advice, to avoid an employment relationship with workers, as well as to mitigate any responsibility for work permits and similar work-related permissions (see ILO, 2016; De Stefano, 2016; Hunt and Machingura, 2016). This also means that many gig economy workers do not benefit from the labour rights and protections which accompany a more standard

**Table 1. Platforms offering on-demand services in Jordan**

Company	Launch date	Business	Dominant gender of workforce
	July 2016	<p><b>Catering:</b> Connecting users with people who make food and sell it from their homes. Users can view the list of home cooks, the food they make and order directly from the application. The platform also offers 'daily dishes' offering ready-to-go meals.</p> <p><b>Food products:</b> Pre-prepared food products such as home-made condiments (organic jam, pickles, peanut butter etc.) are available through the platform.</p>	Female
	December 2016	<p><b>Beauty:</b> Freelance makeup artists, manicurists, hairstylists etc. provide services to clients at their homes.</p>	Female
	June 2016	<p><b>Utility services:</b> 3oun is a platform for utility services, where users can reach service providers easily. Review service providers. 3oun provides a variety of services such as towing, plumbing, water tanks and many more.</p>	Likely to be male
	April 2015	<p><b>Ride-sharing</b></p>	Male
	2015	<p><b>Ride-sharing</b></p>	Male
	2017	<p><b>Freelance labour:</b> (per the website, this could be 'a tutor, maid, beautician, handyman or a waiter')</p>	Likely to be mixed

12. Uber (operating in Amman) requires workers to have a registered vehicle, proof of residence and be legally allowed to drive ([www.uber.com/en-JO/drive/](http://www.uber.com/en-JO/drive/) requirements), which precludes Syrian involvement as the transport sector is closed to foreign workers (El-Hindy, 2016; see also Saliba, 2016).

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employment relationship (Burrow and Byhovskaya, 2016; De Stefano, 2016). This had led to several successful employment misclassification claims by workers and lawyers across several countries, who argue that the reality of the working conditions – notably workers’ dependence on platforms for work and the control exerted over workers by companies – mean gig economy workers are in an employment relationship.<sup>13</sup> However, no such litigation has yet been presented in Jordan.

Several of our key informants representing companies stressed that gig economy operations in Jordan are ‘a legal grey area’, notably in relation to employment law. According to one, in the case of home-based work, ‘There isn’t a law that prohibits people from selling from [the] house, but not one that enables.’ Another stated:

*‘I know at the end of the day when somebody in the government or something is affected because of my business...it will become an issue. But until then, I’m trying to play out the existing boundaries, to make it work out.’*

Therefore, our research suggests that despite existing labour regulation stipulating refugee labour market integration, notably work permits, refugees can in practice engage with gig economy platforms so long as they meet platform registration requirements. In the words of one company representative we interviewed, ‘We don’t really care that they have work permits or not.’

Importantly, none of the focus groups participants regarded the lack of a work permit as a barrier to their labour market entry; this suggests that the lack of a work permit may not, as a standalone factor, deter refugees in obtaining paid work through gig economy platforms.

Our research did not uncover any conclusive information on Jordanian government perceptions of the gig economy and its potential to create economic opportunity. Recent news indicates, however, that the government has started to consider regulatory oversight of the operations of Uber and Careem, following protests by traditional taxi drivers and companies in Jordan who claimed a loss of business of 80% after these new companies entered the market (Cuthbert, 2016; Magid, 2016). Evidence from the United States corroborates that the rise of ride-sharing platforms may coincide with job loss in traditional ground transport industries, rather than stimulating new demand (Muro, 2016). Yet experiences from elsewhere suggest that the Jordanian government may be reacting slowly (and only reactively) to the increased proliferation of gig economy platforms due to perceptions that they provide an economic boost, both in employment and consumer spending.<sup>14</sup>

Focus group participants, keen for economic opportunities to be expanded, agreed that the government should have a significant role to play in promoting and facilitating gig economy work (and online work more widely). They did not, however, make any specific proposals on how the government could do this, which is unsurprising given their generally low knowledge of the gig economy prior to the discussions.

Importantly, the growing gig economy literature suggests a key motivation for companies’ use of independent contractor arrangements is to avoid liabilities and obligations of various kinds which accompany the employment relationship, such as paying the minimum wage, overtime and social security contributions, or ensuring a safe and healthy work environment (see De Stefano, 2016). As Graham et al. (2017: 19) summarise: ‘work tends to be performed outside of the purview of national governments: minimum wages, worker protections, and even taxes...seem to be optional rather than required for both the platforms and the clients that source work through them.’ This is particularly true of crowdwork, as its transnational nature makes identifying the jurisdiction responsible highly challenging when a task may well be commissioned in one country, via a platform registered in another, to be fulfilled by a worker located in a third (ibid.).

The effect is that workers’ access to the vast bulk of employment-related labour or social protection is considerably hindered, which can be argued to have a more significant regressive effect in contexts with high levels of labour market formality where such regulatory frameworks are more developed. In practice, however, workers often assume a number of economic risks by engaging in gig economy work, regardless of the level of labour formality in their country, which – in combination with the often low and insecure earnings in the lower-skilled segments of the gig economy – means that relying solely on gig economy work can make for a highly precarious existence.

In summary, then, company representatives claim the gig economy remains a grey area for labour regulation and policy in Jordan. Furthermore, our research suggests this channel of paid work would not, in practice, be closed to refugees due to legal barriers. However, the current lack of regulatory oversight may leave them in a precarious position if they were to engage. While the sector remains small, the government may not pay great attention. As it grows, worker pressure for an improved regulatory environment, or the presence of increased numbers of refugees working through platforms without the requisite permits, could lead to increased scrutiny which may provoke a change in the ability or willingness of platforms

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13. Recent examples of such litigation include the Dewhurst v CitySprint UK Ltd case in the UK (November 2016), and the Berwick vs Uber case in the US (June 2015).

14. See discussion of a similar occurrence in Kenya in Hunt and Machingura (2016).

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to engage refugee communities. Platform companies' unilateral ability, in many cases, to change the terms and conditions on their platforms also poses a significant risk that refugees engaged in gig economy work may find themselves experiencing a sudden economic shock if they are solely or mainly reliant on these platforms to generate income, and their ability to engage through them is suddenly revoked.

### 3.3. Digital and financial inclusion

The level of digital inclusion is an important factor shaping gig economy operating models and user ability to access and use platforms. One important element – notably for crowdwork – is internet access. Our literature review and interviews suggested that although refugees living in camps may intermittently access an internet connection, its slow speed means that in practice connections are virtually non-existent (see above). We could not find any specific data on mobile use of Syrian refugees living outside camps in Jordan. A key informant from a telecommunications company confirmed this lack of evidence, yet suggested that anecdotally, connectivity is also a challenge:

*'We don't have hard numbers on this... [In urban areas] you will see maybe 25% [of Syrian refugees] having access to smartphones and very few having access to full 24-hour internet. Some will connect when they are at an office or friend's place but they won't have continuous Wi-Fi. It's expensive to maintain. They will have a feature phone or basic phone but will be online once in a while, not all the time.'*

Overall then, this limited access is likely to significantly inhibit involvement in digital crowdwork, given that it is procured and delivered online, and that digital technology is vital to carry out the work itself.

On the other hand, our key informants at platform companies suggested that low levels of connectivity are less of a barrier to engagement in on-demand platforms, at least in the short term. This is because they did not expect a high degree of digital literacy among registered workers and therefore communicated with them by phone rather than through texts or notifications. As they explained:

*'A notification on a smartphone is more like a WhatsApp or a Facebook notification... [Workers] don't treat it as seriously as a phone call telling them you have a booking... We're talking about people who are not so tech savvy and they only use the phone for fun, so we need to build it up with them... But by end of year, we [want to] start doing everything automatically.'*

*'We receive the offers on our platform then call [the workers] to place the orders... This is not an efficient way for a technology company to operate. But we realised there is a learning curve to use the technology... We are going to start adding features until eventually everything is done through the app... Now [the workers] get a message on their phone when they receive an order. If they don't click the received button in 10 minutes, someone will call them to check they received the order.'*

It is clear, therefore, that platform companies in Jordan – as in other developing countries (see Hunt and Machingura, 2016) – have taken steps to adapt their operations to respond to the way in which their target group of workers engages with mobile technology.<sup>15</sup> As Ramalingam et al. (2016) suggest, this is important to ensure success in developing country contexts. However, our research suggests that Syrian women refugees' engagement with the internet and mobile technology is more complex still, with gender norms strongly mediating their ability to use these means of communication.

With a few exceptions, most focus group participants reported knowing how to use the internet, which is unsurprising given their high level of education (see Jellema and Brudvig, 2015). Yet they felt that Syrian women more widely are not very able to use the internet for purposes beyond chatting with friends and family, while many depend on their partners for access or are restricted in their access based on what their partners or family allow. In Mafraq, although most participants are educated to university level, some required their husbands' permission to use the internet. As one explained, 'I have no freedom to use the internet, because of my family. I would like for example to set up my own webpage, but my husband is not letting me. I am allowed only to use Google.'

Focus group participants tended to use the internet predominantly to talk to friends, family and acquaintances back in Syria as well as to check the news or to use a search engine to find answers to concerns or general inquiries. Importantly for this study, some participants confirmed having used the internet at some point in the past to search for jobs, while others use it to promote their home-based enterprises. Nearly all participants agreed that the internet is useful in looking and finding work, believing that it can help to avoid prejudice or discrimination based on 'appearance', and most participants knew at least one person who had found work through the internet. Participants confirmed that their use of internet for livelihood activities is not confined only to dedicated employment-focused websites or platforms; those with small enterprises all agreed that social media, notably

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15. On-demand economy companies in developing countries have addressed digital and financial exclusion by employing low-tech means for users to access and stay connected to the platform, including face-to-face registration of workers based in low-income and slum areas in India, and SMS text messaging with workers in Kenya (Hunt and Machingura, 2016).

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Facebook and WhatsApp, is key to promotion, and one participant explained that she found her current job in teaching through a WhatsApp group.

However, practical constraints also came to the fore; the focus group discussions strongly corroborate the picture painted by data collected in Jordan by GSMA (2016a). Some participants expressed concern over the costs involved in using the internet for work, due to the likely need to have a stable internet connection and multiple devices in the same household to have dedicated equipment to use, which may be quite costly for the average Syrian refugee family. Furthermore, participants said that they felt uncomfortable sharing private information on the internet due to the fear of internet fraud and harassment.

In a similar vein to digital adaptation, on-demand companies operating in Jordan have made efforts to ensure that their model fits with established means of financial transfers. Specifically, they have developed payment systems in response to the predominantly cash-based society. Gig economy company representatives that we interviewed noted that customers pay and workers are paid in cash, and Uber has also adapted its model by introducing an option to pay in cash in Jordan (Venture, 2016). According to our informants:

*'It's happening now in cash, offline, because the Jordanian market hasn't developed yet to fully embrace online payments and you hear this often, that people prefer to pay cash on delivery, most of the time.'*

*'No mobile money or similar has really been incorporated into apps in Jordan... If an app has an online payment feature, they are most likely a gimmick at this stage and not used.'*

The representative of an on-demand company focused on providing home-cooked meals explained their system, and how they collect their fee:

*'When we take an order [via the platform] a delivery company will go to the worker's place and pay the home cook in cash, then will take cash from the customer for the food plus delivery charges from the customer... The delivery guy pays the home cook from his own money, then gets the money back from the customer plus the delivery charge. We get our commission at the end of every month from the home cook.'*

The global nature of crowdwork precludes cash-based payment. Instead, crowdwork platforms rely on various types of digital transfers to pay workers, notably direct deposits into registered bank accounts, but also provide

the option to use money transfer services such as PayPal, wire or local funds transfer, Payoneer, Skrill, and in some cases payment systems are built into the platform itself.<sup>16</sup> The extent to which crowdworkers in Jordan would be willing to use international money transfer services, given the low share of the population which is formally banked in Jordan, requires further research.

In summary then, Syrian women refugees' largely limited access to mobile technology and a stable internet connection is likely to preclude crowdwork in many cases. Adaptations by on-demand companies to the Jordanian context have clearly gone some way towards increasing the ability of women to use the platforms to engage in paid work. Yet at the same time, the current approach of using manual cash exchanges and phoning workers to place orders or establish bookings raises a question of how platforms will scale operations in the future, given that the use of algorithms built into digital platforms to link workers and clients lies at the core of platforms' ability to grow their operations.

This appears to present something of a conundrum: by making users engage solely through platform technology, the company may be able to bring far more workers on to the platform, as their overhead costs of human management will be minimised (Rosenblat et al., 2016). Yet, by doing so, they risk creating two tiers of workers and significantly limiting the extent to which platforms are likely to provide economic opportunities for women at each level of the tier. Those with lower levels of digital literacy will be significantly less likely to be able to use the platform at all. At the same time, the company's capacity to on-board higher numbers of digitally literate users means there will be more workers registered on the platform, which is likely to create downward pressure on earnings (Aloisi, 2015; Cherry, 2009 and Eurofound, 2015 cited in De Stefano, 2016; Graham et al., 2017).

### 3.4. Opportunities and challenges

In addition to the wider enabling environment for the gig economy, which includes the legal, policy and regulatory framework as well as digital and financial inclusion discussed above, there are a range of opportunities and challenges specific to the gig economy which must be taken into account when considering its potential to provide economic options to women refugees. These are discussed in the following section, which also highlights that many aspects of the gig economy provide both challenges and opportunities simultaneously. Ensuring optimal outcomes for workers will require concerted action to enhance the positive aspects identified as the gig economy develops in Jordan.

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16. For example, see: [www.upwork.com/i/how-it-works/freelancer](http://www.upwork.com/i/how-it-works/freelancer).

### 3.4.1. Platform technology as a means of accessing markets and paid activity

The growth of the gig economy globally has prompted increasing policy debate on its impact upon workers, which is often located within a wider discussion of the role of technology in the changing organisation of labour markets. One strand in the literature emphasises workers' increased access to economic opportunities in ways which make the most of their underutilised assets and skills (for example, see Manyika et al., 2016). Similarly, the key opportunity that repeatedly surfaced in our interviews was that the gig economy offered the potential to link workers – notably those already operating small-scale household enterprises – with larger markets. Our informants repeatedly highlighted the gap between these workers and their potential customer base:

*'[The workers]...do not know these people, they do not know how to reach these people or to market themselves... So [the company] is filling that gap between the service providers and the customers wanting the service.'*

*'A lot of people...are good at making food and catering is a big industry. But they don't have anybody to sell to, they sell on small scale to family and friends, but this doesn't have scalability... They don't have the business acumen to scale and sustain the business... Most people in home business don't have marketing knowledge.'*

Although the Jordan-based gig companies we identified have relatively few registered workers, the representatives we spoke to saw very high growth potential and suggested that supply, rather than demand, was the overwhelming constraint to their expansion. As one explained:

*'My main problem is supply so I sometimes hold back from marketing because I don't need more demand so that I fulfil all the demand that is being presented to me... Sometimes I would say I could take a thousand bookings a day if I had a bigger network of freelancers.'*

Some on-demand platforms appear receptive to female Syrian workers, which is likely partly explained by their focus on sectors in which Syrian women are perceived as particularly skilled, such as catering and beauty supply. According to one key informant, some sources suggested 60% of the market for home-cooked food in Jordan has been taken up by Syrian cooks, while a beauty supply platform representative indicated an active effort to expand operations to Irbid, in part because of the concentration

of Syrian refugees: 'Syrians specifically are super talented when it comes to body care, waxing, sugaring, nail art...it's part of their culture.'

It seems, then, that platforms offer some opportunity to link workers to remunerated activity. This may be particularly important where they do not have established networks in Jordan that are necessary to access other economic opportunities (Barbelet and Wake, 2017). Yet while gig economy companies present themselves as offering a platform for entrepreneurs, workers' independence is often limited by platform models and the conditions they stipulate. Therefore, it may be pertinent to explore other ways of harnessing digital technology to increase women's linkages to markets. One potential avenue could be to explore supporting women's participation in platform cooperatives, in which the group owns and controls the technology – as explored further in Box 6.

### 3.4.2. Schedule and location flexibility

Many gig economy platforms cite flexibility as a key benefit that they offer workers. Platforms ostensibly allow workers to engage in paid activity at their preferred time by logging on only when they are available and willing to work. As a result, much gig economy literature suggests that workers can balance paid work with other work, family, study or leisure activities. The apparently flexible, ad hoc nature of gig work is presented as particularly helpful to women in maintaining a work-life balance (Hall and Krueger, 2015; Harris and Krueger, 2015; Manyika et al., 2016).<sup>17</sup>

Certain gig economy platforms may also support some workers to work from a location which suits them. For example, in a recent survey, most Indians working on the international crowdwork platform Amazon Mechanical Turk confirmed that being able to work from home was their most important reason for engaging in crowdwork (32%), owing to care responsibilities and/or their poor health or disability (Berg, 2016).

Despite entrenched cultural norms, some Syrian women refugees (around a quarter of those recently surveyed) would appear to prefer work outside the home, but are constrained by care responsibilities, social pressures, a lack of transport and fear of harassment (UN Women 2017). Given such barriers, it is unsurprising that many focus group participants expressed interest in home-based work and in knowing more about the gig economy.

At the same time, the challenges to women homeworkers are well documented, including isolation, poor working conditions and difficulties in linking and organising with other workers (Chen, 2014). Further, their

17. Gender analysis is limited in the burgeoning gig economy literature. Feminist analysts have observed that this mainstream view fails to recognise or challenge women's disproportionate care loads relative to men, and assumes that flexible schedules for women's paid work are the optimal solution, instead of more transformative approaches such as ensuring family's access to quality, affordable care, or challenging established gender roles and stereotypes (AFL-CIO et al., 2016: 12).

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'hidden' location has made them invisible to policymakers, prolonging precarious working conditions. Critically, the isolating nature of much gig economy work, where workers engage through digital platforms rather than at a workplace, risks further exacerbating these challenges. As Ritchie (2017) confirms, some Syrian women refugees in Jordan felt entering paid work – including outside the home – and becoming the primary economic agent in the family has increased women's confidence. Therefore, supporting home-based work may limit these positive changes, and instead serve to reinforce some of the major challenges commonly experienced by homeworkers.

Crowdwork takes place almost exclusively online, and therefore could be executed solely within the home, given a solid internet connection. On-demand work also provides some home-based opportunities in Jordan – for example, in the preparation of home-cooked meals and other foods. The extent to which the gig economy in Jordan will provide home-based opportunities as it grows is presently unclear. To a large extent, this will depend on the sectors in which new companies are established, the conditions they set for platform entry, and the extent to which they are seen as desirable or offer opportunities for women. There appear to be unexploited opportunities in the market. For example, excepting a few small enterprise announcements on social media venues, such as Facebook, we did not find any sites focused on tailoring (or mending clothes), another area in which Syrian women are active in the home (per Ritchie, 2017) – though the launch of tailoring platforms elsewhere (e.g., zTailors, the 'Uber for Tailors' – see Gelles, 2015) suggests this may also be a feasible area for development in Jordan. At the same time, one of our key informants was sceptical that workers would be able to undertake the type of production needed to be successful on these platforms in their home, suggesting that renting a professional kitchen, for example, or making significant upfront investments to bring home kitchen spaces and equipment up to a sufficiently high standard, would be needed to produce the volume and quality required to be successful in on-demand catering.

In other countries, gig economy platforms have emerged in sectors where women tend to be over-represented, such as domestic work or care services, but these require the worker to leave the home, at times travelling extensively around their city or locality. Were this expansion to follow a similar pattern in Jordan, ensuring the on-demand economy provides economic opportunities for women will require increasing their mobility and ability to work outside their house – which is likely to require a significant cultural shift. Furthermore, women's labour force participation outside the home can raise other challenges, notably childcare. In the absence of accessible, quality childcare services, this can lead to women leaving children unaccompanied or relying on other family members, with daughters or grandmothers

taking on childcare often to the detriment of their own opportunities or wellbeing (Samman et al., 2016).

### 3.4.3. Income level and security

We could not ascertain the exact earnings of workers (or how they are distributed among workers) on platforms in Jordan, but the little evidence we did uncover suggests that the economic benefits are uneven, echoing evidence from elsewhere. We highlight this as an important area for further study.

The literature confirms that while some workers – invariably those in high-skill areas such as specialist services – earn a high income through platforms, the often-intermittent nature of tasks offered can lead to low earnings and poor income security, notably for job-seekers with the lowest skills (Manyika et al., 2016). In Europe, Codagnone et al. (2016) point to evidence of a 'super star' effect in crowdwork (whereby the gains concentrate at the top of the distribution) but no examples of a 'long tail' effect (whereby the gains are more equally shared). They find that this concentration may also be evident in on-demand markets, citing one platform in which less than 10% of workers accounted for more than 80% of the work completed (ibid.: 7). Our limited evidence from Jordan paints a similar picture; one key informant indicated that some workers had been on a company's platform for 2-3 months without securing work. This suggests that even at this early stage, finding regular work may be a challenge, and that as elsewhere, work may accrue to platform 'super stars'.

The global literature suggests this can lead to trade-offs in workers' decisions about when to engage in gig work: competition resulting from high worker-supply-to-demand ratios on platforms and subsequent infrequent requests for workers' services can push remuneration down, obliging workers to work long hours and give up flexibility in order to earn a liveable income (Aloisi, 2015; Cherry, 2009 and Eurofound, 2015 cited in De Stefano, 2016; Hunt and Machingura, 2016). In addition, tasks may be posted or need to be executed chiefly at certain times of the day due to peak demand, for example around meal times with catering or food delivery services, or due to time zone differences in crowdwork, which may further limit providers' flexibility in setting their own hours of work.

Importantly, evidence regarding the role of platform design in income security is mixed. In sectors traditionally characterised by high levels of labour market informality workers appear to value some features of on-demand platform apps such as their ability to provide a record of hours worked to alleviate the risk not being paid for services provided (see Hunt and Machingura, 2017 on domestic workers in South Africa), or being paid directly upon task completion (see Surie 2017 on India). However, studies of online crowdwork point to a significant risk of workers not being paid for tasks completed, as on some

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platforms the purchaser can reject work carried out and deny payment if they claim the quality is not high enough – in a recent survey, 94% of crowdworkers reported having work rejected or being refused payment (Berg, 2016).<sup>18</sup>

Furthermore, it is worth considering two further points from the global literature – how these are experienced in the Jordan context will become clearer as the gig economy develops further. First, the role of peripheral, third-party agents in the organisation of gig economy work can contribute to low incomes. For example, some crowdworkers with good platform ratings (and therefore more requests for their services) have become intermediaries subcontracting others at lower rates, with the risk of highly uneven outcomes for those involved (Graham et al., 2017). Second, the gig economy often offers limited opportunity for skills upgrading and associated income increases (ibid.). These challenges are compounded by gig workers' independent contractor status, which is often not subject to any minimum wage, as a standard employment relationship may be.

Finally, the opportunities currently available in Jordan pose potential financial challenges – their independent status in practice means workers must pay upfront for their own tools or supplies where needed, meaning the gig economy entails certain start-up costs. Crowdwork may involve new investment in Information and Communications Technology (ICT) equipment, and on-demand beauticians may have to purchase treatment products. The start-up costs of on-demand home food production are likely to be higher still, with cooks also facing ongoing risk by being required to buy the ingredients for food production to be ready to respond quickly to orders as they arrive, without being certain of demand for the final product.

#### **3.4.4. Identity, privacy and monitoring**

On-demand platforms hold in-depth data on their users, including personal, banking and other potentially sensitive information. This has given rise to user concerns around security and privacy violations related to data breaches following the disclosure of personal information to companies (Kajino et al., 2014). Others may be concerned about surveillance, for example by governments who have a track record of monitoring online activity (see Gottwald and Lin, 2016). Importantly, a number of focus group participants shared concerns over privacy. This largely focused on apprehensions around the submission of private information online that might put them at risk, in line with evidence from another recent study which found that many refugees working informally in Jordan reported feeling at risk from the authorities, and fearing the consequences if caught (Barbelet and Wake, 2017).

This raises a critical question around the security of gig economy platform user data and possible government monitoring of internet use, concerns which have been raised before in other contexts (see Kajino et al., 2014; Gottwald and Lin, 2016). This is of particular concern given sporadic indications that the Jordanian government has recently engaged in internet monitoring, particularly via social media (Shukkie, 2014). This may pose a significant deterrent to refugee job-seekers who are potentially interested in registering with gig economy platforms, particularly those who are not registered with UNHCR or working without a work permit, as they may fear data leakage and subsequent personal reprisals. Given that Syrians found working illegally in Jordan have been stopped and detained by Ministry of Labour patrol officials, and in some cases, have been sent or threatened with being sent (back) to camps or deported to Syria (Bellamy et al., 2017), refugee concerns about the online monitoring of paid work must be taken very seriously by all those promoting their engagement in the gig economy.

The current operating model of some on-demand platforms in Jordan, notably those which engage users via low-tech modalities (e.g., phone calls and cash payments), may help to minimise such fears. But if the platforms hold workers' personal data, submitted at the time of registration, refugees may not consider this risk to be sufficiently mitigated. Allowing refugees to sign up without identifying information, using aliases for example, would go some way towards alleviating concerns. However, gig economy platforms in other countries, including those in the domestic work/care sector, use verification checks, including formal identity and references, as a way of establishing trust of the purchaser in the person providing the service, which is therefore instrumental to workers securing paid tasks and to platform growth more widely (see Hunt and Machingura, 2016). Therefore, companies committed to engaging refugees should look to balance these issues while maintaining refugee security.

Another challenge relating to platform use of workers' personal information relates to the standard practice of providing individual worker profiles containing demographic information, which can provoke discrimination and economic exclusion. Consumers in online markets often exhibit bias towards other parties, for example, based on race or gender, which is often manifest in lower offer prices and decreased response rates (Rosenblat et al., 2016). A recent study focused on crowdworkers in developing countries confirmed these challenges: participants located in developing countries pointed to explicit discrimination, ranging from blatant requests by purchasers for South Asians not to apply for tasks, to workers from Nigeria and Kenya masking their true geographical location on their profile or changing it

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18. Although many workers surveyed admitted they had made mistakes, 34% responded that 'only a few of the rejections were justified' and 19% felt that rejections were not justified (Berg 2016: 15).

to other countries, such as Australia (Graham et al., 2017). Therefore, while our mapping of crowdwork platforms identified numerous workers professing to be based in Jordan, largely with profiles suggesting they are male, some of these profiles may be deliberately misleading. The nature of this identity change prohibits full understanding of this trend in research such as this, given its limited scope.

### 3.4.5. Collective action

Collective action is a well-established route to improving labour conditions, yet specific challenges exist within the gig economy. In the case of on-demand work, the independent contractor system can make it difficult to identify the party accountable for labour infractions, and therefore to establish collective bargaining arrangements. In many jurisdictions, organising rights and related protections are reserved for employees only (Prassl, 2015; De Stefano, 2016). Worker-led action is further limited in countries with legal restrictions on freedom of association or limited collective bargaining rights. Furthermore, gig economy workers may find themselves in breach of commercial or antitrust standards law, with organising considered a form of commercial price-fixing (De Stefano, 2015).

In terms of crowdwork, as noted above, the identification of the relevant legal jurisdiction poses a particularly high barrier. Digital worker dispersal across wide geographies, ‘makes it hard to both organise place-based struggles for worker rights (e.g. picket lines) and enact solidarity with fellow workers on the other side of the planet’ (Graham et al., 2017: 19). In addition, the supply of workers far outstrips demand for their services, leading to a ‘race to the bottom in wages’ and a subsequent lack of bargaining power (ibid.).

At the same time, the gig economy offers unique organising potential, as platforms bring together large groups of workers who otherwise would be isolated (Dewan and Randolph, 2016). For example, in Indonesia, mobile technology development has enabled the rapid growth of GoJek, an on-demand transportation service. Smartphone use has enabled providers on the platform to communicate through social media and messaging applications, leading to the creation of informal workers’ associations to protest unfavourable company policies or terms (Fanggidae et al., 2016).

However, heavy restrictions on refugee association in Jordan mean that worker organising, which could potentially contribute to improving the working conditions identified in the previous sections, is severely curtailed. The inability of Syrian refugees to associate (Ritchie, 2017) appears to inhibit positive outcomes for workers. First, it effectively prohibits workers from scaling up their own individual operations, limiting their earnings and weakening their ability to engage in the labour market by establishing collective entities such as cooperatives. Second,

it is well known that workers value human interaction in the workplace (e.g., Helliwell and Putnam, 2004; Helliwell and Huang, 2010) and that such interaction bolsters productivity by enabling workers to exploit their comparative advantage (Deming, 2015). Third, restrictions on association limit the opportunities for worker-led collective bargaining and/or lobbying for better working conditions vis-à-vis companies and the government. In the context of the gig economy workers, this may lead to isolation and a diminished chance of improved working conditions.

## 3.5. The feasibility of gig work for Syrian women refugees in Jordan

Though limited in scope, this initial study of the prospects for the gig economy to offer opportunities to Syrian women refugees points to some tentative findings regarding its feasibility and potential future trajectory.

Gig economy work has features that are well-suited to the labour market preferences of Syrian women refugees – notably options for home-based work – and can be seen as a reasonable fit given de jure legal, practical and cultural restrictions to women refugees’ ability to undertake work (focus groups; Barbelet and Wake, 2017). Our analysis has focused on both crowdwork and on-demand work. It suggests that these two types of work are suited to different worker profiles, and each raises unique opportunities and challenges. Accordingly, we comment on each type of gig work in turn before discussing common areas in which further action is warranted to ensure the sector is supportive of workers from vulnerable groups, in this case, Syrian women refugees.

We suggest that the potential of the gig economy to provide work to Syrian women refugees lies largely in localised on-demand transactions rather than crowdworking, given their background and skills. One of our key informants echoed this view:

*‘There has not been any successful Jordanian platform for digital jobs where you are looking at [professionals like] graphic designers or translators providing their services remotely... The issue is that everyone is trying to bring online or incorporate the less skilled workers. There is no initiative of which I am aware which has been able to do that.’*

He went on to say, however, that the Samasource model of training workers to undertake digital tasks might potentially be an exception (see Box 3).

He added that the potential for localised transactions was more promising, however: ‘Locally there is an opportunity if thought through well – finding a way of connecting people, making those linkages.’

### 3.5.1. Crowdwork

The key advantage of crowdwork is its flexibility. It can be carried out at home if the worker has the requisite equipment, and at times of the worker's choosing (notwithstanding implications for earning discussed above), meaning that in theory, it can be more readily reconciled with domestic tasks than many other types of work. However, only a small minority of refugee women are likely to be able to access conventional forms of crowdwork – those with at least a secondary education, proficiency in English to enable them to access the global English-language platforms which offer the highest number of opportunities, regular digital connectivity and usually computer access to do the work. Indeed, our analysis suggests that more than 8 in 10 refugee women and men have not attained even a secondary education, few refugees are proficient in English and that most refugees have intermittent internet access at best. While we could not find any conclusive data on levels of digital technology ownership given the socio-economic status of refugees (with close to 90% living in or vulnerable to poverty), it is likely to be the preserve of a privileged few. As one key informant noted, those who meet the preconditions are already likely to have good opportunities to engage in this sector, without the need for additional support: 'Of course...the good freelancers who are Syrian, they already have opportunities.'

A possible exception to this somewhat unfavourable outlook lies in so-called ethical initiatives – both for profit and not for profit – which act as an intermediary between companies offering crowdwork and disadvantaged or marginalised communities to ensure their more favourable incorporation in this market (Box 3). However, further research is needed to clarify the extent to which this aim is realised in practice. Otherwise, given that Syrian displacement is likely to be long in duration, crowdwork may become a more feasible opportunity for refugees currently in school once they enter the labour market; it may be worthwhile investing in developing the skills of today's adolescents so they have the option to take on various types of crowdwork in the future if they wish. In addition, a common critique of crowdwork is that the available tasks may be routine or trivial, or offer few prospects for skills development (World Bank, 2013a). But this must be considered in the context of the other types of work that may be available to these workers, who risk being forced into vulnerable and potentially dangerous forms of informal employment locally due to a lack of other options.

#### Box 2. Crowdwork: summary of typical prerequisites for engagement

- Location: Home
- Education: Secondary, plus specialist skills/training for some commonly sought tasks, e.g. graphic design.
- Language: English as well as Arabic
- Connectivity: Stable internet connection
- Equipment: Computer or similar ICT equipment

#### Box 3. Mediating crowdwork: MobileWorks (LeadGenius), Samasource and CloudFactory

LeadGenius, Samasource and CloudFactory seek to make digital work accessible to marginalised and disadvantaged workers, and to improve their working conditions and outcomes. These organisations 'break down large business processes into smaller discrete tasks – such as data entry and verification, copy-writing, or graphic design – and distribute them to workers across geographic boundaries' (World Bank, 2013b). These initiatives share common features. First, they typically pay a minimum or living wage in workers' countries of residence – an issue which has caused tensions among workers being paid differently for the same work (Scholz, 2017: 33). According to Samasource (a non-profit organisation), on average, their workers earn \$2.20 a day before joining, and their wages increase nearly four-fold in three years.\* In addition, these firms highlight their aim to guarantee fixed hours, to provide training and possibilities for promotion and to place workers in teams so they can benefit from human interaction. They offer their clients control over quality, cost and turnover time for the work that is conducted.

Other aspects of each model are distinctive. MobileWorks, for example, placed an early emphasis on tasks which could be completed using an internet-connected mobile phone rather than a computer (Roush, 2013). In a 2011 interview, founder Anand Kulkarni said that about 30% of their workers were working on Nokia feature phones and paying \$1 per month for a data plan (ibid.).

\* See: [www.samasource.org/model](http://www.samasource.org/model).

### 3.5.2. On-demand work

The on-demand branch of the gig economy in Jordan appears to have many aspects which could enable Syrian women refugees to find work. First, the use of mobile technology helps to overcome various barriers to their entry into remunerated activity, notably in accessing clients. Second, the on-demand sector provides a market for some types of home-based microwork in which Syrian women are already involved (and in which women are concentrated, which is especially important given norms around what is acceptable for women in the workplace). Third, in theory, gig work could offer greater flexibility than a conventional job with fixed hours, as well as the ability to log hours and earnings and be paid immediately upon task completion. From gig companies' perspective, workers can earn much more from the assignments they undertake than they would in the traditional workplace, with the added flexibility to log on and off the platforms when they choose.

However, there are also several actual or potential challenges. These relate both to the broader regulatory climate – including the lack of clarity around work permits as they relate to gig work – and the specifics of engagement and conditions of work gained through gig economy platforms.

Refugees currently face considerable barriers to digital connectivity in terms of access, network coverage and likely levels of digital literacy. This does not seem to exclude participation in on-demand work – our informants spoke of their willingness to contact workers by phone and to build up a digital 'culture' gradually – but it is possible that it will become a larger obstacle in the future, as

#### Box 4. On-demand work: summary of typical prerequisites for engagement

- Location: Diverse. Could include worker's home, service purchaser homes, means of transport, etc.
- Education: N/A (depends on platform sector)
- Language: Arabic (possibly also English)
- Connectivity: Mobile phone (presently, basic or feature phones acceptable)
- Equipment: Depends on nature of business

companies expand and transition to the fuller use of digital technology.

There is also a question around the size of the market for products or services organised through online platforms. At the time of writing, the companies we spoke with had limited markets for their products, though they indicated that supply of workers was the limiting factor rather than demand for their services. Nonetheless, further scoping of the likely demand-side growth for gig services and products is warranted.

Moreover, information on how workers are experiencing these platforms is not yet available – and so we strongly recommend further study to assess the extent to which workers are able to gain a sufficient and stable income, and to which flexibility is evident in practice. The evidence on how the gig economy has unfolded elsewhere suggests that certain interventions are likely to be needed to bolster the ability of Syrian women refugees to compete in this marketplace on favourable terms and to provide safeguards (especially for those women undertaking work in service purchaser homes).



Photo: Syrian refugees and Jordanian citizens take part in crowd work, outsourced from Western Union © Western Union

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# 4. Support for gig work – how can it unfold more favourably?

The gig economy in Jordan is still nascent. While this makes it challenging to uncover evidence on its likely effects for workers in Jordan, particularly Syrian women refugees, it may also afford an opportunity to shape how it unfolds both at a national level and in terms of company practices. Drawing on this study and evidence from other countries, we put forward steps that can be taken to ensure workers are supported, focusing on the role of government, civil society actors such as international humanitarian or development organisations operating in Jordan, and gig economy companies. We conclude with implications for future research.

## 4.1. Government

The government faces several challenges relating to the newness of the sector and the difficult political tensions that arise from the influx of workers who are not bound by the same market regulations as their peers working in traditional occupations. We note the need for advancement on some broad policy areas – such as fully implementing the Jordan Compact, expanding the sectors open to Syrian refugees, increasing financial inclusion and developing a safe public transportation infrastructure – but in this report, our focus is on recommendations that relate directly to the development of the gig economy and support for gig worker rights.

In this respect, key areas for government activity include:

### **Clarify the regulatory environment surrounding the gig economy.**

In Jordan, as elsewhere, clarification of the ‘rules of the game’ affecting gig economy operations is needed. Regulation will need to balance the needs of the various stakeholders while providing full protection and security for participating workers (and for workers who feel threatened by this burgeoning sector).

A common theme arising in our key informant interviews with companies was a lack of clarity around regulation. One key informant expressed concern that the government would intervene haphazardly if a well-connected individual reported negative outcomes of the gig economy, with a view to cracking down on the sector. Enforced regulation is clearly needed to protect workers, but the government is also likely to want to balance the needs of the different actors involved (e.g., the formal sector, gig companies and workers, consumers). A first priority is for the government of Jordan to undertake a wide-ranging review of the emergence and operations of the gig economy, worker experiences of it, and how gig economy practices intersect with existing labour regulation – including the Jordan Compact. An important aspect will be to clarify the work permit regulations around refugee engagement in gig work, given that the Compact has yet to address home-based work and that work permit rules tie workers to a single employer – a challenge further complicated in the gig economy when the existence of an employment relationship and the party legally responsible as employer is often contested. Such initiatives have taken place elsewhere, and offer promise to support a social dialogue to improve the opportunities and conditions the gig economy provides (Box 5).

### **Promote digital inclusion and equality.**

Jordan’s Digital Economy Action Plan,<sup>19</sup> launched in November 2016, marks a step forward in advancing the development of the country’s digital infrastructure. However, its targets are centred on accelerating the growth of GDP and on increasing revenues, jobs and the growth of key sectors of the digital economy. The need to foster digital inclusion, especially among women and other groups that may be less digitally connected – including refugees – is largely overlooked. While the Plan mentions the need for greater female participation in the digital economy, it does not discuss what this might entail.

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19. See: [www.reach2025.net](http://www.reach2025.net).

### Box 5. Review on employment practices in the modern economy: United Kingdom

In response to the increased participation of workers in the gig economy, the UK Prime Minister commissioned an independent panel in October 2016 to explore how employment practices are changing as ‘disruptive’ gig economy business models create new forms of work.\* To do this, the review aimed to bring together workers, labour market experts, start-up businesses and policymakers to consider the following areas: security of pay and rights, the effect on conventional workforce protections, training and development, the adequacy of existing definitions of worker status, alternative forms of worker representation, opportunities for under-represented groups and government support for diverse business models. As the head of the review has recognised, this was an important means to galvanise a national conversation about how to support work which provides opportunity, fairness and dignity.\*\* In addition, the government’s Department for Business, Energy and Industrial Strategy will carry out the first government-commissioned study into the scale of the gig economy in the UK, which will also explore workers’ motivations for engaging in it.

The review report, launched in July 2017, outlines ‘seven steps towards fair and decent work’, including clarification around gig worker legal status in UK labour regulation, a National Living Wage and the need for proactive steps to ensuring workplace health (Taylor, 2017). Although the recommendations of the report received a mixed reaction from companies and workers’ groups, extensive discussion of it in the mainstream media seems to have significantly increased awareness of the experiences of gig economy workers among a wider public audience (O’Connor and Parker, 2017). The growing prevalence of precarious work in the UK looks set to remain central to the political agenda for some time to come.

\* See: [www.gov.uk/government/groups/employment-practices-in-the-modern-economy](http://www.gov.uk/government/groups/employment-practices-in-the-modern-economy)

\*\* See: [www.gov.uk/government/news/taylor-review-on-modern-employment-practices-launches](http://www.gov.uk/government/news/taylor-review-on-modern-employment-practices-launches)

Specific measures to promote digital literacy and ensure the relevance of mobile content, as well as the affordability of handsets, charging and data, and network coverage are required to ensure the gig economy (among other economic opportunities) is equally accessible to all potential workers. For women, specific attention to gendered social norms conditioning digital access and online safety concerns is also needed.

### Permit freedom of association for Syrian refugees.

Refugees in Jordan are subject to laws prohibiting association and meetings. Freedom of association is a precondition to creating an environment that would allow workers to openly express workplace (and other) challenges they face and articulate priorities to improve working conditions, as well as to improve their access to economic opportunities. Therefore, we echo the recommendation of Ritchie (2017: 4): ‘Special legal allowances should be provided to allow longer-term refugees some “rights of association”. This should include refugee rights to join existing community structures, and to register their own, thus allowing refugees to cooperate and collaborate in local civil society structures, and to permit the development of productive endeavours and economies of scale in home-based initiatives.’

## 4.2. Civil society organisations

Civil Society Organisations (CSOs) could take many steps to support refugee workers in Jordan. One focus could be to *engage in advocacy activities*, including by calling for a government-led social dialogue around opportunities and conditions in the gig economy as well as policies to promote digital inclusion and permit freedom of association. However, given the lack of clarity around the applicability and enforcement of existing labour regulation in relation to the gig economy (and the need to ensure that interventions protect this vulnerable population), it will also be important that national and international CSOs *engage with the legal implications and potential risks of supporting gig work*. One approach could be to engage in dialogue with the government to clarify what engagement they are willing to permit. In addition, we outline several other potential avenues for involvement:

### Support refugees in navigating gig work in Jordan.

CSOs should monitor the (presently highly ambiguous) policy environment relating to refugee engagement in gig work, and the way policy is implemented in practice. On this basis, they should provide timely, ongoing information to refugees seeking or involved in gig work about the surrounding regulations (and any changes) and the associated opportunities and risks, as well as providing support where needed (e.g., training on digital literacy, legal advice and advocacy).<sup>20</sup> Given the challenges gig work poses, this support should seek to impart transferrable skills so refugees can seek alternative economic opportunities if they wish.

20. We are grateful to Veronique Barbelet for raising this important point.

## **Facilitate refugee association, which as discussed, is presently prohibited in Jordan.**

There are two clear recommendations in this area. First, that CSOs advocate for the ability of refugees to associate freely and if successful, support their association around economic ends. Again, quoting Ritchie (2017: 4): ‘As new allowances are agreed around refugee social organisation, agencies should support joint enterprise development through the formation of women’s groups. This may facilitate vocational training options (e.g. food processing, textiles, home repairs) for micro-business, business training support (BDS), and grants for income generating projects.’ The second is that CSOs facilitate exchange where possible, given that refugees are permitted to come together for NGO training. This could provide a very good opportunity to link with women’s groups (notably registered ones) to train and support women, and to enable them to advance collective action in different areas of their lives, including by developing economies of scale in small businesses (ibid.). As noted by the Women’s Refugee Commission (2014: 15), while it is important to meet Syrian women refugees’ practical needs, supporting empowerment in a more meaningful way requires addressing the strategic interests and the power dynamics defining their lives; linking refugee with women’s organisations is an important pathway towards achieving this.

## **Facilitate linkages with labour unions**

This will raise unions’ awareness of the experiences of workers in the gig economy as it emerges, connect them with women’s groups who are well placed to amplify gig workers’ voices to policymakers and gig economy companies, and to advocate on their behalf.

## **Work with existing women-inclusive cooperatives in Jordan and tech leaders to explore platform cooperative models.**

Platform cooperativism could provide the opportunity to harness digital technology to expand workers’ access to paid work and markets, while mitigating some challenges posed to workers by company gig economy models. Furthermore, there is a recent precedent for the Jordanian government working with cooperatives to support Syrian refugees’ economic integration (see Box 6).

### **4.2.1. Initiate connections with crowdwork companies which operate to a more ethical and inclusive model to canvass their interest in working with vulnerable communities in Jordan such as Syrian women refugees.**

Central to this should be ensuring that they consider fully the needs of these groups (e.g. for robust training on digital literacy) and that decent and desirable work is offered. CSOs could seek to reach agreements with companies to commit to take on workers from vulnerable groups and to implement training schemes which offer transferable skills,

as well as working with companies to understand and offer secure and fully protected work opportunities.

## **Invest in developing the evidence base on gig work.**

We outline below the specific research needs that we have identified, stemming from this study – and recommend

### **Box 6. Platform cooperatives: an alternative, worker-led model**

Many gig economy platforms globally operate through fairly similar models, which concentrate control over worker terms of engagement and the design of the platform in namesake companies. Yet alternative models are emerging globally in response to the challenges the dominant model poses to workers. The fastest growing among these is known as ‘platform cooperativism’. Based on traditional worker-cooperative models, platform cooperatives use platform technology to bring together workers and service purchasers in a similar way to gig economy companies, but with workers owning and controlling the technology, and therefore their labour and the gains from it (Scholz, 2016).

A women-led example is Up & Go, a platform in New York City where several existing domestic worker cooperatives, comprised of historically marginalised workers, have come together to offer services through a mobile platform. The co-op received support from a community project, the Center for Family Life in Sunset Park (CFL), to develop their working model, and the digital agency CoLab Cooperative built the online platform. Each worker on Up & Go is a co-owner of their business, and the cooperative is committed to service quality, ensuring safe and dignified work which pays a living wage, transparency and community.

In Jordan, a similar approach could build on the history of cooperative working in the country to provide a workable solution to gig economy challenges, as well as challenges around refugee integration. For example, agricultural cooperatives have recently been allowed to apply for Syrian refugee work permits (acting as the ‘employer’ and handling the paperwork), and these cooperatives have also supported the Ministry of Labour by providing information to refugees on the work permit process, as well as their rights and entitlement under labour laws. Following this, infrastructure projects begun to contact cooperative offices requesting matches with Syrian refugee job-seekers, thereby opening other economic opportunities to this group (Kattaa, 2016). However, ensuring that cooperatives support refugee women’s full and meaningful engagement as members of their operations is an important prerequisite if cooperatives – and indeed platform cooperatives – are to be a source of economic opportunity and empowerment for these women.

more generally that CSOs support the collection of evidence about gig worker experiences and include this in programming designed to support women's economic empowerment and in advocacy to raise awareness about worker experiences and how they could be supported.

### 4.3. Gig economy companies

Companies operating in this space have identified a range of profitable opportunities, and the experiences from other countries suggest rapid growth potential. However, it will be important to put in place models to support workers to ensure mutually beneficial and sustainable engagement.

#### **Adopt good practice, notably with respect to income level and security, skills upgrading, social protection and recognising worker associations.**

Some promising initiatives are in evidence in the few firms that have explicitly adopted elements of corporate social responsibility as described in Box 3. The example of care.com (not currently operating in Jordan) provides an innovative example of an on-demand platform trying to extend benefits to its workers – a promising first step towards improving gig economy worker protections, although linking with comprehensive national social protection programmes should remain the ultimate goal in the gig economy (Box 7).

#### **Ensure appropriate safeguards to support women's mobility and protect their safety, particularly where women are working in private households.**

Here too, companies can draw on examples of good practice such as developing mobile apps that let workers inform pre-selected contacts of their whereabouts and include a panic button for emergencies (see Hunt and Machingura, 2016).

#### **Raise awareness of the gig economy.**

Both the demand for and supply of work may be hindered by a lack of knowledge and understanding of this sector. In our focus groups, only a small minority of the participants understood what the gig economy was about, while others were interested to learn more. Companies can help to redress this information gap.

#### **Develop linkages with CSOs to recruit and support marginalised workers.**

Two of our key informants indicated links with non-profit organisations and/or development partners who had identified their companies as potential sources of

work for their beneficiaries. For example, one company representative noted a collaboration with USAID to train potential recruits in Irbid – to teach them 'not only the technical aspect but [also] the technology aspect'. Companies should seek out such linkages and work with CSOs to ensure that worker priorities and preferences inform company operations.

#### **Build in registration processes which enable refugees to sign up to platforms without providing unnecessary personal details, to alleviate their fears of being identified or monitored.**

An additional benefit would be protecting workers from discrimination that can arise from explicit or implicit bias based on factors such as gender, age, race or ethnicity when full details are provided in their profile (Rogers, 2015; Leong, 2014; Rosenblat et al., 2016; Zatz, 2016).

#### **Box 7. Care.com efforts to support care workers**

Care.com provides various forms of care – including childcare, pet care, elderly care and housekeeping – across more than 20 countries. In the United States, where two-thirds of domestic workers lack health insurance (which is connected with employment under their system), the company has introduced a portable benefits package to its workers for use on health care, transportation or education (Marcelo, 2016). This has been described as 'one of the earliest moves to bring employee benefits to workers in the so-called gig economy' (Scheiber, 2016). The company dedicates two percentage points of the 12% transaction fee that it charges service purchasers toward caregiver benefits, enabling contributions to be pooled across jobs. Purchasers have the option to raise the transaction fee to 14% and allocate the additional two percentage points to the benefits. The worker can then spend up to \$500 yearly (via pre-paid debit cards), with amounts that are not spent rolled over into the following year. A remaining challenge is that most service purchasers do not (yet) pay their carers via the platform – though the company hopes carers will urge them to do so in the future. Care.com has also set up partnerships with health insurers that offer discounts to associated workers.

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# 5. Conclusions

This study represents an initial attempt to map what is known about the gig economy as it has developed in Jordan, and to consider future trajectories for its development. It also explores ways in which the sector could provide economic opportunities to marginalised or disadvantaged communities – with a view to considering the special challenges facing Syrian women refugees (particularly those living in host communities outside refugee camps).

This report has presented our preliminary findings regarding both crowdwork and the on-demand economy. We find that crowdwork aligns with the needs and desires of many women for home-based work but its potential is limited by the considerable prerequisites for worker engagement – in terms of education, language skills and digital/computer access. However, an exception appears to be those firms that seek explicitly to include vulnerable communities by acting as an intermediary – providing elements such as training, a minimum or living wage, and opportunities for career progression.

We find considerable scope for development of the on-demand economy – some elements of which permit home-based work. This is emerging in sectors such as food production and beauty supply in which Syrian refugees' skills are already recognised. While the platforms appear to open some access to new opportunities, and other welcome features (such as the ability to track hours and earnings, and to be paid immediately upon task completion), the extent to which workers can find a steady and sufficient source of earnings is not yet clear. Furthermore, the absence of clarity around applicable labour regulations or safeguards may expose workers to new risks (especially when they are working in private homes).

In short, we argue that any attempt to support refugees' entry into the gig economy should also try to improve the conditions of that work itself. Therefore, we have outlined steps that the government, civil society and gig companies can take to ensure that the sector develops in a way that supports workers, particularly those from vulnerable communities.

We have assessed the likely effects of gig employment on Syrian refugee women drawing on socio-economic profiles, what is known about their preferences, and the limited research available from other parts of the world (mainly from developed countries). However, the evidence at our disposal is very limited.

More in-depth research is needed to monitor the development of the gig economy as it gains a foothold in Jordan – particularly the on-demand strand, as this has been relatively understudied and would appear to offer significant potential (subject to the caveats we have outlined). This would enable a better understanding of:

- growth trajectories of online platforms in Jordan
- the composition of the workforce of online platforms
- the level and stability of worker earnings
- the experiences of job-seekers who access work through these platforms, particularly those from vulnerable groups, and what factors lead to positive outcomes
- the particular aspects of digital inclusion which need to be enhanced to ensure the possibility of participating in the gig economy to the most left behind women
- the broader impact of the development of the gig economy (and of refugee engagement in gig work) on Jordan's labour market.

Finally, our research suggests that while the gig economy may present some increased opportunities to link Syrian women refugees with economic opportunities, the challenges posed to workers means it should be seen by those seeking to support this group as one element of a wider range of options. These options could include supporting alternative or complementary livelihoods. A comprehensive approach would also foreground efforts to ensure an improved enabling environment for Syrian women's entry into decent work in Jordan, including by addressing restrictive gender norms and the continuing legal limitations on Syrian labour market engagement.

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