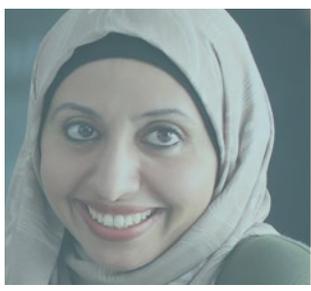


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## LESSONS LEARNED ON

# The Inclusion of Women in the Digital Economy in Jordan and Lebanon

## Recommendations for increasing women's participation

IN PARTNERSHIP WITH



Kingdom of the Netherlands



**IFC**

**International Finance Corporation**  
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*Creating Markets, Creating Opportunities*



*photo source: UNWomen*

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**LESSONS LEARNED ON**

**The Inclusion of Women  
in the Digital Economy  
in Jordan and Lebanon**

**Recommendations for increasing  
women's participation**

## Acknowledgments

Forced displacement crises have increased in scale and complexity in recent years and have become more protracted. Action is urgently needed to support countries hosting refugees through joint initiatives designed to share the burden and mitigate the plight of both the displaced and the host country. There is a window of opportunity for improving the management of forced displacement crises following the 2016 New York Declaration and Global Compact on Refugees.

To rapidly consolidate these efforts, the Netherlands spearheaded a strategic multi-year effort known as the Prospects Partnership bringing together the International Finance Corporation (IFC), the International Labor Organization (ILO), the United Nations High Commissioner for Refugees (UNHCR), the United Nations International Children's Emergency Fund (UNICEF), and the World Bank. This partnership operationalizes the humanitarian-development nexus, creating strong partnerships between humanitarian and development actors to leverage comparative advantages, improve coordination, and create efficiency to boost their overall impact for forcibly displaced persons and host communities.

In March 2020, IFC launched an innovative multi-pronged pilot project that was designed to position women in Jordan and Lebanon to access work opportunities in the digital economy under the auspices of the Prospect Partnership. The project has led to many lessons learned and we hope these can be used to inform future programming that seeks to increase women's inclusion in the digital economy.

The team wishes to express our sincere gratitude to the Kingdom of the Netherlands, Ureed, ILO, UNHCR, UNICEF and World Bank Group colleagues who generously contributed their time and insights.

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## Introduction

The digital economy has created new ways of doing business around the world. Online platforms are altering the way we work, reducing barriers to entry and blurring the distinction between formal and informal employment. In this new environment, online freelancing offers significant opportunity to the digitally literate and has potential to improve livelihoods for vulnerable populations by allowing them access to portable and flexible work opportunities.

However, not everyone is well positioned to reap the rewards of the digital economy. Women in particular face a unique set of challenges to inclusion in the digital space. While technology has played a powerful role in achieving greater gender equality in the workforce, there are consistent barriers to engaging women in the digital economy, particularly in the Middle East and North Africa (MENA) region. These barriers are even more prevalent among women refugees.

In March 2020, IFC embarked on an innovative pilot project designed to help position women in Jordan and Lebanon to reap the benefits of the digital economy under the auspices of the Prospect Partnership in the MENA region, a strategic partnership comprised of the International Finance Corporation (IFC), the World Bank, the United Nations High Commissioner for Refugees (UNHCR), the United Nations Children's Fund (UNICEF), and the International Labor Organization (ILO) and supported by the Kingdom of the Netherlands. The pilot sought to facilitate access to flexible work opportunities for women belonging to vulnerable host communities and forcibly displaced communities in the MENA and East Africa regions by transforming the way governments and other stakeholders, including the private sector, respond to forced displacement crises through the involvement of development actors in Jordan, Lebanon, Iraq, and Egypt.

To implement the pilot to engage women freelancers in the MENA region, IFC partnered with an online talent marketplace, Ureed.com, where freelancers create online profiles and participate in online bidding for jobs posted by employers. IFC included two approaches to better understand women's engagement from disadvantages communities in the digital economy in the Middle East. In March 2020, IFC commissioned a study to better understand the barriers and opportunities faced specifically by women refugees seeking to enter the digital economy in these countries. Then in April 2021, IFC engaged Prospects Partners, namely UNHCR, UNICEF, and ILO, to pilot approaches that would include women refugees and those in other vulnerable communities residing in Jordan and Lebanon.

The pilot to engage women freelancers in the MENA region, the study on refugee women in the digital economy, and the subsequent efforts to engage women from vulnerable and refugee communities illuminated interesting learnings and many barriers and attitudes toward freelancing that prevent women in these countries from participating in the digital economy. The pilot, study, and subsequent approaches also provide a wealth of lessons on the best pathways for development organizations and other stakeholders to pursue in their efforts to increase women's participation in online marketplaces. These lessons can help stakeholders create holistic approaches that build on what works to attract women in the MENA region to the digital sphere and help them succeed.

## Summary Findings

### DIGITAL INCLUSION OF WOMEN IN THE MENA REGION

**Many factors explain the absence of MENA women in the digital economy: the workforce gender gap across the region extends online; freelancing is not the preferred option for employment because it is viewed as less stable, difficult to establish, and not “real” work; women in the region often lack digital literacy and awareness of opportunities online; and legal frameworks are not in place to support online work.**

These factors influence all women in the MENA region, including those with a university degree—the main target demographic for an IFC pilot project that was designed to increase gender inclusiveness in the digital economy. The pilot, which started in 2020, provides online, self-paced training on a regional online marketplace for women interested in learning how to become a professional freelancer. While the pilot succeeded in enhancing the skills of some women with existing profiles on the marketplace platform, that pool turned out to be smaller than expected. When the project team realized it would not reach the number of experienced freelancers originally hoped for, it attempted to broaden outreach to include skilled women new to freelancing and educated women from disadvantaged and refugee communities. However, the outreach did not attract many women, and the project fell short of its goals.

**The pilot project illuminated important lessons for creating a successful online training program designed to help educated women compete in an online environment.**

First, enrolling educated and skilled women with no background in independent freelancing, which is entrepreneurial and requires a high level of self-motivation, proved highly challenging. Advertisements placed by the marketplace on social media sites attracted too broad an audience, leading to high initial interest, but also high drop-out rates. Often these campaigns attracted women with a passing interest in freelancing but without the right skills set or entrepreneurial spirit to successfully participate in an online freelance marketplace. Outreach through well-known local partners increased enrollment in online training, but not at the rates expected—even from avenues that seemed promising, such as outreach to university alumni.

Second, a lack of work experience and unfamiliarity with the digital landscape proved daunting to many women otherwise interested in online freelancing. Women who dropped out of training reported feeling overwhelmed and in need of direction. Successful programming must help women overcome barriers such as a lack of a work history and digital illiteracy by offering them coaching, mentorship, and paid internships or other work opportunities. By the same token, employers using the marketplace to find workers should be offered incentives to hire skilled women new to freelancing.

Third, metrics collected to gauge enrollment, training completion, trainee satisfaction, etc., must be embedded on the online marketplace for easy tracking of impact. The pilot's use of third-party entities to track these metrics led to difficulties in keeping accurate accounting. It is imperative that oversight is tracked by one entity and that an adequate budget is allocated not only for high quality and interactive training modules, but also for proper oversight of impact evaluation metrics. Oversight could also be enhanced by offering incentives, such as waiving fees, upon completion of training surveys to increase survey participation rates.

Fourth, it is imperative to work with an online marketplace with a relatively robust share of the market and an interest in allowing the programming intervention to become sustainable beyond the life of the project. The ideal online marketplace partner will have developed enough market maturity to have a roster of freelancers and employers so that there is not only ready supply but also ready demand. The ideal marketplace partner will also have an interest in continuing to offer training and incentives to improve the skills of freelancers registered on its platform after the pilot has ended.

Lastly, while all women face similar barriers, there are some impediments unique to refugee and disadvantaged women that must be specifically addressed to attract them to training, keep them enrolled, and ensure that they find work online. For instance, refugees and women from disadvantaged communities often:

- lack consistent access to the internet or IT devices
- need coaching and mentoring to overcome digital illiteracy and lack of business acumen
- lack awareness of the opportunities the digital economy might present
- face financial and banking constraints
- exhibit "training fatigue" from enrolling in training that does not lead to employment
- have concerns about losing humanitarian support if they find freelance work
- face legal barriers to employment due to their refugee status

It is possible that many of these challenges can be addressed through social enterprises—private organizations that seek to solve real-world social problems. The refugee study found that social enterprises, particularly those that work in the education and work readiness space, could offer the best avenue to engaging refugee and disadvantaged women with the right skills in the digital economy, albeit indirectly. These organizations already have engaged beneficiaries they work with, are well placed to provide mentoring and coaching, and can act on the woman's behalf to overcome impediments to banking and employment caused by refugee status. Therefore, future digital inclusion efforts should test embedding social enterprises into the programming.

We hope the many lessons learned from this pilot project will help guide future programming for gender inclusion in the digital space. The digital economy is growing, mobile, and well-suited to demographic groups, such as women in the MENA region, that might benefit from a flexible work-from-home environment. The opportunity is there and with the right programming intervention, skilled women in the MENA region can be successfully supported to seize it.

## THE PILOT PROJECT TO INCLUDE WOMEN IN THE DIGITAL ECONOMY

**The IFC pilot project sought to enhance the skills of female freelancers residing in Jordan and Lebanon to enable them to compete more successfully for online work through Ureed.com, a regional online talent marketplace that operates in Arabic and English. Established in 2017, Ureed, a private sector company, matches employers with qualified freelancers in the MENA region using a database of more than 82,000 freelancers from across the Middle East, India, and Pakistan who have created profiles on the platform.**

### THE TRAINING PROGRAM

As part of the pilot project, IFC commissioned the design of an online, self-paced training program called “Mastering the World of Online Freelancing” and offered the training for free to interested female freelancers from Jordan and Lebanon who were subscribed to the Ureed online marketplace. The training sought to improve their digital inclusion by enabling them to successfully bid for freelance jobs. The training, accessible through a link on the online marketplace, consists of five courses, each of which lasts between 90 minutes and 2 ½ hours. The pilot sought to train 500 freelancers.

Other project goals included:

- **Eliciting feedback on the e-training tools from at least 80 percent of the women who took the training.**
- **Finding that at least 80 percent of those who provided feedback had applied their increased knowledge to search for employment.**
- **Finding that at least 70 percent of those who provided feedback had increased the number of jobs they bid for.**
- **Finding that at least 30 percent of those who reported increased online bids actually won more bids either on the partner marketplace platform or another platform.**

The courses focus on boosting professional online presence; successfully competing as an online freelancer; and managing an effective client-freelancer relationship, among other topics. At the end of the training, the freelancer should be equipped with the skills needed to make their profiles stand out, negotiate price, cultivate clients, and compete for some of the most sought-after assignments, such as web design, ICT, and creative writing.

Training topics were identified based on a training needs assessment conducted with existing female freelancers on the marketplace. Training content pieces were developed from scratch by a contractor and embedded on the online platform by the marketplace. These were then beta tested and tweaked where needed. The content pieces are available to be embedded on other online marketplaces, if desired.

Course curricula were tailored for both new and experienced female freelancers. New freelancers were introduced to tools and insights to help them start a freelance career, and more advanced freelancers were given more advanced tools and links to additional sources. Each course has a knowledge and resources section, where a new freelancer can start with the basic activities and more advanced freelancers can jump directly to the booster activities.

Training materials are also interactive and offered in multiple formats, including video, interactive exercises, print, and audio. A potential freelancer first needs to create a profile on the online platform. Once the profile is created, the freelancer can click on the link to take the training courses at their own pace.

Upon completion of a training course, the freelancer received a badge visible on her online profile. The aim was to help the freelancers stand out and become more visible to employers and win more bids, while also providing them with the confidence and skills to participate in more bidding processes.

IFC budgeted US\$250,000 to contract a company to develop the training course elements and shortlisted seven companies out of 26, but once the available budget was shared, only two submitted detailed technical and financial proposals. Ureed faced some challenges embedding the training content on the Learning Management System (LMS) in a user-friendly way, as the LMS has a specific lay-out which is more fitting for video only.

### The Training Received High Marks But Initial Outreach Was Low

The training was initially offered to female freelancers in Jordan and Lebanon who already had profiles on the Ureed marketplace with the expectation that this pool of freelancers—thought at the time to number more than 2,000—possessed the right technical skills and was large enough to enable the pilot to reach its goal of training 500 female freelancers. However, subsequent improvements to the online marketplace and its data analysis revealed that only 222 of the female profiles in the target countries were active on a monthly basis—far below the training goal.

In September 2020, Ureed began sending multiple emails to these 222 women and follow-up emails to 214 of them who responded by registering for training. Ureed also waived a 20 percent commission fee for one year for women from Jordan and Lebanon who enrolled in the training. By December 2020, about a third, or 62 women, had completed one or more training courses. A 29% completion rate (62 of 214) is quite high. Training completion rates observed on other fairly new online marketplaces are often below 10 percent.

Overall, feedback from these women was very positive: 84% of those who completed a course evaluation form reported being “satisfied” or “very satisfied” with the quality of the training; 83% stated that they improved their knowledge; 86% thought it was a good investment of their time; and 90% would recommend the training program to other freelancers.

#### Training in Numbers

Emails to 222 active freelancers with profiles already on the marketplace prompted 214 to enroll in training, of which 62 completed one or more training courses—a 29% completion rate.

Additional outreach prompted an additional 231 women to create profiles on the marketplace platform, of which 128 enrolled in training and 20 completed one or more training courses, including:

- **138 reached through ads on Facebook, other social media sites**
- **93 reached through local partners, Beirut Digital District and Injaz.**

#### Training Totals

- **342 enrolled in training (214 + 128)**
- **82 completed one or more trainings (62 + 20)**
- **24% completion rate**

## **Additional Outreach Activities Resulted in Very Low Uptake**

Because the pool of Jordanian and Lebanese freelancers with active profiles on Ureed was so small, the pilot project collaborated with the marketplace to implement strategies to increase the number of women interested in joining the marketplace and enrolling in the training. These efforts bore some fruit: between January and June 2021, an additional 231 women created a profile on the online marketplace. However, only 128 enrolled in the training; 52 completed the introduction; and 20 completed one or more training courses.

### **1. Outreach through Social Media**

Starting in January 2021, Ureed promoted the training program through LinkedIn influencers and placed ads for the training on Facebook and Instagram to attract young women who might be interested in earning money as a freelancer. The marketing campaign made it clear that the courses were free and flexible and could be completed on their own time through a link on the platform.

The ads did little to boost participation on the marketplace platform. For example, Ureed spent more than US\$1,300 to place an ad on Facebook, and although nearly 18,000 people clicked on the ad, only 51 women created profiles on the marketplace. Additional ads on Facebook and other social media sites resulted in 87 additional female profiles on the online marketplace — for a total of 138 women reached through these activities. However, almost none of them completed a training course.

### **2. Outreach through Local Partners**

Concurrent with the social media campaigns, IFC partnered with a university in Jordan and local organizations—the Beirut Digital District in Lebanon and Injaz in Jordan—to identify women whose education and work experience would make them good candidates for training to become freelancers on the marketplace. The university sent out emails to thousands of female alumni. Beirut Digital District and Injaz, two partner organizations to the World Bank Skilling Up Mashreq program that are well-regarded and experienced in education and training, sent out marketing materials via email to former and current ICT training beneficiaries who possessed the right skills set.

Outreach to the university alumni via email did not yield any results. Outreach through the local organizations fared slightly better. Through the email that Beirut Digital District sent to promote the training program, 226 women registered for more information and 70 enrolled in the training program. Through Injaz, 73 women expressed interest in the training program and 23 enrolled. However, of the 93 women who enrolled in the training program, less than one fifth completed at least one training course.

## **Qualitative Interviews Sought to Understand Reasons for Lack of Follow-through**

Analyzing the back-end data, IFC noticed that many women registered for the training but either did not start or started but did not complete it. To understand why, Ureed conducted 35 qualitative interviews with freelancers who enrolled but did not complete the training. Many cited unreliable electricity and internet connection, particularly in Lebanon, as reasons for their lack of follow-through. Others were confused about technical issues or training availability. For instance, some women reported that they had lost the registration link, not realizing that the link to the training is available on the Ureed platform. Others thought the training had ended even though the training is self-directed and the link to it can be accessed at any time. The poor completion rate signals significant impediments to reaching the right audience and keeping them engaged.

## THE STUDY ON BARRIERS AND OPPORTUNITIES FOR WOMEN REFUGEES IN THE DIGITAL ECONOMY

**In 2020, IFC commissioned a study as a separate and complimentary effort to improve knowledge of the specific barriers faced by women refugees in Jordan and Lebanon seeking to participate in the digital economy. The study was conducted by Integrated International, a women-led Jordan-based monitoring and evaluation organization that partnered with two organizations in Jordan and one organization in Lebanon to identify women refugees interested in receiving training on the opportunities available to them in the digital economy. The study was published in June 2021.**

The organizations identified 401 women living in host communities, refugee camps, and informal settlements, including 200 women in Jordan and 201 women in Lebanon. The participants in Jordan were all Syrian refugees. In Lebanon, 79 were Syrian and 122 were Palestinian. Forty-seven percent of the women had completed some digital literacy and skills-building courses. Only 12 percent had prior experience working online, either in services such as linguistics or in selling goods, such as handicrafts. The participants completed a survey asking about demographics, access to digital technology, digital literacy, education levels, and cultural inputs, such as family obligations. In addition to the survey, the study conducted telephone interviews with 10 women who had prior experience working in the digital economy. Lastly, the study interviewed six digital training and job placement organizations to provide a deeper understanding of the challenges faced by the refugee women and the organizations themselves.

The survey, interviews, and relevant desk research revealed a complex mix of legal, financial, and socio-cultural barriers that constrain the ability of refugee women to participate in the digital economy. Organizations that offer digital training reported that family and marital obligations often compelled women to drop out of training courses. And although there is not yet clear evidence, the COVID-19 pandemic may have exacerbated difficulties faced by women in Jordan and Lebanon. As happened elsewhere in the world, school closures and the movement of employees from office to home likely created increased family responsibilities for women in the MENA region, making it even harder for them to become part of the digital economy.

In addition to these cultural constraints, refugees' access to formal financial services is very low, which forces them into a cash-only economy and further inhibits their participation in the digital economy. Moreover, women refugees faced several legal barriers to work. Lebanon and Jordan place work restrictions on foreigners, including refugees, in specific industries, including online freelancing. Jordan has taken steps to provide a legal pathway for Syrian refugees, including women, to work by issuing work permits and allowing refugees in camps to establish home-based business in all professions. Refugees residing outside of camps may operate food processing, handicrafts, and tailoring businesses from home. However, refugees in Jordan cannot work in "closed" professions including some that are well-suited to the digital economy, such as ICT, without a Jordanian business partner. Lebanon has not yet taken similar steps to improve the ability of refugees to work, and while refugees are legally able to work in agriculture, construction, and sanitation, very few receive work permits to do so.

These barriers are compounded by skills constraints and lack of access to IT devices with affordable, reliable internet connection. The study found that refugee women often lacked access to the internet and to digital devices such as laptop and desktop computers due to the high cost of data, poor signal quality, low bandwidth, and in Lebanon in particular, frequent power cuts.

The study also found that lack of awareness among refugee women of freelance opportunities, little knowledge of the market, and low proficiency in English were also inhibiting factors. Financial instability also played a role. And the study found that refugee women often were not interested in the type of freelance work generally offered through online job matching services, such as ICT. Instead, many of the women wanted to offer traditional services, such as hairdressing, tailoring, handicrafts, and food preparation, through online sites.

## **THE PILOT “REFERRAL ENGAGEMENTS” TO INCLUDE WOMEN FROM VULNERABLE COMMUNITIES**

After the IFC pilot began and the refugee study was completed, IFC and others in the Prospect Partnership saw value in trying to include vulnerable groups, such as refugees and disadvantaged young women, in the digital economy, and decided to test approaches to reach these groups and include them in the training program. This was done through small-scale “referral engagements” to gain insight into what works and does not work to increase these groups’ participation in the digital sphere.

To that end, IFC engaged with the ILO and UNICEF in Lebanon and UNHCR in Jordan to identify candidates for training in collaboration with the organizations’ technical partners. IFC and Ureed were both eager to include these women and participated in reviewing CVs, selecting women with relevant technical skills, and delivering a webinar and one-pager in Arabic that described the training, how to register, and how to access additional technical support from the online marketplace, if needed.

### **THE ILO ENGAGEMENT**

The ILO identified 20 women from disadvantaged communities and referred them for training. All 20 were invited to attend an information webinar, but only 5 participated. Following the webinar, IFC shared the one-pager on how to enroll in the training program, but only one woman registered for training, and she did not start a training course. The ILO’s local partner contacted the five women to understand why they did not start the training program and discovered confusion about the training process and other obstacles, such as time constraints and lack of electricity. Three of the five women thought they would receive an invitation to attend the training program, revealing a lack of understanding that the training is self-directed and available at all times through a link on the online marketplace. For an overview of the reasons cited for failing to create an online profile or enroll in training, see Table 1.

**Table 1: Reasons cited for failing to create an online profile or enroll in training – ILO**

Participant	Reason for not starting or completing training
1	She registered but did not start training because she was waiting for an invitation
2	She did not register or start training due to lack of internet and electricity
3	She registered but did not start training because she was waiting for an invitation
4	She did not register or start training due to time constraints
5	She registered but did not start training because she was waiting for an invitation

## THE UNHCR ENGAGEMENT

In Jordan, UNHCR directed Ureed to reach out to 10 female refugees (beneficiaries of the UNHCR DAFI scholarship program) whose resumes appeared promising to become online freelancers and invite them to an introductory webinar hosted by the marketplace. The webinar introduced freelancing as an employment option, explained how the online marketplace worked, and how they could access the free training courses. Nine women participated in the webinar, but only one created a profile on the marketplace and she did not sign up for the training.

Qualitative interviews with the women revealed misunderstandings and fear of doing something new. For instance, some of the women wanted training prior to creating a marketplace profile. Others cited time constraints, misconceptions about needing previous work experience, and the desire for a mentor or support group to help them navigate the process and begin freelancing. For an overview of the reasons cited for failing to create an online profile or enroll in training, see Table 2.

**Table 2: Reasons cited for failing to create an online profile or enroll in training – UNHCR**

Participant	Reason for not starting or completing training
1	She did not create a profile because she thought she needed training first.
2	She did not create a profile because she felt she needed to acquire technical skills first.
3	She did not create a profile due to personal, medical reasons.
4	She did not enroll because she was working and did not have time.
5	She established her profile on the marketplace but did not create a profile due to time constraints.
6	She did not create a profile because she wanted someone to walk her through the process.
7	She could not be reached because her phone was disconnected.
8	She did not create a profile because she thought she needed previous work experience first.
9	She did not create a profile because she found other employment.

## THE UNICEF ENGAGEMENT

In Lebanon, UNICEF and its local partners identified 20 women with solid technical CVs and skills that can be leveraged for online work (ICT, web design, linguistics, etc.). Of these, 5 women created a profile on the marketplace, 4 signed up for training, and 3 started training courses. However, none of them finished a training module. Follow-up group discussions with 7 women who either did not sign up on the platform or did not complete the training revealed multiple impediments, including time constraints, lack of internet infrastructure, the perceived irrelevancy of training, and misperceptions or lack of information about the training program and about how freelancing works, including concerns over payment methods. Several women reported that they only wanted to invest time in training if they were sure they would gain new work opportunities. For an overview of the reasons the women did not sign up for or complete training, see Table 3.

**Table 3: Reasons cited for failing to create an online profile or enroll in training – UNICEF**

Participant	Reason for not starting or completing training
1	Did not complete a profile on the online marketplace because she is already freelancing through another platform and did not have time.
2	Did not complete a profile on the marketplace because she was taking courses in digital marketing and entrepreneurship and did not have enough time.
3	Started to create a profile on the marketplace but did not complete it because she does not have a profile on LinkedIn. She had concerns about payment as well.
4	Did not complete a profile on the marketplace due to time constraints and problems with internet access. She had concerns about bank transfers.
5	She completed a profile on the marketplace but did not sign up for the IFC training due to time constraints associated with completed her university degree.
6	Completed the profile on the marketplace and started the first training course but did not finish because she did not think the courses were relevant to her freelance work as a translator.
7	Completed the profile on the marketplace platform and started the training but did not finish because she did not want to invest time in training without assurances that she will find work.



## LESSONS LEARNED

### LESSONS AND RECOMMENDATIONS from the Pilot Project to Enhance Women's Inclusion in the Digital Economy

**Freelancing is not the preferred employment option in the MENA region.** Several factors negatively influence women's perception of freelancing. First, there is a lack of knowledge about what freelancing is and what it takes to succeed, which inhibits women's willingness to try and then to follow through with freelance plans. Second, **legal frameworks are not in place to accommodate freelance work, which leaves the profession in a gray zone that deters would-be freelancers.** Lastly, freelancing carries the stigma that it is not a "real" job, a perception that makes it difficult to convince women to become freelancers and to persevere until they succeed. Ideally, training programs would target women who have already started freelancing and offer training to raise their skill level and increase their opportunities for finding work. However, the pool of active female freelancers in the MENA region is very small. Efforts to persuade women through various channels in the wider ecosystem did not produce significant results.

**Advertising on social media sites such as Facebook and Instagram did not attract the preferred targeted audience.** Because the platforms are broad, they attracted interest from a lot of women without the technical skills needed to compete for jobs, such as ICT and translation. While these women were eager for employment, they did not follow through to create an online profile or complete the training. Ads on these sites generated a lot of interest and initial registrations but did not reach the target audience. Telephone interviews with 12 women who dropped out either in the beginning or halfway through confirmed that the ads did not always attract the sought-after target group. Therefore, if Facebook, LinkedIn or Instagram ads are used, they will need to be designed very specifically to attract women with the right profile.

**Partnering with known organizations such as universities, training providers, local NGOs and Prospects Partners led to higher rates of uptake in training.** However, while these avenues produced better results, the number of women who completed the training was still low, and this method of outreach attracted mostly younger women. There is still no solution to the lack of response from women over 30.

**Organizations that work in education and work readiness are best suited to help create awareness.** These organizations see a lot of value in introducing young people to the digital economy. Partnering with well-established, trusted organizations in these areas generates much better results in terms of attracting people with the right skills set than general campaigns through social media platforms for multiple reasons, including:

1. They know their target audience.
2. They focus on fine-tuning technical skills in fields such as ICT, which makes a freelance profile more attractive and able to compete in an online environment.
3. They have a trust relationship with their target audience and therefore are well positioned to make recommendations that will be taken seriously and employed by the freelancer.

**Development organizations must support advocacy to improve the legal framework for online freelancing.** The lack of clear legal frameworks for freelancing in the MENA region inhibits participation in freelancing platforms. While Jordan and Lebanon have specific barriers to freelancing in some fields that apply only to non-citizens, including refugees, the lack of legislation surrounding freelance work in general thrusts freelancing into a legal gray zone that discourages this mode of work. Development organizations can support local advocacy that seeks to provide lawful avenues for freelancing so that potential freelancers can work in a clear legal environment.

**Developing a training program requires a substantial budget to ensure training is user-friendly and interactive.** IFC's budget of US\$250,000 to contract an outside company to develop the five self-paced online courses was too low to attract competitive bidding. IFC shortlisted seven companies, but only two submitted technical and financial proposals once the available budget was shared. IFC had to dedicate more internal resources to support the course development to ensure interactive, engaging modules.

IFC suggests budgeting at least US\$100,000 per course to attract a larger number of companies with the skills to build sophisticated and user-friendly training modules with interactive learning and animation. The budget should also allocate funds to ensure that there is continuity between course design and the embedding of content into the platform. If the marketplace has an existing internal online management system, then the training should be molded directly into that system. If the marketplace uses an external management system, then courses should be developed on that system so that the marketplace is familiar with the system and does not encounter difficulty embedding the content.

Allocating a larger course development budget may not, however, address the challenge of low training uptake in the MENA region.

**Selecting a partner with the needed level of market maturity and outreach is key.** Ureed showed a solid commitment to support its female freelancers in Jordan and Lebanon, but was a relatively new platform, and few women in the target countries had profiles on the site. While there was a reasonably high 29 percent training completion rate, the total number of women who took the training was low because the pool of active female freelancers in the target countries was small. One solution could be to partner with larger companies, but this option may end up reinforcing market leaders only. Partnering with smaller regional marketplaces is therefore a good option particularly if the platform has built a sizeable database of freelancers and outreach is not limited to two countries. Online platforms do not have geographic boundaries, so there is no need to create country-specific programming. The pilot showed that focusing on specific countries limited outreach substantially.

**It is difficult to attract women (and men) with the right profile to enroll in and complete the training.** The pilot project showed that the women most likely to sign up for training were already freelancing in their technical field. These women have a skill to offer and recognize the benefits of training in "soft skills" such as pitching and pricing. Therefore, enrollment of existing freelancers was high (214 of 222) and almost one-third completed one or more training courses—far above typical completion rates of less than 10 percent.

The pilot also revealed the difficulty in attracting women with the right profile but no freelance experience. Far fewer of these women joined the online marketplace or enrolled in and completed training. While these women would seem to be the ideal profile to include in the training because they possess the technical skills, uptake and follow-through was also low due to a variety of reasons. Some of the reasons were beyond the ability of the pilot to solve, such as lack of electricity and internet access. Some were unique to the COVID-19 pandemic, which forced school closures and greater care responsibilities on women.

However, it is important to note that **the culture of online self-directed training is new in the MENA region**. And the nature of the training itself may also be a factor. Although trainees can stop and start at their convenience, courses are interactive and thus must be taken online. Each course lasts between 90 minutes and 2 ½ hours—a substantial time commitment. Some feedback suggested that there might be higher uptake and completion rates if the training were offered via short webinars or audio-only so that participants can listen while they are in the car or otherwise engaged. These methods would not be interactive and not representative to the work needed to be delivered online as a freelancer. Whether they might have led to larger uptake was tested under this project.

It is also important to note that the obstacles to uptake and completion do not appear to be solely gender related. In September 2021, IFC opened the training to male freelancers to understand if there would be a difference in training uptake between men and women. Ureed sent an email to thousands of men with active profiles on the site. After two months, only 6 men had enrolled and 2 had completed one or more training courses.

**Freelance offer and employer demand must go hand in hand.** Supply and demand must work in tandem for a project to successfully enable freelancers to find work. Programming must ensure that the supply of jobs matches the increase in demand for work opportunities from additional freelancers posting their profiles on an online marketplace. The marketplace must also do its part to generate additional demand for jobs by increasing the number of employers interacting on the platform.

This point is important to underscore even though the pilot project did not encounter demand side problems. During the pilot, the COVID-19 pandemic drove huge demand for online work, including freelancing, and Ureed was very successful in leveraging that demand to cultivate interest from employers through ads on Google, YouTube, and LinkedIn. These efforts by the marketplace attracted more than 2,000 new employers to the site and resulted in more than 1,100 new jobs posted.

**Offer highly skilled women small work opportunities to enable them to get their first review and build their portfolio.** Ureed helped to boost opportunities for female freelancers by spotlighting the profiles of women with the right technical skills who had completed the training. The women's profiles would appear in a list of recommended freelancers when employers searched for employees to fill a specific job.

Future programming might consider enlisting a marketplace to offer other incentives such as first work opportunities for women who have completed the training and discounts for employers who hire these freelancers.

**It is important to create a sustainable project.** IFC partnered with a solid online marketplace to make sure the project could be transferred to the marketplace over the duration of the project. Even though the project has ended, the portal to the training courses will remain available on Ureed.com and the marketplace will be able to offer the training program to all freelancers with profiles on the site to help them build skills and boost their chances of employment. The marketplace will also continue to deliver the needed technical support.

**Development organizations must rethink the traditional methodologies used to measure the impact of training-related projects delivered digitally and without any human interaction.** The pilot project, the first of its kind at IFC, relied on monitoring and evaluation tools and frameworks implemented in previous training-focused projects, including a benchmark survey (before training delivery), a training evaluation form directly after the training, and a post-evaluation survey that was conducted six months after they concluded the training.

The team expected tracking to be very smooth because the data were collected online. However, the team encountered multiple difficulties trying to measure outcomes and impact.

Data collection was extremely cumbersome because it was done through three different systems rather than one system that could aggregate and consolidated the data in one place. Specifically, data was collected by:

- **The marketplace.** Ureed tracked outreach and business metrics related to freelancer bids for projects, projects completed, and revenues generated.
- **An outside company that developed a learning management system.** The management system tracked enrollment in training, progress through the five training courses, and completion of the courses.
- **Google surveys.** The benchmark survey and the training evaluation form were Google surveys embedded in the learning management system. The post-evaluation surveys conducted six months after a woman completed training were also done through Google survey. All intended to provide feedback on outcomes and impact of the training, but response rates varied a lot. For example, the response rate to the embedded training evaluation form was much higher than to the post-evaluation survey. For example, the 62 women who completed one or more courses between July and December 2020 filled out 85 course evaluation forms. However, only 3 women completed the survey conducted six months after training completion. Similarly, between January and July 2021, 26 training feedback forms were filled out for 41 trainings completed by 20 women, while none of these women filled out the post-evaluation survey. Women also did not respond to follow-up emails and SMS messages sent by Ureed.

A possible solution to these low survey rates could be to provide incentives to increase the response rate. There is, for example, an increasing trend to pay respondents to fill out online surveys, but this might lead to biased answers because respondents get remunerated for participating. Moreover, this might lead to a so-called “self-selection bias,” where the group of women who respond against payment/incentives may share characteristics that are not representative of the entire population.

The lack of response and disparate data collection methods made it very difficult to link and track specific outcomes. Ureed tried to develop an IFC-specific dashboard to overcome problems caused by the scattered nature of the data collection, but the numbers still did not add up. The marketplace then sought to manually collect the data, but the numbers were still inconsistent. The project therefore has no data on the link between training and an increase in participation in online bids or in the number of bids won on the marketplace platform or any other platform. This challenge underscores the imperative to track data through one system.

#### KEY TAKEAWAYS FROM THE EFFORT ARE:

- **The marketplace platform should use an embedded, self-managed learning management system with a survey functionality to enable collection and tracking** of online learning journeys and related outcome/impact data. This will allow one entity—the marketplace—to collect the data. This method would make all relevant data for each unique participant (or trainee) available in one place. However, this method is costly to develop, and the data tracked might still not be what development organizations want to track. Much of the data collected by a marketplace is likely to be business-related key performance indicators rather than development-related data. While a program can request additional data collection, it should not ask marketplaces to track too many new data points that are not related to their core business.
- **Response rates may be higher when training is done in person or through a blended learning approach.** Participants develop a relationship with a trainer during face-to-face training, which motivates them to respond to post-training surveys. When there is no human contact, training participants may feel less obliged to respond to the surveys.

As done in this project, development organizations can require the surveys to be completed before participants can receive training certificates or badges displayed on their profiles by embedding the surveys directly into the training modules. Development organizations may also want to consider offering a blended approach to learning that combines self-paced online modules with face-to-face training.

## **LESSONS from the Study on Women Refugee Inclusion in the Digital Economy in Jordan and Lebanon**

### **The workforce gender gap extends to the digital economy and impacts refugee women.**

The gender gap in labor market participation in the MENA region remains the highest in the world. According to the ILO and the World Bank, in 2017, only 16 percent of working age women in the MENA region were employed compared to 46 percent globally. This employment gap appears to extend to the digital sphere, dispelling the assumption that the portability and flexibility of digital freelance work can help women in the MENA region overcome traditional barriers to employment. The refugee study found that this gap also impacts women refugees.

The study also noted cultural constraints that inhibit refugee women's ability to work. Organizations that offer digital training reported that family and marital obligations often compelled women to drop out of training courses. And although there is not yet clear evidence, the COVID-19 pandemic likely exacerbated difficulties faced by women in Jordan and Lebanon, like elsewhere in the world, due to school closures and the movement of employees from office to home, making it even harder for them to become part of the digital economy.

**Advocating to improve legal employment opportunities for refugees, including women, is an imperative.** Given the sensitivities surrounding the refugee crisis in both countries, stakeholders should advocate to improve legal restrictions and support private sector endeavors to remove or ease work restrictions on refugees and seek to ensure that activities and programs align with the political and legislative environment. Assessments should be done to determine legal and feasible ways to enable refugees to participate in the digital economy, including as freelancers. Programming should also engage local women in host communities to ensure inclusion of a broader spectrum of women, particularly given the high unemployment rates for all women and the sensitivities surrounding refugee employment.

### **Universities and local organizations are well-positioned to identify refugee women interested in the digital economy.**

Universities are well positioned to help find educated female students interested in the digital economy since this subgroup appears more likely to engage in online work in fields such as data and linguistics. To find refugee women without college degrees, but still open to opportunities, development organizations and public- and private-sector stakeholders should establish partnerships with organizations that specifically work with refugees to identify those interested in working in the digital economy. Given the central role of English in the digital economy, these organizations should offer English classes to raise language proficiency to the level needed to engage in the digital economy.

**Increasing awareness of online opportunities and mentorship is a must.** Development organizations should support awareness campaigns that not only increase women refugees' knowledge of digital opportunities, but also provide mentorship and real-world examples of women who have succeeded in digital freelancing. Awareness campaigns should link refugees to networks and mentorship programs that can match them with women experienced in the digital economy.

**The lack of access to the internet and to IT devices must be addressed.** Stakeholders should seek to subsidize the cost of internet access and mobile data costs for women refugees, while also training them to better understand the costs of data usage and how mobile apps consume data.

In both countries, accessibility would improve by increasing internet speeds in refugee camps. Additionally, stakeholders should explore providing free or discounted IT devices, such as tablets and computers to refugee women if online work cannot be completed using a smartphone or if the work could improve using devices other than smartphones.

**Address financial and formal banking constraints.** Stakeholders should explore offering small business loans to refugee women to help them overcome financial barriers to entry into the digital economy. Micro-finance institutions (MFIs) could play an important role. E-wallets could contribute to financial inclusion by allowing for cashless transactions. However, these solutions require digital IDs and sometimes valid work permits. According to a World Bank draft policy paper, providing refugees with digital IDs and e-registration platforms can be steppingstones to fuller integration in the digital economy. Stakeholders may benefit from additional research into the efficacy of this recommendation.

**Support digital literacy and business classes aimed at women and girls in high school.**

Stakeholders should offer digital skills training that includes online communication skills and online marketing and business management with the intent to support women's ability to effectively navigate online marketplaces to promote their products or services. Training should also include information on any laws governing the rights of freelancers and independent contractors and on the steps a freelancer must take to become an independent contractor working in online marketplaces. Donor advocacy may support engaging women and girls in digital and technological skills at an earlier age. Programming should also improve awareness of digital wallets and e-payment options and these methods should be included in digital training.

**Ensure coaching and mentoring is available.** To transition women from disadvantaged communities to work independently on online marketplaces, coaching, mentoring, and other support needs to be provided by a local, technical partner. Although the program delivered webinars and shared an instruction sheet with screen shots on how to enroll and access the training, training enrollment was low with quite a lot of women having misunderstandings of what needed to be done. One-on-one coaching might overcome this digital barrier but coaching and mentoring will need to continue to support the entire online freelancer journey including applications to online bidding processes and the actual delivery of projects.

**Build a community.** Women from disadvantaged communities can benefit greatly from participating in a larger community or network. Several women noted a desire for access to other freelancers who could answer questions and provide input. Establishing pathways for women to network is therefore a key element to ensuring that women do not feel overwhelmed by specific tasks and can reach out to fellow freelancers for help and guidance. The group can also help them navigate the process and overcome lack of confidence or obstacles associated with using a platform for the first time.

**Social enterprises are an excellent path to engaging refugee women in the digital workforce.**

Stakeholders should assess the feasibility and sustainability of supporting social enterprises, defined as entities that apply private-sector business solutions to solve social problems, as a path to engaging refugee women in the workforce. Several in the MENA region offer promise in terms of engaging refugees in the digital economy and acting as online agents for them. These enterprises create innovative, entrepreneurial methods of employment that protect women refugees' identity, legal status, and right to work, thus helping to overcome a key barrier to employment. Social enterprises are also well-positioned to supervise the quality of work and ensure that workers are paid fairly and on time.

## **LESSONS from the Pilot “Referral Engagements” to Include Women from Disadvantaged Communities**

**Many of the lessons learned from the initial pilot to engage women in the digital economy also apply to women from disadvantaged communities, including refugees.** As with women in the MENA region in general, women refugees and those from disadvantaged communities also are not familiar with freelancing as an employment option. It was difficult to convince them to create online freelance profiles on the marketplace platform and difficult to get them to enroll in and complete the training modules. Even when the referral engagements enlisted known organizations—ILO, UNHCR, and UNICEF—enrollment in and completion of training was low.

Women from disadvantaged communities, including refugees, exhibited other similarities to women in the MENA region in general. For instance, women from these communities also lack consistent access to the internet and to electricity, particularly in Lebanon. As with other women in the MENA region, women from disadvantaged communities could benefit from incentives given to freelancers who complete training or to employers willing to hire refugee or disadvantaged women as freelancers.

Women from disadvantaged communities can benefit from programming that employs some of the same strategies to increase their participation in the digital economy and enroll in and complete training courses. These include:

***Offering highly skilled women from disadvantaged communities paid work opportunities.*** If possible, set aside a portion of the budget to offer women from disadvantaged communities their first paid work opportunity freelancing online. Offer clear online guidance and provide examples of exemplary work so that they can succeed in these initial opportunities, build a portfolio, and grow more confident. Provide timely, clear, and actionable feedback that helps them take ownership of this learning path, so they feel comfortable embarking on a freelancing journey on their own.

***Offering agency representation through a social enterprise.*** As with all women, those from disadvantaged communities can benefit from working with social enterprises, which are well positioned to reach them and shepherd them through the online training process. Local social enterprises that work in education and training are well suited to identify potential freelancers from these communities and are known and trusted. They can act on the women’s behalf and provide a safety net.

Social enterprises are particularly well-positioned to provide the group support and guidance that can benefit women from disadvantaged communities. These organizations can also help women navigate payment and provide quality assurance to employers. However, there needs to be a clear business rationale for the social enterprise to do so, as most social enterprises engaging in the digital economy develop their own platforms, offering niche services to clients who specifically engage social enterprises from a community development perspective.

**Several lessons apply specifically to women from disadvantaged communities, including refugees.** While women from disadvantaged communities face some of the same barriers to inclusion in the digital economy faced by all women in the MENA region, their experience is often unique. Because they belong to disadvantaged or uprooted communities, these women often need a

lot of coaching and guidance to create an online profile, start and complete training, and find work. They often feel overwhelmed and afraid to embark on something unfamiliar, which makes them need more support and quality assurance. They are also harder to reach to engage in follow-up activities because their phones are often disconnected or the number has changed, or they have moved to another location.

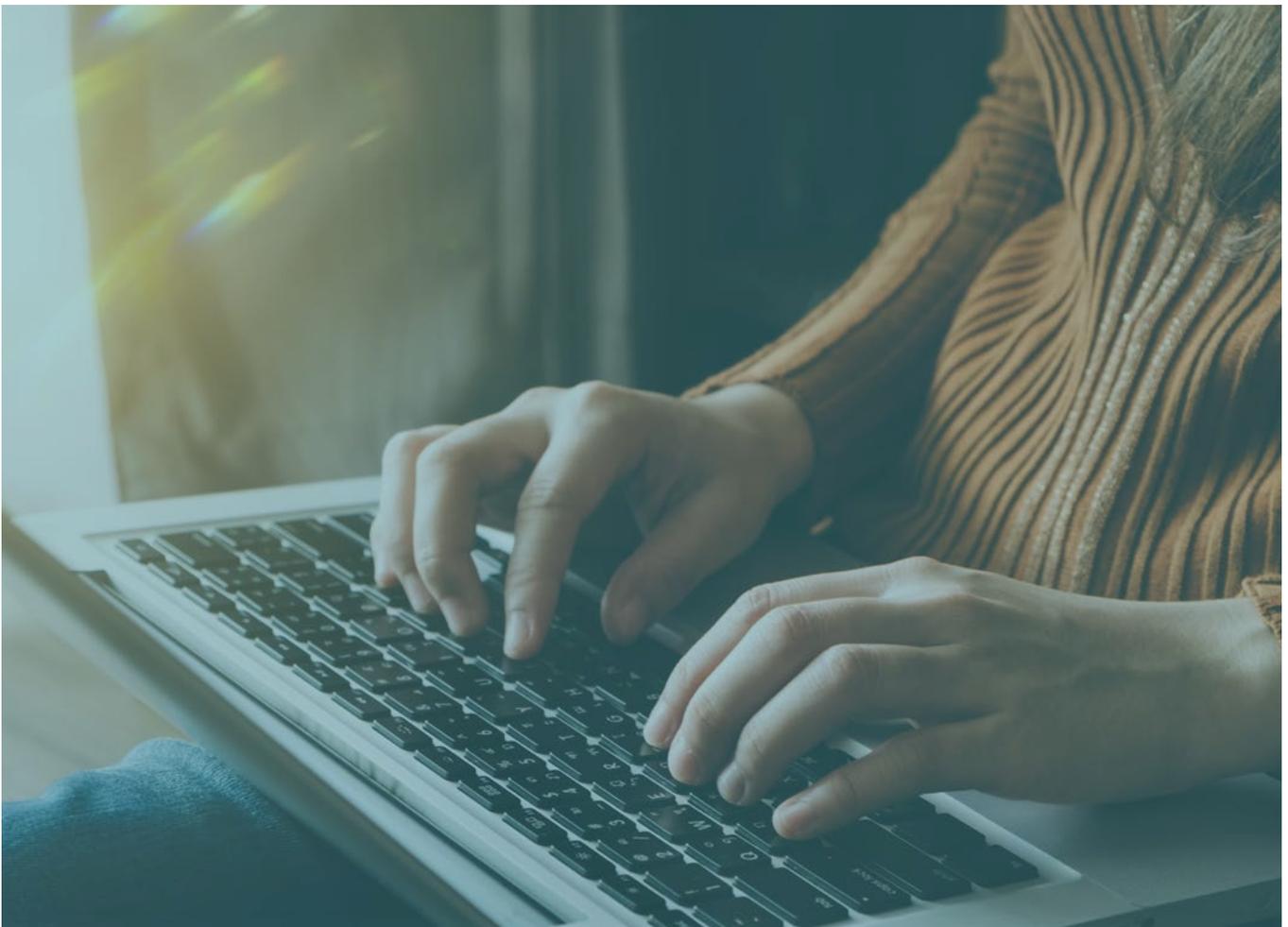
In addition to these obstacles, women from these communities often:

- **Jump on any opportunity even if they are unfamiliar with the opportunity, which results in little follow-through.** The tendency to sign up without understanding what pursuing an opportunity might entail has sometimes resulted in reasonably high enrollment in training courses (e.g., UNICEF Lebanon) among women from disadvantaged communities, but low actual training uptake and low training completion rates.
- **Fear losing humanitarian support if they find freelance work opportunities.** Refugees often rely on support from humanitarian organizations and this support remains their most stable source of income. While these organizations generally do not withdraw benefits from refugees who engage in the digital economy, many refugees fear they would lose or receive less support if they freelance online.
- **Show signs of “training fatigue”—they want to train only if there is a guarantee of a job.** Feedback from some refugee women revealed fatigue from too much training that does not lead to actual employment. Some women indicated that they did not want to invest their time unless they were sure they would get a job when they finished the training.
- **Require mentoring.** Even those with solid technical skills required a lot of mentoring and oversight, which is resource intensive. It is therefore important to partner with organizations that not only see the digital economy as a potential career path for these women, but also are able to provide coaching and one-on-one support when needed.
- **Lack digital literacy.** It is not only key to select people with solid technical skills, but also to ensure that they are digitally literate enough to navigate and work online. Helping women with little experience navigating an online platform requires a lot of effort and is resource intensive. Partner organizations must be able to provide support to navigate on online marketplaces as needed. Along this line, development organizations must underscore how to access the training and repeat that training is available at all times through a link on the marketplace platform.
- **Want group support.** Several of the women who provided feedback cited the desire for peer support from platforms such as WhatsApp or professional support from the marketplace to create an online profile and enroll in and complete training. It is important to build a community or network for these women.
- **Need advocacy to navigate legal and financial barriers.** Development organizations must work to have the right policy frameworks in place to facilitate freelance work for women from disadvantaged communities, and particularly for refugees, including payment options. There must be a clear legal pathway for freelancing to attract women to it as a viable employment option.

## Conclusion

**The lessons learned from the pilot, the study, and the subsequent engagements, can be used to inform future programming to increasing women's inclusion in the digital economy. The lessons illuminate not only the specific barriers that the women face, but also the challenges faced by development organizations in designing and implementing projects that reach women in the MENA region, persuade them to become freelancers, and then help them succeed.**

As the pilot revealed, supporting existing freelancers is easier than converting women to become freelancers. Freelancing through online marketplace platforms is still nascent in the MENA region, and while it can offer huge benefits to women seeking work, it is difficult to convince many women to pursue freelance work. Programming must consider the many barriers to reaching the right women, creating awareness, engaging them, and enabling them to find work opportunities in the digital space. Development organizations must work in tandem with local entities to remove legal barriers, increase digital literacy, and create workable methods for tracking data and progress. Only then can programming succeed to provide women in the MENA region greater digital opportunity.



## Snapshots on Freelancing and the IFC Training Courses from 3 Women in Jordan and Lebanon

**Freelancer 1** has been freelancing in Lebanon for almost ten years in addition to part-time and full-time jobs. She took courses in digital marketing and media and gradually shifted from magazine writing to digital marketing. She participates in a World Bank program supporting women-led ICT businesses and is considering launching her own startup.

She enrolled in the training courses and found them beneficial in terms of content and how to present herself online. She said the courses were detailed on general freelancing but lacked information on her specific freelancing field. She recommends offering a sixth course on specific industries. She also would be interested in additional courses on digital marketing and social media to improve freelance skills in those areas.

She noted challenges associated with online freelancing, including cash payment and the unreliability of freelancing as a primary source of income. On the positive side, online freelancing has given her the opportunity to work with clients worldwide, has widened her network, and has increased her ability to be paid in US dollars.

**Freelancer 2** works part-time in a laboratory in Lebanon and provides private biology lessons on the side. She has been freelancing through Ureed for about a year but finds online freelancing hard and feels unable to excel due to a lack of consistent electricity in Lebanon and difficulty getting paid in US dollars.

She created a profile on Ureed and enrolled in the training but was unable to complete more than one course due to time constraints associated with a second part-time job. However, she thought that the first course was “amazing” and included useful ideas that she felt were told in an engaging story format with interesting graphics and information.

**Freelancer 3** began freelancing on the side in Jordan since 2019 and in January began freelancing full-time due to the COVID-19 pandemic. She said that working through Ureed has been a positive experience that has enabled her to network and to gain experience in industries as diverse as humanitarian aid, gaming, translation, and editing. She finds freelancing challenging in terms of financial management but has been successfully at finding work with local and international organizations.

She gave the training course a mixed review. She said she learned about time management but felt that the other topics covered in the training were things she already knew. She had hoped the course curricula would focus more on pitching because she felt she lacks the skills to convince employers to hire her and noted that as a barrier to finding work.

She suggested that the marketplace platform could improve by offering a “kickstart program” – real work that new freelancers can do to gain experience and strengthen their CVs so that prospective employers can see that they have work experience.

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