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WORKING WITHOUT BORDERS

The Promise and Peril of Online Gig Work

Short Note Series #7:
Designing Online Gig Work Programs
Tips for operational teams

S4YE SOLUTIONS FOR YOUTH EMPLOYMENT
WORLD BANK GROUP Jobs
WORLD BANK GROUP Digital Development

This brief is part of a Short Note series building on the report Working without Borders: The Promise and Peril of Online Gig Work that aims to promote discussion among policy makers and practitioners on opportunities in online gig work.

Online gig work can support inclusion by providing work opportunities for youth, women, low-skilled workers, or people in areas with insufficient local jobs. The new report finds that most online gig workers tend to be youth under the age of 30 who seek to earn income or to learn new skills. It also states that women participate in the online gig economy to a greater extent than in the general labor market due to the ability to earn additional income and the flexibility that online gig work offers.

COVID-19 has rapidly increased interest from client governments seeking operational support from the World Bank Group on new ways to bring online gig jobs to those who remain excluded from labor markets, especially taking advantage of the recent penetration of broadband and mobile phones. However, there are limited operational models that can support the design of programs while also addressing the risks associated with such types of work. The risks include exclusion due to lack of internet or digital devices, discrimination in access to tasks, and low pay—especially for women and workers in developing countries.

This note details five interlinked phases in the development and implementation of a typical online gig work program: 1) developing a strategy, 2) developing a pipeline of workers, 3) designing and delivering training programs, 4) increasing access to infrastructure and payment options, and 5) linking program beneficiaries with demand/opportunities.

The role of partnerships for programs is highlighted throughout the note. Whether it is with a government agency to lead as a champion, or with online gig work platforms to identify niche segments of demand, a partnership-led approach is necessary to initiate, sustain, and scale online gig work programs.

Structured training programs (laying equal emphasis on social emotional skills, freelancing skills, and technical skills such as coding) and access to internet, devices, electricity, and payment infrastructure are fundamental supply side requirements for online gig work programs to operate. To provide this access, teams need to pivot to innovative methods—especially in under-resourced areas. There is also a need for teams to create programs that place equal importance on the demand side. This note suggests various strategies such as working closely with platforms, stimulating local demand for online gig work, and exploring the role of digital public works as an opportunity for income generation, skills development, and building of national assets.

*This Short Note has been developed by Sunamika Singh, Program Officer, S4YE, under the overall guidance of Namita Datta, Program Manager, S4YE, World Bank (January 2024). The Note is based on findings of a larger report "Working without Borders: The Promise and Peril of Online Gig Work," World Bank, 2023.

1. Introduction

This Short Note aims to provide some practical tips for practitioners like World Bank task team leaders in implementing online gig[1] work programs to enable vulnerable populations—such as

[1] The term "gig" comes from the music industry and can be understood as a one-off job for which a worker is paid for a particular task or for a defined period. (Abraham et al. 2018).

youth, women, persons with disabilities—to access online gig jobs to support their social and economic inclusion. Governments can use the potential of online gig work to build human capital, develop the nation's digital skills, and provide opportunities to supplement household income. Several governments are beginning to use online work to provide income-earning opportunities for low-income populations, youth, women, and people in areas where the availability of good-quality jobs is limited.[2] Digital public works,[3] also a potential social protection instrument, offers promising opportunities for short-term income generation to low-income populations while also building digital skills and boosting demand for online gig workers.[4] However, promoting access to digital infrastructure is key. Digital devices such as laptops, smartphones, and tablets can open new doors to work. Policy makers also need to find innovative ways to partner with platforms and other private sector players to provide support and training for vulnerable populations. However, programs would need to ensure that appropriate safeguards are in place and that beneficiaries are aware of the short-term and volatile nature of such jobs.

This Note draws on insights from the World Bank report "Working Without Borders: The Promise and Peril of Online Gig Work",[5] a comprehensive report addressing knowledge gaps in the growing online gig[6] economy. Since there is little formal evidence on impact, the insights in this Note are based on consultations with project team members of several organizations, including the World Bank, nonprofits, government officials, and stakeholders in charge of the design, implementation, and evaluation of such programs.

2. Phases of an online gig work project

A typical online gig work project has five interlinked phases of program design and implementation (Figure 1).

Figure 1. Five phases of a typical online gig work project

Source: Datta et al. (2023)

[2] Datta et al. (2023)

[3] Some examples include: digitization of physical assets and printed documents for public records; digital public services, such as promoting public policies, or classifying digital (health) records.(Source: Jobs and Development)

[4] Datta et al. (2023)

[5] Datta et al. (2023)

[6] "Online gig work," specifically, refers to tasks that are performed using digital tools and delivered remotely by workers, including tasks such as data entry, graphic design, and web development. It differs from "location-based gig work", in which tasks are also intermediated by digital tools, but are performed at a specified physical location (e.g. ride-hailing, delivery, repair services).

2.1 Developing a strategy for online gig jobs programs

First, teams should assess the context, develop a clear strategy accounting for multiple on the ground perspectives, and build strong relationships. Teams need to:

2.1.1 Clarify motivation

Different motivating factors may lead teams to develop online gig work programs at the country or regional level, including (a) addressing lack of domestic local jobs, (b) addressing lack of local economic opportunities due to domestic fragility and conflict (c) responding to crises like COVID-19 or war, and (d) other reasons such as the need to accelerate digital adoption.

Online gig work can offer employment opportunities for young and skilled workers in countries with high unemployment and low-quality jobs. For example**,** for a small country like Kosovo (with a population of 1.8 million[7]), developing a targeted approach to access international demand through international gig platforms was considered a helpful solution to address the lack of local jobs and to increase the labor force participation of young women. This led to the development of the World Bank–supported Kosovo Women in Online Work (WOW) pilot (2015–16) targeting young, unemployed women with university-level education from two rural areas in Kosovo, Gjakova and Lipjan.[8]

Online gig jobs programs can be especially valuable in fragile environments because of weak local demand and a nonexistent private sector. For example, in their planning phase, the World Bank team working on the pilot Click-On Kaduna in Nigeria (2018–19)[9] concluded that the only way to create jobs in the fragile political context of Kaduna is to provide youth with access to international markets through digital platforms. The project team provided training for unemployed and underemployed youth in Kaduna State to pursue digital jobs, including online freelancing and digital entrepreneurship.

Another motivating reason is for countries to accelerate digital adoption or transformation and to develop 21st-century skills. For example, the World Bank's pilot in Kenya, Digital Public Works for Urban Resilience (DPWUR; 2022)[10], employed a public works model to provide workers with a short-term income generation opportunity and the possibility to develop digital skills and signal skills relevant to longer-term employment, while also creating critical urban datasets for government use. Such programs are often a smart way to build vital digital skills while also allowing low-income workers to earn an income.

2.1.2 Assess readiness

Before starting a project, teams should assess the local labor market and the country's competitive advantage. They should use existing studies and consult stakeholders to plan their strategy. The WOW pilot in Kosovo was based on a World Bank study that showed that online work was suitable for young women with English skills, internet access, online payment systems, no legal barriers, and flexible work preferences.

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[7] According to World Bank data, Population, total—Kosovo.
[8] See: https://www.worldbank.org/en/country/kosovo/brief/kosovo-wow
[9] Click-On Kaduna in Nigeria (P159231).
[10] World Bank's Digital Public Works for Urban Resilience pilot (P179314)

2.1.3 Consult stakeholders

Stakeholder consultations can prove to be valuable at the ideation stage. The stakeholders can also connect with important ecosystem players who can help during the implementation of the program. For example, at the idea generation stage of developing the digital work platform eRezeki[11] (a digital gig work platform developed and hosted by the Malaysia Digital Economy Corporation (MDEC), a government agency tasked with the development of the digital economy in Malaysia) MDEC proactively attended international events, such as the Crowd Conference and Crowd Business Model Summit in San Francisco, and sought input directly from gig work platforms. Government, academia, subject matter experts from the private sector, and local platforms also directly contributed to the development of eRezeki in 2015, through their participation in a special interest group. This group oversaw the implementation of the eRezeki pilot.

2.1.4 Identify a champion government agency

Teams should try to identify a government agency to act as a champion and help initiate, sustain, and scale the program. They can also consider whether a national or local government entity is the best choice for the project.

A government champion can provide the necessary political support, legitimacy, and resources for the program, as well as facilitate the coordination and collaboration among different stakeholders. The choice of the level of government depends on the scope, objectives, and target beneficiaries of the program. For example, a national government agency may be more suitable for a program that aims to create a national platform for online gig work, while a local government entity may be more appropriate for a program that focuses on a specific region or sector.

2.1.5 Partner with platforms

Partnering with online gig platforms at the outset can help teams assess overall trends in the demand for gig work. Identifying demand for online gig work is quite different from assessing demand for traditional skills placement programs, since gig work is not steady or continuous and is less predictable. To overcome this challenge, a few government-led programs, such as eRezeki in Malaysia and the Ajira digital program in Kenya, partnered with several platforms to better understand trends in demand for gig work. When designing the Click-On Kaduna pilot in Nigeria, the World Bank worked closely with Upwork. The team organized a three-day training in partnership with Upwork which allowed youth to complete a series of paid, dummy tasks on the Upwork platform.[12] These tasks helped new freelancers to build their professional profiles on the site and launch their careers. By selecting the training instructors from a list of successful Upwork freelancers in Nigeria (top 30 Nigerian Upwork freelancers by income), the instructors were able to design the curriculum to include Nigerian nuances and characteristics and participants could better relate to their instructors.[13]

[11] See https://mdec.my/erezeki.
[12] S4YE, Digital Jobs for Youth in Fragile, Conflict and Violence(FCV) Settings: Lessons from the Click on Kaduna Pilot
[13] S4YE, Digital Jobs for Youth in Fragile, Conflict and Violence(FCV) Settings: Lessons from the Click on Kaduna Pilot

2.1.6 Develop a phased strategy, starting with a pilot

Pilots help identify areas of comparative strength and weakness in the initial phases and target the appropriate regulations, demand, and so on in subsequent phases. Many of the programs started as short-term pilots that targeted a few types of online jobs, such as microtasks, which are relevant for a developing-country context with low skill levels or limited geographical area. As they become more familiar with workers and local and international contexts, teams can diversify into different tasks and increase the scale. For example, the World Bank's Khyber Pakhtunkhwa (2018–22) project in Pakistan,[14] a provincial program focused on supporting regulations, institutions, and capabilities to promote online jobs, used a multiphase funnel approach. The project started with small pilots to test its hypothesis and slowly scaled up the activities to develop an integrated model linking supply-side activities, such as training, with demand-side activities, such as promoting investment. Similarly, the World Bank supported the Kosovo Women in Online Work (WOW) pilot (2015–16)[15]. A total of 100 young women who were struggling to find their first jobs enrolled in a digital skills training program to prepare them for online freelancing jobs. Within three months of completing the program, these women were earning twice the average national hourly wage in Kosovo. The success of the WOW pilot laid the groundwork for the activities to be extended to the rest of the municipalities under the World Bank's Kosovo Digital Economy (KODE) project (2019–23).[16]

2.2 Developing a pipeline of trained online gig workers

Second, teams need to design the process for developing a pipeline of trained online gig workers and, importantly, clarify the target group (Table 1).

Table 1. Steps in developing a pipeline of trained online gig workers

Key Steps	Specific actions required by program teams
Define a target group of beneficiaries	**Identify target demographic.** Whether the project plans to target a specific group such as women, poor youth, refugees, unemployed or underemployed, or school dropouts or university or technical and vocational education and training (TVET) graduates. For example, Malaysia's eRezeki platform was designed to provide economic opportunities to people from low-income households—namely, the bottom 40 percent (the B40).
	Identify relevant types of online tasks based on the target demographic. For example, freelancing, microwork, or a range of tasks. The type of online work is influenced by the skill levels of the target beneficiaries.
	Consider constraints related to access to devices and internet. Without access to devices, programs risk low-income populations missing out on opportunities.
Design a well-defined pre-assessment and scoring strategy	**Develop clear program participation criteria.**
	Communicate clearly about the participation requirements to build trust between the program and the participants. For example, in its 2020 pilot, the World Bank's Skilling Up Mashreq initiative[17] in Jordan and Lebanon established point-based vetting criteria to identify

[14] (Khan 2018)
[15] Targeting young, unemployed women with university-level education from two rural areas in Kosovo, Gjakova and Lipjan.
[16] World Bank project P164188.
[17] In partnership with the Hsoub Academy, an e-learning provider in the Middle East and North Africa region.

Key Steps	Specific actions required by program teams
	eligible applicants. These scoring criteria were used to favor recent graduates with no previous work experience, from families with a limited source of income, and locations in rural areas.
Design a clear and transparent communication strategy	**Increase awareness about the program through an outreach strategy.** Because online gig jobs are still new in many countries, there is a lack of knowledge about what it takes to succeed in this sector. Legal frameworks to accommodate online gig work are not in place. Sometimes online gig work carries the stigma that it is not a "real" job. Also, there is "training fatigue" among vulnerable target groups, which can reduce participation. Programs should manage expectations and clarify that, in some cases, gig work may not be a stable source of income and it may not always be easy to bid for a job in the initial stages.
	Use appropriate methods, including traditional media, social media, workshops/events, and partnerships with local organizations.

Source: Datta et al. (2023)

2.3 Designing and delivering training programs

Programs should develop training content which incorporates a mix of skills (Table 2). Online gig job skills exist on a continuum, ranging from basic skills (necessary for microwork platforms with simpler, repetitive tasks) to intermediate to advanced skills (necessary for freelancing platforms with more complex, larger projects). In addition to technical skills, social-emotional skills and freelancing skills are especially important. Many projects interviewed for the report, "Working Without Borders: The Promise and Peril of Online Gig Work", focused as much as 30 percent of the curriculum on ensuring that beneficiaries developed the right social-emotional skills.

Table 2. Types of skills required in an online gig work training program

Type of Skill	Examples
Technical skills - specific to the task	• **Image tagging**: labeling images with relevant keywords or categories • **Data annotation**: segmenting, bounding, or labeling data for machine learning models • **Web development**: creating and maintaining websites or web applications
Social-emotional skills - essential for communicating and collaborating with clients	• **Professional and business communication:** writing clear and concise messages, using appropriate tone and etiquette, and following up with clients • **Stress management:** coping with challenges and pressure in online gig work • **Ethical artificial intelligence**: being aware of the ethical implications and challenges of using artificial intelligence such as data privacy, bias, and accountability
Freelancing skills - needed to succeed in the online gig work environment	• **Mastering platform user interfaces**: learning how to use the features and functions of online gig work platforms, such as searching, bidding, and reviewing • **Optimizing one's profile and portfolio**: creating a compelling and relevant profile and portfolio that highlights one's skills, experience, and achievements • **Pitching and negotiating with clients**: proposing and pricing one's services appropriately, negotiating the terms and conditions, and closing the deal • **Receiving payments:** setting up and managing one's payment methods, invoicing the clients, and tracking one's income and expenses

Source: Datta et al. (2023)

Chapter 7 of the World Bank report "Working Without Borders: The Promise and Peril of Online Gig Work," details technical, social-emotional, and freelancing skills targeted by programs consulted for the report, including their duration of training, whether the curriculum is self-paced or instructor led, and other aspects.

Teams can develop shorter skills training programs which are more suitable for basic to intermediate technical skills; however, a longer period may be required for training in advanced skills. Short-term trainings for specific types of work are a potential quick win to rapidly increase participation and help workers access more gig job opportunities (Box 1). Short-term training programs tend to be effective when members of the beneficiary group have a smaller set of skills, and are also often vulnerable and poor, thus requiring a quicker transition to income earning to keep the beneficiaries committed and engaged. These trainings could target less skilled gig tasks, such as data entry and image tagging. Teams should also think innovatively about creating an upskilling plan in such cases, so as to not make limiting assumptions about the capabilities of vulnerable populations.

Box 1: Using shorter skills training programs for lower-skill tasks

Project Karya in rural India is a good example of how short trainings (~30 min per day) focused on the basics are sufficient to get gig workers, especially those with very rudimentary skills, started on online gig work. In the text training program, Project Karya team demonstrated to all participants how to type a name on the phone once, and in less than five minutes, each participant was typing their name on a smartphone, even though in many cases it was the first time the participants had used a smartphone. A few months later, a Project Karya team returned to train the pilot participants on how to use a smartphone and the Project Karya app. The training lasted for 30 minutes on the first day, teaching participants how to locate the application on the phone and type words. There was no separate in-person training phase apart from these 30 minutes, and participants learned how to type while doing the work.

Most project teams stressed the importance of including a hands-on component in the training program that showed beneficiaries how to create a profile, bid for their first tasks, and get their first payment. Trainers need to help beneficiaries build a good online reputation, maintain their competitiveness, and move up the value chain of tasks for increased earnings and career development. Sometimes new freelancers without a rating history cannot establish themselves on global freelancing platforms like Upwork or Fiverr very easily. For this reason, projects like Generation Kenya are partnering with smaller regional firms, such as Remotasks.com (which does image annotation, categorization, and more) and GoTranscript.com, as a way to build and ramp up youth experience (Box 2).

Box 2: Establishing mentorship programs for young freelancers

Generation, a global non-profit working in Kenya, uses an innovative super-agent model to mentor and train new freelancers in Kenya. It has two goals for its learners under the super-agent mentorship program: to make finding first clients easier and to get feedback or ratings on their work. The program identifies one super-agent mentor for every eight to ten beneficiaries. Super-agents are established freelancers who have worked for two to three years and have built an online gig work business. They have a considerable amount of work and are ready to distribute it to others who work under their supervision, mostly new freelancers who are just starting out and lack experience. The super-agents act as a resource for work for new freelancers as they build their online portfolio on freelancing platforms. While this process has been happening informally (through Facebook [Meta] and Instagram), Generation Kenya is trying to streamline this by giving monetary incentives to super-agents for supporting its graduates. The project uses a blended approach for sourcing super-agents. The project leaders are identifying super-agents through (a) platforms like Upwork, (b) informal networks of freelancers, and (c) local associations of freelancers, such as OPWAK, that have a database of experienced freelancers.

Super-agents help freelancers set up their accounts and provide guidance on best practices for sending a bid, writing a cover letter, interacting with a client, and finishing a job. They also provide apprenticeships (by subcontracting part of the work they have procured from various clients) and mentoring on best practices. Clients use a freelancer's profile to make hiring decisions, so one of the challenges for new freelancers is getting good ratings and building a reputation. Therefore, super-agents also provide a star rating, which the freelancers need for future jobs. This mentoring model lasts about 12 weeks.

2.4 Increasing access to infrastructure and payment options

Digital infrastructure and payment mechanisms are fundamental to online gig work. Teams may need to explore innovative options to provide access to vulnerable populations in hard-to-reach areas.

2.4.1 Infrastructure

A potential gig worker requires, at minimum, access to three things: reliable internet connection (mobile or fixed broadband), an internet-enabled device (smartphone, tablet, or computer) and a reliable energy source (electricity).

Teams should try to leverage public resources or venues, such as public universities or government-owned telecenters, to maximize use of existing infrastructure and help lower the entry barriers for the less privileged. For example, the eRezeki project of the Malaysia Digital Economy Corporation (MDEC) has appropriated more than 2,000 telecenters (Wakil eRezeki) to provide beneficiaries with free access to computers and internet (Box 3). Having a physical venue or coworking space provides project beneficiaries with a quiet place to do their job and access to better equipment (or any equipment) than they would otherwise have—plus beneficiaries found it cheaper to work from a center.[18] Such centers can also be important tools for reaching out to rural youth and increasing the participation of young women, who face disproportionate household and caregiving responsibilities.[19]

[18] Datta et al. (2023)
[19] Datta et al. (2023)

Box 3: Leveraging telecenters into income generation centers for online work: eRezeki in Malaysia

eRezeki income generation centers, referred to as Wakil eRezeki, were set up to facilitate training and performing microtasks by beneficiaries. MDEC leveraged existing government telecenters to promote and onboard workers to eRezeki. These centers were particularly important to reach out to Malaysians from rural areas, who are more likely than city dwellers to be part of the B40 target group (bottom 40 percent of income distribution) and less likely to have the necessary equipment and internet connectivity at home. The idea for the centers came from a consultancy project with Crowdsourcing.org which suggested that MDEC should pursue a hub-and-spoke model, particularly for digital microtasks. Government-owned telecenters were partially repurposed to set up Wakil eRezeki centers. Over 200 of these centers were originally opened in the year 2000 to provide digital and internet access and connectivity, with the goal of bridging the digital divide. MDEC developed a collaboration model with these telecenters, using some of their computers for training for eRezeki. In addition, MDEC established six centers that it fully funds as Wakil eRezeki.

Learnings in recent years. Despite the positive aspects of Wakil eRezeki, it is underused and faces issues of financial unsustainability. Through site visits and interviews with key stakeholders, Frost and Sullivan (2020) found that Wakil eRezeki centers appear to be underutilized, especially in recent years. The stakeholders mentioned that Wakil eRezeki was previously used as an important channel to advocate for the program. However, promotion and training have been scaled down significantly since 2018. Discussions with MDEC revealed challenges with running the repurposed telecenters—for example, the metrics used to assess performance did not accurately capture the success of the centers in promoting eRezeki. MDEC also mentioned that the six centers fully funded by MDEC had to be discontinued, as they were not financially self-sufficient.

If teams are not able to provide a physical workspace, they should at least provide access to devices and the internet. Some projects use periodic donation drives and partnerships with charities to provide free-of-cost equipment to the most disadvantaged program participants. For example, to better target women participants from remote areas in its Virtual Digital Work series webinars, the Ajira Digital Program provided data bundles (of ~US$8 per month) to aid connectivity and increase participation. Some governments have also taken up an active role in improving digital and allied infrastructure, thus enabling more access to online gig work. For example, the Indian government has policies to increase rural access to electricity and the internet, including large-scale subsidization of the grid connection fee for base-of-the-pyramid households.[20] This improved access has contributed to the growth of the rural business process outsourcing (BPO) industry and is also enabling a young, rural microwork industry to develop. Investments in last-mile electricity and connectivity have allowed rural, university-educated workers in India to freelance online.[21]

2.4.2 Payment Options

Access to safe and reliable means of payment is a constraint in several countries. Online gig workers can often claim and receive international payments through various channels, including peer-to-peer (P2P) payment channels like PayPal or Payoneer, mobile money accounts, bank accounts, and others (Table 3). Traditional cross-border payments require fees in which a minimum value threshold is required to make the transfer cost-effective. In the case of individual freelancers and microworkers with smaller payments, this can seem prohibitive. In addition, there are multiple steps in payment release, often involving intermediaries. This is a significant barrier to starting online work and creates a perception of complexity for first-time online gig workers, which can be a further deterrent.

[20] Kuek et al. (2015)
[21] Kuek et al. (2015)

Teams can provide special training on receiving online payments though P2P channels like PayPal and Payoneer. When using a P2P channel, once payment arrives, recipients can accept it to their local bank account or mobile account, or withdraw it at any ATM (for example, using a Payoneer card). Projects like WOW (Kosovo) helped their beneficiaries register with Payoneer, while Gaza Emergency Cash for Work and Self-Employment[22] developed a partnership with PayPal to register its project beneficiaries on the platform.[23] The Gaza Emergency Cash project also worked with local financial institutions so that youth could safely transfer and withdraw their online earnings.[24]

Table 3. Commonly used payment channels for online gig work

Type of Payment	Description
Peer to Peer (P2P) channels	• Most well-known, international P2P channels are PayPal and Payoneer. • Usually, these channels apply a processing rate, which ranges from 1.9 to 3.5 percent of each transaction, plus a fixed fee ranging from 5 to 49 cents.[25] • PayPal is a common one, but an active bank account is required. • Payoneer transfers earnings onto a prepaid debit card that can be used as a debit card in shops or at ATMs to withdraw cash.
E-Wallets and Postal Money	• When working with refugees or rural youth, programs need to adapt approaches to help beneficiaries receive payment for their work, such as using postal money transfers and e-wallets. • EFE Jordan, which worked with Syrian refugees who could not open local bank accounts, helped the refugees register for e-wallets (like Western Union) instead. With this approach, associated charges for the sender can be up to 3 percent (Lee 2023), which is high. • Humans in the Loop has been paying its workers in Syria by transferring money to Turkish bank accounts Then, the money is relayed to Northern Syria by postal money order.
Direct cash transfers	• Direct cash transfers can also be used by teams where the local financial institutional network is limited, though there are major due diligence concerns with this approach. • For example, in Afghanistan, Humans in the Loop makes bank transfers to local NGO partners, who then provide cash to the beneficiaries for work done. For due diligence and transparency, they do periodic worker surveys to identify any payment-related issues and fix them in consultation with the local NGOs.
Disruptive tech solutions like Cryptocurrency	• Cryptocurrency is a store of digital value traded online through a network of computers. It has the power, through blockchain technology, to objectively verify and record unique transactions. • It is designed so that no single person or authority can control the financial records. [26] • In some studies, cryptocurrency has reduced remittance costs by 57 percent.[27] • This is an emerging approach that must be accompanied by appropriate regulations within the national systems before it can be widely used.

Source: Datta et al. (2023)

[22] World Bank project P167726.
[23] S4YE, The Power of E-Work: Creating Opportunities for Young Women in West Bank and Gaza (2019)
[24] PayPal is preferred by most of the international gig jobs platforms.
[25] (Grigg 2022)
[26] (Mercy Corps Ventures 2022).
[27] (Mercy Corps Ventures 2022).

2.5 Linking program beneficiaries with demand and opportunities

2.5.1 Work closely with platforms

In order to link program beneficiaries to international online gig opportunities, teams can explore direct partnership agreements with platforms. These agreements can be structured in a comprehensive way to include platforms' involvement in project outreach and curriculum design, as well as to collect beneficiary data to monitor the project's impact.

Platforms can provide project beneficiaries with "preferential" profiles to increase their visibility. While online platforms cannot directly give work opportunities to program beneficiaries, they are often able to highlight beneficiaries of such partnerships on their platforms—through badges and certificates of completion—which can give the beneficiaries an edge when they bid for online jobs. This is especially helpful for young, first-time online gig workers who lack work history on online gig jobs platforms. For example, the state government of Selangor in Malaysia has developed a partnership with the online gig jobs platform Workana. The program (Selangor Freelance Initiative[28]) aims to provide better job opportunities to residents in that state. Workana provides training courses to teach people how to work as independent talent and work remotely. The training focuses on soft skills, such as how to deal with clients and how to manage projects. The participants in this program receive a cash incentive for training, a profile on the platform, and a "free" five-star rating on a project to kick-start their presence on the platform.

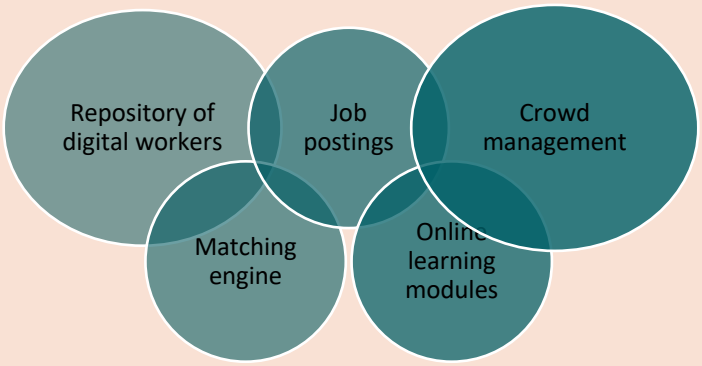
Teams can also work through an *intermediary* approach[29] to encourage international or local online gig work platforms to begin operations in the country. Such intermediaries could address demand issues by consolidating jobs through online platforms and increasing awareness of local workers, as was done by the eRezeki initiative in Malaysia (Box 4). In the case of eRezeki, collaboration with platforms is based on a list of qualifying criteria, overseen by a committee that validates, approves, and delists platforms. Platforms are approached by MDEC based on in-house research or recommended by other ministries and agencies. Upon receiving a letter of intent from the platform seeking partnership, the project team conducts a due diligence process, including meeting with the new platform to verify information. Upon completion of all due diligence, the application is presented at the Crowdsourcing Committee, chaired by the Ministry of Communications and Multimedia. For international platforms that have no presence or physical office in Malaysia, MDEC will seek their buy-in and commitment to enter a formal partnership via a memorandum of understanding, collaboration agreement, nondisclosure agreement, or other means. This approach could help address several core issues that are difficult to manage from the strategic perspective, such as the lack of international payment services, little computer and internet access, lack of social protection, and more. These intermediaries could receive payments on behalf of online gig workers and distribute them via cash, checks, or local fund transfer mechanisms and provide the necessary working facilities. Intermediaries could also formalize the labor by contracting with these workers, offering local labor rights and social protection, and bringing workers into the formal taxation structure.

[28] See https://selangor.workana.com.
[29] Sometimes referred to as the "walled garden" approach.

Box 4: Using the intermediary model

eRezeki is a digital platform developed and hosted by MDEC, a government agency tasked with the development of the digital economy in Malaysia. It was launched in 2015 with the objective of providing opportunities for people to earn additional income by working online, with a focus on those in the bottom 40 percent of the income distribution (B40). In its pilot phase, the primary focus of eRezeki was on providing access to digital microtasks, following the example of Amazon Mechanical Turk. However, later in 2015, eRezeki expanded to provide access to location-based and freelance work as well. At inception, given its focus on the B40 community, eRezeki was placed under the purview of the Ministry of Women, Family and Community Development, the ministry mandated to support social welfare in Malaysia.

Figure B.3.1. Components of eRezeki platform



There are five components to eRezeki (figure B7.7.1). eRezeki is a platform where all Malaysians aged 18 and older can register, through which they will gain access to training that will support them in onboarding to the different platforms. The tasks are not listed directly on eRezeki, and members must register themselves and onboard to the different platforms, with support from MDEC, including through its eRezeki centers, referred to as Wakil eRezeki. The eRezeki initiative uses a walled-garden approach to pull specific tasks from online platforms and push them to targeted workers. The expansion of eRezeki was gradual, building on inputs obtained throughout the implementation of the project. In particular, the pilot project was instrumental in informing the feasibility of eRezeki before scaling up. The pilot project was narrowly focused on facilitating access to microtasks for the B40. The feasibility of extending eRezeki to include other digital work was analyzed while the pilot was being implemented. The pilot was also evaluated. Through these steps and the lessons learned through the pilot, eRezeki developed further to include location-based and freelance work. Later, they also identified the need for training tailored more specifically for freelance work, culminating in the development of another program, GLOW.

2.5.2 Stimulate local demand for online gig work

Interviews with online gig platforms show that there is a growing demand from local private sector companies and small and medium enterprises (SMEs) for online gig workers. To stimulate local demand for online gig jobs, teams need to work in tandem with local businesses to create awareness and a vibrant ecosystem of local platforms that can provide services at competitive rates (Box 5). Programs need to work on building the capacity of local SMEs and other businesses for them to see the benefits of digital methods, including the use of platforms to access talent. These businesses do not have the resources to employ permanent employees. They are looking for efficient solutions. Although there are concerns that programs to generate local in-country demand may lead to the redistribution of some jobs in the short term (for example, from within a firm), in the long term it can help in creating additional jobs. For example, SMEs can use online gig work platforms to hire low-cost graphic designers to create a logo, whereas previously they would simply not have had any corporate branding.

Box 5: Stimulating local demand for gig jobs: KEPSA

Kenya's Ajira Digital Program tasked the Kenya Private Sector Alliance (KEPSA), a limited-liability membership organization that works with over a million Kenyan businesses and associations, with stimulating international and local public and private sector demand for gig jobs. Because of the COVID-19 pandemic, many Kenyan local private sector companies and government agencies have been pivoting to online digital work. Research on local businesses led by KEPSA in 2021 concluded that at least 20 percent of tasks such as accounting, advertising, human resources, and customer care are being, or can be, outsourced by the local Kenyan private sector. At the same time, there have been reduced earnings and increased competition for digital work on large international platforms. To match local supply to this demand, KEPSA is working with over 120 local digital platforms to understand where they require support and to develop tailored technical assistance that helps digital platforms to grow. KEPSA is providing acceleration and incubation support to sustain and grow digital platforms through review of the technology used, market linkages, fiscal management systems, and talent acquisition.

2.5.3. Explore digital public works

Teams can also explore digital public works (DPW) to create income generation opportunities for low-income households, develop digital skills among the vulnerable, and build critical national digital assets. There is a broader push for transparency and e-governance in many countries. As a result, many governments are digitizing records and putting them online. There are also growing opportunities for telehealth for public hospitals,[30] transcription of public health information and government communications,[31] and digital cultural preservation.

Online gig work could deliver benefits for governments by providing digitization and analysis of data quickly, cheaply, and flexibly. The World Bank's Digital Works for Urban Resilience: Supporting African Youth used digital technology to maintain public works in more efficient, cost-effective, and gender-inclusive ways. For example, one pilot program in Freetown, Sierra Leone, used satellite images to identify trees in urban areas to monitor the changing canopy. Another pilot program in Bamako, Mali, identified places where trash was accumulating to improve the design of solid waste management services. The remote, asynchronous nature of the work allowed people, especially women, to participate at times that suit their family schedules or other commitments.[32] Similarly, in Kenya, the pilot program worked with 300 youth to collect data on buildings, water points, and solid waste (Box 5).

Box 5: Testing an alternate approach to DPW, Kenya

The World Bank's Kenya Digital Public Works for Urban Resilience (DPWUR) is one of seven pilot projects that used digital technology to test a new data- and technology-driven workflow to modernize public works. Phase I of the pilot started in May 2022 with a total of 300 youth across three urban informal settlements in Nairobi (Kahawa Soweto, KCC Settlement, and Embakasi Village). The youth performed a range of tasks, including remote and field-based digital tasks.

[30] Microworkers can use mobile phones and digital platforms to transcribe handwritten medical records, tag medical images (such as MRIs and X-rays), and support contact tracing and data entry.
[31] Microworkers can use mobile phones to transcribe short lines of audio text (for example, COVID-19 updates) into SMS messages that can be shared broadly.
[32] See chapter 6 for case study on DPW and linkages to social insurance.

Remote tasks. (a) Image classification/feature recognition: answering simple questions about an aerial or street photo or distinguishing objects within it; (b) Image segmentation: outlining or tracing of an object from an image onto a map; (c) Feature attribution: documenting characteristics of a feature; (d) Validation/quality assurance: confirmation or correction of data that have been created by a human or machine; (e) Data analysis: using data to provide insights to practitioners and decision-makers.

Field-based tasks. (a) Street view image capture: taking of georeferenced photos from the ground; (b) Asset verification/simple surveying: assessing inventories or activities on-site, including some level of human-to-human engagement; (c) Feature attribution: documenting characteristics of a feature; (iv) Surveys: questions for feedback from city-dwellers—what parts of the neighborhood are important and so on.

The objectives of the pilot were (a) to produce public goods and also provide a social safety net for local communities; (b) to support skills development (through onboarding training and on the job as workers doing digital tasks); and (c) to transfer skills (through certification of participation in the program) for longer-term income generation and economic inclusion.

Candidate recruitment. Candidates were selected randomly on the basis of their area of settlement; the program had a target of 300 participants (100 per settlement). The program adopted an open recruitment model with minimum eligibility criteria. Screening was done by asking youth to fill in a registration questionnaire that allowed validation of eligibility. The only criterion that was enforced was the exclusion of unipersonal households with outlier levels of income (0.5 percent of income or above K Sh 14,000). Community leaders were specifically asked to help identify potential candidates who fulfilled the requirements.

Task participation. A local IT consulting firm, Spatial Collective, provided technical assistance on digital skilling and oversaw activities on the ground. Spatial Collective grouped youth according to distinct types of tasks, through a mix of workers' preference, screening, and trial and error. Most workers were initially assigned to lower-skill tasks. Initially the youth participated in tasks such as focus groups, terrestrial imaging, building digitization, mapping points of interest, and interview recording transcriptions. In the later phase, other youth participated in socioeconomic surveys of the settlement populations. At least 18 percent of participants worked in multiple types of activities, which showed evidence of both willingness and ability to transition between tasks of different levels of difficulty.

Compensation structure to incentivize skill development. Participants were required to work a minimum of an output equivalent to four hours of work. They were given the option of supplying a maximum of 10-hour-equivalent output. The equivalent to the first eight hours was remunerated at a base pay rate, while overtime was remunerated a lower rate. There was a quality bonus paid as a lump sum. Since participants were paid more the more tasks they completed and for good-quality work, they had incentives to complete tasks quickly and well.

Key results:

- The quality of the data was more than satisfactory, with the majority of participants receiving a quality bonus for their performance, with 80 to 100 percent accuracy.
- Participants reported their levels of satisfaction on a scale of 1 to 10, where 10 was highly satisfied. The average was above nine for the following aspects of DPW: adequate guidance of the project, proper communication channels, likelihood of recommending to a friend, DPW will make it easier to find a job.
- Participation was diverse, with 65 percent women participants and 13 percent persons with disabilities.

See: World Bank (2021). "Digital Works for Urban Resilience: Supporting African Youth—Rapid Pilot Phase." Final Report.https://documents1.worldbank.org/curated/en/099830012142142800/pdf/P171990044fb250f10b66502ebf997d2a1b.pdf.

Table 3: Summary table of design and implementation phases of a typical online gig jobs project

1. Developing a strategy for online gig jobs programs	• **Clarify motivation**. Is the aim to accelerate digital adoption, address lack of domestic jobs, or respond to a crisis like COVID-19? • **Assess readiness.** What are the local supply and demand challenges, and what is the competitive advantage of the region or country? • **Consult ecosystem stakeholders.** Involve them during implementation as trainers, job providers, and so on. • **Identify a champion government agency** to initiate, sustain, and scale the program. • **Partner with online gig platforms** to identify niche segments of demand**.** • **Develop a phased strategy,** starting with a pilot.
2. Developing a pipeline of trained online gig workers	• **Define a target group of beneficiaries.** Identify the target demographic, which will determine what type of online tasks are relevant, and then assess the need for access to devices and the internet. • **Design a well-defined preassessment and scoring strategy** to build trust with participants. • **Design a clear and transparent communication strategy** to increase awareness about the program and the potential of gig work using appropriate methods, including traditional media, social media, workshops and events, and partnering with local organizations.
3. Designing and delivering training programs	• **Consider three types of skills when training for online gig jobs:** technical, social-emotional, and freelancing skills. • **Identify whether short-term or longer-term training would be suitable** depending on target skills, whether for microwork, freelancing, or other work. • **Hands-on training** is essential for new online gig workers.
4. Increasing access to infrastructure and payment options	• **Increase access to infrastructure.** Leverage existing public infrastructure to lower costs; provide access to the internet using data stipends, partnership with the private sector, and innovative methods. • **Increase access to payment options.** Explore appropriate payment options from P2P payment channels, mobile money accounts, bank accounts, cash transfers, and cryptocurrency.
5. Linking program beneficiaries with demand/opportunities	• **Work closely with platforms to link beneficiaries with opportunities.** • **Stimulate local demand for online gig work.** • **Explore DPW.**

Source: Datta et al. (2023*)*
Note: DPW = digital public works; P2P = peer-to-peer.

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