Barriers and Opportunities to Refugee Women Engaging in the Digital Economy in Jordan and Lebanon

Final Report

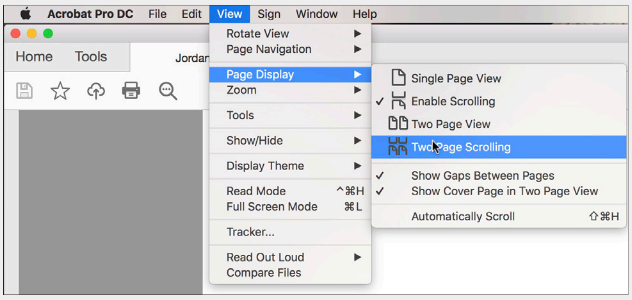
IN PARTNERSHIP WITH

Kingdom of the Netherlands

IFC International Finance Corporation WORLD BANK GROUP

Creating Markets, Creating Opportunities

For the best reading experience, the authors of this report recommend selecting 'Two Page Scrolling', 'Show Cover Page in Two Page View' from the Page Display menu under the View heading located at the top left of the main menu.



Barriers and Opportunities to Refugee Women Engaging in the Digital Economy in Jordan and Lebanon

Final Report

Acknowledgements

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. The research was conducted between April and September 2020 with funding from the Kingdom of the Netherlands.

IFC commissioned Integrated International to leverage desktop research and conduct in-depth interviews with refugee women in Jordan and Lebanon. Integrated International is a learning-specialized development partner working to maximize the impact of development programs throughout the Middle East and North Africa (MENA) region with a focus on Monitoring, Evaluation, and Learning (MEL), innovation, and gender. To identify women refugee participants, Integrated International worked through two organizations in Jordan, Digital Opportunity Trust (DOT) and Relief International, and one organization in Lebanon, Bridge. Outsource. Transform. (B.O.T), a subsidiary of DOT Lebanon.

We hope this study spurs further research, needed dialogue and a holistic approach to enable the inclusion of refugee women in the digital economy.

The team wishes to express our sincere gratitude to the Kingdom of the Netherlands, Integrated International, B.O.T Lebanon, DOT Jordan, Relief International and World Bank Group colleagues who generously contributed their time and insights.
For further information on the study, please contact:

Eleonore Richardson erichardson1@ifc.org
Elvira Van Daele evandaele@ifc.org
Selma Rasavac srasavac@ifc.org

Table of Contents

List of Figures and Tables

Acronyms

AI	Artificial Intelligence
B.O.T	Bridge.Outsource.Transform
CBI	Cash-based Interventions
CCECS	Center for Civic Engagement and Community Service (at American University of Beirut)
COVID-19	Coronavirus Disease-2019
DOT	Digital Opportunity Trust
GDP	Gross Domestic Product
IBV	Incentive Based Volunteering
ICT	Information and Communications Technologies
ID	Identification
IDP	Internally Displaced Persons
IFC	International Finance Corporation
ILO	International Labor Organisation
KII	Key Informant Interview
GoL	Government of Lebanon
GoJ	Government of Jordan
HBB	Home Based Business
JD	Jordanian Dinar
MEHE	Ministry of Education and Higher Education
MENA	Middle East and North Africa
MFI	Micro Finance Institution
MoL	Ministry of Labor
MSME	Micro, Small, and Medium Enterprises
NAF	National Aid Fund
PRS	Palestinian Refugees from Syria
rCSI	reduced Coping Strategies Index
SME	Small and Medium Enterprise
SSNP	Social Safety Net Program
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
UNRWA	United Nations Relief and Works Agency
US$	United States Dollar
WFP	World Food Program

Note: All financials in this report are in US$ unless otherwise specified

Executive summary

The Digital Transformation

The digital economy [1] can offer a new and promising path forward for people seeking employment across the globe. Online platforms are altering the future of work, reducing barriers to entry and blurring the distinction between formal and informal labor. In this new environment, innovative work models offer significant opportunity to the digitally literate and can improve livelihoods for vulnerable populations, including women and refugees, by allowing them access to flexible employment opportunities. Online marketplaces can help entrepreneurs reach local target audiences they may not otherwise be able to service, allowing small businesses to overcome fragmented markets that are common in developing countries.

However, within the Middle East and North Africa (MENA) region, the digital economy is still nascent. While the region is moving toward greater participation in the digital economy, women, and particularly women refugees, continue to be largely left behind. In Jordan and Lebanon, the transition to digital work has occurred alongside an influx of Syrian refugees whose arrival has contributed to economic challenges, from increased unemployment to rising housing costs, and who face restrictions on working in both countries. While Jordan has moved to ease some barriers to employment for refugees, including online work, there are multiple challenges and constraints to employment in the digital economy for refugees in Lebanon. Meanwhile, the arrival of the novel coronavirus disease (COVID-19) pandemic in 2020 accelerated the shift to the digital space and created an even greater need for stakeholders to build programs that provide inclusive opportunities for women, including refugee women, in the digital economy.

At present, the female employment rate in Jordan and Lebanon remains quite low, at less than 15 percent and 26 percent, respectively. The female employment rate in Syria, where many refugees in Jordan and Lebanon are from, is also low—at just 14 percent in 2019[2]. Refugees' exclusion in the digital economy forces them into the informal economy.[3] Evidence is building to suggest that if refugee women had more access to digital employment opportunities their contribution to the economy could be significant. For instance, the World Bank notes that in Jordan, where as few as 1 in 15 refugee women participate in the work force, refugee women could boost Jordan's GDP by approximately US$ 145 million annually if the employment and earnings gap between them and other Jordanian women was eliminated[4]. While a 2019 study in Jordan found that technology-based startups had employed a relatively high percentage of women, more work must be done to understand the barriers and opportunities faced by women, including refugee women, in Jordan and Lebanon to enable them to participate in the digital economy, while adding value to the economies of their host communities[5].

Aside from the 2019 study, there is limited research on the barriers and opportunities to women's participation in the digital economy, creating a knowledge gap that critically hinders the ability of policymakers and development organizations to devise evidence-based responses. Closing this knowledge gap is essential to driving holistic program development and decision-making to promote the role female freelance work in the digital space. Closing the gap requires ensuring that available

1 The digital economy refers to a broad range of economic activities that are based on digitized information and computing technologies that enable individuals, businesses, and services to conduct economic transactions by accessing markets based on the internet and social media. It is important to note that the definitive terms used for this sector are evolving as the technological advancement often outpaces the time required to define such terms with clarity and sufficient understanding.
2 International Labor Organization, ILOSTAT database, accessed 1/29/2021.
3 ILO, "Digital Refugee Livelihoods and Decent Work: Towards Inclusion in a Fairer Digital Economy," 2021.
4 World Bank, Mashreq Gender Facility, https://www.worldbank.org/en/programs/mashreq-gender-facility
5 INTAJ (2019) Jordan's Startup Economy: Assessing the economic contribution and potential of tech and tech-enabled startups. May 2019. (GIZ) GmbH, Bonn and Eschborn.

evidence is embedded in broader discussions of technological, economic, and labor market trends. Greater knowledge can also inform the ways in which online freelance work can provide decent opportunities for women and protect them from exploitation, low wages, and financial insecurity[6].

With this report, IFC aims to explore the barriers and opportunities for refugee women to participate in the digital economy in Jordan and Lebanon. This report seeks to consider not only the microeconomic factors that impact the women's individual circumstances, but also to contribute to the dialogue around national policies and macroeconomic factors that can exacerbate their inability to find online work. The report offers initial findings and recommendations to development organizations, policymakers, and other private and public stakeholders seeking to address barriers to employment and to promote opportunities for refugee women in the digital workforce in these countries. However, this study's findings are limited in scope due to the narrow pool of respondents, which included a larger number of younger, unmarried, and more educated women than the general female refugee populations in Jordan and Lebanon. Respondents in this pool also likely had more experience with digital training and with online work than the general refugee population.

Key Insights

This report relied on desk research, surveys, and interviews to better understand the female refugee demographic and experience in the digital economy in Jordan and Lebanon, including their digital literacy, education levels, and other factors. The results provide several key insights to the barriers to working in the digital economy faced by women refugees and the opportunities for removing the barriers or working around them. Key insights include:

- **The Syrian refugee crisis.** The high number of Syrian refugees residing in Jordan and Lebanon, estimated in 2021 at 1.3 million and 1.5 million, respectively, has contributed to social and political tensions in both countries, including over their right to work.[7] The protracted refugee crisis has driven wages down and caused a spike in housing prices, overstretched the education system, and in Lebanon, put pressure on the electricity grid. While Jordan agreed in 2016 to a compact with multiple stakeholders that included steps to integrate Syrian refugees into the workforce, Lebanon has not signed a similar compact to integrate its Syrian refugees.
- **Legal restrictions.** Lebanon and Jordan place work and banking restrictions on foreigners residing in the country, including refugees. Refugees are barred from freelancing in the digital space and from working in specific industries. Additionally, refugee access to formal financial services is very low, which forces them into a cash-only economy.[8] However, Jordan has taken steps to provide a legal path to work. As of December 2020, the government had issued work permits for 215,668 Syrian refugees. Lebanon has not issued similar work permits. Moreover, in Jordan, refugees living in camps are allowed to establish home-based businesses in all professions. Outside of camps, they are allowed to operate home-based businesses in the following sectors: food processing, handicrafts and tailoring. They cannot work in "closed" professions including some that are well-suited to the digital economy, such as ICT, without a Jordanian business partner.[9] In Lebanon, refugees are legally able to work in three specific sectors: agriculture, construction, and sanitation, but very few receive work permits to do so. As labor controls continue to evolve in both countries, and refugees remain largely excluded from the digital economy, refugees continue to work informally, including in the digital economy.
- **Social enterprises could offer a path toward employment.** Social enterprises, defined as businesses that seek to implement private-sector business solutions to solve social goals, are well-positioned to train and engage refugees in the workforce (including the digital economy) and help them overcome many barriers. For instance, Alfanar, a venture philanthropy organization in the Arab region, has provided funding and technical assistance to social enterprises that enabled them to support 35 percent more vulnerable individuals year-on-year. With an

6 Hunt, A. and Samman, E., (2019) Gender and the gig economy: Critical steps for evidence-based policy. ODI Working paper 546, 2019.
7 UNHCR, Global Focus: Lebanon, https://reporting.unhcr.org/lebanon
8 GIZ (2019) Partnering with the Private Sector to Extend Digital Financial Services to the Unbanked.
9 UNOCHA, Relief-Web, press release, "A Cabinet Decision Was Issued to Allow Syrians to Register and Operate Home Based Businesses," 11/7/2018.

adjustment to legislation, refugees in Jordan and Lebanon could work with such enterprises. Refugees elsewhere already are joining social enterprises. For example, Roia, a Syria-based NGO, has created two social enterprise companies—one registered in Turkey and one in Estonia—to provide online ICT services to clients performed by young Syrian freelancers, including internally displaced persons in Syria and refugees in Turkey.[10] With supportive laws in place in Jordan and Lebanon, social enterprises such as Bridge. Outsource. Transform (B.O.T), which matches clients with ICT freelancers from vulnerable communities, could employ refugees, including refugee women.

- **Freelance work is not likely to replace the need for a primary, full-time job.** Freelance work in the digital economy will likely remain a secondary source of income, and transitioning from freelancing into full-time, decent employment will likely remain difficult for most refugees.[11] This is because female freelancers in the digital economy often engage in online opportunities without any guarantee of further work, and are typically classified as self-employed or independent contractors by online marketplace economies. As independent contractors, they often lack workplace protections such as paid maternity or sick leave, which leaves them vulnerable to economic shocks and without an income during common life events, such as childbirth. They are also typically disenfranchised and thus unable to organize collective actions, such as bargaining, to improve working conditions in the informal economy. According to the ILO, this limitation is particularly relevant to refugees in Jordan because they are not afforded the right to create associations.[12]
- **A dearth of data on women.** There remains a dearth of data on workforce demographics, income levels, and other statistics needed to understand the informal and digital economies in Jordan and Lebanon, and there is even less information on the experiences of women and women refugees working or seeking work in the digital space.[13] Similarly, there remains a significant gap in knowledge regarding refugee women's digital literacy levels. The lack of data hinders understanding of the kinds of support refugees may need to allow stakeholders to develop successful, evidence-based programming and policy.[14]
- **A majority of women in both countries with no experience working in the digital economy expressed an interest in doing so.** A majority of women—53 percent in Jordan and 69 percent in Lebanon—with no experience working in the digital economy said they would be interested in doing so, suggesting that, despite legal restrictions and other barriers, there is a relatively large pool of refugee women ready to engage in the digital economy if given an opportunity. However, it should be reiterated that the pool of respondents in this study were young and digitally aware, and may not reflect the general female refugee populations in Jordan and Lebanon.
- **Cultural constraints.** Cultural norms that prevent women from fully participating in the economy also affect refugees. In 2020, women constituted less than 15 percent of the work force in Jordan and 26 percent in Lebanon.[15] In Syria, the number of working women was even lower, at just 13 percent prior to the start of the civil war in 2011 and 14 percent in 2019.[16] A 2017 study found that most Syrian women refugees viewed work outside the home as culturally unacceptable or impractical in view of their childcare responsibilities.[17] Moreover, childcare and elder care duties as well as family and marital obligations often compel women enrolled in digital skills training to drop out before the training is completed, according to organizations that offer digital training.
- **Technical difficulties.** Lack of access to the internet and to digital devices other than smart phones impede the ability of refugee women to work in the digital economy. While many refugee women have access to a smart phone, far fewer have access to laptop or desktop computers. Accessing the internet is limited due to the high cost of data, poor signal quality, low bandwidth, and in Lebanon, frequent power cuts. Only 73 percent of respondents in this study in Lebanon and 44 percent in Jordan reported having access to the internet 24 hours a day.

10 Roia, Social Enterprises: New Pathways to the Future of Work, 4/21/21. For an overview of the social enterprises established by Roia, see page 33 of this report.
11 ILO, "Digital Refugee Livelihoods and Decent Work: Towards Inclusion in a Fairer Digital Economy," 2021.
12 ILO, "Digital Refugee Livelihoods and Decent Work: Towards Inclusion in a Fairer Digital Economy," 2021.
13 Hunt, A. and Samman, E, (2019) Gender and the gig economy: Critical steps for evidence-based policy ODI Working paper 546, 2019.
14 Ibid.
15 World Bank, "State of the Mashreq Women," 6/23/2020.
16 ILO (2021) ILOSTAT Database. Online: https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=SY
17 Barbelet, V. and Wake, C. (2017) 'The lives and livelihoods of Syrian refugees in Turkey and Jordan.' London: BMZ and ODI.

- **Financial constraints.** Respondents who said that they were interested in starting an online business cited their perception of the high cost of starting a business as a main impediment to working in the digital sphere, with 79 percent of those in Jordan and 76 percent in Lebanon citing financial limitations as a barrier, despite the fact that working in the digital economy can occur with very little investment.
- **Low Educational Attainment.** Fewer than half of respondents in both countries reported obtaining a high school diploma or a college degree. Education levels influenced interest in specific online jobs. Women with college educations were more likely to express an interest in data and linguistics opportunities in the digital economy. Women with high school diplomas or lower were more interested in using digital platforms to find customers for more traditional work, such as hairdressing, tailoring, handicrafts, and food preparation.
- **A mismatch of interests to jobs in demand.** The vast majority of respondents in both countries reported some fluency in English, a skill that can open up opportunities for digital work in specific areas such as data and translation, but few expressed an interest in online job opportunities that require English. Only 18 women in Lebanon said they would be interested in data and translation opportunities; none in Jordan expressed interest in data and translation. Most women without online working experience expressed an interest in using the digital sphere to find clients for services such as hairdressing and tailoring—activities that take place offline and often involve cash-based transactions.
- **Lack of job matching and training in business skills.** While several organizations and initiatives in both countries offer digital skills training, many of them do not facilitate job matching services with companies looking for freelancers or do not focus on skills tailored to the digital economy, such as online communications, online marketing, and general business skills. Yet women with an interest in selling products or services through an online platform would benefit from learning how to market their product or service online, how to create a website, how to price their market offer, how to create a market niche, and other traditional business skills.
- **Lack of knowledge or use of online marketing platforms or business websites as a vehicle for reaching customers.** The subset of respondents with digital work experience typically used social media platforms such as Facebook and Instagram to find customers rather than creating a business website or using other online marketing tools.

Recommendations

A number of recommendations should be considered to provide a holistic approach to engage refugee women and members of other vulnerable groups in the digital economy in Jordan and Lebanon. Most of these recommendations offer specific ways to overcome barriers to participation in the digital economy. Many recommendations require ongoing involvement of the local host communities, government entities, donors, NGOs, and other stakeholders.

- **Close the knowledge gap.** Stakeholders should collect more data on refugees in Jordan and Lebanon, including on women's skills set, potential interest and participation in the digital economy, the demographic most likely to participate, job-matching opportunities, etc., to better understand the refugee demographic and the barriers they face to joining the digital economy.
- **Advocate to improve legal restrictions.** Stakeholders should advocate for the role of the private sector in creating and improving employment opportunities for refugees, including women refugees. Given the sensitivities surrounding the refugee crisis in both countries, stakeholders should 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.

- **Explore providing support to social enterprises as a path to engaging refugee women in the workforce.** Stakeholders should assess the feasibility and sustainability of supporting social enterprises as a path to engaging refugee women in the workforce. Social enterprises apply private-sector business solutions to solve social problems, and several offer promise in terms of engaging refugees in the digital economy. Models such as Roia through its social enterprises, described above, 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. Some social enterprises in Jordan and Lebanon could apply this model and include female refugees in the digital economy if legislation would allow for it. These organizations include B.O.T, a freelance ICT organization that works with marginalized communities in Jordan and Lebanon; NaTakallam, a U.S.-registered social enterprise that connects refugee language teachers with students all over the world, and provides translation, academic programs, and guest lectures; and TaQadam a U.S.-based platform for image annotation and crowdsourced geospatial imagery analysis. Social enterprises are also well-positioned to supervise the quality of work and ensure that workers are paid fairly and on time, helping to overcome a key barrier to work in the digital economy.
- **Address the lack of access to the internet and to IT devices.** 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. For instance, micro-finance institutions (MFIs) could play an important role. E-wallets could contribute to financial inclusion by allowing for cashless transactions between customers and workers and entrepreneurs. However, these solutions require digital IDs and sometimes valid work permits. Organizations and MFIs should focus on developing the digital financial capabilities and digital literacy of women and refugee women, while government stakeholders may want to explore providing support to organizations calling for the creation of digital IDs and e-registration platforms for refugees to allow access to various services, such as work permits, home-based business licensing, and import and export licenses. 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 awareness of online opportunities.** Organizations should support awareness campaigns designed to increase women refugees' knowledge of the type of work available in the digital economy. This effort should showcase women who have succeeded in securing employment in areas such as translation and data services and those who have succeeded in more traditional services using online platforms. These awareness campaigns should also link to networks of refugee women. Organizations should develop and support mentorship programs to match refugee women with women able to guide them on opportunities in the digital economy. Lastly, awareness campaigns should include information on the importance of ensuring that employers and freelancers offer and engage in work at a fair wage that is paid on time and takes place under good working conditions.
- **Engage universities and local organizations in identifying 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. Organizations may consider including questions related to English language proficiency on applications to training and employment opportunities and administer English-language tests, if warranted.

- **Offer English language courses.** Given the central role of English in the digital economy, organizations should offer English classes to raise language proficiency to the level needed to engage in the digital economy, including translation and data services. Many of the respondents reported some level of fluency in English, but fewer felt confident that their level of fluency was sufficient to work online in data entry or linguistics.
- **Increase knowledge-sharing among organizations.** Organizations should increase efforts to share information among themselves and other stakeholders working in the refugee and digital economy sectors to better understand the economic landscape and better inform programming, interventions, and opportunities.
- **Address cultural constraints.** Programming that aims to engage refugee women should take into consideration the role of the family in employment decisions. Involving family members in the effort to increase women's participation in the digital economy may enable greater participation. Additionally, networking, mentoring, and exposure to role models can help overcome gender biases and cultural norms that limit women's ability to work or start a business.
- **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.
- **Increase job placement.** Stakeholders should develop and support training and programs for refugee women that also include job matching opportunities, such as, for example, the partnership between CodiTech and UN Women in Lebanon in which UN Women provides subsidies for 10 women to attend CodiTech training programs. Similarly, in Jordan, the United Nations Children's Fund (UNICEF) provides funding for refugees to attend DOT coding and data training programs.

In sum, there are many opportunities for stakeholders to engage women, including refugee women, using a holistic approach to increase their participation in the digital economy. Through such an approach, stakeholders can address all of the factors that influence women's participation in the digital economy, including women's education, financial preparedness, cultural barriers, living environment, legal environment, and level of awareness of opportunity. A holistic approach requires the generation of evidence-based knowledge and knowledge-sharing among stakeholders to enable them to invest in approaches most likely to generate income-generating opportunities. The initial findings of this report illustrate the need for additional data to inform decision-making so that women can be empowered to participate in this fast-growing sector of the global economy, and not be left behind. Host communities also stand to benefit: the World Bank found that refugee women could boost Jordan's GDP by approximately US$ 145 million annually by eliminating the employment and earnings gap between them and other Jordanian women.[18]

18 World Bank, Mashreq Gender Facility, https://www.worldbank.org/en/programs/mashreq-gender-facility

METHODOLOGY

IFC commissioned Integrated International, a women-led Jordanian monitoring and evaluation firm, to conduct a study on the barriers and opportunities for refugee women in Jordan and Lebanon to engage in the digital economy. The study was conducted in mid-2020, during the COVID-19 pandemic, and consisted of desk research and quantitative and qualitative phone interviews of female refugees and organizations in both countries that provide digital training and job placement. The study was funded by the Dutch government[19], within the framework of the Prospects Partnership, an international partnership program which aims to help transform the response to forced displacement crises.

To identify women refugee participants, Integrated International worked through two organizations in Jordan, Digital Opportunity Trust (DOT) and Relief International, and one organization in Lebanon, Bridge. Outsource. Transform. (B.O.T), a subsidiary of DOT Lebanon.[20] These organizations support digital skills development among vulnerable populations, including women and youth. Therefore, the sample includes many women who were digitally literate, younger, more educated, and less-often married than women in the general refugee population. While the sample size was designed to be informative, for these reasons, the respondents included in the study should not be considered representative of the general female refugee populations in Jordan and Lebanon.

These organizations identified 401 refugee women living in the host community, refugee camps, and informal settlements, including 200 in Jordan and 201 in Lebanon. The sample aligned to existing UNHCR data on refugee population distributions in urban and rural areas, and inside and outside of the camps and informal settlements. In Jordan, all 200 respondents were Syrian, while in Lebanon, 79 of the 201 respondents were Syrian, and 122 were Palestinian.

Table 1: Overview of Nationality of Participants in the Study in Jordan and Lebanon

	Jordan	Lebanon	Total
Syrian	200	79	279
Palestinian	0	122	122
Total	**200**	**201**	**401**

It is important to note that 47 percent of the women in this study had completed some digital literacy and skills building programs and 12 percent had previous experience working in the digital economy.
The study sought to answer the following questions:

1. **What is the demographic profile of refugee women most likely to engage in the digital economy?**
2. **What are the current ongoing initiatives to engage refugee women in the digital economy?**
3. **What are the legal, socio-cultural, financial, logistical, political, educational, and technical**

19 The study is part of the Ureed MENA project funded by the Dutch government.
20 Bridge. Outsource. Transform (B.O.T) is a social enterprise that provides high quality data services including data collection, entry, cleaning, and other related services. These services are managed by a team of data experts and executed by a workforce of 2,000+ individuals from low-income communities. For more information, see www.letsbot.io
Digital Opportunity Trust (DOT) Lebanon is part of a Canadian non-governmental organization (NGO) established in Lebanon in 2010 and has impacted the lives of 15,000 beneficiaries across Lebanon in activities related to skills development in digital and social entrepreneurship, social cohesion, and digital transformation for organizations. For more information, see https://bit.ly/3mqOb5G
Relief International is a humanitarian non-profit agency that provides emergency relief, economic rehabilitation, development assistance, and program services to vulnerable communities worldwide.
There are significant restrictions on who can engage camp residents and an intermediary was the best approach to expedite such access. Relief International was selected due to its access to and knowledge of refugee women in camps. DOT Jordan was selected due to its engagement with refugee women in host communities. B.O.T was selected in Lebanon because of its national scale of operations and its capacity to conduct the data collection with remote oversight by Integrated International.

obstacles faced by refugee women that hinder their participation in the digital economy?

4. **What opportunities within the existing digital economy landscape offer promise to refugee women? Which subsets of refugee women align best with which opportunities?**

The survey tool was designed to assess refugee access to digital technology (smartphone, laptop, internet availability, data package costs) and identify demographic trends, correlations, and outliers among surveyed refugees regarding literacy, education levels, and digital literacy. The survey was conducted by 10 (5 in Jordan and 5 in Lebanon) enumerators trained and experienced in data collection protocols and responses were manually entered into an online survey form through the platform Survey Gizmo.

Table 2: Proposed and Actual Sampling Framework

Location	Total Sample	Camps/Informal Settlements	Host Community
Jordan	*Context: 80% of refugee population are living in the host community*		
Proposed	200	40	160
Actual	200	68*	132
Lebanon	*Context: 70% of refugee population are living in the host community*		
Proposed	200	60	140
Actual	201	65	136

**32 Azraq Camp and 36 Zaatari Camp*

A list of criteria was provided to partner organizations to identify respondents according to gender, nationality; living situation (camp or host community), and level of education. In addition, the sample included women considered digitally literate (defined as having participated in formal or informal training for digital skills and regular access to a smartphone or the internet) and digitally illiterate (defined as having no formal or informal training for digital skills/may or may not have access to smartphones or the internet). Table 2 illustrates the proposed and actual sample that was collected.

Interviews with refugees that had online experience

In addition to the surveys, the research team conducted telephone interviews with a subset of women who had experience working in the digital economy. Of the 401 respondents, 26 in Jordan and 22 in Lebanon had experience working online, either in data and linguistics or in selling a product or service. Four women in each country agreed to be interviewed. Two additional interviews were conducted in Lebanon, including one interview with a woman working with CodiTech and another interview with a woman working with DOT Lebanon. In total, 10 interviews were conducted, four in Jordan and six in Lebanon.

Table 3: Digital Training and Job Placement Organizations

Organization	Type of Organization	Location
AUB's Center for Civic Engagement and Community Service	Academic Institute-funded program	Lebanon
Bridge, Outsource, Transform (BOT) and DOT Lebanon	Private sector firm (subsidiary of DOT Lebanon)	Lebanon
CodiTech	Private sector firm	Lebanon
World Food Program (WFP) EMPACT	Donor-funded program	Lebanon
Digital Opportunity Trust	Private sector firm	Jordan
Jordanian Hashemite Fund for Human Development (JOHUD)	Royal Non-governmental organization (RONGO)	Lebanon

Digital economy stakeholders

In addition to the survey and follow-up interviews, the study team identified six organizations that provide digital training and job placement to women and refugees in the digital economy, including two in Jordan and four in Lebanon. These organizations were interviewed to provide a deeper understanding of the challenges faced both by refugees and the organizations themselves. For an overview of these organizations, see Table 3.

Chapter 1

Barriers and Opportunities to Refugee Women Engaging in the Digital Economy in Jordan and Lebanon

Women's Participation in the Global Digital Economy

Innovative digital services, platforms, and applications have created new ways of doing business around the world, including in the Middle East and North Africa (MENA). New business models continue to upend old industries. The growth offers huge opportunity to digitally literate workers and consumers. As the digital economy expands, particularly in developing countries, high-skilled jobs are being created for those with readily-applicable technical skills. Digitization can also help improve economic and social outcomes for underserved and vulnerable populations, as the infrastructure provided by online platforms can enable more efficient transactions, increase networking opportunities, and improve the exchange of information. Innovation in financial technology, for instance, has enabled more effective and accessible banking transactions, which in turn have improved financial inclusion for many people in many developing countries. In 2020, the COVID-19 pandemic added urgency to this momentum by increasing the pace of change to a digital economy.

However, not everyone is well positioned to reap the rewards of a digital economy. Unskilled, low-income groups often face fewer opportunities to participate in the digital economy, leading to uneven impacts and negative outcomes.[21] Low-income workers may be marginalized by more efficient workers in digitally-enabled sectors, while businesses that do not develop an online presence may no longer be able to compete with those that do. Those without access to online banking remain financially excluded from the online marketplace. The result appears to be greater inequality and labor market polarization.[22]

At present there remains a significant gender digital divide globally. Unequal access to technology and the internet has resulted in the exclusion of more women than men from the digital economy. Uneven possession of skills and experience has added to women's exclusion.[23] To address this inequality, some countries are promoting low-skilled digital work as a potential entry point to the digital economy. [24] But in order to create more female inclusion in the digital economy, there must be a deeper understanding of the differences in access to the digital space experienced by men and women.

Viewing the digital economy through a gender lens highlights the benefits and challenges for women in this sector. Access to technology and digital literacy can play a powerful role in achieving gender equality in the workforce by allowing more equal access to employment opportunities for women. Mobile

21 UNCTAD (2017) Information Economy Report 2017: Digitalization, Trade and Development. (United Nations publication, Sales No. Sales No. E.17.II.D.8, New York and Geneva).
22 ILO (2018b) The impact of technology on the quality and quantity of jobs. Issue Brief No. 6. Prepared for the 2nd Meeting of the Global Commission on the Future of Work, Geneva, 15–17 February.
23 Abu-Shanab and Al Jamal (2015) Exploring the Gender Digital Divide in Jordan. Gender, Technology, and Development 19 (1) 91-113.
24 Graham M and Mann L (2013) Imagining a Silicon savannah? Technological and conceptual connectivity in Kenya's BPO and software development sectors. The Electronic Journal of Information Systems in Developing Countries, 56(2): 1–19

banking can provide significant support to women's entrepreneurship, particularly in rural areas and among internally displaced persons (IDPs) and refugees, as mobile money offers women a more secure and independent way to manage their finances than cash-based transactions, which are often handed over to husbands. However, there are consistent barriers and challenges to engaging women in the digital economy, particularly in the MENA region.

Some aspects of the digital economy further perpetuate gender gaps. For example, particularly in the United States and Europe, the algorithms used in job matching websites and human resources systems have been shown to embed gender bias in the matching process, starting from the types of jobs advertised to different demographics, to the selection process that can eliminate up to 72 percent of applications before a human reviews them.[25] Women are often underrepresented in the types of employment that require technical skills. As a result, women have access to fewer opportunities than their male counterparts. While governments in the MENA region have begun to focus on digital inclusion, they have yet to implement many of the policies designed to spur growth in the digital economy. Moreover, government policies particularly focused on women's inclusion in the digital economy do not include women refugees.

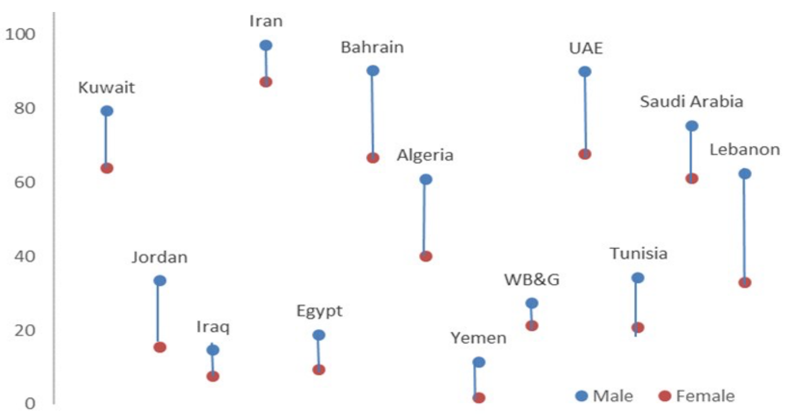
For more information on the role of women in the global digital economy, see Annex 1.

Women's Participation in the Digital Economy in the MENA Region

The digital economy in the MENA region has shown increasing promise, as startups such as Careem, a ride-hailing app that went from a startup to a billion-dollar company, have demonstrated. The venture has created thousands of jobs in 80 cities in the MENA region, Pakistan, and Turkey. As the digital ecosystem continues to expand, new platforms are connecting job seekers and employers, providing vocational training, and hosting startup incubators. The challenge is to create the conditions for continued growth and a regional and national shift toward "learning societies" which, in turn, can facilitate and foster development.[26]

The exponential growth of digital technology and availability of mobile phones can provide opportunities for women's economic empowerment as well. However, this is predicated upon women's ability to bridge the digital gender gap and gain the necessary skills and opportunities to engage in the digital economy. In 2015, only one in five working-age women in the MENA region had a job or was actively looking for one, contributing 18 percent to MENA's overall GDP.[27] While women's right to work and contribute to the economy is recognized as "an inalienable right" by the Convention on the Elimination of All Forms of Discrimination against Women[28], the gender gap in labor market participation in the MENA region remains the highest in the world.

Figure 1: Account Ownership Gap at Financial Institutions (% of population age 15+)



Source: World Bank Global Findex Database 2017

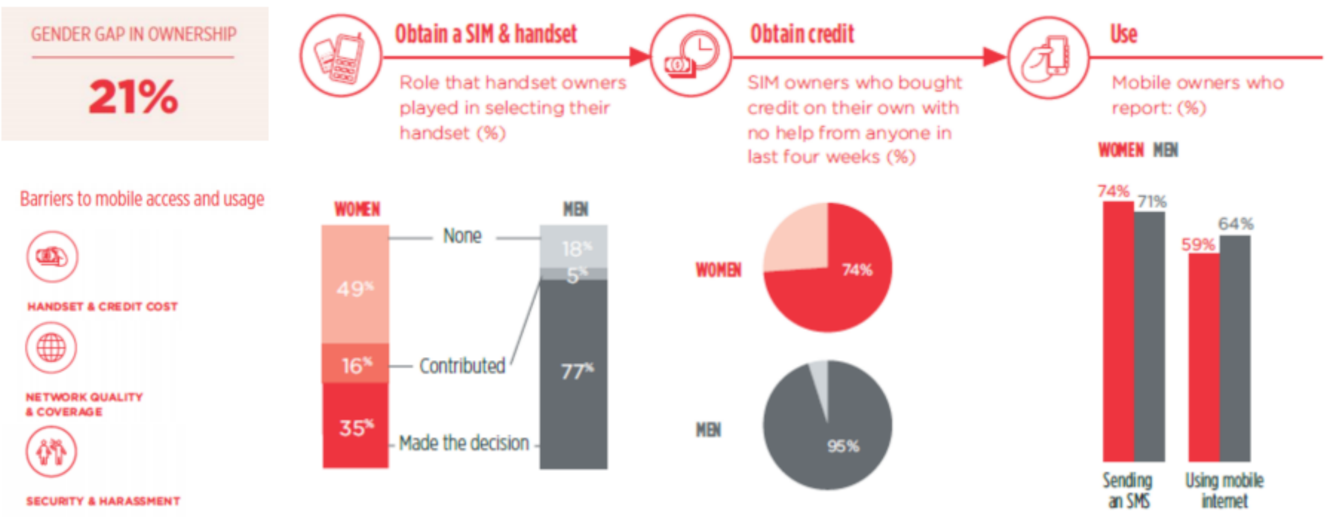
25 Mann, G. and O'Neil, C. (2016) "Hiring algorithms are not neutral", Harvard Business Review, 09 Dec 2016.
26 A phrase coined by the Nobel laureate economist Joseph E. Stiglitz to describe countries in which shared knowledge leads to increased innovation.
27 Woetzel, J. et al. "How advancing women's equality can add $12 trillion to global growth." McKinsey Global Institute Study, Sept 2015.
28 Convention on the Elimination of All Forms of Discrimination against Women, New York, 18 December 1979, Article 11.

According to the ILO and World Bank, in 2017, only 16 percent of working age women in the MENA region were employed compared to 46 percent globally.[29] Although the micro-enterprise sector in MENA is dominated in numbers by women, a 2017 study by IFC noted that "the MENA region has the second-highest female micro-enterprise financing gap (29 percent): a US$ 16 billion gap between the credit female entrepreneurs in MENA need and the financing they receive. There is also a significant gender gap in ownership of assets and financial accounts in MENA."[30] The World Economic Forum's 2017 Global Gender Gap Report stated that, without a change in the rate of progress for women, the MENA region will take 157 years to close the gender gap.[31] Figure 1 provides an overview of the account ownership gap at financial institutions.

According to an International Monetary Fund study completed in 2018, closing or even narrowing the gender gap in labor force participation in MENA during the previous decade could have doubled the GDP growth rate in MENA – increasing cumulative output by an estimated US$ 1 trillion.[32] However, rather than narrowing, the gender gap has extended to the technology sector, impacting women's access to and use of digital services. In 2018, women in MENA were 9 percent less likely to own a telephone, 21 percent less likely to own a mobile phone, and 21 percent less likely to use mobile internet than men.[33] The internet, digital platforms, mobile phones, and digital financial services offer "leapfrog" opportunities for all and can help bridge the divide by giving women the possibility to earn additional income, increasing their employment opportunities, and allowing them to access knowledge and general information. However, as shown in Figure 2 below, the digital gender divide poses challenges to achieving that vision, as women drop off along the stages of mobile access and usage[34].

A low rate of female labor force participation combined with a digital gender gap signals a strong need for investment in women's education and skills, especially related to digital technology skills, as well as for supporting women's access to entry-level jobs. With this support, women stand to gain financially: A study in 2018, by the Organization for Economic Co-operation and Development shows that women who perform more ICT-related tasks in their jobs receive salaries as much as 12 percent higher than women working in other sectors[35].

Figure 2: Gender Gap in Mobile SIM Ownership



Source: GSMA Arab Region Report 2018

29 ILO (2017) Tripartite Arab Meeting on the Future of Work. Beirut, 3rd April, 2017.
30 IFC (2017) MSME Finance Gap: Assessment of the Shortfalls and Opportunities in Financing Micro, Small and Medium Enterprises in Emerging Markets. International Finance Cooperation. 2017.
31 Momani, B. "Equality and the Economy: Why the Arab World Should Employ More Women," Brookings Doha Center, 2016.
32 International Monetary Fund, Middle East and Central Asia Department, "Opportunity for All: Promoting Growth and Inclusiveness in the Middle East and North Africa," 2018. https://blogs.worldbank.org/sites/default/files/45981-dp1811-opportunity-for-all_0.pdf
33 GSMA (2018) The Mobile Gender Gap Report: ICT for women in the Arab Region.
34 GSMA (2018) The Mobile Gender Gap Report: ICT for women in the Arab Region.
35 OECD (2018) Bridging the Digital Gender Divide – Include, Upskill, Innovate.

Closing the digital gender divide will require a concerted effort. On the occasion of the 63rd session of the Commission on the Status of Women in March 2019, the UN Industrial Development Organization (UNIDO) and UN Women hosted an event entitled, "How can digital technology support gender equality in the MENA region?" In her opening remarks, Sima Sami Bahous, the Permanent Representative of Jordan to the United Nations, said, "Jordan believes that digitalization leads to justice, inclusion, and equality. We also believe that our efforts are well-focused on bridging the divide between men and women in the digital divide. We also believe that good governance is important for our drive for social inclusion and human resource development. These are the major issues that we need to look at and to see how they could best serve gender equality."[36] Without such action, according to the 2018 World Economic Forum Global Gender Gap Report, closing the gender gap in MENA could take centuries.

Policymakers in the MENA region are at a critical juncture with respect to both economic growth and female inclusion. Regional growth has been slow since the global financial crisis in 2008, and was set back again in 2020 due to the global COVID-19 pandemic, resulting in stagnant incomes, inadequate job opportunities (particularly for young people and women), and ongoing frustrations over the quality and accessibility of public services. The inclusive growth and job creation agenda have moved to the forefront of national dialogues in recent years and must include a closing of the digital gender divide.

Source: UNWomen

36 UNIDO (2019) How can digital technology support gender equality in the MENA region? https://www.unido.org/news/how-can-digital-technology-support-gender-equality-mena-region

Chapter 2
Jordan

Jordan's Digital Economy

"A digital economy empowers people, sectors, and businesses to raise productivity and ensure growth and prosperity."

– King Abdallah II

On its journey to transform itself into a knowledge economy, Jordan has established a maturing ecosystem for tech startups, fintech, and gig actors. In 2016, the ICT sector represented 4 percent of Jordan's GDP, and in 2017, mobile operators reported that the telecoms sector accounted for 14 percent of GDP and was supported by annual investments of between US$ 34 million and US$ 409 million over the previous 4 years.[37] According to Jordan's REACH 2025: Jordan's Digital Economy Action Plan, the digital economy could boost GDP by 3 to 4 percent and employment by 130,000 to 150,000 workers[38].

The momentum in the ICT sector could be good for women: A 2019 study that sought to explore the impact and contribution of technology-based startups in Jordan noted a relatively high female participation rate in the sector. Without elaborating, the study stated that female participation in technology-based start-ups may be due to the accessibility of ICT to Jordanian women.[39]

Female Participation in the Jordanian Economy

Jordan demonstrates much worse labor market outcomes than other countries in the MENA region.[40] This poor record stands in stark contrast to Jordan's much higher education rates, including among women. In 2019, Jordan's female gross tertiary-education enrollment rate was 45.5, more than 50 percent higher than the tertiary-education enrollment rate in the rest of the Arab World, which stood at 28.8 percent.[41] However, Jordan has some of the highest rates of youth and female unemployment in the world, as the public sector can no longer absorb the swelling ranks of university graduates.[42] Jordan's female labor force participation rate, at 14.6 percent, was the 4th lowest in the world in 2019.[43]

37 Oxford Business Group (2018) The Report: Jordan 2018. ICT Chapter. https://oxfordbusinessgroup.com/overview/major-contributor-strategies-target-transformation-digital-economy-and-leading-regional-centre
38 Ministry of ICT (2016) REACH 2025: Vision and Action Paper. Jordan.
39 INTAJ (2019) Jordan's Startup Economy: Assessing the economic contribution and potential of tech and tech-enabled startups. May 2019. (GIZ) GmbH, Bonn and Eschborn.
40 World Bank (2019) https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=JO
41 Center for International Development at Harvard University (2019) CID Faculty Working Paper No. 365; UNESCO (2019) UNESCO Institute for Statistics – World Bank Development Indicators.
42 ILO (2017) Tripartite Arab Meeting on the Future of Work. Beirut, 3rd April, 2017.
43 World Bank, https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=JO

Moreover, female labor force participation has been non-responsive to Jordan's expansionary and recessionary cycles over the last thirty years, suggesting that underlying barriers such as discriminatory laws, mobility and transportation, and cultural gender norms prohibit increased labor force participation.[44] On average, women in Jordan earn 8.7 percent less than men, work 12.7 percent fewer hours per week, and have 38.7 percent shorter commutes, suggesting that constraints on women make them less available for work and in need of shorter working hours and shorter commutes due to gender norms.[45]

The Government of Jordan has sought to increase female labor force participation and better understand the dynamics and underlying causes and barriers faced by women seeking work in Jordan. The Human Resource Strategy, National Women's Strategy, and World Bank Group Mashreq Facility explore ways in which the digital economy can sustainably and ethically catalyze women's entry into the labor force and increase their economic empowerment. The approach of the Jordanian government, particularly the Ministry of Social Development, has been to provide a holistic approach to female integration into the workforce. As it prioritizes reforms, it should explore flexible working policies to help women overcome barriers to work caused by an absence of flexible working hours.[46]

Refugees in Jordan

The refugee crisis caused by the conflict in Syria has resulted in increased pressure on resources and employment in Jordan. Jordan hosts the second-highest number of refugees per capita in the world and the economic and socio-political consequences have been significant. Jordan currently hosts around 753,000 UNHCR-registered refugees, including approximately 662,000 Syrians.[47] The actual number of Syrian refugees in Jordan is estimated at around 1.3 million. In addition to Syrian refugees, Jordan hosts about 2.1 million Palestinians and several hundred thousand refugees from 57 other countries. Figure 3 provides an overview of UNHCR-registered persons of concern.

Box 1

Refugees in Numbers

In 2020, Jordan hosted approximately 753,000 UNHCR-registered refugees from 57 countries. The vast majority, approximately 662,000, were Syrians, mainly from the provinces of Dara'a, Homs, rural Damascus, and Aleppo.

The actual number of Syrians in Jordan is estimated at 1.3 million. Jordan also hosts roughly 2.1 million Palestinians. Other groups with large number of refugees in Jordan include Iraq, Yemen, and Sudan.

Professions Closed to Foreigners, including Refugees, in Jordan:

- Administrative/accounting professions
- Clerical (including typing/secretarial)
- Switchboards, telephones, and connections
- Warehouse
- Sales (including all groups)
- Decoration*
- Fuel selling in main cities*
- Electricity*
- Mechanical and car repair*
- Drivers*
- Guards and servants
- Medical professions*
- Engineering professions*
- Haircutting*
- Teaching professions *
- Loading and unloading fruits and vegetables*
- Cleaning in schools and hotels
- Regional offices for foreign companies

*Includes exceptions based on specific cases and conditions

The economic burden of hosting hundreds of thousands of refugees is high. Refugees have contributed to rising unemployment, increased housing prices, and lower wages, leading to local animosity toward them. In 2015, more than 90 percent of Jordanians polled in a nationwide survey held refugees responsible for the worsening economic situation.[48]

44 World Bank Group (2020) Women, Business, and the Law 2020 Washington, DC DOI:10.1596/978-1-4648-1532-4.
45 Center for International Development at Harvard University (2019) CID Faculty Working Paper No. 365.
46 Center for International Development at Harvard University (2019) CID Faculty Working Paper No. 365.
47 The individual data collected during registration provides the comprehensive population data needed for program planning, including for shelter, food, water, health and sanitation facilities, cash-based interventions and other forms of targeted assistance. Registration data is also an important tool in ensuring the integrity of refugee protection systems and preventing and combating fraud, corruption and crime, including trafficking in persons.
48 International Republican Institute (2015) Survey of Jordanian Public Opinion. March 2015. https://www.iri.org/sites/default/files/wysiwyg/2015-05-26_survey_of_jordanian_public_opinion_february_25-march_1_2015.pdf

Refugees require a work permit to engage in any type of employment, and the government has enacted quotas both for hiring non-Jordanians and for placing them in certain roles, such as management. Moreover, many professions are closed to foreigners, including refugees, such as administration and accounting, clerical work, telecommunications, sales, mechanical and car repair, engineering, education, and some areas of the hospitality industry. For an overview of the professions closed to foreigners, including refugees, see Box 1.

While there are no government criteria defining these closed occupations, refugees are essentially generally limited to unskilled or semiskilled jobs in the agriculture, construction, manufacturing, and service sectors. These challenges explain the high rate of refugee participation in informal employment, particularly among Syrians, despite the significant risk of fines, deportation, and exploitation.[49]

According to the ILO, only 33 percent of Syrian refugees with work permits had an employment contract, and 57 percent of those did not know the duration of the contract. Syrians also often work without a permit. The ILO found that 5 percent of those without permits had an employment contract.[50] The relatively small number of workers with contracts suggests that the protection of refugees in the labor market is limited.

The Jordan Compact

In February 2016, the Jordanian government announced the Jordan Compact, a multi-stakeholder agreement to find solutions to the protracted displacement of Syrian refugees. In return for US$ 700 million in grants and loans for three years, US$ 1.9 billion in concessional loans, and preferential trade agreements, Jordan committed to improving access to education and legal employment for Syrian refugees.[51] Specifically, Jordan agreed to issue 200,000 work permits to Syrian refugees in specified sectors and to institute reforms to improve the business and investment environment and formalize Syrian businesses. Jordan also agreed to place Syrian refugee children in schools and provide some vocational training. The EU, in return, agreed to relax trade regulations and stimulate exports from 18 designated economic zones and economic areas in Jordan.[52] The Compact was designed to benefit Jordanians as well through favorable trade arrangements, an aid package, and loans at concessional rates that could lead to greater investment and economic growth.[53]

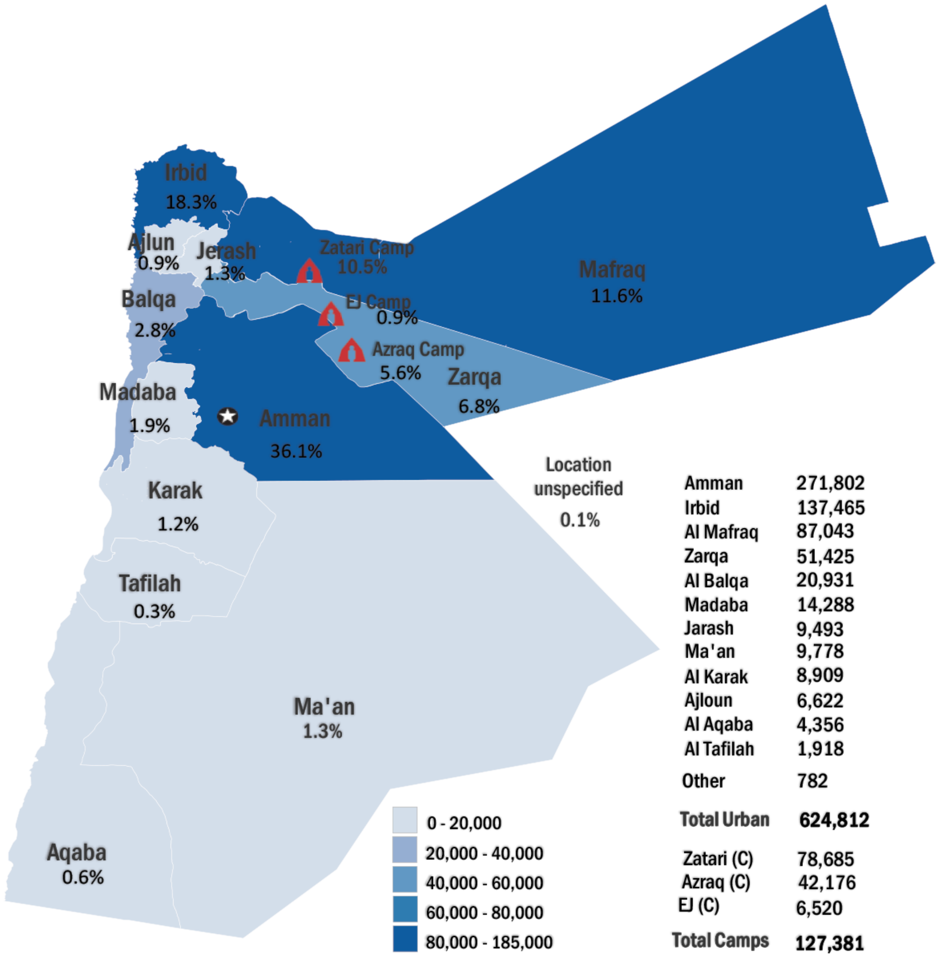
Under the Compact, between 2016 and 2019, 153,000 work permits were issued to Syrian refugees but only four percent went to refugee women.[54] By December 2020, the number of work permits had increased to 215,668, more than the 200,000 promised in the Compact. Companies located in specified economic zones whose workforce was at least 15 percent Syrian received preferential trade status, but the economic zones were far away from most Syrian refugees' homes.

In 2018, the government began allowing refugees living in camps to establish home-based businesses (HBBs) in all professions, including closed professions. However, the cost of doing business from home is often prohibitive, even for Jordanians. Registering a home-based business requires a government-issued permit that costs around 300 JD—a sum almost equal to a Jordanian's average per capita monthly income, which in 2019 was US$ 367 (or US$ 4,405 annually)[55]. Moreover, Syrians living in the host community are only allowed to operate HBBs in three sectors — food preparation, handicrafts, and tailoring — without a Jordanian business partner. Laws require Syrian refugees to have a Jordanian business partner outside of these sectors

49 Ibid (2017).
50 ILO (2017) Work permits regulations and employment outcomes of Syrian refugees in Jordan: towards the formalisation of Syrian refugees employment / International Labor Organization, Regional Office for Arab States. - Beirut: ILO, 2017.
51 ODI, policy briefing, "The Jordan Compact: Lessons Learnt and Implications for Future Refugee Compacts," 2/2018.
52 ODI, policy briefing, "The Jordan Compact: Lessons Learnt and Implications for Future Refugee Compacts," 2/2018.
53 ODI, policy briefing, "The Jordan Compact: Lessons Learnt and Implications for Future Refugee Compacts," 2/2018.
54 UNHCR (2019) Fact Sheet. https://data2.unhcr.org/en/documents/download/71536
55 World Bank, GDP Per Capita: Jordan, 2019, https://data.worldbank.org/indicator/NY.GDP.PCAP.CD?locations=JO

and govern how much money a donor can direct toward refugees interested in establishing HBBs. At least 70 percent of funding must be directed to the Jordanian business partner and 30 percent to the Syrian refugee.[56]

Figure 3: UNHCR Registered Persons of Concern as of 31 December 2020



Note: Colored map only reflects refugees living outside camps
Source: http://data.unhcr.org/Syrianrefugees

Source: UNWomen

56 Ministry of Planning and International Cooperation (MOPIC) (2018) https://reliefweb.int/sites/reliefweb.int/files/resources/67242.pdf

Chapter 3
Lebanon

Lebanon's Digital Economy

Lebanese entrepreneurs have created immense potential to fuel the country's economic growth. Globally, entrepreneurs often drive economic growth through the creation of small- and medium-sized enterprises (SMEs), and in Lebanon, SME's account for a sizable portion of the economy. They create jobs, drive innovation, generate new ideas, business, and products, and represent a cornerstone of the effort to promote private sector growth. In this light, the Lebanese Ministry of Economy and Trade identified support to entrepreneurs as a key pillar of Lebanon SME Strategy 2020.

While medium and large companies are often better positioned to support rapid job creation because they have more resources at their disposal, their value chains—which are a key source for the jobs they create—typically consist of smaller companies. Micro and small enterprises, firms with 10 or fewer employees, make up 90 percent of firms in Lebanon, and as a result, the Lebanese government has taken significant steps to support entrepreneurship and startup creation in the country. The World Bank found that each year since 2009, an average of 12 startups were created in Beirut alone, resulting in a 24 percent compound growth rate in startup creation. About two-thirds of the startups surveyed by the World Bank in Beirut reported hiring at least one employee, with a median of three jobs per startup. In 2020, the World Bank's Digital Adoption Index, which examines the extent to which businesses and governments are adopting digital technologies, ranked Lebanon 76 out of 180 countries.[57]

This level of growth is characteristic of an entrepreneurial ecosystem that has passed its nascent stage, but is not yet mature, and suggests a need for the further development of startups and the broader entrepreneurial ecosystem to help maximize the potential for job creation. A number of challenges remain, such as the lack of a business-friendly regulatory environment, insufficient links with angel investors or the private sector to provide seed capital to entrepreneurs to grow, scale, and sustain their business, and an absence of accelerator programs, which seek to support early-stage, growth-driven entrepreneurs through education, mentorship, and financing to help them become sustainable.

These obstacles have hindered Lebanon's progress toward transitioning to a digital economy. And, as experts note, as Lebanon's economy fails, its digital economy also risks falling behind, even as consumers increasingly make their purchases online, particularly since the onset of the COVID-19 pandemic. Digitalization, particularly of the country's micro- and small- and medium-sized enterprises (MSMEs) remains critical to pulling the economy out of its present difficulties. Not only can helping MSMEs 'go online' improve their ability to reach local consumers, digital platforms can help companies access regional and international markets and establish links with global supply chains.[58]

57 AUB, policy brief, "The Digital Economy as an Alternative in Lebanon: Focus on Micro, Small and Medium Enterprises," 12/220.
58 AUB, policy brief, "The Digital Economy as an Alternative in Lebanon: Focus on Micro, Small and Medium Enterprises," 12/220.

While there are many tech startups in Lebanon, in large part due to initiatives such as the Bank of Lebanon's Circular 331 in 2013 and Circular 419 in 2016, which allowed banks to invest up to US$ 400 million and 600 million, respectively, in Lebanese startups, few of them appear to offer freelance work suited to Lebanese women.[59] Some digital platforms that offer freelance employment to women include:

Company	Launch date	Business
Brate	2011	**Retail:** a local marketplace for product selling
Handiss	2016	**Architecture & Engineering:** network of architecture and engineering freelancers across the architecture and engineering spectrum
Inaash	1969	**Crafts**: Lebanese NGO that generates employment for refugee women through the preservation and promotion of Palestinian embroidery
Jaleesa	2016	**Childcare**: Lebanese start-up that matches parents with babysitters and childcare professionals
Kamkalima	2014	**Edtech**: an online platform to help teach Arabic writing and communications skills to grades 4-12

However, given the current legislative environment governing refugee work permits, these platforms cannot offer the same opportunities to refugee women.

Female Participation in the Lebanese Economy

Lebanon's leaders declared a "state of economic emergency" in 2019, after years of mounting public debt, low growth, and a high fiscal deficit equal to about seven percent of GDP. Lebanon's real GDP growth fell from an average of eight percent during the period 2007-2010, to an average of 1.5 percent during the period 2012-2018. The plummeting economic indicators coincided with an influx of an estimated 1.5 million Syrian refugees. In 2020, these problems were compounded by the COVID-19 pandemic and a massive blast at a Beirut port that killed more than 200 people and caused billions of dollars in damage.

The crises have also affected women's overall employment in Lebanon. According to UN Women, the impact is estimated to have resulted in a 14 to 19 percent reduction in women's employment due to the economic downturn and influx of refugees.[60] According to the World Economic Forum's Global Gender Gaps Index (2020), Lebanon ranked 139 among 153 countries on female economic participation and opportunity.[61] Despite women accounting for 52.6 percent of the 3.7 million persons of working age in Lebanon, the participation rate of women in the workforce remains low at 26 percent.[62]

Refugees in Lebanon

Lebanon hosts the highest number of displaced people per capita in the world, including an estimated 1.5 million Syrians. As of November 2019, this estimate included roughly 919,000 Syrians registered as refugees with United Nations High Commissioner for Refugees (UNHCR), along with 27,700 Palestinian refugees from Syria, and a pre-existing population of an estimated 180,000 Palestinian refugees whose families fled Palestine decades ago and settled in 12 settlements and 156 gatherings (see Box 2[63]). Of the estimated 1.5 million displaced Syrians, around 51 percent are women and girls and 54 percent are children under the age of 18.[64] Figure 4 provides an overview of refugees and vulnerable Lebanese.

Box 2

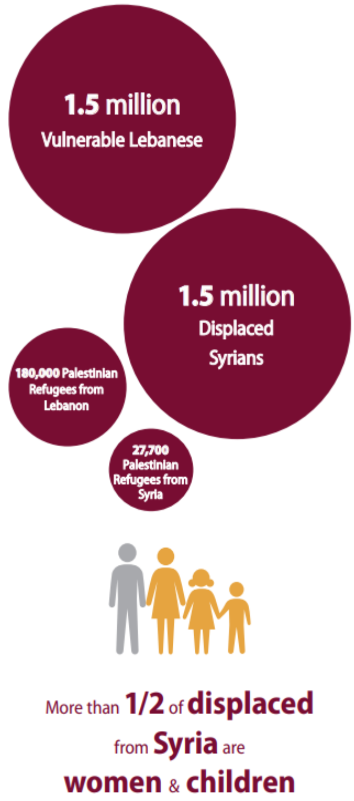
Refugees in Numbers

In 2020, Lebanon hosted approximately 1.5 million Syrians, including 918,874 registered with UNHCR. In addition to these, Lebanon hosted 27,700 Palestinian refugees who came from Syria and 180,000 Palestinians who fled Palestine, mostly in 1948 and 1967.

59 ArabNet Business Intelligence, Lebanese Innovation Economy: Tech Startups," 2018.
60 UN Women (2020) Gender-Responsive Recovery in Lebanon Recommendations for Fiscal, Social and Labor Policy Reform
61 World Economic Forum (WEF) (2019) Global Gender Gap Report 2020.
62 ILO (2019) Labor Force and Household Living Conditions Survey (LFHLCS) 2018–2019 Lebanon.
63 The Syrian Refugee Crisis in Lebanon: State Fragility and Social Resilience - Scientific Figure on ResearchGate. Available from: https://www.researchgate.net/figure/Map-of-Most-Vulnerable-Cadasters-of-Lebanon-and-Syrian-Refugee-Presence-Source-3RP_fig1_296702476 [accessed 28 Aug, 2020]
64 Out of the 54% of registered displaced Syrian children, 43% are considered at risk. This includes 3500 unaccompanied and separated children (53% are boys and 47% are girls).

The refugee crises exacerbated pre-existing fragilities in Lebanon's economy, increasing poverty and social tensions between different communities and deepening the country's socio-economic disparities. Despite high levels of human development and tertiary education, Lebanon has long suffered from high poverty levels, even prior to the influx of Syrian refugees. In 2008—three years before the Syrian conflict began—between 27 and 30 percent of people in Lebanon were living below the national poverty line of US$ 3.84 per person per day.[65] Since 2011, poverty levels among displaced Syrians and Lebanese have risen. In August 2020, the UN Economic and Social Commission for Western Asia warned that Lebanon's poverty level had jumped to 55 percent.[66]

Figure 4: Overview of Refugees and Vulnerable Lebanese



Source: LCRP 2017-2020 (2020 Update)

While well over 80 percent of Syrian refugees express their intention to return to Syria, a more limited number have opted to go back, according to a survey taken in 2019.[67] The main barriers to return cited by refugees were a lack of safety and security in Syria, a lack of housing, land and property issues, and a lack of access to services and livelihood opportunities in areas of return.

There is rising frustration over the protracted stay of Syrian refugees, and the limited number who choose to return to Syria. The political sensitivities surrounding the refugee issue have made it difficult to integrate them into the Lebanon economy. Lebanon requires all refugees to obtain work permits and limits them to employment in the agricultural, construction, and sanitation sectors. However, it remains difficult for Syrian refugees to obtain the necessary permits: In 2013, only 1 percent of 50,000 permits awarded to first-time applicants went to Syrian men and women.[68] In 2018, the ILO reported that despite efforts to simplify the process for obtaining a work permit and to reduce the cost, the Lebanese government had not acted to change the process or the costs.[69] In 2020, an ILO assessment of vulnerable communities in Lebanon found that 95 percent of employed Syrian refugees included in the sample did not have a valid work permit.[70]

The Lebanon Crisis Response Plan

In 2015, the Lebanese government sought to address the dual economic and refugee crises through the Lebanon Crisis Response Plan. The plan, agreed to by Lebanon's government and the United Nation, sought to stabilize the economy and find solutions to the refugee crisis with aid from 95 partners, including UN agencies, non-governmental organizations, and others. The plan aimed to raise US$ 2.67 billion through a global appeal, with 35 percent earmarked for stabilization programs and 65 percent for humanitarian programs.[71] According to the UN, in 2019, Lebanon had raised US$ 1.43 billion of the total appeal.[72] Figure 5[73] provides a map of showing the concentrations of Palestinian and Syrian refugees in Lebanon.

Despite the infusion of cash, the Syrian refugee crisis continued to exacerbate economic and investment losses in Lebanon. In particular, the demographic and economic shocks brought by so many refugees

65 According to UNDP's multi-purpose household survey (2008), 28.5% of the Lebanese population lived below the poverty line pre-crisis
66 UNESCWA, PRESS RELEASE, "ESCWA WARNS: MORE THAN HALF OF LEBANON'S POPULATION TRAPPED IN POVERTY," AUGUST 19, 2020.
67 UNHCR (2019) Still longing to go home in safety and dignity: Perceptions Surveys, Focus Group Discussions and Return Movements
68 ILO (2013) Assessment of the impact of Syrian refugees in Lebanon and their employment profile. International Labor Organization Regional Office for the Arab States.
69 ILO (2017) "Lessons learned and emerging good practices of ILO's Syria Crisis Response in Jordan and Lebanon," 2018.
70 ILO, policy brief, "Rapid Diagnostic Assessment of Employment Impacts under COVID-19 in Lebanon," August 2020.
71 UN, "Lebanon Crisis Response Plan Overview," undated, https://www.un.org.lb/library/assets/LCRP_QA-124515.pdf
72 UN OCHA, ReliefWeb, "Lebanese Crisis Response Plan: Annual Report 2019, https://reliefweb.int/report/lebanon/lebanon-crisis-response-plan-annual-report-2019; see also UN OCHA, ReliefWeb, "Lebanon: Inter-Agency - Lebanon Crisis Response Plan Overview - November 2020," https://reliefweb.int/report/lebanon/lebanon-inter-agency-lebanon-crisis-response-plan-overview-november-2020
73 https://www.researchgate.net/figure/Map-of-Most-Vulnerable-Cadasters-of-Lebanon-and-Syrian-Refugee-Presence-Source-3RP_fig1_296702476

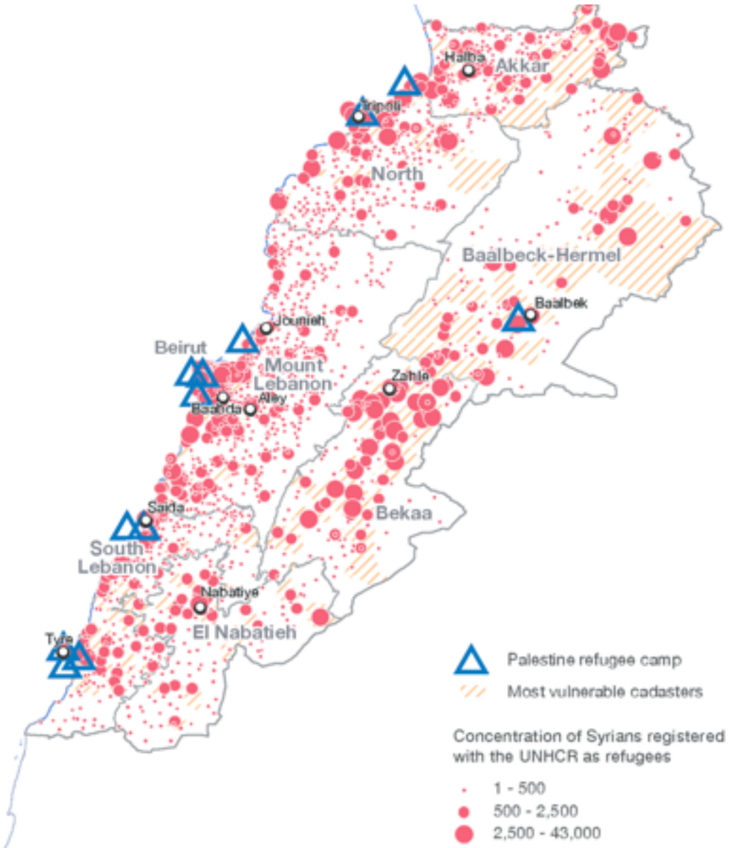
impacted key drivers of growth in sectors such as construction, real estate, industry, services, and tourism. While imports continued to rise significantly, exports decreased due to the loss of overland transport routes through Syria. Alternative options by air or sea remained expensive. In the same period, the price of importing raw materials also rose, driving an increase in industrial production costs and a reduction in the competitiveness of Lebanese firms.

In March 2017, the government announced a waiver of legal residency and overstay fees, but the waiver applied only to displaced Syrians registered with UNHCR before January 1, 2015, who had not renewed their residency previously. As a result, legal residency rates are much higher among registered Syrian refugees (33 percent) than among non-registered Syrians (18 percent). Women and female-headed households are less likely than men to have legal residency, as are refugees under the age of 30.[74] In addition, the more economically vulnerable the Syrian households are, the less likely they are to have legal residency. Overall, there are geographic variations in the level to which displaced Syrians have obtained legal residency, with Akkar (13 percent) having the lowest level of legal residency nationally and south Lebanon (39 percent) having the highest.[75]

Lebanon is not party to the 1951 Convention Relating to the Status of Refugees, but it is a party to core human rights conventions such as the Convention Against Torture. In December 2018, Lebanon joined the UN General Assembly in affirming the Global Compact on Refugees, and has consistently affirmed its commitment to the principle of non-refoulement, which is essential to ensure that no person is compelled to return to a territory that may pose a danger of torture, loss of freedom, or death.[76] However, in 2019, the government began to apprehend and deport Syrian refugees as well as Palestinian refugees who came to Lebanon from Syria for lack of legal residency if they were found to have entered Lebanon irregularly after April 24, 2019.

In 2020, discussions were ongoing between Lebanese authorities and partners to the Lebanon Crisis Management Plan to eliminate the risk of refoulement of Syrian refugees while continuing to manage the border. However, despite the positive aspects of legal residency on Syrian refugees, including improved physical and emotional health, access to essential services and civil documentation, and a reduction in child labor and child marriage, the percentage of Syrians with legal residency decreased, from 27 percent in 2018 to 22 percent in 2019. The decrease has affected families: in 2014, 58 percent of Syrian refugee households had all of its members holding legal residency, but in 2019, only 10 percent had legal residency.[77]

Figure 5: Palestinian and Syrian Refugees in Lebanon



Source: www.researchgate.net (see footnote 73)

74 UNHCR (2019) Vulnerability Assessment of Syrian Refugees in Lebanon 2019.
75 UNHCR (2019) Vulnerability Assessment of Syrian Refugees in Lebanon 2019.
76 The Global Compact on Refugees, adopted by the United Nations General Assembly on 17 December 2018, is a framework for more predictable and equitable responsibility sharing, recognizing that a sustainable solution to refugee situations cannot be achieved without international cooperation. See: https://www.unhcr.org/the-global-compact-onrefugees.html.
77 Government of Lebanon and the UN (2020) Lebanon Crisis Response Plan 2017-2020 (2020 Update).

Chapter 4

Findings

Research Question 1:

What is the demographic profile of women refugees most likely to engage in the digital economy?

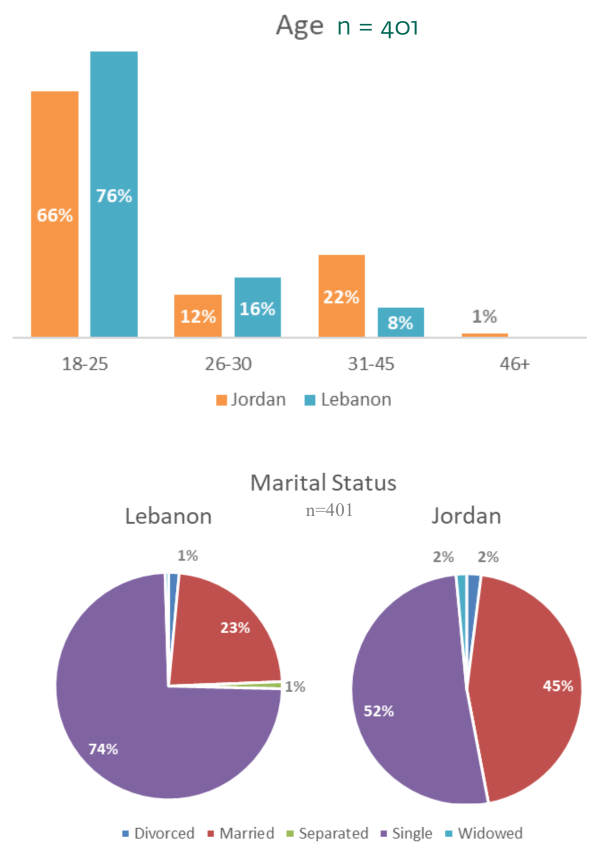
Summary Key Findings

- **Respondents skewed younger, unmarried, and without a college degree.** Nearly three-quarters of the participants in the study were between the ages of 18 and 25 (76 percent in Lebanon and 66 percent in Jordan), unmarried (84 percent in Jordan and 69 percent in Jordan), and living in the host community (66 percent in Jordan and 68 percent in Lebanon), not in refugee camps. Forty-one percent of respondents in Lebanon and 19 percent in Jordan possessed university degrees. Most of the respondents were currently looking for work, but a majority had never been employed. Roughly half in both countries reported relying on another household member's income and the majority lived in households headed by the father or husband.
- **Digital literacy rates were relatively high.** Roughly two-thirds of women in the survey had basic digital literacy, with those in Lebanon scoring slightly higher on a digital literacy test than those in Jordan. Sixty-seven percent of respondents in Jordan and 26 percent in Lebanon had previously attended some form of digital training. The highest levels of digital literacy were found among those that had participated in digital skills training in the previous six months.
- **There is untapped interest in learning digital skills.** Almost two-thirds (63 percent) of respondents in Lebanon and one-third (33 percent) in Jordan who had not previously taken a digital training course reported an interest in digital training. Only 11 pecent (10 percent in Lebanon and 1 percent in Jordan) said they would not be interested. Based on this result, further research would be useful to understand the underlying reasons leading respondents to express interest in learning digital skills.
- **Smart phone penetration and internet access was high**. Ninety-eight percent of all respondents have access to a smartphone, and 82 percent of those have access to the device 24 hours a day. Seventy-three percent in Lebanon reported having access to the internet 24 hours a day compared to only 44 percent of in Jordan.
- **A relatively large minority of refugees with no work experience were looking for work.** More than two-thirds (68 percent) of respondents born outside of Jordan or Lebanon reported never having worked prior to displacement. However, about 37 percent of them were unemployed but looking for work, suggesting that there is a relatively large pool of women actively trying to join the workforce who could be trained to participate in the digital economy.

- **Education levels influenced engagement in the digital economy.** Among respondents with experience in the digital economy, those with university degrees were more likely to engage in data processing, coding, translation and other types of work that require computer skills. Less educated women tended to use digital platforms to offer goods and services, such as hairdressing, tailoring, and handicrafts.
- **Residency did not determine levels of access to the internet or digital literacy.** There was no significant difference in the level of access to the internet or in basic digital literacy skills between refugee women living in host communities and those residing in camps or informal settlements.
- **There is a relatively high level of interest in learning skills that could translate to the digital economy.** In both countries, respondents were interested in learning computer skills (Jordan, 53 percent and Lebanon 44 percent) and language skills (44 percent in Jordan and 51 percent in Lebanon) but the reasons for their interest in learning these skills was unclear. Women were also interested in beauty and hairdressing (31 percent in Jordan and 45 percent in Lebanon).

Demographics

Figure 6: Age & Marital Status of Women Refugees



Of the 401[78] women surveyed, almost three-fourths were between the ages of 18 and 25 and the majority in this age group were single.[79] Twenty-eight percent were between the ages of 26 and 45, and of those, more than two-thirds were married. Eighty-five percent of married respondents had children. For an overview of the age and marital status of the respondents, see Figure 6.

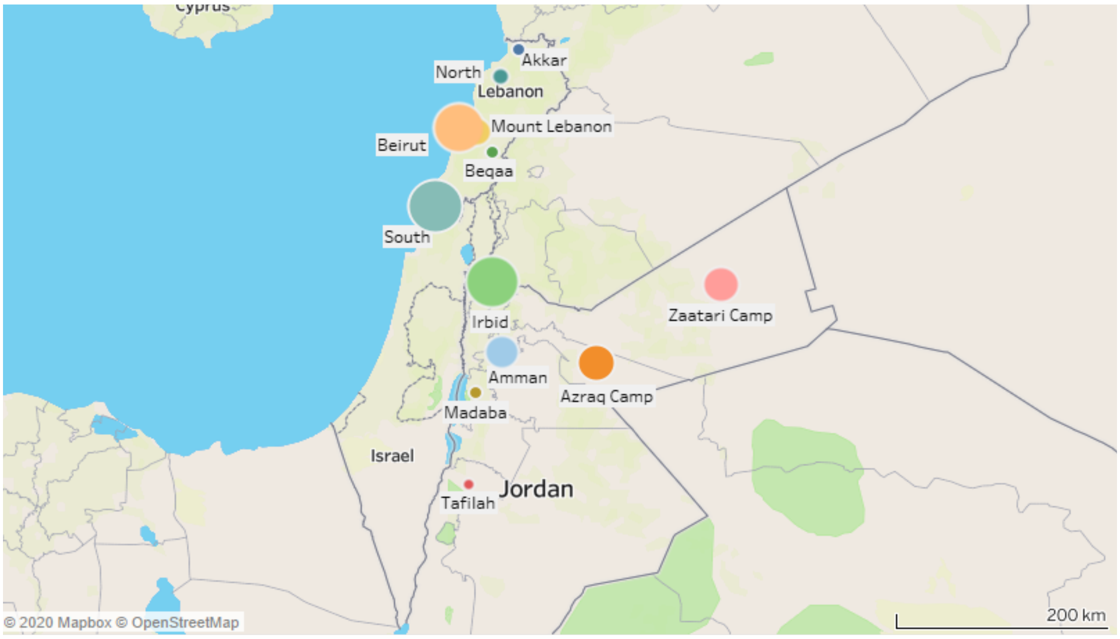
While fathers or husbands were the head of household most of the time, 15 percent of the respondents in Jordan and 7 percent in Lebanon headed their household. Almost half of the heads of household in Jordan were employed, mostly in temporary roles that were predominantly part-time. In Lebanon, five of the heads of household reported to be employed, including three full-time. Only about half of the unemployed heads of household were looking for work (12 individuals in Jordan and 7 in Lebanon).

The respondents in Jordan were all Syrian, and 84 percent of them had been living in Jordan for 6-10 years. Only four were born in Jordan and registered with UNHCR. More than 96 percent of them lived in Syria immediately before displacement, and of those, 57 percent came from Daraa province. Respondents resided in multiple geographic areas in Jordan, including host communities, refugee camps, and informal settlements. Sixty-six percent lived in the host community, mainly in Irbid and Amman.[80] Thirty-nine percent went directly into the host community without first living in a refugee camp and 28 percent lived in a refugee camp prior to moving into the host community. Of those living in refugee camps, 53 percent resided in Zaatari Camp and 47 percent in Azraq Camp. All of the

78 The total of number of respondents is 401 (n=401) for each of the data visualizations the 'n' refers to the number of respondents that provided valid responses. The survey utilized skip logic therefore the sample size for each question may differ.
79 Available data is limited, however the rate of 18-25-year-old respondents is slightly disproportionate to the number in the refugee populations in Jordan and Lebanon. The high representation of younger refugees occurred because the refugees were identified through organizations that provide digital training and job placement.
80 Current data shows that 80% of refugees in Jordan live in the host community. (UNHCR).

respondents from the refugee camps had been living there for at least three years, and 89 percent in Zaatari and 41 percent in Azraq had been there for 6-10 years. Figure 7 provides a map of areas in Jordan and Lebanon where respondents have settled.

Figure 7: Overview of Respondents' Location



Comparatively, 49 percent of the 201 respondents in Lebanon were born in Lebanon, and another 40 percent had been living there for 6-10 years, the majority of which were under the age of 30. Nearly 60 percent of the refugees in Lebanon were Palestinian and nearly 40 percent were Syrian. All but 13 respondents not born in Lebanon had lived in Syria immediately before entering Lebanon, and those came from Libya, Iran, and UAE. A majority of refugees in Lebanon reported coming from urban areas, including 47 percent from Aleppo and 13 percent from Idlib. Sixty-eight percent of the respondents lived in the host community, and of those 51 percent had settled in Beirut, 29 percent in the south, and 14 percent in Mount Lebanon.[81] The remaining respondents settled in camps and informal settlements. Seventy-eight percent of the respondents living in informal settlements were born in Lebanon and the rest have been living in Lebanon for at least three years.

Socio-economic Status

In Jordan, only 26 percent of respondents physically able to work were employed. Ninety-two percent of them were employed in full-time or part-time fixed-term jobs, 6 percent were working occasionally, and 2 percent were seasonal workers. Seventy-three percent of the unemployed were looking for work.

Of the 196 respondents not born in Jordan, 71 percent reported never having been employed prior to displacement. After displacement, 11 percent reported to be working, 58 percent reported to be 'unemployed but looking for work,' and 28 percent reporting to be 'unemployed but not looking for work'.

In Jordan, 24 percent reported that their income was the main source of income for their household, while 47 percent said they relied on another household member's income and 27 percent said they relied on cash assistance from UNHCR.[82] Eighty percent of respondents reported a monthly household income of between JD 100 and 300 (equivalent to US$ $140-420). For overviews of income sources and estimated household income, see Figure 8.

81 Current data shows that 70% of refugees in Lebanon live in the host community. (UNHCR)
82 It is common for data to show that cash assistance is the main source of income for a household as underlying distrust among refugee populations in organizations such as UNHCR and UNWRA, can lead to respondents being fearful that reporting other forms of income will lead to their assistance being removed.

Comparatively, in Lebanon, only 16 percent of the 197 respondents who were physically able to work were employed, including 47 percent in permanent work, 28 percent in occasional work, and 19 percent in fixed-term work. Ninety-six percent of the unemployed were looking for work. Of the 103 respondents not born in Lebanon, 51 percent had never been employed prior to displacement. After displacement, about 10 percent were employed, 58 percent reported to be 'unemployed but looking for work', and 28 percent reported to be 'unemployed but not looking for work'. Twenty-seven percent of women reported that their income was the main source for the household, which was higher than the 11 percent who reported to be working. It is possible that these women do not consider themselves to be employed even though they were engaged in economic activities that generated an income. In Lebanon, 51 percent relied on another household member's income. Only 4 percent of respondents reported that their main source of income from the household was UNHCR cash assistance and 11 percent reported UNRWA. For an overview of income by source and estimation, see Figure 8. The average household income in Lebanon was reported to be similar, with 58 percent earning more than US$ 300 per month.[83]

Figure 8: Income by Source and Estimation

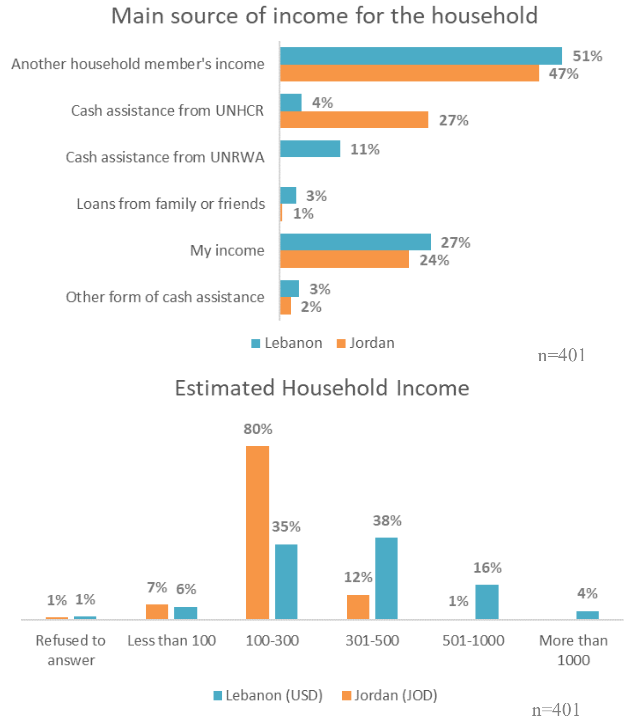
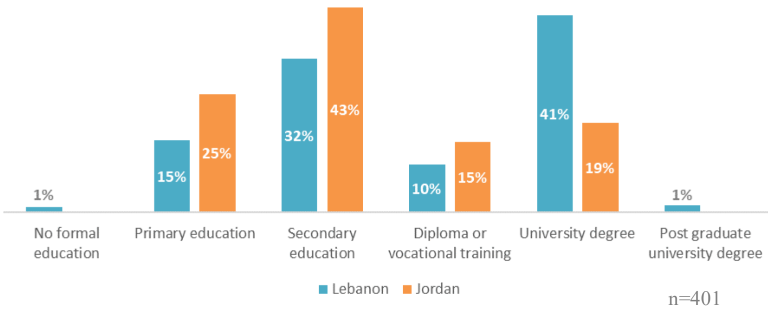


Figure 9: Educational Status of Respondents



Education

The study sought to include refugee women with higher education levels, however respondents had a variety of educational backgrounds. A higher proportion of respondents in Lebanon had a university degree or above (41 percent) compared to Jordan (19 percent). Sixty-three percent of those with a higher education were aged 18-25. The respondents' level of education did not have a significant effect on the reported household income in Jordan. However, in Lebanon, despite some outliers, the higher the educational attainment of the respondent, the higher the household income. For an overview of educational status of respondents, see Figure 9.

In Lebanon, of the respondents who reported to be the main source of household income, 75 percent had a secondary education or lower. In Jordan, of the respondents that reported to be the main source of household income, a third had a secondary level education, and a third had a university degree.

All of the respondents spoke Arabic as a mother tongue. In addition to Arabic, 112 respondents in Jordan reported speaking a second language, including 98 percent who spoke English, 13 percent who spoke French, and 1 percent who spoke Turkish. In Lebanon, 148 respondents reported to speak a second language, including 95 percent who spoke English, 8 percent who spoke French, and 1 percent who

83 In Lebanon, US$ was used in place of Lebanese Lira due to the ongoing economic crisis and the prevalent usage of US$ within the country.

spoke Spanish. Respondents were asked to rate their proficiency in speaking, reading, and writing a foreign language. In general, self-reported levels of language fluency are not usually substantive, but the purpose of this question was to understand the extent to which respondents have experience or interest in linguistic services. In general, respondents from Lebanon reported higher levels of proficiency in all areas for both English and French. In addition, for English, respondents reported higher abilities in speaking than in reading or writing. For an overview of languages spoken and levels of fluency, see Figures 10 and 11.

Respondents were asked if they had any experience in linguistic services in either of these languages. Of the 112 respondents who spoke a second language in Jordan, 90 percent had no experience, while the remaining seven respondents reported experience in written and oral translation, and content writing. Comparatively in Lebanon, 107 of the 148 respondents reported having no experience, while of the remaining 41 respondents, 33 reported having experience in oral and/or written translation. Of the 12 French speakers, nine did not have any experience and three reported oral and written translation.[84]

Figure 10: Spoken Languages

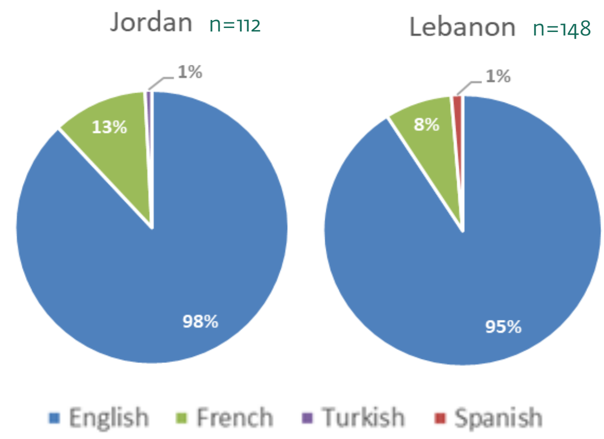
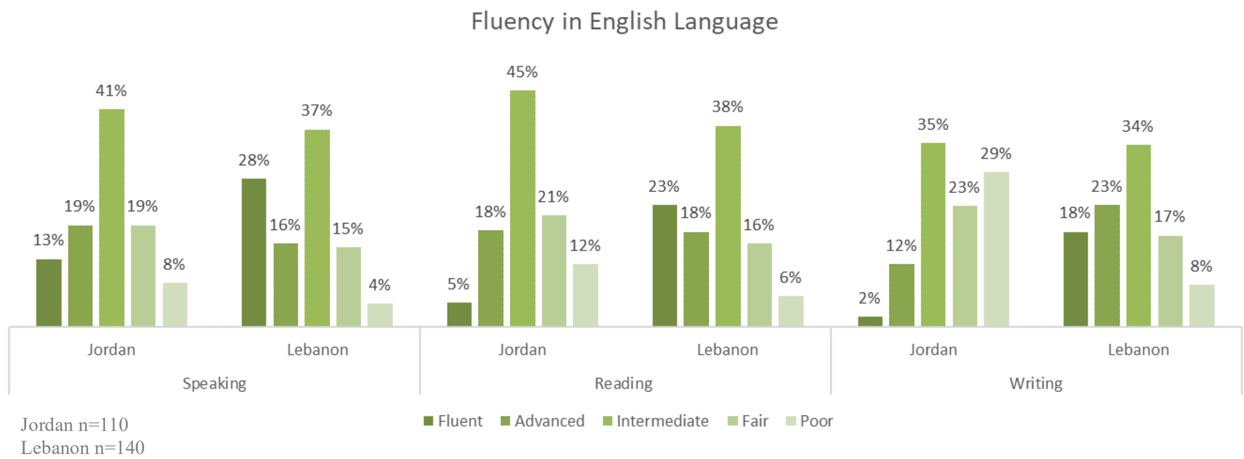
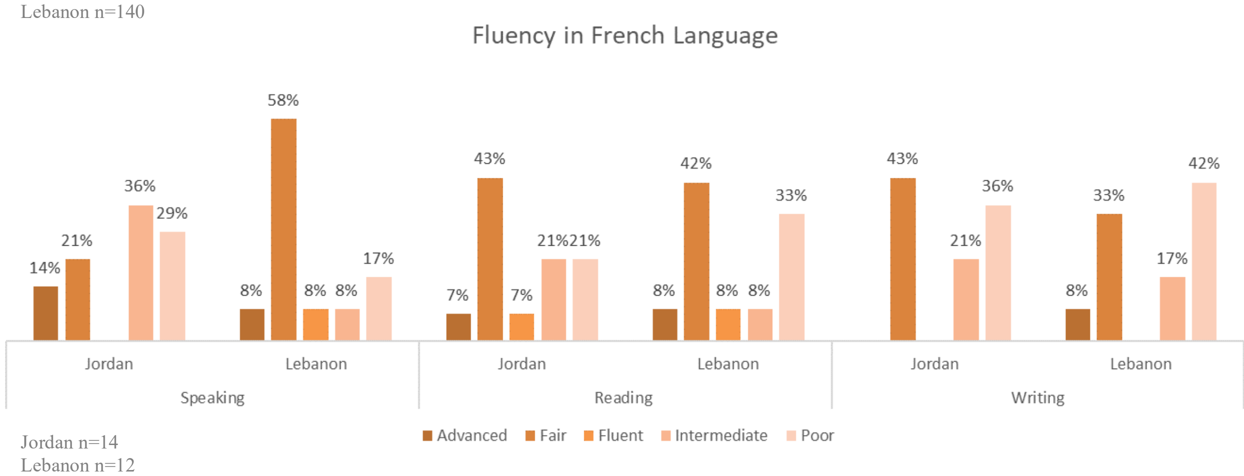


Figure 11: Comparative Fluency Levels

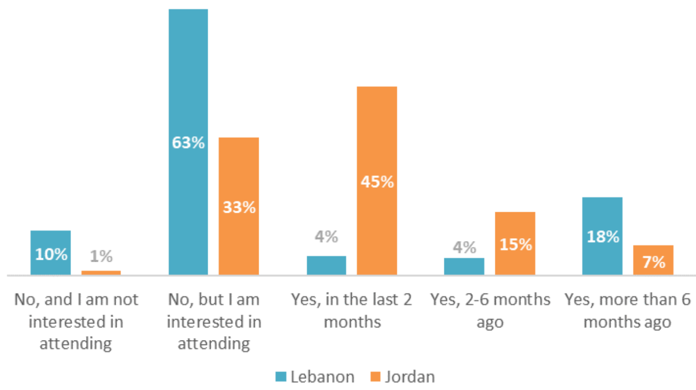




84 It is worth noting that 15 percent of the respondents in Jordan and 8 percent of the respondents in Lebanon with a second language reported 'never having been employed' prior to displacement and 'unemployed and not looking for work' currently, therefore they have no experience at all, not just within linguistics.

The opportunities for linguistic work online are significant in Jordan and Lebanon and provide an avenue for potential entry into digital employment for someone with an existing skillset.[85] More than half of respondents in Jordan and more than three quarters in Lebanon who speak English said that they would be able to do linguistic work. There was less confidence among French speakers, with 11 of the 14 respondents in Jordan and 7 of the 12 in Lebanon responding, 'No, I would not be able to engage in this type of work.'

Figure 12: Interest in Digital Training



Vocational training is common in the MENA region, and 90 percent of the 401 respondents reported having participated in some type of training. In Jordan[86], 83 percent had taken a course in computer skills, 42 percent had taken communications training, and 25 percent had taken language training. In Lebanon, 67 percent had taken a course on computer skills, 41 percent had taken business management, 33 percent had taken courses on soft skills, and 27 percent had taken language training. Other course subjects included first aid, childcare and protection, and skills for training others.

Respondents were also asked for subjects they would be interested in learning. The top two subjects were computer skills (53 percent in Jordan and 44 percent in Lebanon), and language skills (44 percent in Jordan and 51 percent in Lebanon), followed by beauty and hairdressing (31 percent in Jordan and 45 percent in Lebanon). Respondents were also asked if they had previously taken a digital skills class or would be interested in taking one. Of those who had not taken a digital skills class, 63 percent in Jordan and 33 percent in Lebanon said they would be interested; only 11 percent of respondents said that they would not be interested in digital training. For an overview of interest in digital training, see Figure 12.

The relatively high level of interest in learning computer skills, language skills, and digital skills suggests that there is an untapped potential opportunity to train refugee women to learn the skills that would allow them to participate in the digital economy. Further research should explore the reasons for the high level of interest in learning these particular skills and whether there is a corresponding interest in utilizing the skills in the digital economy.

Accessibility of Internet and IT Devices

Of the 401 respondents, 98 percent had access to a smartphone, 82 percent of which had access to the device 24 hours a day, and 99 percent of respondents reported having some level of access to the internet. Respondents in both countries cited social media, connecting with others online, and YouTube tutorials as the primary uses for the internet. Only 11 percent of respondents in Jordan and 9 percent in Lebanon reported business as their primary use of the internet.

Digital Literacy

To identify potential pathways to facilitate refugee engagement in the digital economy, the study sought to understand refugee women's level of digital literacy. A scale was included in the survey to assess levels of basic digital literacy in several key areas, including the ability to operate devices, navigate the internet, and use devices for social and communications purposes.[87]

85 Linguistic skills in second and third languages are self-reported, therefore it is not possible to ascertain whether the proficiency is sufficient for linguistic services. A recommendation later in the report is the use of language proficiency testing.
86 Interest in digital training many be higher among the study respondents than among the general refugee population in both countries due to the fact that these women were identified to participate in the study by organizations that provide digital training.
87 These are adapted based on a study to measure digital skills. Van Deursen, A.J.A.M., Helsper, E.J. & Eynon, R. (2014). Measuring Digital Skills. From Digital Skills to Tangible Outcomes project report. Available at: www.oii.ox.ac.uk/research/projects/?id=112

These areas were measured using a four-point Likert scale of agreement. (Strongly Agree = 4, Agree = 3, Disagree = 2, Strongly Disagree = 1). An option for 'I don't understand the statement' was also included to capture subtle difference in knowledge, such as knowing what a Wi-Fi network is, but not knowing how to connect to it. Per the four-point Likert scale, the total score for each item was aggregated to collect overarching scores for basic digital literacy as well as each key area for a total possible score of 80, including 36 points for operational skills, 28 for information navigation, and 16 for social and communications. This aggregate score is leveled based on the following: 61 and above equals basic digital literacy; 41-60 is below basic digital literacy; 21-40 is far below basic digital literacy; 20 and below is digitally illiterate. For an overview of digital literacy scores, see Figure 13.

Figure 13: Digital Literacy

Box 3

Basic Digital Literacy Measurement:

The scale was adapted from a study measuring digital literacy. The scale includes three key areas:

Operational: skills to operate devices, the internet, and digital media.
Information Navigation: skills to search, select, and evaluate information in digital media.
Social and Communicational: skills to share personal information and engage with others through digital media safely and appropriately.

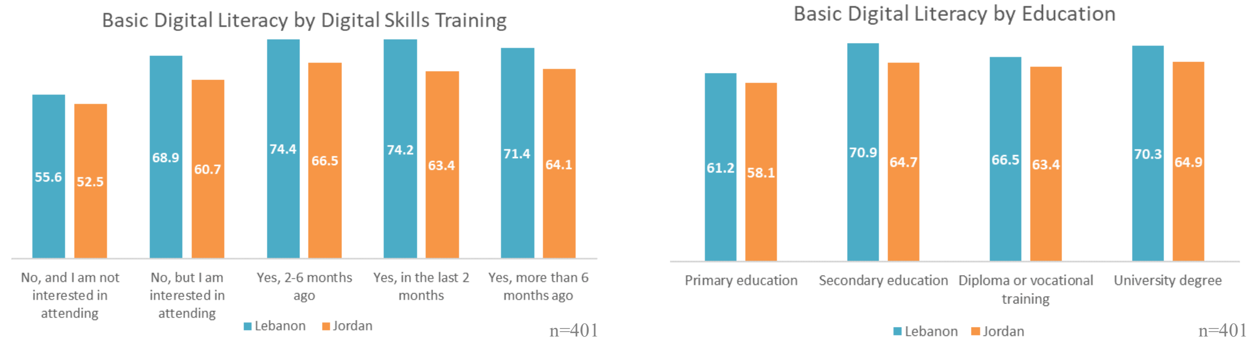
Although rates of basic digital literacy were high in both countries, in general, refugee women in Lebanon scored higher than women in Jordan, leading to higher overall averages in each key area. Based on the scale, refugee women in both countries exhibited basic digital literacy with respondents in Lebanon scoring 68.42 and respondent in Jordan scoring 62.93. In addition to reviewing the aggregate scores, the average item score was reviewed across each of the three key areas. This demonstrated that women in both countries scored highest in social and communications skills and both scored the lowest on information navigation, which aligns with the finding that respondents' primary use of the internet was social media and communications platforms. The respondents scored lowest on information navigation, yet this skill is necessary for establishing an online business or utilizing an existing online platform to offer products and services. The scoring highlights a need for specialized training that focuses on building gaps in skillsets, such as information navigation, rather than generalized digital skills training.

Respondents in Lebanon scored high in operational skills, which include skills such as knowing how to install apps on a mobile phone, connect to a WIFI network, and download and save a photo found online. In Jordan, fewer respondents knew how to track the costs of mobile app use, which is significant given that women in Jordan identified the cost of data and limits on data usage as main limitations to their ability to access the internet.

Women in both countries knew how to use keywords in online searches and how to find websites they had visited before. Far fewer knew how to design a website or navigate a website whose design they found confusing.

In Lebanon, whether a respondent lived in the host community or in a refugee camp did not impact the digital literacy score, which averaged 68. In Jordan, respondents in refugee camps scored slightly lower than those in the host community, at 60.5 and 64.1, respectively. A respondent's level of education had a slight effect on the basic digital literacy score, with those with a higher education scoring higher on average. For an overview of basic digital literacy according to digital skills training and according to education, see Figure 14.

Figure 14: Overview of Basic Digital Literacy



Research Question 2

What are the current ongoing initiatives to engage refugee women in the digital economy?

Summary Key Findings

- **Local and international organizations exist in both countries whose work includes facilitating entry into the digital economy.** These organizations include non-profits, universities, and private firms who work with women and youth and other marginalized populations to facilitate training and job matching in the digital economy. These organizations offer a pathway for refugee women to enter into the digital economy and possess a wealth of experience and knowledge that should be tapped and shared.
- **Jordan and Lebanon have existing online platforms that could provide points of entry into the digital economy.** Online platforms offering freelance work or markets for selling products and services online operate in both Jordan and Lebanon. Many platforms offer goods and services, such as hairdressing and house cleaning, that women refugees may be able to join to begin working in the digital economy. While some of them are international platforms with a presence in Jordan, others are locally based. Often, they do not ask for information such as nationality and do not require proof of a work permit to participate.
- **Most women refugees in the study who had online business experience worked in beauty, tailoring, and food service.** While few of the women had online experience (14 percent in Jordan and 10 percent in Lebanon), most of those selling goods and services online offered products and services in beauty and hairdressing (46 percent in Jordan and 36 percent in Lebanon), tailoring and textiles (4 percent in Jordan and 55 percent in Lebanon), and food services (23 percent in Jordan and 9 percent in Lebanon). Two women in Lebanon sold art online. This suggests that there may be untapped potential for refugee women to offer more traditional goods and services online if they learn how to create and operate a business website or join an existing online platform as a freelance worker.
- **Most women used social media to market their goods and services and operated in cash.** The majority of women working in the digital economy used social media platforms such as Facebook and WhatsApp to market their products and services and were paid in cash rather than through online banking platforms such as PayPal. While they found clients on these platforms, using them limited their market reach. Reliance on cash-only led to problems with payments with some customers.
- **Women with no experience were interested in working in the digital economy.** A majority of women—53 percent in Jordan and 69 percent in Lebanon—with no experience working in the digital economy said they would be interested in doing so, suggesting there is a relatively large

pool of refugee women ready to engage in the digital economy if given an opportunity. However, slightly more than half in each country said they would be interested in offering beauty and hairdressing services online, suggesting that they were influenced by peers who had successfully gained employment in the digital economy by offering such services.

- **Few women were interested in providing language services online.** While 63 percent of the respondents reported speaking a second language, no one in Jordan and only 10 percent in Lebanon reported an interest in providing online language services. Given the demand for language-based services online, this lack of interest means an area of online services with great potential may remain untapped. On the positive side, 44 percent of women in Jordan and 51 percent in Lebanon said that they would be interested in language classes, so if lack of fluency is causing the lack of interest, this deficit may be addressed through additional language training.

Existing Digital Employment Opportunities

To facilitate improved pathways for digital employment among refugee women, it is important to understand the existing landscape of employment in the digital economy in Jordan and Lebanon. In both countries, organizations offer services to train and employ women, including women refugees, in the digital economy. Additionally, in both countries, there are burgeoning online business platforms that could provide avenues for refugee women to engage in the digital economy. Lastly, in both countries, there is a subset of women refugees with experience selling products and services online who can be tapped to provide examples and mentorship to refugee women interested in entering the digital economy.

Local and International Organizations Facilitate Entry into the Digital Economy

There are a number of local and international organizations working in Jordan and Lebanon that seek to engage underrepresented segments of the population in economic activity, including in the digital economy. These organizations offer basic digital literacy skills training as well as more advanced technical skills training designed to prepare women, refugees, and youth to enter into digital employment. A few of them go beyond training to provide job matching. Six of them participated in this study to contribute to a better understanding of the barriers and opportunities for refugee women seeking employment in the digital economy.

At the local level, several organizations, including private companies, non-profits, and universities, offer training designed to help women work in several areas of the digital economy, and have been successful in helping women find online work. For instance, American University of Beirut's Center for Civic Engagement and Community Service trained women refugees who then worked in the digital economy selling products internationally and creating websites for local shops. CodiTech, a private firm that offers free computer programming classes, trained four refugee women who went on to find full-time employment as teachers, coding trainers, or remote workers for international companies. B.O.T, a social enterprise offering digital skills training and job matching, has helped women in Lebanon find work in translation, transcribing, data entry, data validation, artificial intelligence, and data mining.

For an overview of select organizations operating in Jordan and Lebanon and their role in facilitating entry into the digital economy, see Figure 15.

Figure 15: Select Local and International Organizations Working in Jordan and Lebanon to provide training and job matching in the digital economy

Organization	Description of Services	Type of Organization	Location
Alfanar	Provides support to social enterprises	Venture philanthropy	UK, U.S., Egypt, Lebanon
AUB's Center for Civic Engagement & Community Service (CCECS)	Digital Skills Training	Academic Institution-funded Program	Lebanon
Beirut Digital District (BDD)	Built community dedicated to creating a hub for the digital and creative industries	Project established between a private real-estate company, an incubator accelerator and the Ministry of Telecommunications	Lebanon
Bridge, outsource, transform (B.O.T)	Digital Skills Training, job matching	Private Sector firm	Jordan/Lebanon
CodiTech	Free computer programming; focused on underprivileged youth	Private Sector firm	Lebanon
Digital Opportunity Trust (DOT)	Digital Skills Training, job matching	Private Sector firm	Jordan/Lebanon
Jordanian Hashemite Fund for Human Development (JOHUD)	Women Empowerment and Gender Program	Royal Non-Governmental Organization (RONGO)	Jordan
Luminus	Technical and vocational education and training (TVET) provider	Private Sector firm	Jordan
Ureed.com	Online marketplace for services	Private Sector firm	Jordan/Lebanon

In addition to these organizations, there are several international organizations that have partnered with local organizations to create programs designed to link refugee women to job opportunities online. Such partnerships include UNICEF, the World Food Programme's Tech for Good initiative, UN Women, and local organizations such as B.O.T and Nawaya. Other organizations have created opportunities for refugee women to work in the digital economy. For example, several respondents in Jordan reported that they had found work online through Refugee International, which facilitates selling goods such as beauty products and food items.

Online Platforms Offer Pathways to Employment, Including for Women Refugees

In Jordan, a number of locally-based platforms offer services such as hairdressing and beauty, house cleaning, and tutoring that could provide an entry point for refugee women seeking work in the digital economy. While some existing online platform are likely to attract male workers, such as Careem (ride-sharing) and 3oun (plumbing and other utility services), some, such as Bilforon, a catering platform that connects home cooks with customers, already relies predominantly on Syrian women to provide the food. Other websites offer linguistics-based services, such as translation, web design, copy editing/writing, data processing, database development. For an overview of existing online platform in Jordan see Figure 16.

International platforms that connect customers, including businesses, with freelancers have a presence in Jordan. Upwork.com, a California-based company that matches employers with freelance workers in fields such as sales, translation, accounting, and design, appears to include more than 3,000 freelancers based in Jordan in its database. The Arabic language crowdwork platforms Shoghlonline and Khalya match potential workers with employers across the Arab region, including Jordan and Lebanon.

Figure 16: On-demand work — Digital Platforms in Jordan

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

Source: ODI (2017)

Although these platforms show a freelance worker's stated geographical location, there is no information about nationality, gender, or legal status, which means it is not possible to ascertain how many women, including refugees, in Jordan and Lebanon may have engaged with these platforms. Syrian refugees, however, would have difficulty providing services on some platforms. Syrians do engage with online catering and beauty supply platforms, among others, suggesting that legal impediments to work do not prohibit their entry into all sectors of the digital economy. A number of platforms do not require proof of a work permits to register as a freelancer or offer online services. Some platforms appear receptive to engaging with female Syrian workers, such as those offering catering and beauty supplies and services. For instance, Syrian cooks appear to have successfully infiltrated the home meal sector in Jordan. In some areas of Jordan, beauty service and supply platforms have expanded operation in areas with a high concentration of Syrian refugees, such as Irbid.

Refugee Women With Experience in the Digital Economy Can Be Mentors

Few of the respondents had experience working in the digital economy. Only 26 respondents in Jordan and 22 respondents in Lebanon had sold products or services online. Of those, roughly one-third had been selling products or services for less than six months, and less than 20 percent had a thriving enough business to provide a product or service more than five times per week. For an overview of the length of time and frequency that they had sold products or services online, see Figure 17.

Where the women lived did not appear to affect the likelihood of engagement in the digital economy. In Jordan, 84 percent of the women with online experience lived in the host community, but in Syria, only 59 percent did. The remainder lived in camps. Similarly, a college degree was not a prerequisite: only six of the women who had engaged in the digital economy in Jordan had a college degree and 12 in Lebanon.

Despite their engagement in the digital economy, 80 percent of the women in Jordan and 77 percent in Lebanon reported that they were "unemployed," suggesting that their business online was so limited and sporadic that they did not consider themselves to have a job. In Jordan, respondents averaged nearly US$ 70 in income per month, while in Lebanon, they averaged US$ 108 per month. The majority were able to set their own prices, but demand often fluctuated. One Jordan respondent who sold handmade wooden and framing products online said that in some months she earned as little as US$ 1.76. Others worked through a company that determined pricing.

Of the women selling online, 46 percent in Jordan and 36 percent in Lebanon worked in beauty and hairdressing, 55 percent in Lebanon worked in tailoring and clothes making, and 18 percent sold handicrafts and food items. Two women in Lebanon sold paintings and art, one of whom is doing so alongside her studies at university.

Despite the digital nature of the economic activity, 83 percent of the respondents operated in cash, rather than using formal banking or digital wallets. Only three respondents in Jordan and four in Lebanon had used their bank's mobile app or a digital wallet platform such as CASHU to receive and transfer funds. In Lebanon, the low use of these platforms may be explained by laws that prohibit refugees from opening bank accounts or using platforms such as PayPal. However, the use of cash may also be a by-product of the platforms that the women used to do business, such as Facebook and Instagram. Only two respondents reported using the digital wallet platforms Open Sooq and OLX.

A number of women said that using platforms such as Facebook gave them greater customer reach because potential customers also use those platforms. However, the respondents also said that the reliance on cash led to problems with customers refusing to pay. One woman in Jordan reported that she had stopped selling beauty products online because so many people owed her money. For an overview of the platforms that respondents used to engage in the digital economy, see Figure 18.

Awareness of online business platforms was high among all of the respondents, including those with no online business experience. Ninety-two percent of the respondents in Jordan and 96 percent in Lebanon said that they were aware that they could sell products or offer services online. Interest in engaging in the digital economy was high among respondents with no online business experience. Whether they were not aware of online selling or were aware but had not sold anything, a majority —53 percent in Jordan and 69 percent in Lebanon— reported an interest in doing so.

Figure 17: Length of Time and Frequency of Online Sales and Services

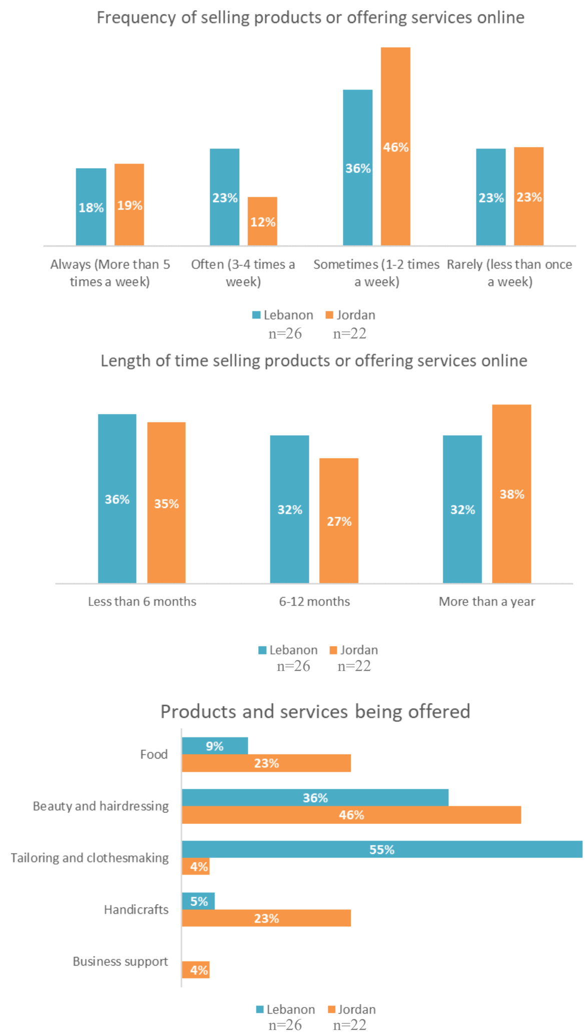
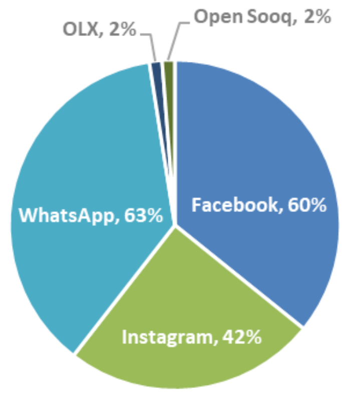


Figure 18: Platforms Used for Online Sales and Services



However, more than half (53 percent in Jordan and 56 percent in Lebanon) expressed interest in offering online services in beauty and hairdressing, suggesting that the women were influenced by peers who had successfully found work online in this sphere. In contrast, none of the respondents in Jordan and only 10 percent in Lebanon said they would be interested in offering language services, even though language services, such as translation, are often high in demand in the digital economy.

Convenience, Flexible Hours Motivates Women to Work in the Digital Economy

In order to understand how to engage more refugee women in the digital economy, it is important to understand what motivates them to work online. In both countries, women with experience working online were motivated by the convenience of working from home. More than half of the women said they were encouraged to explore online work possibilities after seeing other women doing it. Many of them consulted with women already engaged in the digital economy to learn how to do start working online. While helpful, the networking presented challenges as newcomers replicated established business lines and strategies, offering similar products and services and diluting the market. A third of them started to work online because they were unable to find a job. One woman noted that selling online was her best option while living in a refugee camp. A majority of respondents (an average of 79 percent in both countries) reported that the income was 'good' or 'very good.' However, the majority said that while their online work was enough to pay for personal expenses, they did not earn enough to contribute to the household. For an overview of motivations of women who have engaged in the digital economy, see Figure 19. For an overview of one woman's opinions of selling products online, see Box 4.

Forty-two percent of respondents in Jordan were attracted to online work because it required less time and effort, while 23 percent said that it provided a better income. Respondents in Jordan and Lebanon felt that working online provided a wider customer base, however, this positive aspect was muted by an inability to interact with customers, sometimes to the extent that customers did not pay. For an overview of positive and negative aspects of selling online cited by the respondents, see Figure 20.

In Jordan, 23 of the women who had experience selling products and services online had attended digital training, and the remaining 3 were interested in training. In Lebanon, half had attended training and the other half were interested in training. The majority said that they had gained skills in information navigation, communication, and networking. In Lebanon, three respondents said that their university degree had equipped them with basic digital literacy skills that enabled them to engage in online work.

Figure 19: Motivation to Engage in the Digital Economy

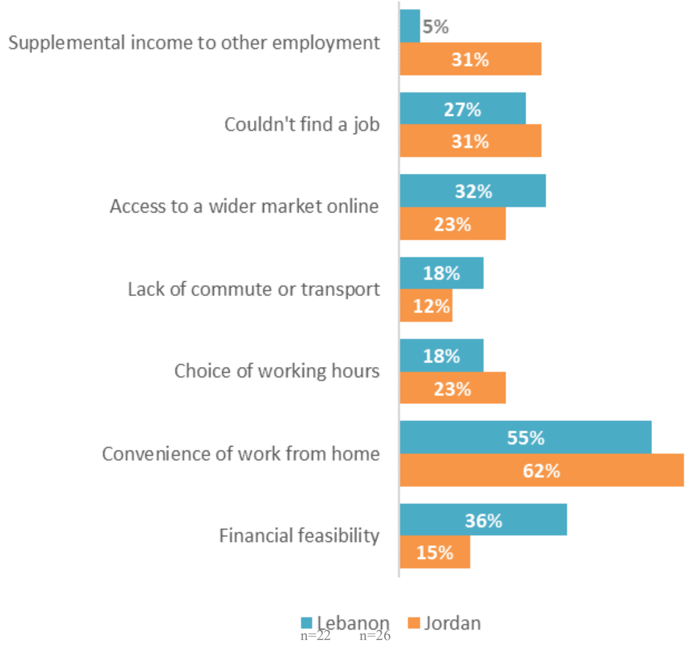
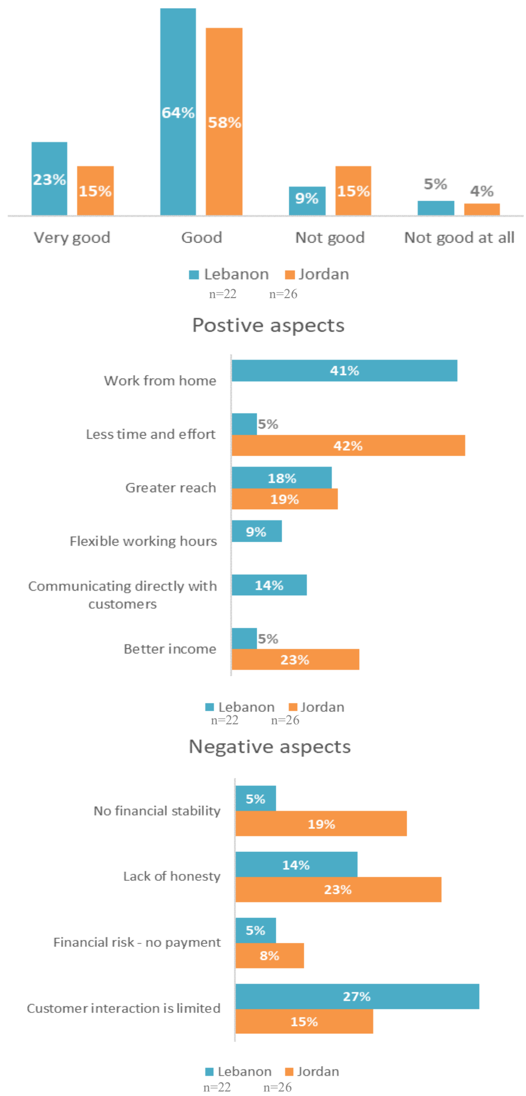


Figure 20: Online Product and Service Sales as a Source of Income



Box 4

Case Study

One of the respondents interviewed in Lebanon said she was motivated to work in the digital economy because she could not find work for months after graduating from university. Friends were already working online so she asked them how to get started and where to buy merchandise for an online clothing store. Her friends gave her the phone number of their merchant, a woman, who became her supplier.

She used WhatsApp and Facebook to sell the clothes, creating a Facebook page called 'Shop Online' to advertise her products. She ordered clothes from the merchant who delivered them to her home. She said she used communications and computer skills that she learned in school, but also attended a course offered by DOT to improve her digital and marketing skills, and took classes to improve her English.

She said she would recommend selling online to other women with the caveat that prices often fluctuate. She cited the income for daily or monthly expenses as the main benefit of the work, particularly for women whose fathers or husbands prevented them from working outside the home. As a downside, she said that some customers were difficult regarding the price and quality of the goods

Nearly all of the women spoke positively of their experience working online and expressed a sense of pride in what they had achieved. One of the service providers interviewed discussed the outcome of their initiatives with refugee women engaging them in the digital sector. Of their participants, 91 percent reported improved self-esteem after working online as well as increased motivation and self-confidence.

Engaging Women in the Digital Economy

The majority of women with digital experience said that they would encourage other refugee women to engage in digital work. A number of them had already provided support to friends and family members, teaching them basic skills, developing profiles, and providing them access to existing networks. Only two of the 16 women interviewed did not recommend online work, one who felt that the timing was wrong due to the economic crisis in Lebanon, and one who felt that succeeding online work required a lot of commitment. The comment was echoed among other women with online experience who said that the work requires effort and consistency.

Research Question 3

What are the legal, socio-cultural, financial, logistical, political, educational, and technical obstacles faced by refugee women that hinder their participation in the digital economy?

Summary Key Findings

- **Legal Barriers.** Lebanon and Jordan place legal barriers on refugees seeking to work. In Lebanon, refugees can legally work in only three sectors, but very few have received work permits and prohibitions include work in the digital economy; freelancing in the ICT sector is prohibited. In Jordan, refugees are barred from working in more than a dozen professional and vocational sectors unless they reside in a refugee camp and establish a home-based business. In 2016, Jordan began to ease restrictions on refugees in return for preferential trade agreements and concessional loans with the European Union and United Kingdom as part of the Jordan Compact.[88] It remains unclear how work in the digital economy may be affected by the Compact.[89]
- **Banking Constraints.** Refugees in Lebanon and Jordan are barred from opening a local bank account, which forces them to operate predominantly in cash. Few of the respondents who had worked in the digital economy reported using e-payment modalities such as PayPal. The reliance on cash leaves the women vulnerable to customers who refuse to pay for services rendered. Greater utilization of digital payment platforms could lessen the financial risk, but typically require a user to have a formal bank account.
- **Cultural Constraints.** Cultural norms and family dynamics greatly influence the degree to which women refugees may participate in the digital economy. Respondents with experience in the digital economy often had family support, including brothers and sons who delivered goods. Male family members often visited organizations offering training to meet with the staff prior to allowing female family members to take a training course. Cultural expectations for women also led to high drop-out rates among refugee women enrolled in training, or employment in the digital economy, particularly if they got married.
- **Financial Constraints.** Respondents with no experience but an interest in working in the digital economy most often cited the financial cost of starting an online business as the main barrier to entry. While start-up costs may apply to online businesses selling goods, some segments of the digital economy, such as translation services, require little investment. As one organization noted, women seeking to operate in the digital economy ‘only need a smartphone and connectivity.’
- **Financial Instability.** Of the respondents who had participated in the digital economy, 10 percent in Jordan and 5 percent in Lebanon cited “limited demand” as a constraint on their ability to do business. Fluctuating demand and pricing may inhibit women refugees seeking to engage in the digital economy because the work may not provide enough income to provide a sustainable livelihood.
- **Lack of Awareness of Opportunities.** Among some women, there may either be a lack of awareness of the potential opportunities in the digital economy, how to utilize their skills, or a perception that what they can offer may not be adequate. A corollary to this is that there is a misalignment between the opportunities available to women and their reported areas of interest.
- **A Lack of Knowledge of the Market.** There is a significant reliance on women’s local network as a trusted source for how to engage in the digital economy, however it may not provide the most suitable entry point to online work especially given for example that the women interviewed have different skillsets, educational levels, and interests.

88 UNOCHA, ReliefWeb, press release, “The Jordan Compact: Three Years On, Where Do We Stand?” 3/11/2019.
89 ODI, “Seven Challenges for Refugee Women in Jordan’s Gig Economy—and How to Overcome them,” September 12, 2017.

- **Lack of English Proficiency.** Self-reported levels of English proficiency in reading and writing were low and pose a challenge for digital training courses delivered in English as well as for potential opportunities in providing linguistic services.
- **A Narrow Focus on Digital Skills Training.** The majority of initiatives focus on digital skills training and there is gap in initiatives or programs that focus on broader forms of engagement tailored for the digital economy (such as job matching, communication skills, online marketing and business skills).
- **Limited or Unreliable Access to Devices and the Internet.** While smartphones had high penetration rates among respondents in Jordan and Lebanon, there was significantly less access to computers. Similarly, access to the internet was limited in both countries
- **High Cost of Data.** In Jordan access to the internet is limited due to the high cost of data as well as data limits set by the individual's phone plan. In Lebanon a greater concern is the level of electricity cuts that are increasingly common particularly for those in informal or tented settlements.

Refugee women cited a number of obstacles that inhibited their ability to enter the digital economy. Their experiences were not uniform, however, several key themes emerged that provide insight into the barriers the women faced and could inform initiatives designed to overcome these challenges. Similarly, organizations that offer digital training to facilitate entry into the digital economy also cited barriers that often prevented or discouraged women from finding work through online platforms.

Legal Barriers to Work

Organizations providing digital training often cited the legal barriers that prevent refugees from finding work in Jordan and Lebanon. While they saw the potential for women to join the digital economy, they were less sure about the potential for refugee women, particularly in Lebanon. Lebanon's economic crisis has increased the political tensions over Syrian workers. The country legally bars Syrian refugees from working in all but three sectors of the economy: agriculture, construction, and sanitation. Moreover, work permits are rarely issued to Syrians, forcing refugees to work in the informal economy, including in the digital economy, or to look for other work-arounds to find employment. One respondent in this study reported lying about her identity to get a job by registering for the position under a Lebanese friend's name. There are also barriers to employment caused by the imposition of quotas of non-Lebanese nationals, which creates compliance costs and other disincentives to employers who may otherwise hire refugees.

While some respondents reported that the legal barriers to employment did not hinder their ability to work online, the legal environment is not conducive to facilitating employment for refugee women, or refugees in general, including in the digital sphere. One organization that took part in this study said that it is easier for refugee women to work on an international online platform where their legal status and nationality were not relevant.

In Jordan, refugees are also barred from working in the formal sector in 18 professional and vocational areas of employment. However, in 2016, Jordan began to ease restrictions on refugees seeking to work in the Kingdom in return for preferential trade agreement and concessional loans with the European Union and United Kingdom under the Jordan Compact.[90] As of December 2020, Jordan had issued to Syrian refugees 215,668 work permits, more than the 200,000 it had agreed to issue as part of the Compact. Additionally, in 2018, Jordan began allowing Syrians in refugee camps and the host community to open home-based businesses in the food processing, handicrafts, and tailoring sectors without a Jordanian business partner. Syrians in refugee camps are also allowed to establish home-based businesses in "closed professions," as described on pages 18-19. Although the process is cumbersome and expensive, it provides the opportunity for refugees in camps to shift from the informal to formal sector.[91]

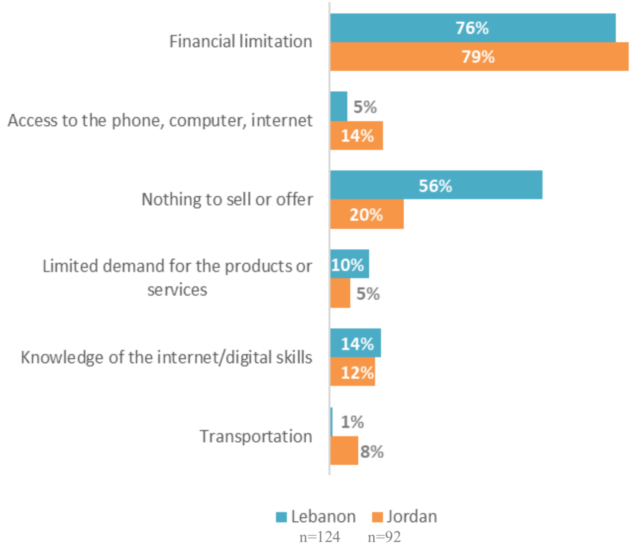
---

90 UNHCR, Jordan Fact Sheet, February 2021.
91 Open Society Foundation, "Building Markets (2019) Another Side to the Story Jordan - A Market Assessment of Refugee, Migrant, and Jordanian-owned Businesses," June 2019. https://data2.unhcr.org/en/documents/download/70422

Barriers to Traditional Banking

In addition to legal proscriptions against working, refugees in Lebanon and Jordan cannot legally open a bank account. The prohibition makes it difficult for them to use web-based payment platforms, forcing them to operate in cash and to rely on money transfer networks such as LibnanPost and Western Union. The cash-only environment causes significant challenges to their ability to formalize business transactions, which increases financial risk and excludes them from the protections that come with using a traditional bank. For an overview of the reasons respondents did not participate in the digital economy, see Figure 21.

Figure 21: Reasons Preventing Selling Products and Offering Services Online



The digital economy often uses digital payments to complete a transaction, a method of payment that can be used by workers without traditional bank accounts. While mobile money is under-utilized in Jordan, representing just one percent of all transactions, and the internet and mobile phones are used mainly for communication and social media, the high penetration of mobile phones, even among underprivileged populations, indicates enormous potential for mobile money, particularly among the unbanked.[92]

Mobile payments have already started to increase due to the movement to mandatory e-payments by the Government of Jordan in 2020. Meanwhile, mobile wallet providers have quickly mobilized to target the lowest quintile of the population: Orange Telecom, with 30 to 35 percent of the Jordanian market share for mobile services, dominates the lowest quintile as the cheapest prepaid service provider.[93] Mobile payment start-up Dinarak has been working with a micro-finance institution, Microfund for Women, to provide digital wallets to 150,000 clients. As such, the digitization of the informal sector can unlock critical data gaps that can help identify key opportunities, challenges, constraints, and protections needed.

Cultural Constraints

Cultural norms greatly influence women's ability to work outside the home in Jordan and Lebanon. These norms, as well as family dynamics, determine whether a woman works and the type of employment available to her. Family support is a key element. In Jordan, seven women with experience in the digital economy reported that their fathers and husbands were supportive of their work. One woman's son delivered her products to customers. Another said her family was supportive because her online work allowed her to work from home. Similarly, in Lebanon, eight of the 22 women with digital experience said that they had family support and that male members of the family often helped to deliver products or provide raw materials.

Organizations that offer digital skills training said cultural norms also can determine women's participation in digital training, noting that male family members often visit to meet the staff and assess the physical location prior to allowing women in the family to take a training class. Women enrolled in training often drop out early, do not utilize their training, or abruptly stop working due to cultural or societal expectation, particularly after getting married. A corollary to this is illustrated by a study on Syrian refugees in Jordan and Turkey that found that, among constraints such as social pressure and early marriage, most Syrian women refugees viewed work outside the home as culturally unacceptable or impractical in view of their childcare responsibilities.[94]

92 GSMA (2019) The digital lives of refugees: How displaced populations use mobile phones and what gets in the way. DFID and UNHCR.
93 Orange Telecom (2018) Orange Annual Report 2018. Jordan. Orange fixed services >90% Orange mobile services 30-35% Orange internet services 50%.
94 Barbelet, V. and Wake, C. (2017) 'The lives and livelihoods of Syrian refugees in Turkey and Jordan.' London: BMZ and ODI.

Lack of Startup Capital or a Market Offer

Respondents with no experience but an interest in working in the digital economy most often cited the financial cost of starting an online business as the main barrier to entry. While start-up costs may apply to online businesses selling goods, some segments of the digital economy, such as translation services, require little investment. As one organization noted, women seeking to operate in the digital economy 'only need a smartphone and connectivity.' More research may help illuminate the reasons for the perception that there is a high startup cost associated with participating in the digital economy.

The second-most common constraint was the lack of a market offer. Fifty-six percent of women in Lebanon and 20 percent in Jordan said that they had no goods or services to sell. Of those who did cite a market offer, most were interested in selling beauty products online or providing services, such as hairdressing and tailoring. The responses suggest that some women may be unaware of the breadth of goods and services that they might provide online.

Lack of Access to Devices and the Internet

While 98 percent of the respondents reported having access to smart phone, there were challenges in obtaining access to computers, the internet, and electricity. In Jordan, respondents said that access to the internet was limited due to the high cost of data as well as data limits set by the individual's phone plan. In Lebanon, a greater concern was the high cost of electricity and the frequent power cuts, particularly for those living in informal or tented settlements. Respondents in Lebanon also cited poor digital infrastructure, including lack of consistent WiFi. Challenges with digital infrastructure were less common among respondents in Jordan.

Lack of English Language Skills

Organizations offering digital training in Jordan and Lebanon often offer the classes primarily in English. While some basic training may be offered in Arabic, more advanced courses such as coding are delivered only in English. While the majority of women reported that they felt confident speaking English, self-reported proficiency levels of reading and writing were on average lower than speaking, making it challenging to participate in courses taught solely in English. For an overview of foreign language proficiency among refugees in Jordan and Lebanon, see page 18. Nevertheless, 104 respondents in Lebanon and 56 respondents in Jordan reported that they could offer linguistic services in English, such as translation or copyediting.

Lack of digital skills

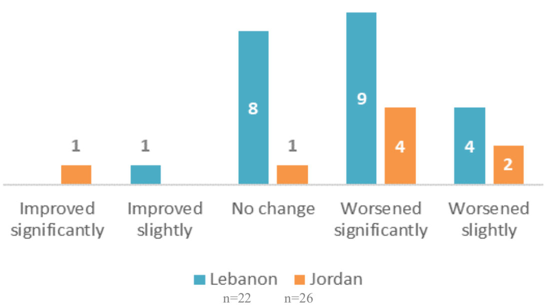
Of those without experience in the digital economy, only 14 percent in Lebanon and 12 percent in Jordan reported that a lack of digital skills limited their access to online opportunities. The response suggests that women without experience felt confident in their ability to navigate online well enough to run a business. Perhaps such confidence can be attributed to never having engaged in this type of work, as a lack of experience might make it difficult to anticipate the level of skills needed. However, the small number of women who thought lack of digital skills might be an impediment also suggests that organizations should focus on other areas of training, such as marketing, sales, and other business training, rather than focusing solely on digital training to improve refugee women's engagement in the digital sphere.

One service provider noted that the lack of digital skills training in school, particularly in the public sector, put pressure on digital training organizations to fill the gap, 'despite it being a governmental responsibility'.

The COVID-19 Pandemic

The arrival of COVID-19 in 2020 created new urgency for digital solutions to the employment of women, and refugee women in particular. As more and more business move online, it is imperative that women learn the skills that will enable them to participate in the digital economy. Yet, this study revealed that the pandemic created a number of obstacles for the subset of respondents who were selling products and offering services online. The majority of them were selling products direct to consumers through social media platforms, relying on cash-based transactions, and hand-delivering their products—activity that was largely curtailed by the crisis. Of the 22 women in Lebanon working in the digital economy in 2020, 13 said that the crisis had slightly or significantly worsened their online work, while 8 reported no change. In Jordan, 6 of the 26 women working online during the pandemic said their online work had slightly or significantly worsened, while only one respondent reported no change. For an overview of the impact of COVID-19 on online work opportunities, see Figure 22.

Figure 22: COVID-19 Impact on Online Work Opportunities



Research Question 4

What opportunities within the existing digital economy landscape offer promise to refugee women, and which subsets of refugee women align best with which opportunities?

Summary Key Findings

- **There is significant potential for women to engage in the digital economy.** The organizations that participated in the study reported that the digital sector could become a significant employer of women, including refugee women, and noted that the opportunities were not limited by the geographical location of the women. Rather, the skills that the women learn and the online opportunities they engage in are likely transportable to wherever they settle.
- **Social enterprises should be considered to facilitate the entry of refugee women into the digital economy.** Social enterprises, defined as organizations that use business-based solutions to help solve social issues, are well-positioned to act as an intermediary between refugee freelancers and customers or clients. The business model, whereby an organization maintains a pool of qualified freelancers and matches them with clients looking for a particular skill or task, is well-suited to support efforts to facilitate the entry of refugee women into the digital economy. In this model, the client pays the organization for the work, which the organization then outsources to a qualified freelancer, who may in some instances remain anonymous. The organization ensures quality control and pays the worker either in cash or via money transfer, thereby preventing exploitation or low wages.
- **Partnerships between international and local organizations can help refugee women find work online.** Partnerships such as CodiTech and UN Women, in which UN Women provides subsidies for 10 women to attend CodiTech training programs can support refugee women interested in digital employment.Similarly, in Jordan UNICEF provides funding for refugees to attend DOT coding and data training programs.
- **College-educated women may be best suited to data- and linguistics-related employment.** Respondents with a college education tended to work online in data- and linguistics-related employment, suggesting that matching educated refugees with clients looking for freelance writers or linguists may be one avenue to increasing refugee women's employment in the digital economy.

Respondents with less education tended to use online platforms to offer products and services, such as tailoring or hairdressing. However, a subset of less educated women expressed interest in computer training and other skills that could lead to employment in the digital economy, suggesting that less education is not necessarily a barrier to participation.

- **Opportunity Exists for Selling Online Products with the Right Business Training.** Focusing on areas other than digital training can enable women to better market their products online. Refugee women could benefit from training in traditional areas of business, such as marketing and communications, to better understand how to create a business, find customers, and offer goods or services that are high in demand.

Digital skills are transportable

All of the organizations that participated in the study said that the digital sector offers significant potential for women to engage in the digital economy. The skills needed to work online are applicable not only to multiple sectors but in multiple locations. Because the work is not bound by geography, the skills refugee women acquired from digital training could be applied to online work whether they stay in Lebanon or Jordan, go back to Syria, or settle in another country. However, only a few organizations explicitly mentioned refugee women due to the highly politicized nature of the topic, particularly in Lebanon.

The organizations noted the positive outcomes that can be gained from women's employment from a societal perspective as well. One organization noted not only the increased confidence of the women who were economically active, but also the broader social benefits of female employment in terms of convincing male partners and family members of the benefits of women's contributions to the household and the general economy.

The organizations and the respondents cited several opportunities for facilitating refugee women's participation in the digital economy.

Social Enterprises Offer Workers a Path to Employment, Protection, and Fair Wages

Organizations offering digital training reported that social enterprises are well-positioned to outsource online freelancers to clients maintained by the social enterprise. This type of employment model matches offer and demand while coordinating, supervising, and paying freelancers, including refugees, who are paid by the enterprise—not the client—through banks, via "hawalas" (informal money service businesses), or in cash.

Social enterprises mostly work with vulnerable groups, and tech-enabled ones can match women interested in working in the digital economy with local companies seeking specific skills. The outsourced work is performed online at the organization or from the freelancer's home. The freelancers are paid for their time and effort, but the business-client relationship and the financial transaction are between the organization and the company. In this way, the freelancer's identity and legal status are not known by clients.

Roia, a Syria-based NGO, is a good example of how social enterprises in Jordan and Lebanon could support refugee women if they were allowed to. Roia has created two social enterprises companies—one registered in Turkey and one in Estonia—to provide clients online ICT services provided by young Syrian freelancers, including internally displaced persons in Syria and refugees in Turkey. Roia's innovative work showcases what can be accomplished with laws, like those found in Turkey and Estonia, that are conducive to freelance work.

With supportive laws in place in Jordan and Lebanon, organizations and social enterprises working with vulnerable populations could employ refugees, including refugee women, in these countries. Social enterprise examples include Bridge. Outsource. Transform (B.O.T), a social enterprise impact platform developed with UNICEF that matches clients with ICT freelancers from vulnerable communities in Jordan and Lebanon; NaTakallam, a U.S.-registered freelance language training platform where refugees provide language services and courses; and TaQadam, a U.S.-based platform for image annotation and crowdsourced geospatial imagery analysis. However, more research is needed to determine the feasibility and sustainability of such a model.

Box 5

Case Study: Roia and its social enterprises, Turnsole and Subul

Roia seeks to support the integration of Syrian refugees into host communities, address livelihood challenges for women, and promote ICT education for Syrian communities. It is supported by governments, NGOs, and companies, including Microsoft.

Roia offers a glimpse into what can be accomplished when an NGO supports the social enterprise model. Based in Syria, Roia was established in 2012 as an independent non-profit providing technical solutions to local communities. It started by offering ICT skills development to Syrian youth, who could then offer their skills as freelance IT developers. When Roia discovered that language barriers and money transaction restrictions inhibited its ability to carry out its mission, it established Turnsole as a social enterprise in Istanbul, Turkey. Turnsole sells software services, including web design and ecommerce, and focuses on the inclusion of vulnerable Syrian youth. Young Syrian developers based in Istanbul work with young developers in Syria to provide services to clients, such as the development of e-learning systems. Syrian managers based in Turkey supervise coders in Syria. So far, the partnership has completed 60 software projects for 50 clients—and provided jobs for 25 youth in Syria.

In 2019, Roia established a second social enterprise, called Subul, to train and hire Syrian youth to provide ICT and Artificial Intelligence (AI) service outsourcing for accountants, architects, teachers, and other professionals interested in improving their online productivity and accessing global markets using digital platforms. Subul, which is registered in Estonia, started with 20 young Syrian men and women who were able to provide services in AI data annotation, and later expanded its services offer to digital media, linguistics, transcription, and more. Subul's digital marketers find clients and then outsource the work to Syrian freelancers, who are paid through a bank or in cash, depending on their location. Freelancers do not need a formal identification to sign on with Subul but are vetted by the Subul team through a background check. So far, Subul has completed 80 projects for 25 clients. It employs 195 workers, including internally displaced persons in Syria and refugees in Turkey. Its workforce includes doctors, architects, and engineers, among others.

By establishing social enterprises outside of the Middle East, Roia is able to work in countries with established laws regarding foreign work permits. For instance, in Turkey, workers can join Turnsole as independent contractors. In Estonia, e-governance has simplified operations by allowing financial management to occur online.

Both social enterprises ensure that young people from disadvantaged communities can participate in the digital economy. The social enterprise acts as an agent for the freelancer and not only provides guidance and quality control to the freelancer, but also ensures cash payments when needed, thereby overcoming the payment barrier that often hinders refugees' participation in the digital economy.

Partnerships Pair Local Organizations with International Organization

Partnerships between international and local organizations that work with refugee women are becoming more common. There are currently a number of partnerships between international organizations that work with refugee women and local organizations in Jordan and Lebanon. Two organizations that participated in this study noted that it would be beneficial should international organizations engage in promoting this type of work among the refugee population as well as in political and national discussions for economic solutions to the refugee crisis.

Education and Skills Matter in the Digital Economy

Among respondents with experience in the digital economy, university graduates were most often employed in areas such as coding and technical computer support. University graduates also tended to work in online jobs in linguistics and translation services: of 18 respondents that reported an interest in linguistics, 15 of them had a university degree. Organizations seeking to facilitate university-educated women's participation in the digital economy should focus on connecting them with platforms that offer employment requiring advanced computer skills or language skills.

Women with primary and secondary education generally expressed an interest in handicrafts, tailoring, beauty, and food items, which are better suited to more traditional market place online platforms. Organizations could facilitate this type of online work by connecting the women with potential customers. For example, one organization that participated in the study helped a woman refugee market a home-based catering business to a wider audience. The organization noted the importance of linking refugees with potential customers, which had initially not been part of their program design. They now build partnerships with potential employers and networks to link refugee women to jobs and customers.

However, a respondent's education level did not appear to affect their level of digital literacy. Scores on digital literacy were almost the same for respondents with a college degree and those with a high school education in both countries. For instance, respondents in Lebanon with a high school education scored 70.9 on a digital literacy test, compared to 70.3 for those with a university degree. In Jordan, findings were similar, with high school graduates scoring an average of 64.7 and university graduates scoring an average of 64.9.

Refugee women would benefit from diversifying their market offer

It is important to increase awareness of opportunities in the digital economy amongst female refugees. At present there is a misalignment between the opportunities available to women and their reported areas of interest. This may be due to a lack of awareness of opportunities or how to utilize skills. However, the misalignment also highlights the need for a better understanding of the types of employment women are interested in and greater awareness of potential alternatives.

The majority of respondents with online experience were interested in diversification and expansion of their current services or products. Most of the women were currently unable to diversify and expand based on the low-income generation of their businesses, services, or products. One woman mentioned that a computer would allow her to expand her work and reach a larger audience rather than relying on a smartphone. A respondent in Jordan mentioned that moving out of a refugee camp, essentially changing her living status, would make it easier to attract new customers and sell more products successfully.

Awareness Campaigns Can Boost Digital Training

Stakeholders should increase awareness of digital training opportunities. There is existing demand for digital training among refugees in Jordan and Lebanon. Providing skills that lead to employment opportunities has been found to increase women's confidence in their ability to work in the digital economy. Women's participation in the workforce has wider social benefits by facilitating the understanding of male partners and family members of the benefits of women's contribution.

Stakeholders should also consider strategies to introduce computer and digital skills in high schools. Advocacy from donors may also support engaging women and girls in digital and technological skills at an earlier age in their lives, as at present they are often not exposed to the potential of online work until they are at least 17 years of age.[95]

Training in business and marketing can facilitate business expansion

Stakeholders should facilitate marketing on platforms other than social media platforms to increase the marketing reach of the products and services that refugee women are interested in providing. Organizations seeking to facilitate refugee women's entry into the digital economy should focus on increasing their awareness of platforms other than social media to find customers and market their good and services.

Stakeholders should offer business classes, including marketing, communications, and negotiations skills to enable women to interface with customers online. A number of women in Lebanon mentioned the need to improve communication skills to increase their ability to negotiate pricing, present their product, and promote their business.

Source: UNWomen

95 This is the youngest age often accepted into digital skill training courses.

Annexes

1. GLOBAL DIGITAL PLATFORMS' EFFECT ON THE FUTURE OF WORK
2. JORDAN: REFUGEE DEMOGRAPHICS, EDUCATION, EMPLOYMENT, AND HOUSING
3. LEBANON: REFUGEE DEMOGRAPHICS, EDUCATION, EMPLOYMENT, AND HOUSING
4. DATA COLLECTION TOOLS
5. RESEARCH AREAS
6. STAKEHOLDER LIST

ANNEX 1:

GLOBAL DIGITAL PLATFORMS' EFFECT ON THE FUTURE OF WORK

In the early 2000s, digital labor platforms began connecting workers with clients and setting the rules for the exchange of work for pay. The experiences of workers on digital labor platforms varied significantly based on a number of factors, including the individual's motivations for engaging in online work, skill level, whether the platform offers the main or secondary source of income, and the availability of other employment opportunities. The architecture of the platform also contributed to the differences in experiences.

Since then, digital platforms have been providing employment to a growing number of people in a multitude of ways, from on-demand and self-employed to individual contractors or independent workers. While the platforms provide a host of economic opportunities, including advantages such as flexible work hours, the conditions of employment are similar to work in the informal sector, where social protections and rights are limited. Often, the worker loses the benefits of being a formal employee and takes the risks of negative interactions with clients or poor delivery.

The design and configuration of a platform, as well as the type of services or work being offered, have implications for workers' autonomy and experiences. As seen in the research conducted by Choudary[96], the design of the platform itself can shift from providing new economic opportunities to exploitation of labor. This is also where the key issues of transparency arise. The importance of transparency in the digital economy is one of the concepts at the forefront of the discussion on the 'future of work'. Additionally, ensuring that a neutral dispute resolution system is in place that can arbitrate disagreements between clients and workers, or workers and the platform, is an important feature in protecting workers' rights. In many instances, the platforms resolve these disputes, which means that existing mechanisms are unlikely to be neutral in mediating worker-client disputes.[97] The protection mechanisms for disputes and resolutions is extremely important, as nine out of ten workers included in the research

Characteristics of Labor Platforms

Research has been undertaken on the characteristics of digital labor platforms, which can provide insights into the opportunities and working conditions that such platforms afford workers. It is an important aspect to understand, as if the platform "is at odds with the ability of workers to exercise agency, differentiate themselves, or improve their earning potential, the platform may exploit rather than empower the workers". (Choudary, 2018) The principal features are:

1. **Nature of work and price setting.** In the absence of differentiation and easy substitution, price will be the dominant factor driving consumer decisions, which takes pricing power away from the worker and leads to a loss of free agency.
2. **Ability to encourage repeated exchange.** Platforms that encourage repeated exchange between the same worker (common in work requiring specialized knowledge or skills) and customer may grant greater power to the worker over time than those that repeatedly match customers with new workers. When the service delivered is commoditized and highly substitutable, customers care less about repeated exchanges with the same worker(s).
3. **Structure of the reputation system.** Labor platforms rely on rating systems to guarantee quality and foster trust among participants. Through rating systems, which require clients to rate or review workers whenever they conclude a transaction, labor platforms have, in effect, outsourced their human resources management. But not all reputation systems are designed in a similar way. On some platforms (for example, Uber), reputation systems are used to discipline workers by threatening their removal from the ecosystem, rather than rewarding the high performers with better pricing power and greater earning potential.

96 Choudary SP (2018). The architecture of digital labor platforms: Policy recommendations on platform design for worker well-being. ILO Research Paper Series. ILO, Geneva.

97 Agrawal A, Horton J, Lacetera N and Lyons E (2013). Digitization and the contract labor market: A research agenda. NBER Working Paper No. 19525. National Bureau of Economic Research, Cambridge, MA.

reported experiencing some form or work rejection or refusal of payment. For the most part, workers did not have the means to appeal against these rejections and found multiple barriers to engaging with the platforms themselves for support. To find a resolution, most workers turned to social media groups and online forums to gain advice from fellow "crowdworkers."[98]

In 2018, the ILO conducted the first major study covering 3,500 workers living in 75 countries and working on five English-speaking microtask or "crowdworking"[99] platforms.[100] The survey found that the average worker was 33.2 years old and that one-third were women, although the percentage fell to one-fifth in developing countries. Most workers were well educated. Thirty-two percent were engaged in crowdwork to complement their existing income, while 22 percent were attracted to the opportunity to work from home. Thirteen percent of women and five percent of men reported that they could only work from home due to their responsibilities as a carer.[101]

In terms of availability of work, the survey identified that on average, workers spent 20 minutes of unpaid activities for every hour of paid work undertaken, which contributed in part to the low earnings made through crowdwork. Unpaid tasks included the search for opportunities, researching clients to mitigate fraud, and taking required qualification tests. Workers averaged 24.5 hours of crowdwork per week, and just under 90 percent wanted to increase their workload. Almost half of respondents reported working on more than one platform during the previous month, with 21 percent working on three or more platforms. Most of the respondents reported that more than half of their total income was earned through crowdwork. However, more than 60 percent wanted to work outside of digital platforms and 41 percent were actively looking for such work.[102]

As demonstrated in other research, most respondents appreciated the flexibility offered by crowdwork in allowing them to determine their own hours and to work from home. However, such flexibility also led to seven-day workweeks, and night and evening hours. Women with carer responsibilities reported engaging in freelance employment at nights and caring for children and family members during the day.

Of the workers surveyed, 65 percent were engaged in tasks such as responding to surveys and participating in experiments, 35 percent performed data collection tasks, and 32 percent worked in transcription. There was limited social protection for workers, with low coverage for healthcare, pensions, and retirement plans. In general, workers relied on coverage through other employment or through a family member's employer.

Global digital platforms in developing countries

The growth and use of digital platforms present a great opportunity for developing countries, including the reach and accessibility of global digital platforms. The presence of digital platforms facilitates social and trade connections across different parts of a country and improves interactions with other countries and continents, which improves efficiency and access to domestic and international markets. Platforms are also emerging for different uses in different countries and regions. For example, Facebook, which started primarily as a social network, has emerged as a platform to market domestic products and services in many developing countries. Furthermore, digital solutions, including for e-commerce, are creating opportunities for companies of all sizes to engage in domestic and international trade. Access for these organizations to a digital platform significantly increases market access for customers, supply chains, and competitors by lowering established trade costs by moving away from traditional brick-and-mortar establishments. Digital platforms also enable those offering goods or services to connect more easily with (potential) consumers by reducing transaction and search costs, which enables more traditional trade to move online and leverages different digital platforms to better match buyers and sellers, and make their products more visible.

98 Berg J, Furrer M, Harmon E, Rani U and Silberman MS (2018). Digital Labor Platforms and the Future of Work: Towards Decent Work in the Online World. International Labor Organization, Geneva.
99 Crowdworking is a term used as part of the gig economy referring to tasks commissioned and carried out virtually, via the internet. (Hunt et al. 2018).
100 ILO, (2018a) Digital labor platforms and the future of work: Towards decent work in the online world International Labor Office – Geneva, ILO, 2018.
101 ILO, (2018a) Digital labor platforms and the future of work: Towards decent work in the online world International Labor Office – Geneva, ILO, 2018.
102 ILO, (2018a) Digital labor platforms and the future of work: Towards decent work in the online world International Labor Office – Geneva, ILO, 2018.

The distinction between transaction and innovation platforms is relevant in this context and defined based on UNCTAD's Digital Economy Report.[103] For the most part, digital platforms emerging from developing countries are transaction platforms rather than innovation platforms. The lack of digital innovation platforms in many developing countries has and likely will continue to have significant development implications. This potentially can lead to the dominance of global innovation platforms and further fortify technological innovation pathways that may be poorly aligned with local market needs in the developing countries. Furthermore, digital enterprises in developing countries may find themselves at a competitive disadvantage, thus hindering their ability to grow. Excluding China, close to 100 percent of platforms emerging from Asia are transaction platforms, and in the case of Africa and Latin America, as of 2015, only two platforms had a valuation of at least US$ 1 billion.

Distinction between transaction and innovation platforms

- **Transaction platforms** are two/ multi-sided markets with an online infrastructure that supports exchanges between several different parties. (such as Amazon, Alibaba, Facebook and eBay, as well as for those that are supporting digitally enabled sectors, Uber, Didi Chuxing or Airbnb).
- **Innovation platforms** create environments for code and content producers to develop applications and software in the form of, for example, operating systems (e.g. Android or Linux) or technology standards (e.g. MPEG video).

One research study of 42 platforms in Africa that had raised US$ 1 million or more in investments found that all of them were transaction platforms.[104] Of the identified platforms, the most common were e-commerce, classified advertising and job boards, and emerging financial technology companies. The digital economy in Africa demonstrates the challenges facing developing countries compared to countries at the forefront of digital innovation, such as the United States and China. African digital platform entrepreneurs face specific challenges within the market and digital infrastructure that require adaptations that are not necessarily required by global platforms. For example, there remains a reliance on text messages and Unstructured Supplementary Service Data (USSD) codes, which is considered to be rather outdated communications technology, in order to facilitate offline orders and confirmations. The weaknesses of the local ecosystem (e.g. poor bandwidth and reliability, inefficient payment systems) in addition to the low technological capacity of both customers and employees forces digital platforms in developing countries to employ a range of business-model innovations in order to become and remain viable.

Latin America has observed similar constraints to those facing African countries although to a lesser extent given that some facets such as internet connectivity are superior. Latin America has shown stronger dynamism in the development of technology companies, giving rise to the specific term of "techno Latinas," defined as technology-based private companies born in that region, with most of the high value companies concentrated in Brazil, Argentina, and Mexico.[105] In Asia, the digital platform landscape is dominated by China. However, the most dynamic areas for emerging digital platforms in developing Asia are in India and in South-East Asian countries, where there is far more regional integration than the experiences demonstrated by platforms in Africa.

Over time, the advancement of innovative global platforms is likely to limit the opportunities for local digital innovation platforms to emerge in developing countries. As a result, it is more than likely that regions and countries that are currently behind in the digital economy will find it virtually impossible to catch up with the more advanced economies. The disparity may also limit the opportunities to develop indigenous innovation ecosystems if the resources (e.g. users, financial capital, and data) and developer capacity are concentrated in other regions. A prime example of this has already occurred with the African mobile money and smartphone app, M-Pesa, founded in Kenya.[106] Celebrated widely as a success story of African innovation, the platform was adopted across the continent. Nevertheless, there has been growing concern over the low degree of openness and functionality of M-Pesa, which has significantly limited it from embedding digital innovations onto the platform. The situation is even more challenging outside of Kenya, with the electronic payment landscape fragmented between mobile operators and a reliance on credit cards and bank accounts by international payment providers.

103 UNCTAD (2019) Digital Economy Report 2019. United Nations Conference on Trade and Development (UNCTAD). Pg. 16.
104 David-West O and Evans P (2015). The rise of African platforms: A regional survey. Center for Global Enterprise, New York, NY.
105 Arrieta A, Peña I, Cruz M, Costa G and Coronel F (2017). Tecnolatinas: Latin America Riding the Technology Tsunami. Inter-American Development Bank, Washington, DC. Available at: https://publications.iadb.org/en/ publication/12916/tecnolatinas-latin-america-riding-technology-tsunami.
106 Mbiti I and Weil DN (2011). Mobile banking: The impact of M-Pesa in Kenya. Working Paper No. 17129. NBER, Cambridge, MA.

Digital entrepreneurship

Research into digital entrepreneurship has primarily been focused on global digital platforms, while the vast majority of digital enterprises remain small and local. This is especially true in developing countries. Compared to entrepreneurs starting a business in the United States or Europe, there are fundamentally different conditions facing those in the developing countries embarking on establishing a new or innovative technology venture. In addition to issues of internet availability and reliability, there are several challenges within the ecosystem of digital entrepreneurship in developing countries, including:[107]

- **Small and fragmented local markets:** The small size and scope of markets are a common challenge for digital enterprises in developing countries, and as a result, it is extremely challenging to expand to reach international markets. In one study in Africa, 117 out of 135 enterprises (87 percent) targeted their domestic markets.[108]
- **Inadequate entrepreneurial knowledge and skills:** Development of technical skills is the primary focus of skill development at the university level, where in reality digital entrepreneurship is fundamentally skills- and knowledge-intensive.[109]
- **Lack of a highly skilled and affordable workforce:** A significant challenge for local digital enterprises is the inability to find and retain locally-available talent, such as data scientists, analysts, and developers.
- **Limited access to finance:** The financial sector is often weak in developing countries, meaning that lending mechanisms and commercial banks are unlikely to provide funds to digital start-ups, given the level of risk associated with such ventures.

Empowering women entrepreneurs in the digital economy

As access to opportunities offered by the digital economy increase for women, there is significant potential not only to bridge the gender digital divide, but also to broaden the opportunities for women entrepreneurs in general and in doing so, to provide additional income. Empowerment through digital technologies involves fostering the upward mobility of women beyond the informal sector, but at present, the various forms of financial and technical support provided to bridge the gap are insufficient.

There are a host of technological and economic hurdles as well as various individual, legal, and cultural barriers that prevent women from benefiting from the opportunities offered by the digital economy, particularly in developing economies. However, there is growing support for the use of mentoring, networking, and greater exposure to relevant role models that can help overcome inherent gender biases and cultural norms that limit women's ability to start or maintain business ventures. The list below includes some of the approaches used to engage and support women entrepreneurs in the digital economy.

- **Wireless Women for Entrepreneurship and Empowerment (India)[110].** Led by the Digital Empowerment Foundation, this initiative creates women-driven ICT-based micro social enterprises.
- **Radikal (Haiti)[111].** This program provides women with the tools, including the internet, social media, and mobile technology, to help their micro-enterprises produce high-quality, organic products with local raw materials.
- **Soronko Academy (Ghana and Burkina Faso)[112].** Through the Tech Needs Girls Project, the academy has trained over 4,500 girls on how to code and create technology.

In order to empower women entrepreneurs to participate or become active players in the digital economy, concrete and reliable measures need to be established that focus on creating better funding opportunities and importantly, providing role models and mentoring. In addition, more needs to be done to leverage new networks of women leaders, provide greater visibility as role models, and provide women with the means and opportunities to influence policy at national, regional, and international levels.

---

107 UNCTAD (2019) Digital Economy Report 2019. United Nations Conference on Trade and Development (UNCTAD).
108 Toivonen T and Friederici N (2015). Time to define what a "hub" really is. Stanford Social Innovation Review. (Blog). Available at: http://www.ssireview.org/blog/entry/time_to_define_what_a_hub_really_is
109 Spigel and Harrison, 2018.
110 See Wireless Women for Entrepreneurship and Empowerment: http://defindia.org/w2e2/
111 See Radikal: http://radikal.co/.
112 See Soronko Academy: http://www.soronkoacademy.com/about.html.

ANNEX 2:

JORDAN: REFUGEE DEMOGRAPHICS, EDUCATION, EMPLOYMENT, AND HOUSING

Syrian Refugee Demographics in Jordan

According to the available data, 50.3 percent of the registered Syrian refugee population in Jordan is female, 48 percent is below age 15, and around 4 percent is over 60. Approximately 83 percent live in the host community, mostly in Amman, Irbid, and Mafraq. Only 16 percent live in three refugee camps, Zaatari, Azraq, and Emirati. While refugees across Jordan face similar challenges, where a refugee lives significantly impacts their experiences.

According to a 2018 World Food Program assessment, Syrian refugees accounted for nearly 10 percent of Jordan's population. The average Syrian refugee household in the host community had 6.3 members, including 3.2 children under the age of 18. Mafraq had the highest number of economically inactive and the greatest number of people with disabilities per household. Amman had the lowest dependency ratio and the highest number of single-person households. Nationally, 27 percent of households were headed by women, of which 45 percent were single, divorced or widowed, and 27 percent had no formal education, including 19 percent who were illiterate.[113]

Registered refugees are entitled to government-subsidized healthcare and legal aid, and those assessed to be vulnerable by UNHCR are eligible for free services and cash-based interventions.[114] Refugees in the host community are also often entitled to government-subsidized healthcare.[115] However, their healthcare costs at Jordanian public medical facilities have steadily increased. While services were initially free to Syrian refugees, in November 2014, they began pay the same rate as uninsured Jordanians. In February 2018, they began paying the same rate as insured Jordanians.

By some estimates, as many as 86 percent of Syrian refugees in Jordan live below the poverty line (US$ $96 per person a month) and most spend more than two-thirds of their income on shelter, leaving little left for food, health, and education.[116] Those who qualify for cash-based assistance receive money from UNHCR's cash-transfer program in Jordan, which is the third-largest in the world, after Lebanon and Afghanistan. On average, UNHCR provides cash assistance to approximately 139,000 refugees in Jordan, 92 percent of whom are Syrian. However, a survey of 782 Syrian and non-Syrian refugees in Jordan conducted in 2019 by the ILO and UNHCR found that only 43 percent reported that the cash transfers were sufficient to cover the cost of rent, and only 19 percent stated the cash transfer was sufficient to cover the cost of healthcare.[117] Thirty-three percent of Syrians stated that the cash transfers covered their costs, compared to 22 percent of non-Syrians. Similarly, 52 percent of Syrians and 41 percent of non-Syrians stated that the cash transfers covered the cost of access to education.[118]

The data demonstrates the difference gender plays in decision-making between male- and female-headed households. Prioritization of rent and utilities are higher among male-headed households compared to female-headed households. Female-headed households spend more on health expenses. Among Syrians, female heads of households were more likely to make decision about how to spend the cash assistance, while non-Syrian families were more likely to report that male heads of household made the decision.

Refugees also relied on various coping strategies to make ends meet. According to the World Food Program's reduced Coping Strategies Index (rCSI), which UNHCR used in Jordan, 63 percent of Syrian beneficiaries of cash transfers and 56 percent of non-Syrian beneficiaries relied at least once a week on less expensive or less

---

113 WFP (2018) Comprehensive Food Security and Vulnerability Assessment 2018.
114 UNHCR (2018) UNHCR Service Guide. 2018 https://www.unhcr.org/jo/wp-content/uploads/sites/60/2018/08/WEB-FINAL_Service-Guide-August2018_ENG-HighRes.pdf
115 Kattaa, M. (2016). Syrian refugees' status in the Jordanian labor market. Turkish Policy Quarterly, 15(3-December), 71–78.
116 Ritchie, H.A. (2017). 'Towards inclusion and integration? Syrian refugee women's fragile new livelihoods in Jordan.' SLRC Briefing Paper (http://securelivelihoods.org/resources_download.aspx?resourceid=440&documentid=582).
117 UNHCR (2019) Post distribution monitoring report 2018, available at: https://data2.unhcr.org/en/documents/download/68296
118 UNHCR (2019) Post distribution monitoring report 2018, available at: https://data2.unhcr.org/en/documents/download/68296

preferred food.[119] Moreover, the economic challenges faced by refugees heighten the likelihood that they may engage in high-risk, illegal, or exploitative work to make ends meet. According to the rCSI, 16 percent of Syrians stated they relied on such work and 12 percent reported relying on child labor compared to 3 to 4 percent reported in other national surveys.[120]

With the cash assistance, the median income reported by Syrians was 265 JD per month and median household expenditure was 210-285 JD/month.[121] Syrian respondents reported an average of 599 JD of debt and non-Syrian beneficiaries reported an average of 467 JD of debt. While self-reported financial data can be unreliable, particularly among refugees concerned about losing their benefits or engaging in illegal activity, it does provide some contextual insights. For an overview of income sources in the host community, see Figure 23.

Figure 23: Income Sources in the Host Community

Rank	Income sources	% of Households using income source
1	WFP Food Assistance	95%
2	Work	66%
3	Credit or borrowing money	39%
4	UNHCR cash assistance	34%
5	Gifts from family or relatives	14%
6	Cash assistance other than WFP/UNHCR	5%

Income from work is a vital resource for the majority of registered Syrian refugees living in host communities in Jordan. Two-thirds of Syrian households (66 percent) had at least one member working in 2018. Of the men of working age (18–60 years), 61 percent were employed, mostly in temporary jobs.

In 2018, 13 percent of refugees living in host communities had regular jobs, meaning that they were working for the same employer for a long period. The remaining 87 percent were temporary or seasonal workers. Although work permits were being issued, employment in the formal labor market remained difficult and the majority of refugees were working informally and on a temporary basis. In 2018, work permits were more common among men than women, with 34 percent of men having a permit and only 12 percent of women. Reporting of exploitation at work was common. More than four in ten refugees reported some sort of exploitation at work. Exploitation was more common among working men (43 percent) than women (32 percent). The most common forms of exploitation were not being paid, being paid after long delays, being paid less than agreed, and being forced to work longer hours than agreed.

In 2018, the most common work sectors for Syrian men in host communities were construction (31 percent), agriculture (18 percent) and trades (15 percent), such as electrical work, plumbing, and carpentry. Among working women, agriculture was the main sector (33 percent) followed by cleaning, housekeeping, and guarding (12 percent), and food and accommodation services (12 percent). Of the working population, only 39 percent reported that their current employment was linked to their professional skills or previous work experience, and 45 percent reported having skills in other areas that they were not able to use in Jordan.

Monthly income from work varied significantly between men and women. In 2018, men in host communities earned a monthly average of JD 155, while women earned JD 74. Workers with work permits earned a monthly average of JD 183, while those without permits earned JD 133.[122]

Figure 24: Sectors of Work, Male and Female Refugees in the Host Community

Table 9: Sectors of male work – Refugees in the host community

Rank	Work Sector	% of working individuals in each sector
1	Construction	31%
2	Agriculture	18%
3	Trades (electrician, plumber, etc...)	15%
4	Food and accommodation services	12%
5	Wholesale, retail, trade and repair	10%
6	Manufacturing	5%
7	Cleaning, housekeeping, guarding	3%

Sectors of female work – Refugees in the host community

Rank	Work Sector	% of working individuals in each sector
1	Agriculture	33%
2	Food and accommodation services	12%
3	Cleaning, housekeeping, guarding	12%
4	Trades (electrician, plumber, etc...)	10%
5	Wholesale, retail, trade and repair	9%
6	Education	7%
7	Administrative and support services	7%

119 Maxwell, D. and Caldwell, R. (2008) The Coping Strategies Index: Field Methods Manual, 2nd ed., January 2008, available at https://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp211058.pdf, 17
120 Maxwell, D. and Caldwell, R. (2008) The Coping Strategies Index: Field Methods Manual, 2nd ed., January 2008, available at https://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp211058.pdf, 17
121 ODI (2017) A promise of tomorrow: The effects of UNHCR and UNICEF cash assistance on Syrian refugees in Jordan.
122 ILO (2017) "Work permits and employment of Syrian refugees in Jordan: Towards formalising the work of Syrian refugees."

The vast majority (95 percent) of refugees in the host community lived in finished buildings, with the remainder living in informal buildings. The quality of shelter varied based on geographical area. For example, those in the Mafraq governorate reported the highest rate of substandard shelter and informal settlements compared to those in Irbid and the southern governorates. The cost of shelter also varied significantly, with rent per capita in Mafraq averaging less than half of the cost of rent in Amman. Across all areas however, the likelihood of having a written rental contract with a landlord directly correlated with higher quality shelter, highlighting the importance of tenancy rights in securing appropriate living conditions. Consequently, shelter remains one of the prime areas of concern for Syrian households. According to the Comprehensive Food Security and Vulnerability Assessment 2018, which assessed a nationally representative sample of 2,143 Syrian refugee households, 64 percent of those in host communities stated that their shelter needs were unmet. In 2018, 83 percent of households reported having sometimes been unable to pay rent, and most stated that the owners of accommodation accepted late rental payments. Given the challenging legal environment and lack of protection of tenancy rights, eviction and cost concerns were common, with 38 percent reporting being forced to change accommodation either due to eviction (53 percent) or to reduce expenses (43 percent).

It is important to view economic welfare from a female perspective because the proportion of females in a household can be a better predictor of expenditure patterns than the gender of the head of household. One study found that as the ratio of women and girls in the household increased, spending on rent tended to decline and on average the quality of shelter improved. This pattern was seen across most areas of expenditure. In general, holding other relevant factors constant, spending per capital declined as the ratio of women and girls in a household increased. This finding has programmatic and policy implications because women and girls are well represented in the population of Syrian refugees in Jordan. The ratio of women and girls in a household is also strongly associated with food security and coping strategies, indicating that households with a substantial female proportion may more efficiently use resources to address urgent needs.

Camps

As expected, the data demonstrates that refugees in the three established camp in Jordan are more vulnerable than the urban population. Zaatari Camp in the Mafraq governorate is the largest with 76,622 registered refugees. Azraq Camp, located in the Zarqa governorate, hosts 40,001 refugees. Emirati Camp, hosts 6,482.[123] Of the households living in Zaatari, 30 percent are headed by females compared to 25 percent in Azraq Camp.[124]On average, each refugee household in the camps had 7 members in 2018, slightly more than households in the host community.

Education Eighty-two percent of eligible children attend school in Zaatari, of which 19,243 are enrolled in 32 formal schools and 523 in Ministry of Education-recognized Catch-up and Drop Out programs, giving refugee children who have had their education interrupted the opportunity to participate in formal education. Similarly, 83 percent of eligible children attend school in Azraq, including 9,837 in six formal schools and 694 in Catch-up and Drop Out programs. There is a food program to provide healthy school meals to refugee children in all formal schools in camps. In addition, courses are available in Zaatari, including marketing and packaging HBBs, robotics, coding, and other classes for both adolescents and adults. Refugees also have access to scholarships facilitated by UNHCR to attend Jordanian universities, and to date, a total of 106 refugees have received a scholarship.

Cash assistance There is significantly more service provision to refugees living within camps compared to those in host communities. All refugees receive JD 23 (US$ 32) per person per month in food assistance that is dispersed using a Blockchain technology system. This allows camp residents to redeem their cash assistance at WFP-contracted supermarkets and dedicated bread selling points located in the camps. Technology is widespread across the camps. In 2016, the WFP introduced the cardless EyePay iris scanning system based on UNHCR's biometric registration data, which helps to enhance the efficiency and accountability of food delivery.

Employment Most of the employment opportunities within camps are related to cash for work or incentive-based voluntary programs. Work opportunities are outside the camps require authorization. In Azraq camp, 37 percent of working-age men had participated in some sort of work. In Zaatari camp, 61 percent of working-

123 Mrajeeb Al Fhood (Emirati) Camp is funded by the United Arab Emirates and gives priority to widows with children, single women, the elderly, disabled people, or large families; single men are not allowed.
124 UNHCR (2020) UNHCR Zaatari Refugee Camp Fact Sheet.

age men had participated in work opportunities. The same percentages of working-age women participated in work opportunities in Azraq and Zaatari camps (8 percent). Although a smaller proportion of working-age individuals were working in Azraq camp in 2018, a quarter of those working had regular jobs (24 percent) compared to 17 percent in Zaatari, where there is more access to work outside the camp, although the work available is of temporary or seasonal. Work sectors differ significantly between the two camps because of their different geographical and regulatory contexts. While almost one in four workers in Zaatari camp work in agriculture (23 percent), only 6 percent do so in Azraq. Thirty-three percent of working individuals in Azraq camp and 23 percent in Zaatari had found opportunities with international organizations.

The Zaatari Office of Employment, in partnership with the ILO and the Ministry of Labor, has issued 13,773 work permits to refugees, of which 23 percent are women. Work permit holders now represent approximately 29 percent of the Zaatari camp working-age population (18 to 60). As of March 2020, the Azraq camp Employment Office had issued 3,827 work permits, including 1,354 to women. The office also provides refugees with work-related counselling services, information on labor rights, and training and job matching services.

Camp residents sell items online under the brand name Made in Zaatari using an e-commerce portal. The platform enables the refugees to sell their products, such as handicrafts, soap, and perfume, outside of their local communities, including outside of Jordan. In Azraq camp, there are roughly 375 formal shops owned by the refugees and members of the host community. Refugees also have access to a cash for work program called incentive-based volunteering, which provides a supplementary income. As of 2020, there were a total of 1,589 refugees in Azraq's volunteering program, of which 45 percent were female. In Zaatari, the figure is slightly higher, with 4,109 refugees engaged in a similar volunteering program.

Shelter The majority of refugees are housed in prefabricated metal shelters, which include a latrine and kitchen, while 2 to 3 percent continue to live in tents in camps. According to the UNHCR, all camp residences are connected to electricity. In line with Jordan's strategy to become a green economy by 2020, UNHCR provided access to clean and renewable energy in refugee camps, and Jordan is now home to the first refugee camp in the world powered by renewable energy. Prior to the construction, the lack of electricity made even daily activities, such as cooking, studying or walking safely to the washroom at night, difficult. With solar power, each family can have light inside the shelter and connect essential appliances, including IT devices. In total, Azraq refugee camp is powered by a 5 MW solar power plant, which covers 70 percent of the total quantity of energy required for the whole camp providing year-round electricity in the camp up to 11 hours daily. On average, each shelter consumes around 2.7 - 3.5 kWh/day, depending on the season, enough energy to operate lights, appliances, and mobile phones. With the closure of schools and beginning of remote learning due to COVID-19, UNHCR began providing 13 hours of electricity per day in Azraq camp. In Zaatari camp, the solar power plant provides 12 hours electricity per day to all shelters in the camp via a newly-renovated power network.

Palestinian Refugees

Jordan is host to over two million Palestinian refugees. Estimates of the number of registered Palestinian refugees in Jordan range between 634,000, per the figures of the Jordanian government, and 2.1 million, per the United Nations Relief and Works Agency (UNRWA). An estimated 43–60 percent of the Jordanian population is either Palestinian or of Palestinian origin, while stateless Palestinians in Jordan comprise 18 percent of the total population.[125] The majority live in the host community and many have gained Jordanian citizenship, thereby allowing them to enjoy the same rights as other Jordanian nationals. A higher proportion of Palestinian refugees living outside the camps (96 percent) than those living inside the camps (85 percent) hold Jordanian citizenship.[126] It is estimated that approximately 85 percent of all Palestinian refugees residing in Jordan live in the governates of Amman, Zarqa, and Irbid. Additionally, 17,557 Palestinian refugees from Syria were registered with UNRWA as of June 2019.

Data on Palestinians provide some insights into demographics, education, cash assistance, employment, and shelter. However, it is important to note that the data are sometimes outdated. In terms of demographics, the average size of Palestinian households outside of refugee camps is smaller, at 4.7 members, than inside camps, at 5.1.

125 ODI (2018) Jordan: between the making of a nation and the politics of living. HPG Working Paper. December, 2018.
126 Nearly all people without citizenship hold a temporary Jordanian passport (without a national number). The vast majority of these hold a two-year temporary passport (issued to those from the Gaza Strip), whilst a few hold a five-year temporary passport (issued to those from the West Bank who are not Jordanian citizens).

Female-headed households make up 14 percent of households in the host community, similar to the proportion of female-headed households as found inside camps (15 percent) and slightly higher than in the non-refugee population (11 percent). Of the refugee households in the host community headed by women, more than one-fourth (27 percent) are one-person households (mainly widowed or divorced), while about two thirds (66 percent) are single mothers with children, similar to inside camps, where 26 percent of the female-headed households comprise one person and 58 percent are made up of single mothers with children.[127]

Education Palestinian refugees who settled in camps in Jordan tend to be less educated and lower in socio-economic status that those who settled in the host community. More than twice as many men under age 35 who settled in the host community have completed post-secondary education compared men of the same age group in the camps.[128] This difference is further reflected in the illiteracy rates in and out of the camps. The percentage of illiterate Palestinians aged 15 and up stands at five percent in the host community and 10 percent in the camps. In both the host community and camps, women have made the greatest improvement in literacy rates over the years and are only five to six percentage points lower than men. These figures are a marked improvement on data from the 1990s, demonstrating the impact of educational services in Jordan. More than 121,000 Palestinians receive free education services through 169 UNRWA schools in Jordan, with almost 88 percent of the schools continuing to operate on a double-shift basis.

While a percentage of Palestinians are not enrolled in schools, their absence is most commonly due to psychological ill-health and learning disabilities. Seventy-seven percent of households in host communities and 61 percent in camps cited these reasons for their children's absence from school. Other reasons include lack of interest and, in the camps, poverty. Boys sometimes quit school to earn an income for their families instead.[129]

More than one-fourth (28 percent) of Palestinians aged 25 to 29 in the host community have obtained a college degree, compared to 11 percent in the camps. As is the trend in Jordan, women below 40 outpace men in educational attainment in both the host community and the camps. Beyond university education, UNRWA provides 47 courses to 3,081 students studying at one of the two vocational training centers.

Cash Assistance UNWRA has provided 59,000 individuals with cash assistance in Jordan through a social safety net program. As of 2018, the SSNP waitlist stood at around 29,000 and was expected to grow due to an increase in the cost of living. SSNP is the provision of unconditional cash assistance for those assessed to be particularly vulnerable within camps and the host community. In addition, Palestinians can also receive cash assistance from the National Aid Fund (NAF), which can be five times higher than the assistance provided by UNWRA, particularly for those in the host community. The median annual amount of support received from NAF was JD 792 inside camps and JD 1,080 in the host community, which, based on refugee self-reporting, constituted more than 70 percent of the recipient households' annual income. Median annual UNRWA support was JD 184 inside camps and JD 178 in the host community. Approximately one-tenth of camp households received support from NAF and UNRWA compared to four percent from NAF and one percent from UNWRA in the host community.

Palestinians refugees from Syria assessed to be extremely vulnerable receive USD 40 in cash assistance per person per month, while less vulnerable Palestinians from Syria received a just under USD 10 per person per month. This amount matches the entitlement applied to Palestinian refugees in Jordan that benefit under the UNRWA SSNP. Cash grants for basic needs were provided to 16,602 Palestinian refugees from Syria as well as medical services extended to over 15,200 of them. The approximately 13 percent of Palestinian refugees from Syria without legal status in Jordan are particularly vulnerable as they face restrictions on employment, limited access to the courts and civil status/registration processes, and the threat of forcible return. Many also face restrictions on accessing humanitarian assistance available to refugees from Syria who are not of Palestinian origin. UNRWA is the main provider of health, education, emergency assistance, registration and protection services for these Palestinian refugees.

In addition, UNWRA operates a microfinance program within in Jordan, and in 2017, the Agency disbursed 12,986 loans worth US 14.15 million, 55 percent of which went to Palestinian refugees and 47 percent to women. One

127 FAFO (2013) Progress, challenges, diversity Insights into the socio-economic conditions of Palestinian refugees in Jordan. Survey, conducted in 2012 n=8,002 Palestinian refugees in the host community as well as each of the 13 camps.
128 Ibid (2013).
129 UNWRA (2018) Annual operational report 2018.

product, a small loan intended to help women develop home-based enterprises, was introduced in in 2010 and by 2017 financed 5,033 loans valued at US$ 3.19 million.

Employment The labor force participation rate of the refugee population outside and inside camps is similar at around 36 percent. Surveys of Jordanians and Palestinian refugees have consistently shown that educational attainment has a significant positive impact on labor force participation, particularly for women. Among the Palestinian population, women's labor force participation increases according to educational attainment, with the most significant jump in economic activity for those who have attained a post-secondary degree. Women's labor force participation stands at five percent or below for those who have completed basic schooling or less, and doubles if they have completed secondary education. The labor force participation rate for women who have successfully completed higher education is around 26 percent. While less than one-half of economically active men outside of camps have achieved a secondary degree, nearly nine in ten females in the labor force have a secondary degree, and nearly three in four have completed an education beyond secondary level. In general, those in the camps have lower education levels, which effects labor participation, with one in six economically active men having completed post-secondary education compared to one half of economically active women.

The vast majority of Palestinian refugee women in the host community work as professionals and managers (51 percent), or technicians and clerks (27 percent), i.e. positions that, with a few exceptions, require a particular level of education. Ten percent are service and sales workers (including shopkeepers), while four percent work as craftsmen or tradespeople or are employed as skilled agricultural workers. Within the camp, women less often have white-collar jobs. Instead, a higher proportion of them hold service occupations and jobs selling goods, working in various crafts and trades, or as agricultural workers. Palestinian refugee men outside camps more often work in a family business than women do (17 percent versus five percent), while women are more frequently employed in the government sector or work for UNRWA or the NGO sector (27 and 3 percent as compared with 14 and 1 percent of men).

Palestinian refugees who are not Jordanian citizens face constraints in the labor market that do not apply to Palestinians with Jordanian citizenship. For instance, those without citizenship barred from working in a majority of positions in the public sector. Nevertheless, inside camps, the labor force participation rate of Palestinian refugees aged 15 and above who do not have Jordanian citizenship is 42 percent. This is not unsurprising, given the high levels of poverty within this group.[130]

For all Palestinian refugees, there are challenges with remaining in formal employment, with around 37 percent of employed refugees in the host community and 33 percent inside camps reporting having a written work contract. A higher proportion of female than male refugees both outside and inside camps were employed with written contracts. The median hourly wage of those in the host community was higher than that of camp refugees for both women and men. One survey found that the hourly wage of refugees in the host community stood at 1.28 JD, while the hourly wage of camp refugees was much lower at only 0.96 JD with a similar discrepancy between the genders.[131]

Shelter While a majority of camp households reside in single-family homes (59 percent), most households in the host community live in apartments (83 percent). Those in camps have replaced prefabricated shelters with more durable concrete shelters. The camps have also seen a moderate shift from houses to apartments. The vast majority inhabit dwellings with a separate kitchen, a bathroom, and a toilet. Dwellings outside camps are more spacious than inside camps. They also tend to have more outdoor space and are much better quality. Even though crowding has been greatly reduced inside camps, it remains a problem for many households, especially the poorest. Corrugated metal plates and other temporary building materials are still used for roofs inside camps, and many camp households report major cracks in their dwellings' walls. Many roofs are still made of corrugated zinc and asbestos sheets, which are associated with a number of health concerns, including cancer.

130 FAFO (2013) Progress, challenges, diversity Insights into the socio-economic conditions of Palestinian refugees in Jordan.
131 Ibid (2013).

ANNEX 3:

LEBANON: REFUGEE DEMOGRAPHICS, EDUCATION, EMPLOYMENT, AND HOUSING

Refugee Demographics in Lebanon

The majority of refugees registered in Lebanon came from the northern Syrian governorates of Homs (21.4 percent) and Aleppo (20.5 percent), or from rural Damascus (14.1 percent), and about 85 percent of these refugees settled in three governorates of Lebanon: Bekaa (36 percent), North Lebanon (25 percent), and Mount Lebanon (25 percent).[132]

Average household size has remained stable at five individuals per household. On average, households are composed of 2 adults (18 to 65 years old), 1.6 children aged 6 to 17 years old, and one child aged five years or younger. The majority of households (43 percent) have up to four household members, 33 percent have five or six members and 23 percent have seven household members or more. Almost all households (85 percent) have at least one member under the age of 18 and 58 percent have at least one child aged five years or younger, while 11 percent have an elderly member aged 60 or above. The share of female headed households is around 18 percent.

Host Community and Informal Settlements

Education The protracted nature of the Syria crisis has overstretched the capacity of the education system to address critical education needs in Lebanon. The Lebanese Ministry of Education and Higher Education (MEHE) has responded by providing formal education to all vulnerable children since the onset of the Syria crisis. According to MEHE, more than one-third of public schools are in bad condition and need major rehabilitation due to accommodating large number of students and operating on one or two shifts. For the 2019 – 2020 school year, around 360 out of 1,260 public schools operated second shifts. As of October 2019, the total number of Lebanese children in public and subsidized schools was almost 425,000, with some 285,000 in public schools and 140,000 in subsidized schools. There were about 210,000 non-Lebanese in public schools during the 2018-19 school year. There were also 65 UNRWA schools catering to around 33,000 Palestinian children. However, Lebanese public schools register Palestinian children when an UNRWA school is available. Additionally, there are around 68,000 non-Lebanese enrolled in private and semi-private schools.

Cash Assistance Vulnerable Syrian refugees in Lebanon receive three main types of assistance aimed to cover their basic needs: multi-purpose cash assistance, cash for food, and in-kind support. Recipients of multi-purpose cash assistance receive a US$ 175 monthly cash transfer redeemable at ATMs across the country. Nationally, some 59,000 families were assisted with multi-purpose cash. Cash for food assistance is offered by UNHCR and WFP meeting the basic needs of approximately 33,000 and 23,000 families respectively. Families that receive multi-purpose cash assistance also receive cash for food at the value of US$ 27 per person. The most vulnerable refugee families continue to have access to in-kind assistance in the form of core relief item distribution, depending on their specific needs.

In addition to the above, other cash assistance programs exist in Lebanon targeting groups of families with specific needs and protection risks, such as winter needs assistance. In the 2018/2019 winter season, this form of cash assistance was provided to 175,000 families. Almost 900,000 refugees received a one-off unrestricted cash lump sum through ATM cards from UNHCR. Just under half of families reported that they were receiving some form of cash assistance and were in possession of an ATM card. The highest proportions were in Baalbek- El Hermel, Akkar, and Bekaa, where about three quarters of families reported having cash cards. The fewest number of families needing this type of assistance were in Beirut and Mount Lebanon. A slightly larger proportion of female-headed households reported having a cash card (58 percent compared to 42 percent among male-headed households). In-kind assistance was less common, with 6 percent reporting to have received food in-kind. The percentage of households that have access to all basic assets remained at 59 percent.

132 Verme, P., et al. (2016).

Employment In 2019, enforcement of work permit laws led to the closure of illegal shops and businesses, which impacted poor and displaced families who were working informally, either within or outside the authorized sectors. Further steps are required to prevent risks of exploitation and negative coping mechanisms, in particular, the risk of child labor, including the worst forms of child labor. The situation of displaced Syrians is particularly acute in Akkar, Baalbek-Hermel and Bekaa governorates, where close to three out of four individuals are unable to meet their survival needs. These areas have also registered the highest level of social tensions, with increased competition for lower skilled jobs identified as a key driver of inter-community tensions. Palestinian refugees have a special labor status in Lebanon, but still face barriers in terms of access to work. They are required to obtain a work permit, do no benefit from the National Social Security Fund, and cannot work in 39 professions, such as medicine, law and engineering.

The vulnerability assessment VASyr 2019 collected livelihood and income information at both individual and household levels. In 2019, the labor force participation rate was 38 percent, including 66 percent among men and 11 percent among women. The highest percentage of labor force participation was in Beirut (42 percent), El Nabatieh, South Lebanon and Mount Lebanon (41 percent each). The unemployment rate was 31 percent, with a higher percentage among women (37 percent) than men (30 percent). Only 47 percent of female-headed households had members working, compared to 61 percent of male-headed ones. The main sectors of work remain construction (21 percent), agriculture (17 percent), and other services (13 percent). One-third of refugees had a regular job and 13 percent had more than one part time job.

In 2019, the average monthly per capita income was US$ 66, with the highest income found in Beirut (US$ 127). Female-headed households had a much lower income (US$ 47) than male-headed ones (US$ 69). The two main sources of income for Syrian refugees were WFP assistance (24 percent), and informal debt from friends and shops (22 percent), indicating the challenges Syrian refugees continued to face in covering expenses through employment.

More than half of families cited the cost of rent as the main reason for choosing their accommodation, while others (17-18 percent) cited proximity to relatives. Another commonly cited reason for choosing the place of residence was proximity to work and livelihood opportunities. For an overview of the types of shelters, see Table 4.

Table 4: Shelter Overview

Shelter Types	
Residential	1. Apartment 2. Room within a residential building 3. Hotel room
Non-Residential	1. Factory 2. Workshop 3. Farm 4. Active construction site 5. Shop 6. Agriculture/engine/pump room 7. Warehouse 8. School
Non-Permanent Structures	1. Tent 2. Prefab unit

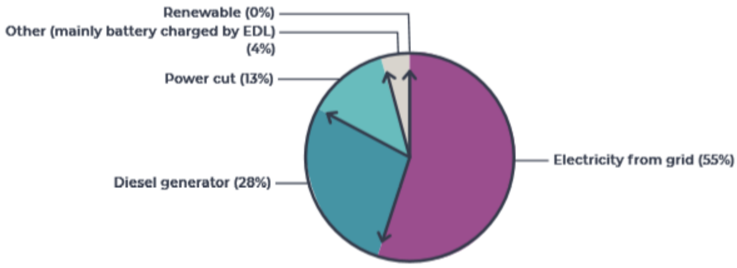
(Source VASyr (2019)

Rent costs in residential and non-residential shelters were approximately US$ 213 and US$ 149, respectively, compared to non-permanent structures, which cost around US$ 61. Most households that were renting (97 percent) their accommodation had verbal agreements with their landlord as opposed to written lease agreements. Of the few that had written lease agreements, about half were registered with the municipality and less than a third (27 percent) reported paying municipal taxes. More than half (57 percent) of Syrian refugee households were living in shelters that were either overcrowded, had conditions below humanitarian standards, or were in danger of collapse.

Between 93 and 96 percent of Syrian refugee households accessed electricity from the grid or through diesel generators. Electricity from the grid covered 55 percent of their daily needs, on average leaving 11 hours of power cuts nationally. As a result, 60 percent of households access electricity through diesel generators, which bears an environmental as well as a financial cost. About 81 percent report paying their electric bill, but only 31 percent of bills are collected by Electricité du Liban staff. A study undertaken by the Ministry of Energy and Water and UNDP in 2016 estimated that the influx of Syrian refugees would require an increase in the production of 486 MW of electricity, or five hours of electricity supply per day, at a cost of US$ 333 million per year. The study also found that more than 45 percent of displaced Syrian households were illegally connected to the national electricity grid. Insufficient electricity supply forces Lebanese, as well as displaced Syrians, to further rely on private and environmentally-unfriendly generators, which is expensive and further increases their economic vulnerability. The use of renewable power, including solar panels and biomass/biogas, remains negligible in all governorates.

The poor quality and lack of access to electricity has negatively impacted the provision of multiple services. The strain is notable in education, particularly for Syrian students in second shifts. The increased use of water pumps and electrical outages at wastewater treatment plants has negatively impacting health and the environment. Lebanese businesses face increased costs, production disruptions, and reduction of profitability, causing major impediments to the business environment and loss of economic opportunities. The lack of electricity also results in darker roads, contributing to security-related issues and increased traffic accidents. For an overview of the hours of electricity available by source, see Figure 25.

Figure 25: Hours of Electricity by Source (out of a 24 hour window)



Source: Integrated

The rate of legal residency among the Syrian refugee population continues to decline. Only 22 percent of individuals aged 15 years and older have legal residency, compared to 27 percent in 2018, although 45 percent of men between the ages of 45 and 49 have legal residency. Across all age groups, a higher proportion of men have legal residency, as compared to their female counterparts. Curfews were the most commonly reported security issue with 14 percent of families being affected, mainly in the southern governorates.

Palestinian Refugees in Lebanon

There are an estimated 4,000 Palestinians living in Lebanon without a formal valid identification document. They are not registered as refugees with UNRWA in Lebanon and are not recognized by the GoL as they do not have valid legal status in the country. Without documentation and legal status in Lebanon, these Palestinians face restrictions of movement, risk detention, and face severe obstacles in completing civil registration procedures. Their lack of documentation limits their access to public services (medical and educational), their access to formal employment, and their access to justice in Lebanon, as well as their ability to exit the country.

In July 2017, a waiver of fees was made available to Palestinian refugees from Syria who entered Lebanon legally before September 2015. However, the waiver excludes all who entered irregularly and those with a departure order, thus a considerable number of Palestinian refugees from Syria are unable to regularize their stay in Lebanon. According to UNRWA, during the first six months of 2018, more than 40 percent of Palestinian refugees from Syria did not hold valid residency documents. The main reasons were: i) previously asked to pay fees; ii) irregular entrance and; iii) lack of response from the authorities on their case. From July 2017, Palestinian refugees from Syria continued to be granted free residency permits for six months (renewable multiple times). However, only Palestinian refugees from Syria who entered Lebanon regularly before September 2016 are entitled to apply for the residency renewal.

ANNEX 4:

DATA COLLECTION TOOLS

Quantitative Survey (Phone) – Refugee Women

Code	Question	Fields	Type	Functions
DEMOGRAPHICS Enumerator to select the answer(s) based on the responses to the following questions				
D001	Age	18-25	Single choice	
		26-30		
		31-45		
		46+		
D002	Marital Status	Single	Single choice	
		Engaged		
		Married		
		Divorced		
		Widowed		
		Seperated		
		Prefer not to say		
D003	Are you the head of your household?	Yes	Single choice	Skip to D005
		No		
D004	Who is the head of your household?	Husband	Single choice	
		Father		
		Mother		
		Grandmother		
		Grandfather		
		Other: [please specify]		
D005	How many children do you have?	0	Single choice	
		1-3		
		4-6		
		7+		
D006	What is your nationality?	Syria	Single choice	
		Iraq		
		Jordan		
		Lebanon		
		Palestine		
D007	Before entering (Jordan or Lebanon) where did you live before?	Syria	Single choice	Skip to D005
		Palestine		Skip to D006
		Iraq		Skip to D007
		Other: [please specify]		Skip to D008
D008	Which area of Syria did you live in?	Aleppo	Single choice	Skip to D008
		Raqqa		
		As-Suwayda		
		Damascus		
		Daraa		
		Deir ez-Zor		
		Hama		
		Hasaka		
		Homs		
		Idlib		
		Latakia		
		Queneitra		
		Rif Damashq		
		Tartus		
D009	Which area of Palestine did you live in?	West Bank	Single choice	Skip to D008
		Gaza		
D010	Which area of Iraq did you live in?	Anbar	Single choice	
		Babil		
		Baghdad		
		Basra		

		Dhi Qar		
		Qadisiyyah		
		Diyala		
		Duhok		
		Erbil		
		Halabja		
		Karbala		
		Kirkuk		
		Maysan		
		Muthanna		
		Najaf		
		Nineveh		
		Saladin		
		Sulaymaniyah		
		Wasit		
D011	What sort of area did you live in?	Urban	Single choice	
		Rural		
D012	How long have you been in (Jordan or Lebanon)?	0-2 years	Single choice	
		3-5 years		
		6-10 years		
		11-15 years		
		16 years +		
D013	Where are you currently living?	In the community	Single choice	Skip to D015
		Refugee Camp		
		Tented or informal settlement		Skip to D015
D014	Where are you currently living? [Jordan]	Azraq Camp	Single choice	
		Zaatari Camp		
		Mrajeeb Al Fhood (Emirati Jordanian) Camp		
		King Abdullah Park		
		Amman New Camp		
		Baqa'a Camp		
		Husn Camp		
		Irbid Camp		
		Jabal el-Hussein Camp		
		Jerash Camp		
		Marka Camp		
		Souf Camp		
		Talbieh Camp		
		Zarqa Camp		
D015	Have you ever lived in a refugee camp?	Yes	Single choice	
		No		
D016	What area are you currently living in? [Jordan]	Irbid	Single choice	
		Ajloun		
		Jerash		
		Mafraq		
		Balqa		
		Amman		
		Zarqa		
		Madaba		
		Karak		
		Tafilah		
		Ma'an		
		Aqaba		
	What area are you currently living in? [Lebanon]	Akkar	Single choice	

		Baalbek-Hermel		
		Beirut		
		Beqaa		
		Mount Lebanon		
		Nabatieh		
		North		
		South		
D017	Which organisation are you registered with (if any)?	UNHCR	Single choice	
		UNRWA		
		Other: [please specify]		
		None of the above		
D018	Are you physically able to work?	Yes	Single choice	
		No		Skip to D021
D019	Are you currently employed or do you have work?	Yes	Single choice	
		No		Skip to D022
D020	Is your current work or employment stable?	Yes	Single choice	
		No		
D021	On average, how many hours do you work per week?	35 hours or more per week	Single choice	
		15-34 hours per week		
		Less than 15 hours per week		
D022	What is your households main source of income?	My income	Single choice	
		Another household member's income		
		Cash assistance from UNHCR		
		Cash assistance from UNRWA		
		Other form of cash assistance		
		Loans from family or friends		
		Loans from banks or financial institutions		
		Other: [please specify]		
D023	On average, what is your household income per month? [Jordan - JOD]	Less than 100	Single choice	
		100-300		
		301-500		
		501-1000		
		More than 1000		
		Other: Enumerator to fill with figure and currency		
	On average, what is your household income per month? [Lebanon - USD]	Less than 100	Single choice	
		100-300		
		301-500		
		501-1000		
		More than 1000		
		Other: Enumerator to fill with figure and currency		
EDUCATION Enumerator to select the answer(s) based on the responses to the following questions				
ED001	What is your current level of Education?	No formal education	Single choice	
		Primary eduation		
		Secondary education		
		Diploma or vocational training		
		University degree		
		Post graduate university degree		
ED002	Which of the following languages do you speak?	Arabic	Multiple choice	Skip to ED009
		English		If selected, continue to ED003
		French		If selected, continue to ED004
		Kurdish		Skip to ED009
		Other [Please Specify]		Skip to ED009
ED003	How would you rate your proficiency in the following languages? [English and/or French]	Fluent	Single choice	

	Reading	Advanced		
	Writing	Intermediate		
	Speaking	Fair		
		Poor		
ED004	Have you engaged in any translation work? [English and/or French]	Yes, oral translation	Single choice	
		Yes, written translaton		
		Yes, both oral and written translation		
		No		
ED005	Would you be able to engage in translation work?	Yes	Single choice	
		No		
ED006	Have you attended any training outside of formal education?	Yes	Single choice	
		No		Skip to ED008
ED007	What type of training have you attended?	Language	Multiple choice	
		Computer		
		Business		
		Handicrafts		
		Tailoring and clothesmaking		
		Beauty and hairdressing		
		Culinary		
		Soft skills (e.g. communication, employability)		
		Other [Please Specify]		
ED008	If you had the opportunity to attend a training which of the following would you be interested in?	Language	Multiple choice (up to 3)	
		Computer		
		Business		
		Handicrafts		
		Tailoring and clothesmaking		
		Beauty and hairdressing		
		Culinary		
		Soft skills (e.g. communication, employability)		
		Other [Please Specify]		
DIGITAL LITERACY Enumerator to select the answer(s) based on the responses to the following questions				
DL001	Do you currently own or have access to the following?	Smartphone	Select all that apply [except 'none of the above']	
		Laptop		
		Tablet		
		Computer		
		None of the above		
DL002	How often can you access the device?	All day (24hs)	Single choice	Skip to DL004
		Most of the day (16-23hrs)		
		Some of the day (8-15hrs)		
		Rarely (1-7hrs)		
		Never (0hrs)		
DL003	What limits your access or use of the device?	Device is not in my home	Multiple Choice (up to three, except Other)	
		Device does not belong to me		
		Device is broken		
		Device is shared within the houshold		
		Device is shared with another household		
		Device has limited capabilities		
		Frequent power cuts		
		Other: [Please specify]		
DL004	Do you have a way to access the internet?	Yes	Single choice	

		No		
DL005	**Do you have access to the internet?**	All day (24hs)	Single choice	
		Most of the day (16-23hrs)		
		Some of the day (8-15hrs)		
		Rarely (1-7hrs)		
		Never (0hrs)		
DL006	**What limits the time you access the internet?**	Poor bandwith	Select all that apply	
		Data limits		
		Cost of data		
		Electricity		
		Sharing devices with others		
		Limited signal		
		Other [please specify]		
DL007	**What do you primarily use the internet for?**	Social Media	Select three	
		Calling and messaging family or friends		
		Entertainment (movies and music)		
		Learning how to do new things (YouTube tutorials)		
		News and information		
		Work and business		
		Other [please specify]		
DL008	**Have you ever attended any digital or ICT training?**	Yes, in the last 2 months	Single choice	
		Yes, 2-6 months ago		
		Yes, more than 6 months ago		
		No, but I am interested in attending		
		No, and I am not interested in attending		
DL009	**[Operational/Mobile Internet Skills] To what extent do you agree witht the following statements**	Strongly agree	Single choice	
	I know how to connect to a WiFi network	Agree		
	I know how to download/save a photo I found online	Disagree		
	I know how to use shortcut keys (e.g. CTRL-C for copy, CTRL-S for save)	Strongly disagree		
	I know how to open a new tab in my browser	I don't understand the question		
	I know how to bookmark a website			
	I know how to fix a technical problem if one occurs while I am using the Internet			
	I know how to complete online forms			
	I know how to create a profile for myself			
	I know how to install apps on a mobile device			
	I know how to download apps to my mobile device			
	I know how to keep track of the costs of mobile app use			
DL010	**[Formal Internet Skills] To what extent do you agree with the following statements**	Strongly agree	Single choice	
	I find it easy to decide what the best keywords are to use for online searches	Agree		
	I find it easy to find a website I visited before	Disagree		
	I find it easy to navigate websites eve when the design is confusing	Strongly disagree		
	Sometimes I end up on websites without knowing how I got there	I don't understand the question		
	I get tired when looking for information online			
	I know which information I should and shouldn't share online			
	I know when I should and shouldn't share information online			
	I know how to change who I share content with (e.g. friends, friends of friends or public)			
	I know how to create something new from existing online images, music or video			
	I know how to design a website			
EMPLOYMENT Enumerator to select the answer(s) based on the responses to the following questions				
E001	What was your employment status prior to displacement?	I was employed/working before leaving	Single choice	

		I was not employed/working but was looking for work		
		I was not employed/working and not looking for work		
		I have never been employed		
E002	What is your current employment status?	Employed (full time)	Single choice	
		Employed (part time)		
		Unemployed (looking for work)		
		Unemployed (not looking for work)		
		Self-employed		
E003	Are you aware that you can sell products and offer services online?	Yes		Skip to E008
		No		
E004	Have you ever sold products or offered services online?	Yes		Skip to E008
		No		
E005	Would you be interested in selling products or offering services online?	Yes		
		No		End of survey for those that said 'No'
E006	If you were to sell products or offer services online what would they be?	Language (translation/editing)		
		Computer support		
		Business support		
		Handicrafts		
		Tailoring and clothesmaking		
		Beauty and hairdressing		
		Food		
		Other [please specify]		
E007	What is preventing you from selling products or offering services online?	Financial limitation		End of survey for those that said 'No' to E003 or E004
		Legal requirements		
		Cultural barriers (gender norms)		
		Access to the phone, computer, internet		
		Access to the phone, computer, internet with or without husband/father's permission		
		Time		
		Nothing to sell or offer		
		Limited demand for the products or services		
		Knowledge of the internet/digital skills		
		Transportation		
		Other [please specify]		
E008	How often have you sold products or offered services online?	Always (More than 5 times a week)		
		Often (3-4 times a week)		
		Sometimes (1-2 times a week)		
		Rarely (less than once a week)		
E009	How long have you been selling products or offering services online?	Less than 6 months		
		6-12 months		
		More than a year		
		If more than year please specify [open text]		
E010	Which of the following mobile apps or platforms have you used?	List the Jordan/Lebanon platform map		
E011	What products or services have you offered online?	Language (translation/editing)		
		Computer support		
		Business support		
		Handicrafts		
		Tailoring and clothesmaking		
		Beauty and hairdressing		
		Food		

		Other [please specify]		
E012	How do you get paid for your products or services?	List the Jordan/Lebanon digital payment map		
		Cash		Skip to E014
		Cheques		Skip to E014
		Bank transfers		Skip to E014
		Other [please specify]		Skip to E014
E013	Do you have challenges with digital payments?	No challenges		
		Late payments		
		complicated process		
		high cost of fees		
		long processing times		
		issues withdrawing cash		
		Other [please specify]		
E014	Why did you choose to sell products or offer services online?	Financial feasibility		
		Convenience of work from home		
		Choice of working hours		
		Less legal requirements		
		Family's preference for me to work from home		
		Lack of commute or transport		
		Access to a wider market online		
		Couldn't find a job		
		Supplemental income to other employment		
		Other [please specify]		
E015	On average, what is your income from selling products or offering services online?	[Open Number]		
		Select currency - JOD, USD, LBP		
E016	Do you think that selling products or offering services online is a good source of income?	Very good		
		Good		
		Not good		
		Not good at all		
E017	What are the positive aspects of working on digital platforms?	Open		
E018	What are the negative aspects of working on digital platforms?	Open		

Qualitative Interview Guide – Refugee Women

- **What type of work do you currently engage in?**
  - How would you describe your current employment status?
  - What type of work do you participate in? What services/products do you offer?
- **How financially stable is work through digital platforms?**
  - Is it consistent/inconsistent work?
  - Is the income sustainable/appropriate?
  - Can you determine you own pricing?
- **What made you decide to use digital platforms?**
  - What motivated you to work this way?
  - How easy is it to use/earn income?
- **What are the positive aspects of working on digital platforms?**
  - What are the main benefits for you or your family?
- **What are the negative aspects of working on digital platforms?**
  - Have you experienced any challenges with finances/technology/legislation?

- **Do you have support from your family/husband for engaging in this type of work?**
  - Have they always been supportive?
  - Have you faced any concerns or disagreements?
- **Do you feel like you have the needed skills for this type of work?**
  - What skills have you gained from this work?
  - What skills would you benefit from now/when you first started?
- **Which platforms have you used/worked through?**
  - Was it a positive/negative experience?
- **Would you recommend other refugee women engage in this type of work?**
  - How should they approach engaging in this type of work?
- **What improvements or changes would help you and your work in this type of work?**

KII Interview Guide – Service Providers

- **What opportunities exist in the digital economy landscape that offer promise to refugee women?**
  - What short-term/medium-term opportunities?
  - List of the type of initiatives specifying in detail what subset of refugee women they target and what has worked/what has not worked and why.
- **What activities are there to engage refugee women in digital activities?**
  - Are these oriented to building digital literacy and skills?
  - Are these oriented towards joining the digital economy?
- **What are current ongoing initiatives to engage refugee women in online service work in the digital economy?**
- **What types of digital economy engagement are refugee women currently employed in?**
  - What is the longevity and sustainability of this activity for livelihood?
  - What are the positive aspects of this engagement?
  - What improvements if any are needed for this type of engagement?
- **What are the obstacles faced by refugee women to participate in online service work in the digital economy?**
  - Technological, legal, cultural, financial, logistical, political, educational and socio-economic challenges
  - Sector specific – linguistics for example
- **Are these activities generating jobs or gigs for refugee women? What type? What is the skill set required?**
- **What is the level of digital literacy of the refugees you work with?**
  - Probe: before/after engagement
- **To what extent has the COVID-19 crisis changed digital access?**
- **Does online service work support women's entry into the labour force in contexts of low labour force participation and/or mobility?**

ANNEX 5:

RESEARCH AREAS

Key Areas of Research	Survey	KII	FGD	Literature
Refugee access to digital technology				
Do refugees have access to technology? (internet, smartphone, laptop)	X		X	
Are there limitations to access to technology? (bandwidth, internet access, data packages, smartphone access, laptop access)	X		X	
Are refugees digitally literate? What is being used?	X	X		
Are there activities that engage refugee women in digital activities? Are these oriented to building digital literacy and skills? Are these oriented towards joining the digital economy?	X	X	X	
Are these activities generating jobs or gigs for refugee women? What type? What is the skill set required?	X	X	X	
What are the obstacles faced by refugee women to participate in online service work in the digital economy? (legal, cultural, financial, logistical, political, educational and socio-economic challenges)	X	X	X	X
What opportunities exist in the digital economy landscape that offer promise?		X	X	X
What is missing to access these opportunities?	X	X	X	
To what extent has the COVID crisis changed digital access?	X	X		
Does online service work support women's entry into the labor force in contexts of low labor force participation and/or mobility?	Survey Analysis			
Demographic trends and outliers of refugees regarding linguistic and digital literacy, education				
What is the overall profile of refugee women found in Jordan and in Lebanon? (Provide profile for Syrian, Palestinian and Iraqi refugees living in camps and in the host communities)	X			X
What are the demographic trends of refugees surveyed (rural, urban, place of origin, nationality, current geographic location)	X			X
What is the socio-economic status of the refugees? (legal status, employment, etc.)	X			X
What is the household status of refugee women? (heads of household, number of children, ages of children)	X			X
What is the education status of refugee women? Which languages?	X			
What is the literacy status of refugee women? Which languages?	X			
What is the digital literacy status of refugee women?	X			
What subset of the target group should IFC focus on, detailing where and how? With whom should IFC partner do to so successfully?	Survey Analysis	X	X	
Possible areas for engagement of refugees in online service work in Lebanon and Jordan				
What types of digital economy engagement is are refugee women currently employed in?	X	X	X	
What is the longevity and sustainability of this activity for livelihood?	X	X	X	
What are the positive aspects of this engagement?	X	X	X	
What improvements if any are needed for this type of engagement?	X	X	X	
What are current ongoing initiatives to engage refugee women in online service work in the digital economy? List of the type of initiatives specifying in detail what subset of refugee women they target and what has worked/what has not worked and why.		X	X	X
What short-term/medium-term opportunities within the existing digital economy landscape offer promise to refugee women? This should include an overview of opportunities through digital platforms as well as the sharing economy.		X	X	X
Inform the possibilities of engaging certain subsets of women refugees in gig work				
To what extent does demographic information support digital engagement of women?	Survey Analysis			•
Does online service work support women's entry into the labor force in contexts of low labor force participation and/or mobility?		X	X	• X
What are current ongoing initiatives to engage refugee women in online service work in the digital economy? List of the type of initiatives specifying in detail what subset of refugee women they target and what has worked/what has not worked and why.		X	X	X
What are the obstacles faced by refugee women in joining the digital economy? In linguistics sector?		X	X	

ANNEX 6:

STAKEHOLDER LIST

Organization	Name		Type of Organization	Location
Service Providers				
AUB's Center for Civic Engagement & Community Service (CCECS)	Sarah Kouzi	Project Manager of the Digital Skills Training Programme	Academic Institute-funded Program	Lebanon
Bridge, Outsource, Transform (B.O.T) & DOT Lebanon	Charbel Trad	DOT Lebanon Project Manager	Private Sector firm (subsidiary of DOT Lebanon)	Lebanon
	Mazen Al Kadi	DOT Lebanon Business Development and Quality Assurance Manager		
	Charbel Saliba	B.O.T Operations Manager		
CodiTech	Laura Jardine Paterson	Head of Communications	Private Sector firm	Lebanon
World Food Program (WFP) EMPACT	Maya Hage	Project Manager	Donor-funded program	Lebanon
Digital Opportunity Trust (DOT)	Hamzeh Shraider	Country Director	Private Sector firm	Jordan
Jordanian Hashemite Fund for Human Development (JOHUD)	Iqbal Hammad	Programme Director, Women Empowerment and Gender Programme	Royal Non-Governmental Organization (RONGO)	Jordan

Name	Location
Refugee Women This list includes the randomly selected refugee women with their details coded for anonymity	
IC-A23	Lebanon
LR-B27	Lebanon
LC-B19	Lebanon
LU-B6	Lebanon
IU-A26	Lebanon
IC-A25	Lebanon
IR-B7	Lebanon
Codi	Lebanon
GIL-Nawya	Lebanon
ID 1	Jordan
ID 12	Jordan
ID 14	Jordan
ID 18	Jordan
ID 92	Jordan
ID 192	Jordan
ID 217	Jordan
ID 251	Jordan

Contact us:

Eleonore Richardson erichardson1@ifc.org
Elvira Van Daele evandaele@ifc.org
Selma Rasavac srasavac@ifc.org

www.ifc.org

May 2021

IFC International Finance Corporation WORLD BANK GROUP

Creating Markets, Creating Opportunities