

The Power of E-Work:

Creating Opportunities for Young Women in the West Bank and Gaza

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This Brief is part of the Solutions for Youth Employment (S4YE) Knowledge Brief series focusing on the design and implementation of youth employment programs.¹ This Brief builds on S4YE's 2018 annual report, [Digital Jobs for Youth: Young Women in the Digital Economy](#), which highlighted new and emerging strategies for practitioners designing digital jobs interventions for youth.

In this Knowledge Brief, we examine how the World Bank's 'Gaza Emergency Cash for Work and Self-Employment Support' project is supporting NGOs that are connecting unemployed youth with online work opportunities.² The project will help to fund skills training and digital job support to 750 youth (including 375 young women).

We specifically highlight challenges facing young women in the West Bank and Gaza – who experience high rates of unemployment – and the strategies used to encourage their program participation and empower them to engage in e-work.

1. INTRODUCTION

As the current economic situation goes from bad to worse, there is desperate need for rapid action to jump-start the economy in the West Bank and Gaza. With alarmingly low levels of workforce participation, and limited options for women and young people, a variety of measures will need to be taken to achieve any semblance of normality.³ Job-focused programs can provide some degree of stability to halt the deterioration and put the West Bank and Gaza back on a path towards productive economic activity.

The Gaza Emergency Cash for Work and Self-Employment Support Program, which was launched in 2018, is now being scaled up in both the West Bank and Gaza. The Project is one example of how to put strategies into action in fragile and conflict settings to increase the availability, access to, and quality of jobs particularly for young people and women.

1.1 LIMITED JOB OPPORTUNITIES IN THE WEST BANK AND GAZA

Good job opportunities in the West Bank and Gaza are scarce. In 2015, the unemployment rate in the West Bank reached 26 percent and 41 percent in Gaza. Unemployment in the territory disproportionately affects youth (41 percent) and women (39 percent). Furthermore, job informality has been persistently high, reaching 61 percent of the workforce in 2015.⁴

¹ Solutions for Youth Employment (S4YE) is a multi-stakeholder coalition that aims to provide leadership and resources for catalytic action to increase the number of young people engaged in productive work. The S4YE Secretariat is housed in the Jobs Group within the Social Protection and Jobs Global Practice at the World Bank.

² P167726 - Gaza Emergency Cash for Work and Self-Employment Support, <http://projects.worldbank.org/P167726?lang=en>.

³ For more detailed analysis, see Cristobal Ridao-Cano, Friederike Rother, and Javier Sanchez-Reaza (2019). *Enhancing Job Opportunities in the Palestinian Territories*. Washington, DC: World Bank Group.

⁴ PCBS (2016). *2016 Labour Force Survey 2016, 4th quarter*. Ramallah, Palestine: Palestinian Central Bureau of Statistics.

Limited job creation stems from low levels of private sector investment. Economic instability has constrained private sector growth, and it is not likely to improve over the medium- and long-term without changes in restrictions on trade, movement, and access. Existing private sector investment is concentrated in sectors with low productivity and weak potential for growth and job creation. Employment in productive tradable sectors (such as manufacturing) has shrunk, while it has expanded in non-tradable services which are dominated by small informal firms.

1.2 HIGH UNEMPLOYMENT FOR YOUNG WOMEN

Unemployment for educated job seekers in the West Bank and Gaza is primarily a youth problem. Of those with a post-secondary education, 89.3 percent are between the ages of 19 and 34. The average age of an unemployed woman with a post-secondary education is 27.6 years. Her employed counterpart is, on average, 35.8 years old.

There is a significantly higher rate of unemployment among skilled women relative to skilled men. Women and men with post-secondary degrees (including associate diplomas) comprise 18 percent of the working-age population in the West Bank and Gaza. Yet, the unemployment rate for skilled women is 47 percent, more than double that for skilled men (18 percent).⁵ Within Gaza, 60 percent of all highly educated women in the labor market are unemployed, compared to 38 percent in the West Bank. Unlike men, high-skilled women are also more likely to be unemployed than low-skilled women.⁶

1.3 OPPORTUNITIES THROUGH INTERNET-ENABLED SELF-EMPLOYMENT (E-WORK)

E-work offers a unique opportunity for young women seeking income generating opportunities in the West Bank and Gaza. Virtual freelancing refers to jobs involving complex tasks, such as translation, graphic design, and software development, which are distributed via an online platform.⁷ These types of contracts can help skilled young women to circumvent physical and economic constraints to their mobility and employment. Microwork offers opportunities for less-skilled young women by connecting them to online networks and platforms to perform simpler tasks, such as labeling, transcribing documents, and data gathering.

E-work involving online freelancing and microwork can be particularly beneficial to young women because they are flexible and can be more easily combined with household responsibilities. Notably, e-work can help young women who face societal or family pressure that discourages their formal employment.⁸ Through e-work, young women can access regional and global markets from home.

A 2013 online freelancing market assessment found a small but growing number of online freelancers in the West Bank and Gaza.⁹ The study concluded that e-work has great potential in the West Bank and in Gaza. However, key constraints are limiting the spread of e-lancing, including: lack of specialized technical skills; lack of awareness about online freelancing; limited training and mentorship opportunities;

⁵ World Bank (2018). *Enhancing Job Opportunities for Skilled Women in the Palestinian Territories*. Washington, DC: World Bank Group.

⁶ PCBS (2016). *2016 Labour Force Survey 2016, 4th quarter*. Ramallah, Palestine: Palestinian Central Bureau of Statistics.

⁷ S4YE (2018). *Digital Jobs for Youth: Young Women in the Digital Economy*. Washington, DC: World Bank Group and Solutions for Youth Employment.

⁸ Ibid.

⁹ World Bank (2013). *Feasibility Study: Microwork for the Palestinian Territories*. Washington, DC: World Bank Group.

restrictions to online payments (particularly in Gaza); and limited access to enabling infrastructure, such as high-speed internet and electricity (especially in Gaza).

Support to online freelancing exists but it is limited. A few not-for-profit organizations are providing support to help young men and women to access digital jobs, particularly online freelancing opportunities. [Gaza Sky Geeks](#), a co-working space, startup accelerator, and technology education hub in Gaza, launched a Freelance Academy that provides youth with technical skills and mentorship.¹⁰ Additional organizations helping youth access online work include [Gaza Gateway](#) and [Palestinian Information Technology Association \(PITA\)](#). Most graduates from these programs successfully become independent freelancers, employees, or digital entrepreneurs.

2. HOW IS THE WORLD BANK IS CONNECTING YOUNG WOMEN TO E-WORK?

2.1 PROJECT OVERVIEW

In 2018, the World Bank launched a \$17 million grant to provide short-term income support to youth in Gaza. The [Gaza Emergency Cash for Work and Self-Employment Support](#) project was designed to target unemployed youth between the ages of 18 and 34. The project is helping 4,400 targeted youth to be hired by local non-governmental organizations (NGOs) to deliver social services in urgent sectors such as health, education and support to vulnerable groups (including the disabled and elderly). The project has established that young women will comprise at least 50 percent of targeted beneficiaries.

As part of the grant, the World Bank has allocated approximately \$3 million to finance skills training and internet-based job support to an additional 750 youth.¹¹ Under this component, the project provides freelancing sub-grants to NGOs that have experience providing support to freelancers in the digital economy. These NGOs will support a range of freelancing work including more complex tasks (e.g., software development, graphic design, media production, content development, website design, animations, e-marketing, translation) as well as simpler tasks (e.g., labelling photos or videos, describing products, transcribing scanned documents, data gathering, answering calls).

The e-lancing component includes specific strategies to ensure that at least 375 young women (i.e. 50 percent of beneficiaries) benefit from the program and become successful e-lancers. The support package to NGOs will include up to two months of freelance and technical skills training, as well as six months of on-the-job support, including co-working space, equipment, and mentorship. Beneficiaries will also receive a small stipend to cover transportation costs. Finally, NGOs will conduct outreach to female beneficiaries' family members, highlighting the importance of women's work and the flexibility of online freelancing.

These design strategies are explored in more detail in the following sections.

¹⁰ Gaza Sky Geeks is a new member of S4YE's [Impact Portfolio](#), a community of practice of 44 high-potential and innovative youth employment projects operating around the world.

¹¹ World Bank (2018). *P167726 – Gaza Emergency Cash for Work and Self-Employment Support. Project Appraisal Document*. Washington, DC: World Bank Group.

2.2 BUILDING THE TRAINING AND SUPPORT PACKAGE

During the project design phase, the team conducted consultations with local stakeholders to determine the needs of target beneficiaries. Gaza Gateway, Islamic University in Gaza (IUG), Work without Borders, University College for Applied Science (UCAS) shared their previous experiences working on similar projects. Based on those discussions, the team realized it would be critical to provide youth with both technical training and on-the-job support. This combination would be crucial in terms of equipping participants with the technical, interpersonal and communication skills that e-lancers need to successfully bid for and complete contracts.

The team also relied on consultations with local service providers to determine the duration of the training and on-the-job support package. As with most skills-training interventions, the team needed to strike a balance between providing comprehensive training that would adequately prepare youth for online work, while also helping them to enter the workforce as quickly as possible. The team considered activities implemented by World Bank projects, including the [Women in Online Work \(WoW\) pilot](#) in Kosovo which provided young women with 6 months of e-lancing training, mentorship and technical support.¹² Informed by their consultations with local service providers, the team determined that two months of training followed by six months of on-the-job training would be the best package to graduate competent, well-trained program participants. Apart from skills training, the eight-month support package includes access to: a co-working space; computer equipment as needed; a payment system, mentorship and technical support; and online discussion groups and communities.

One critical component of the training curriculum is ensuring that young e-lancers can receive payments for their work. The team found that the most common payment for online work is through PayPal. Many freelancers in Gaza have successfully used the digital payment platform to be compensated for their online work. As part of the freelancing training, service providers will provide special training on online payments. The e-work training will also help to connect beneficiaries with local financial institutions, so that youth can safely transfer and withdraw their online earnings.

2.3 INCENTIVIZING BENEFICIARY PARTICIPATION

Recognizing that the project targets vulnerable, low-income youth, the team adopted additional strategies to incentivize participation. High transportation costs can be a major constraint that prevents youth beneficiaries from attending training programs.¹³ This barrier can often be exacerbated for young women, who traditionally have less access to or ownership of financial resources. The project team decided to offer transportation stipends to help ensure that beneficiaries participate in the e-work training and on-the-job training. Stipends are delivered as direct cash based on the place of residence, cost of public transportation, and number of days of training. Service providers also warned that the team should expect beneficiaries to drop out of the on-the-job training after the third month. To encourage beneficiary retention, the project team also provides refreshments and achievements awards.

¹² S4YE (2018). *Digital Jobs for Youth: Young Women in the Digital Economy*. Washington, DC: World Bank Group and Solutions for Youth Employment.

¹³ Jose Romero and Rob Urquhart (2018). "Is it enough for programs to train youth if they can't get to the job? The challenge of transport costs in addressing youth employment." *S4YE Knowledge Brief Series* no. 3. Washington, DC: World Bank Group and Solutions for Youth Employment.

The team also anticipated challenges regarding beneficiary safety and security. Fear of physical harassment and sexual violence while traveling in public spaces reduces women’s ability to seek hold formal jobs.¹⁴ Safety concerns can also prevent young women from attending digital skills-training programs.¹⁵ The team has ensured that trainings are held in areas where all beneficiaries—young women, especially—feel safe traveling to throughout the duration of the project. The team also requires service providers to provide ‘person accident insurance’ to beneficiaries covering them for any accidents that may happen on the job or while commuting to and from work, further alleviating concerns about personal safety.

2.4 PARTNERING WITH EXPERIENCED SERVICE PROVIDERS

When deciding on service providers to partner with, the project team chose to maximize impacts by providing sub-grants to multiple NGOs. The difficult political and socio-economic conditions in Gaza have increased the need for a range of social services, including health, education, and psycho-social support. The team decided that working with one single service provider would restrict the type of social services provided to the vulnerable people in Gaza. Furthermore, one service provider would not have the capacity to accommodate the target group of 750 beneficiaries over two rounds of training and hosting.

The team also limited any coordination problems by establishing a clear implementation arrangement with a local organization. The Bank signed a trust fund agreement with the NGO Development Center (NDC) – a highly experienced apolitical NGO that has significant experience working with the World Bank as an implementing agency. The NDC in turn will enter into sub-grant agreements with the e-work service providers. To further reduce the likelihood of any implementation challenges, NDC held a wide range of consultations and preparatory workshops to introduce and explain the project design to all eligible service providers in Gaza.

3. TOWARDS A LONG-TERM SOLUTION

As of September 2019, the e-work component is expected to have a greater impact than in the project’s original design and is currently being proposed to be brought to scale in both the West Bank and Gaza. The selection of the service providers is ongoing and is expected to be completed in October 2019. The Project is expected to provide e-work support to 1,040 vulnerable young people (530 young women).

To scale the impact of programs supporting online freelancing, more public support is needed. There are high social returns to investing in online jobs in the West Bank and Gaza, including increased social inclusion and economic participation. Increased public support and donor funding attract more service providers, increase the coverage of digital jobs programs, and expand the types e-lancing and other digital skills that are supported. As demonstrated by the *Gaza Emergency Cash for Work and Self-Employment Support* project, one option is for donors to finance existing service providers and NGOs that already focus on unemployed youth.

¹⁴ Namita Datta (2018). “The invisible door: Three barriers limiting women’s access to work.” *Jobs and Development* (blog), March 2018. Washington, DC: World Bank Group and Solutions for Youth Employment.

¹⁵ S4YE (2018). *Digital Jobs for Youth: Young Women in the Digital Economy*. Washington, DC: World Bank Group and Solutions for Youth Employment.

A second option for growing online freelancing in the West Bank Gaza is for donors to provide grants to establish social enterprises.¹⁶ These social enterprises could generate social impact by helping unemployed youth to become online freelancers. The advantage of this model is that any public or donor funding would be only used for the initial ‘investment.’ Subsequent support to unemployed youth would be financed by the private sector. This creates a sustainable private sector solution to a social challenge. The *Digital Jobs Africa* initiative, supported by the Rockefeller Foundation, successfully led to the establishment of sustainable social enterprises that provide outsourcing services to global clients and support to vulnerable youth.¹⁷

Under both options, it is imperative that policy-makers and donors encourage women’s participation in online freelancing programs. The World Bank is taking steps to ensure that young women can engage in safe, flexible income-generating activities through online work. Policymakers and other donors should continue to build on existing initiatives, help them to increase their coverage and quality, and support evaluations that build evidence of impact. Doing so can help young women to access new work opportunities and make significant contributions to economic growth in the West Bank and Gaza.

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¹⁶ Social enterprises are not-for-profit companies that invest profits from the regular ‘business arm’ into the ‘social arm’ of the enterprise. For more information on the ‘social enterprise’ model, see S4YE’s Knowledge Brief Series, Issue 5: Jose Manuel Romero and Jeremy Hockenstein (2018). “Social Enterprises: A Win-Win Approach for Youth Employment.” *S4YE Knowledge Brief* no. 5, Washington, DC: World Bank Group and Solutions for Youth Employment.

¹⁷ As part of S4YE’s 2018 annual report on Digital Jobs for Youth, S4YE developed in-depth case studies for several grantees of the Rockefeller Foundation’s Digital Jobs Africa Initiative. These digital jobs case studies are available on S4YE’s website at <https://www.s4ye.org/digital-jobs>.

S4YE (2018). *Digital Jobs for Youth: Young Women in the Digital Economy*. Washington, DC: World Bank Group and Solutions for Youth Employment, <https://www.s4ye.org/sites/default/files/2018-11/S4YE%20Digital%20Jobs%20Report%20-%20FINAL%20%28For%20Printing%29.pdf>.

World Bank (2013). *Feasibility Study: Microwork for the Palestinian Territories*. Washington, DC: World Bank Group, <http://documents.worldbank.org/curated/en/529481468140639204/pdf/ACS36850ESWOP1015B00PUBLIC00A9R7B83.pdf>.

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S4YE is a multi-stakeholder coalition that aims to provide leadership and resources for catalytic action to increase the number of young people engaged in productive work. S4YE's partners include the World Bank Group, Accenture, The Rockefeller Foundation, Mastercard Foundation, Microsoft, Plan International, International Youth Foundation (IYF), Youth Business International (YBI), RAND Corporation, the International Labour Organization (ILO), the Governments of Norway and Germany, and the UN Envoy for Youth. The S4YE Secretariat is housed in the Jobs Group within the Social Protection and Jobs Global Practice at the World Bank Group.

This knowledge brief does not necessarily reflect the views of the World Bank or each individual S4YE partner. For additional resources on digital jobs for youth, please visit <https://www.s4ye.org/digital-jobs>.