



# **WORKING WITHOUT BORDERS**

## PRELIMINARY INSIGHTS ON THE OPPORTUNITIES AND CHALLENGES OF ONLINE GIG WORK FOR WOMEN FROM AN UPCOMING GLOBAL STUDY

**Nadina Iacob**

Prepared for the webinar *Breaking the Glass Ceiling: Can the Gig Economy Bring Labor Opportunities for Women?*

March 14, 2023

# Our approach to studying trends in the online gig economy

## Key research questions

How inclusive is the online gig economy based on six dimensions of inclusion? What role do regional/local platforms (i.e. platforms concentrated in a specific region or country) play?

Figure: Six dimension of inclusion of online gig workers



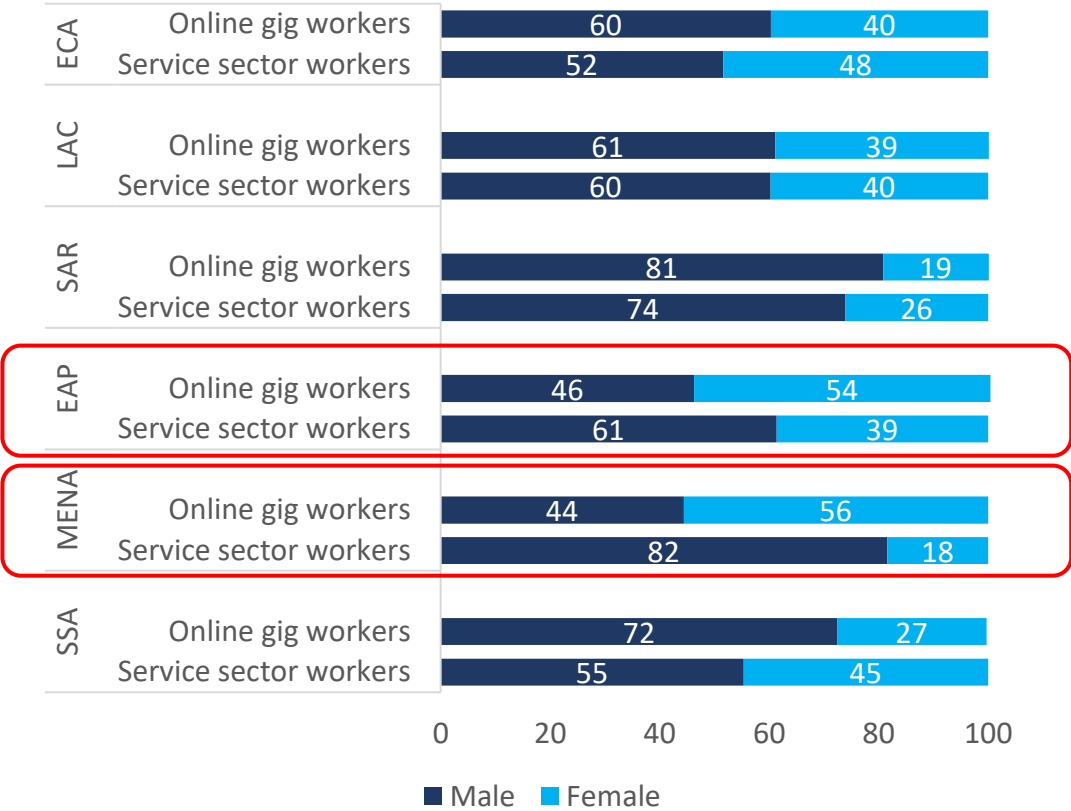
## Methodology

|  |  |
|--|--|
| Global survey                          | <ul style="list-style-type: none"><li>Internet based survey covering 17 countries from the six World Bank regions</li></ul>  |
| Country deep dives                     | <ul style="list-style-type: none"><li>Country-level surveys and additional platform insights from four countries</li></ul>   |
| Platform surveys                       | <ul style="list-style-type: none"><li>Surveys of online gig workers on 10 online gig work platforms (nine online freelancing platforms and one microwork platform)</li></ul>           |
| Interviews and focus group discussions | <ul style="list-style-type: none"><li>Interviews with representatives of 28 platforms</li><li>Focus group discussions with selected online gig workers in Kenya and Pakistan</li></ul> |

1 Note: The study covered several other research questions and relied on additional methodological approaches; this slide refers only to the applicable research questions and the methodology used to build a profile of online gig workers.

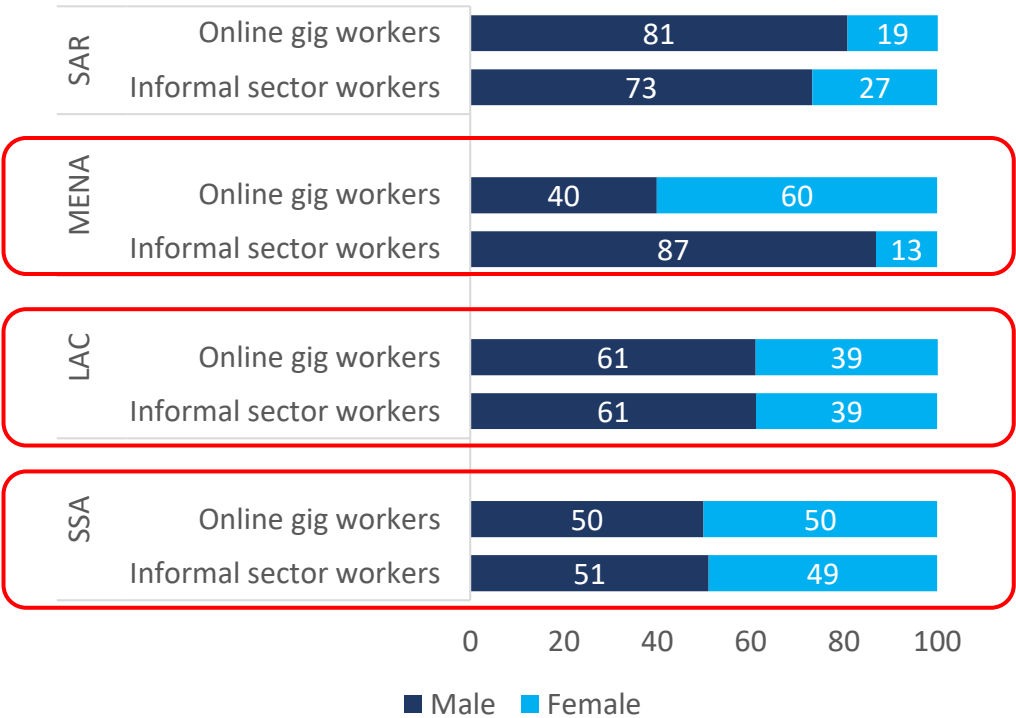
# Globally, women participate in online gig work to a greater extent compared to the general labor market, services sector and informal sector.

The share of female online gig workers compared to female workers in the services sector, by region



Source: Global survey conducted by the team

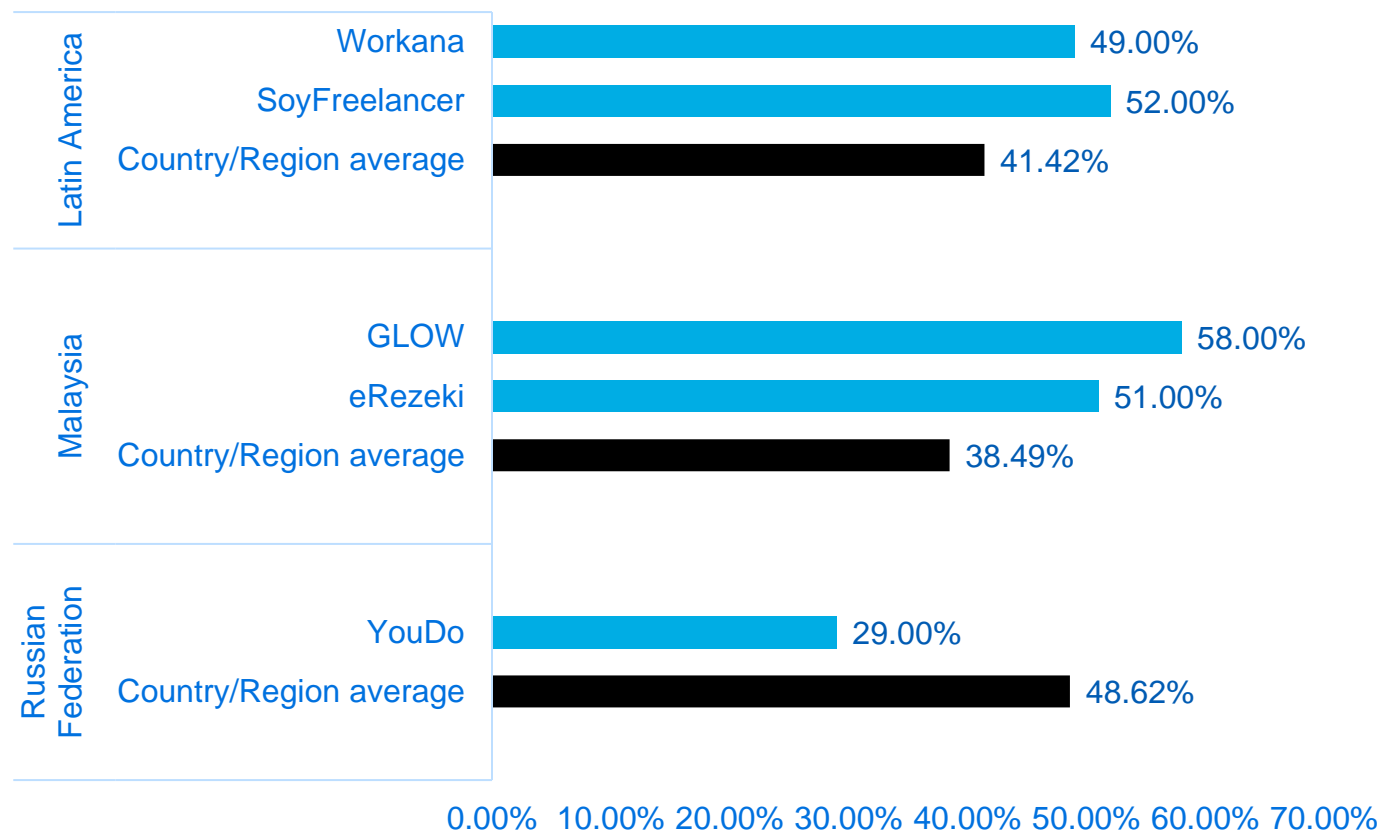
The share of female online gig workers compared to female workers in the informal sector, by region



Source: Global survey conducted by the team

# Some gig platforms, in different countries, are doing better in including women.

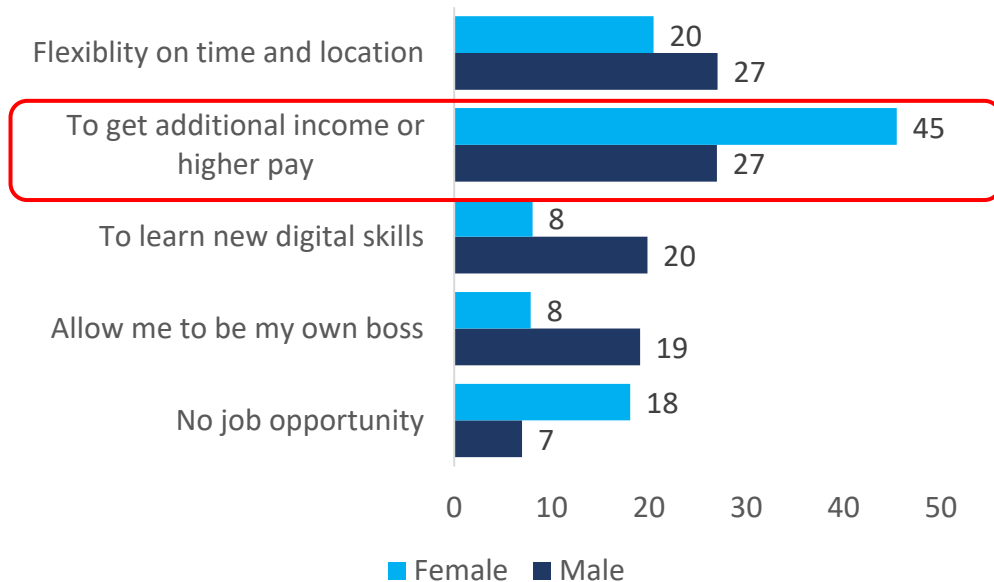
## Women participation on selected platforms and the local labor market



Source: Global survey conducted by the team; country/regional averages of labor market participation were retrieved from the World Development Indicators Database

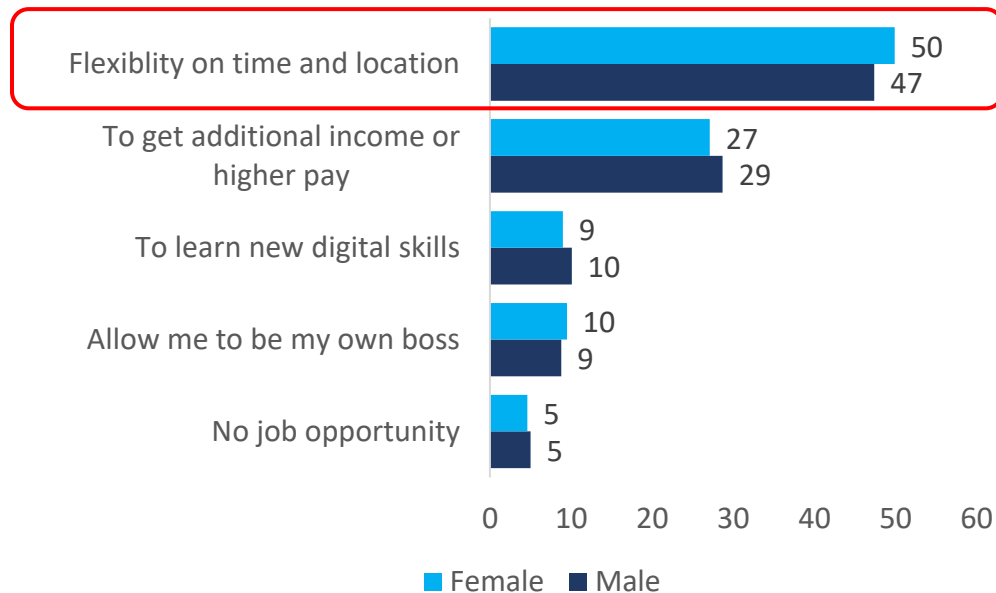
# Flexibility and the ability to earn additional income are key drivers of women's participation in online gig work

Main reason for doing online gig work by gender, global survey



Source: Global survey conducted by the team

Main reason for doing online gig work by gender, platform survey (Workana)

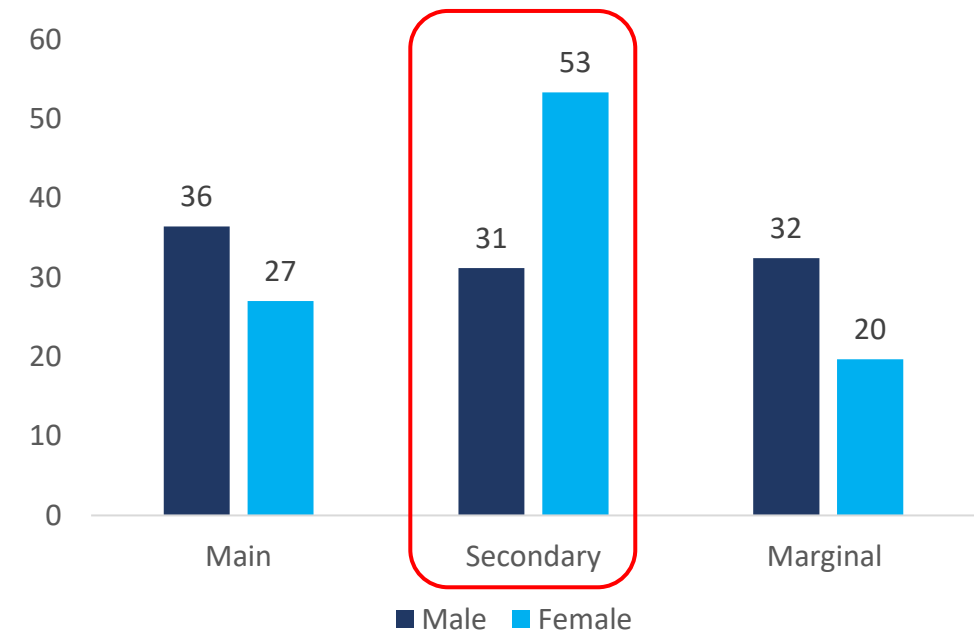


Source: Platform survey conducted by the team on the LATAM platform Workana

- Compared to men, women are more likely to do online gig work to earn additional income. Flexibility is as well a key factor in getting women to join the online gig economy.
- Flexible working hours can help women balance their caregiving responsibilities with the need to earn a living.
- Men value more the ability to learn new digital skills and to earn additional income or higher pay.

# Women do online gig work as a secondary occupation, spending part of their time on gig work and earning supplementary income

Distribution of online gig workers by work intensity and gender (in percentage)



Source: Global survey conducted by the team

The intensity of online gig work based on income earned as a share of personal income and hours worked

| Income \ Time                    | Time                      |                                |                           |
|----------------------------------|---------------------------|--------------------------------|---------------------------|
|                                  | Less than 10 hours a week | Between 10 and 19 hours a week | More than 20 hours a week |
| Less than 25% of personal income | Marginal                  | Secondary                      | Secondary                 |
| 25%-50% of personal income       | Secondary                 | Secondary                      | Main                      |
| More than 50% of personal income | Secondary                 | Main                           | Main                      |

Source: Adapted from Urzì Brancati et al. (2020, p. 15)

# From research findings to practical steps



Despite its advantages, online gig work still has untapped potential for women.



To bridge the gap, learning from local and regional best practices in including women is crucial.



Targeted support for acquiring skills and helping women develop as online freelancers and ultimately entrepreneurs could pave the path to fully reaping the benefits of online gig work



# Disrupting Unemployment through **Digital Inclusion**

Presented by:  
Maricruz Tabbia





# The problems we address

The digital economy is here, and it is changing everything.

The skills gap  
is **growing**

**67%**

of companies globally  
can't find the talent with  
the skills they need\*

Companies are  
going **remote**

**74**  
**%**

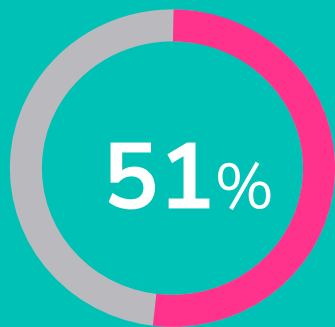
of CFOs will implement  
remote work permanently for  
a part of their employees\*\*

People **want to**  
**work remotely**

**80%**

want to continue  
working from home after  
the pandemic\*\*\*

# Women have been left behind



of women with children leave their jobs due to the lack of flexibility.

Catalyst





**SheWorks!**

# Our purpose



We work to close the skills, unemployment, and gender gaps to help **women** stay employable and companies stay competitive in the digital economy.



+

+





# SheWorks! Academy

Through our online academy we partner with governments to train women in the most demanded skills in the digital economy.

**We empower women to prepare for the global job market with highly relevant and in demand remote readiness, and digital skills.**



# Our Programs

## Remote Readiness Program

The program provides the tools that people and organizations need to manage teams and work effectively within remote environments.

### Courses:

- Remote team management certification
- Remote work certification

## E-commerce & Digital Marketing Program

The program provides the tools to set up an e-commerce and develop and implement digital marketing and social selling strategies.

### Courses:

- Digital content creator certification
- E-commerce and social selling certification
- Digital marketing expert certification

## facebook Training Program

The program provides access to the most demanded Facebook certifications related to digital marketing and technical services.

### Courses:

- Associate marketing certification
- Community management certification
- Technical services certification

# The learning experience

We create personalized experiences on a large scale through our digital learning environment that is based on 3 pillars:



## Blended Methodologies

We combine live sessions and asynchronous learning materials.



## Guided Instruction

Our instructors presence increases participant's engagement and completion rates.



## Learning Sprints

Because it takes rhythm to learn online, inspired by agile methodologies, we work with time sprints.



### Model

Instructor led



### Format

100% online



### Duration

5-12 weeks



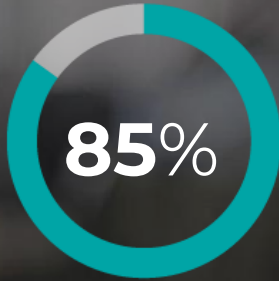
### Dedication

5 hs weekly avg

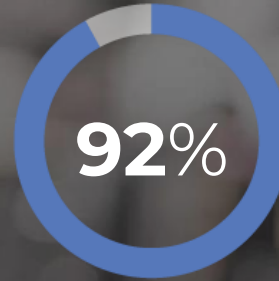


# Our results

We keep our students engaged until the end



Completion Rate  
*\*highest in the industry*



Participants  
recommend the  
program

## Testimonials

---



**Natalia Jimenez Struss** | Colombia

"It's a complete course where you can learn many things. The teachers are clear and empathic. The team is good at accompaniment and are always ready to help. I learned a lot about how to start my business or contribute to one that is growing."



**Analy Polanco** | Guatemala

"Having an apprenticeship at this academic level, with professional people in their areas and countries is something unique. I feel fulfilled as a woman and as a professional. What pride to feel!"

**Independence**  
starts with the  
wallet





# Talent Solutions

1

## Remote Contingent Workforce Services

- On Demand Professionals
- Full-Time Professionals (FTPs)

2

## “PayWorks” Payrolling Service

- International Contractors
- Full-Time Employees

3

## Direct Hire Service

- Full-Time Employees

4

## Contract Recruiters

- Single specialized recruiter
- Recruitment Team + Tools



**Work is  
something that  
is done, not a  
place you go**





100,000+

highly-vetted  
professionals.

500+

skill-sets across  
all regions



NA LATAM EMEA MENA APAC



### Content Writing & Translation

Blog & Article Writers, Translators, SEO  
Copywriters, Proofreaders, Creative Writers



### Graphic Design & Multimedia

Graphic Designers, Web Designers, Video Editors,  
Animators, Illustrators, UI/UX Designers, Packaging  
Designers



### IT/Tech Experts

Wordpress Developers, Software Developers,  
Salesforce Developers, QA + Testers, Product  
Designers



### Digital Marketing

Community Managers, Email Marketing Specialists,  
Digital Marketing Strategists and Analysts,  
Account/Digital Project Managers,  
SEO/SEM/Growth Hackers, Paid Media Specialists



### Virtual Support

Virtual Assistants, Data Curators, Data Entry Specialists,  
Project Managers

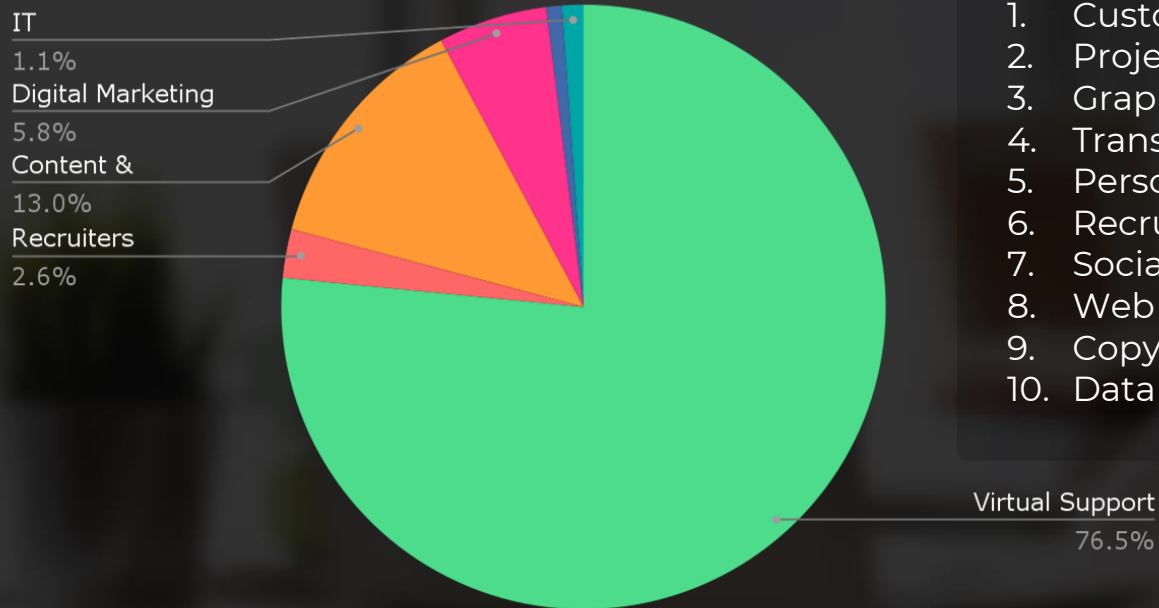


### Human Resources/Talent Acquisition

Recruiters, Sourcing, Screeners, Translators,  
Instructional Designer, Presentation Designer

# What our Clients Seek the Most

## Talent verticals- distribution



## Top 10 demanded type of tasks:

1. Customer Support
2. Project Management
3. Graphic Design
4. Translation
5. Personal Assistance
6. Recruiting
7. Social Media Management
8. Web design
9. Copywriting
10. Data entry

# Benefits of working in *SheWorks!*

We keep our students engaged until the end



Work from anywhere in  
the world



Work leading companies  
on meaningful projects



Rely in our help  
to find clients



Get paid in dollars smoothly  
and seamlessly.  
No delays



Free access. There is no cost  
to join our marketplace



Be the first to know  
about our free training  
and certification  
programs

# Awards and Recognitions for SheWorks!

“Iconic Companies  
Creating a Better  
World for All”

**WEF**  
WOMEN  
ECONOMIC  
FORUM

“UN Equals in Tech  
Award Winners  
2019”

**EQUALS**  
GLOBAL PARTNERSHIP

“Leading case to  
close the gender  
gap”

**W20**  
ARGENTINA 2018  
WOMEN 20





# Thank you!



/SheWorksCloud



@SheWorksCloud



@wheresheworks



/sheworks.cloud



[www.wheresheworks.com](http://www.wheresheworks.com)





## LESSONS LEARNED ON THE DIGITAL INCLUSION OF WOMEN IN JORDAN AND LEBANON



*Creating Markets,  
Creating Opportunities*

WITH SUPPORT FROM



Kingdom of the Netherlands

**14 March 2023**  
**Elvira Van Daele**

# Digital Inclusion project - Approach

- **Objective:** increase the digital inclusion of Jordanian & Lebanese female freelancers on a regional online talent marketplace
- **Target group:** higher educated female online freelancers with a strong technical skills set
- **Identified need:** increase the soft skills of the active, female freelancers so they win more bidding processes



# Focus and Tools - upskilling through online training

## Mastering the World of Online Freelancing:

1. Boosting your professional online presence
2. Successfully competing as an online freelancer
3. Managing an effective client-freelancer relationship
4. Mastering computer-assisted translation tools
5. Content writing that sticks



→ 20% commission fee waived for one year upon course completion.

# Outreach and Results

- **Limited outreach** through a too small, initial pool of active freelancers: 222 women of which 214 enrolled in the training program, but only a third completed one or more training courses.
  - Training results were good but lower uptake than expected:
    - 83% - improved knowledge
    - 86% - good investment of their time
    - 90% - recommends the training program to other freelancers.
  - **Need to include more female freelancers** from Jordan and Lebanon in the online community:
    - Outreach through Social Media: very low conversion + large drop-outs in the training program (75%)
    - Outreach through local, strategic partners - Injaz Jordan and BDD Lebanon
- The poor completion rate reveals significant **impediments** to reaching the right audience and keeping them engaged.

# Obstacles faced by women that hinder their participation in the digital economy

- Legal Barriers. Only 10 countries have legal parity between men and women (World Bank, 2021).
- Financial/Banking Constraints. \$1.48 trillion financing gap for women-owned SMEs (SME Finance Forum 2018).
- Socio-cultural Constraints. Freelance work in the digital economy will likely remain a secondary source of income rather than a primary job.
- Lack of Awareness of Opportunities.
- A Lack of Market Knowledge.
- Lack of English Proficiency.
- Limited or Unreliable Access to Devices and the Internet and High Cost of Data. 17% gender gap in Internet usage in Africa & 7% gap in Asia & the Pacific (ITU 2020).
- Lack of training and/or training fatigue. Women need to feel part of a community and there should be a higher goal than just training.





# Lessons on the digital inclusion of local women

- **E-commerce is already a 26 trillion-dollar industry. However, for some regions, the highest growth is yet to be realized.**
- **Freelancing should not be overestimated as a preferred employment option.**
  - Understand your market: socio-cultural reasons + legal frameworks
  - Most obstacles are not gender-related but are aggravated due to socio-cultural expectations.
  - Awareness raising is key.
  - Stakeholders must support advocacy to improve the legal framework for online freelancing.
  - Collaboration is needed with local partners to ensure effective outreach and promote freelancing (vs. social media).
  - Response rates may be higher when training is delivered through a blended learning approach.
- **Solid, technical skills are a must** to be able to compete online.

# Lessons Learned and Recommendations

- The workforce gender gap extends to the digital economy. Platforms could boost market value by nearly \$300 billion by closing gender gaps.
- It is important to create a sustainable, profitable project. Freelance offer and employer demand must go hand in hand.
- Advocate to improve legal restrictions.
- Address the lack of access to the internet and to IT devices.
- Address financial and formal banking constraints.
- Support awareness of online freelancing and its opportunities and close the knowledge gap.
- Engage universities and local organizations in identifying women interested in the digital economy.





# Lessons Learned and Recommendations

- Increase knowledge-sharing among organizations.
- Support digital literacy and business classes such as marketing, including to girls in high school.
- Increase higher inclusion by offering highly skilled women from disadvantaged communities, initial, paid for work opportunities. Ensure job placement.
- Provide coaching and mentoring to create an online profile, start and complete training, and find work. Consider a blended learning approach.
- Build a community for support.
- Provide online employers with incentives to hire women, including from disadvantaged communities.



# Five ways platforms can help women entrepreneurs thrive in the digital economy

*"My house was far from my workplace and my little one was still a baby. In the end, I decided to resign... ultimately I started selling online."*

*- Woman Vendor, Indonesia*

*"Being an online seller has enabled me to do things for myself. It has helped me be more self-sufficient."*

*- Woman Vendor, Nigeria*



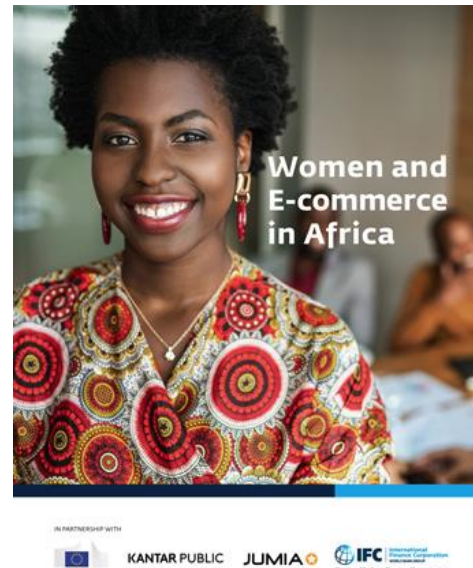
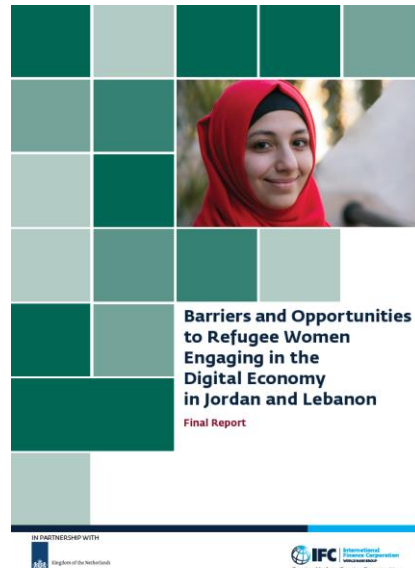
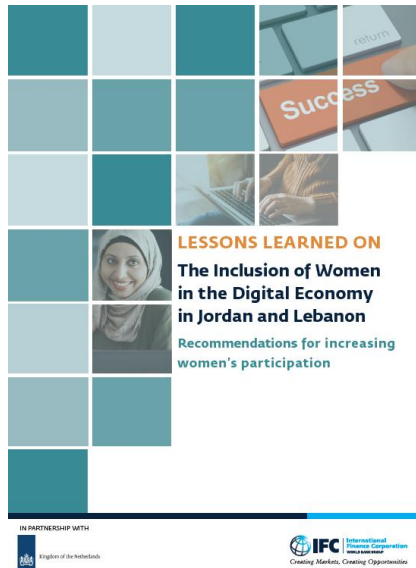
*"I never imagined that my first pay-out of PHP7,000 (\$150) would increase to PHP50,000 (\$1,000) per week."*

*- Woman Vendor, Philippines*

*"The 'Sponsored Products' feature makes my products visible in the search engine results so I reach more people and attract more business."*

*- Woman Vendor, Kenya*

# Related IFC publications



Learn more at

[IFC.org/gender](https://www.ifc.org/gender)

[IFC.org/Digital2Equal](https://www.ifc.org/Digital2Equal)





**WOMEN IN THE PLATFORM ECONOMY:  
How can financial services be supportive?**

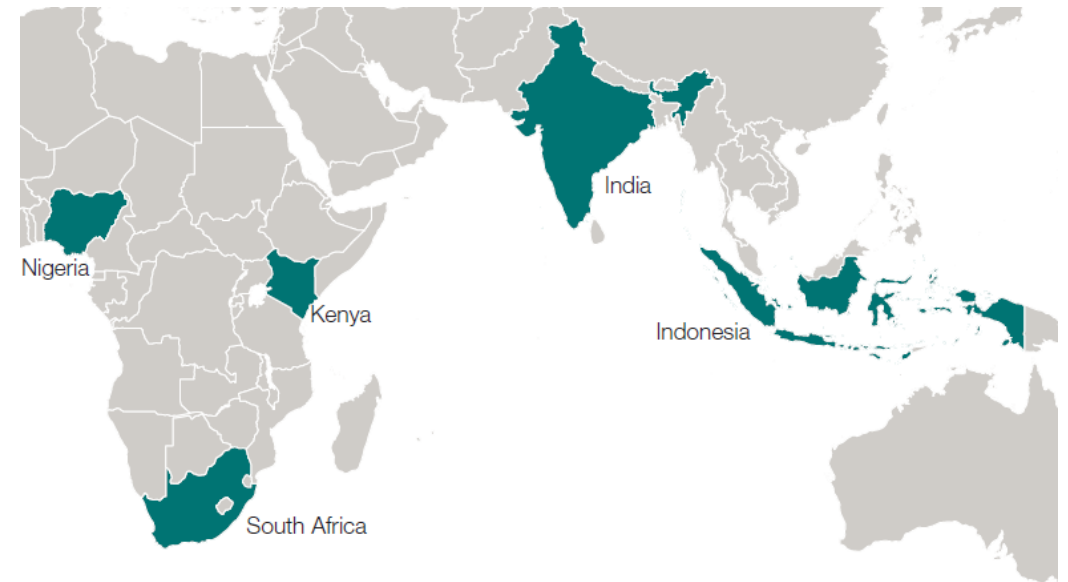
# ABOUT THE RESEARCH

In 2021, CGAP commissioned Dalberg Design to conduct primary research on workers' position in platform ecosystems, their social and financial lives, and common pain points they experience that could be addressed through financial services. This deck complements the publication [How Can Financial Services Support Platform Work? Insights from Five Emerging Markets](#) by providing greater detail on the experiences of women platform workers.

The findings presented in this slide deck are based on qualitative research with over 400 platform workers across five countries and five platform sectors.

- Over 150 in-depth interviews / focus group discussions
- 237 structured interview (survey) respondents\*
- 40% of all research participants women

Research took place in Nigeria, South Africa, Kenya, India, and Indonesia.



## Ride hailing



## Delivery & logistics



## Personal & home



## E-lancing



## E-commerce



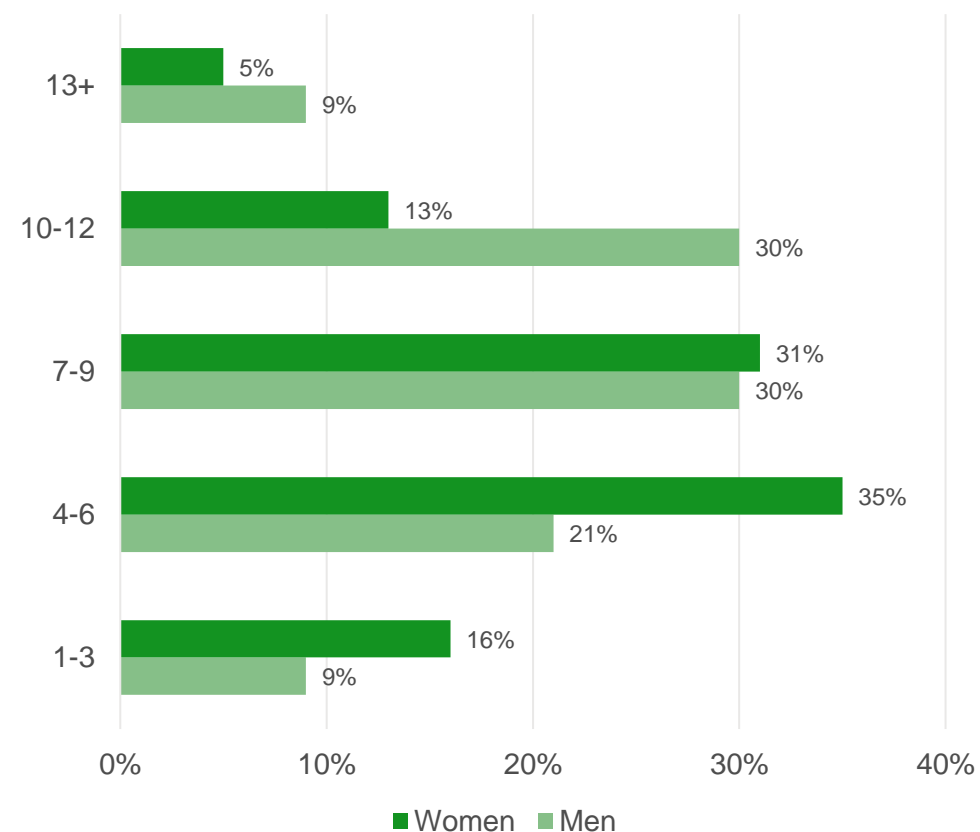
\*All quantitative findings in this deck come from this survey (purposive, non-representative sample).

# WOMEN'S WORK ON PLATFORMS TENDED TO BE PART-TIME

As in the offline world, more women worked on platforms part-time relative to men. However, a similar proportion of both women and men (~30%) put in a “full-time” day on platforms.

Similarly, on average, women’s income from platform work tended to represent a smaller share of household income than men’s; however, a similar proportion (around 25%) reported that their platform income represents 100% of household income.

Hours spent on platform work per day (N= 237)



# THE OPPORTUNITY FOR SUPPLEMENTARY INCOME APPEARS TO FIT INTO MANY WOMEN'S LONG-TERM PLANS

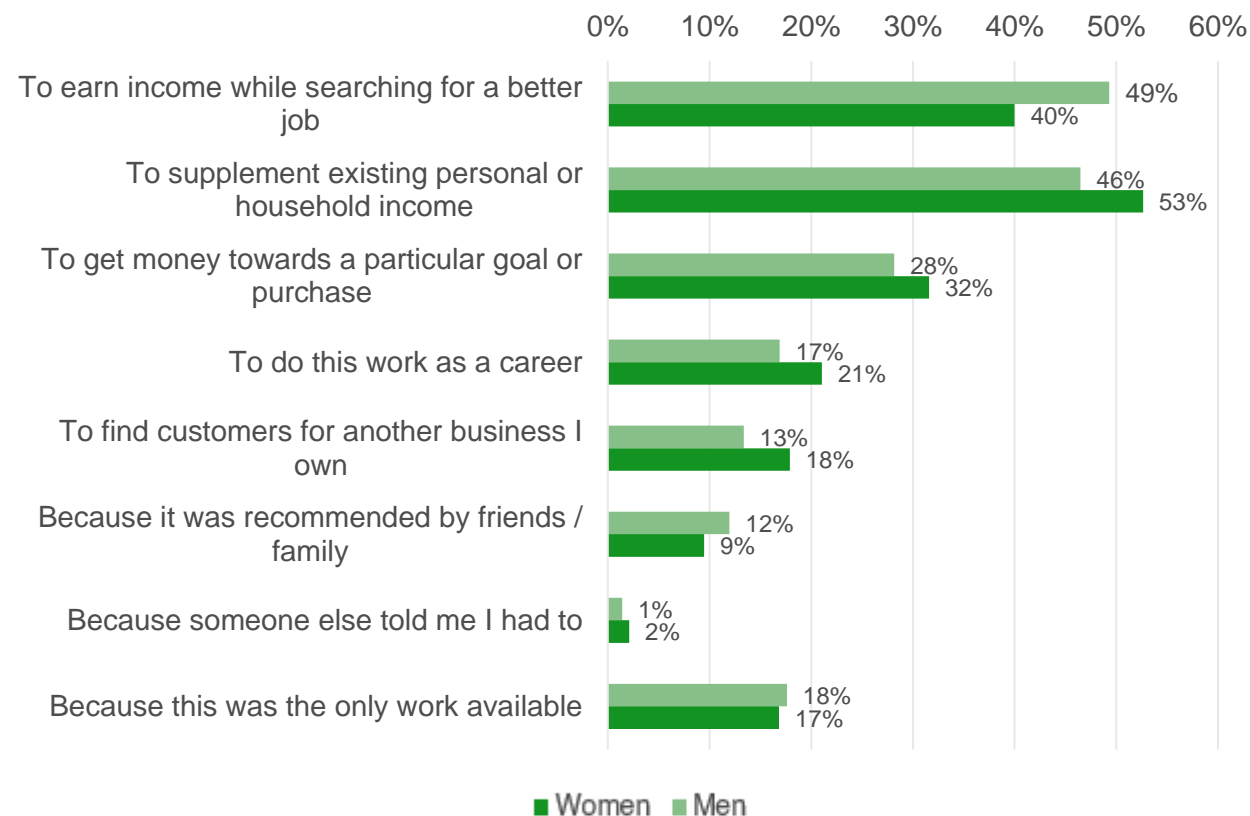
Women were more likely than men to see platform work as an opportunity to supplement their personal and household income.

They were also more likely to pursue platform work as a long-term career opportunity. Men were more likely to see platform work as a temporary source of income while they looked for a full-time job.

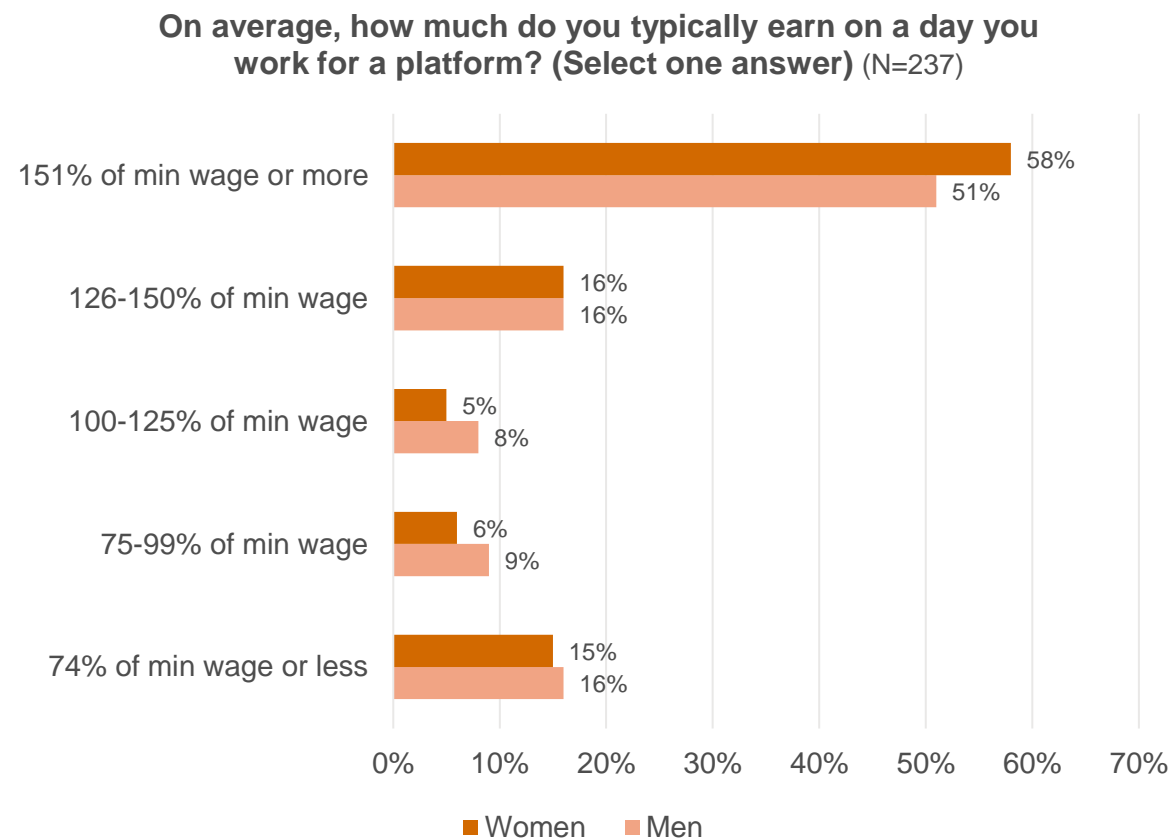
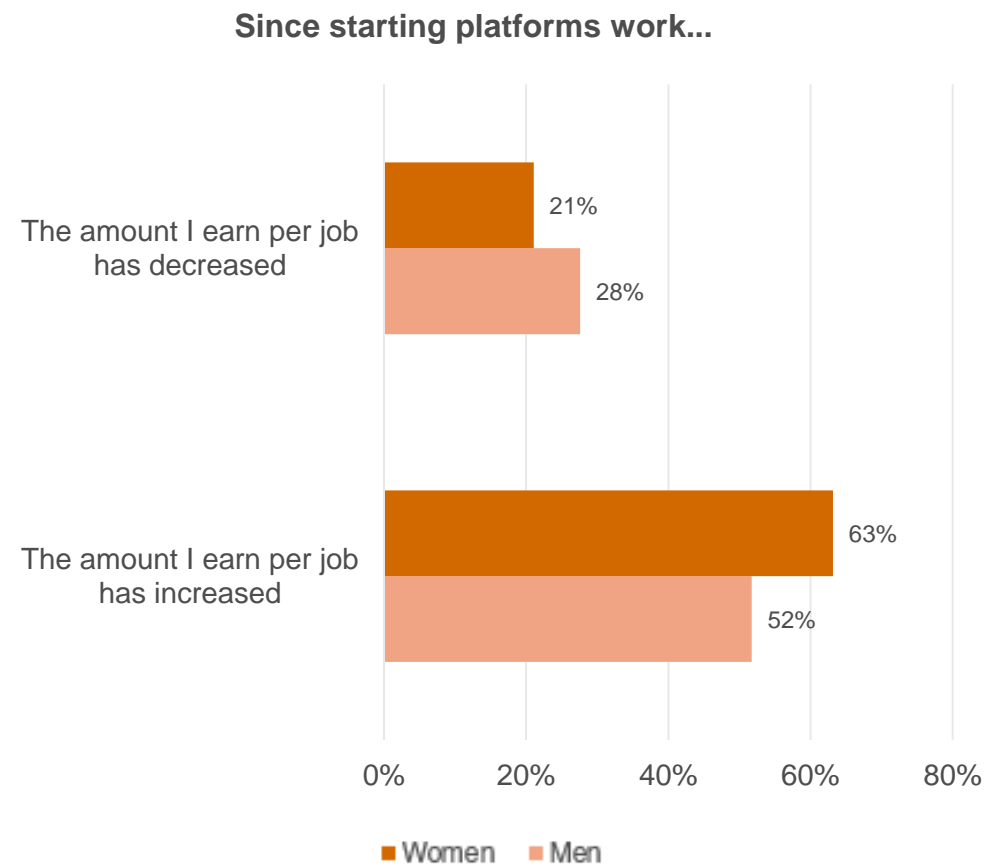
***“We decide our timeslots when we want to work. We can take care of our family and other personal things. Time flexibility is most important. So we don't have to accept work at night; if you want to take a holiday, you can take it”***

U.P., beautician, India

Why do you do platform work? (N= 237)

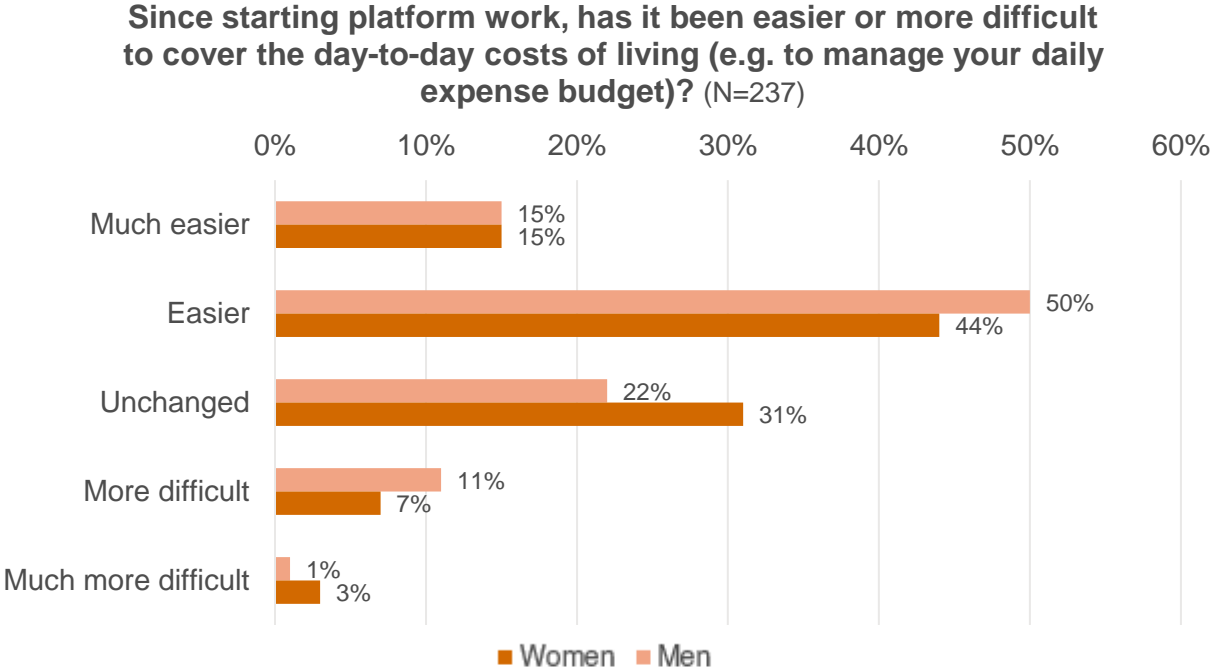
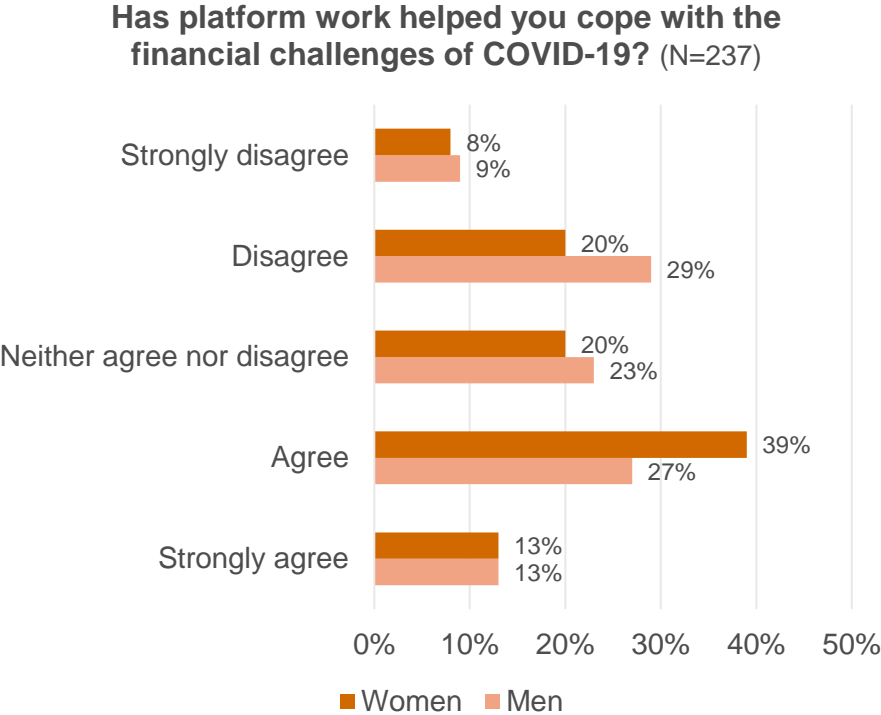


# WOMEN WERE MORE LIKELY THAN MEN TO REPORT PER-JOB INCOME INCREASES ON PLATFORMS, AND THEIR DAILY INCOME WAS HIGHER THAN MEN'S



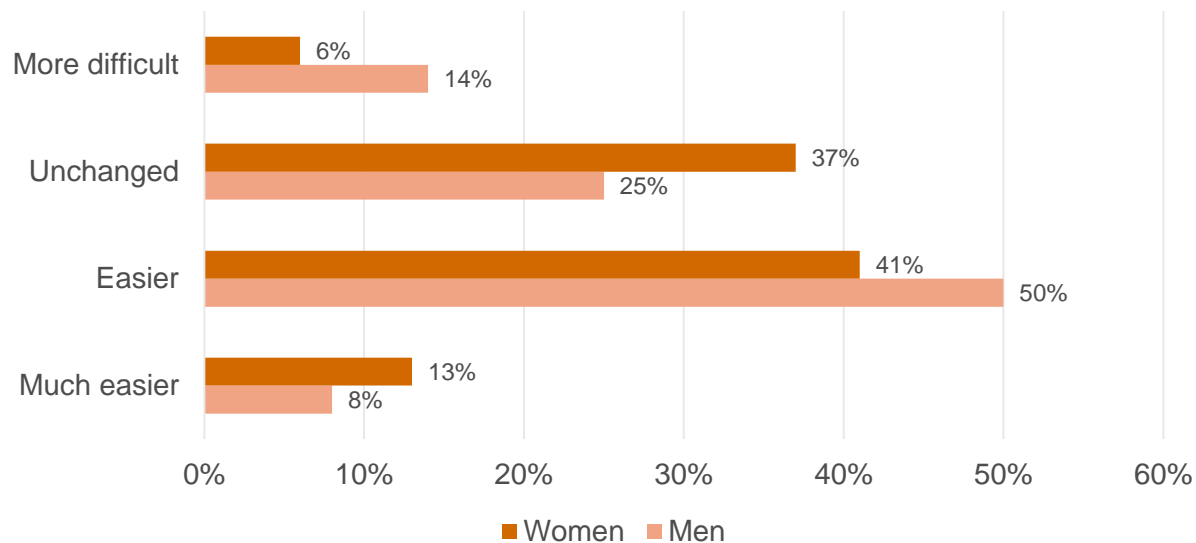


# PLATFORM INCOME HELPED MOST WOMEN TO BETTER MEET DAILY COSTS AND ABOUT HALF TO COPE WITH COVID

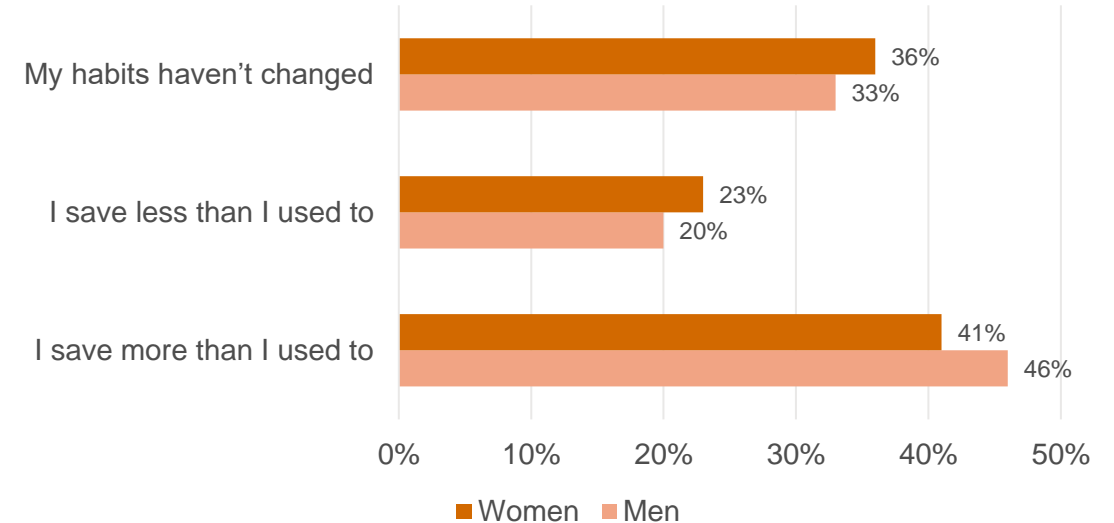


# THE EFFECTS OF PLATFORM INCOME ON WOMEN'S ABILITY TO SET AND MEET FINANCIAL GOALS AND TO SAVE WERE MORE MIXED

Since starting platform work, has it been easier or harder to set and achieve financial goals (e.g. budget, track and manage your income and expenses)? (N=237)



Have your savings practices changed since you started doing platform work? (N=237)



# WOMEN PLATFORM WORKERS VALUED FINANCIAL MECHANISMS THAT PROMOTE LONG-TERM SECURITY

In India, 87 percent of women wanted financial planning support, while this did not even figure in the top four choices for men. Women also expressed appetite for other types of non-financial assistance to help their businesses grow, e.g. information on marketing.



*“I prefer to keep my money in dollars than to convert it – it might depreciate. There are forex brokering organizations that take your money, trade the money for you, and pay you return on investment. I’m already an investor with one organization. I love them for their credibility. It’s even better than putting your money in a savings account at the bank.”*

[Merry, e-lancer, Nigeria](#)

# WOMEN WHO'VE STARTED PLATFORM WORK ACCESS INSURANCE AT THREE TIMES THE RATE OF MEN

Across survey countries, 14% of women reported using insurance since starting on platforms, compared to 4% of men. Women workers in India were particularly interested in accessing insurance through platforms. Roughly 73% said they would want life insurance compared to 54% of men. Additionally, 67% said having insurance in case of accident or sickness would help achieve their long-term goals, as opposed to just 38% of men.



*"I have already joined a funeral insurance policy here in South Africa that will take my body home."*

[Tendai, house cleaner, South Africa](#)

# INSURANCE WAS SEEN AS AN IMPORTANT FACTOR IN CHOOSING PLATFORM WORK OR NOT

In South Africa, one-third of women survey respondents said some type of insurance could incentivize them to stay in platform work.

In Kenya, health and life insurance were second and third behind greater pay in terms of factors that could incentivize women to leave platforms for a full-time job.



*“We pay cash for anything to do with medical...I would love a medical insurance”*

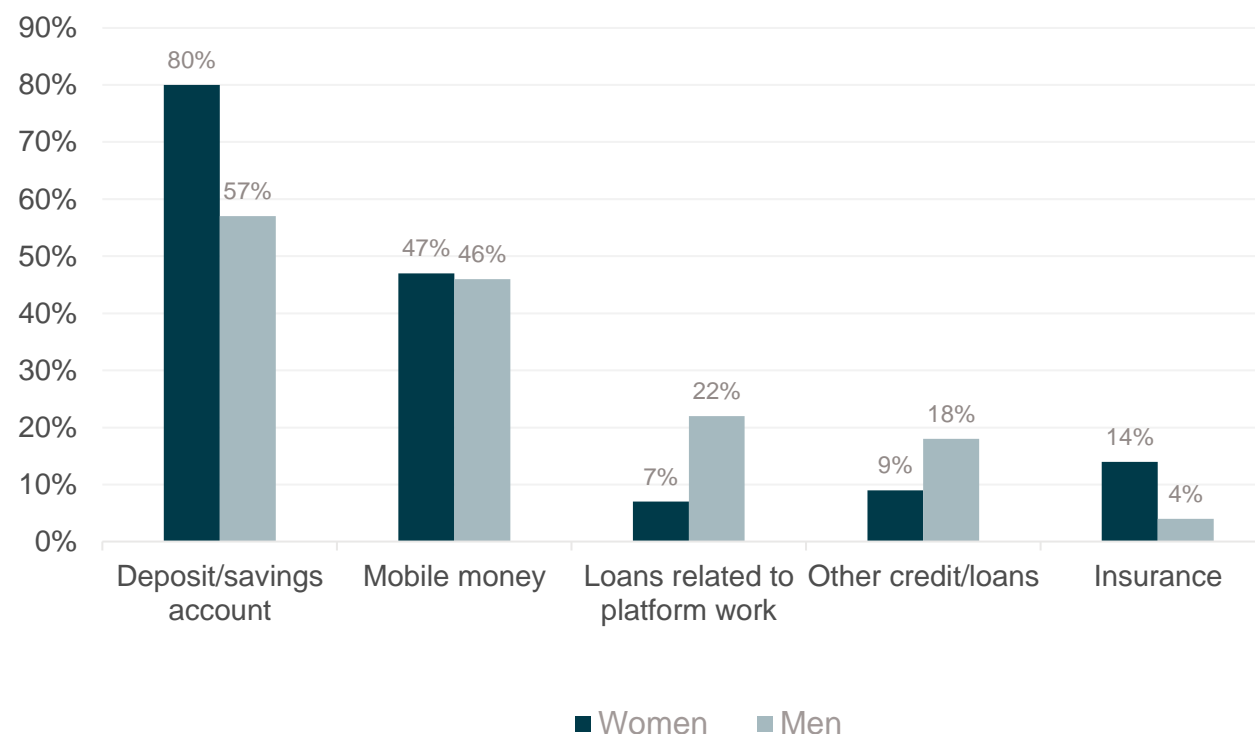
[Archie, online seller, Kenya](#)

# PLATFORM WORK SPURS STRONG ADOPTION OF DEPOSIT AND SAVINGS ACCOUNTS AMONG WOMEN

More women than men reported using savings and deposits after beginning platform work.

However, women's adoption of loans lags far behind men's.

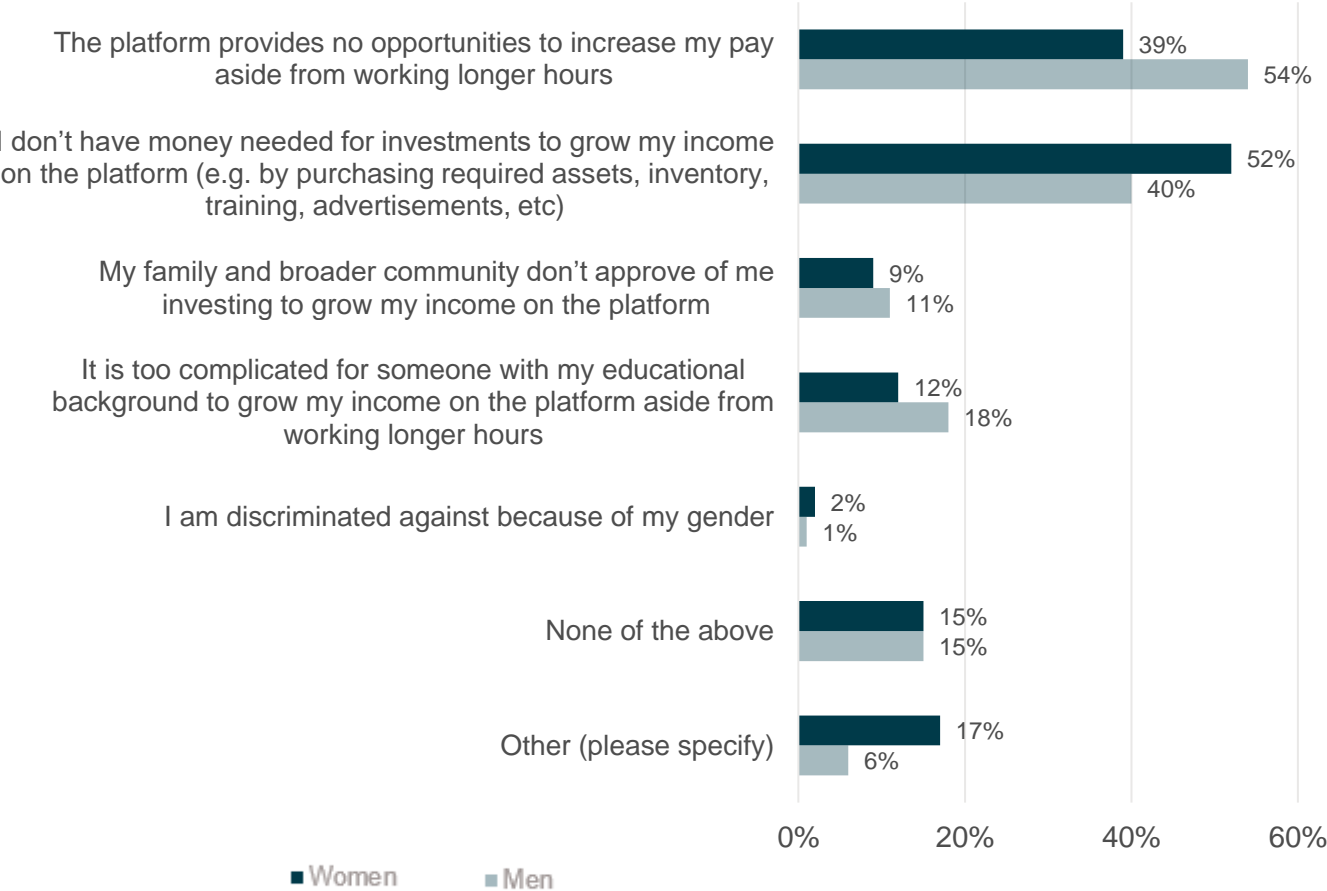
Use of financial services after joining platform work (N=237)



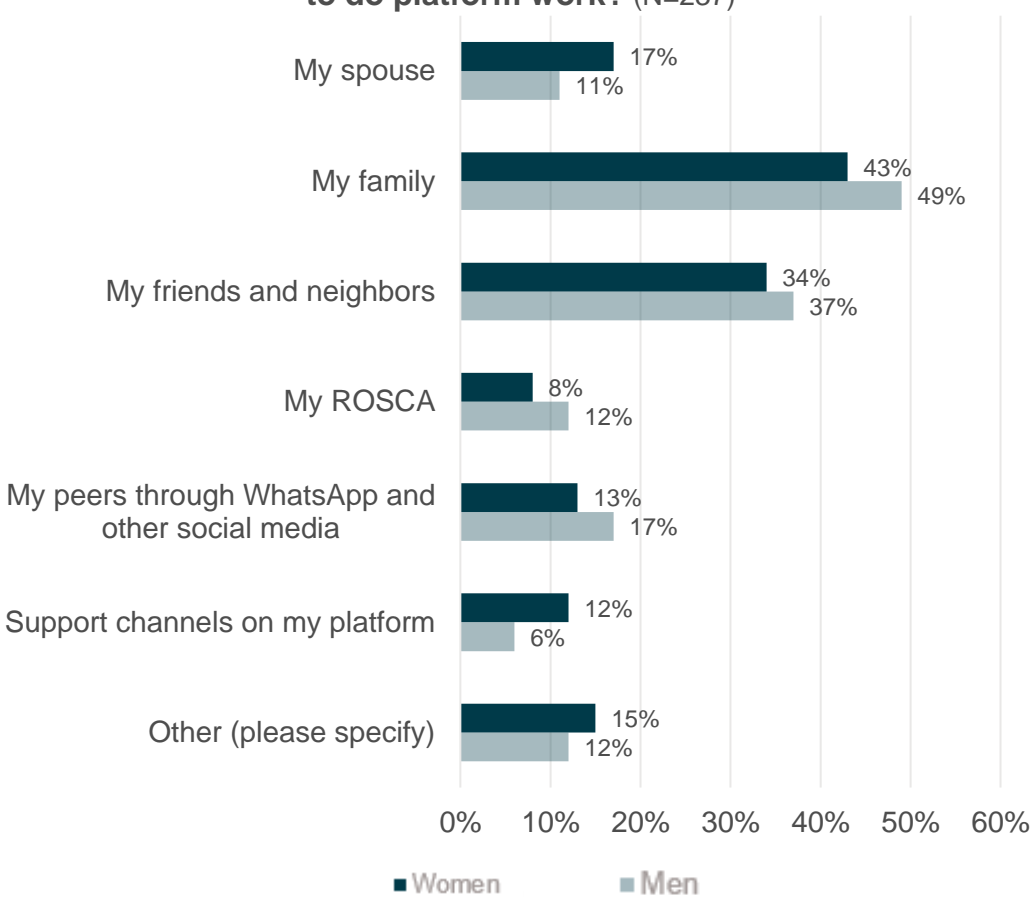


# DESPITE SUPPORT FROM FRIENDS, FAMILY, AND PLATFORM CHANNELS, CAPITAL REMAINS THE BIGGEST BARRIER TO GROWING WOMENS' PLATFORM INCOME

Main barrier to growing income in platforms work (N=237)



Who do you go to for financial support to enable you to do platform work? (N=237)



# THE REQUIREMENTS FOR BANK LOANS WERE A FORMIDABLE OBSTACLE TO WOMEN ACCESSING CREDIT

*“I won’t lie, I haven’t tried with the bank, I’m a little scared. I feel because my business has been so informal for such a long time is just going to be a hustle to get that money, and I have to probe the money from this business now. That is why I’m trying to fix the financials of the business. If I want to buy a house the bank will need to see all the papers.”*

N.N., beauty services provider, South Africa



ARCHIE 

*“I would...maybe get a loan from a bank that’s giving a low interest rate. I didn’t have security for it, so I didn’t manage to get it from them.”*

[Archie, online seller, Kenya](#)

# RECOMMENDATIONS ON DESIGNING FINANCIAL SERVICES FOR WOMEN PLATFORM WORKERS

## **Customize financial products and services to help women maximize the benefits of platform work for the long term.**

Like men, women platform workers need tools to smooth consumption, mitigate risks, and provide liquidity over the short term. However, more women than men looked at platform work as a long-term source of income. Long-term savings, credit to expand businesses, and insurance products could all help them use platform income to build assets in alignment with this horizon. To this end, investment loans that enable women to grow their platform income and savings products that allow them to accumulate resources for old age would be especially relevant for women platform workers.

## **Take note of women's family obligations.**

Women in our study often linked their financial aspirations back to security for their families. In addition to the savings products mentioned above, medical insurance that covers children and other family members could be particularly useful to women platform workers, since others' illnesses often directly affect women's ability to work.

## **Bundle financial products with non-financial services to amplify their effectiveness.**

Investment loans can't help female platform workers who can't provide the records to complete the application. In addition to business advisory services, many women wanted to understand how to plan their financial futures.

## **Leverage women's networks.**

Many women told us that social support has been a key enabler not only in alerting them to platform work opportunities but also allowing them to test out the work and grow their incomes.

## **Tailor financial service offerings to the needs of specific sub-segments.**

This research has demonstrated the wide diversity of women's experiences on platforms, which vary tremendously based on factors such as sector, age/life stage, and local gender norms. It is therefore critical that ideas such as the above be adapted to the needs of specific sub-segments of women platform workers.

## **Ensure worker flexibility and design services to mitigate risks.**

To the extent that such product offerings increase worker loyalty and engagement, they could also benefit platforms. However, any products/services delivered to platform workers must not limit their ability to switch platforms and must account for the risk of sudden pay rate fluctuations that have been known to occur.

Review broader recommendations on financial services for platform workers in the companion publication [How Can Financial Services Support Platform Work? Insights from Five Emerging Markets.](#)

