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towards fair digital livelihoods

Refugee work in the digital economy

Challenges and opportunities

A workshop report

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Background

This collection of insights is a write-up of the *Digital Labour and Migration* workshop, which was held at the University of Edinburgh in 2019. As such, it is to be read as *work in progress*. It is intended to provide a platform for discussion and a basis for future collaboration and progressive thinking. The workshop was organised as part of the research project Digital Livelihoods. For more information please visit refugeework.net

The project's aims are defined by three goals: fairness, access, and evidence.

1) Evaluate and define what constitutes fair and decent work in the context of refugees in digital economies. **2)** Make the specific vulnerabilities and economic needs of refugees visible. **3)** Collaborate with international organisations, civil society, refugee communities, and the private sector towards a new set of guiding principles for fair digital refugee work.

1) Gain insights into who can and who cannot access digital livelihoods. **2)** Improve refugees' access to digital skills training and digital labour markets. **3)** Review current regulations and restrictions and offer concrete recommendations to improve access.

1) Collect evidence about the design, operation, and impact of current digital initiatives, skills trainings, and work platforms in relation to refugees. **2)** Coordinate research into digital work practices among refugees. **3)** Understand the challenges refugees face in the digital world and identify emerging opportunities.

Acknowledgments

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Introductions

Digital work and migration: unpacking a complex relationship (Andreas Hackl)

Going elsewhere has been a major livelihood strategy for humans throughout history, often to deal with changes in environmental and economic circumstances. About 45,000 years ago some of the first modern humans left eastern Africa's Rift Valley and ventured into Europe, where they lived as hunter gatherers. Around 5,000 years ago, in the area of today's southern Russia and eastern Ukraine, the Yamnaya nomads were among the first people to ride horses and master the wheel. They began moving west in search of greener pastures and better livelihoods.

Modern migrants often move similarly in order to create a better life for themselves and for their families. Their financial remittances are widely seen as a major force of economic development for migrants' home countries. Yet, legal migration routes have been confronted with severe restrictions and the high risks of migrating irregularly becomes evident in the emerging mass graves under the Mediterranean and in the desert border zones of Africa and America. For many, migration has become a 'gamble of a lifetime'.

We live in a time where a large number of the world's population is regularly on the move, or lives in forced exile away from their place of birth or citizenship. Yet, this reality is still treated as the exception rather than the rule in a global system that protects the states and economies of settled majority citizens. In the face of restricted and risky migration channels and the high costs of emigration, a new kind of migration has entered the picture: the planetary digital migration of work, rather than workers. We should then ask: how is the migration and displacement of people connected to this unprecedented digital mobility of work?

In this sense, the first connection between the mobility of digital work and the movement of people is somewhat contradictory: if digital work comes to you, in the form of outsourcing or remote work, emigration appears to become less necessary. This is of course a problematic and controversial assumption, especially when viewed through the lens of forced migration, which is not usually a choice. As I have learnt from remote refugee workers in Lebanon, inclusion in remote work or microwork is not at all a substitute for the desire to migrate; it can make the desire to go elsewhere more pressing.

This contradiction is visible in the fact that 'microworkers' in the Global South and in refugee situations are connected to faraway employers and places. In image annotation,

refugees annotate satellite images of other countries or google footage of streets in American cities that help train the AI behind driverless cars. They classify objects and places far away, although they themselves are stuck and confined geographically and economically.

This brings us to another connection: some migrants, and especially refugees, have very specific vulnerabilities and needs. They take up specific functions and places in host countries' economies. In the offline economy this means that refugees often work in the informal sector and in labour-intensive jobs at the bottom of the earnings pyramid.

Online work opportunities come as a blessing for displaced persons in places where they are prevented from working in large sections of the economy by law and practice. This is in line with the promise of digital economies that large remote work platforms promote: that one can work from anywhere on the planet and earn a living independently and flexibly.

For refugees in highly restrictive contexts, this promise remains partly unfulfilled.

Yet, in other contexts – such as Berlin in Germany – coding schools such as the ReDi School of Digital Integration manage to turn skills into careers in the tech sector. Where the right to work for refugees is given alongside social protections, digital skills training can have an immediate effect on career prospects and the realisation of decent work.

This brings me to a third connection between forced migration and digital work. Let us acknowledge that displacement always entails a process of loss: losing loved friends or relatives, losing property, but also losing a professional identity, class status and position in society. Might digital work provide a specific way towards regaining such professional identity in the host country?

In Germany, the high-tech sector functions as a way for middle class refugees to reconstitute their status and position in society. The fact that English is the main language spoken in this sector is one main reason for this. Almost all jobs in Germany require fluency in German, the high-tech sector often being one exception. The sector is also the only one in the German visa scheme for highly-skilled professionals that does not require a university or college degree to be eligible for the scheme. This somewhat mirrors the promise of jobs in coding that suggests that everything one needs is a year of time, a boot camp, and access to freelance jobs in order to build the profile needed for a decent job.

In sum, we can say that there are very specific connections between the condition migrants and refugees' experience, and the particular opportunities and risks of the digital economy. I hope that during this workshop, we will learn more about these connections from the

most recent research insights and from the practice of development practitioners, social entrepreneurs, founders, coders, and others.

Some of the main challenges in the field of digital livelihoods and refugees that have recently been highlighted concern questions such as:

- How can digital livelihoods become a decent and sustainable form of employment?
- How can the problem with online payments be solved for refugees without access to financial infrastructure?
- How can local initiatives and small start-ups scale up to increase their impact?
- Can digital livelihoods and entrepreneurship operate in a context where the employment of refugees and irregular migrants is illegal, and if so, how?
- How can we link digital skills trainings and remote education to follow-up job opportunities?
- How can the knowledge and experience of hundreds of disconnected initiatives be pooled better in order to maximise mutual learning and collaboration?
- How do we balance the creation of refugee-specific approaches on the one hand, and the merging of refugees with other vulnerable groups in need of digital access?

Digital platforms and decent work for refugees (Meredith Byrne)

This section looks at digital livelihoods for refugee populations from the angle of decent work. This means that employment is primarily seen as an issue of social justice here; it should include social protections and it should be dignified. We can explore what implications this question of decent work has for digital platforms and the future of work. How might online and digital work platforms serve the global refugee population?

First, it is necessary to answer the question: What do we mean by a work platform?

A web-based platform that connects both workers and consumers online and allows interactions between them, with an independent spatial location between the two parties.

Barriers and opportunities

Although there are many opportunities for refugees to work online, one of the main barriers they face is restrictions in local labour markets, whether in a place of permanent or temporary settlement. Around the world we witness encampment policies or restrictions imposed on refugee populations to only work in certain restricted sectors.

The space of digital and remote work is special in one way: some actors think that the digital economy might not threaten domestic labour markets and does not pose a direct challenge to domestic labour legislation.

When we think about platform work in this context, there are a number of specific challenges for refugees and non-refugees. There is usually no clear employee-employer relationship because platforms are seen as intermediaries and therefore do not take responsibility for being the employer or feel liable for any risks.

The ILO did a very good study on digital work that looked at different platforms.[1] They found that a lot of digital workers tended to be young and fairly well educated. Around 37 percent had a bachelor's degree, and another 20 percent a postgraduate degree. Moreover, the platforms they worked in were not usually their sole source of income. Some 68 percent had income and support from other members of their family.

[1] Berg, Janine, Marianne Furrer, Ellie Harmon, Uma Rani and M. Six Silberman, *Digital labour platforms and the future of work: Towards decent work in the online world*. International Labour Office – Geneva, ILO, 2018

We know these platforms might provide flexibility for people who face barriers to enter the labour market, but as the evidence shows, engaging in platform work takes skills and time.

Many workers on these platforms spend much unpaid time searching for tasks and doing registrations. There is a lot of investment that is not paid.

Payment is not necessarily guaranteed. Just because you are on a platform does not mean you get a job. The study found that nine out of ten workers had their work rejected on task platforms and often such rejections are not justified.

There is not really a clear source of special protection for platform workers either. Six out of ten were covered by health insurance, some were covered by family members or by state sponsored plans.

These insights about platform work in general allow us to formulate some hypotheses about refugees on digital platforms:

If these platforms support self-sufficiency, refugees with basic education or higher education would appear to be better served than those without such education. When we talk about platform work we are not necessarily talking about an opportunity for highly vulnerable people. At least digital literacy is required and a lot of the platforms are running in English.

There is a whole set of skills that needs to be developed before engaging them in the digital economy.

Refugees are particularly vulnerable and they have fled conflict. Maybe exposing these populations to further risk in countries where they are already under scrutiny for their presence is potentially dangerous and should be approached with caution. In Jordan there is new emphasis by the government on regulating online platforms, for reasons of taxation, meaning that this area will be under increased scrutiny in the next five years.

Some of the questions we need to answer regarding refugees in the digital economy are:

To what extent are digital platforms that are able to provide a livelihood for refugees just offering another set of indecent working opportunities?

How different are these from the informal opportunities in refugee economies that are already offered?

Under what conditions can platform work provide decent work for refugees? Is there perhaps a role for trade unions to play, which are not yet typically present in online platforms?

It remains important to protect refugee workers while also providing them with decent work opportunities.

Information enabled community engagement and refugee empowerment in the digital world (Irene Omondi)

As someone representing the UNHCR office in Jordan, as Head of the Mafraq Sub-Office, and as camp manager of Zaatari camp, I can focus specifically on examples from Zaatari camp that will be relevant for wider discussions on digital livelihoods.

Around 2016, right after we had finished handling the emergency situation in response to the refugee context in Jordan, we carried out community asset mapping. Community asset mapping means that we wanted to understand what assets the refugee community already has. In doing this, we were looking beyond the physical assets people usually look at. We wanted to understand: What are the skills that refugees have that can be used for various responses and initiatives?

To our surprise, one of the top skills that came up in this assessment was in relation to digital technology. Close to 93 percent of the camp population were holders of different smartphones. We went further to dig in to what this means. We began to understand the various kinds of information they were connected to.

From this basis we worked with refugees to understand the demand for digital literacy in the camp. At the same time, we have our different community centres in Zaatari camp and from there we started a more holistic approach, including work on connectivity in the camp. We soon realised that there was a group of refugees that had skills in digital work and we wanted to strengthen these skills and the provision of digital livelihoods. Through the UNHCR Innovation Fund, we brought together one specific group and trained them on GIS mapping; the group focused on drawing up all the different maps we have of Zaatari camp that are used by partners and in operations.

This stands as an example of how refugees run a digital lab in a camp that has outputs that are used by partners. Since then this example has been used as best practice in other UNHCR operations. The approach is very sustainable as they are doing this work and we are

investing in their training. With the skills they have gained, other organisations in the camp are then employing them in work they can be paid for. It is important for us to see that these skills can be used in the future.

In Jordan we have seen that a big group of refugees who came in had their studies interrupted. Many refugees lost much time during displacement. Some were moving around their country for years and could not continue their education. This is not specific to Syrians but includes Sudanese, Yemenis, Iraqis, Somalis. The refugee population in Jordan has 45 different nationalities.

Forced displacement means that many cannot continue their education: How do we address that?

We were working with partners on blended learning and tried to find out how we can use digital learning among refugees in camps. For example, we have worked with young girls to strengthen their learning with digital platforms in the camp. This followed a community-based approach: working on their leadership and confidence, while following through with them and their families so there is no risk they drop out of school.

Two years ago we started discussing possibilities for digital livelihoods. We were looking at the possibility of having refugees being trained in coding classes and in 2019 we now have the first group finishing. The aim of this project was to look at livelihoods from two aspects.

The first was, how we can strengthen their knowledge in this field to answer to some specific needs and demands in the country. We mixed 15 refugees with 15 Jordanians to underline that we also support the host community.

Secondly, we implemented a pilot for remote working. We are discussing with companies on the national and international level how these 30 coders can start working.

Overall, we are witnessing an expansion in finding solutions for refugees through digital livelihoods.

We may ask: Why is it important that we explore various digital solutions for education and for livelihoods?

First, the element of outreach and mobilisation is important. Digital platforms allow us to do that as they help people on the move with dispersed families.

Secondly, digital approaches offer an opportunity for empowerment and for creating dignity and respect.

Yet, how do we do this in terms of decent work?

Participation and decision-making is crucial here, in order to build ownership and sustainability from the ground up. Bringing refugees together and including them in the discussion of the various models we run is crucial to ensure that social inclusion happens. The digital world is moving fast and we do not want this big group of refugees to be left out. Information is power and it is a resource we want to build on.

What opportunities do we have available?

I strongly believe that through digital platforms we can develop what I call 'centres of excellence'. Let us think about refugee camps and refugee populations as centres of excellence. In terms of innovation, refugees develop ideas within centres of excellence that can lead to new tools, products and approaches.

We should also make good use of research and data collection to challenge some of the myths that are out there: people think once we have remote working solutions, migration will stop. We must challenge some of these myths.

In conclusion, it is evident to me that there are many opportunities but the challenge remains how we can demonstrate the added value the digital world can bring in engaging refugee communities. This also includes preparing for return, because we never know how political contexts develop. What can we do now that will help refugees in technology development in host communities and after return?

We must use the current time in displacement as an opportunity for a united humanitarian and development community to contribute and invest in existing programmes and infrastructures that will benefit both refugees and host communities. Some of the places we work in have very poor infrastructure, and if we talk about digital technology, we have to look at that.

Defining major challenges for practice

Challenges of digital skills and remote education

- Online learning is difficult: it requires motivation and a certain mindset.
- The social side of online learning is important and learning platforms can be designed in ways that strengthen the social and community side of remote learning.
- High costs: online training is not always cheap.
- Infrastructure: refugees may not always have access to computers, reliable internet access, or smartphones. Even if they are provided, access to digital learning faces obstacles that are gendered and related to social dynamics in people's lives.
- Online learning and trauma: refugees often have traumatic experience. This makes learning harder and poses specific challenges to online and remote learning, which can be isolating. Inclusion into online spaces may further increase the exposure of traumatised refugees to the horrors of social media that can reactivate trauma.
- Soft skills are important to be successful in online and remote learning.

Challenges of digital work and livelihoods

- Decent work: digital livelihoods often do not match criteria for decent work. At the same time, different contexts ask for different definitions of what is perceived as decent.
- State policies: state policies continue to impact what is possible and what is impossible in digital livelihoods. Many refugees do not have the right to work.
- Equipment: not everyone has the right equipment, such as computers, to become active in digital work.
- Working conditions: online work platforms especially are very difficult to navigate for individual refugees. Workers on platforms often lose much time without getting paid.
- Soft skills needed to succeed in digital work must complement hard skills.

Part 2: From learning to earning: skills training and remote education

Digital skills training against marginalisation? Insights and lessons from Lebanon (Sarah Kouzi)

With the Syrian displacement, UNHCR offices in Beirut registered the highest number of refugees per capita in the world. Lebanon found itself in the eye of the 'refugee storm'.

At the American University of Beirut (AUB), we soon moved towards a sustainable project that tackled the repercussions of this protracted crisis. This crisis included three major challenges Syrian refugees in Lebanon faced: no access to basic rights, polarised political tensions, and continued traumatic experience.

The absence of refugee rights in Lebanon is underlined by the fact that the country never signed the 1951 Refugee Convention. The polarised rhetoric in Lebanon considers refugees an existential threat, based on civil war experience and the role of Palestinian refugees in it. As for traumatic experience, AUB's Center for Civic Engagement & Community Service (CCECS), together with the Harvard Programme in Refugee Trauma (HPRT), found that almost 50 percent of Syrian refugee adolescents in Lebanon were experiencing PTSD, anxiety, or trauma.

In the face of these crises, resilience becomes crucial. Resilience is defined as the capacity of individuals to cope and adapt in the face of chronic violence, allowing them room to manoeuvre and find hope for the future. Yet the capacity of individuals to adapt has been shaken to its roots: more than half of refugee children in the age group 3-18 are out of school, and less than one percent of refugee students move into higher education. Many must live under the poverty line.

In the face of these challenges, CCECS has leveraged resources to implement an innovative project to create quality education and support livelihoods. Digital Skills Training (DST) was designed to recalibrate the three major crises, by reducing crippling tensions, and opening spaces of opportunity, mutuality, and hope.

In fall 2016, CCECS and the World Food Programme piloted DST with 100 students on AUB campus in Beirut to equip Syrian refugees and Lebanese youth from marginalised communities with skills they needed in the online economy. The programme has since then been scaled up in different Lebanese regions and established local partnerships. It has reached a total of 2,200 training participants by May 2019.

Basic literacy trainings include skills in file management, internet use, email, MS Office, Google applications, and microwork. Advanced trainings include web design, data science and Python programming. All students take English courses and focus on additional trainings in soft skills. The DST curriculum was designed by specialised AUB faculty members.

DST is designed to counter the three major challenges Syrian refugees in Lebanon face:

- Countering the absence of refugee rights with the right to education and with transferable skills
- Countering polarised political rhetoric with social cohesion
- Countering ongoing traumatic experiences by creating self-confidence and hope

A main objective is to equip vulnerable Syrian refugees and Lebanese youth with skills for participation in the online economy, and connect them to local work opportunities as appropriate in Lebanese law. Moreover, we provide support in CV writing and in applications to scholarships and universities through open lab days that are held in the spaces provided by our local partners.

A second key objective is building self-confidence and hope. Here the role of the Centre coordinators who are coaches has been crucial, as they help participants to address challenges they are facing. Our regular participant evaluations are guiding improvement to the curriculum, and increased confidence and hope is one of the key changes that we have seen.

Moreover, social cohesion is built from the first day of training, through team building, friendships and a culture of mutual respect. Collaboration often goes beyond the training period and teams of Syrian and Lebanese graduates have participated in hackathons. We found that joining the DST programme has changed how some participants think about people of other nationalities.

The 2,200 participants we have had are divided between Lebanese and Syrians; about 30 percent are Lebanese. For Syrian refugees in particular, they can only work in Lebanon in three restricted sectors and this partly explains the idea of the programme: to connect them to online opportunities, like microwork platforms. However, this has been challenging to implement in Lebanon.

We piloted with a group of Lebanese on a microwork platform. One of the problems was that the IP addresses on their laptops needed to be whitelisted, because Lebanon as a

country is blacklisted on these platforms. But in Lebanon, the provider of the internet keeps on changing IP addresses, so they are not static. It was impossible, even if we had whitelisted some 500 IP addresses. For Syrian refugees, another challenge has been with payment. They usually cannot open bank accounts and we do not have PayPal in Lebanon.

When we followed up with some beneficiaries after we had finished the courses, many went on to do further trainings and some received scholarships to go to university – four or five Syrians got scholarships to study in Lebanon and one received a scholarship for a university in Canada. The success of the programme is an increase in self-confidence and their belief in continuing to work on their skills and take up further training courses. Some are already working in fields where they can use the skills they have learnt. We had one participant who used to drive trucks for a company and is now responsible for updating the company's inventory with the excel skills he learnt.

For many there is still a long way to go for employment, but it has had an impact by putting them on the right path and by offering guidance, linking them to available internships as well as training and work opportunities. We use closed Facebook groups for every local centre which includes all graduates and beneficiaries, to distribute training and work opportunities.

Coding new lives & careers for refugees (Havva Arslan and Robert Gelb)

Havva Arslan:

My name is Havva, and I am a current student of Code your Future (CYF) Glasgow, Scotland. Before coming to Scotland I was in Nigeria for eight years where I worked as a physics teacher. Once I got here it was very difficult to find a new role as a newcomer in this new country, at least until I started studying with CYF. At first it seemed daunting to start coding because I did not have any background in this field. But I told myself I can try; I had time and a laptop.

When I started, the team volunteering at CYF encouraged me to continue and soon I discovered a certain attraction in coding. CYF not only helped me learn programming but they also allowed me to engage with a community. Every Saturday I meet these friendly people at the trainings and could see how dedicated they were. It also encouraged me to continue that they are all working on a non-profit basis and invested all this time so we can learn.

During these difficult times, coding has been my best friend. When I am coding, I do not think about all these other things and my whole situation. It became a strong motivator to develop skills and to think about a new career. I was a teacher and then I changed my career. I am looking forward to whatever is happening next in my career.

Robert Gelb:

I have been a very small part in getting CYF Scotland set up when I responded to a post from the founder, Muzaffar. CYF is an all-volunteer run coding school for refugees, asylum seekers and people from other challenging circumstances. We have native Glaswegians too, but priority is given to those specific groups.

All of our teachers work in the technology field in Scotland and we are lucky that we have a lot of motivated mentors.

The programme takes people with or without programming experience. We provide laptops if they are not available. We take a student from little to no knowledge of coding to being good enough to start as a junior developer over a course of four or five months. The course takes place all Saturday every week.

CYF started in London and moved up to Glasgow. Now the second class finished in Manchester. We will soon expand to Birmingham. At the end of this year's course we will hit number 100: there will be more than 100 graduates. Out of the 58 who graduated more than a month ago, at least 33 already work as full-time developers.

We are lucky that companies have been very generous with funding but surprisingly they do not always want this to be public. Companies supporting us do not want to be known to support us, except Skyscanner, which is different.

Our structure is very decentralised. This is part of our challenge and part of our strength. It is the responsibility of mentors to make it what they want it to be. The founder in London and Muzaffar up here both come from a background that made them realise that centralised infrastructures are not how you get people engaged and excited. One of the challenges is that a lot of mentors do a lot of the work, and you do see mentors burnout. Keeping this structure of decentralised volunteering alive includes creating different outlets for mentors to live out their passion and excitement.

Our student base and mentor base is very diverse and although this entails challenges, diversity is one reason why we are successful. Moreover, we have to be as inclusive as possible: You have childcare concerns? We have to offer it. You have no laptop? We have to source one.

There are some lessons we have learnt that might be useful for others.

First, I would say mentors are crucial for success. We do broadcast all our syllabi on GitHub and it is all open access. But a passionate group of mentors is extremely important. So if you have a passion we have an outlet for you. I am personally not a coder, but I can cook. So I was the cook for the first two cohorts in Scotland.

You also need flexibility: we are running our trainings on Saturdays because the majority of students had childcare issues in our first cohort, so we decided to do it on Saturdays and arrange for childcare to be provided on site.

Another lesson that may seem obvious is to have open hearts. It is difficult for students to do these trainings. They often move from not knowing how to code to creating an application, so they need all kinds of help along the way. This is why we rely on mentors to provide help along the week as well.

The overarching idea of inclusiveness is crucial. For example, one student was not really the person we were looking for once, but we did make it work. Whenever we made a decision to be more inclusive along the way it added another secret strength to our programme.

Discussion

Question: Why do you not provide the trainings online?

Answer: It is not local because of a theoretical disagreement with the online learning space. The explanation is more from a community standpoint. A lot of mentors like helping out in their local community, they show a sense of pride that Scotland is a welcoming community. Another point is that local courses allow you to develop skills that go beyond coding.

Question: Did you consider allowing them to create companies and pay money back into the programmes?

Answer: A few of our mentors are former students. On the mentorship side, they often come back. There have been some ideas in creating opportunities for recent graduates through a mini design firm. There are some ideas. In one of our partner companies we try to take on some graduates as paid interns. We much rather do that and link them with companies rather than create some kind of bubble of protection, or a new entity itself.

Question: Do your graduates work remotely?

The majority of them works in Scotland in-house. This includes places like the BBC, for example, Skyscanner, JP Morgan – names you would expect. Some of these companies have very good programmes to train up junior developers.

Question: Do you have any kind of certification? Would that make a difference?

We do not have certification. The problem is, once you start talking about certification you need certain checks in place. But everybody who teaches at CYF is a volunteer and their skills are based on what they already know. It would be difficult to change that.

From remote learning to remote work? The experience of Kiron and Jusoor in supporting refugees to success in the digital era (Grace Atkinson)

My experience with Kiron included attempts to try and incorporate remote work opportunities into higher education. But before I discuss this in detail, it is important to reflect on something else: What does it mean to manage a remote organisation?

As Executive Director of Jusoor, I manage a non-profit organisation that supports Syrians in entrepreneurship and refugee education. This includes refugees in places such as Lebanon, Iraq, Turkey and Jordan.

At Jusoor, our entire management team is based remotely. I am based in France and work with colleagues in Brazil, Lebanon, and in other places. This involves challenges such as navigating time zones and coordinating the different workloads people are allocated. Remotely it is more difficult to know what people are doing and how long it will take them to finish. Community building and keeping a team spirit alive poses another challenge, as do different individual ways of working, loneliness, and motivational issues.

Despite these challenges, organisations that work remotely also bring specific opportunities with them. These include the ability to find the best international talent, sometimes at lower costs than elsewhere locally. It allows us to design work flexibly so employees can fit it around other commitments. This is good for mothers who are expected to look after their children. We have also benefited much from a target-based approach to work: instead of measuring work by hours we define deliverables and timelines. Moreover, despite the difficulties of doing so, we use various social media platforms to foster a virtual community remotely.

One relevant case study on digital education and livelihoods is the academic mentoring programme at Jusoor, which has the mission to support Syrian students who need help in their applications to universities. Writing your personal statement and CV is a daunting process and choosing the right university is not always easy. Moreover, many Syrians cannot afford the cost of higher education and need scholarships. Jusoor connects Syrian students who are looking to apply with a mentor from a similar field.

The remote mentoring programme has faced some challenges. First, beneficiary engagement is sometimes difficult, because anything online can make it hard for refugees to commit to with all the other stuff happening in their lives. Moreover, not all Syrians have frequent access to the internet or the necessary hardware. Usually, they are Skyping in and need to do most things from their phones. Virtual communication in writing is something many among them are not used to, and there are language barriers too. At the same time, the mentoring programme created important opportunities to create a mentorship programme that draws from a growing pool of volunteers, and does not drain our own resources. It reaches beneficiaries that an on-site programme would not reach.

Another experience I would like to draw from is that of Kiron, a non-profit registered in Germany with the mission to support refugees to go to university. They start studying online for up to a year and then Kiron makes an agreement with partner universities. We also piloted a mentoring platform online. Similar to the mentoring programme we started with online courses, refugees were meant to gain experience by working in small jobs online. We had 20 individuals working with varying levels of success. It was an interesting pilot.

One of the Syrian beneficiaries told me about his experience of this pilot. One of the negatives for him was that many platforms for online freelance work restrict access for Syrians. Sometimes they might get access but then they are kicked out of the platforms. Moreover, for this Syrian, the cost of living in Jordan was high for the payment that comes out of online work. In a place like Jordan you struggle to compete with workers in India or Pakistan where the cost of living is much lower. Another difficulty was the payment issues. The beneficiary managed to get some payments into Jordan as a Syrian using Western

Union, but with larger sums for longer work this did not work very well anymore. Nonetheless, the Syrian benefitted from the training we did in the project and worked online and remotely in the field of graphic design and event management. He told me that he gained time management skills and appreciated the flexibility of the work. He is still in touch with the mentor he was initially assigned.

What are some of the lessons we can learn from this experience?

Many jobs online do require hard skills, such as graphic design and translation. People study for that and one cannot just jump in and immediately make money in these fields. Moreover, I learnt that working online or remotely is a niche that does not necessarily suit every person. One solution cannot be spread to everyone in a one-size-fits-all approach. Lastly, sharing and documenting success stories of those cases where individuals did earn a livelihood through trainings and online work are important to motivate others.

Discussion

Question: I know from meetings with the World Bank in Amman, that there are discussions with the government and stakeholders on how to build up the digital economy five years down the road. They talk about big sums of money. My question here is, how do we define our roles in order to be able to sit in those meetings and wield influence? If some of the discussions that are happening there will not necessarily reflect our vision, how can we guide them into the right direction? Digital inclusion of refugees must also be merged with inclusion of host communities. If we are trying to find solutions, they should speak to both of these groups and to what the government has in sight. One question is simply how to package what we are doing in a way that is acceptable to the host community, so it is not seen as something that is taken away from them and does not become a source of friction.

Answer: In Jusoor we address the host community question in all our programmes, but this may not necessarily be a given for every actor. It is very dangerous for the international community to go into these places and solely have refugees benefit. We don't want to increase friction. Regarding the other point, we should collect some lessons from this workshop and bring this to the World Bank and to other actors.

Defining major lessons for practice

What is needed to turn remote learning into livelihoods and careers?

Coding schools and digital skills trainings:

There is a void between getting a lot of skill training opportunities and actually getting hired. The core question needs to be what is next. What comes after the training?

Connections with businesses and the private sector are crucial to fill this void. What role can businesses play here specifically?

Higher education online: *Employment and higher education demand similar skills*

You need discipline, organising skills to manage course loads, and motivation. There is an element of time management and community building. If you have been studying online, you are more likely to know how this could work in online or remote work. As a successful learner in higher education, you are likely to be a self-sufficient and independent learner with research skills.

*There are new additional skills required to move from learning into jobs: v*irtual team building poses a challenge in remote work environments. Especially in freelancing and platform work, skills in self-branding are needed to succeed. Another skill that is required for employment in digital work is bridging between cultural differences of international workers. Another requirement is knowing how to handle data, its visibility, and trust: being afraid about one's profile being out there in public can spring from a real risk. These challenges need to be addressed, how the visibility of refugees' work on the internet can be mediated to protect them.

How can we bridge the gap between learning and earning?

Important in addressing this is to see the gap between the skills already owned and the skills that are still required. Sometimes this comes back to soft skills in managing a work environment. In designing interventions, it is important not to expect everyone to be capable of the same thing. Bridging the gap means that every gap is unique. Not every worker and every role is the same.

A multiplier effect means that successful bridges from education to digital livelihoods can generate opportunities for others, both online and offline. One person creating an online store can employ others in the same enterprise, for example. Importantly, engaging all actors is crucial for designing transitions from skills training into digital work: we need to focus on refugees and on other marginalised groups and the host community.

Part 3: Digital refugee livelihoods in comparison

Towards decent digital work? Syrian refugees in Jordan and the online gig economy (Jyotsna Khara)

As part of my research I looked at the gig economy from the viewpoint of refugees themselves and of the involved organisations, with a focus on Jordan. There I was embedded at the International Labour Organization (ILO) that worked with the World Economic Forum (WEF) on a project that explored how digital tools and technology can be used to strengthen livelihood opportunities. The focus of their research was Jordan and Ethiopia.

This WEF-ILO project conducted a deep-dive analysis in these two countries with a mapping exercise and interviews in less than four weeks. One focus was on how the private sector can be brought into digital livelihoods better. The research mapping exercise focused on initiatives that either have a digital component, or are using digital tools in some way, or initiatives that do not have a digital component today, but could have significantly more impact or reach if they included a digital component.

While the overall survey of digital initiatives was expansive, we needed an in-depth study. We reached out to all organisations in Amman carrying out digital initiatives, and the project had to be carried out under severe time constraints. The mapping, research, interviews, and the final report were all completed in under four weeks. Eight organisations and their initiatives were included in the mapping.

The WEF project emphasised barriers on capital investment and wanted to generate an evidence base and buy-in for this vision of digital livelihoods among relevant stakeholders, including the public sector, corporates and investors, and existing actors in the humanitarian system.

Here is my own analysis of some of the barriers to digital refugee livelihoods in Jordan. An analysis that does not necessarily reflect the ILO's or the WEF's work and is solely my own:

Collaboration: organisations involved in digital livelihoods are not cross-sharing information when it comes to their specific methodologies. One initiative wanted to copy another organisation's approach, but never got any responses back. Although there is no doubt that

most these organisations all strive for the same universal goal, they are contingent on their donors and funding which naturally leads to increased competition.

Self-preservation: although technological innovation is at the forefront of the humanitarian agenda, certain donors and stakeholders are still reluctant to invest in digital programmes. Digital programmes entail a high level of risk and organisations need to display the sustainability of their programmes.

English language and associated barriers: since most talent working in these initiatives and programmes come in from the outside, everything is naturally in English. *To succeed in the gig economy, refugees needed training, but to succeed in the training, they needed English*. Translating the programmes into Arabic takes up a significant amount of time and resources and many organisations do not have these. Layered into this language barrier were the hopes and embarrassment of the refugees taking part in these trainings. Young refugees can see this language barrier as a marker of their self-worth.

Focus on women and youth: women are especially targeted for digital livelihood programs because the organisations automatically operate under the assumption that cultural and familial ties will not enable these women to work otherwise. While in some cases this might certainly be true, grouping all women into a homogenous category is creating an inaccurate narrative. Some studies have shown that women are often pushed to become entrepreneurs primarily due to lack of choice available to them. Indeed, some of these women may have been forced to become digital entrepreneurs when they did not want to.

Sustainability: some initiatives surveyed were very short term. Digital skills programmes are often not sufficient to bring refugees and other beneficiaries full-time into the digital gig economy. They provide the most basic introductory training. Some of the digital skills being provided by the organisations are very basic. When it comes to the sustainability of the digital initiatives in Jordan themselves, very few actually were able to advance beyond the pilot stage. Most of these initiatives get lost in limbo due to their low sustainability.

Importantly, in addition to these insights it is important to understand the specific context of refugees' work lives. This includes their own perspective on what decent work is.

Four refugee workers in the online gig economy in Jordan said the following about their understanding of decent work:

> *"I'm a university graduate and I know I can't do the same job I was doing back in Syria due to government restrictions, but I want to find work at least that's at the level of*

my education. The sectors the government wants me to work in is not acceptable for me."

"I understand I may not find a job that I want. I am aware of all of that. But imagine, what if I do? At the end, a job anywhere in this sphere would be better than those options the government is providing us with, regardless of how precarious or unequal it is. It will be my choice."

"I have three options: one is to work where the government wants us to work whether I like the work or not, two, to stay unemployed waiting for work I want, or three, this type of freelance work which is temporary but at least I'm doing something that is acceptable in my eyes."

"Of course I was fully informed of all the challenges this work brings. There are times I get no work too. I don't get too upset by it because I know that this is just the nature of this work and I was prepared to deal with it. At the end, I rather deal with the challenges in digital work rather than work in garments or even sales."

The refugee workers and potential beneficiaries I encountered fall into two categories: either they have the skills and they can already engage with the digital gig economy, or they do not yet have the skills. My informants came from the first category.

So what is decent work for them? They mostly used gig work as a stepping stone. It is important to note that all of them were educated and a least one had a master's degree. To work in agriculture or construction was not feasible from their perspective. They would rather work in temporary jobs than do manual labour in these sectors.

To them decent work has a different meaning than what the ILO says decent work is. For them decent work is something they choose to do, rather than being forced to do due to restrictions. Decent work is work that matches their education level. The sectors the government wanted them to work in was perceived as exploitation, not necessarily because of unequal pay or unusual hours, but due to the nature of the work.

What does it take for gig work to become decent work?

- Proper supportive training for both soft skills and hard skills. Some need soft skills training, yet some cannot even navigate a smart phone properly although they drive Uber.

- There needs to be a skills mapping exercise: you need specific types of skills to succeed in the gig economy. Some kind of mapping of the different skills is therefore necessary as a first step.
- Gig work is not for everyone and different levels of skills are required to succeed in it. Even those who succeed in the trainings may not ultimately thrive in online work. Organisations need to assess the different levels of skills refugees already have and assess how they can fit into digital work.
- Aspirations: refugees have different notions on what work is deemed 'decent'.
- Legality: decent work is legal work. If Jordan would add digital work into the sectors refugees are allowed to work in, not only will more refugees readily engage in the sector, but many more may ultimately aspire to work in it.

Gendered freedoms – How Syrian refugee women in Jordan navigate the digital world (Ann-Christin Wagner)

Let us look at perspectives of poor refugee women. We have already talked about some of the constraints in accessing digital work. Taking you into poor refugee households, I will show how traditional gender norms, for example, make it difficult for refugee women to earn money online. This is a particularly vulnerable population who live in towns and villages in Jordan: none of the women I talked to have ever worked or made money online. Many of the women have never engaged in labour at all.

So how do refugee women use the internet with very few digital skills? Much of the answer to this is rooted in an ethnographic critique of economic empowerment programmes of refugees.

First, we need to ask how access to digital work is gendered. Moreover, in terms of skills we often talk about the refugee middle class, but the women I talk about have very few of these skills.

The research I did was mostly in Mafraq, as well as in Idlib and in lower income neighbourhoods in Amman. A gender perspective to digital livelihoods must acknowledge social backgrounds that are varied, and that access to the online world is culturally mediated.

Who are these women I am talking about?

They are Syrian women who were not previously city dwellers, but came from the Syrian countryside. They have a low education level and many dropped out of school. Their lives have been very traditional and were shaped by early marriage around the ages of 15-16, and then multiple and early childbearing. These women have never been in waged employment, they have never been employees. However, this does not mean they have not worked—they often worked in unwaged labour in agriculture on their husbands' farms.

Here I would like to convey some arguments in relation to women's greater access to digital livelihoods in exile in Jordan.

1) There is a strong narrative that the digital now empowers Syrian refugee women to tell their own story. This is often framed as a story that is all about education and female empowerment and individualism. It is true that the Syrians I interviewed have recently gained access to online tools and greater access to the online world. Many of them said 2011 was the first time they used YouTube, and they use WhatsApp or Viber. Some of these women might have some digital literacy skills, but that does not mean they have greater access to the online world. There are logistical and educational factors that make it difficult for them to go online:

a) A lack of appropriate devices, as many women do not have access to phones or tend to have cheaper phones than men. When we asked teenagers how they found out about reproductive health issues, some said we cannot ask anyone, but we can at least ask the husband who has the right phone and he can go online and google. They are outsourcing information seeking to other people.

b) They have limited digital skills. Only because you can go online does not mean you can use all the services out there comprehensively.

c) These women often engage in online services very selectively: they don't know that Google or Wikipedia exist.

d) When they use WhatsApp, they might use voicemail rather than anything that requires typing in written Arabic. These women not only struggle with English but they also struggle with written Arabic

2) Creative freedom in the online world cannot be detached from women's lives offline, and creative freedom online might clash with gender norms in women's lived realities.

a) Conservative gender norms persist amongst a specific refugee demographic of rural backgrounds. This includes early marriage, life in multi-generational households with your in-laws in the same flat, as well as household responsibilities put on women.

b) Consequently, many young women have no time to become digital entrepreneurs, even for spending free time online because they are constantly busy in their own homes.

c) In certain multigenerational households, the heads of households tend to be female (often because husbands have died, are still in Syria, permanently incapacitated, or disabled). In these households, breadwinners are then often female—not the young ones, but older women in their 40s and 50s who have higher social status, greater freedom of movement in the offline world, and higher economic responsibility on their shoulders. This triggers the question of who should be targeted in digital literacy trainings, should it only be the young generation or do we need specific approaches to older ones? Young Syrian women in Jordan often have their days filled with responsibilities and childcare. Their freedom of movement in the offline world is restricted, and they have no financial or economic decision-making power.

3) Displacement comes with multiple losses.

a) We tend to frame digital livelihoods in a narrative of emancipation and freedom in the displacement experience, but this is often not how certain refugees think about it. This has to do with the multiple losses during displacement, losses of family members, homes, and traditions.

b) What NGOs may interpret as signs of creative freedom of movement among women is not always seen so positively in the refugee community.

c) In our latest study we found that the youngest women often felt that creative freedom of movement is not necessary because it came with the perceived loss of community and a loss of morals. In this sense, it is important to think twice about these narratives of empowerment.

4) What do Syrian women in Jordan actually do when they use the internet? They go online and use social media frequently and they like to maintain social networks at a distance—this is important to them.

a) Syrian refugee women in a highly conservative context, where it is difficult to make friends, often socialise through NGOs and online. It can be hard for them to even visit other families on their own.

b) There is also a transnational component of online networks: they stay in touch with family and friends across the world. This is important for sending information and for sending and receiving remittances. The way poor Syrian refugee women use the internet right now is not to become digital entrepreneurs but to tap into these networks of support.

Refugees are not just individuals but they are part of social networks, which entail different responsibilities that limit their opportunities for becoming economically active. There is now a robust academic literature that rethinks female empowerment online and offline and critiques attempts at ‘empowering’ female refugees.

In conclusion, some of the questions we need to ask in designing approaches to increasing digital access to livelihoods:

What do poor women already use social media and online services for?

What are Syrian women's expectations of 'good lives'?

Do they want to work outside of the home? Are they actually interested in income generating experience?

If you have a university degree, of course you might want to put this into use. But women in households from rural backgrounds with little education might say they want their husband to have a better job and income, which would allow them to stay home and care for family, which is what they may want to do.

Digital work and remittances: discussing access and payment in comparison, with Kenya as a case study (Benjamin Hounsell)

In the following I will fuse three concepts together: online digital livelihoods, use of remittances, and how these two can be connected to increase financial inclusion in low-income settings. I am based in Nairobi but much of the work we do is across East, Central and North Africa.

There are barriers and opportunities in accessing online jobs, and in getting financial inclusion through remittances. We need to raise awareness about how central financial services are in all this.

I identify four key factors regarding digital access among refugees:

1) Access to mobile technology: most beneficiaries in refugee camp settings have no access to laptops, and the mobile phone is like a utility knife here that can unlock different services.

2) One needs infrastructure to get connected.

3) The knowledge people have about the financial services that are available.

4) Building skills among those people who do not yet have the skills to go online.

Much of my work has looked at Kakuma refugee camp. It started in 1992 and is one of the oldest camps. I was involved in three pieces of research: one on mobile phone access and

adoption, a second on accessing livelihoods online, and a third involving IOM and the EU on how refugees can access remittances.

The methods we used included literature reviews, quantitative surveys, and focus groups. What does the research highlight?

On access and infrastructure, we found that the number of mobile phones in Kakuma camp is much higher than the national average. This is logical when you acknowledge that international calls and communication is just so much cheaper with a smart phone. The biggest barriers here were the cost of data, and a lack of signal strength. When designing solutions you need to keep in mind that there is no 3G.

We then looked at all Remittance Service Providers (RSPs). How do refugees send and receive money?

1) Mobile wallet: M-Pesa or Easypay was a way for refugees to hold cash on their phones that is not coupled with the financial services sector. Here I can charge up my wallet and use it in a supermarket. It is a quick way of sending money. All you need is people's phone numbers. Once the money is in your wallet you can access services with it.

2) Agents: agents are approached to handle money transfers. You give them ten dollars and they translate virtual currency to cash.

3) Bank accounts and credit cards among those who had them.

There are types of services you can access if you get your money digitally, and depending on what method they use, the access is different, through agents it becomes hard to pay bills, for example. The mobile wallet is useful with a lot of operators that allow payment through mobile wallets, and you can even get insurance by using a mobile wallet.

How do we connect these dots together to connect people and empower them financially?

If we want to build digital skills and support education we have to see the link to infrastructure, service providers, and we need to understand the type of education and upskilling that is available and possible. Some mobile applications and service providers already provide trainings on how to get online. There are also much more high-end training opportunities online, like coding schools.

Some initiatives have been putting all this together. The Norwegian Refugee Council and Samasource trained up refugees on how to get online as a first step, and then trained them

on how to sell themselves when they are working online. They use existing skills and improve them. Tunapanda has trained young kids in one of Nairobi's slums in coding and in creating their own business plans. Some who graduated became teachers and that provides a salary and that in turn funds the next cohort of students.

How do we connect the different dots in this environment?

In terms of infrastructure, a variety of actors can work together to do that. We have refugee affairs concerned with managing camps, UNHCR setting up infrastructure, mobile network operators, energy providers. All of these organisations need to work together.

On the other end of the spectrum we see all those who are working on skills and access, which involves delivering trainings, providing computers, and building skills. Here it is important how we leverage the skills people already have. One study I have done in Kakuma showed that there are significant numbers of refugees with university degrees and even more with secondary education.

How do we take these higher-skilled refugees as a first step, training them to use services and make a livelihood online? As a second step, you then have an effect where they might enable others to follow in their footsteps. This could be rolled out based on levels of education: a first cohort of students with tertiary education, a second cohort of slightly better educated refugees than the average, and a third cohort of those who need a lot of training until they have the skills they need.

Lastly, awareness-raising remains crucial in all this. Together with the IOM, we created remittance clinics for refugees to come in and find out how they can get better access to remittances in their community. They learnt how they can link these remittances to financial services and to the money they get paid. There is a new mobile app of IOM that takes them through this process. The clinic first provides videos explaining what remittances are. Then they take a survey, so we better understand how they individually use remittances, and this helps them to know what they want to get out of it.

Livelihoods, innovation, and access to information among Rohingya refugees (Faheem Hussein)

Let us look into the space of displacement of Rohingya refugees from Myanmar: how they have survived, and how they have settled down. What kind of innovation and resilience have they shown? How have digital applications and innovations helped them?

Today we are looking at 1.3 million Rohingya in Bangladesh, of which 55 percent are children and 52 percent women. Many of these females have been sexually assaulted and raped. Many children suffer from PTSD. When it comes to their needs, we are looking into energy, food, and education. When it comes to the challenges of Rohingya in relation to the digital space, we need to remind ourselves that Rohingyas do not have alphabets. How do you ensure equitable and inclusive access to information in this situation? What kind of content are they producing?

Moreover, Rohingya in Bangladesh are not allowed to use mobile phones and the internet. In the camp areas there is hardly any internet right now. Practically everybody is using mobile phones and they do have a presence in the digital space. The connections need to be underground and therefore there is exploitation.

Yet, there is also innovation.

Thinking about livelihoods, one notices that their access to communication technologies is deeply connected to how they earn money. However, women are usually discouraged from working and there is no link-up between the Rohingya community and the host community when it comes to the market, production, and businesses. This is very challenging if you imagine livelihood solutions.

What have we observed on digital livelihoods?

One of the phenomena is mobile repair shops, where you have this guy sitting in front of a laptop that is not simply a laptop. These laptops are loaded with a lot of small and medium sized audio-visual content. From Hollywood to Bollywood movies, many entertainment files are saved on it for sale. Some of them even edit the content in the camp to prepare them for the Rohingya population. But we also see extremist recruiting videos. Because they do not have access to internet and definitely no high-speed internet, they have these offline clouds instead.

Figure 1 Monetising information and communication: a mobile repair/recharge shop in one of the Rohingya refugee camps, Cox's Bazar, Bangladesh

Outside the camp areas, where there is good internet, these entrepreneurial individuals download all this content and information to then sell it to people in the camp.

Moreover, there is a huge demand for phones and for repairing phones. In the camps we also find many charging shops, because solar panels are not always reliable or strong enough to charge phones. A lot of mobiles must thus be charged in a commercial way in a shop.

One of the women groups we have visited in 2018 was a UN Women space, where they are trained to sew and knot. But what we saw while those sewing machines are inactive in the back was that women were doing something else: they were teaching themselves how to repair mobile phones. We asked them, “Why don’t you go to mobile shops?” Some of them said that they cannot go there because people did not like them to roam around in public space. They wanted to have their own skill sets to repair phones themselves.

Then we had a number of drawings made about Rohingya perceptions and aspirations regarding the internet in a workshop. Some were drawing the towers and the strengths of signals. They drew a sun, because sun is good for them because of these solar panels charging phones. They also talked about violence, that internet can propagate violence.

As a researcher, what intrigues me is the question of what new smart livelihood solutions we can still design for the Rohingyas. I ask: How can digital space be equitable, just, and sustainable for refugees and not just for smart cities?

Discussion

Question: One of the things we see is that in most camps, the governments are proactively blocking internet in refugee camps. Refugees must go outside the camp to download information and data. What are the offline and online systems we can make available and how do we deal with this?

Answer: We need to come up with stories that emphasise the positives about online connection and reach out to policy-makers. There is a big myth about the internet being dangerous and negative. Secondly, offline solutions are also very important: when we talk about smart solutions, it does not have to be 5G or IUT. There are so many other solutions we can talk about and people often find their own way. It is important for communities to talk among themselves and innovate that way.

Defining major lessons for practice: What is needed to improve access and create decent livelihoods and sustainable solutions?

Digital livelihoods in urban settings

1. The first question we must ask is what do we mean by urban: anyone living outside of camps, or those living in a city? What about people who live in remote areas and towns? Between these various places, internet access varies.
2. Access to digital livelihoods is often dependent on host communities. Even materially speaking, can you tap into your neighbour's electricity grid, for example?
3. Wi-Fi is increasingly available in public urban spaces, but usually in more upscale areas.
4. Public urban spaces are often gendered. This leads to the question of whether women in conservative societies would like to go to cafes and public places to get Wi-Fi.
5. There is a relationship of trust that displaced populations need in order to go online: If they engage in online activities, do they trust the host state and the country of origin? Are they scared of being on the radar? Do they trust NGOs with their data? There are also questions about the ethical standards of governments in this digital refugee space, with all the data that is being collected.
6. Experimental digital procedures are often tested with the most vulnerable populations in the Global South, such as iris-scanning for identification and freedom of movement in public space.
7. Creating digital platforms might create sharing opportunities between aid providers and other non-conventional aid providers, such as first responders or local initiatives.
8. The question of digital (urban) citizenship: there are certain dangers that access to digital spaces and opportunities lies in the hands of private companies, rather than supranational bodies. How do these private companies deal with refugees as customers, and how much do they already know about displaced populations?
9. In the discussion of urban refugees versus camp refugees, some fall between because they choose to be urban, but they are not supposed to be there. They have specific vulnerabilities. What does the digital landscape mean for them?

What can we improve in camp areas to create decent digital livelihoods?

1. Hardware access is very important for facilitating digital livelihoods.
2. Infrastructure is important too: you need roads for banks to come in. If there are no roads, the banks won't be moving closer.
3. You need connectivity: in Bangladesh and Jordan, connectivity needs to improve, especially in camps.
4. If you provide remote and online working opportunities, you need spaces for the work to be done: local hubs where people can work.
5. There is a need to increase and improve training on digital work itself, rather than only on digital access.
6. Demand for flexibility in designing solutions to online work: different camps have different experiences, skills, and needs.
7. Payments and remittances: there need to be more financial services available, because in some refugee camps remoteness comes with a lack of infrastructure for remittances.
8. We need to foster clarity and availability of information about financial access.
9. Sharing of best practice: more sharing must happen between the different countries and actors in order to improve services.
10. Training and skills mapping: We need to use existing information about digital livelihoods to do mapping of skills, needs, and requirements. The signed MoUs of different camps should be made available somehow to understand exactly what is written in each of these agreements and what it means for digital livelihoods.

Part 4: Social enterprise, microwork, and the role of the private sector

Social enterprise beyond boundaries? Building remote work opportunities for Syrians, Palestinians, and Lebanese in a restrictive context (Karina Grosheva)

In the host countries that are affected by the Syrian crisis, one often hears about the challenges of host countries such as the UK and Greece. But Jordan and Lebanon are among the most challenging countries for refugees.

I used to work as a management consultant and travelled to Lebanon at the outset of the Syrian crisis. I was a digital nomad myself. I decided to volunteer in the Palestinian refugee camp Shatila. I began to realise how the idea of the "digital nomad" is different from the refugee with a smartphone.

If we talk about refugee livelihoods in illegal environments that are affected by the Syrian crisis, one of the most challenging environments is that of Lebanon. Early on we did research and mapped out the NGOs that offered trainings to refugees and we set out to try and do something new: remote work for refugees in Lebanon. The challenges are significant:

- There is no payment system such as PayPal for refugees in Lebanon, meaning that online platform work is nearly impossible to do from Lebanon. Many platforms block the IP addresses of workers in Lebanon.
- Lebanon has no trade agreement with the UK, the US, or with any other developed countries where most clients on these platforms come from. This prevents clients working with a company in Lebanon because they have to withhold tax for hiring.
- Restrictive sectors: Syrian refugees are only allowed to work in three sectors in Lebanon, which are agriculture, hygiene, and infrastructure.
- The majority of poor Lebanese, Syrian, and Palestinian refugees do not have bank accounts.
- A lot of refugees in Lebanon are not registered and thus do not have the paperwork or passports needed for identification.

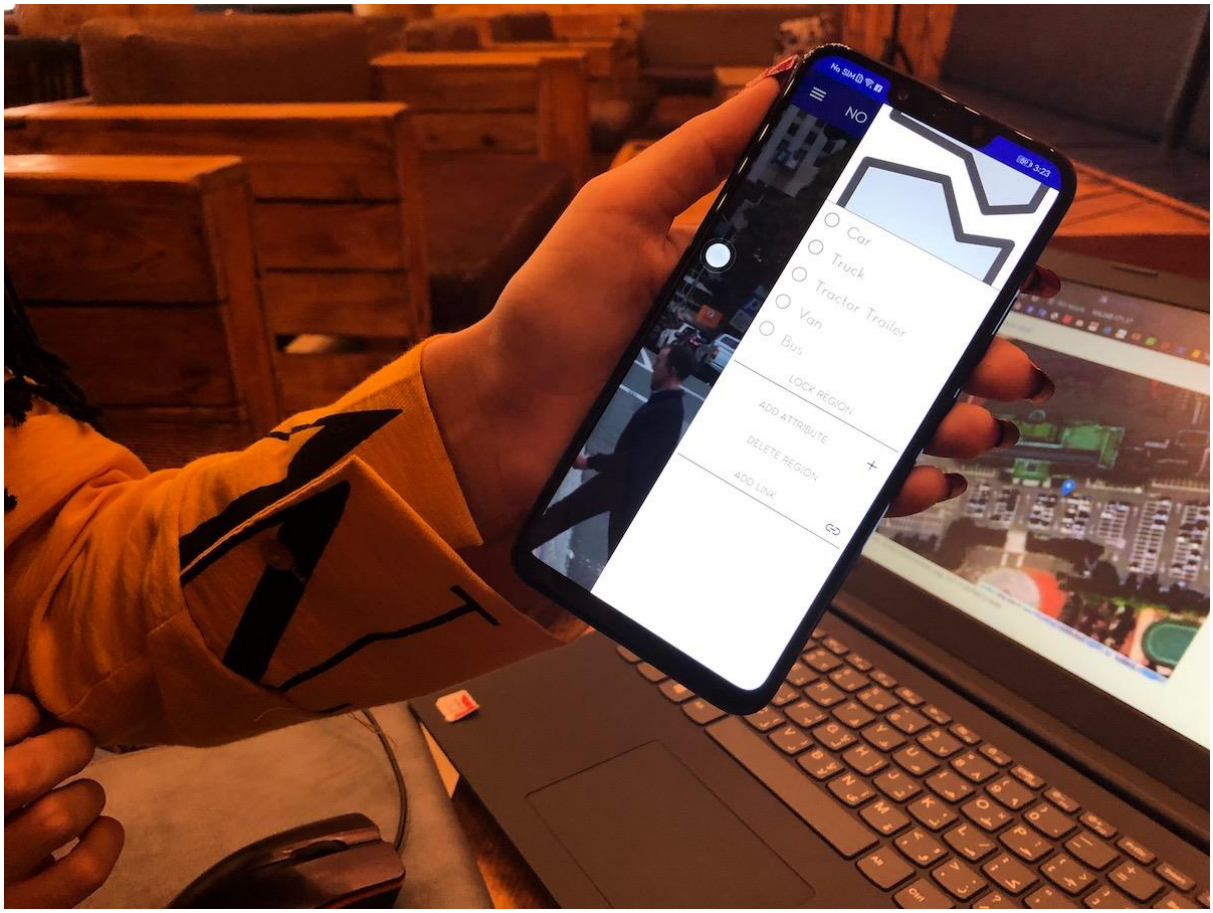

Figure 2 Syrian refugees in Lebanon using an image annotation tool as part of their digital work. Credit: Andreas Hackl

However, we were still encouraged to find solutions in a country that is full of opportunities like Lebanon. I will show how we countered each of these challenges in execution:

- We used an opera browser and circumvented IP addresses, but that did not solve the payment problems. We decided not to work with an existing platform. We tried to employ refugees through a platform with an open browser that hides your IP address, but this did not really work in the end.
- No trade agreements: We have now almost registered a company in Lebanon. We are trying to set up a US company that is directly in contact with the clients, and an EU company that works as a supplier to the US company, and one company set up in France because it has a legal agreement with Lebanon so it could directly engage the workforce.
- Restrictive sectors: In Lebanon, the government allows people to freelance but they need to have some social security and a tax ID. The majority of poor Lebanese, Syrians and Palestinian do not have that. They cannot officially be freelancers. The

alternative is that there is a law in Lebanon that allows income generation, as a nanny, for example, allowing you to generate some income without calling it employment.

- Unfortunately, I wrote a few blogs about our work discussing it against the background of the future of work and refugees. This was brought up by important actors in Lebanon who confronted me with that. The necessary reaction was to say, no, it is just training. Now we are trying to reframe our presence and our message to improve the way we can act against these pressures.
- Difficulty to find solutions to the issue of lacking bank accounts:
    - There is legislation in Lebanon that does not allow any mobile wallet infrastructure.
    - Our solution has been an agreement with the postal office in Lebanon that would allow us to minimally use our mobile application to withdraw money by having an infrastructure for cash withdrawals. This is still in process but hopefully we will succeed.
- Lack of passports and documentation: because some of our workers do not have any identity documents, the idea is to execute a QR system to allow mobile applications to operate in a direct API with the cash withdrawal station.

In 2016 I attended a London conference on the Syrian refugee crisis as part of UNDP. I remember the conversations with donor governments, who said we will create 1 million jobs for refugees. I remember that they talked about 300,000 jobs in Lebanon alone. The reality is, when we talk about digital jobs, that between three main initiatives in this field in Lebanon, with millions in funding, we have created less than 100 jobs.

As researchers and entrepreneurs, we need to think about some key issues:

- There are ways to solve several types of challenges around unemployment. There are mobile money initiatives that are emerging. I was recently approached by people to execute mobile wallet in Lebanon, so this may be coming.
- We need to start thinking about the leverage we can have towards the host governments and towards our donor governments so they support what we have already built in the last couple of years.
- Lastly, we need to support business initiatives that are already running. To succeed we should use keywords and labels such as AI, talk less about refugees and less about labour and the future of work. In Lebanon, these labels brought us pain in terms of execution.
- At TaQadam, our model is moving from being purely social enterprise to inclusive business, which means we are building a business company with an inclusive outlook: it is our choice who we hire, whether they are from Romania or from Lebanon.

Perceptions of the private sector on remote work for refugees (Lorraine Charles)

Looking more closely at the private sector is important and it is one perspective discussions often lack. The private sector is one of the most important factors in the entire digital livelihoods question. Who provides jobs? Companies provide jobs.

Moreover, existing remote work can provide jobs for refugees although it is not without its challenges. I have been a remote worker for the last four or five years and back in 2014 I presented the idea of remote work for refugees.

Here are some of the challenges in including refugees into private sector remote work:

- Remote work is not easy to do and I think we forget that it is challenging for everyone, and for refugees even doubly challenging.
- Much comes down to the question: Why should the private sector hire refugees? What is their competitive advantage? We have to make sure that refugee workers that are presented to be hired are equally competitive on a global market. Of course, the private sector has always been engaged in projects of corporate social responsibility (CSR), but this has always been viewed with distrust. Companies think that there is no need to hire refugees if they already have their CSR strategy. We need to make sure that refugees are competitive.
- Some companies are interested in the refugee cause, as the Tent Foundation shows. Tent is mobilising the private sector to improve the livelihoods of forcibly displaced persons. I think this has not transferred into any big actionable results.

Starting from the question, “How do we convince the private sector to hire refugees?”, I conducted a small survey with the remote private sector. The remote private sector has an existing infrastructure of private companies that exist remotely, have remote conferences and offer remote consultancies. They work with governments and with organisations creating a global workforce. Why do we not tap into this existing system that is already there?

In this very small and quickly-done research, I tried to understand why remote companies might be hiring or not hiring refugees. The method was a LinkedIn type survey. 70 percent of respondents said they would hire refugees and only 30 percent said no. Some of them wanted to hire refugees as remote full-time employees. This indicates that being part of the gig economy is not the only way to work remotely. You can be a full-time paid employee almost like going to an office, only that instead you sit at home working. In the US, in 2015, some 24 percent of people already worked remotely. By 2020 this may rise to 40 percent.

Here are some of the challenges that the answers of the private sector companies posed:

- Some asked, “How can we employ these people?” They talked about taxation and payment issues. They also asked, “How can we trust they have the right equipment and internet to become a viable employee for us?”
- Soft skills as a major concern: Companies want to make sure that workers have the necessary technical skills, but one of the key questions employers ask is often: “Can they work within our company culture? Can they communicate with the people they need to work with across time zones and cultures?” One company said that a lot of the work they do is “culturally specific” to American work culture. These challenges need to be addressed if we do not only want token employees, if we want to make them as equal as we can to the rest of the global remote economy.

How can we overcome these challenges?

- Language: digital livelihoods training has to be English if you want them to compete internationally. English is the global business language. If your native language is Arabic, but your English in not good enough, you cannot be competitive globally.
- Communication skills: one must ensure that refugee remote workers can communicate effectively with their counterparts in different parts of the world.
- Professionalism and skills: being professional means that workers do their work well.
- Empathy and independence: refugee remote workers should be trained to get the work done without supervision.
- Resourcefulness: remote workers must deal with various time-zone problems and need to be resourceful, flexible, self-motivated, and organised. Here is a quote from one private sector respondent: “It is hard to find people who follow directions, have remote work experience (or freelancing), are good active listeners and that can take/give feedback, have cultural competencies who are self-starters… it's important the person can be self-directed.”

It becomes clear that this is a challenging environment. Asking refugees to become remote workers is a challenging demand. To succeed, initiatives will need to re-conceptualise what it means for refugees to be remote workers. It is great if people can work as coders, and it is good if they can do image tagging, but how can they navigate the challenging remote work ecosystem? How can they be truly competitive?

Ultimately, it is not fair to ask a private company to hire someone just because they are a refugee in need. We want them to hire refugees because they are good and because they can do the job well.

Some concluding thoughts on the way forward:

- The private sector can support digital livelihoods in various ways, including by providing jobs and in setting up infrastructure and equipment.
- Soft skills are very important.
- Remote work is not for the masses: in any community and population, the percentage of people who do remote work is far from being the majority. The same is true for refugees, these solutions cannot be for everyone. We think that the gig economy offers a lot of jobs to a lot of people, but do not always realise that these opportunities are not for everyone. Sometimes one needs to be predisposed to do this type of work successfully.

Platform protocol: adapting platforms for low-income migrant populations (Kirstin Lardy)

This past year I have conducted research in South Africa and in the wider social enterprise space in the United Arab Emirates. Part of my recent work was to create a protocol for developing platforms that would be useful for social enterprises that are looking to get into the digital space. It could help develop and implement soft solutions using a mobile application. We took this as a way to upscale and train people, while also seeing who is already using digital labour opportunities.

The research in South Africa looked at Kya Sands and Honeydew, which are informal urban settings. Here we went in thinking we would find a lot of people working in the online gig economy in the informal sectors. What we are taught on the gig economy is that all you need is a smartphone and data, and these unemployed people are looking for opportunities and want a job. So we assumed there would be people doing it.

However, what we found was that basically 0 percent of workers are working in the gig economy digitally. They were working in the informal piecemeal economy to an extent, but even that involvement is questionable against the data we got.

This leads to the question: Why are they not using technology to make a livelihood? Why are we being taught that these informal places are ready to be picked up for tech solutions?

I argue that it does not matter what tech you have, your physical location is still the main defining factor in how you engage the digital space.

We wanted to create a protocol for initiatives that come into digital spaces and want to do a technological intervention. The work we did was user-research, although conducted

through ethnographic means. When initiatives enter places like these and want to develop an app, they will find barriers that are not expected.

Here are some of the barriers to digital engagement in these informal urban settings of South Africa:

- Trust: How people interact with cell phones and how they view trust in digital space is very different among low-income migrant populations. Very often they do not see their phone as a service provider, they see it as an entertainment box. Moreover, many of them will know people who have been scammed by technology.
- Connectivity: in these informal urban settings Wi-Fi access is poor, there is inconsistent electricity, and low internet speed. In fact, you can live in one of the most technologically advanced places, such as Dubai, and if you move 10 minutes from the airport you find yourself in a place where people hardly have internet access.
- Equipment: another barrier to connectivity is the spread of low-tech mobile phones, while many who do have smart phones might not have operating systems that support the applications we might want to develop. Moreover, their phones have restrictive storage space. Individuals prioritise what they use this storage for, and often it would be WhatsApp or YouTube and other entertainment or communication apps.
- Affordability of data plans: residents of informal urban areas have inconsistent income and many work in the piecemeal economy. This leads to very careful data budgeting. They do not budget for data the way we think. We thus need to know: How do they budget data, and how often do they buy data?
  Bundled app services provide data specifically for those apps they use, such as Facebook and WhatsApp. These bundles of telecom providers restrict the use of the data to only these apps. These plans are simply cheaper to use.
- Patterns of phone use: How does sociality feed into how they use their phones? Do they ever use it to connect to people they do not know? Do they use it to talk to their families only? Understanding the general intent to use phones is important when you implement a digital platform, because it will define how they use the app. Entertainment is the main reason why many of them use phones. From my experience, they often just watch YouTube videos. They use WhatsApp for news sharing, especially in South Africa, where plenty of misinformation is being forwarded. This is all local peer-to-peer news sharing and you do not know where it comes from.

When you approach these spaces with a digital intervention or innovation, how do you overcome these barriers?

- Trust: trust is always face-to-face and low risk, and it is peer-to-peer. If you want your app to be trusted by a low income migrant population, what is going to facilitate that trust? First, you need to have face-to-face presence where they live to gain trust. Moreover, trust was often spoken about in relation to financial payment systems, and a person's nationality often defines the way they trusted what sources. Most migrants from Mozambique, Somalia, and Nigeria did not have apps to send remittances: they would often use informal channels which ended up being more expensive but seemed to be lower risk from their point of view. For example, a 17-year-old used his phone for everything but not to send money. He put his money on a truck because he trusted the driver and trusted that the money would arrive. But it was more expensive than alternative digital solutions. Others would hide the money in soap and hide it in a truck. Someone would drive to the border and hand cash over to a friend. These things seem ridiculous but were perceived to be lowest risk for them.
- Connectivity: problems with Wi-fi access are mostly structural. We need to think about providing this sort of infrastructure when creating apps. When we create apps we do not think about putting roots down, we falsely believe that people will use the service automatically because they need it.
- Low-tech mobile phones: these technological restrictions need to be kept in mind. Facebook has Facebook Lite for low tech phones, for example. New apps could tie into these systems to function.
- Data costs: one solution to the restrictions in data use is to bundle apps with services like WhatsApp. You need to bundle it with a telecom provider so that your app is listed on a bundle people are buying. This will make using it cheaper at the end of the day, if you can bundle it with a service like WhatsApp or Facebook.
- Patterns of use: when people search for jobs and economic opportunity, they do it in a socialised way. Their opportunity costs for getting a job are not the same as they are for others: yes, they might be unemployed, but that person might have been unemployed for three years. His two friends and brother were unemployed too and they used to hang out together and drink beers. Now the others have got a job or go to school, and that person can no longer hang out with them anymore. This might incentivise the person to work, rather than the mere fact of unemployment. Understanding how people decide to engage in work is crucial.
  Moreover, people's interaction on their phones are often highly influenced by local spaces, family, friends, and other social interactions. Applications thus need to be highly connected to the people around them; where people can also talk to each other, not just work. Another important incentive is to make sure they are making more money than they could anywhere else. People I talked to said, "I could go and do that with my phone, but actually I do not make that much money and I have to

work a lot." The truth is that sometimes it is not worth it for them to do piecemeal work.

To conclude, digital interventions must be paired with physical interventions and a good understanding of infrastructure, patterns of digital use, and more. No matter what you do you cannot just go into an informal urban setting where low-income migrants live and provide an application for their phone, expecting them to use it. When it comes to supporting them to work remotely, having physical infrastructure for people to work in is important to make it feel like a proper job. The perception of digital work and remote work from home is often that they are not perceived as having a proper job by their peers and family. This kind of work is not that accepted. If you were able to create an infrastructure that makes it look like people are doing a real job, that would make it more likely that they participate.

Discussion

Comment: Can you give examples where you have seen that these people have worked digitally?

Response: Samasource is a good example and it has been around for a long time. They went in and saw that the people they wanted to reach do not have the infrastructure, and so they created this infrastructure. They have training centres as well.

Comment: I worked with young Palestinian women in Lebanon and Iraq who wanted to stay at home. There are cultural restrictions to doing digital work elsewhere, they might not want to go into that physical space or hub.

Response: Yes, although the other side is that in Egypt, for example, the perception is when men have a job they need to go to a physical place for work. They might have co-working groups but sitting at home and working on a laptop is not considered a real job.

Comment: It is important to see the interconnections between different contexts, not just between countries and legal regimes, but between different gender perspectives that condition the possibilities with which interventions work. Moreover, it is clear that some people just do not feel motivated to work remotely and enter the gig economy. They have different aspirations. There is this whole multi-layered landscape that needs to be understood in every specific place.

Comment: Whether remote work is accepted might also be a question of time. In 15 years it might be very different, with a different generation. Different ways of learning might emerge.

Response: I am not sure if the way people learn or work is fundamentally changing. All children in Dubai do have phones, but they do not learn at school with cell phones. They use it for entertainment.

NaTakallam: building digital work through remote language training with a start-up mindset (Nisreen Fansa and Ghaith Alhallak)

Nisreen Fansa

NaTakallam is a social start-up that connects displaced people with language learners online over Skype. Global language learning services are growing as a market, allowing us to grow despite a difficult political context. Having a language is an asset to employability more generally. Indeed, the British Council found in a report that Arabic is one of the top five languages in the UK when it comes to employability. The language learning market is far from saturated and NaTakallam tries to meet this demand.

I personally came to NaTakallam as a customer. I am British Syrian and I used to go to Syria every summer. My Arabic used to be good but with the outbreak of the Syrian crisis, I could no longer go back on visits and it became a bit rusty. Private tuition for Arabic in London was very expensive and I wanted to practise my Syrian dialect. Soon I had signed up with NaTakallam online and filled out a form, after which I was paired up with a conversation partner. The learning experience was very flexible in terms of scheduling for both of us.

The idea behind NaTakallam is that it is trying to create a win-win solution:

- It supports people who want to learn the language or dialect but struggle to find or afford formal tuition.
- It provides the displaced person or refugee with a source of income alongside a sense of purpose and dignity. They are not passive recipients of aid but actively contribute.

Figure 3 A Skype conversation session of NaTakallam. Credit: Natakallam

NaTakallam tried to merge three aspects together: leveraging the skills of refugees, connecting them with the online gig economy, and tapping into the growing demand for language and cultural services.

NaTakallam has been growing incrementally. It started out as basic one-on-one sessions online. One hour of language conversation costs $15, whereby $10 go to the refugee and $5 flow back into NaTakallam for operational costs. We have slowly been expanding and growing to offer more curated academic programming. This includes training for classroom sessions and translation services. NaTakallam partnered with the IRC to translate much of the texts for the web portal Refugee.Info, a website that provides information to refugees in different languages. Since 2015, we have generated close to $600,000 in self-generated income for refugees through their work.

What are the challenges and opportunities of running NaTakallam with a start-up mindset?

Some of the opportunities and positives:

- With a start-up mindset you can take risks early on and then refine and test it, as opposed to traditional NGO sectors, where you need maximum impact on beneficiaries with little risk and a low-cost early on. As a start-up you can get testing quickly: pilot and change early on as the market needs you to adapt.
- Being market based is useful too. In traditional NGO sectors you have to report back to donors, while in the start-up sector and in the wider market space, you are reporting to your user base which is both your customers and the refugee conversation partners.

- Not being location specific may have its challenges, but it offers benefits for leveraging technologies to transcend borders. NaTakallam has conversation partners based in the Middle East as well as Europe and South America.
- Seeing refugees as being able to provide self-sustaining income rather than passively receiving aid and support is crucial. Many conversation partners mentioned that having access to a human network was a massive benefit to them. Ghaith, who shares his story below, met people through NaTakallam that made it possible for him to get resettled. The conversation with people in Italy helped him realise how he can succeed. There is a richness of information and cultural exchange in this human aspect, which is sometimes overlooked.
- Consumers are key and should not be underestimated. Consumers are becoming more aware and are expecting companies to be more socially and environmentally friendly. There is that incentive and the desire for accountability among companies.
- All employees work remotely: we have a diverse staff team specialising in different areas, such as human rights or education, that are all very relevant and contribute to solutions.

Needless to say, NaTakallam faces several challenges too:

- Money transfers and trust issues: usually we transfer money by using online platforms for those who have bank accounts. For those who do not have access to accounts, we partner up with NGOs on the ground to help process funds.
- Different countries have different regulations: it is crucial for us to be aware of that difference between Lebanon, Iraq, and Europe. This diversity includes the legal status of the person who is working for us: individuals who may not have official refugee status, and those that do. What does that mean in the context of the host community and the perception of online employment?
- Competition and duplication: there are a number of duplicate efforts out there that create competition, rather than collaboration.
- The psycho-social element of NaTakallam: the refugees we work with have been through a lot. They can still contribute and we should not underestimate their capacity to create better lives for themselves, which is why we must become better at facilitating that.

We now have a testimony from Ghaith, one of our conversation partners. He used to be based in Lebanon but resettled to Italy, where he now lives. We have diverse stories and journeys of different people who are trying to access a livelihood and improve the quality of their lives, given what has been happening in their lives.

Testimony by Ghaith Alhallak:

> *My name is Ghaith Alhallak. I work as a conversation partner and translator in NaTakallam. I left my country in 2013 in search of a safe life. At first I thought things would be good in Lebanon. The idea that I previously had was that as a refugee, we are in a camp and wait for aid to eat and survive. This idea had to be changed and NaTakallam did that for me.*
>
> *At first, the idea behind NaTakallam was a bit strange to me and honestly, I was not excited to teach online. But now I can say that it was the best decision that I have made in years. It was a real turning point in my life: to be able to work on a monthly salary which helped me to live in Lebanon where life is very expensive and job opportunities are almost non-existent. My situation has improved since that day and regardless of the economic aspect, NaTakallam was a way to connect with other people in the world, to talk with them about various issues. NaTakallam has helped me improve my life conditions, to connect with people from other countries. It was a cultural exchange.*
>
> *In 2016 I was accepted as a refugee in Italy, which represented a new starting point in my life. There I was admitted as an undergraduate student. While Italy is not a good country in terms of services to refugees, NaTakallam remained my supporter and I continue to rely on it in my life in terms of income. In terms of income, I was able to pay for housing and university costs thanks to NaTakallam. In total, I have completed 1500 teaching sessions in four years, working with more than 120 students of 15 nationalities.*
>
> *Being a refugee does not mean life is over. You have to trust yourself and it will be easier if you find someone to give you this confidence and helps you move forward. That is what NaTakallam did to me.*

The role of microwork in forced displacement: lessons from Iraq and Palestine (Giselle Gonzales)

The research I am presenting here was conducted through the University of Edinburgh and is part of larger study on the emergence of digital microwork and how it can be used as a tool for sustainable human development amongst displaced populations. Microwork is a tool that, like any tool, can be wielded for good or for harm.

If we try to define microwork, we can say that microwork is a niche and often invisible subset of the larger gig economy, breaks down larger digital projects into hyper-small,

entry-level paid tasks that in theory anyone with an internet connection and a device can access, and can be outsourced to a global, online work force. Workers are marginally compensated at usually a few cents per task. If the job creation spectrum was a ladder, I propose that microwork would be at the bottom of this ladder. It is the first step to a larger spectrum that provides access to immediate work opportunities, while opportunities higher up the ladder are often unreachable due to the individual's skill set or situation.

To understand the microwork ecosystem as it relates to displaced populations, I conducted an extensive literature review, 25 qualitative interviews, personal observations, embedded case studies, and looked at microwork programmes that act as the most powerful bridges between vulnerable populations in the MENA region and the rest of the ecosystem.

Here I focus on two specific case studies: the first is Preemptive Love Coalition's WorkWell Program in Iraqi Kurdistan. The second is Mercy Corps' Gaza Sky Geeks in Palestine, with a focus on the Gaza Strip.

The geopolitical situation is highly unique in each of these two places. These were chosen because they serve similar populations of displaced or marginalised communities. In Gaza, 1.4 million people, or 73 percent of its population, are considered Palestinian refugees or IDPs. Both have shared high rates of unemployment for local and displaced populations, a low development index, and a high number of individuals displaced.

Importantly, these two are only a handful of organisations around the world currently using microwork among displaced populations.

Each of the two programmes I look at is uniquely harnessing the digital marketplace in microwork:

WorkWell utilizes microwork as an intentional focus in its programme: job creation through microwork presents an option if workers do not choose to progress into freelancing.

Gaza Sky Geeks does not consider microwork as an end goal and is a more peripheral part of the freelance academy.

This difference can be attributed to differences in starting education level of workers. Each country's digital accessibility and infrastructure is different too, while regional awareness for the different types of digital work available is another influence. All of this can contribute to where a worker can start on the job creation ladder.

Let us have a quick look at the story of Nora, a 19-year-old Syrian refugee living in Iraq. She graduated from high school in 2017 but has not been able to return back home to Syria.

She enrolled in WorkWell to start earning immediate income through microwork. The work is basic and the pay is low, but with a supporting team of mentors and local fellow refugee workers she gained confidence. Moreover, she is tapping into a local and global network and is learning digital skills that will help her advance to higher skilled and higher paying work in the future.

These are the key issues for Nora:

- Most online platforms are blacklisted in Iraq. Without WorkWell acting as a bridge to source work, these opportunities would otherwise not exist.
- Nora does not have a bank account and no major payment solution providers such as PayPal operate there. Therefore, cash is king. WorkWell acts as a middleman to receive payments from international platforms or businesses. This solution is not scalable although it works locally. It puts tremendous strain on these programmes.
- Without WorkWell's regulations there would be no safeguards in place to avoid exploitation.
- Geo-restrictions are often placed on entire countries or populations: Amazon would not want to be seen as supporting or funding extremist groups through employing a refugee population. Vetting and fostering a more intimate knowledge of workers has become a major part of combatting the fears at the heart of these restrictions.
- There is a massive gap in the Middle East market for digital payment solutions. Some emerging ones offer opportunities. There is AlgoPay, a new payment solution system launched in June of this year designed specifically for unbanked populations in the Middle East. They partnered with Upwork. Estonia's e-Residency allows workers in the Middle East to have their digital and economic footprint digitally rooted in an EU country, even if they cannot be rooted in their own.

Microwork is often critiqued as exploitation for breaking down work into new and meaningless tasks. I found that platforms and projects that group tasks into teams of workers increases the quality of the work experience and the pay, creating a sense of community rather than a feeling of working in isolation. In conclusion, it is clear that microwork is not the panacea for displaced people's problems, but rather one of the many emerging solutions that enables access to autonomous income generation.

Bridge, outsource, transform (BOT): building a remote work platform for marginalised communities in Lebanon (Charbel Trad)

BOT is a socially responsible outsourcing platform in Lebanon. It works by creating partnerships with local organisations to provide digital and soft skills trainings. Once identified, the youth go to an online skills assessment and take specific BOT courses before officially joining our workforce and accessing their first job. There they pick up know-how while generating revenue.

Let me introduce Nour, who is computer literate now and speaks English. She was unable to find a part-time job to attend university. Nour was introduced to BOT and went through a vetting process and chose the types of skills she wanted to advance. She had access to an online learning system with videos and earns points and bonuses by completing her topics and, after an assessment, she joins our workforce.

We have a matching system embedded in our platform, whereby top candidates are identified based on ratings, skills, and experience. Our team of experts manages the process on the platform.

This is an example of a job being done by Nour. She collects and enters the data from scans of hard copies for an insurance company: data of companies, their address, the date. Here is a demonstration showing how the process works. Once freelancers are onboarded, they are filtered through the matching system, they see a job tutorial, and move to job execution, after which we implement quality assurance. After ensuring a handover of work in time, the freelancer receives the money.

There are several main pillars of services on our platform, including data management, eCommerce, and training AI data. Our early adopter clients include insurance companies, NGOs, banks, and others.

At BOT we create impact by moving beneficiaries from unemployment towards a meaningful long term career path and empower them to change their status quo.
In May 2019 we worked with more than 160 freelancers, more than 40 projects, which generated $67,000 USD collectively.

Yet, there are several challenges:

Perception, marketing and communications: When we started our sales, companies pre-judged us on the quality of the work we can deliver. The private sector did not trust NGOs so we reframed our work as an outsourcing company rather than as a social enterprise.

Outsourcing: We had to create awareness about the benefits of outsourcing. This implicates a lot of slow traction in our sales.

Youth employment: There are drop-outs from projects with challenging tasks, so we need to work better on readiness training.

Trainings: Finding qualified training partners and local centres is a slow process, which is why we implemented the eLearning system.

Quality: We currently use multiple layers of quality assurance. We were able to deliver 200,000 claims for an insurance company, working with 25 remote freelancers for three months, delivering 97 percent accuracy. We are now implementing the ISO 9001 for quality management assurance.

Impact: Measuring the impact of trainings and income generation, as well as on the skills and career path of youth, remain a black box for us. We simply do not have the capacity to research that. Now we are working with al-Fanar and GISC, the global impact sourcing coalition, to design a monitoring and evaluation system.

When we set our targets for impact, we always have the question of whether we generate a lot of income for fewer people, or less income for more people.

Identifying key lessons: connecting refugees to microwork platforms and the private sector (A stepping stone to the future, or a race to the bottom?)

How can refugee work on platforms become sustainable despite obstacles, and how can refugees and the private sector be brought closer together to produce fair and decent jobs?

Using empathy: because working refugees can provide a human connection, empathy offers an opportunity, as in people learning languages from refugees.

Quality and innovation: selling quality remains a challenge and, especially in the Middle East, the idea of outsourcing is still fairly new. This is not South Asia. To get to a level of quality and a competitive price is not that easy.

Bureaucracy: there is a lot of paperwork in sales and other aspects of work platforms. This is difficult for B2B companies.

Perception and outreach: not everyone sees refugees as an asset and we need to invest efforts in framing this better. Marketing is very important to emphasise value: what you do for clients and not only what you do for refugees.

Demand for soft skills: we must challenge the idea of soft skills if companies use this as a genuine reason for not hiring someone. Especially in terms of cultural competencies, this can be a euphemism for "not white enough". What does it mean to be culturally different? Companies should be asked to adapt too, meeting half-way between company and refugee.

Global citizenship: we are all global citizens, but the question is what does it mean to be a global citizen while working for a global company, and what does it mean to hire people from different backgrounds?

Sustainability versus profitability of companies: it is important that we understand how companies balance these two aspects.

Skill shortages: there is a skill shortage in tech and coding and this gap can be used to get refugees hired.

Utilising grey zones: usually there is no requirement for legal status in a country if the worker is a contractor or freelancer with a foreign company. On the other hand, this usually means that these kinds of employment do not provide any security. Do we need a better mediating infrastructure that provides security?

Changing the perspective and narratives: we have to broaden our idea about how we can enable access to employment for refugees and other populations. Many people exist informally on the margins of economies.

Decent work might have different implications for the poor and marginalised: rights are important, but many primarily need a way to look after their family.

Contributors

Andreas Hackl

Andreas is Lecturer in the Anthropology of Development at the School of Social and Political Science, University of Edinburgh. He currently leads a two-year research project on digital refugee livelihoods and digital labour (*refugeework.net*). Andreas has previously worked intensively in Israel/Palestine, both as an anthropologist and as a journalist. His anthropological research in the Middle East included work on cross-border solidarity activists in civil resistance struggles; on labour mobility and economic dispossession; on Palestinian citizenship and urban inclusion in Israel; on displacement and exile; on settler colonialism; and on the role of social mobility and migration in the global sustainable development agenda. As a journalist based in the Middle East, Andreas wrote regularly for *The New Humanitarian* (formerly IRIN) and served as Jerusalem-based correspondent for Austrian, Swiss and German newspapers.

Meredith Byrne

Meredith Byrne is a technical officer at the International Labour Organization, based in Amman, Jordan. In her current position, she contributes to programming under the ILO's Syria Response in both Jordan and Iraq. Prior to her work in Jordan, Meredith worked at the ILO in Geneva, Switzerland where she supported work on crisis migration. Meredith has published work on climate-induced migration, refugee livelihoods and labour market issues. She received her MPhil in Development Studies from Oxford University and Bachelor of Arts from Connecticut College.

Irene Omondi

Irene Joined UNHCR Jordan in August 2013. She has been working both at field and national level in camp management, community-based protection and education. For over 5 years, her work has mostly been at Zaatari camp responding to the Syria emergency. Since 2018, she has been serving as Head of Sub Office Mafraq – Jordan. Her expertise covers camp management and coordination, community-based protection, education and conflict management. Ms. Omondi's experience in UNHCR covers over 8 years, including serving in Yemen where she was field/protection officer with a focus on mixed migration. She has also been engaged in humanitarian work with other UN agencies in Afghanistan, Liberia, and Egypt in peacekeeping and emergency response. She holds a Master in Business Administration from the University of Liverpool. She has also studied development and human rights as well as international humanitarian law.

Sarah Kouzi

Sarah is Project Manager at the Center for Civic Engagement and Community Service, AUB. She has more than twenty years of experience in the development field and worked in a wide spectrum of bodies such as the UN, public sector, private sector, and non-governmental organisations both locally and internationally. She has extensive experience in the development sector as well as the relief and recovery sectors. Her experience ranges from establishing a Monitoring and Evaluation Unit to developing Community Accountability and Reporting Mechanisms, to rolling out gender minimum standards. In her current role as Digital Skills Training Project Manager at the American University of Beirut, she is responsible for economically empowering vulnerable Lebanese and Syrian youth through the digital economy. Kouzi holds a Master of Public Health degree from AUB.

Havva Arslan

Havva is a current student with CodeYourFuture in Glasgow. Originally a teacher from Nigeria, she came to Glasgow as an asylum seeker, and found it difficult to find a role in her new country as a newcomer. Then she started studying with CodeYourFuture and started learning new skills that not only impacted her prospects, but also led to a more engaged life in Glasgow. What started as something to keep her busy turned into a strong motivator to develop skills and think about a new career. During difficult times, coding has been her best friend, and she's looking forward to what's next in her career.

Robert Gelb

Rob is a co-founder of CodeYourFuture in Scotland (and cohort 1's cook!). He's the CEO of tech start-ups Kindaba (private social network for families) and HeySummit (virtual summit platform) in Edinburgh. Rob first became involved with CYF through meeting the founder Mozafar Haider and focused on the recruitment and career-planning elements of the programme. Rob used to work for the Careers Centre at the University of St Andrews, and has a deep interest in bringing down the barriers to education and employment, with both of his companies being entirely remote-positive.

Grace Atkinson

Grace is Executive Director of Jusoor and has extensive experience in the education and development sector, having worked on projects in Egypt, Jordan, Lebanon, France and the

Netherlands. She previously focused on utilising digital technology to help the underprivileged access university by co-founding the two country offices of Kiron Open Higher Education, where her most recent role was MENA Regional Director. Grace has a Master in International Relations from Sciences Po Paris and a bachelor's degree from Leiden University. In her current position as Executive Director, Grace has oversight of the different programs run by Jusoor, including; scholarships worldwide, education in emergencies, career development and entrepreneurship programs, all empowering Syrian youth for a brighter tomorrow.

Jyotsna Khara

Joy is pursuing a Master in International Development from the University of Edinburgh. Her research focusses on digital refugee livelihoods, specifically in the Middle East. This has brought her to the ILO in Amman where she assisted the Migrant Branch on a project with the World Economic Forum's Global Council on the Humanitarian System. With the ILO's standards of 'decent work' in mind, she worked with organisations to measure the scope and impact of their digital interventions for refugees.

Ann-Christin Wagner

Ann-Christin is Lecturer in the Anthropology of Development at the University of Edinburgh. For her doctoral studies, Ann did fourteen months of ethnographic fieldwork with Syrian refugees in northern Jordan in 2016/17. In 2019, she conducted research with Syrian and Congolese youth in Uganda and Jordan as part of a pilot study on adolescent refugees' reproductive health together with Dr George Palattiyil (University of Edinburgh). Before her PhD, she worked with the International Organization for Migration in Geneva.

Benjamin Hounsell

Ben is a Research Associate at the University of Strathmore in Kenya and Head of Implementation Research at Samuel Hall, where he specialises in the role of technology, entrepreneurism and innovation to find sustainable solutions that address some of the most pressing issues currently faced in the Global South. Ben has authored numerous articles and technical papers on the role of technology and development, which has helped inform innovation strategies for a range of humanitarian and development organisations. This has led to the development of real-world solutions, such as improving access to remittances using mobile phones in partnership with the International Organisation for Migration (IOM).

As Chairman of the charity *Techfugees* in Kenya, Ben encourages collaboration between NGOs, multilaterals, academics and entrepreneurs to develop digital services that better serve

refugees and low-income communities. Ben holds a PhD in Information Engineering from the University of Edinburgh and a cum laude Master in Development Practice from Sciences Po Paris.

Faheem Hussain

Faheem is a Clinical Assistant Professor in the School for the Future of Innovation in Society (SFIS) at Arizona State University (ASU). Faheem holds a Ph.D. and an M.S. degree in Engineering and Public Policy from Carnegie Mellon University. His research interests include: development for displaced populations, ICT for sustainable development, digital afterlife, digital rights, and women's empowerment using STEM. Faheem has also been involved as a Technology Policy Expert in different research projects with a number of United Nations organisations (e.g., UN-APCICT, UNDP), international development agencies (e.g., IDRC, DFID, Ford and Rockefeller Foundation), and international think tanks (e.g., Freedom House, LIRNEasia, Ideacorps) in the fields of technology, public policy, and development. For the last 2 years, Faheem is working on issues related to access to information and communication, and fake news networks among the displaced Rohingya population from Myanmar.

Karina Grosheva

Karina is an impact tech entrepreneur focused on AI innovation in aerial imagery and youth employment in conflict-affected countries. She founded TaQadam using a human-centered design approach to identify and understand the root causes of youth unemployment in Lebanon and Iraq and recognise the innovative digital solutions in workforce development. She holds a Master of Public Administration from NYU, and shares her time between New York and the Middle East.

Lorraine Charles

Lorraine is a Research Associate at the Centre for Business Research, University of Cambridge and co-founder of Na'amal, which aims to provide education for remote work for refugees and then link them to the private sector. She is also currently a research consultant for an Abu Dhabi government entity. She has worked as a consultant with NGOs and INGOs, as well as in academia and the private sector. She has been working on issues surrounding the Syrian crisis since 2011, conducting research, building strategic partnerships and implementing projects. Her research interests are refugee education and employment, with a particular interest in remote work.

Kirstin Lardy

Kirstin is an independent researcher focused on digital freelance labour, the gig-economy and tech use in low-income migrant populations. She currently works at a social impact start-up based out of Dubai called Smart Labour, where she explores mobile phone usage of low-income migrant workers in the UAE. She has participated in multiple projects in South Africa exploring gig-work and tech uptake in low-income informal settlement communities in Johannesburg. Kirstin graduated from the University of Edinburgh with a Master in International Development and received the SSPS Student Prize for Best Dissertation in International Development for her work entitled, "Digital Freelance Labour: An exploration of the localities of global digital work in Egypt."

Nisreen Fansa

Nisreen is British-Syrian and based in the UK, where she works as part NaTakallam's UK outreach team to expand their services to UK universities, schools, the charity sector, and to businesses. With a background in linguistics she has always been interested in learning languages and her first experience with NaTakallam was as an early customer. Moreover, Nisreen works in healthcare as a speech and language therapist. NaTakallam offers language learning programs delivered by refugees, for all levels of Arabic, French, Persian and Spanish, as well as professional translation services to individuals and organisations worldwide.

Ghaith Alhallak

Ghaith has been working with NaTakallam as a conversation partner and a translator for 4 years. I also study international relations in Padua University, Italy, and write as a freelance journalist for many Arab, British, and Italian websites. Ghaith had to leave Syria in 2013 to avoid being forced into military service. He crossed the border to Lebanon where he stayed for 3 years working as a journalist. This is where he began working with NaTakallam, which helped him to work online at home while he was unable to obtain a job permit as a refugee. In 2016, he was accepted to be resettled in Italy. Here is an article about Ghaith's story of exile, titled 'Why I deserted the Syrian army': https://www.middleeasteye.net/big-story/why-i-deserted-syrian-army

Giselle Gonzales

Giselle is a graduate of the University of Edinburgh's Business School and holds a Master of Science degree in Entrepreneurship and Innovation. Having spent the last five years traveling the world working with National Geographic, Disney, and TCS World Travel as an expedition leader and human-interest writer, she is driven to discover and influence how market-driven solutions can be utilized for the benefit of the world's most marginalized. Her interest in the lives of displaced people began when she travelled Europe's refugee route as a writer and photographer, documenting the stories of refugees, locals, and volunteers from Greece to Germany during the 2015/16 mass migration from the Middle East into Europe. This interest has continued with her recent research on the emergence of digital work as a tool for sustainable human development among forcibly displaced people.

Charbel Trad

Charbel is digital platform programme manager at DOT, the Digital Opportunity Trust. He brings his extensive experience managing projects in the technology sector. Prior to joining DOT, Charbel was Venture Development Manager at Valour Ventures, and he has worked extensively in the telecom and mobile industry as a software engineer and product lead. Charbel is the co-founder of Instaconsult, a mobile consultancy platform that helps people get on-demand information from top specialists, consultants, influencers, clinics and businesses. He holds a Master in Computer Software Engineering from Antonine University.