UNHCR
The UN Refugee Agency

Improving Digital Livelihood Opportunities for Refugees

Using community-based workshops to co-create solutions

Acknowledgements

The authors, Tyler Tappendorf, Kristin Will, Nada Jaffal and Hicham Jadaoun, would like to thank UNHCR Innovation Services and 17 Triggers for the opportunity to undertake the community-based workshops and analysis for this report.

From UNHCR, the team is grateful to Amy Fallon, Solji Oh, John Warnes, Tayná Martins Morais, Jenny Casswell, and Karim Bin-Humam for their engagement throughout the project, including conceptualizing the research topic, reviewing the methodology, liaising with internal stakeholders and reviewing reports. Likewise, thanks goes to UNHCR teams in each country for their collaboration in planning for workshops, recruiting participants and reviewing pre- and post-research reports.

From 17 Triggers, the team would like to thank Lillian Diaz, Jieun Lee and Imara Roychowdhury for their reviews. The team likewise owes a debt of gratitude to the broader network of consultants who assisted in the seven countries in this project, including Faith Anne Acam, Bashdar Arkan, Taiseer Fareeq, Rahma Haggag, Christina Khawaja, Kevin Madegwa, Samah Shoshi and Ermiyas Wondimu Gebreyes. The report was designed by Amy Novella.

Finally, we are grateful to the 541 refugees and host community members who joined the workshops and openly shared their experiences and perspectives on digital livelihoods.

UNHCR Innovation Service

Seventeen Triggers

November 2023

UNHCR Innovation Service - Digital Innovation Programme

Improving Digital Livelihood Opportunities for Refugees

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Supported by the Government of the Netherlands through its PROSPECTS Opportunity Fund.

UNHCR The UN Refugee Agency

Ministry of Foreign Affairs of the Netherlands

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Executive summary

With the continued growth of mobile technology and smartphones globally, more people, including refugees, are relying on digital platforms to earn an income. These opportunities offer flexibility and new earning potential but they come with risks and challenges. UNHCR partnered with 17 Triggers to conduct community-based workshops in seven countries to better understand refugee needs and experiences in the digital economy and to co-create solutions for how to better unlock the potential the sector can provide.

Over the course of five months in 2023, 62 workshops were held with 541 total participants, including a mix of refugees and host community members. This report, developed based on the workshops, seeks to guide UNHCR and other global stakeholders in shaping future digital livelihoods programming and strategies.

Workshop participants included both learners (those who are not yet fully engaged in the digital economy), as well as earners (those who are actively working in the sector), to surface learnings across the digital work user journey. There were a multitude of modalities in which participants were earning through digital skills and channels including: small business owners using social media or online marketplaces to sell their products and services, online freelancers providing services to clients globally, content creators promoting products and earning via advertisements and affiliate links, and cryptocurrency and foreign exchange market traders.

Challenges spanned across the digital work user journey. Before beginning work, there was often limited awareness of online earning opportunities, issues accessing stable electricity and internet, gaps in training program content and approaches and financial barriers. After gaining skills needed for engagement in the digital economy, many face difficulties transitioning between training and work, including difficulty finding online clients, navigating platforms and getting paid upon completion of work. These challenges were often further impacted by socio-ecological factors, like government policies restricting IDs, right-to-work regulations, restrictions on free movement and limited financial inclusion for refugees. Likewise, gender norms and community perceptions on digital work often compounded the challenges faced by many.

Based on these learnings, workshop participants then pondered solutions through co-creation activities using question prompts such as: how might we improve training programs, provide better post-training support, create more awareness of digital work, help digital workers be more successful while working, leverage peer collectives for success and create better online work platforms? Hands-on activities generated numerous ideas which were filtered and narrowed down based on participant opinions.

Following the completion of all workshops, the project team synthesized findings and analyzed results to arrive at four main behavioral insights which help explain why many refugees are limited in progressing deeper in digital work and how humanitarian and development organizations may better support them to overcome behavioral barriers.

Insight 1: Most refugees do not know where they can go with digital work, nor how to get there.

Often, the pursuit of digital work is born from training programs that introduce digital work opportunities – rather than awareness and interest in digital work driving the desire to participate in training programs. As such, without a strong filtering process to feed into training programs, participant commitment can be weak and training graduates often emerge with skills that are untethered to their realities, aspirations or expectations.

Insight 2: Refugees do not always believe that they can be successful through digital work.

Even amongst those who are motivated, digital work often feels overwhelming from the start and confidence in their own capabilities can falter. The transition period after training programs are complete is a key part of the journey where momentum can slow and emotional support is needed to ensure refugees don't drop off their pursuit for digital work.

Insight 3: The "digital" world remains an aspirational sector that people are determined to shift towards, despite some risks.

Scams and fraud can undermine the shift towards digital work; however, these were less of an insurmountable barrier than expected.

Insight 4: Refugees encounter obstacles outside their control along their journey that undermine their progress towards earning through digital work.

Infrastructure is a foundational requirement for digital work to flourish. Beyond that, refugees do not always have the "space" to take the financial risks required for success in digital work. Difficulties in receiving payments and the risks of getting blacklisted by platforms are drivers of frustration, fatigue and abandonment – especially for online freelancers. And women often encounter a number of gender-related obstacles and risks that men do not have to endure.

Based on these insights, both strategic and tactical recommendations were developed across three broad categories: rational, emotional and environmental, as summarized in the table below. With these recommendations, the hope is that UNHCR and its partners can continue to play a pivotal role in unlocking the potential of digital work, empowering individuals and organizations to transcend barriers and connect refugees with greater options to improve their livelihoods.

Objective	Strategic recommendation	Tactical recommendations
Overcoming rational barriers	**Point to the destination:** Behavior change is easier when you know where you're going and why it's worth it.	• Develop awareness; • Create a digital work resource site; • Partner with community organizations.
	Script the critical moves: Digital is tricky and confusing; Make the steps clear.	• Tailor trainings to specific groups; • Filter applicants to training programs; • Go deep on training content; • Build soft skills; • Provide practical experience and help build portfolios; • Handhold until work is secured; • Measure quality of training by proportion that find work
	Highlight bright spots: Show examples of refugees achieving success in digital work.	• Share stories and create visibility; • Leverage influencers; • Create a community for refugees in the digital workforce.
Overcoming emotional barriers	**Find the feelings:** Knowing something can benefit you isn't enough; you have to feel it.	• Raise awareness of digital risks to reduce apprehension; • Launch a mentorship program; • Facilitate access to a community of practice; • Replicate and strengthen the freelance collective model; • Link to local ecosystem players and partner organizations.
	Shrink the change: Break down the change until it no longer scares you.	
	Foster an aspirational identity: Cultivate a sense of identity and instill the growth mindset.	• Offer forms of recognition on online platforms; • Create aspirational awareness campaigns; • Advocate for inclusion of refugees in digital strategic plans.
Overcoming environmental barriers	**Improve the environment:** Drive changes on external factors that can facilitate digital work.	• Ensure access to critical tools including: infrastructure, nighttime access, equipment and software; • Provide financial buffers through: "train and gain" programs, waived fees for advanced skill training and loans/financial assistance to new businesses; • Counter payment challenges and blacklisting by: advocating for greater access to financial accounts, helping unlock cross-border financial solutions and proving intermediation with platforms; • Help foster growth in the consumer-side of the mobile money ecosystem; • Invest in gender-targeted efforts by: building intentional programming and communities for females, unlocking female-specific resources, addressing negative perceptions about females earning through digital work and created training content on the safeguarding and protection of vulnerable groups for sexual exploitation and abuse.

1 Introduction and project background

With the continued expansion of mobile infrastructure and smartphone devices into nearly all corners of the world, more and more individuals in emerging economies are relying on that technology to find and sustain income-generating opportunities – including refugees. Not only is the digital economy helping existing industries and small businesses drive efficiencies and reach new customers, but it's also creating a whole new realm of work through platform-based, on-demand work.

Numerous studies have found that groups, including refugees, often highly regard this type of work for its flexibility and ability to create new income sources where few others exist. However, these opportunities are neither equitably accessible nor without risks for refugees.

In order to better understand the needs, priorities, challenges and risks faced by refugees in the digital economy, UNHCR engaged 17 Triggers, a behavior change and innovation lab, to design and deliver community-based research workshops with the end goal of providing refugees and hosting communities with fairer and safer access to digital opportunities. In addition to uncovering new insights into barriers and risks when engaging in the digital economy, a significant component of the project was to surface the voices of refugees and host community members through ideation and co-creation activities to develop realistic solutions for overcoming challenges and growing digital work opportunities.

The project forms one part of the broader PROSPECTS initiative[1] and took place between January and July 2023 across seven countries, including Egypt, Iraq, Jordan and Lebanon in the Middle East and North Africa (MENA) region, and Ethiopia, Kenya and Uganda in the East and Horn of Africa and the Great Lakes (EHAGL) region.

In total, the project team engaged 541 refugee and host community participants through 62 community-based workshops. The intention is for the outputs of this report to help guide UNHCR and other global stakeholders in shaping future digital livelihoods programming and strategies.

[1] *Supported by the Government of the Netherlands through its PROSPECTS Opportunity Fund, UNHCR and the International Labour Organization (ILO) embarked on a project entitled Promotion, Inclusion and Protection of Refugees in the Gig Economy.*

2 Methodology and project approach

2.1 Reviewing existing research & learnings

Given the vast research conducted on the topic of digital livelihoods for refugees, the project team began the project by establishing a shared baseline understanding of the digital work landscape in order to ensure this project builds from, rather than duplicates, knowledge accumulated to date. Through a background review of literature[2] and key informant interviews with UNHCR, ILO, and other global stakeholders, the goal was to determine gaps in knowledge, as well as viewpoints, on how further user-level engagement in this project could shape future PROSPECTS and UNHCR work on the topic. The below section highlights some of the key learnings and workshop discussions from the inception phase of the project.

Segmenting digital livelihoods

For this project, the team chose to build from digital economy segmentation introduced by the ILO, which divides digital livelihoods into four main categories, with a few notable subcategories as discussed below.[3]

Digital education and training

For many refugees, their entry into the digital economy comes through education or training activities. In many cases, this takes the form of formal programs conducted by a wide variety of stakeholders in order to develop digital literacy skills and prepare refugees for digital work opportunities. For others, this learning may take place through self-driven research online or informal sharing of knowledge through friends, family and other community network influencers. However, despite millions of dollars being invested in training programs, there is still a significant gap between those who are trained and those who are ultimately employed and given an opportunity to apply their training in jobs.[4]

Digital labor platforms

Another way that refugees engage with the digital economy is through digital labor platforms. These platforms allow businesses and clients to source and connect to workers remotely and have, thus, been transforming the nature of work in many places over recent years. Digital labor platforms take a number of forms, including:

> **Location-based platforms,** which facilitate access to work that necessitates an in-person presence. Such opportunities include transportation and delivery services, home services (plumber, electrician, etc.), and childcare, among others. Notable examples in the project regions include Uber, Careem, Talabat, Bolt and Wolt.
>
> **Web-based platforms** offer freelancing and other short-term work that is not dependent on being in a specific location. Services which are often provided via these platforms include transcription, digital marketing, content creation, microtasks and translation, in addition to many others. Notable examples of web-based platforms include Upwork, Fiverr, Appen, Khamsat, Mostaql and Freelancer.com.

[2] *The sources examined during background research can be found in the References section at the end of this report.*
[3] *Hackl, A. (2021); Hackl, A., et al. (2021).*
[4] *Hackl, A., et al. (2021).*

Digitally enabled entrepreneurship

Even with the advent of digital labor platforms, a significant number of refugees and other marginalized populations in PROSPECTS Project countries primarily generate income through self-employment. While varying in degrees of formality, these instances of entrepreneurship often include small retail businesses. As digital tools have spread further, these businesses are increasingly leveraging technology to grow their markets and gain efficiencies through approaches like selling via online platforms and social media.

Employment leveraging digital skills

Digital livelihoods for refugees also extend into more formal employment that requires digital skills. This work can encompass a wide range of professions from software developers and data collectors through to office workers using computers.

2.2 Research frameworks

In order to structure research questions, design workshop guides and begin to analyze outputs, the team leveraged two key frameworks: a learning-to-earning user journey, which explores refugees' experiences as they progress through different training and work stages, and the socio-ecological model, which looks at external factors influencing digital work. Together these helped the project team identify and place barriers, risks and enablers for digital work.

Learning-to-earning user journey

Based on the background literature and expert interviews, a clear distinction was noted between the barriers and risks faced when first entering the digital economy versus during the process of leveraging digital tools for work. To encapsulate the two groups, the project team used the terminology of "learners" to represent those preparing for entry to digital work and "earners" to represent those who already have experience with digital work. Learners include those who have limited awareness of, or access to, digital work, through to those who have undertaken training programs and skills building but have not yet found work. Earners include those who currently or previously have engaged in either digital labor platforms, digitally-enabled entrepreneurship or employment leveraging digital skills.

Building on existing learnings about opportunities and challenges, the team divided the project's guiding research questions across the various stages of a learning-to-earning user journey. As shown in Figure 1, these stages include: awareness and interest, access, skills and learning, finding work, doing work, and sustainability and decent work.

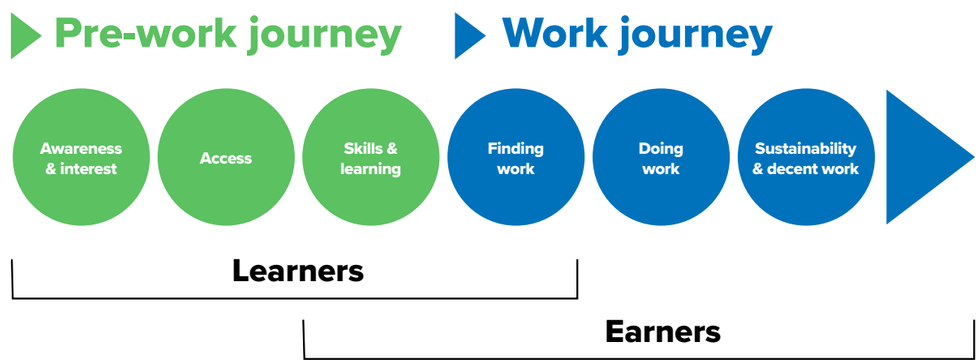


Figure 1: **Learning-to-earning user journey**

Socio-ecological model

In addition to segmenting research across a user journey, the review of literature likewise highlighted the variety of external factors which may influence one's success in digital work. Leveraging the UNICEF-promoted socio-ecological model shown in Figure 2, the team explored how digital work is impacted across a range of levels, from policy and institutional levels; to communities, family and friends; and ultimately to the individual level. Some examples considered at each level are included below.

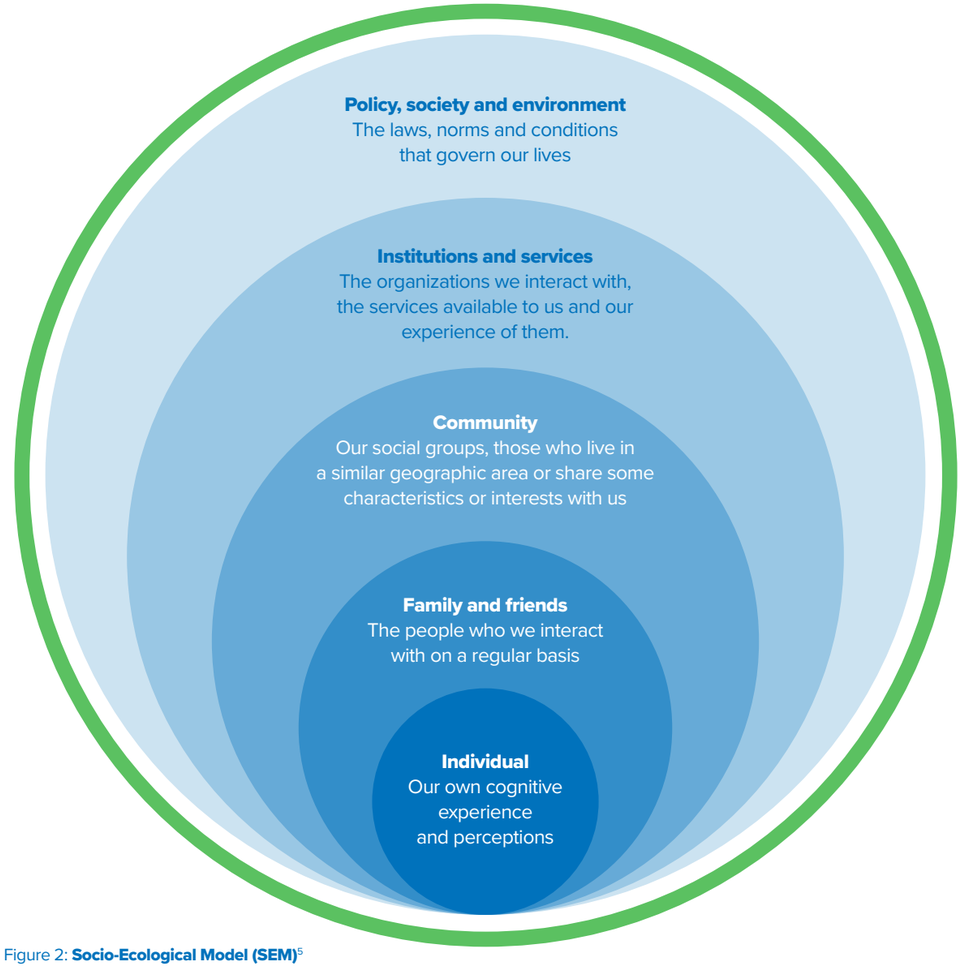


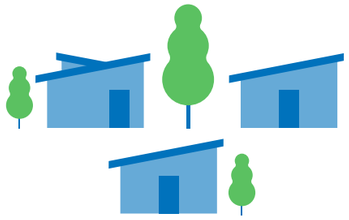
Figure 2: **Socio-Ecological Model (SEM)**[5]

Policy level

- Right to work laws
- ID policies and documentation
- Financial inclusion

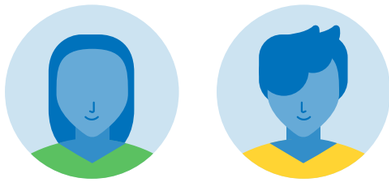
Institution level

- Infrastructure *(e.g. mobile network, electricity, etc.)*
- Institutions supporting refugees *(e.g. humanitarian and development NGOs)*
- Platforms & technology providers *(e.g. freelance platforms, social media, etc.)*



Communities, family and friends

- Location of refugees *(e.g. urban vs. rural, camp vs. non-camp, etc.)*
- Influencers *(family, friends, groups, religious leaders, etc.)*
- Social norms and community culture



Individual level

- Age, gender, and diversity
- Digital literacy levels
- General education level

While the categories identified in the socio-ecological model help to tease out external factors that influence one's ability to engage in digital work, there were intersections that compounded barriers and risks across different levels. Gender, specifically, was a factor highlighted extensively in existing research that intersects to determine the quantity and degree of risks and barriers refugees face in the digital economy. At a baseline, women have less access than men to devices and mobile connectivity[6] and lower digital literacy skills[7], while also being exposed to higher levels of risk and abuse online. Further, gender norms, such as the expectation for women to take care of domestic responsibilities or children, often compound the challenge of engaging with digital work[8]. Beyond that, many of the barriers women experience in achieving financial inclusion also affect access to the digital economy, as a lack of tools – like bank accounts, credit facilities, and insurance – pose a significant challenge to entering or sustaining themselves in digitally-enabled work.[9]

[5] *UNICEF. (2022).*
[6] *Rowntree, O. (2019).*
[7] *World University Service of Canada. (2022).*
[8] *UNHCR Innovation Service. (2022).*
[9] *Murthy, G., Deshpande, R. (2022); Singh, N., Deshpande, R., Murthy, G. (2022)*

2.3 Community workshop structure and sampling

Locations

In each country, workshops were held over the course of one week, subdivided into two main geographic locations – often one urban and one rural/camp location.[10] The locations aimed to represent the diversity of key refugee populations and their host communities in each country, and were selected in coordination with UNHCR country offices.

Two days were spent in each location, with two research workshops taking place on the first day – to draw first-level insights on barriers and opportunities and to surface ideas around which to further ideate – and two co-creation workshops taking place on the second day – to build out actionable solutions for increasing access to and success in digital work. The co-creation workshops involved new individuals, but with similar profiles to the previous days' participants. In total, at least eight workshops were held in each country (four per location), resulting in a total of 62 overall workshops.[11]

Country	Location 1	Location 2
Egypt	**Cairo (Maadi & 6th of October)**	**Alexandria (Sidi Bishr & Agamy)**
Ethiopia	**Addis Ababa**	**Jijiga & Kebribeyah refugee camp**
Iraq	**Duhok (including Domiz refugee camp)**	**Erbil (including Gawilan refugee camp)**
Jordan	**Amman**	**Azraq Refugee Camp, Irbid, Mafraq**
Kenya	**Nairobi**	**Dadaab refugee complex**
Lebanon	**Beirut/Mount Lebanon (Bourj Hammoud)**	**West Bekaa (Ghazze & Majdal Anjar)**
Uganda	**Kampala**	**Kyaka II refugee settlement**

Table 1. **Project locations**

Profile of participants

In each location, the team divided its workshops across the two target audiences: learners and earners. Research questions and session structures differed slightly between each group.

Participants were typically recruited in collaboration with UNHCR country offices via partner organizations who had existing relationships with refugees and host community members. The sampling sought to include a mix of different characteristics such as types of work, age, gender and digital literacy levels. At the same time, certain sessions, where possible, isolated gender in order to take into account cultural considerations. Some examples of learner profiles included those who have participated in digital literacy training, recent graduates of business incubation hub programs and youth groups focused on economic empowerment. Some examples of earner profiles included those freelancing online via sites like Upwork, small business owners selling products via WhatsApp and content creators on YouTube.

In the end, 47% of participants were female and 53% were male. 93% were refugees with the remaining 7% represented by host community members. Average ages in each country ranged from 25–37 years old.

[10] In certain countries, workshops were expanded to more than two locations, as denoted in the Country Reports provided in the Annex.
[11] To accommodate additional locations, 12 workshops were held in Jordan, while 10 were held in Egypt. Eight workshops were held in the remaining project countries.

Session structure

For each workshop session, 8-12 individuals participated in facilitated discussions and activities using human-centered design methodologies. Sessions typically lasted between 2-3 hours. All participants were compensated for their transportation to the workshop sites which were held in community centers, conference facilities, or the offices of UNHCR and its partners. A typical agenda of one country can be seen in the table below, and the full Workshop Guides are shown in the Annex.

Day 1	Day 2	Day 3	Day 4	Day 5
Location 1			Location 2	
Research workshops **Session 1:** Learners Group 1 **Session 2:** Earners Group 1	**Co-creation workshops** **Session 3:** Learners Group 2 **Session 4:** Earners Group 2	**In-country travel & team debriefing**	**Research workshops** **Session 5:** Learners Group 3 **Session 6:** Earners Group 3	**Co-creation workshops** **Session 7:** Learners Group 4 **Session 8:** Earners Group 4

Table 2. **Research schedule per country**

Research team

For the workshops, a core four-person project team with a gender balance was divided into two regional teams of two members, with one team focusing on the MENA region (Egypt, Iraq, Jordan, Lebanon) and the other on the EHAGL region (Ethiopia, Kenya, Uganda). The core team was supported by local consultants in each country who assisted with logistics, translation and localization.

2.4 Limitations and risks

Workshops were customized to each country's context, limiting some ability to draw comparative conclusions. In each country, early discussions were held with UNHCR country staff to select workshop locations and determine key segments of learners and earners to recruit for participation in the workshops. Some of these choices were driven by priority focus areas of UNHCR or segments that had been consulted less frequently in previous studies; in other locations, factors considered included: modes of digital work, training content that was most prevalent in an area, or areas that appeared to bear higher risk or more challenging barriers. Thus, the structure and outputs of each country's workshops vary slightly and do not necessarily lend themselves to direct comparison or allow researchers to draw regional conclusions.

The qualitative findings are not fully representative of digital work in a given country. Given time and budget constraints, some locations, segments, and partner organizations were unable to be included in the workshop sample in each country. While efforts were made to include a diverse pool of participants based on age, gender, and diverse factors including country of origin, type of training received, or mode of digital work, in some cases, certain segments may have been under- or over-represented. For example, in some countries, the research team was able to include larger segments of host community members, whereas, in others, this group was less represented. In certain sessions where recruitment was conducted primarily through one partner organization, the homogeneity of experiences potentially predisposed the data to recurrent themes. The findings, while not fully broad and generalizable, were instead intended to provide depth and nuance to the experiences of a variety of refugees and host community members.

Location-based platform workers were mostly excluded from the sample. In much of the existing literature on digital work, location-based platform workers like rideshare and delivery drivers are a key segment featured. During this study, however, this segment was rarely recruited for participation. This was due to the difficulty for many of these location-based platforms to isolate which of their workers are refugees, as it is rarely a specific indicator captured during recruitment and few refugee organizations directly holding relationships with such companies. Despite having location-based platform workers generally excluded in this study, the research team felt that focusing on other segments of the digital economy could better fill gaps in the existing literature.

Challenges including persons with disabilities within the sample population. The inclusion of persons with disabilities is something UNHCR strives for in all its work. However, although efforts were made in the initial scoping phase to include persons with disabilities in this study, the research team struggled to achieve this for logistical reasons. As a result, no persons with disabilities ultimately participated in this research as learners or earners in the digital economy. More than anything, this challenge highlights the need, going forward, for robust efforts to ensure the digital inclusion of persons with disabilities and, specifically, to ensure their inclusion in research and interventions designed to promote equitable access to the digital economy.

3 Key workshop findings

3.1 Digital work landscape & country comparison

The digital work landscape of each country was unique. In some countries, like Kenya and Jordan, the ecosystem was more mature, with a variety of learning and earning opportunities and broader awareness of how one can earn an income by leveraging technology. These more advanced markets tended to be underpinned by a robust financial ecosystem – including refugee access to mobile money and bank accounts – and relative political stability. Digital work in other markets, such as Iraq, Lebanon and Ethiopia, was more nascent, with awareness of digital work being less widespread. These locations tended to feature less access to financial solutions for refugees, gaps in electricity and internet infrastructure, political instability, and regional segmentation. The remaining markets, of Uganda and Egypt, existed somewhere in between with growing mobile money sectors, networks of innovation hubs and relative stability.

Learners

Amongst the learners joining the workshops, many were **current or previous participants in training programs offered by humanitarian and development organizations.** Training courses ranged from basic digital literacy skill building for beginners to more advanced topics, such as web design, programming, online marketing, graphic design, data analysis, International Computer Driving Licence (ICDL), cybersecurity and entrepreneurship.

Rather than participating in NGO-driven training programs, some learners developed skills through formal **high school courses and university degree programs,** while still others had **developed digital skills on their own, through peers or by engaging with content online.** Many of the learners were unemployed and seeking earning opportunities, while others already had existing (non-digital) businesses for which they were seeking to leverage digital platforms to increase their incomes.

Earners

Earners participating in the workshops were leveraging digital tools in a few main ways. In all countries, workshops included **small business owners using social media or online marketplaces** to sell or promote products (e.g. clothes, accessories, makeup, livestock, food, etc.) or services (e.g. hairdressing, sewing, sports training, etc.) via social media (e.g. Facebook, WhatsApp, Instagram, etc.) or on digital marketplaces (e.g. Jumia, Souq, eBay, etc.). These businesses serve a variety of local, national and international customers depending on the types of products and services and the market.

Many workshops also hosted **online freelancers**, who work on platforms like Upwork, Fiverr, Appen, and others. Through these platforms, freelancers are able to reach clients worldwide by offering services such as translation, transcription, data entry, graphic design, web design, coding, tutoring/teaching and social media management. In addition, refugees in some countries were offering similar digital skills to local organizations and companies or working full-time remotely for overseas companies.

Still others came from more emerging fields of digital work for refugees, including **cryptocurrency traders** and **content creators**. In the case of content creators, they earn, or seek to earn, income through their follower base, advertisements, affiliate links or through donations via sites like Patreon. Some examples included refugees in Iraq who run YouTube channels on mathematics and technology and a woman in Uganda producing videos on women's rights.

3.2 Challenges and enablers on the learning-to-earning journey

The below section highlights some of the most recurrent challenges and enablers that refugees and host communities shared across the learning-to-earning user journey in the seven countries. More detailed information is shared in each Country Report.

Awareness and interest

Awareness of and interest in digital work opportunities is driven both informally by peers and social media, as well as via humanitarian and development organizations. Many refugees have already built a range of digital skills through channels outside of training programs. Peers, family, social media and greater access to smartphones have all played a role in organically growing refugees' ability to navigate digital tools and explore digital work opportunities. With this has come fairly wide awareness of content creation and the use of social media and the internet to sell products and advertise services. Nevertheless, training programs offered to refugees have been a key channel through which many build their awareness of certain opportunities for the first time, especially online freelancing.

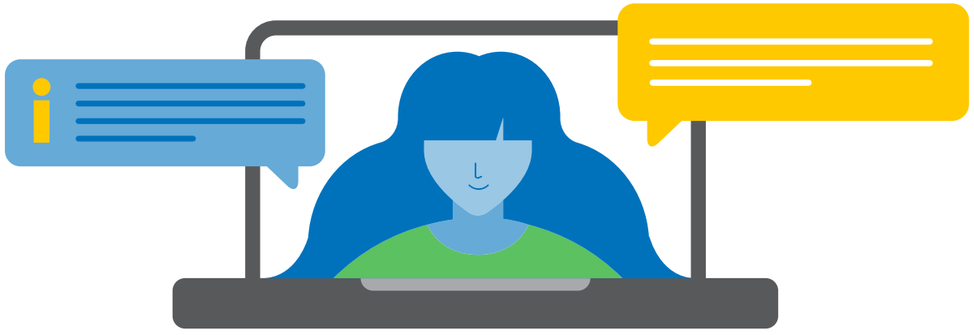
Access

Limited electricity and internet connectivity are foundational blockers to conducting digital work. Although many workshop participants reported few challenges when it comes to essential services like power and mobile connectivity, others – especially those in rural and camp settings – often struggle to have the foundation on which they can build the possibility of conducting digital work. In some cases, this is a result of a lack of infrastructure in remote areas. In other cases, access is restricted due to the high costs of services like mobile data. Without reliable electricity or internet at home, those who want to work in the digital economy must often travel to internet cafes or connectivity hubs, which cost extra time and money.

Fatimah*, a Syrian refugee in Lebanon, used to make close to 200 USD a month from teaching mathematics and coding for students online in Lebanon and abroad (mostly in Spain) through a company called IMS Math. She used to have several students a month on a regular basis. However, since the beginning of the political crisis in Lebanon, Fatimah started losing clients due to the power outages affecting the internet. With weak to no internet, or very little electricity to charge her laptop or cell phone, it became very difficult for her to maintain her operation. She was forced to continue teaching in person, which limited her pool of potential clients.

Despite the growing prevalence of smartphones, many refugees perceive access to computers as essential to conducting digital work. Without a doubt, smartphone penetration is increasing in nearly all areas of the seven countries in this study. Smartphones, and associated mobile data, provide access to the internet and especially to social media services, of which many were popular with participants including Facebook, Instagram, WhatsApp, and Telegram. Nevertheless, many workshop participants indicated that their devices are not sufficient for digital work and perceive that digital work can only be completed on computers.

**All names have been changed to protect identities*



Skills and learning

Skill building does not begin or end with training. Participants across all countries are rarely starting from scratch when it comes to digital skills. With continued growth in smartphone access, refugees and host communities members are organically developing skills in navigating the internet, consuming educational content on YouTube and engaging in social media. In many cases, use of technology is a skill developed both through formal school curricula in host and originating countries. Likewise, nearly all participants recognized that even when they complete training programs, learning is an ongoing process undertaken through a combination of formal (e.g. trainings) and informal (e.g. peer learning, self-taught online learning, etc.) activities.

Digital training programs receive mixed reviews. Although, by and large, workshop participants remain upbeat about the prospects for training programs to unlock future opportunities, many of them cited previous experiences where training content lacked the value they expected to get. In some cases, participants enrolled in digital skills trainings only to feel they already possessed the skills they were being trained on – things like how to navigate the internet, conduct research on Google, or use Microsoft Office programs. In other cases, they simply struggled to see how the training material could be applied to their lives. For example, one small business owner who sells clothes in Jordan shared that she was provided access to data entry training – a skill she struggled to connect with her existing work.

Trainings often focus on theory over practice. Participants in many countries felt that they completed training programs only to feel unsure about how to apply their learnings due to a lack of practical, hands-on experience during the trainings. In some cases, this was a result of lack of access to computers or the internet during training sessions. In other cases, participants criticized the curriculum, which felt overly focused on theoretical principles, rather than real-life examples of how they may apply their learnings.

Financial barriers and time restrictions prevent some from taking advantage of training opportunities. Although many workshop participants shared their appreciation for comprehensive, long-term training programs, they likewise noted that it can be difficult to balance these programs with the ongoing need to earn money and support their families. This was especially pronounced in urban areas where the pressures of rent, utilities, food and transportation were more top of mind than they are for those living in refugee camps. The reality of having to forgo work in favor of training was restrictive.

Soft skills and English language training were consistently among the most desired components of training programs. Participants across multiple countries emphasized the importance of soft skills development, including effective communication, negotiation, critical thinking and problem-solving. These skills are seen as vital for freelancing and securing online job opportunities. Likewise, the ability to communicate in English is perceived to unlock opportunities beyond borders of where refugees are living.

Doing work: freelancing

Finding the first few clients as a digital freelancer on platforms like Upwork or Fiverr can be a daunting task. The sheer volume of freelancers competing for projects in a global marketplace makes it challenging to stand out. Often, newcomers face the dilemma of needing reviews and a strong portfolio to secure jobs, yet struggle to gain those initial opportunities without a track record. Additionally, clients tend to gravitate towards more established freelancers, making it harder for newcomers to gain their trust. Navigating the intricacies of crafting persuasive proposals, pricing competitively, and showcasing their unique skills becomes a steep learning curve.

Digital freelancers face a unique set of challenges when it comes to getting paid in their host countries. Apart from the usual competition and difficulties in securing jobs on web-based platforms, refugees often encounter obstacles related to legal documentation and banking systems. As highlighted in UNHCR's Displaced and Disconnected reports, many countries restrict the use of bank and or mobile money accounts by refugees – either directly through policies that prevent the use of refugee ID cards to open accounts or indirectly by requiring documentation that becomes nearly impossible to secure, such as proof of residence or letters of recommendation. Likewise, typical payout services — such as PayPal — which are used by many freelancing platforms are often unavailable in the countries of this study. Both in the MENA and EHAGL regions, refugees often resort to workarounds for payments, including using accounts of friends or family overseas, taking payments offline outside of platforms, or paying to use local accounts of host country citizens. Many of these workarounds carry their own risks for refugees.

Digital freelancers risk being blacklisted on platforms due to a multitude of reasons. Blacklisting can take place both directly with freelancing platforms, as well as with those services who facilitate payouts like PayPal and Payoneer. Common reasons for blacklisting include consistently delivering subpar work, identification documents that are not approved, violations of location-based restrictions (e.g. using a VPN to appear as if you're in another location), or inappropriate communication with clients (e.g. asking to take payments offline). For refugees, getting blacklisted can be a career-altering consequence, as it restricts access to potential clients and future opportunities. While some blacklisting may be justified, there are many instances where freelancers are unfairly penalized, like in the case of Gebreyes* shown below. These instances highlight the need for transparency and fair dispute resolution mechanisms.

Gebreyes* is an Ethiopian national who recently started freelancing on Upwork. He had successfully opened a Payoneer account, completed his first few gigs, and transferred his first weeks' earnings of over 300 USD to his Payoneer account before he received a message that he needed to verify his ID. After emailing copies of his valid national ID, his Payoneer account was frozen without explanation. For over a month, the earned funds remained trapped in Payoneer without response to his messages until they were eventually returned to Upwork, where he was forced to seek out another payout option. Gebreyes has decided he no longer will use Upwork because of the hassle and stress this experience caused him.

** All names have been changed to protect identities.*

Doing work: online sales and marketing

Online sales and marketing via social media was one of the most organic pathways into digital work for those who hadn't participated in a targeted training program, but it is often one of quick frustration. Amongst workshop participants, those who were running small businesses, such as selling clothes, food, electronics, etc., tended to be most likely to explore digital options as a complement to their physical business locations. Many build Facebook and Instagram pages for their business and advertise on community WhatsApp groups. Some even purchase paid advertisements online or build their own websites. Often, these activities are self-driven, but run up against the challenge of securing enough customers or followers to make the activities feel worthwhile.

Roula** is a refugee from Syria living in a small house in Domiz refugee camp in the Kurdistan Region of Iraq. She is married and has three children and her mother-in-law and her husband's younger brother live with her. She is a high school graduate and currently volunteers with an NGO. Roula has already taken several vocational trainings, including business management and English, but has had no trainings on digital engagement. She sells beauty products online and makes around 50 USD a month, paid always in cash. She stores the products at home and organizes the delivery to customers. Her husband is supportive of her business, but he has a lot of opinions and input into her decisions. She is stressed out about her family and work responsibilities and barely finds time for herself.

Marketing and communication skills are two of the biggest challenges for those selling products online via social media. Many struggle to effectively communicate with potential customers, facing difficulties in closing deals and ensuring timely payments. This is often exacerbated by language barriers and challenges with navigating social media platforms. Moreover, participants express a lack of knowledge and skills when it comes to marketing their products. They find it challenging to create compelling social media posts, target the right audience, and understand the preferences and needs of their potential customers. Consequently, online sellers desire comprehensive support encompassing content creation, brand development, product improvement, and shipping logistics – highlighting a need for more tailored guidance beyond general online marketing knowledge.

Limited consumer demand for online products and services affects some locations. Refugees often face economic constraints and may reside in areas with a relatively low level of internet penetration and digital literacy, resulting in a smaller local customer base. This constrained demand combined with a lack of trust in online commerce can make it challenging for refugees to find customers for their online businesses, particularly when catering to niche markets or offering specialized services. Consequently, addressing these issues from the consumer side through sensitization and trust-building becomes a crucial factor in the success and sustainability of refugee-led digital enterprises.

*** Roula is one of the project personas created to represent combined features of a typical workshop participant in Iraq.*

Doing work: emerging sectors

Content creators who have YouTube or TikTok channels are highly visible, generating the desire amongst refugees to follow in their footsteps, despite the challenging reality of earning income in this way. Becoming a content creator can be a challenging endeavor for refugees seeking to generate income and promote their talents. Participants often grapple with the daunting task of attracting followers or views as they aspire to monetize their content through advertisements or live streamed shows, driven by the allure of success seen in famous YouTubers and TikTokers. Many newcomers to content creation may have unrealistic expectations regarding their potential earnings. For instance, Sami**, a Syrian refugee in Jordan, dreams of becoming a content creator but faces hurdles like the lack of followers, fresh content ideas, and marketing skills. Despite these challenges, refugees like Sami are motivated to improve their skills and seek opportunities in content creation.

Sami** is a refugee from Syria living in Jordan. He lives in Irbid with his wife and children. Sami finds small piecemeal work locally, looking for different types of jobs every day. His dream is to become a YouTuber or a content creator. He created his own TikTok channel, but that did not work out well for him for many reasons: he had no followers, no ideas for fresh new content, did not know how to market his channel and was mocked by his friends and family. He likes to learn new things and improve his skills whenever he can. He has joined the digital skills trainings offered by CARE in the camp but needing to provide for his family remains the priority.

Refugees are increasingly venturing into the world of cryptocurrency, driven by the belief that it offers an opportunity for substantial earnings without the constraints of the traditional financial-system. However, this attraction to cryptocurrency also entails inherent risks, with some participants sharing stories of peers who have lost significant money in pursuit of online wealth. Numerous participants shared that cryptocurrency is an area they do not feel totally comfortable with and wanted more trusted information on.

*** Sami is one of the project personas created to represent combined features of a typical workshop participant in Jordan.*

3.3 Socio-ecological model

Policy, society and the environment

Across the seven countries, refugees face a variety of challenges related to IDs and other documentation, hindering their legal recognition and access to essential services. Similar stories were heard in multiple countries where difficulties in securing legal documents leave refugees in a constant state of insecurity, fearing detention and deportation. In Ethiopia and Egypt, certain segments of refugees currently struggle to renew IDs and residency. In Iraq's Kurdistan Region, refugees confront complex policy disparities arising from the region's separation from Federal Iraq, leading to difficulties in accessing financial services and impeding their mobility beyond regional borders.

As highlighted in UNHCR's Displaced and Disconnected reports, refugees encounter formidable barriers to financial inclusion, limiting their engagement with digital work. In Uganda, cumbersome verification processes disproportionately affect refugees due to stringent Know-Your-Customer (KYC) requirements. Lebanon's large population of Syrian refugees without legal residency makes it virtually impossible for them to send or receive money through formal channels. Kenya exhibits inconsistent policies regarding refugees' access to financial services, with many refugees resorting to holding accounts under others' names, creating trust issues within the community and affecting mobile money transactions. These represent only a handful of instances in all seven markets that posed challenges for those seeking online work, particularly when dealing with overseas clients and payments.

Community, family and friends

Breaking away from family and community expectations about employment can be isolating and challenging. Many participants reported that they were the first in their family to take on online work. Several participants mentioned cultural barriers within families where certain traditional roles, such as becoming a doctor or a lawyer, are more accepted than engaging in digital work. Youth are expected to pursue these traditional jobs to be able to provide for their families. In some cases, those pursuing digital work felt others viewed them as lazy, gullible or at risk for scams. Despite some skepticism about online freelancing, participants shared that there is often a sense of pride amongst family and community members once they see the earning potential of digital work.

Supportive social capital, such as peer groups, professional networks, and mentors, can build resilience for those who choose to forge their own path by choosing digital work. Social capital, in the form of relationships with others who were engaged in the digital space, seemed to give participants confidence to try new skills and take professional risks. Others shared that professional mentors went beyond teaching new skills to offering encouragement, hope and support when they felt overwhelmed.

Hussein** and his family are refugees from Somalia living in Kenya. He was born in Dadaab refugee complex and lives in the camp with his wife and children. Hussein completed a digital skills training course offered through an NGO and later joined with other classmates to create a freelancing collective. He undertakes translation, data entry and transcription for clients around the world via Upwork, earning roughly 2,000 USD in the past year – significantly more than the financial assistance he receives from other organizations.

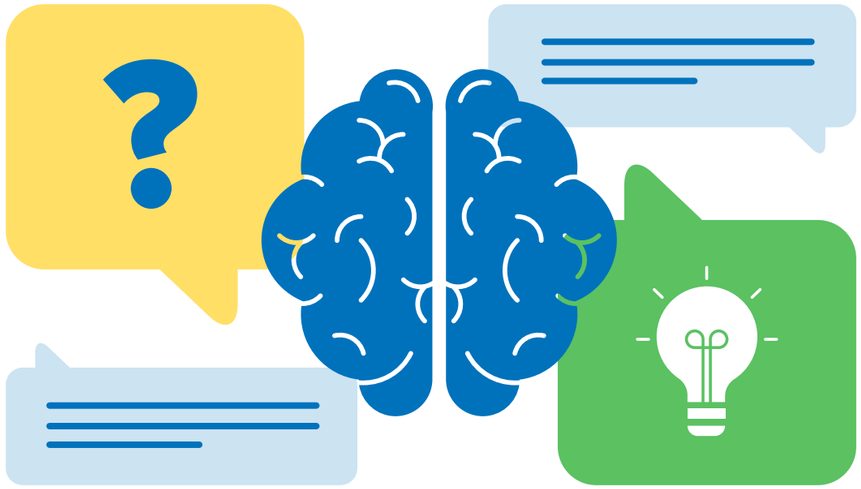
*** Hussein is one of the project personas created to represent combined features of a typical workshop participant in Kenya.*

Individuals

In nearly all locations, gender is a compounding factor in accessing digital work opportunities. For many Somali women refugees now living in Ethiopia and Kenya, the common expectation is that they will get married, raise children and manage the household. There were mixed feelings about the cultural appropriateness of women engaging in digital work. Similar sentiments were shared in the MENA countries as well, where some women are expected not to engage in business activities without the permission of their husbands. In some locations with limited connectivity, women struggled more than men to travel to computer labs due to safety concerns.

Languages spoken influence the diversity and type of work refugees are able to compete for, with English viewed as a strong advantage. Some participants noted that speaking multiple languages helped to promote their profile across platforms. Others reported that limitations in fluency of key global languages was a barrier to communicating with clients and prevented them from getting work.

Access to personal devices needed to conduct digital work was often dependent on the individual or household income level. The majority of participants owned their own smartphones, but fewer had their own personal laptops. Those who did not have their own devices utilized NGO-run computer labs or borrowed equipment from friends, which limited when, and for long, individuals had access to the devices needed for their work. Using internet cafes or renting computers was also limited by individual income with many people reporting the cost of such services were too high to sustain.



3.4 Co-creating solutions

Following the research workshops held on the first day in each location, the second day was focused on co-creating solutions together with participants. During these sessions, a variety of creative methods were leveraged to ideate, refine and narrow ideas for solutions. In many locations, participants began co-creation workshops by brainstorming ideas to “How Might We” questions.
A sample of questions and generated ideas is shown in the table below:

How might we...	Selected solutions generated
...improve training programs?	• Offer training at a variety of times, including evenings. • Allow for a combination of in-person and online training. • Offer more relevant and advanced topics, including programming, photoshop, etc. • Help build portfolios during training to support job-seeking afterwards. • Focus more on hands-on activities and less theory. • Have the trainees work on a project of their own. • Show how mobile phones can be used to earn money, not just computers. • Focus on soft skills like communication and negotiation. • Allow trainees to train in the mornings and work in the afternoons. • Leverage trainers of various ethnicities. • Provide a clear understanding of pathways one can follow after trainings.
...provide better post-training support?	• Provide networking opportunities and bring peers together. • Offer mentorships and internships. • Give recommendations for job opportunities. • Connect trainees with successful peers. • Source jobs with local NGOs. • Increase awareness of payment alternatives. • Offer seminars and quick learning sessions. • Conduct “speed interviewing” and “pitch nights” for practice. • Create time for ideation sessions with peers. • Conduct challenge-solving Zoom sessions with experts. • Facilitate exchange programs to learn how others operate.
...create more awareness of digital work?	• Utilize WhatsApp and Telegram groups. • Tap into community leaders and organizations. • Post information on social media and work with influencers. • Create a reputable, one-stop website to learn about digital work.
...help digital workers be more successful while working?	• Provide online resources and a community message board. • Include up-to-date software and applications at computer labs. • Have professional cameras and lighting at community centers. • Provide beneficiaries with usernames/passwords to access their own personal workspace. • Provide access to a legal clinic or resources. • Improve payout options. • Provide closer access to devices and labs, especially at night. • Transform training hubs into work hubs in the evening. • Provide transport between camps and computer labs.
...leverage peer collectives for success?	• Provide referrals and recommendations on platforms. • Connect to self-learning courses. • Help groups work on soft skills like communication. • Have quality reviewers to ensure that work submitted is strong. • Share knowledge and resources. • Provide overseas accounts where collectives can receive earnings.
...create better online work platforms?	• Reduce blacklisting. • Allow for peer recommendations rather than just previous experience. • Offer biometric identification to work around ID challenges. • Set up auto-repliers for relevant gigs, so you don’t have to always be online. • Conduct boot camps to build skills. • Give super user status that allows to refer peers and access perks like bonus pay. • Offer more payout options. • Give bonuses for certain tasks. • Create refugee-specific platforms. • Promote refugee freelancers. • Increase credentials through quality assurance seals.

Table 3. **Sample questions and solutions generated at co-creation workshops**

4 Insights and analysis

Whereas the key workshop findings presented in Section 3 tell us what learners and earners in the seven countries are doing or experiencing, the insights contained in this section aim to explain the "why". These higher-level takeaways help to drive many of the strategic recommendations presented in Section 5 for UNHCR and its humanitarian and development partners.

4.1 Behavioral analysis framework

Although there are numerous frameworks to analyze behavior change, 17 Triggers often employs the Elephant, Rider, Path model, first introduced by NYU psychologist Jonathan Haidt.[12] This model purports that there are three competing and complementary elements to appeal to when seeking to change behavior: (1) the "rider," representing one's rational decision-making side, (2) the "elephant," representing one's subconscious, emotional side and (3) the "path," representing external, environmental factors which facilitate or inhibit behavior. The metaphor indicates that in order to achieve desired behaviors – in this case, learning and earning via digital work – we have to direct the rational rider with knowledge and clear guidance, motivate the emotional elephant who otherwise will move where it wants, and shape the path to make it as easy as possible for the elephant and rider to move together towards the intended goal.

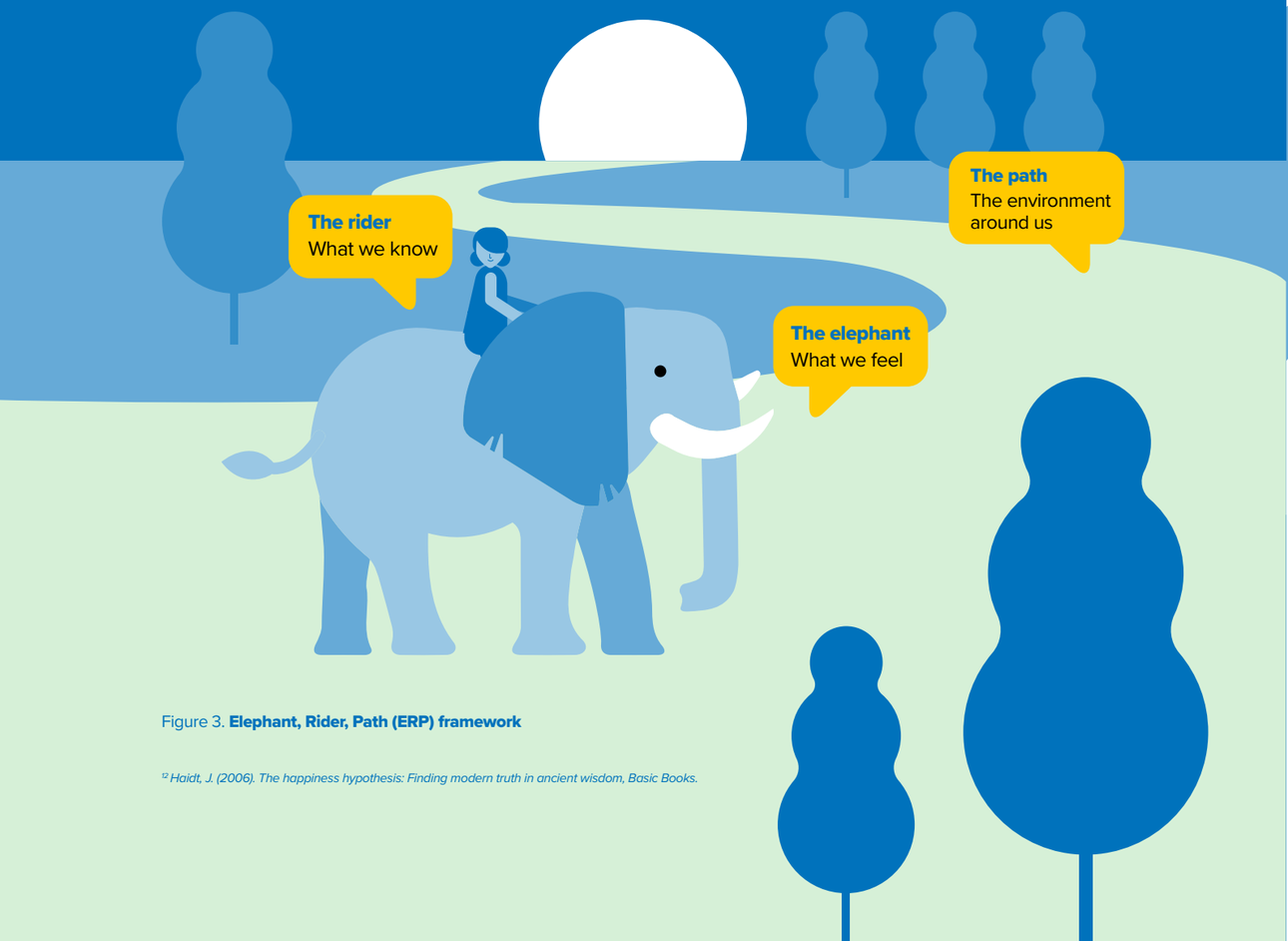


Figure 3. **Elephant, Rider, Path (ERP) framework**

[12] *Haidt, J. (2006). The happiness hypothesis: Finding modern truth in ancient wisdom, Basic Books.*

4.2 Insights

Throughout the course of the 62 workshops in the seven countries, the research team uncovered insights across all three of the above-mentioned behavior change dimensions which impact the degree to which refugees and host community members are learning about, and earning through, digital work. In the below section, we divide our insights across these three behavior change dimensions.

Insight #1:

Most refugees do not know where they can go with digital work, nor how to get there.

(Rational/Rider)

1a. Training programs are often driving awareness of digital work, rather than digital work awareness (and interest) driving the desire to participate in training programs.

Broadly across the seven countries, awareness of digital work was shallow for those who had not participated in training programs. Especially in rural and remote camp areas, participants who had never been involved in training programs struggled to connect how they might use computer and smartphone skills to earn money. Some cited content creation and garnering followers on social media as one possibility, although many expressed how that feels out of reach. Others mentioned selling items on social media, while admitting that there are few people in their proximity buying things online. Without training exposure, few mentioned some of the more advanced types of digital work, like freelancing, remote work, or robust online sales and marketing activities.

While trainings can do a great job of raising awareness, without a baseline understanding of digital opportunities beforehand, participants often struggle to steer themselves toward training programs that align with their interests, skills or previous work experience. In the end, one "can't know what they don't know." This dynamic inhibits a greater intentional shift towards digital work amongst refugees.

1b. Without a strong filtering process to feed into training programs, participant commitment can be weak, and training graduates often emerge with skills that are untethered to their realities, aspirations, or expectations.

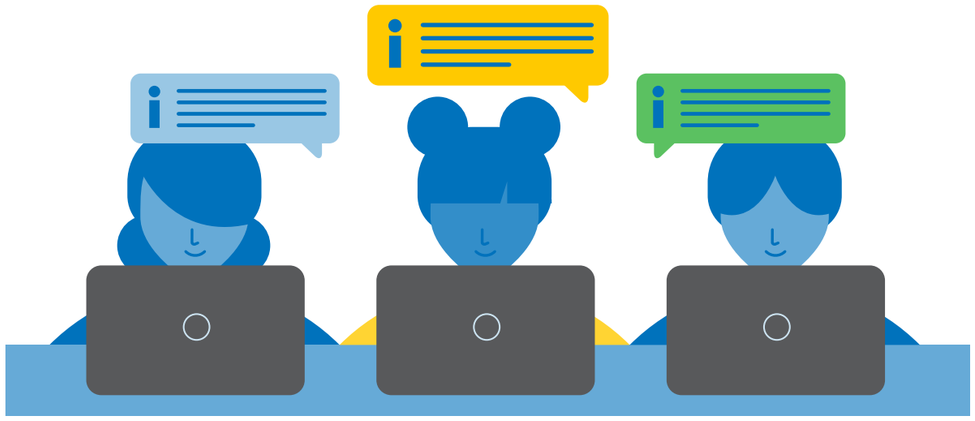
Learner workshop participants in many of the countries in this study were identified as a result of previous engagement with digital training programs offered by humanitarian and development organizations. In some cases, these training programs were narrow and specialized – for example, covering topics such as software development training on JavaScript – and, thus, the training providers would target specific applicants with existing knowledge and desires to improve those skills.

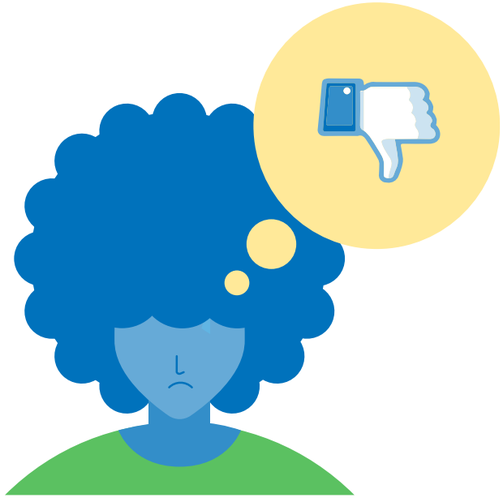
But in even more cases, the digital training programs offered were broad. They focused on "building digital skills" or "digital literacy," but were typically not connected to a specific pathway towards work. In these cases, the net of recruitment was cast wide and participants who joined often lacked any keen awareness of digital work or had specific future goals in mind. In numerous cases in the MENA region, participants cited regularly attending a variety of programs offering training in topics ranging from using the internet and mobile money to sewing and gender-based violence. In many of these cases, participants were driven less by the topics offered or a clear vision for future opportunities that the training could unlock but, rather, by participation remuneration, the enjoyment of "getting out of the house" or a vague desire "to improve oneself."

In many of these latter scenarios, without pre-existing connections to their skills, work or aspirations, training programs fail to convert these participants into successful earners. People don't know what they're supposed to do with the skills they're building or the skills don't align with their interests and existing work opportunities. Without a clear picture of what the possibilities are in advance, those participating in training programs often don't know what they're working towards and, thus, don't invest as deeply in the training opportunity. While the intention behind trainings is to empower learners to take action in their own lives, they often fall short at helping participants cast a vision and plan their future.

1c. Refugees are skeptical about training program quality due to past experiences.

Many refugees have participated in past training exercises but have experienced little benefits afterwards in terms of translating learnings into earning opportunities. Some of the cited shortcomings of training programs included: a lack of hands-on experience, a focus on theory over practice, outdated course content, limited computers or devices to apply content, content that is too broad and limited support after training is finished. Based on these experiences, many are now skeptical of committing their time to new programs.





Insight #2:

Refugees do not always believe that they can be successful through digital work.

(Emotional/Elephant)

2a. Refugees face many challenges, which can lead to feeling disadvantaged and discouraged.

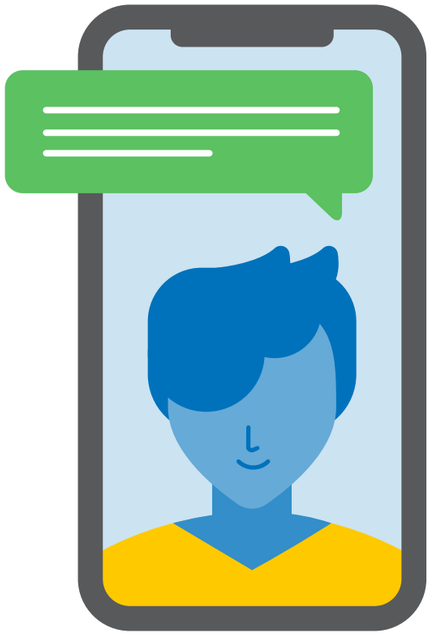
For some, this can take deeper root, causing hopelessness and a belief that there is nothing they can do to overcome their situation and create a better life. Some even stop considering their own agency and, instead, settle into reliance on humanitarian assistance. The workshop participants who reflected these sentiments often seemed less invested in training programs and less self-motivated upon completing training to progress toward digital work. It appeared that lacking a baseline level of motivation made digital work feel unattainable.

2b. Even amongst those who are motivated, digital work often feels overwhelming from the start, and confidence in their own capabilities can falter.

Feelings of discouragement and skepticism are reflected over the course of many refugees' digital work journeys. These feelings often arise because of the newness and unknowns of online work, along with the lack of psychological support from family who, themselves, lack confidence in one's ability to earn online. For those considering online freelancing, many feel the weight of the global talent pool they are competing against and often doubt whether they have the skills to match. For those considering selling products or services online, they doubt their ability to gain followers, confidently negotiate with customers and assume the identity of an online businessperson.

2c. The transition period after training programs are complete is a key part of the journey where momentum can slow and emotional support is needed to ensure refugees don't drop off their pursuit for digital work.

Training for digital work is often a period of empowerment when participants feel like they are on the verge of unlocking a door to a better life. They've developed the skills, they've heard about the possibilities for earning and they're motivated to succeed. However, the transition to work is often fraught with challenges that quickly slow their momentum and shake their optimism. They struggle to get their first few clients because of a lack of track record. They feel the financial pressure of spending to travel or visit internet cafes without income coming in. They start to doubt that digital work is as easy as they thought. Without support and encouragement, many first time digital workers fall away.



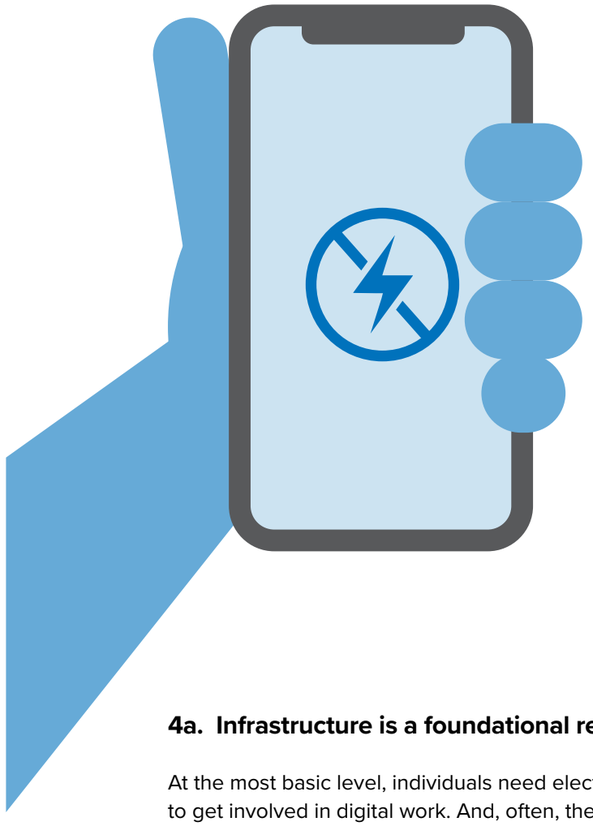
Insight #3:

The "digital world" remains an aspirational sector that people are determined to shift towards, despite some risks.

(Emotional/Elephant)

3a. Scams and fraud can undermine the shift towards digital work; however, these were less of an insurmountable barrier than expected.

In every country, examples of fraud and scams exist. Whether it's phishing text messages trying to scam people out of mobile money, job search websites posting fake opportunities, or pyramid schemes that disappear with people's investments, nearly all participants were aware of community members who had fallen victim. Nevertheless, in very few cases did these experiences deter participants from continuing to engage with technology and to leverage it for financial services, work, and other opportunities. Even in remote areas, there was a pervasive sentiment that "digital is inevitable" and "there will always be risks." Overall, attitudes toward digital work represented an aspirational direction showing knowledge, savvy and ambition.



Insight #4:

Refugees encounter obstacles outside their control along their journey that undermine their progress towards earning through digital work.

(Environmental/Path)

4a. Infrastructure is a foundational requirement for digital work to flourish.

At the most basic level, individuals need electricity, a device and access to the internet to be able to get involved in digital work. And, often, they need these requirements at certain times of the day to do digital work. Rural areas tended to be more under-resourced in terms of the foundational requirements but, even in areas where electricity and mobile network infrastructure are robust, costs can be prohibitive to access. Without these basics, refugees must seek out alternatives, such as internet cafes, community centers with computers, or other towns and cities where connectivity is better. These alternatives are often prohibitive as a result of transportation costs, freedom of movement restrictions in camps, and limited availability in evening and nighttime hours.

4b. Refugees do not always have the "space" to take the financial risks required for success in digital work.

As they progress throughout their digital work journey, refugees often weigh the risks versus the potential rewards of the digital work – both financially and otherwise. From a financial perspective, some of the considerations a refugee makes include:

- Whether they can take time to participate in training, which often comes at the expense of forgoing earnings for a period of months;
- Whether they can secure work fast enough given the financial outlays required to access work, such as costs of internet cafes or data connections, purchasing access to software, or transportation to locations with stable electricity and internet;
- The surety and reliability of income with digital work versus more traditional jobs.

With few options to fall back on, and pressing needs to provide for themselves and family members, many times these financial considerations become a barrier too high to take the risk.

4c. Difficulties in receiving payments and the risks of getting blacklisted by platforms are drivers of frustration, fatigue and abandonment – especially for online freelancers.

In many of the countries in this study, payout options for online work with overseas clients were nearly non-existent. Without access to bank accounts, many struggled to bring in funds earned from abroad. Others did not want to convert money they had earned in global currencies into local currencies due to sharp devaluations and black markets. But what was consistent was that if online workers can't easily get paid, or if their money gets trapped on a platform, they quickly progress from frustration to simply abandoning digital work altogether.

Likewise, many refugees, after investing considerable time and resources in training programs and online freelancing work, find themselves blacklisted by the platforms on which they're working. This can happen due a lack of quality work for clients but, more often, this happens for reasons outside the refugees' control. Things like IDs not matching online accounts or forgetting to turn on a VPN can instantly get you blocked. This often feels like the end of the road for many refugees, with few options for intermediation. They toss that platform to the side (along with the money they earned) and try with other platforms, only to often have the experience repeated.

4d. Consumers are sometimes lagging behind businesses in terms of the shift to digital.

Those with local businesses who are seeking to leverage digital tools like social media to grow or expand their opportunities often face the reality that the local market is not yet ready. Customers are not purchasing items online, or they're not paying through digital channels, or the infrastructure to facilitate deliveries is not robust enough. While, in many cases, small businesses are eager to embrace digital sales channels, they must be equally met by buyers who are also ready to engage on such channels, which is not always the case – especially in more rural areas or countries where digital infrastructure is not so mature.

4e. Women encounter a number of obstacles and risks that men do not have to endure.

In all seven countries, women faced gender-specific challenges when it came to digital work. In some cases, societal pressures imply that women should not engage in work outside the house, interact with members of the opposite gender or focus on activities apart from homemaking and child rearing. In other cases, access to key resources is restricted for women who may not be allowed to visit computer facilities or travel at night. And, in still more extreme cases, examples of violence and sexual abuse were reported as a result of trying to access trainings, jobs or technology. Given the unique challenges women face, it's important to provide targeted interventions by applying a gender lens.

5 Recommendations

Combining the workshop findings and key insights, the below section highlights how UNHCR and its humanitarian and development partners can better strengthen the journey of refugees from learning to earning with digital work. Strategic recommendations, shown in blue, represent higher-level principles that can help drive behavior change.[13] Tactical recommendations, shown in bullet points under each strategic recommendation, represent how stakeholders can achieve these goals.

Addressing lack of awareness and understanding can help shift the rational side of decision-making.

Point to the destination.

Behavior change is easier when you know where you're going and why it's worth it. Refugees need to have a better understanding of what digital work opportunities exist and how they could stand to benefit from digital work. Whether upfront, during training, or after starting work, refugees should have a clear picture of what they are trying to accomplish.

- **Develop awareness campaigns on digital work.**
  Those who are not yet linked to training programs or NGO programming would stand to benefit greatly from getting a better understanding of what digital work is and how they, as a refugee, could get started. Campaigns would be well-suited to reach refugees via social media, messaging groups (e.g. Whatsapp, Telegram) and online influencers.

- **Create a digital work resource website.**
  This website could be for those who are not yet involved in digital work as well as those who already are. In both learner and earner workshop groups, participants wanted a reputable, single-source of information where they can learn more about digital work, see examples of success, pose questions and engage with peers.

- **Partner with community organizations.**
  Link with local humanitarian and development organizations that are already connected to refugee and host communities to share more about digital work opportunities.

[13] *Many of the strategic recommendations are derived from approaches in Chip Heath's and Dan Heath's book, Switch (2010), which similarly leverages the Elephant, Rider, Path framework to consider behavior change.*

Script the critical moves.

Digital work is not straightforward. There is not one way to become an online freelancer, sell your products and services online, or become a content creator. Nevertheless, it is important to provide clearer tangible steps that refugees can take in order to succeed in various types of digital work. A key moment to script these moves is during training when hands-on experience can start to illustrate exactly how to put digital skills into practice.

- **Tailor trainings to specific groups.**
  Not every person stands to benefit from all training content. Instead build narrow content for specific skills that can be applied in targeted types of work.

- **Filter applicants to training programs.**
  Target based on previous/current work experience, skills, and interest. Identify upfront how participants' goals align with the content and expected outcomes of training programs.

- **Go deep on training content.**
  The most value is often found not in broad and general training content, but in narrow and deep content which is targeted to specific participants and future modes of work.

- **Bolster training content with soft skill development and role playing.**
  Communication, teamwork, adaptability, and problem-solving, which are all crucial for success in the digital workplace. Role playing engagements with customers during training programs could help participants better master the art of negotiation and customer service.

- **Provide practical experience during training and help build portfolios.**
  Allow for hands-on applications of training materials, including the opportunity to earn money and build a portfolio while training.

- **Mentor until work is secured.**
  Training relationships should not be complete until participants have found work. In the interim, mentorship, guidance, and opportunities for peer collaboration are key.

- **Shift the measurements for training success.**
  Rather than measuring KPIs based on number of participants, shift the measurements toward the proportion of participants who successfully find work after training to measure the quality of the programs.

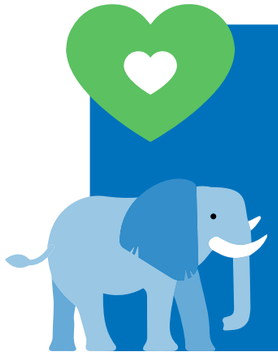
Highlight bright spots.

Many people cite content creators as successful examples of digital work, primarily because content creators are highly visible. By sharing more success stories of how refugees in the seven countries are succeeding in different kinds of digital work, others can start to shape their own journeys and grow in confidence. In addition, success stories can start to shift the narrative in broader communities to show that digital work is a realistic and viable way of providing for one's family.

- **Share stories and create visibility.**
  Sharing the stories of successful digital workers with other refugees is crucial because it offers hope, inspiration, and a tangible roadmap to empowerment. One effective way to share these stories is through community workshops, webinars, or online platforms dedicated to refugee support. Additionally, creating mentorship programs where successful digital workers can directly connect with and guide aspiring individuals is invaluable.

- **Leverage influencers.**
  These influencers, both online and in communities, can use their platforms to share personal narratives, host Q&A sessions and amplify the voices of refugees who have thrived in the digital workspace. Their reach and authenticity can significantly raise awareness, inspire action and foster a supportive online community dedicated to empowering refugees through digital work.

- **Create a community for refugees in the digital workforce.**
  This community would facilitate a peer-to-peer skill exchange program to connect with each other, share resources, offer support, and teach each other specialized skills, fostering a culture of continuous learning and mutual support. The community could be a physical space, such as a co-working space, or it could be an online space, such as a forum or a social media group. The community would provide refugees with a sense of belonging as they navigate the challenges of the digital workforce.



Emotions are powerful forces that can often derail even the most determined, rational person from achieving their goals. However, if fostered correctly, emotions can likewise play a pivotal role in driving effective behavior change.

Find the feelings.

While at times overwhelming or daunting, digital work can likewise be empowering. During critical moments in the digital work journey, it's important to counter negative doubts with reassurance that refugees are taking important steps to improve their situations and succeeding in the global economy. (Tactical recommendations for helping refugees "find the feelings" are combined with those in the subsequent paragraph.)

Shrink the change.

As many begin to work in the digital economy, they often feel that the challenges are too much. By creating opportunities to break digital work success into smaller, bite-size activities, new digital workers can regain momentum and confidence.

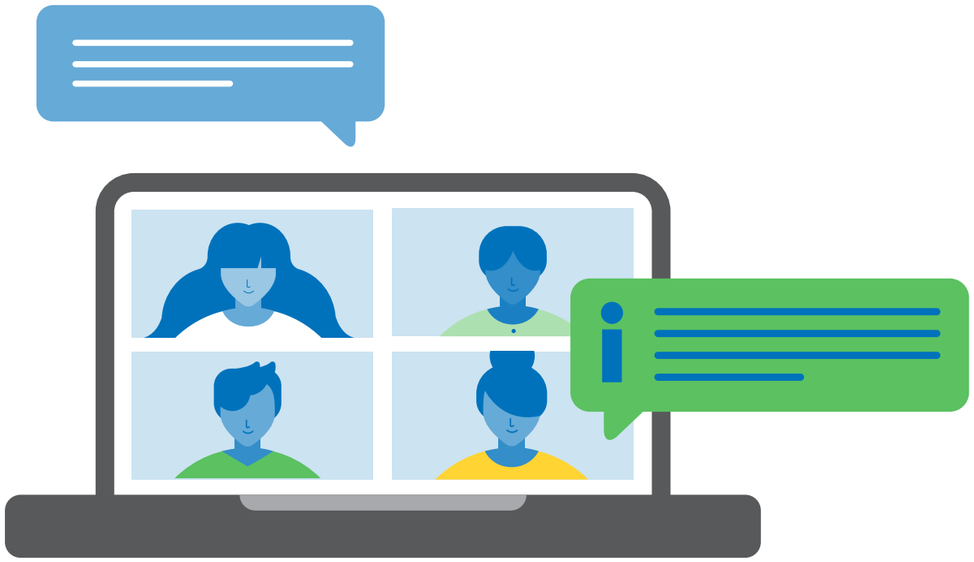
- **Raise awareness of digital risks to reduce apprehension about pursing digital work.**
  Participants who were less familiar with digital work often associated it with a number of debunked scams, high-risk investments (i.e. cryptocurrency) and services where you must pay to find work. Similar stories were pervasive across both rural and urban workshops, indicating the degree to which they can compromise true opportunities to enhance digital livelihoods. These represent areas where UNHCR and its partners may stand to build out content and prevent early failure and discouragement when pursuing digital work.

- **Launch a mentorship program that connects refugees with experienced digital workers.**
  This would give refugees the opportunity to learn from mentors and to get advice on how to succeed in the digital workforce. Mentors could be experienced digital workers who are willing to share their knowledge, advice and expertise with refugees.

- **Facilitate access to a community of practice.**
  Community-based computer labs could serve as meeting spaces for learners and earners to connect and benefit from each other. These encounters could be programmed under specific topics of interest through open seminars and discussions, rather than just "one-way" lectures and trainings. This would allow them to exchange experiences amongst each other as well as explore possible collaborations.

- **Replicate and strengthen the freelance collective model, including mentorship opportunities.**
  There are some examples of highly successful refugee digital work collectives. They've created a clear pathway between training programs and sustained online work by partnering more experienced freelancers with newcomers. Some of the key features that are proving vital include: mentorship, for quality work, platform understanding and perseverance; ongoing soft skill development, for communication and negotiation; access to devices via their computer labs; and direct assistance to help build their online resumes. By supporting the replication of this model elsewhere and giving similar collectives more formalization and financial support, humanitarian and development stakeholders stand to not only maximize the impact of training programs but to invest in one of the most practical ongoing skill development tools for all audiences.

- **Link to local ecosystem players and partner organizations.**
  To help mitigate challenges refugees face, local NGOs and organizations may consider taking on the role of a mediator or aggregator under which refugees could better connect to freelancing opportunities abroad. Agencies often assume responsibility for acquiring projects, negotiating, staffing freelancers on projects and ensuring payment. In the absence of local bank accounts for refugees, this organization would ideally be able to facilitate payment receipts overseas with local payout options in cash.



Foster an aspirational identity.

Digital engagement is no small feat, especially for refugees. Worldwide, refugees are overcoming adversity to succeed in the global market — and they are doing so through advanced skills. Workshop participants often cited examples of successful peers as motivators to their own journey. Build on the aspirational nature of digital work and overcoming adversity to shift refugees away from dependency mindsets and towards self-empowerment.

- **Offer certificates, endorsements and other forms of recognition on online platforms.**
  These can be a powerful way to validate skills and boost employability. These credentials not only provide tangible evidence of their expertise but also serve as a testament to their resilience and determination in pursuing careers in a new environment. Such recognition also contributes to breaking down barriers and dispelling stereotypes, promoting a more inclusive and diverse digital workforce. Some options could include: badges on freelancing platforms that recognize refugee engagement, beneficial rates to those who support refugee workers and highlighting stories of refugees to those using platforms.

- **Create aspirational awareness campaigns.**
  Show refugees how digital work can support them despite their challenges. The earning power of digital skills are translatable even if a refugee moves in the future. And by framing digital work as empowering for marginalized groups, the industry has the chance to start shifting forces away from discouragement and dependency, toward empowerment. Through campaigns over WhatsApp or Telegram, or through local implementing partners, these challenges can be directly addressed with themes on the opportunities that digital work offers.

- **Advocate for forcibly displaced people to be included in national and regional digital strategic plans.**
  Many host governments are working toward strengthening and promoting digital economy opportunities. Given this, humanitarian and development organizations should work with relevant ministries, authorities and institutes to ensure that forcibly displaced people are included within government policies, plans and interventions.

While rational and emotional influences focus internally, there are a number of external challenges that UNHCR and partner organizations can seek to remediate.

Improve the environment.

As highlighted through the insights provided above, potential interventions span from the policy level to institutions, platforms, and through to community and individual levels.

Ensure access to critical tools.

- **Improve infrastructure to establish the foundation for digital work.**
  Without stable electricity and basic mobile internet connectivity, refugees will struggle to establish themselves in the digital economy. The costs, time, and safety challenges that come with needing to travel to locations with better infrastructure are too significant to expect those living in camps and rural areas to overcome on their own. Instead, the systems on which digital work can happen need to shift to where refugees are living, including power, phone services and more access to computer labs.

- **Expand late night access to work.**
  Whether to support work flexibility or to more directly assist freelancers to engage with overseas clients, organizations should consider how to extend the benefits of free computer labs and internet access beyond traditional business hours both in rural and urban areas. This may include greater localization of computer labs (i.e. directly in camps), extending hours of existing centers or facilitating rentals of devices which can be used at home. Both in urban and rural areas, some key components to consider would include: security, transportation, electricity, network connectivity, and safety considerations – especially for women.

- **Provide cameras and lighting at community-based computer labs.**
  Freelancers and marketeers could benefit from dedicated equipment, such as professional cameras, lighting and space at the community-based centers to photoshoot their products and work (or videos of themselves) and post it online for digital marketing purposes.

- **Equip labs with advanced and technical software.**
  Computer labs could be improved by including programs or applications such as Adobe Illustrator, Adobe Premiere, Adobe Photoshop, and others needed by web developers, graphic designers and those interested in editing pictures and videos for social media posts.

Provide financial buffers.

- **Create opportunities for trainees to earn money while learning new skills.**
  When training programs integrate simultaneous earning opportunities, this not only helps overcome the challenge of meeting financial needs and practicing skills but also provides confidence in one's post-training job prospects. One example of how this "train and gain" approach may work could include morning training session paired with afternoon group freelancing.

- **Waive fees for advanced skill training.**
  By removing financial barriers to accessing high-level training, organizations enable refugees to enhance their skills and unlock their full potential in the digital job market, which they otherwise may not be able to do on their own.

- **Provide loans and financial assistance to new businesses leveraging digital tools.**
  Financial support could improve opportunities to buy inventory, equipment (e.g. computers, cameras, etc.) or software, while supporting marketing initiatives to grow their customer base.

Countering payment challenges & blacklisting.

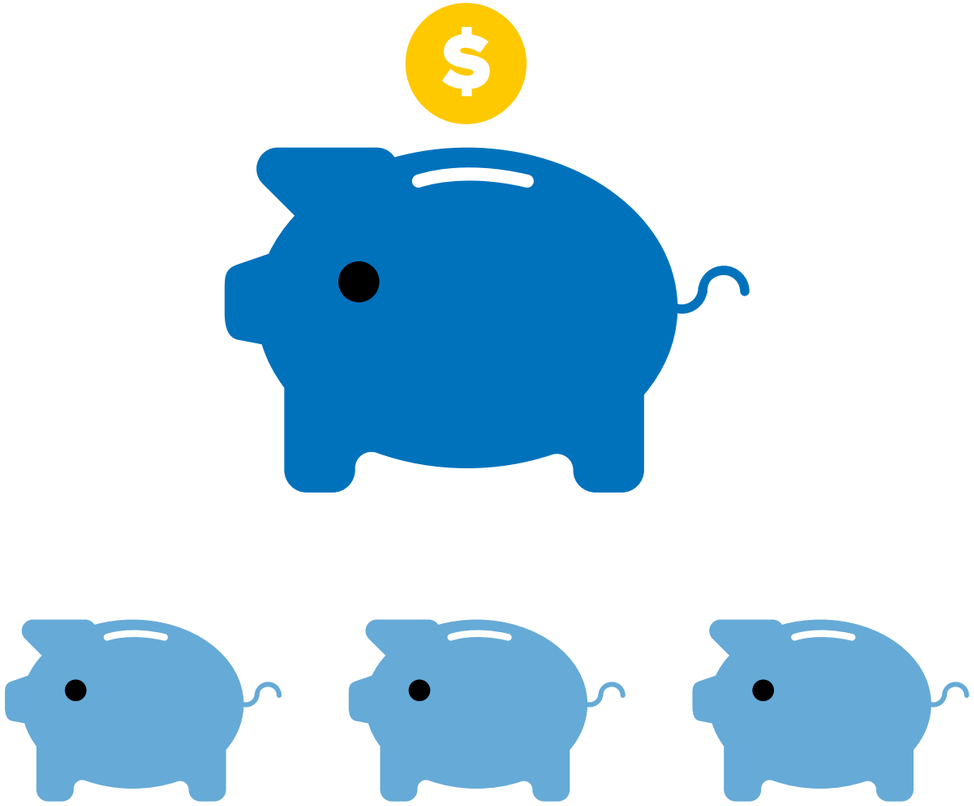
- **Advocate for greater financial inclusion.**
  By helping to facilitate greater access to financial accounts, refugees stand to gain more confidence in their ability to earn via digital work and bear less financial risk.

- **Help unlock cross-border financial solutions.**
  Advocate for better local payout options for work conducted globally. Feedback amongst participants was that online freelancing is often a fruitless venture due to either not being able to cash out through platforms like PayPal or Payoneer or being forced to convert USD earnings into local currencies at reduced values compared to black markets. Providing a more simple, straightforward and trusted solution to hold USD earnings or convert at a more reasonable rate would encourage freelancers to gain access to many new earning opportunities that international platforms offer

- **Provide intermediation with platforms.**
  Few stories of workshop participants were more jarring than those of freelancers who had built their online resumes of freelancing projects, only to have their accounts blacklisted and earnings frozen by platforms or payment service providers. In these cases, many cited that there are few channels of recourse to try to unlock future work on the platforms. One idea for a solution included the creation of a problem-solving hotline facilitated by a third-party whereby refugees could get more hands-on assistance in resolving the unique issues they face.

Help foster growth in the consumer side of the mobile money ecosystem.

- **Address challenges to shift consumer behavior.**
  Some of the key factors which may currently be hindering consumer use of these payment tools includes: a lack of trust in digital transactions, limited affordability to use for small-value transactions and unstable network connectivity. By working with mobile operators to overcome the structural challenges and engaging with users to overcome the demand-side safety concerns, stakeholders could start to shift the narrative towards more digital consumer engagement at a local level.



Invest in gender-targeted efforts.

- **Build intentional programming and communities for female digital entrepreneurs.**
  Boosting self-confidence and fostering a supportive community could help overcome digital work challenges that women face. Emotional and mental support is crucial for their self-esteem and essential for more success online. Some tangible approaches may include: (1) creating a women's group to exchange ideas and share resources, (2) linking new digital workers with female role models to illustrate success, (3) creating a women-only online marketplace, or (4) building components into training programs to have women demonstrate their learnings to peers or their partners.

- **Unlock female-specific resources to counter some of the gender imbalance in access to the digital world.**
  Women have less access to devices, the internet and safe spaces where they can connect digitally. By intentionally designing programs and facilities for women and girls, UNHCR and its partners can foster greater exploration of digital work opportunities amongst this group.

- **Address negative perceptions about females earning through digital work.**
  This could be done through awareness-raising campaigns, trainings or workshops that challenge the stigma around women and girls using online platforms for work by coming up with ways to create content that goes along with culture and traditions. Additionally, support and resources should be provided to female earners who face harassment or exploitation online.

- **Create targeted training content on the safeguarding and protection of vulnerable groups from sexual exploitation and abuse in digital economies.**
  Workshops illustrated that women and girls are often exploited and abused when seeking to access training and employment opportunities. In order to equip individuals and communities with the knowledge and tools they need to safely navigate the user journey towards employment in digital livelihoods, special attention should be given to the risks that vulnerable groups face. By pairing online campaigns with in-person training content specially created to safeguard and protect against sexual exploitation and abuse, UNHCR can help address this serious issue.

6 Conclusion

Through this project, the research team delved into the challenges and opportunities surrounding refugees and host community members' engagement with digital work and sought to understand the nuances of behavior change in this context. After 62 workshops conducted across seven countries, a number of valuable insights were uncovered to provide a deeper understanding of potential pathways to success. But perhaps the most valuable contribution of all was simply bringing the ideas and perspectives of refugees themselves to the forefront of the conversation.

The journey from learning to earning with digital work is a multifaceted undertaking, fraught with challenges yet brimming with opportunities. Refugees and host community members possess untapped potential to thrive in the digital economy but, in order to do so, they require comprehensive support. With the recommendations outlined in this report, the hope is that UNHCR and its partners can continue to play a pivotal role in unlocking this potential, empowering individuals and organizations to transcend barriers and connect refugees with greater options to improve their livelihoods.

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Country report

Ethiopia

Summary

The following report highlights more details about the barriers and risks refugees and host communities in Ethiopia face throughout their journey from learning to earning via digital work.

In July 2023, the project team conducted eight workshops in Ethiopia – four of which took place in Addis Ababa, and the other four in and around the town of Jijiga in the eastern Somali Region. Participants in Addis Ababa were overwhelmingly **Eritrean refugees** between the ages of 18–35, who were not affiliated with any particular NGO or digital work training program. This cohort was recruited via local Telegram groups asking for participants who either conduct digital work or would be interested in doing so in the future. Participants in Jijiga and its surroundings were a combination of **Somali refugees** living in one of three camps – Kebribeyah, Sheder, or Aw-barre – and residents of Jijiga town, from which we had a combination of Somali refugees and **Ethiopian host community members**. Many of the refugee participants in this cohort had been engaged through other UNHCR and partner programming on livelihoods.

Workshop locations:

- Addis Ababa (urban)
- Jijiga town (rural / non-camp)
- Kebribeyah refugee camp (rural / camp)

73 participants:

- 23% female / 77% male
- 77% refugees / 23% host community members
- Ages: 19–45 (average: 27)

Digital work modes explored:

- Online sales & marketing (via social media)
- Online freelancing (translation, transcription, data entry, graphic design, web design, etc.)
- Remote work

Nationalities represented:

- Somalia (41%)
- Eritrea (34%)
- Ethiopia (23%)
- Yemen (2%)

The experiences of these three groups are quite distinct. Amongst Eritrean refugees in urban areas, access to electricity and mobile networks is nearly universal, whereas in Jijiga and surrounding camps, power cuts are frequent, internet connectivity is limited and even basic mobile network coverage can be non-existent. Amongst those living in camps, programming on livelihood opportunities tends to reach many refugees, whereas refugees in urban areas and host community members in all locations have fewer touchpoints with organizations who provide trainings. All groups, however, were eager to learn more about possible ways to grow their skills and earn income online.

Many participants have, on their own, started thinking about ways in which they can leverage social media to grow their earning opportunities. However, they are confronted with consumers who are not yet purchasing online. For the few who have explored online freelancing, the nearly universal point of feedback was that payout options are limited and less than ideal – causing many to forgo these opportunities. All of these digital opportunities are underpinned by stories of scams and financial losses that make many skeptical of engaging digitally.

Through co-creation activities, workshop participants brainstormed ways to overcome some of the aforementioned barriers and began to refine some prototype concepts including “train and gain” programs, smartphone messaging groups, peer collectives and online job resources. This report concludes with recommendations for UNHCR and other stakeholders in Ethiopia to better unlock digital work opportunities in the future.

Meet the personas

Biniam, 24 (Unemployed)
Eritrean refugee in Addis Ababa

Biniam arrived in Ethiopia four years ago from Eritrea. Without personal connections, he feels it's nearly impossible to secure a local job. While he doesn't receive any formal aid as a refugee, he is a member of multiple groups of Eritreans on Telegram and WhatsApp and has heard about training opportunities for digital skills. He wants to learn more about the possibilities but doesn't currently know how to use his phone or laptop to earn money.

Abdi, 28 (University graduate)
Somali refugee in Kebribeyah camp

Abdi was born in Kebribeyah refugee camp and has lived there his whole life. His family has been supported by UNHCR and other organizations in the past.

He successfully completed his Bachelor's Degree in Public Administration from Jijiga University but his job prospects are dim. With no work permit and limited connectivity in the camp, he struggles to identify opportunities but is holding on to the hope that he will be accepted for a scholarship program and relocated to Canada.

Aminah, 22 (Cosmetics seller)
Ethiopian in Jijiga

Aminah is an Ethiopian of Somali descent who has grown up in Jijiga town. She runs a small shop selling makeup and hair products.

Aminah is completely new to the idea of digital work and doesn't see any linkage between her current work and technology. She owns a basic smartphone but no computer.

Participants in Addis Ababa brainstorm ways to prepare for work in the digital economy.

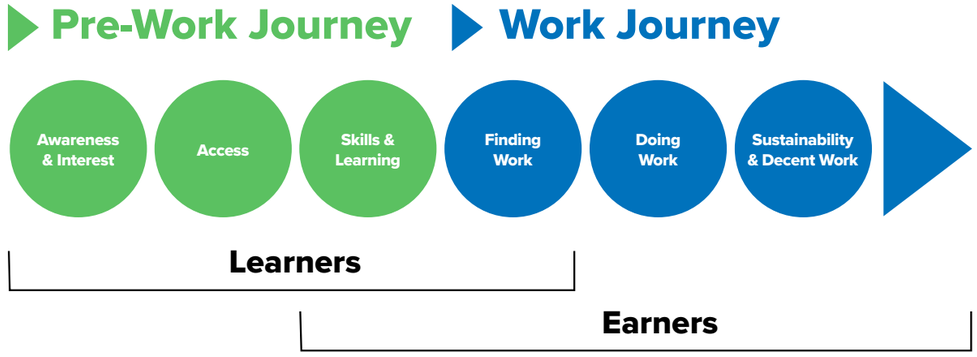
The three personas shared on the previous page represent a snapshot of the types of participants who joined the community-based workshops. While hypothetical, they combine features of actual workshop participants. Many of the solutions and recommendations provided at the end of the report link back directly to these different personas.

Barriers, risks and enablers to digital work

The project team analyzed the different challenges, risks and enablers to digital work shared during the workshops, leveraging two frameworks: the learning-to-earning user journey and the socio-ecological model, as highlighted in the sections below.

Learning-to-earning user journey

Few participants were formally enrolled in digital skills training programs or fully engaged in digital work; they typically existed somewhere in between. Rather than through specific digital training programs, participants tended to learn technology skills more organically on their own, or they developed them in more depth through formal education programs at universities. On the earners side, engagement in freelancing and online selling was still in the early stages, rather than at maturity. Participants often seemed to drift back and forth through the learning-to-earning journey, which is reflected in the findings below.



Awareness and interest

Amongst refugees in Addis Ababa and host community members in Jijiga town, one of the largest barriers to digitally-enabled livelihoods is the lack of awareness of the broad number of opportunities to earn using computers and phones. In comparison to refugees in camp settings, both groups are relatively less reached by livelihood programming via NGOs. Thus, they do not always get exposure to the same degree regarding digital work possibilities.

In urban areas, despite having good access to devices, electricity and internet, participants rarely cited online work like freelancing and remote jobs as viable opportunities. Instead, they focused more on influencing, content creation and local sales of goods and services via social media. In Jijiga, visions for digital work were more limited amongst Ethiopian workshop participants who perceived the value of computers to be linked mostly to digitally enabled skills (e.g. typing reports, creating presentations, and using spreadsheets) as opposed to leveraging the internet. Some participants in Jijiga described one's ability to earn if you have more followers on YouTube or TikTok, although they admitted that they did not know exactly how that works

While awareness of digital work opportunities is low, refugees leverage the internet to search for offline jobs and scholarship opportunities. Amongst participants, Ethiojobs was the most regularly cited job search website used to look for local work. Using the internet to search for jobs and scholarship opportunities abroad was even more popular among refugee participants in Jijiga. Participants shared a variety of organizations they leverage to find opportunities abroad, including TalentLift and DAFI, in addition to social media groups created and moderated by UNHCR. Participants specifically shared their desire to become better at hunting for and engaging with scholarship opportunities abroad, noting they often don't know the best strategies when filling out applications, or they struggle with online interviews when getting shortlisted.

In Addis Ababa, Telegram groups were an essential channel through which Eritrean refugees receive information. In Jijiga, messaging apps were less important, but WhatsApp was preferred. Amongst urban refugees who had limited regular engagement with refugee organizations, the primary channel through which they became aware of training and work opportunities was informal Telegram groups. Although these channels are critical to gaining information, the opportunities shared could include false information, scams and fraud. Participants cited wariness about the quality of information sources and also noted that these groups often come with so many messages that one can easily stop paying attention. Further, because of the scale of distribution that social media groups reach, there was a perception that opportunities introduced through these channels are oversaturated and too competitive to warrant application. In Jijiga, participants use WhatsApp much more than Telegram; however, messaging channels on the whole are less widespread, likely due to limited mobile infrastructure.

Interest is often driven by perceptions of earning potential, not personal passions or skills. When asked about what skills they'd like to build over time, feedback was largely shaped by what participants had heard can lead to work and income. For example, in Jijiga, participants cited typing and basic computer skills as areas they wanted to dive in to deeper, whereas, in Addis – where participants were more connected to technology on a daily basis – participants often shared many of the global buzzwords about the future of technology, including artificial intelligence and machine learning but had a limited understanding of what these jobs involve in practice. Likewise, given the pervasiveness of social media, much interest revolves around becoming an influencer and making money directly from sites like YouTube or TikTok. These examples, amongst others, highlight a potential mismatch between perceived and realistic earning opportunities for many.

Workshop attendees in Jijiga share examples of online risks.

Skills related to workplace readiness remain an interest of participants in all locations. Universally, across urban and rural locations, participants were interested in building their English language skills and abilities to communicate beyond the borders of their camps, communities and host country. Other skills for gaining employment, like building a CV and preparing for interviews for jobs, were also desired. There was a sense that participants wanted to learn more about how to speak the "tech talk" perceived as important to engage in digital work. However, the degree to which this was desired was largely linked to what topics participants had been exposed to.

Access

Limited electricity and internet infrastructure plays a major role in hindering the opportunity to conduct digital work. In rural locations and refugee camps, this was the number one barrier to digital work cited by all participants. The problem is especially hindering to camp residents. Amongst the three camps near Jijiga, only Kebribeyah has any mobile internet coverage, with residents of Aw-barre and Sheder camps noting that even basic voice and text mobile network connection is low. Within Kebribeyah refugee camp and Jijiga town where internet was more available, participants noted that they often struggle to have strong enough connections to watch videos – limiting a key component of many training courses and online work.

Camp dwellers must travel to Jijiga town to access more reliable internet connectivity, incurring significant costs in addition to other challenges. Participants in Aw-barre and Sheder camps noted that it costs roughly 200 Ethiopian Birr (ETB) each way (or 4 USD roundtrip) to travel from their locations to the town center where internet facilities are more readily available. Further, with curfew limitations (discussed later in this report), participants are often unable to go and return on the same day. This is compounded by safety challenges faced when traveling, especially by women.

In Addis Ababa, participants had more reliable access to infrastructure, as well as to devices. No workshop participants struggled with electricity and most had dependable and affordable access to internet through their devices. All participants owned smartphones, with most of the participants also having their own laptop computers. Even when struggling to get connection within their homes, they had alternative options for seeking out affordable access to internet.

Skills and training

Participants had a wide range of experiences with training courses, ranging from basic levels through to advanced programming. In Addis Ababa, workshop participants noted a variety of training opportunities they were aware of and had participated in. One workshop was composed primarily of participants who were part of training programs offered by Gebeya.[1] These were longer-term programs that focused on building software programming skills. Others noted that Jesuit Refugee Services (JRS) has a connection with Coursera to provide access to online courses. Still, others learned from YouTube videos or programs with the University of the People, a free online university for people globally. These online lessons were viewed as more up-to-date than many of the local and short-term training courses that participants often felt were too basic in content.

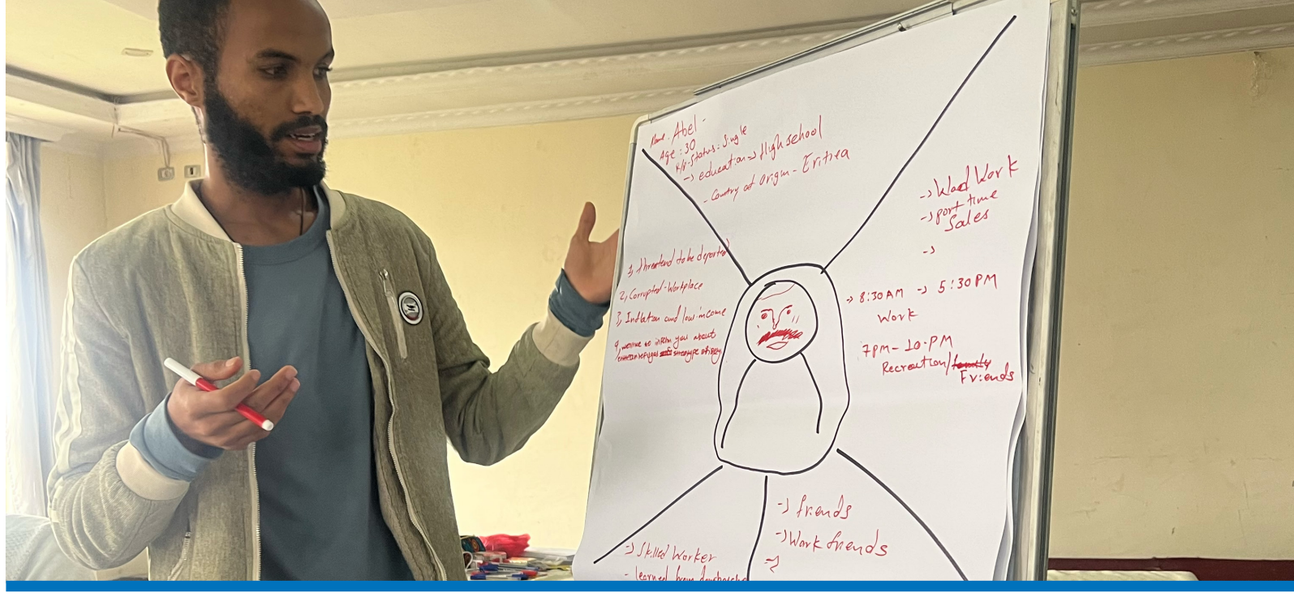
> **I can just go to a five-star hotel to find free Wi-Fi.**
>
> (Female from Addis Ababa)

Training slots are often severely limited. Amongst participants linked to Gebeya's advanced training programs, it was noted that the acceptance rate was very low, with thousands of applicants for only a few hundred available training slots. In these cases, training programs are forced to apply filtering criteria, often requiring strong foundational-level skills to gain entry into their programs. In one workshop session in Addis Ababa, five out of six participants agreed that it was rare to find opportunities to participate in programs, leaving many refugees feeling demotivated. In urban areas, this was compounded with the sheer disparity between the high number of unemployed youth and the few organizations engaging with them regularly.

> **Lessons you are often taught in training programs aren't updated and feel outdated. You can participate in local courses but you'll know more if you do trainings online.**
>
> (Male from Addis Ababa)

Host community members in Jijiga had much more restricted access to free training programs than refugees. Whereas 19 out of 22 refugee participants in Jijiga workshops shared experiences of participating in past training programs, none of the host community participants had similar awareness of, or access to, such programming, which appears to exclude these groups. One Ethiopian participant shared that they must rely on private learning programs if they want to learn skills like English, and they typically don't have the money to pay for these programs.

[1] *Gebeya is a digital talent marketplace that runs programs to train and vet freelancing talent across East Africa. They've recently established a partnership with UNHCR to offer training programs to more refugees in the near future.*



Jijiga participant shares a persona created by a breakout group.

> **I can't just take eight months of my life off to try to get skills when I need money now.**
>
> (Male from Addis Ababa)

Urban refugees don't have the same flexibility to commit to training programs as camp-based refugees. Especially in urban settings, refugees cite numerous financial commitments that they have to maintain such as paying for rent, utilities, food, etc. Often, as the main breadwinners for their families, young adults struggle to balance the desire to grow new skills with the responsibility to provide for their loved ones. Without a more clear or guaranteed pathway from training to earning, participants worried about overcommitting to training programs that might not be useful in the future.

Amongst rural refugees, digital skills were often built through formal education but resulted in menial or unrelated jobs. Nearly all of the participants in the Kebribeyah workshop session had earned degrees from Jijiga University within the past few years. They studied a variety of disciplines from software development to engineering and public administration. However, following completion of their degrees, the refugees who had invested in and developed these advanced skills were confronted with the reality that few corresponding jobs were available locally. The few who did manage to find work had taken up jobs for small and volunteer tasks with local NGOs, often far outside the subjects they studied. These participants often look with a hopeful eye to foreign opportunities and spend their free time researching and applying for job opportunities and third-country complementary pathway opportunities abroad.

Training graduates in Addis Ababa also struggled to translate skills-building programs into income. Although some participants of Gebeya's programs linked their training directly to their success in securing internships and jobs with companies like Safaricom, many participants of other training programs, including one partnership between UNHCR and Coursera, noted few earning opportunities as a result. These struggles led some to dissuade others in their communities from participating in the program in the future.

> **I participated in a training program as part of MIT-React for one year. It was guaranteed that we would get an internship after we finished the course. I was able to do the internship but it didn't lead to any job. I find it hard to get a job even after that internship.**
>
> (Male from Addis Ababa)

Barrier to finding work: scams

Participants were most exposed to online scams when searching for work. Whether looking for remote work online or for local jobs, refugees and host communities often encounter fraudulent offers. A number of workshop participants described having direct experience with losing money to schemes. In multiple sessions in Jijiga, participants cited signing up for LiveGood, a global nutritional supplement company focused on health and wellness products. The scheme, which many of the participants classified as "digital marketing," required users to pay 50 USD initially, followed by 10 USD per month, in order to register as a member who could earn commissions for getting others to sign up under them. Others shared stories of an online microtask site called CMV Ethiopia[2] in which you had to pay a subscription fee to gain access to online gigs, only to find that the site shut down less than six months later without providing any refunds. These experiences, as well as with in-person work postings that require applicants to pay in order to have the chance to be hired, have made a number of people skeptical about the opportunities found online. In social media groups, like those on Telegram and WhatsApp, participants tend to look out for links shared by official sources like UNHCR or other NGOs for credibility. Participants in Kebribeyah noted that they appreciated a newly launched UNHCR-sponsored WhatsApp group that sent links to opportunities as they felt it could be trusted more than other groups.

Cryptocurrency and online betting were other emerging areas where participants shared stories about peers losing money in the hopes of "making it big" online. Cryptocurrency is appealing because people believe it can help them make significant amounts of money but also because it is not constrained by the traditional financial account restrictions and barriers that refugees experience in Ethiopia. The hope of major earnings translated similarly into common practices of sports betting and online gambling.

> **I use Binance.com to buy Shiba Coin. I deposit 10 USD and, maybe after a few days, I would earn a lot more money. It's similar to buying sheep like others do in the community but you get your payout a lot quicker.**
>
> (Male from Jijiga)

[2] *CMV Ethiopia, or CoinMV, was a popular microtask app in Ethiopia but it was abruptly discontinued; thus, no current website exists.*

Participants in a Jijiga workshop vote on the biggest challenges they face when working online.

> **I had friends who believed they could benefit from crypto, but they lost over 1000 USD. They put their money in these systems but they don't even know how it works.**
>
> (Male from Jijiga)

Doing work: online sales and marketing

Although earners were much less represented than learners amongst workshop participants in Ethiopia, one of the common starting points for digital earning was through social media sales and marketing. Participants were eager to learn strategies about how to market goods via social media, especially amongst participants in Addis Ababa. Participants described seeing more and more products being shared on social media groups and many had purchased products on social media in the past. As consumers, however, they noted that online sellers are often not friendly or reliable, reporting that very few online merchants deliver and, oftentimes, the goods are different or of lower quality than what is advertised. In Jijiga, selling and buying via social media was less widespread; however, there were instances of participants trying it out.

> **My friends and I were discussing what we were good at. We did some research as undergraduate students, made a Facebook page and started advertising goods on it, but almost nobody has joined the page, so we gave up.**
>
> (Female from Jijiga)

> **I worked with some of my best friends from university to make an online shopping site. We considered the need for a motorcycle for delivery, but it was difficult to find the funds, so we didn't progress any further.**
>
> (Male from Addis Ababa)

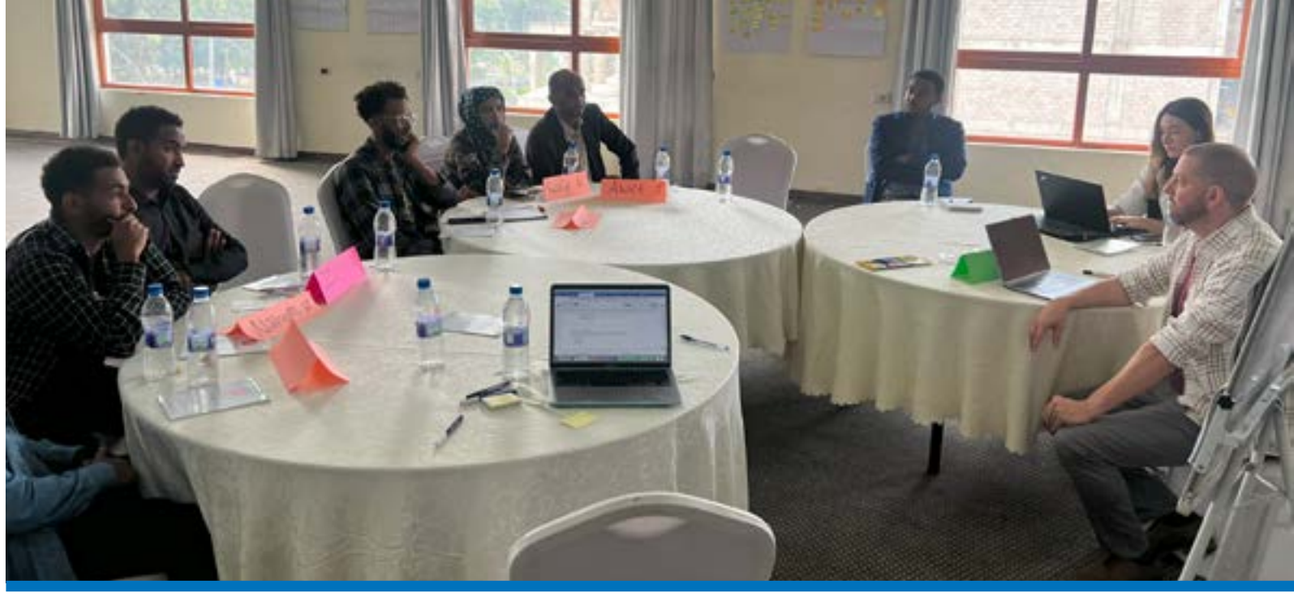
Mobile money is becoming pervasive in the country, growing the potential for online sales and marketing. Nearly all participants in Addis Ababa had mobile banking apps and many use them every day. In Jijiga, it was rather the standalone mobile money services that were more widely discussed, including E-Birr, Telebirr, and HelloCash. All aid distributed via UNHCR in Jijiga has recently shifted to these platforms – primarily E-Birr – so it can be expected that these will gain more popularity over the coming months.

Doing work: online freelancing

Nearly all participants in both Addis Ababa and Jijiga who had tried online freelancing faced payment challenges. Although not as widespread as in some of the other project countries, more refugees in Ethiopia are becoming aware of the opportunity to apply their skills through freelancing platforms – some of the most frequently cited included Upwork, Appen, Fiverr, and Freelancer.com. Nevertheless, many quickly become disillusioned with these sites after their first few gigs when they struggle to cash out their earnings through preferred channels.

The two main payout channels available on most platforms, should users wish to keep their earnings in USD (as they are typically paid), are PayPal and Payoneer. PayPal doesn't allow users to create accounts in Ethiopia, and workshop participants shared that Payoneer works for a few weeks, but then often blocks accounts for ID purposes – even when the user is seemingly compliant. These challenges affect refugees and host community members alike.

Without other options to withdraw in USD, freelancers are forced to significantly devalue earnings by transferring to local banks. Most participants in Ethiopia had access to their own Ethiopian bank accounts. While options exist for freelancers to transfer directly to their accounts, the drawback is that all earnings must be immediately converted from USD (or other global currencies) into ETB. The official exchange rate via banks – at the time of publishing – is roughly 55 ETB to 1 USD, whereas the standardly cited exchange rate on the black market in Ethiopia is roughly 100 ETB to 1 USD, according to participants.[3] Thus, if freelancers who are paid in USD convert their earnings via Upwork's transfer-to-bank functionality, for example, they stand to lose roughly half their earnings in local currency comparatively.



Workshop attendees in Addis Ababa share examples of digital work popular within Eritrean refugee communities.

Gebreyes* is an Ethiopian national who recently started freelancing on Upwork. He had successfully opened a Payoneer account, completed his first few gigs, and transferred his first weeks' earnings of over 300 USD to his Payoneer account before he received a message that he needed to verify his ID. After emailing copies of his valid national ID, his Payoneer account was frozen without explanation. For over a month, the earned funds remained trapped in Payoneer without response to his messages until they were eventually returned to Upwork, where he was forced to seek out another payout option. Gebreyes has decided he no longer will use Upwork because of the hassle and stress this experience caused him.

** All names have been changed to protect identities.*

Some earners find workarounds to benefit from foreign accounts and black market rates. Although most freelancing platforms do not allow workers to transfer money to accounts in which names don't match the ID of the freelancer, some freelancers have managed to open their own bank accounts abroad during travel or via Wise. In other cases, freelancers request their clients to take transactions "off-platform" and pay directly into USD bank accounts held by family or friends overseas. In both of these cases, the freelancers are able to avoid losses incurred from currency conversion and can then seek to spend their USD-denominated earnings overseas or convert them on the black market in Ethiopia. In fact, amongst participants in Jijiga, numerous people indicated they earn in USD accounts overseas, travel across the border into Somalia where they can withdraw cash in USD from ATMs, and then return to Ethiopia to convert into ETB on the black market where they can double their take-home pay compared to direct bank transfers.

[3] Participants cited informal money changers as the primary way they convert foreign currency into local currency, rather than using banks. The black-market exchange is illegal in Ethiopia, but heavily used, and the forex market is highly regulated.

Socio-ecological model

Policy, society and the environment

Uncertainty of ID renewals for Eritreans creates hesitation to settle into or invest in new work for fear their lives may be uprooted in the near future. Participants shared how the Ethiopian government is not currently processing refugee IDs or renewals for Eritreans[6]. Some participants shared that, currently, only birth certificates and marriage certificates are being processed, with no possibility of getting other official documents. While this wasn't causing immediate pain for participants, they noted that the validity period of their IDs was quickly expiring. They are concerned that banks may block their accounts or refuse to update them after IDs are expired. Likewise, participant perceptions of increasing deportations are becoming more common. All of this uncertainty is trickling down to affect willingness to work or participate in training as lives feel more transient. Although digital work can technically be practiced anywhere, payment relies upon bank accounts, which often rely on IDs.

Freedom of movement between camps and Jijiga is restricted. Although the official policy of the government has shifted to allow more independent travel for refugees around Jijiga, anecdotes from those on the ground is that refugees must often seek out Refugees & Returnees (RRS) permits in order to be able to pass through checkpoints on the way to or from Jijiga town. Moreover, these passes are not given after 5 p.m., limiting travel during the evening. Given the infrastructure challenges in the camp, this severely limits one's ability to access computers and the internet and thus engage in digital work.[7]

Limitations on work permits for refugees are a hindrance to finding local work but can increase the appetite for online work opportunities. Participants in both Addis Ababa and Jijiga noted that it is extremely difficult to get an official work permit, nevermind the perception that refugees are not competitive against Ethiopians who are also applying for the same jobs. While this creates barriers to traditional work, it could encourage refugees to pursue online earning opportunities where permits are not a factor.

Institutions

Participants feel social capital and connections are essential to get a job in Addis Ababa. Whether with digital work or more traditional opportunities, workshop participants from Eritrea shared a pervading belief that one cannot secure work on their own without some sort of social connection. The beliefs are that local employers won't hire Eritreans, Eritreans will only hire those whom they know and digital work – including payouts – is limited by the organizations and people to whom you are connected. Many Ethiopians host community members also shared similar challenges about needing to know someone.

There is a perception that refugees connected to NGOs and formal training programs get preferred treatment by digital work platforms. For many workshop participants who were not connected to NGO training programs, they felt that they had less support in finding opportunities with freelance platforms and receiving payments for online work. The perception was that organizations advocate for their training participants to get paid, while neglecting others who are getting blocked.

UNHCR's Youth Learning and Connectivity Center in Kebribeyah

Community, family and friends

Perceptions of unequal access to opportunities create tensions between ethnic groups. Eritrean participants in Addis Ababa cited numerous instances in which they felt slighted in terms of opportunities compared to Ethiopians and to other refugees. They described fewer opportunities for training, finding work abroad and securing local jobs due to discrimination and tribalism in Ethiopia. When co-designing solutions, one suggestion was to ensure an Eritrean representative on training committees in order to ensure their point of view can be represented. Similarly, in Jijiga, there was often the perception amongst host community members that refugees have greater access to training and work resources compared to nationals. These forces intersect in different ways and can impact the degree to which certain groups feel empowered to conduct digital work.

There was mistrust in peer capacity to jointly conduct digital work. When testing concepts around peer collectives, Eritrean participants in Addis Ababa were much more hesitant than participants in other locations because they felt they couldn't trust their peers to work hard or to have good intentions. While it is unclear the exact root cause of this mistrust, participants elaborated on high competition for local jobs and challenges in maintaining fair expectations when working together. This conflicted with the desire to have stronger connections to build professional opportunities and suggestions to have Eritrean representatives on hiring committees. For other groups in Ethiopia, such as Somalis in Jijiga, collaboration amongst peers in digital work was more accepted.

As in many places, gender is a compounding factor in accessing digital work opportunities. Both women and men shared their cultural expectations related to gender. For many Somali women in Jijiga, the common expectation is that they will get married, raise children and keep up the household. There were mixed feelings about the cultural appropriateness of women engaging in digital work. One male participant in Jijiga town noted that digital work is perfect for women, since they are able to do it from home and can earn while simultaneously maintaining their other duties. However, another participant argued that women should only engage in traditionally female work roles, such as secretaries or nurses.

[6] *There are indications this may improve in the future given new agreements. https://ethiopianmonitor.com/2023/10/07/trio-sign-data-sharing-deal-to-better-serve-refugees-in-ethiopia/*
[7] *UNHCR and ILO are partnering to open more computer labs in Kebribeyah over the coming years to help address this concern.*

Individuals

Personal safety and risk of gender-based violence were concerning barriers that women faced in Ethiopia. As mentioned above, gender intersects with various factors and can amplify barriers for women seeking digital work. Especially in camps near Jijiga where connectivity is limited and freedom of movement is restricted, women face risks to their safety in traveling to places they can conduct work online. Women shared stories of needing to find escorts to access Jijiga town and feeling insecure when traveling on public transportation. Once arriving in Jijiga town, women participants noted that they are often unable to access internet cafes due to establishment restrictions on mixed gender facilities or perceptions that they are unwelcome.

> **Security is a challenge. Because you can't access the internet in the camps, you have to travel to town. But to travel for a woman is unsafe. There is risk of rape or getting attacked and robbed. You have to have someone to go with you. It's not safe for us.**
>
> (Female from Jijiga)

Empowering refugees to transition away from humanitarian aid can prove to be a challenge. Establishing sustainable solutions for refugees and empowering individual ownership is important in ensuring long term success and integration of refugees. Digital work provides opportunities for refugees to earn income that is independent of their location or residency. However, it was observed during workshops that refugees often revert to a dependency mindset and feel entitled to sustained NGO programming, despite long-term residency in Ethiopia. In Kebribeyah, participants in a newly established community center voiced community expectations for the center to be continuously operated by NGO or government funding. When prompted to identify local solutions for resource sustainability, participants were hesitant to suggest fee-based services as they thought the general community would not value the service enough to pay.

Participants in Addis Ababa workshop build personas in groups.

Participants in a Jijiga workshop vote for their favorite ideas.

Co-creating solutions

Based on outcomes from the first day of workshops in each location, the project team surfaced a number of topics around which participants could create solutions during the second day of workshops. Some of the key questions that participants considered, along with the ideas that were generated, are shown below:

Ideation prompts	Selected solutions generated
How might we create better ways for refugees without connections to NGOs become aware of digital opportunities?	• Link them to local smartphone messaging channels (i.e. Telegram). • Advertise on social media. • Create a reputable website with only "official information."
How might we help trainees balance the desire to gain skills with the need for ongoing earnings?	• Conduct trainings in the morning to allow for work in the afternoon. • Link training programs directly to freelancing gigs. • Mix face-to-face training with online modules done at home.
How might we turn perceived disadvantages amongst certain ethnic groups into an advantage?	• Ensure that trainers represent various ethnicities. • Link trainees to successful people from similar backgrounds. • Share information in various languages.
How might we connect learners to more sustainable earning opportunities after training programs?	• Help trainees build a personalized blueprint for ongoing growth. • Provide mentors who can help brainstorm solutions.
How might we create community digital hubs that address training, provide work opportunities and are sustainable?	• Appeal to a wide variety of people with diverse programming. • Offer basic programs such as how to use the internet. • Provide fee-based services such as printing and photography to earn income and sustain the operations.

Based on the above ideation prompts, participants worked in groups to build out concepts and give feedback on peers' ideas. Some of the key solutions are highlighted on the following page:

Telegram/WhatsApp group

Verified groups on social media, such as Telegram or WhatsApp, was a favorite solution for refugees in Ethiopia. These groups would help refugees gain information on training opportunities, access links to verified employment posts and advance skills related to online safety and security. Participants reinforced that this concept is only valuable for those who have internet access and, thus, may be more applicable to urban and peri-urban residents.

It is important to balance digital information with high-touch, in-person communication to ensure carryover, reliability and security. Even in urban and peri-urban areas, pairing digital information channels with in-person programming and communication is important to ensure the information is applicable and well-understood.

Although two-way communication is critical, it is also important that digital channels filter information shared to ensure that it comes from verified sources and to avoid spam. Thus, the idea of having moderators or control by organizations like UNHCR is important.

> **There is a WhatsApp group of Eritreans from Canada who teach financial education to Eritreans. However, they only allow the admins to post and it requires a great deal of discipline to make sure there is not spam.**
>
> (Male from Addis Ababa)

Content should be specific and locally relevant. Participants noted that, often, the opportunities and discussion topics vary by local communities. It's important to ensure that a one-size-fits-all approach is avoided and that group content is customized to the local language, culture and situations of refugees.

Train and gain

The "train and gain" solution arose from barriers related to digital skills training programs. It entails a tricky balance of requiring some sacrifice and buy-in from training participants without inhibiting them from sustaining their livelihoods due to trainings. Training programs are often expensive and take many months to complete, which can limit one's ability to maintain alternative income-generating activities during the course of training. Additionally, many participants struggle to secure relevant work after training is complete.

The idea of a "train and gain" program is for learners who are enrolled in the training course to simultaneously be earning income through relevant work to the training. Groups elaborated on this concept to ideate realistic "train and gain" programs in Ethiopia and identified the following key elements to the programs:

Opportunities to earn should evolve over the course of a training program. Different opportunities that highlight various skills should be given so participants can be exposed to a wide range of skills over the training period. Allowing trainees the chance to practice in different areas of digital work can help them identify where their passion and skills might lie.

Work opportunities can also advance as training advances and learners gain confidence and skill. For example, at the start of the program, opportunities offered can deal with more basic skills, such as data entry, whereas work opportunities requiring advanced skills, such as data analysis, can be offered towards the end of the program. One group built out the idea of an evolving training course that developed from "Intro to Computer Skills" in month 1, to "Software Programming" in months 2–7, and concluded with "Soft Skills for Getting a Job" in month 8.

Both synchronous and asynchronous learning is valuable and desired. Participants designed programs that included both in-person and remote modules. There was a desire for part of the training to take place from home, while still maintaining a shared space for peers to gather face-to-face and share learnings.

Small incentives make a big difference in maintaining trainee buy-in for course completion. Participants in Addis Ababa shared that getting transport money and access to lunch could be two smaller ways in which participants could be supported as they attend training programs.

Earning during training is only the beginning; connections to long-term employment and other incentives at the completion of the training is needed. In addition to earning opportunities during training, it is important for programs to have a pipeline for participants to more easily secure internships and jobs after the trainings are complete. Groups suggested partnering with companies who have jobs ready so that trainees don't lose hope. Ongoing networking events were also seen as an asset to a training program for ongoing peer support, mentorship and access to job opportunities.

Other incentives also offered motivation for trainees. One group suggested a paid week-long vacation at the end of training as a reward or goal for successfully graduating from training.

Online job platform for refugees

Another solution that was explored was a specific online platform that could link refugees to both local and remote jobs. Participants suggested that this platform could operate similarly to the popular platform, EthioJobs, but be specific to refugees.

Ensuring safety on the platform is crucial for applicants and employers to reduce fraud and wasted time. This can be done through verifying the registration of employers and applicants. Training programs and certificates can likewise be verified and link applicants directly to relevant job postings.

The site can also be used as an educational platform. In addition to work opportunities, online training programs could also be offered on the platform to help users advance their skills. The site could also host webinars or awareness campaigns to share information with refugees or companies seeking to learn more about hiring refugees.

Fostering hope through storytelling can be motivational for refugees seeking work. Participants suggested sharing success stories on the platform from refugees who have successfully found work. By having a platform solely for refugees, job seekers might be more motivated to apply for opportunities.

Peer collectives

Groups in both Addis Ababa and around Jijiga explored the concept of leveraging peer collectives to enhance their work. Peer collectives were described as formal or informal groups that are created in order to help facilitate collaboration, networking and mentorships. While the idea of peers working together is not necessarily new, numerous stories were shared that highlighted how peer collectives could band together to overcome struggles, such as formalizing their ideas with local authorities, gaining access to financial resources and growing active customer relationships.

Collectives can be motivational and offer tangible support in digital work. Participants shared that working with peers can be motivating and provide accountability, especially when work is remote. One group noted that it may be tough for those who are formally employed to participate actively in these groups and suggested that finding peers who are engaged in similar work can alleviate this challenge.

Formalizing groups can help mitigate the risk of working with others and counter mistrust in communities. There was some skepticism about peers' willingness to commit and sacrifice for each other, noting that there might be unequal work distribution which could lead to unfair compensation. Groups noted the need to build a group constitution with rules for being a member.

Recommendations

While not without its challenges, Ethiopia is an environment ripe for further growth and innovation in the digital economy. The below recommendations highlight some of the opportunities that UNHCR and its partners may develop further in the coming months and years.

Building awareness of digital work opportunities

Show refugees how digital work can support them despite their challenges. Refugees undoubtedly face a number of challenges in securing their livelihoods. Challenges in renewing IDs leads to a sense of impermanence. Difficulties in securing work permits limits local earning opportunities. Perceptions that refugees or specific ethnicities are at a disadvantage discourage many from seeking work. While the structural issues that create these challenges may take long to overcome, digitally-enabled work provides an opportunity in all three cases to find workarounds. The earning power of digital skills are translatable even if a refugee moves in the future. Local restrictions on work often do not extend into the realm of digital work. And, by framing digital work as a realistic option for marginalized groups, the industry has the chance to start shifting forces away from discouragement and dependency toward empowerment. Through campaigns over WhatsApp or Telegram, or through local implementing partners, these challenges can be directly addressed with facts on the opportunities that digital work offers in the face of these challenges.

Create channels through which refugees who are less connected to NGOs and programs can seek resources and get answers to questions about digital work. Notably amongst Eritrean refugees in Addis Ababa, there was a sense that they are excluded from preferential treatment offered by humanitarian and development organizations and don't have many trusted sources of information on how to get started in digital work. Creating organization-agnostic channels of information and support may help to counter these perceptions. Some ideas for what shape this may take include Telegram or WhatsApp groups, chatbots (in various languages) or online forums (with trusted moderators).

Somali refugees in Kebribeyah refugee camp discuss and prioritize cards highlighting barriers to digital work.

Improving training programs

Create opportunities for trainees to earn money while learning new skills. While nearly all workshop participants were interested in developing their skills further, they remain skeptical about their ability to balance learning with the need to earn income in the short-term. Experience has also taught them that training courses do not always translate into sustainable work opportunities – again limiting some willingness to participate. Integrating simultaneous earning opportunities into training programs would not only help overcome the challenge of meeting financial needs, but would also provide confidence in one's post-training job prospects. One example of how this "train and gain" approach may work could include morning training sessions paired with afternoon group freelancing.

Counter some key scams and risky ventures that may damage the reputation of digital work. Participants who were less familiar with digital work often associated it with a number of debunked scams, high-risk investments (i.e. cryptocurrency) and services where you must pay to find work. Similar stories of falling victim to scams or risky ventures were pervasive across both rural and urban workshops, indicating the degree to which they can compromise true opportunities to enhance digital livelihoods. These represent areas where UNHCR and its partners may stand to build out content around how refugees and host communities can identify and avoid such risks.

Supporting digital workers

Unlock female-specific resources to counter gender-related imbalances to accessing digital opportunities. Women have less access to devices, the internet and to safe spaces where they can connect – especially in camp areas. By intentionally designing programs and facilities for women and girls, UNHCR and its partners can foster greater exploration of digital work opportunities amongst this group.

Improve electricity and mobile infrastructure in camps to establish the foundation for digital work. Without stable electricity and basic mobile internet connectivity, camp dwellers will struggle to establish themselves in the digital economy. The costs, time and safety challenges that come with needing to travel to locations with better infrastructure are too significant to expect those living in camps to overcome on their own. Instead, resources and attention need to shift to the camps to improve infrastructure, including power, phone services, and more access to computer labs.

Creating the foundation at the policy level

Advocate for better payout options locally for work conducted globally. The overwhelming feedback amongst participants was that online freelancing is a fruitless venture due to challenges cashing out or losing out on earnings due to unreasonable currency conversions. Providing a more simple, straightforward and trusted solution to hold USD earnings or convert to ETB at a fairer rate would encourage freelancers to pursue more earning opportunities that international platforms offer in the digital economy.

Country report

Egypt

Summary

This report summarizes learnings from ten workshops conducted by 17 Triggers and UNHCR with refugees in Egypt in May 2023. Workshops included participants who are living in diverse urban areas, including Cairo (Maadi & 6th of October) and Alexandria (Sidi Bishr & Agamy) in Northern Egypt.

The workshops explored the challenges and opportunities that refugees face when trying to succeed in the digital economy. Participants included refugees who had received training in digital skills (e.g. International Computer Driving License, graphic design, programming, etc.); those trying to find work online; and those already conducting digital work – primarily through online sales and marketing or by freelancing.

Workshop locations:

- Cairo: Maadi & 6th of October (urban)
- Alexandria: Sidi Bishr & Agamy (urban)

78 participants:

- 45% female / 55% male
- 100% refugees
- Ages: 19–33 (average: 26)

Digital work modes explored:

- Online sales & marketing
- Online freelancing:
  - photography
  - graphic design
  - IT support
  - web development
  - computer repairs, etc.

Nationalities represented:

- Syria (35%)
- Sudan (28%)
- South Sudan (13%)
- Eritrea (13%)
- Yemen (7%)
- Ethiopia (3%)
- Iraq (1%)

Refugees in Egypt face significant challenges in accessing work opportunities that leverage digital skills. Legal restrictions and limited awareness of their rights make it difficult for them to open bank accounts and access financial services. Slow internet speed, limited data and unstable electricity also hinder their ability to engage in digital work effectively. Moreover, lack of work experience, language barriers, trust issues, and discrimination add to refugees' challenges in finding employment.

This report highlights more details about the barriers and risks refugees face throughout their journey from learning to earning. It concludes with co-created solutions from the workshops, along with recommendations for UNHCR and other stakeholders in Egypt.

Meet the personas

The two personas shared below represent a snapshot of the types of participants who joined the community-based workshops. While hypothetical, they combine features of actual workshop participants.

Abdelrahman, 20
(Aspiring online freelance programmer)
Learner, Cairo

Abdelrahman is a 20-year-old Eritrean refugee. He has been living in Egypt with his family for five years. He started studying at a university in Cairo, but it didn't work out for him. He now attends workshops and digital skills courses at Terre des hommes centers to learn digital skills. He enjoys playing football and going out with his friends. He also looks for online jobs on websites like Freelancer.com to practice the programming skills he learned at trainings. It has been a year since he started seeking work online, but he hasn't been able to get any work because of heavy competition with other freelancers who have more experience and lower rates.

Donia, 25 (Photographer)
Earner, Alexandria

Donia is a photographer who lives in Alexandria with her mother and siblings. She is Sudanese and has been living in Egypt for six years. After graduating from university, Donia joined a number of training sessions at Caritas, where she learned graphic design and social media marketing. She markets her photography services via social media and relies heavily on online opportunities and client referrals to find work. The nature of Donia's work requires her to invest in expensive gadgets and devices, which can be challenging due to financial constraints. Despite these challenges, Donia is passionate about photography and is committed to building her business.

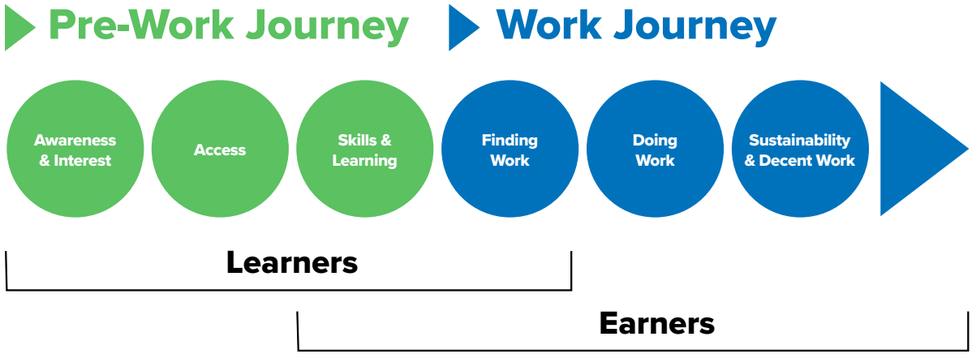
Barriers, risks and enablers to digital work

The project team employed two distinct frameworks to understand digital work in Egypt: a digital work learning-to-earning user journey and the socio-ecological model. Both of these perspectives will be elaborated upon in the following sections.

Learning-to-earning user journey

Training programs for digital skills

The participants who joined the workshops had acquired a wide range of digital skills stemming from diverse training backgrounds. These proficiencies spanned programming languages, like Python, and skills such as data analysis, web design, graphic design, social media management, digital marketing, online sales, IT support and cybersecurity. Others engaged in a multitude of digital work facets, including marketing products online, conducting online courses, providing photography services, and crafting and selling handmade items. A subset of participants had primarily built skills in computer essentials and software applications like Microsoft Office.



In Egypt, participants were driven to training programs based on a desire to gain skills that could improve their success in digital work. Contrary to some other countries in the project, participants in Egypt had a strong awareness of digital opportunities and many sought training programs that could improve a specific skill. A significant portion of participants shared their experiences of initially trying to engage in online work only to subsequently realize the need for digital training. Motivations varied for turning to digital training programs. Some cited their deficiencies in computer skills and English proficiency, while others indicated they needed to know more about how to market products online. Participants believed that these types of training are essential for gaining mastery in skills that could enhance their ability, for example to showcase their products and skills effectively. Others desired greater proficiency in utilizing their phones or computers for work-related tasks.

> **I'm a tailor, I share my work on my WhatsApp status every now and then. I didn't know anything about online work but I started receiving orders from my WhatsApp contacts and that's how I started making online sales. I'm still learning by doing and lack a lot of marketing skills.**
>
> (Female earner from Maadi)

Participants mentioned they often need to take multiple courses from a variety of sources to develop the skills they need to be considered for professional-level digital jobs. Despite having received foundational training, refugees' skill development is often hindered by the need for more continuous educational support. Because many refugees' prior work experience is in manual labor jobs such as factory work, many lack the advanced digital skills to compete for online positions in industries like programming and software development. Access to specialized courses that can help them refine their skills and stay updated with the rapidly evolving digital industry, including various coding languages, is often lacking.

> **I found it challenging to learn online at first, but the content of the trainings was comprehensive enough to help me overcome the initial difficulties.**
>
> (Male learner from Agamy)

Participants underscored the significance of training on soft skills, particularly in areas such as crafting a compelling CV, negotiating, and grasping the foundational steps of job hunting. Refugees seeking to work online mentioned they often need to learn more about effective communication with clients and potential employers, as this is crucial in gaining trust and securing job opportunities. Many have not had experience working in a professional setting, and feel they lack the skills to properly introduce themselves, negotiate contracts, or resolve conflicts. For example, someone like Abdelrahman, who might have technical know-how, still feels he lacks the experience needed to market his profile, attract clients and have professional communications required as part of his freelancing work.

Earners in Agamy rank the biggest challenges to being an online freelancer.

Transitioning from learning to earning

Transitioning from training to actual work posed a challenge due to the gap between skills developed and requisite practical experience. It was suggested that internships, mentorships and real project implementation were needed to gain hands-on work experience.

Participating refugees highlighted the essential need for work experience in the realm of digital work. While training programs offer valuable knowledge, they are often insufficient to secure jobs online due to their limitations in offering practical experience. Implementing learned skills in practical settings is crucial for proving capabilities to potential employers. Most employers often require job applicants to have prior work experience, which can be a challenge for many refugees. Without the opportunity to gain practical experience, refugees may struggle to prove their capabilities to potential employers and become self-sufficient after completing training programs.

Furthermore, refugees often lack comprehensive knowledge about the array of available resources and support systems that can aid them in their pursuit of digital work. Without proper guidance and awareness, they may struggle to navigate the intricacies of the online job market, access appropriate training programs or establish connections within the industry. Mentorship, specifically, was one area that was cited as a possible means to provide guidance such as sharing industry insights and offering practical advice. Aspiring freelancers like Abdelrahman, for example, shared the desire for mentors who could help them more narrowly focus their online freelancing offering to make them more marketable.

Participants have acquired digital skills through training, yet they lack the confidence and self-assurance to apply their knowledge effectively. The absence of practical experience and internships further contributes to their apprehension. The gap between theory and practice hinders their ability to confidently navigate real-world scenarios and adapt their skills to different contexts. As a result, their potential for success in the digital landscape remains untapped. Participants emphasized the importance of programs aimed at enhancing self-motivation – especially for women, who expressed greater apprehension about taking risks to start earning online.

Participants described that the journey to earning through online work was a time-consuming and unclear process. They often feel they "jump into the unknown" when starting an online venture and cannot depend on online work alone for income. For online freelancing, one must build up a portfolio over time to convince new clients to hire them. For online sales, one must spend a great deal of time and money marketing products and building a presence. Given the time it takes to start earning money online, many participants tended to consider it more of a "side hustle". In order to meet day-to-day financial needs, they expressed needing more guaranteed income that can start flowing more quickly.

One of the challenges that the participants shared is how the digital workforce is constantly changing, with new technologies and platforms emerging all the time. It is hard for them to keep up with the latest trends as new programming languages emerge and new digital platforms arise. Reasons varied for the inability to maintain ongoing learning. Some said it's due to financial constraints, which prevent them from investing in education and training or hinder their ability to purchase the necessary equipment and software. Others said it's a lack of support networks, such as mentors, coaches, or job placement solutions that would help them be more familiar with the latest technologies and platforms.

Participants often encounter financial scams when trying to find work. Refugees reported encountering a variety of scams in their path to seeking work. Some described being contacted by fake companies that offer them employment opportunities, but then ask for money in advance. Others described seeing fake job postings online, offering high-paying jobs with little or no experience required. While, still others, cited that imposters posing as government officials could contact them to demand money in exchange for things like work permits or residency visas. They mentioned how it could be difficult to identify scams since the fake websites and social media profiles looked legitimate and also used email addresses that were very similar to the email addresses of legitimate companies or organizations. Those who fell victim to scams described paying money, only to find that the company disappears before the refugees have received the employment or documentation they were promised.

Access and infrastructure

As participants begin transitioning from training to work, they often encounter the challenge of insufficient access to computers and technology platforms. Even if refugees have acquired valuable digital skills, the lack of necessary hardware and software resources poses a significant obstacle. The lack of personal laptops, unreliable internet connection and the inability of mobile devices to run advanced applications hinder their productivity. Computers that are available for public use at UNHCR's partnering community-based centers are booked by the hour, limited to studying and cannot be used for work due to the organization's security firewall, making most websites inaccessible.

The cost of software applications such as Windows and Adobe, which are essential for some online work and coursework, can be prohibitive for refugees. Additionally, pirated or cracked versions of these applications can be unreliable and may cause problems after a period of time.

Refugees in Egypt face a number of challenges with accessing the internet, including slow speeds and limited affordability of mobile data. This makes it difficult for them to work effectively online, as they have to constantly wait for pages to load and may not be able to access all the resources they need. Additionally, the electricity supply in Egypt is often unstable. Power cuts are common and they can last for several hours at a time, especially in the summer. This can damage digital devices, making it even more difficult for them to work online. Digital work, as the participants expressed, often requires a fast internet connection and reliable electricity supply. Without these, refugees are at a significant disadvantage.

A participant who is an online business owner shares statistics related to their social media page's performance.

> **I work as a data analyst for a company overseas. The time difference between my client and I is not an issue at all, but the problem is not having reliable electricity for the period of time that I need to do my work.**
>
> (Male earner from Maadi)

Doing work

Despite the obstacles, refugees have demonstrated remarkable ingenuity in creating their own work opportunities. Participants emphasized a strategic approach towards enhancing their competitiveness in the digital work arena by recognizing the significance of cultivating less-common skills or providing unique services. By focusing on these specialized areas, they aim to differentiate themselves from the competition and carve out a distinct niche in the market. Refugees believe that honing such skills will not only bolster their professional capabilities but also enable them to better position themselves in a highly competitive landscape. For instance, one participant organizes cultural events through her Facebook page; another provides online training sessions focused on obtaining educational scholarships; while, still, another leverages her skills to help refugees complete visa forms online.

> **I was constantly being asked how I got my scholarship, so I created an online page to share my knowledge and help others. I offer video trainings on how to acquire educational scholarships and how to apply to programs offered by organizations like the Carole Remick Charitable Foundation and Coursera. I get paid in cash or they transfer money to my family in Sudan. I have two kids and a baby, so it's great that I can generate income at home in my spare time".**
>
> (Female earner from Maadi)

This approach stems from the understanding that offering something distinctive and less prevalent can attract the attention of potential clients and employers seeking specific expertise. By identifying underserved or emerging areas within the digital sector, refugees envision themselves as potential trendsetters, demonstrating their adaptability and willingness to explore new avenues.

> **It was hard for me to find work online so I created an event organizing page to exchange my culture and traditions with other refugees and expats in Cairo, and I generate income by selling tickets to my events. Last week, we had an Ethiopian-Korean dinner night and it was so much fun!**
>
> (Female earner from Maadi)

Getting paid

Intense competition within the digital field compels clients to seek the lowest rates. This results in pricing pressures, as described by the participants. Additionally, trust issues with clients and difficulties in persuading them to pay for services or products hinders the growth of small businesses in the digital market. For example, Donia tries to differentiate her offering and services by including post-work editing in her photos for social media use; nevertheless, she struggles to win over customers compared to other photographers offering lower fees.

Participants often ask for deposits from clients to protect themselves from exploitation and financial loss. They have been asked to work for free or for very low wages in the past, and they have not been paid on time or in full. By asking for a deposit, refugees can ensure that they will be paid for their work, even if the client does not follow through on their end of the agreement. Additionally, because they have been scammed in the past, they do not trust clients anymore, so asking for a deposit ensures that both parties are protected.

> **I sold designs and illustrations through Instagram, and it was a good experience overall. However, some clients could be difficult and demanding, so I often got paid in cash.**
>
> (Female earner from Maadi)

Refugees in Egypt face significant challenges in accessing formal financial services like bank accounts. The UNHCR-issued ID alone is not sufficient for refugees to open bank accounts, as the KYC/CDD Rules for Financial Institutions require a valid passport and residency permit. This leaves refugees with few options for storing and managing their money, especially when working online. Those who have PayPal accounts for online freelancing struggle to withdraw their money without a bank account. They often end up using their available balances to pay directly for services online like web domains, but still are left with amounts in their accounts that they struggle to use and benefit from -- often hoping they'll be able to cash out later if the situation changes.

Earners in 6th of October work together to map out "eight steps" toward their suggested innovative solution.

> **I started creating and selling journals and diaries online, and I'm making between 4,000 and 7,000 Egyptian Pounds a month. However, I don't have a bank account or access to online money platforms, so I'm having trouble withdrawing my earnings. I use some of it for sponsored ads for my business, but the rest remains frozen.**
>
> (Female earner from Sidi Bishr)

Payments are mostly received in cash when working or selling online locally. Although mobile money services like Vodafone Cash have grown in Egypt, these platforms are restricted to Egyptians. Some refugees share that they've found local contacts who are willing to purchase mobile phone lines in their name so that refugees can take advantage of the mobile wallets; however, this workaround is not always reliable and can pose a security risk to both refugees and Egyptians involved. Cash, instead, is often preferred, despite its inability to play a role in facilitating payments for any online work that isn't for local clients.

> **I buy and sell items like PlayStation games on online marketplaces. I deliver the items by myself and get paid in cash. I faced no problems with clients, it is mostly a smooth process for me.**
>
> (Male earner from 6th of October)

Refugee students can benefit from a Meeza card; however these are only valid while in university. Meeza cards – an electronic payment system designed for domestic transactions – are a service supported by the Egyptian government and regulated by the Central Bank. Typically, it requires a working passport and residency to obtain, but universities also offer them to students of all nationalities as long as they have a university ID. Once students graduate, they lose access to their student IDs and need to offer alternative documentation to regain access to Meeza cards and their benefits. This proves difficult for refugee students, who often resort to postponing their graduation in order to keep using their Meeza cards – especially for those who work online.

Socio-ecological model

Policy, society and the environment

Refugees face challenges accessing decent work due to difficulty renewing their residency and limited awareness of their rights. Refugees often face challenges renewing their residency due to financial constraints and fluctuating circumstances in their home countries. For example, one Yemeni participant described attempting to renew their residency only to be told that, with Yemen's current stability, their refugee status is on hold until the laws and regulations are adapted to the changes. Lack of legal residency makes it difficult for them to access essential services, such as mobile connection, internet and money transfers which require residency and valid identification. Obtaining these documents can be time-consuming and does not guarantee the right to work legally, even online. As a result, many refugees are forced to work informally, often in low-paying and precarious jobs. Some Egyptian businesses do hire refugees informally, but they are often restricted from accessing work incentives and benefits due to their legal status. Additionally, not all refugees are aware of their rights regarding employment in Egypt. Understanding these rights and the legal frameworks that protect them is essential for refugees to navigate the job market and access suitable employment opportunities.

Community, family and friends

Refugees from Sub-Saharan Africa report facing discrimination and racism in Egypt. Several workshop participants described instances in which they felt discrimination impeded their ability to access basic services. This included their ability to gain simple information regarding their eligibility to open bank accounts and extended into challenges finding employment – regardless of qualifications – as well as their ability to secure affordable housing. For these refugees, the refusal of assistance or guidance based on race or nationality adds a significant challenge to establishing a stable and secure livelihood. In addition to the challenges mentioned above, refugees from Sub-Saharan Africa also face language barriers. Many of them do not speak Arabic as their first language, which makes it difficult for them to communicate with Egyptians and find work in a market that requires Arabic fluency.

> **Opening a bank account can be a complicated process requiring a lot of paperwork, including residency, a working passport and a rental contract. I have been to several banks to inquire about the process, but I have been met with unhelpful and discriminatory treatment. I feel like they look down on me and my race and don't want to help me.**
>
> (Sudanese male earner from 6th of October)

Earners in Agamy review their discussed challenges and prioritize them according to importance and urgency.

Parents and families often resist their children's pursuit of digital work. Many families who do not understand the digital work industry struggle to view it as a viable pathway to work. Younger participants explained how their parents are concerned about the safety of working online and have difficulty believing that digital work can be legitimate and profitable. Likewise, the perception that digital work lacks job security leads many to believe that online work is a waste of time and that their children would be better off pursuing more traditional careers. In cases where parents did have an understanding of digital work and how it works, they are concerned about the lack of social interaction that comes with working online.

> **What I love about online work is that I can study and work at the same time. But my parents don't encourage me at all; they keep saying I'm not brave enough for online work and the challenges it brings with it. It is not about being a guy or a girl, it's coming from them out of fear of losing money and being a victim of scam.**
>
> (Male learner from Sidi Bishr)

Individuals

Despite their eagerness to dive into the digital work landscape, refugees encounter language barriers, which can impede effective communication with potential clients, partners and employers. Limited proficiency in English or other commonly used languages in the digital world may lead to miscommunications, missed opportunities and difficulties in articulating their skills and services.

Co-creating solutions

Following discussions on the barriers and risks experienced when progressing from learning to earning in digital work, participants were challenged to brainstorm solutions on how refugees could be better supported to succeed in the digital workplace. The below section highlights a number of ideas and concepts developed by participants.

How might we improve training programs?

Provide more courses on how to use mobile phones for digital work. Participants are aware that mobile phones are a powerful tool to be used for digital work and can be used for accessing educational resources, finding jobs, and marketing services. They have suggested that there is a need for more trainings and courses that teach them how to use their mobile phones for digital work without needing a computer.

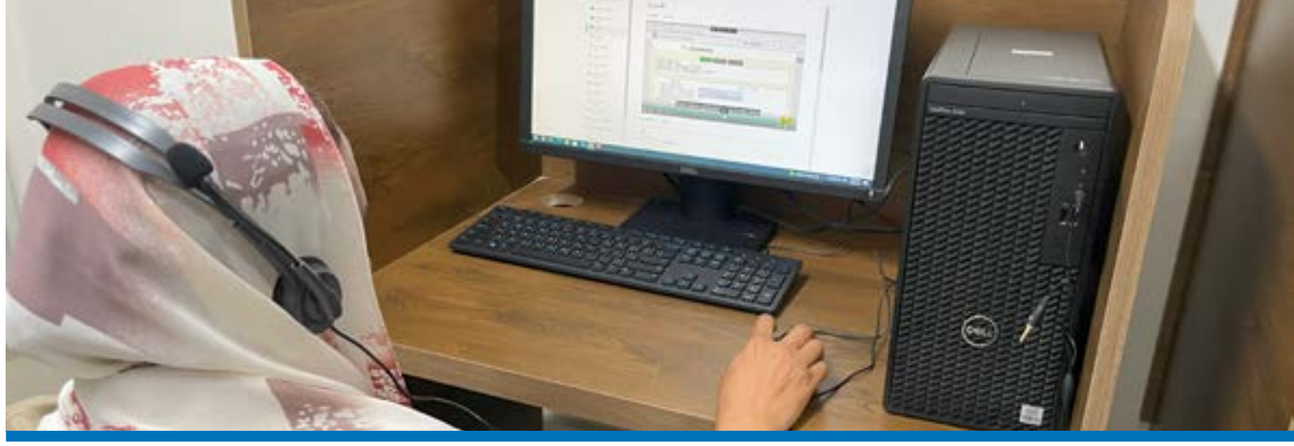
Strengthen English language proficiency. English is the language of the global digital economy and participants believe that it is essential for them to improve their English language skills in order to succeed in the digital workforce. They have suggested that there is a need for more English language trainings and course content that is specifically designed for refugees who are looking to grow their language skills.

Enhance self-confidence and the ability to overcome challenges. Participants cited a need for more trainings and courses that focus on boosting digital self-confidence. They suggested that this could be done by pairing skills training with interactive workshops on public speaking, self-presentation and negotiation. They believe that these trainings will help refugees to believe in themselves and be more confident when encountering new challenges in the digital workspace.

Offer advanced trainings courses. It was suggested in many sessions that there is a need for more advanced trainings and courses to help refugees be more competitive, such as improving writing/typing speed (especially for data entry), digital marketing, self-branding, search engine optimization and market research. Other suggested topics included learning about the laws that protect refugees working online and knowing who to refer to in case anything happens. Participants also suggested expanding the period of time they have to complete free courses and financial support to register for advanced ones.

How might we increase the success of trainees finding work after they complete a program?

Provide avenues to gain experience through practical work, like internships. Participants believe that internships are an essential way to gain hands-on experience in the digital workplace. They also believe that internships provide them with the opportunity to network with potential employers and learn about the job market. One way to achieve that, as the participants suggested, is a collaboration between the private sector and organizations to provide internships tailored specifically for refugees that are offered upon completion of training.



A learner, engaged in training at a humanitarian and development organization in Cairo, utilizing the organization's computer lab to continue her online coursework.

Create opportunities for refugees to collaborate on digital work. Participants in the workshop emphasized the importance of connecting both learners and earners to create a supportive refugee community focused on digital work. They envisioned mutual learning, skill sharing and collaboration on various projects as valuable opportunities. This network could serve as a platform for refugees to acquire new skills, enhance their portfolios and collectively address digital labor-related challenges, while also fostering networking opportunities for jobs, mentorship, and support – particularly from experienced individuals in the digital workforce.

Provide concrete guidance on where and how to look for work opportunities. Sharing specific platforms and websites where participants can look for available job opportunities as well as market their products and services helps soften the daunting "first steps" of seeking work, while saving time and effort.

Offer networking and guidance from experts. Participants believe that networking with experts and having easy access to people working in the field can help them to learn about the industry, find opportunities to implement what they have learned and get support to overcome challenges.

How might we better support those selling and marketing products online?

Create a platform or incubator specifically designed for refugees selling online. This could be a place where they can showcase their services and products to reach a wider audience and find new customers – even those abroad – who may be interested in their work. Participants suggested a platform where supporters online can crowdfund their businesses so that refugees are able to invest more in marketing and promotion and grow their businesses. This platform would also support refugees with disabilities by featuring their products and services.

Help develop stronger communication and marketing skills to better interact with customers, understand their needs, provide accurate information, resolve any issues that may arise, and accurately and persuasively describe the benefits of their products and services to potential clients. It includes skills such as using clear and concise language, highlighting the unique selling points of the product or service, and providing social proof (such as positive reviews), especially for products that are not tangible and must be described in detail in order to sell. One participant brought perfumes that she creates to the session, which were a good example of this type of product, as they rely on the customer's imagination to create a positive impression.

Unlock access to resources at organizations during and after trainings. This includes specialized materials and equipment such as professional cameras or tabletop photo studio light tents that can be used to take better photos of products. Suggestions likewise included the ability to either rent, or perhaps finance the purchase of, certain high-cost equipment.

How might we better support online freelancers?

Differentiate refugees from other freelancers. Participants suggested partnering with freelance platforms to more prominently feature refugee freelancers to clients who may be interested in working with them. There was the view that having a label or verification symbol may encourage clients to support them.

Offer a quality assurance seal. Participants came up with ideas to make their businesses more authentic through a UNHCR-backed quality assurance seal that certified refugee-produced products and services. This seal could signify high quality and reliability, addressing trust issues and boosting the growth of their small businesses.

Creative refugees: a freelance platform concept

Participants in one session co-designed their ideal online freelance platform concept, as described here, to connect refugees with businesses and organizations that need their skills.

The platform would aim to match refugees with jobs that are a good fit for their skills and interests and could provide refugees with access to training and educational resources. Additionally, the platform could be used to connect refugees with mentors and other support networks.

The hope of participants was that the platform could be developed and managed by refugees themselves, using the skills they learned through training programs.

To be successful, the platform would need the full support of organizations, including:

- A space with all the required equipment, open 24 hours a day;
- Experts to supervise work and manage teams;
- A company to sponsor the initiative, including paying the refugee developer team and providing all necessary materials, such as laptops;
- An organizing NGO to train, employ, and set salaries for refugees.

Other additional details that could be included in the solution:

- The platform could be designed to be multilingual, so that it can be used by refugees from all over the world.
- The platform could be used to connect refugees with businesses and organizations in their own communities.
- The platform could be used to promote the work of refugees and showcase their skills and talents.

Learners in Maadi discuss the challenges they face when seeking work online.

Recommendations

The below section highlights recommendations for both UNHCR and other humanitarian and development organizations, based on the learnings and co-created solutions from the workshops.

Building awareness of digital work opportunities

Create a digital resource hub within refugee communities, offering information on available support systems, training programs, job opportunities, and industry trends. This hub, accessible as a website or physical space, will provide refugees with the tools they need for success, including mentorship, counseling, and job placement assistance. Additionally, a digital ecosystem navigation tool could be developed, offering refugees a comprehensive guide to resources and localized skill maps, enhancing their employability and industry connections.

Educate parents and families about the opportunities in the digital work landscape. This would help parents and families to understand the benefits of supporting their children's pursuit of a career in digital work. UNHCR could educate parents and families through workshops, seminars, and other outreach activities. The education could focus on the different types of digital jobs that are available, the skills that are required for these jobs, and the opportunities for advancement in the digital workforce.

Improving training programs

Develop training programs that are specifically designed for refugees. These programs should take into account the unique challenges that refugees face, such as language barriers, lack of access to technology, and limited financial resources. For example, programs could offer to provide laptops, longer access to high-speed internet, and waive fees for advanced training.

Create a training program that immerses refugees in realistic scenarios where they can practice their digital skills. This could be done in VR or role-playing, to help refugees overcome their apprehension about applying their skills in real-world settings and would give them the opportunity to gain practical experience. The program could be designed to simulate a variety of different work environments, such as a software development company, a marketing firm, or a customer service call center. Refugees would be able to practice their skills in these simulated environments and receive feedback from instructors.

Provide language training to help refugees who do not speak Arabic or English. This would help refugees to communicate with employers and clients in Egypt and to find work in the digital industry. UNHCR could provide language training to refugees through its own programs or through partnerships with local organizations, or develop multilingual AI-powered support bots that provide refugees with instant guidance on resources and language learning, enhancing their access to information.

Strengthening the digital work ecosystem

Create a community for refugees in the digital workforce. This community would facilitate a peer-to-peer skill exchange program to connect with each other, share resources, offer support, and teach each other specialized skills, fostering a culture of continuous learning and mutual support. The community could be a physical space, such as a co-working space, or it could be an online space, such as a forum or a social media group. The community would provide refugees with a sense of belonging as they navigate the challenges of the digital workforce.

Launch a mentorship program that connects refugees with experienced digital workers. This would give refugees the opportunity to learn from mentors and to get advice on how to succeed in the digital workforce. The mentorship program could be facilitated by UNHCR or by a non-profit organization that specializes in mentoring refugees. Mentors could be experienced digital workers who are willing to share their knowledge and expertise with refugees. Refugees would be able to get personalized advice and support from their mentors.

Partner with businesses to create internship programs for refugees. This would provide refugees with the opportunity to gain real-world experience and network with professionals in the digital industry. UNHCR could partner with businesses that are willing to provide internships to refugees. The internships could be in a variety of different fields, such as software development, web design, or social media marketing. Refugees would be able to learn from experienced professionals and gain valuable skills and experience.

Support refugees in creating their own work opportunities. That could be achieved by providing financial assistance to refugees to help them cover the costs of training, equipment, and software. This would help refugees to overcome the financial barriers that prevent them from participating in training programs and starting their own businesses in the digital industry. UNHCR could provide financial assistance to refugees through grants or micro-loans. The financial assistance could be used to cover the costs of training programs, equipment, and software.

Creating the foundation at the policy level

Raise awareness of the challenges faced by refugees in the digital work landscape. This would help to create a more supportive environment for refugees who are looking to work in the digital industry. UNHCR could raise awareness of the challenges faced by refugees through public awareness campaigns, social media, and outreach to businesses and governments. By raising awareness of the challenges faced by refugees, UNHCR can help to create a more welcoming and inclusive environment for refugees in the digital workforce.

Support refugees who are facing discrimination and racism. This could be done by creating a support network to provide refugees with emotional support, practical advice, and legal assistance, to provide a more equitable environment for refugees in the digital workforce. UNHCR could support refugees who are facing discrimination and racism through legal assistance, counseling, and advocacy, and work with businesses and governments to create policies and practices that promote tolerance and inclusion.

Country report

Iraq

Summary

In Iraq, workshops were held in two cities in the Kurdistan Region of Iraq. In Duhok, workshops focused on refugees residing in urban areas in addition to refugees living in Domiz Refugee Camp located in a rural area. In Erbil, workshops focused on Syrian refugees residing in urban areas as well as refugees residing in Gawilan camp.[1] The findings presented in this report highlight both challenges shared and solutions suggested by these participants.

Participants in Duhok were recruited with the support of the UNHCR team and local stakeholders, such as Five One Labs, Harikar, the Danish Refugee Council (DRC), the American University of Kurdistan (AUK), Yazda, iGenius Global and the Lotus Flower. Whereas in Erbil, outreach was supported by Five One Labs, DRC and Harikar. It also included support from local consultants who were offering assistance to Syrian refugees in designing their portfolios and CVs.

Workshop locations:

- Duhok (urban)
    - Domiz refugee camp (rural)
- Erbil (urban)
    - Gawilan camp (rural)

74 participants:

- 62% female / 38% male
- 100% refugees
- Ages: 15–55 (average: 29)

Digital work modes explored:

- Online sales & marketing
- Online freelancing (web design, translation, graphic design, programming, etc.)
- Content creators (YouTube, etc.)

Nationalities represented:

- Syria (99%)
- Turkey (1%)

In all locations, 17 Triggers ran workshops with learners and earners. Learners comprised those who have participated in academic or informal training on computer skills, coding, Microsoft Office, IT, digital marketing, social media and graphic design. Earners included those engaged with online sales and marketing or freelancing. Earner participants typically used WhatsApp, Facebook or Instagram for selling or marketing products online (e.g. cars, mineral oils, women's clothes and accessories, wool crafts, personal care products, makeup, mobile phones, computers, home cooked meals, and hairdressing or cosmetic services). Some of the participants marketed products they had purchased for resale, whereas others worked for other individuals or companies for a commission.Freelancing participants included individuals managing social media accounts for small businesses, teaching online, offering online services in tech support, offering psychological therapy online and conducting data entry. Some of the participants had very nuanced work, such as developing ringtones and jingles, running an educational channel teaching math, and using YouTube to create content and generate income from advertisements on the page.

[1] *Gawilan camp falls geographically and juridicially under the Governorate of Dohuk and is served by Duhok's UNHCR office. Nevertheless, when given the option, participants preferred to attend the workshops in Erbil for the closer distance and since they do business, buy products and supplies for the business and interact with clients mainly within Erbil.*

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Refugees face challenges along the entire learning-to-earning user journey. Learners struggle to find training opportunities that include strong hands-on experience along with more advanced topics and programs to fully develop their skills and increase their likelihood of finding work. Similarly, coaching and mentorship for training graduates is rare and highly desired. Earners face difficulties in identifying new opportunities and finding clients outside of their communities. They also lack an extensive know-how of designing, tailoring and disseminating social media content in order to widen their reach and find clients of interest. For those selling products or freelancing with overseas clients, limited access to bank accounts and other financial solutions inhibited their ability to collect and withdraw earnings.

This report highlights more details about the barriers and risks refugees face throughout their journey from learning to earning. It concludes with co-designed solutions, including ideas of how building a community of practice for digital freelancers and social media marketers and creating an online marketplace to facilitate access and exchange could improve opportunities for digital work in Iraq, along with other recommendations for UNHCR and local stakeholders.

Meet the personas

The two personas below represent a snapshot of the types of participants who joined the community-based workshops. While hypothetical, they combine features of actual workshop participants.

Ali, 27
(Freelancer in social media marketing)
Earner, Erbil

Ali is single and lives on his own. He came to Iraq to avoid compulsory military service in Syria. He worries about being unable to make enough money to pay the military exemption fee when he wants to go back to Syria.

Ali is a university graduate and works full time as a graphic designer for an Iraqi company. He also offers freelancing services online in social media marketing. Ali gets paid in cash from his full time job and through a money transfer service like Western Union for freelance gigs he completes for clients living in Iraq.

Roula, 30 (Online cosmetics seller)
Earner, Domiz refugee camp

Roula is a refugee from Syria. She lives in a small house in Domiz refugee camp with her husband, three children, mother-in-law and her husband's younger brother. She is a high school graduate and currently volunteers with an NGO. Roula has taken several vocational trainings in topics such as business management and English but has never had any digital trainings. She sells beauty products online and makes around 50 USD a month, paid always in cash. She stores the products at home and organizes the delivery to customers. Her husband is supportive of her business but he has a lot of opinions and input into her decisions. She is stressed out about her family and work responsibilities and barely finds time for herself.

Barriers, risks and enablers to digital work

The project team leveraged two main analytical frameworks to dissect the challenges, barriers and enablers of digital work: the learning-to-earning user journey and the socio-ecological model. Both are discussed in more detail in the forthcoming sections.

Learning-to-earning user journey

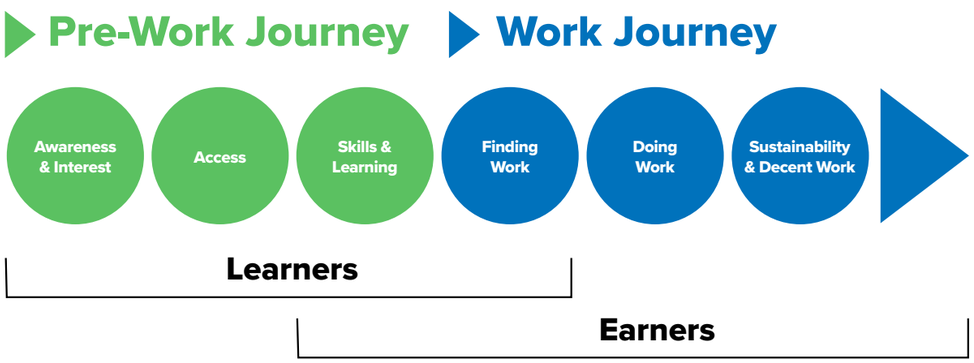
The below sections highlight different challenges refugees face when progressing from training to finding and doing digital work.

Training programs for digital skills

Not all participants were well-informed about available training programs. Organizations primarily rely on social media and their local community-based networks, including field officers and mobilizers, for disseminating information about upcoming or ongoing opportunities. There is a need for multiple channels to effectively inform interested individuals, clarify program content and communicate the expected benefits upon completion. Although various channels are used, the information shared was not adequate, sufficient or encouraging for participants to sign up for and attend the available training programs.

The geographical distance between training centers and participants' residences can pose transportation challenges and increase associated costs. Even if transportation expenses are covered, the significant time investment required for attending sessions instead of pursuing income-generating activities remains a concern.

Available training opportunities and curriculums may not sufficiently enable beneficiaries to capitalize on the skills they develop. Topics such as basic computer skills, Microsoft Office proficiency, and fundamental coding and programming skills – although valuable – may not be enough to easily find digital work opportunities. While digital media and marketing offer potential entry points, the existing training levels do not facilitate a strong pathway into jobs in the market.



Transitioning to work

Learners in Iraq face challenges when transitioning to employment due to limited practical experience during their training and insufficient post-training support and mentorship. The consensus among workshop participants was that training alone falls short in assisting them in securing employment. A primary factor is the scarcity of opportunities to apply theoretical learnings during training. However, some of the participants during the learners' workshops in Erbil and Duhok stressed on the importance of self-initiative and personal effort needed to capitalize on what they have gained and create something for themselves. These learners actively seek hands-on experience to align their knowledge with suitable employment opportunities.

> **We shouldn't just rely on the training content to learn everything from the training; we need to work on ourselves and learn more by ourselves.**
>
> (Male learner from Duhok)

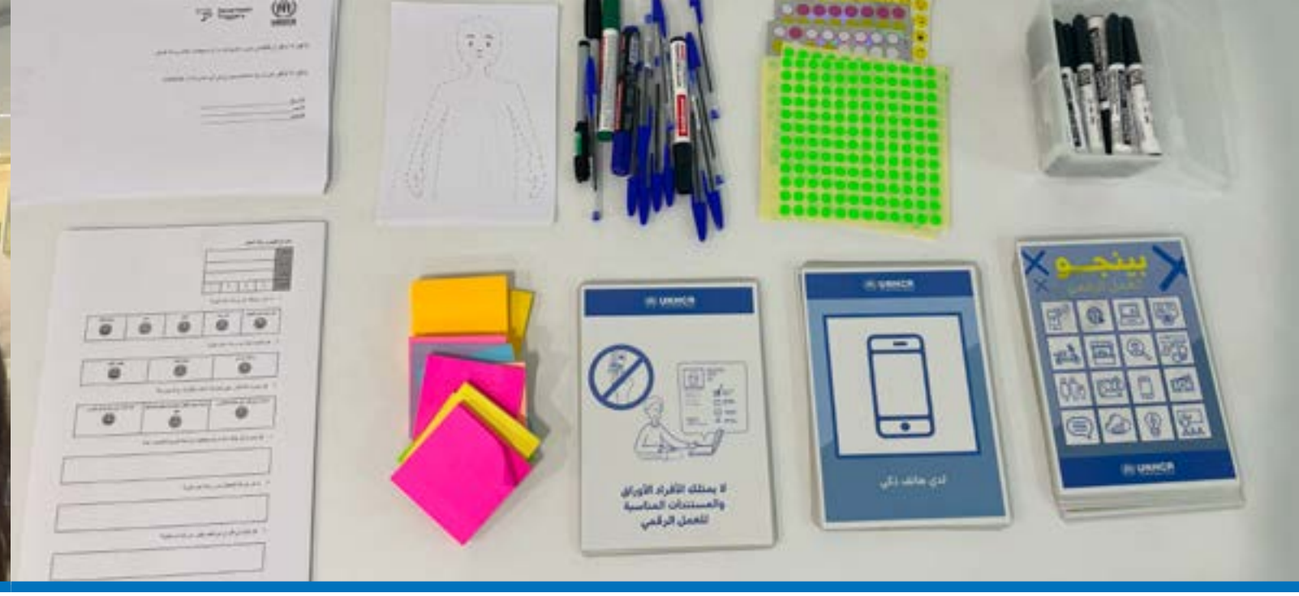
Refugees need additional support to know how and where to look for possible opportunities. Both online freelancers and those looking for employment locally struggle to locate suitable openings due to a lack of awareness and knowledge regarding where to look and how to search. This challenge is more pronounced for learners with little to no prior experience in digital work. Despite the belief that opportunities exist, there is uncertainty about how to access them and a desire to improve their search and job identification skills.

> **Opportunities exist.**
> **You can start any project, but you need to just start – you need an idea and someone to guide you.**
>
> (Female earner from Erbil)

Both aspiring and existing entrepreneurs who operate online businesses face a significant challenge in the form of limited capital. These funds are crucial in getting one's business started, enabling them to purchase the necessary product stock or enhancing their online presence. Entrepreneurs, like Roula, often turn to external sources, such as NGOs with whom they've trained for financial assistance to acquire equipment, raw materials and products for their online sales. Those who have been in Iraq for an extended period are well-acquainted with the variety of support options available to refugees and consider it their right to request and seek such assistance. In contrast to those doing online sales, online freelancers appear to be less aware of available opportunities for financial support to bolster their work.

> **I couldn't use the skills I learned because I needed an amount of money to be able to start something.**
>
> (Female learner from Duhok)

Participants in Erbil vote on priority challenges as well as the most viable solutions that they think would solve their problems when seeking online work or training.



Workshop materials prepared for discussing challenges and priorities with earners in Duhok.

Doing work: infrastructure

High prices and inconsistent supply of electricity affect earners who are working as online freelancers and selling online. Refugees living in camp and urban settings alike complained about power cuts and the high prices they have to pay in order to compensate with private generator subscriptions – a service that costs a household roughly 40 USD monthly on average to access a 40 amp connection. When power is lost, this also affects mobile networks, depriving households of both Wi-Fi and 4G internet connectivity and limiting their ability to conduct online work.

> **Electricity generators are very expensive in the camps. Many families share one generator and it keeps cutting off, and we lose internet access during that.**
>
> (Male learner from Gawilan camp)

The quality of internet connectivity constitutes a significant impediment when it comes to engaging with customers online. Participants residing in both camp settings and urban areas have consistently characterized the available internet infrastructure as being subpar, unreliable, unstable and weak. Moreover, the cost associated with internet bundles, particularly 4G options, create financial challenges for individuals engaged in digital work.

> **The very bad network is affecting me psychologically – it increases my anxiety. If I don't have internet I can't operate.**
>
> (Female earner from Erbil)

Doing work: online sales and marketing

Targeting customers on social media poses a daily challenge. Earners in Iraq who are selling or marketing products or services online often do so without any prior training. One of the biggest concerns that they grapple with include uncertainties about how to create targeted content, including who to target, which methods to use and timings for social media posts. Strategies to expand their customer base and followers remain elusive. Refugee online sellers, like Roula, aspire to broaden their clientele beyond their direct community, but face obstacles in creating tailored content and selecting suitable social media channels. They primarily rely on WhatsApp and Facebook for sharing and updating their products.

Utilizing digital platforms for online sales creates more challenging customer interactions. Negotiating prices and convincing customers are persistent hurdles for refugees selling products online. Some customers either decline purchases or return products, placing financial pressure on business owners who have initially invested in these items. For instance, Roula, in selling beauty products online, lacks the opportunity for customers to physically experience the products before purchasing. This necessitates more back-and-forth discussion with the customers upfront and poses the risk of potential returns upon delivery.

> **Most of my time is wasted replying to customers without them buying anything at the end... Customers take a long time to actually buy from me even though I explain everything to them and answer all their questions.**
>
> (Female earner from Erbil)

Extending one's reach beyond Erbil and Duhok presents geographic challenges. Transportation costs, especially for rural residents, are burdensome. The expenses of product delivery limits the degree to which online sellers can grow their customer base beyond their local communities. Likewise, fewer delivery options exist for camp dwellers as opposed to those who live in more urban areas.

> **Living in a camp very far away from the main city is very challenging, especially when it comes to buying resources or using delivery services like Careem to send out items to customers."**
>
> (Male learner from Gawilan camp)

Doing work: online freelancing

The limited ability of Syrian refugees to access digital financial services (e.g. PayPal) or bank accounts makes them less interested in and engaged on web-based freelancing platforms. Some participants were aware of and registered on platforms like Khamsat and Mostaql, online marketplaces for microservices in the Arab world. However, as described in more detail in the next section, payout challenges discourage many potential new freelancers from such work.

Given the global reach of online freelancing platforms, high competition puts pressure on refugees' earnings. Many participants who have worked on freelancing platforms noted that they feel the pressure to lower their rates to increase their chances at obtaining work relative to other candidates. However, reducing one's prices often comes with a trade-off that clients can equate lower rates with poor quality of work. Online freelancers struggle to find a balance between offering competitive rates while still earning sufficient income.

Online freelancers, much like online sellers, struggle to identify new customers beyond personal connections. For a freelancer like Ali, his key challenge is to identify who his potential customers are, especially if he is confined to doing work within Iraq as a result of payout challenges,. Freelancers have limited awareness on who to reach out to or approach for new business.

Doing work: getting paid

Syrian refugees in Iraq face difficulties opening a bank account — a key financial resource for online workers globally. Current regulations limit new bank accounts to those who have a valid passport among other perceived requirements shared by participants, such as the need for assets and property documents. For refugees, many of these requirements cannot be met, limiting their ability to more easily receive international payments into a bank account for work conducted online or to make payments for online services that require a bank card.

Salem* and his wife are both psychotherapists based in Erbil who have an established online presence in the Middle East and North Africa region. They post regular videos on YouTube regarding mental health and offer their counseling services online. They are approached by a lot of possible clients from outside of Iraq. However, without a bank account, Salem and his wife unfortunately lose all of these opportunities and can only focus on clients in Iraq.

** All names have been changed to protect identities.*

Participants also had limited awareness of, and access to, alternative financial solutions. Apart from bank accounts, many other financial platforms leveraged to collect earnings from overseas, such as PayPal, are not available in Iraq. Payoneer is another payout option that offers the ability to receive a prepaid card to withdraw earnings, but high overseas shipping fees remain prohibitive for many, and general awareness about the service is low. Mobile financial services such as ZainCash and FastPay are available in Iraq and used by refugees in some cases to receive financial assistance. Nevertheless, participants in the workshops either remained largely unaware of how they could take advantage of these offerings or were hesitant to use them for work-related purposes, preferring to isolate these platforms from other cash flows. This appears in line with feedback from UNHCR's Community-Based Protection (CBP) team that indicated when refugees receive aid money on these platforms, they tend to immediately cash it out rather than keeping it for later digital usage.

When making online payments, a solution shared by one participant is to buy a prepaid card, known as a SWITCH MasterCard, from local stores. These can be recharged with cash and can then be used to buy products and services onlines. With a number of online sellers indicating that they are currently unable to pay for web services, prepaid cards could stand to solve this challenge, even though most were not yet familiar with the option or believed it to only be for Iraqis.

Doing work: fraud and scams

Syrian refugees are subject to various fraud and scam attempts while engaging online. This was true across the entire learning-to-earning user journey. Some participants described encountering false advertisements, which required them to pay a certain fee in return for alleged repatriation support or to receive additional financial aid. Others described business scams in digital currency trading or when purchasing from suppliers who do not end up sending the products they've paid for or send counterfeit products instead. For example, one entrepreneur based in Duhok described that she used to import brand name products until she found out from a customer she had unknowingly been receiving fake goods.

> **The number of fake accounts and scams that we stumble upon online made us lose hope in the digital world as a place to find opportunities for work.**
>
> (Male learner from Gawilan camp)

Participants in the different sessions asked for support on how to protect themselves or acquire the know-how to be able to differentiate between authentic and fraudulent links on websites, or protect themselves with cybersecurity skills.

Socio-ecological model

Policy, society and the environment

Refugees living in the Kurdistan Region of Iraq (KRI) face a complex mix of policies as a result of the region's separation from Federal Iraq. Over 90% of refugees overall live in KRI, despite the fact that this regional government does not have the authority to grant refugee status to asylum seekers. As described in UNHCR's Displaced and Disconnected report, this results in discrepancies between national policies and the capabilities of refugees based in KRI to meet requirements. For example, the Permanent Committee of the Ministry of Interior issues an ID card for refugees that is only available in Federal Iraq but not in KRI, without which refugees struggle to open bank accounts or register SIM cards in their names. Likewise, refugees in KRI are not allowed to travel outside the regional borders, limiting some of their opportunities to conduct business with other regions of the country.

Institutions

Even if bank accounts were available to refugees, the sector is extremely underdeveloped and not widely trusted. According to statistics compiled in the Displaced and Disconnected report, only 26% of companies and 23% of households in Iraq have access to formal financial institutions. Ninety-eight percent of employers pay in hard currency. Humanitarian organizations often work around banks rather than with them to distribute cash assistance, instead opting to use local hawalas[2] and microfinance institutions. Digital work often relies on banks and formal financial institutions to facilitate the inflows of money earned overseas and, thus, the lack of development and maturity of this sector could hinder future growth of digital work. Additionally, the United States recently banned 14 Iraqi banks from dealing with US dollars, potentially limiting their usefulness for some overseas transactions.

Mobile money has comparatively fewer barriers for refugees to sign up. Thanks to tiered Know-Your-Customer requirements, refugees are able to open digital financial accounts with ZainCash and AsiaPay more easily. Likewise, the government has offered waivers so that even those with expired refugee ID cards can open digital wallets up to a year after expiration. These services hold hope for future growth.

Community, family and friends

Entrepreneurial women in Erbil and Duhok lack essential encouragement and support from their communities, hindering their chances of success. Women pursuing digital work often experience discouragement, criticism and judgment from their surroundings, even if they work from home. These negative influences erode their self-confidence and hinder their willingness to take initiative. The lack of community encouragement adversely affects their well-being, mental health and motivation to progress in their work.

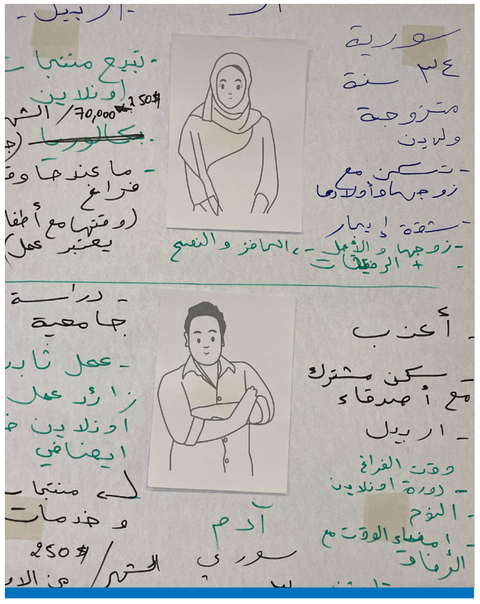
Rather than a personal slight, participants perceive this lack of support to be the result of pervasive community sentiments, particularly in camp and rural settings, where individuals tend to judge those who achieve some success. This atmosphere may stem from collective feelings of hopelessness as a result of all the challenges refugees have faced since the start of the war.

Regarding the influence of husbands, findings from the workshops were inconclusive. Husbands can play both positive and negative roles in their wives' endeavors. Some women receive emotional and professional support from their husbands, which opens up better opportunities for them. Conversely, others encounter resistance, indifference or even jealousy from their husbands. This dynamic impacts their work and their ability to connect with customers in-person and online. That is why some of the participants considered the husband's approval as one of essential "permits" for work, instead of legal or security clearances.

Women engaged in online work also grapple with the challenge of balancing their time between work and household responsibilities. Managing a business or marketing online adds to their already demanding family duties. While this might seem like an individual challenge, feelings of guilt for allocating time away from household chores are perpetuated by negative comments and pressures from community members and sometimes their own husbands and families.

Individuals

Despite their eagerness to dive into the digital work landscape, refugees encounter language barriers, which can impede effective communication with potential clients, partners and employers. Limited proficiency in English or other commonly used languages in the digital world may lead to miscommunications, missed opportunities and difficulties in articulating their skills and services.



Hawaa and Adam, two personas developed by earners in Erbil.

Learner participants in Erbil discuss prioritized challenges.

Co-creating solutions

Based on workshop findings, participants came up with a variety of actionable solutions aimed at addressing various aspects of their needs in entering and succeeding in the digital economy. These solutions, encompassing training, support, resources and awareness, stand to empower refugees in Iraq to effectively utilize online platforms for income generation.

Ideation prompts	Selected solutions generated
How might we improve the quality of digital skills training?	• Make sure trainings include hands-on application and practical experience. • Include a post-training mentorship component and follow up. • Include a mix of soft skills and advanced courses.
How might we improve mobilization and outreach for offered trainings?	• Spend more time and effort in outreach activities. • Spread efforts evenly between urban and rural areas. • Follow tailored in-person methods for invitations and announcements.
How might we mitigate the limited access to bank accounts for Syrian refugees?	• Create a marketplace for collective offerings of services and products. • Increase awareness of other alternatives to make and receive online payments.
How might we facilitate and enhance experience sharing among learners and earners?	• Organize seminars and events for topics of interest. • Facilitate discussions and experience-sharing between learners and well-established digital entrepreneurs. • Run in-person and online sessions where refugees could help each other mitigate challenges they face with digital work.

Taking prioritized ideas from the generated solutions, participants formed groups and built out ideas around a community of practice for digital freelancers and social media marketers.

Build a community of practice for digital freelancers and social media marketers.

Syrian refugees articulated a need for a safe physical or virtual space where they can exchange personal experiences with digital work as well as best practices and lessons learned. These peer-to-peer learning opportunities can enable refugees to establish connections among themselves, bringing together individuals from diverse backgrounds and levels of experience. This facilitates discussions about challenges and fosters a supportive group environment that can boost their energy and self-confidence.

Organize regular gatherings in-person and online. Participants suggested organizing regular gatherings to facilitate networking opportunities, such as connecting with influential Syrian figures on social media and sharing insights for growth. These gatherings could be centered around maté, the traditional herbal tea commonly enjoyed by Syrian refugees when they convene. It was evident during the sessions that participants were keen to engage with others and eager to learn from the challenges others had overcome.

These gatherings should be hosted at a convenient and welcoming venue, ensuring accessibility in terms of transportation and attendance costs. While in-person gatherings were preferred, online sessions could also be arranged to alleviate the challenges of frequent in-person meetings.

Facilitate encounters between learners and earners. This community would also be a space for learners to meet and interact with earners who have more experience. It would provide an ideal environment for enhancing their skills and gaining insights from those who have previously ventured into or secured digital work opportunities. Within this setting, learners can acquire valuable knowledge about the journey to find and engage in work, extract best practices and learn from successful strategies of earners who have surmounted various challenges. It's important to highlight experiences of other displaced peers rather than just successful trainers.

Dedicate discussions to topics of interest. The community gatherings could also allocate sessions to explore particular topics of interest, such as digital marketing or cryptocurrency and the foreign exchange market (forex). The selection of these topics could be made collaboratively, involving a group of Syrian refugee learners and earners. Each session would focus on a specific topic, featuring a guest speaker who could share their expertise. This approach ensures that those interested in the topic could attend, fostering fruitful and enlightening discussions.

> **When we gather and reflect about our challenges in that area, we can come up with solutions together. We can learn from each other's mistakes and we can support each other in developing our work, with a guideline that helps us facilitate the session. It's an opportunity to benefit from each other's skills.**
>
> (Workshop group from Duhok)

Recommendations

The co-creation workshops contributed to the generation of numerous ideas and refined recommendations, which are presented in the following section. These insights aim to assist UNHCR and other humanitarian and development organizations in enhancing their efforts to reduce barriers and risks and facilitate greater success in digital work for Syrian refugees.

Building awareness of digital work opportunities

Grow refugees' understanding of work in the digital economy. Support learners to better understand what work in the digital economy looks like, including the possible risks and advantages it holds. Additionally, accompany them to realize potential paths for landing a gig in the digital economy, how to navigate client relations and how to handle fees and payouts. For several of the participants, especially women, there was a great need to understand how this "digital world" looks, with closer details about how to engage in it. Some ways this could manifest itself may include holding knowledge sharing seminars or one-week practicums with successful digital workers.

Increase outreach for digital skills training. Outreach for available training opportunities could be improved by utilizing tailored and in-person approaches to reach a wider target audience. Additionally, using diversified channels – instead of relying only on social media – could help participants ask questions and get a more detailed understanding of the importance of training opportunities and the potential paths they can unlock. This kind of outreach could be done through direct in-person invites or through posters in locations where refugees are more present. Several workshop participants stressed the need for detailed explanation and clarification about the trainings and the nature of digital work before registering for a program. Advertising trainings on digital skills for refugees could also be an opportunity for refugees to see how social media and marketing campaigns could be utilized successfully.

Improving training programs

Enhance the content and quality for digital skills training. Some of the key needed skills raised during the workshops for learners and earners included a mix of soft and more advanced technical skills. For soft skills, trainings offered could include communication skills and pitching, negotiations, time management and English language proficiency. More advanced technical and specialized trainings could include photography, editing, graphic design and web design. Refugees would also benefit from trainings and awareness on cybersecurity, as well as artificial intelligence that is used for online marketing purposes. It is also essential to include digital marketing training tailored for each of the freelancers and those selling products and services online. The training could include practical design skills and concepts to help with posting advertisements online, tips on how to target the correct audience and expand reach, as well as how to utilize different social media platforms. Quality of training offered could be enhanced by ensuring a post-training component and a proper follow up that involves hands-on placement experience post-training. Likewise, role playing interactions with customers in training programs could help participants better master the art of negotiation and customer service.

Supporting digital workers

Facilitate access to capital needed to start or advance digital businesses. Support to refugees could also include opportunities to access capital to set up or advance their business. Financial support could improve their ability to buy inventory, software or equipment (e.g. computers, cameras, etc.) and support marketing initiatives for growing their customer base. Paid internships or apprenticeships in digital entrepreneurship could also benefit entrepreneurs to grow their skills while having a chance to simultaneously earn income.

Learners discuss and vote for priority challenges in Erbil.

Raise awareness on options for making and receiving digital payments. Online earners, especially freelancers, could benefit from more information and awareness on available alternatives to bank accounts that exist in Iraq for paying and receiving payments online. Whether through mobile money or through digital financial services or prepaid cards, clear pathways to withdrawing earnings will give refugees the confidence in their ability to benefit from online work.

Strengthening the digital work ecosystem

Build intentional programming and communities for female digital entrepreneurs. Boosting self-confidence and fostering a supportive community could help overcome digital work challenges that women face. Emotional and mental support is crucial for their self-esteem and essential for more success online. Some tangible approaches may include: (1) creating a women's group to exchange ideas and share resources, (2) linking new digital workers with female role models to illustrate success, (3) creating a women-only online marketplace, or (4) building in components to training programs to have women demonstrate their learnings to peers or their partners.

Create partnerships with emerging technology ecosystem players. Over the last few years, there has been a growing startup scene in Iraq, with companies like Miswag, Iraq's first online shopping platform, Lezzoo, an on-demand delivery company, and other tech platforms beginning to flourish. Another notable example of the growing tech industry is Hawler International Technology Exhibition (HITEX) – an annual technology exhibition and conference held in Erbil where industry leaders meet to present their latest innovations, engage in debate over new technologies and spot promising new avenues for growth. Kurdistan Innovation Institute is also a non-profit organization that has been established to promote innovation and a more forward-looking and sustainable economy that embraces new technologies and business trends. These are all examples of ecosystem players that UNHCR and other humanitarian and development organizations can build connections with to generate opportunities for refugees. The HITEX event, for example, could be a chance for refugees to connect to local tech sector companies, as well as a chance for talented entrepreneurs to showcase their business ideas.

Continue to build on the growing innovation resources available to refugees. Development actors in Iraq, including the International Labour Organization (ILO), the International Finance Corporation (IFC), the World Bank, GIZ, and others, are implementing digitally-enabled livelihood projects that are open to refugees. Current innovation hubs supporting refugee and host community innovators and entrepreneurs through awards and seed funding include Rwanga Foundation and a partnership between Five One Labs and the American University of Kurdistan. The United Nations Development Programme (UNDP) is also working through its digital transformation program to offer online courses on various technical and extensive digital skills throughout the MENA region, with an allocated quota for Iraq. The upcoming program will include a guaranteed internship which addresses one of the key challenges faced by learners.

Creating the foundation at the policy level

Advocate for inclusion of forcibly displaced people in the government's digital strategies. Given the Iraq Vision 2030 and the governmental goal to transition the country towards the digital economy, humanitarian and development organizations should work with relevant ministries, authorities and institutes to ensure that forcibly displaced people are included within government policies, plans and interventions.

Advocate for greater financial inclusion amongst refugees. By championing financial inclusion, humanitarian and development organizations can unlock the potential of refugees by providing them with access to essential financial tools, thereby enabling them to navigate the digital economy more smoothly and with reduced vulnerability. Access to bank accounts and digital financial service solutions is not merely a matter of convenience; it represents a critical pathway towards economic independence, stability and self-sufficiency for displaced populations.

Country report

Jordan

Summary

This report summarizes learnings from 12 workshops conducted by 17 Triggers and UNHCR with refugees in Jordan in May and June 2023. Workshops included participants – primarily refugees from Syria – who are living in diverse geographies across the country, including the capital Amman, regional cities in northern Jordan including Irbid and Mafraq, as well as the rural Azraq refugee camp.

The workshops explored the challenges and opportunities that refugees face when trying to succeed in the digital economy. Participants included refugees who had received training in digital skills, those trying to find work online and those already conducting digital work – primarily by either selling products and services online or by freelancing.

Workshop locations:

- Amman (urban)
- Irbid (urban)
- Mafraq (peri-urban)
- Azraq refugee camp (rural)

Digital work modes explored:

- Online sales & marketing
- Online freelancing (translation, transcription, data entry, graphic design, web design, etc.)

74 participants:

- 63% female / 37% male
- 100% refugees
- Ages: 16–59 (average: 37)

Nationalities represented:

- Syria (98%)
- Iraq (2%)

Among training participants, they often felt that the programs in which they participate are not relevant to the skills they need to succeed in the online job market, with a lack of offerings that teach them how to start their own businesses or market their products online. Even if refugees receive relevant training, they often lack the hands-on experience they need to be successful in the online job market. They desire opportunities to practice their skills and get feedback from experts. As refugees transition into the digital economy, they often face infrastructural barriers to digital work, such as high costs of internet access and limited space in refugee settings – especially in the camps. With both global and local competition from more experienced earners who are already established in the online job market, they often find it difficult to secure work and get paid a fair wage. Likewise, refugees are often concerned about the security of their personal data when working online. They worry about their data being used against them, for example, to restrict their eligibility for financial aid.

Cultural and social barriers to digital work, such as stigma around online work and gender biases, also play a big role in their journey from learning to earning. But despite these challenges, many of the refugees who joined the workshops were resilient and determined to succeed in the digital economy. They are finding innovative ways to overcome the barriers they face and build successful businesses online. Those who were positive about online work felt that it offered a flexible way to work, that it could be done from anywhere and that it offered the potential to earn a good income. They also felt that online work was a good way to learn new skills and build a network of contacts.

This report highlights more details about the barriers and risks refugees face throughout their journey from learning to earning. It concludes with co-created solutions from the workshops, along with recommendations for UNHCR and other stakeholders in Jordan.

Meet the personas

The three personas shared below represent a snapshot of the types of participants who joined the community-based workshops. While hypothetical, they combine features of actual workshop participants. Many of the solutions and recommendations provided at the end of the report link back directly to these different personas.

Najah, 37 (Selling products online) Earner, Amman

Najah arrived in Jordan from Syria 10 years ago, together with her husband and four children. Najah makes cleaning products at home. She has a Facebook and Instagram page for her small business where customers can order her cleaning products and pay through an e-wallet. Her husband and two of her children have disabilities. She is the sole provider for the family, relying on earnings from her business and financial assistance.

Sami, 26 (Piecemeal job worker & aspiring content creator) Learner, Irbid

Sami's family are refugees from Syria. He lives in Irbid with his wife and children. Sami finds small piecemeal work locally, looking for different types of jobs every day. His dream is to become a YouTuber or a content creator. He created his own TikTok channel, but that did not work out well for him for many reasons: he had no followers, no ideas for fresh new content, did not know how to market his channel and was mocked by his friends and family. He likes to learn new things and improve his skills whenever he can. He has joined digital skills trainings offered by CARE in the camp, but needing to provide for his family remains the priority.

Loubna, 21 (Fashion affiliate) Earner, Azraq refugee camp

Loubna, a university student who has lived in Azraq refugee camp since she was 14 years old, recently joined a fashion affiliate program after hearing about it from other girls at her college. She began promoting products in WhatsApp groups that girls in the camp participate in and she places orders on their behalf. She enjoys being able to earn her own money and spend it on whatever she wants or help her family out. Her biggest challenges are the cost of delivery to the camp and the paperwork she must complete before bringing her shipments into the camp.

Participants in Irbid discuss the key challenges they face when using technology for work or training.

Barriers, risks and enablers to digital work

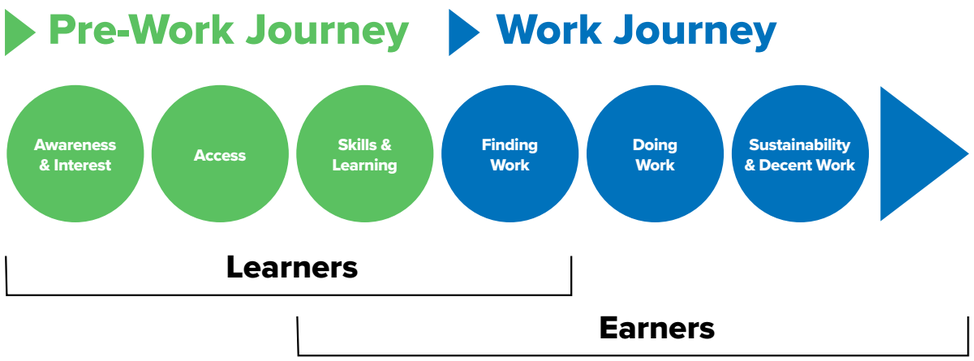
To better understand the factors that impact a refugee's ability to succeed in digital work in Jordan, the project team leveraged two frameworks: the digital work learning-to-earning user journey and the socio-ecological model, as built out in the sections below.

Learning-to-earning user journey

The The below section highlights some of the barriers and opportunities that refugees face as they progress from learning to earning in digital work.

Training programs

Workshop participants reported joining a variety of digital skills training programs, including programming, graphic design, digital marketing, entrepreneurship, computer basics (i.e. International Computer Driving License), Geographic Information System (GIS) basics, data analysis and web design. These programs were predominantly delivered by humanitarian organizations, such as CARE and Jordanian Hashemite Fund for Human Development (JOHUD).



In both urban areas and in the camp, participants generally felt that trainings were not sufficient to prepare them for the online job market. One of the most common challenges was that the trainings were too basic and did not cover the latest skills and technologies. Among trainees learning introductory digital skills, they often felt course content lacked nuance to translate their learnings into earnings. Among refugees who participated in more advanced training content, such as software development, the perception was that courses did not go deeply enough to be able to facilitate work in this field. Whereas courses tended to focus lightly on one programming language, participants would find when looking for jobs that they needed more than one programming language to be able to secure and produce high-quality work. In these scenarios, some participants had to resort to paying for additional training on their own.

> **I learned a lot of skills by myself like dropshipping and made money out of working in it, but I couldn't keep up as I don't have all the needed skills, like marketing, so I wish I had more professional skills.**
>
> (Iraqi female earner from Mafraq)

Another gap was that the trainings were not always relevant to the participants' interests or goals. Many participants wanted to learn skills that would allow them to start their own businesses online, but trainings that were offered tended to focus on preparing participants for employment in non-digital, traditional industries like sewing or soap-making or focused too specifically on topics like data entry and data analysis. Available courses and course content lacked benefits for those who are already running small businesses like cooking or photography from their houses, but who desire to acquire skills to expand their online customer reach.

Participants felt that the resources afforded to training programs were often not sufficient to make the courses effective. From a human resource perspective, trainers employed by humanitarian organizations do not always have the experience or expertise to teach the skills that were being offered, according to participants. In some cases, the trainers were not familiar with the latest technologies or trends, and they were not able to provide the participants with the practical experience that they needed. From a physical resource perspective, many of the trainings in camps take place in facilities without access to internet or electricity, limiting participants' ability to practice the skills they are learning. Likewise, many training programs are held during daytime hours, restricting access to those who are otherwise working or in school during these times.

In urban areas, participants felt that humanitarian organizations did not provide enough financial support to help them attend trainings or put their new skills into practice. For example, the transportation allowance that was provided was not enough to cover the cost of travel to trainings, and there was no financial support or material assistance provided to help participants start their own businesses or even practice what they learn.

Many participants above 30 years old felt that the age restrictions were unfair and discriminatory, especially for trainings on social media and digital marketing. According to participants, trainings covering these topics primarily are offered to people between the ages of 18 and 24, who – as the participants believe – are already familiar with these technologies and are not interested in learning new skills. They also felt that the age restrictions were based on stereotypes about older people being less tech-savvy than younger people, although they expressed eagerness to learn new skills and use technology to either start their own businesses or improve their existing ones.

Participants in Jordan discuss challenges and potential solutions as regards working online.

> **If I could make around 150 Jordanian Dinar (JOD) (212 USD) per month from online work, it would change my life.**
>
> (Male learner from Mafraq)

Transitioning from learning to earning

When it comes to moving from training to working, participants shared several obstacles. These challenges shed light on the difficulties participants encounter as they try to apply what they've learned and start their careers.

Participants feel that they lack the hands-on experience necessary to secure new clients online. Training programs often do not include a practical element, so learners are unable to show examples of past work to prospective clients when starting their online work. Employers looking to hire candidates for jobs like data entry, data analysis or social media marketing typically require proof of previous experience. Clients on freelancing websites tend to look for people with portfolios and samples of previous work. And, even when selling products or services online, customers want to see reviews before engaging with new businesses. Despite having built skills through training courses, new graduates are at a disadvantage to more experienced workers who have a track record to share. Participants view more experienced digital workers as peers they aren't equipped to compete with.

They sense competition from all around the world – many who have been doing the same work for a long time – and they often feel outmatched. This compounds with a perception among refugees that they have less access to resources to help them get ahead. Often, this discourages them to the point where they may leave freelancing platforms if they don't secure clients relatively quickly after signing up.

Another blocker to starting one's own business online is the lack of capital. Many participants mentioned that they don't have enough money to get started. This makes it hard for them to put their training into action. For example, some want to start online sales, but they can't afford packaging supplies or merchandise to resell, and freelancers can't afford laptops, cameras, software, domain names, or hosting services. These startup costs are prohibitively high to start an online business.

Hamad* recently completed a web design project for a client he met on the freelancing platform Khamsat. As Hamad didn't have a bank account, he decided to reach out to the client to try to facilitate payment outside the platform. He also hoped to avoid the commission that Khamsat takes from his earnings. After speaking to the client on WhatsApp, he sent his deliverable but never got paid. Hamad shared that that's when he learned to appreciate the benefits of a platform.

** All names have been changed to protect identities.*

Once starting online work, many participants endured losses due to a lack of experience and knowledge. Online sellers report losing money because they don't have budgeting and negotiation skills, clients don't follow through with payments, or they incur high delivery charges. Similar challenges face those freelancing online, with new workers struggling to set rates or knowing how to negotiate with clients. As one example, a graphic design freelancer shared how a client continually asked for changes to the work she had done, without any extra compensation. They felt that they were not adequately prepared for the challenges of working in the digital market and that led them to making mistakes that cost them money and time.

To overcome many of the challenges highlighted above, some freelancers in the camp shared how they have started working together. These collaborations served a variety of purposes, including to build credibility, combine their portfolios of experience, pool financial resources, and share best practices with each other. Not only did they feel they were able to produce better quality work as a collective, but they were also able to overcome a number of hurdles that newcomers face when working alone.

Doing work: infrastructure and cost barriers

Despite reliable access to mobile networks in urban and peri-urban areas, the cost of internet is high, especially for fast connections. Consistency in phone connectivity enables those living in cities to stay connected with the virtual work environment. However, when it comes to internet access, participants highlighted a noteworthy concern: the cost. Many participants expressed that accessing the internet is either expensive and fast, or affordable but slow. In order to maintain speeds that are most facilitative to online work including video, subscribers pay a premium.

In rural areas like Azraq refugee camp, internet connections are weak, a reality compounded by inconsistent supply of electricity. Unlike in cities, coverage of data and Wi-Fi in the camps is poor with many participants struggling to maintain the speeds or signal strength needed to conduct work online. Participants shared that internet data speeds tend to be better during nighttime hours when the usage load is lower; however, power cuts are a routine occurrence during the night hours, lasting from midnight until 9 a.m. This limits their use of computers and smartphones that need charge to operate. Likewise, without electricity, content creators are unable to take advantage of these hours. The connectivity issue in camps extends to educational opportunities as well, with participants highlighting their unsuccessful attempts to engage in online learning due to the lack of a reliable internet connection.

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> **I once needed to upload my work on a website that I was working on and it took so much time, I lost my mind and almost lost the client.**
>
> (Male earner from Mafraq)

> **I signed up for an English course that costs around 100 JOD (141 USD) but, due to not having a good internet connection, I had to drop out.**
>
> (Female learner from Azraq refugee camp)

Access to free internet stations, although available, is constrained by limited resources. In Azraq refugee camp, some centers providing these stations have few laptops, resulting in long waiting lines and time restrictions, along with age limitations for access. In urban areas, while nearby centers offer free computer labs, like those at JOHUD and the Collateral Repair Project (CRP), a significant portion of participants remain unaware of these resources.

A hypothetical persona crafted by female participants at Azraq refugee camp.

Participants in Azraq refugee camp reported that the environment made it challenging to produce high quality work. Prefabricated trailers, which replaced tents in the camp, are occupied by up to seven people, and the camp environment is generally crowded with caravans. This restricts the quality of space available for work activities and limits participants from capturing quality images or conducting product photoshoots for their online work.

Despite their desire to engage in online work, participants' incomes fall short of affording necessary devices like computers or data storage solutions. Many participants expressed the need to own a computer for completing various work tasks, tracking income and expenses and, likewise, to illustrate their success or credibility as a business person.

However, acquiring these devices proves to be an uphill battle for some. One participant shared how, despite her proficiency in graphic design, the absence of a laptop limited her ability to work remotely, and her parents restrict working out of home. Some participants once possessed computers, but when they needed repairs, they were unable to afford it vis-a-vis other pressing financial obligations. Similarly, in cases requiring substantial file storage such as video editing, financial constraints extend to the realm of cloud storage.

Smartphones, while owned by all participants, are less utilized to access digital work opportunities, especially online freelancing. Mobile-friendly websites serve as gateways to opportunities; however, many common freelancing tasks are more easily completed via laptops, whether simple jobs that require typing or more complex work involving design software. Tasks requiring larger storage space, such as video editing, are limited through smartphones. Further, certain programs, like Figma, that the participants shared as an example, demand laptop compatibility.

Doing work: online sales and marketing

In urban areas, refugees often join WhatsApp and Facebook groups, mainly comprising Syrians, to sell their products. When they want to sell something, they share pictures in these groups of their products or assist others in selling their goods for a small fee in return when a sale is made. Facebook groups are heavily used within Azraq refugee camp as well and serve as a platform for selling personal belongings. For instance, one participant sold all their house furniture in one of these groups.

Communication and negotiation skills to deal with potential customers were mentioned as a key challenge by participants who depend on social media platforms to sell their products. They find it difficult to close deals and to get the best possible price for their products or services. Some clients do not respond after they have placed an order, or they do not pay after they have received the product or service.

In other cases, communication challenges are rooted in language barriers or difficulty navigating social media platforms.

> **I rely on my daughters to post on my behalf about my products on my social media pages and profiles. My English is very weak. I can barely use Facebook, and Instagram is so hard for me to grasp.**
>
> (Female earner from Amman)

Participants selling online felt they lack the knowledge or skills necessary to market their products effectively. They described that they don't know how to create effective social media posts or how to target their advertising. They also expressed unfamiliarity with the target market for their products; they don't know who their potential customers are or what their needs and wants are. Online business owners expressed a desire for help creating catchy content and posts that would better lead to more sales. They shared their need for support from start to finish – from creating marketing content and developing a brand to improving the product and shipping it – not just general knowledge about online marketing.

The cost of advertising on social media platforms can be high for refugees aiming to reach a large audience. Participants felt the algorithms used by these platforms are complex and difficult to understand, which can make it difficult to target ads effectively and invest their money into good use. This may indicate an area in which digital skills training for digital marketing and analytics could serve a purpose.

Earners, both selling products online and offering a digital service, expressed how the market is seasonal and trends are constantly changing, wishing they could identify these trends sooner. They believed that identifying trends early would help them be better prepared, offer relevant services, and capitalize on them for profit – for example, creating campaigns based on the World Cup or featuring a popular television or movie character. They described that it is difficult it is for them to keep up with the latest trends and stay ahead of the curve without more guidance and support, and felt it is hard to be independent when they are constantly in need of guidance.

For those selling products online, delivery abroad as well as to other cities in Jordan proves costly. Participants who own home-based businesses, like cooking or selling handmade products, rely on delivery services. Challenges persist when sending items abroad due to pricey packaging and high international shipping costs. One participant tried selling on eBay but found that the shipping fees were more than what she earned from selling the product. She didn't want to increase the price to the customer and felt it was important that her business cover that cost so that she could reach international markets. Participants learned from these experiences, but they made them wary of the hidden costs of doing business digitally.

Visual cards arranged by earners in Amman to rank the challenges they face when doing or seeking online work.

Participants in Azraq refugee camp share their experiences with different types of digital work, including common challenges and opportunities.

Doing work: online freelancing

Online freelancers struggle to know which platforms are reliable and safe to work with. As shared previously, many refugees have heard stories of people being scammed or exploited by online platforms. Given this and the lack of regulation in the online space, they cited not knowing which platforms to trust.

Fear of the unauthorized use of personal data is also a blocker to pursuing some freelancing opportunities online. When signing up to some platforms, like those used for freelancing, most new registrants are required to share digital copies of their ID (whether passports or Ministry of Interior refugee cards), as well as other personal details. Many worry about the misuse of this information, or that it could be hacked, fearing that it could affect their legal status in Jordan and result in deportation. For these reasons, some participants shared that they have refused to sign up with platforms that request any personal information, limiting their options for working online.

Freelancers also struggle to know how much to charge for their products or services. They worry that if they set prices too high, people won't be interested in their service. This uncertainty sometimes makes them hesitant to price their offerings competitively. Some participants described entering the market as beginners and encountering fierce rivalry and unhealthy competition. This was discouraging and made it even harder for them to earn income.

Doing work: payments

Limited access to personal bank accounts and online payment options creates barriers to getting paid for online work and doing business online. Refugees are allowed to open bank accounts in Jordan if they provide: a valid passport, proof of employment (such as an employment contract or a work permit) and proof of housing (like a utility bill, a copy of the lease contract or any approved document stating the place of residence)b which for most refugees, in both urban areas and in Azraq refugee camp, is impossible to provide. Only a couple of participants possessed bank accounts, primarily linked to specific nationalities (mainly Iraqis) and passport validity (entered Jordan no earlier than 2016). Others said they opt for opening accounts abroad, although it also requires paperwork and permits.

> **I lost my work due to not having an iCloud account, I can't have one because I don't have a bank account.**
>
> (Male earner from Mafraq)

A few participants mentioned they rely on trustworthy Jordanian friends' bank accounts to receive their online earnings – solving one problem, but raising concerns over privacy and access to funds, among other risks. From past experiences shared, such workarounds often leave refugees vulnerable to exploitation, like being asked to pay a fee in order to withdraw the amount earned or not getting paid the full amount that they are owed.

For participants selling products and services within Jordan, e-wallets are their go-to option but come with fear about funds being tracked. With the challenges of bank accounts, e-wallets are widely used for both work-related and household expenses. However, many participants shared a belief that if they use e-wallets or receive online transfers for their products and services, UNHCR or WFP may be able to track and monitor their earnings and may reduce or halt their financial assistance.

For participants selling products abroad, e-wallets are more restrictive. Most e-wallets do not allow users to send or receive money to or from countries that are not on their approved list, limiting the ubiquity of any given wallet. There is also a fear that surrounds receiving money from abroad, potentially leading to legal complications because the Jordanian government has strict regulations on the transfer of money in and out of the country. These regulations are especially stringent for refugees for whom anything over 400 JOD [564 USD] is questionable.

Minimum withdrawal limits inhibit collection of earned freelancing income. Participants that depend on freelancing work online often use Paypal to receive their payments, but there's a minimum withdrawal limit under which they are not able to withdraw their earnings. This is a problem for refugees who need to access to their earnings urgently after completing smaller projects. Participants alternatively seek to use their earnings to purchase prepaid cards or pay directly for platforms that their work depends on, such as Canva.

Participants turn to the internet to learn about digital money and cryptocurrencies as alternative payout options for online work. The online sphere serves as a valuable source of knowledge for them; however, participants expressed needing more awareness of alternative payment methods that they can use to receive payments for their online work without needing a bank account or complicated paperwork. While seeking alternative solutions, they may, in turn, be exposed to channels of greater risk such as cryptocurrency.

Socio-ecological model

The barriers and risks outlined in this section underscore the complex challenges that refugees in Jordan face when enrolling in digital training or pursuing online work. These obstacles span policy, societal, individual, and practical aspects, highlighting the need for targeted interventions and support to enable refugees to overcome these barriers and access the opportunities presented by the digital economy.

Policy, society and the environment

Many participants officially registered their businesses to safeguard themselves – which they are allowed to do as refugees by Jordanian law – but the process is complicated and there is a lack of understanding of the rules and regulations. Some participants were forced to change their business name due to new regulations that restrict the use of any nationality in the name of their business, which led to client confusion.

The Jordanian Ministry of Labor also introduced new guidelines earlier this year that prohibit non-Jordanians, including refugees, from practicing certain professions.[1] These professions include: operating productive kitchens for pastries or desserts, embroidery, sewing, data entry and design. These restrictions make it risky for refugees to promote their businesses and services online.

> **I changed the name and I lost my source of income.**
>
> (Female earner from Amman)

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There is uncertainty about whether it is possible to work online and with an organization at the same time. The incentive-based volunteering (IBV) scheme is a program set up to provide livelihood opportunities for camp dwellers. Under IBV standard operating procedures, families are not allowed to have more than one individual participating in IBV work, nor are they allowed to simultaneously participate in IBV while operating a private shop. Participants fear that the same regulations apply to online work and, thus, they don't want to risk their stable source of income when available.

The Jordanian government banned TikTok in December 2022, citing concerns about the spread of misinformation and hate speech on the platform.[2] As expressed by participants doing social media marketing for small businesses, the ban has had a significant impact on their work and in finding job opportunities.

[1] https://english.enabbaladi.net/archives/2023/05/syrians-in-jordan-toward-new-asylum-journey-due-to-work-restrictions/
[2] https://en.royanews.tv/news/41808/2023-05-17

Participants in Azraq refugee camp ideate potential solutions to address the core challenges faced by the hypothetical personas they have developed.

Institutions

Many participants shared how experiences with scams and fraud left them skeptical about conducting work online. One participant was promised guaranteed acceptance to immigrate to another country upon payment of a certain sum of money, but she was wise to seek advice from others and heed their warnings not to go. Another participant sold an item online but did not receive the promised payment, leaving him feeling helpless and frustrated. A third participant was contacted by a company claiming he had won an iPhone, but he fell victim to a scam and had funds unauthorizedly withdrawn from his e-wallet. A fourth participant encountered a company masquerading as a popular shipping service provider, unwittingly becoming embroiled in a deceptive scheme. Because of these lived experiences and stories from friends and colleagues, people are hesitant to work online, for fear of losing more than they gain.

There was a lot of discontent and dissatisfaction about business support programs offered by humanitarian organizations. Female participants in urban areas who own a home-based business often apply to programs offered by humanitarian organizations to support small businesses, but these programs are sometimes ineffective. For example, when requesting specific tools or equipment, they receive ones that are of poor quality or come with the wrong specifications. Some online business owners feel that they are being "used" to make humanitarian organizations appear generous, or they believe that the humanitarian organizations have much more money than they are distributing to Syrian refugees. Others feel that they are not getting the support they need to succeed and that financial support is restricted to Jordanians only. Freelancing participants also complained about how mentioned programs provide financial support to traditional home-based businesses that sell handmade products or food only, leaving out digital businesses that offer freelancing services, such as writing, editing, or graphic design, which are just as important for refugees seeking resources to generate income online.

Community, family and friends

Participants emphasized a stigma and culture around online work. Men often prefer employment in fixed income jobs, like working in bakeries, over exploring digital marketing or online work that may be more contract-based. Women seeking income often opt for traditional roles like sewing or pastry making, showing less interest in exploring the opportunities of the digital realm.

There are also mixed perceptions about digital work both at the family and community levels. People may not understand how these fields work, and they may be skeptical of their value. Criticisms labeling digital work as unproductive and unsafe persist, fueled by the failures of others in online ventures. These are compounded by the difficulties in earning money early on, which may mean that

participants look like they are wasting precious time and investing a lot of startup money on something that isn't good for the family. Because of this, parents of refugees are often hesitant to invest in their children's online business ideas.

The need for a stable income to provide for their families competes with the time required to develop new skills and put them into practice. During the initial phase, when participants were transitioning from training to online work, they realized early on that they need to accept financial setbacks to sustain online work and achieve success. Participants explained how refugees often have multiple responsibilities, such as working a part-time job, taking care of children, and attending school. This also makes it difficult to find time to enroll in trainings or work online.

For female earners who are offering digital services, balancing household responsibilities with online work presents challenges. Engaging in online work requires consistent follow-up and ongoing marketing efforts. When work requires leaving the home to complete tasks such as visiting a computer lab to print and produce designs or conducting a photoshoot for a client, there is nowhere to leave the children – and, likewise, leaving them alone at home is not an option. There's also a lack of encouragement from the community and family to invest time and effort into online work instead of solely focusing on childcare. In Azraq refugee camp, female participants enrolled in fashion affiliate programs shared that they find it demanding to balance work and childcare, while for male participants, managing time between their regular jobs and seeking online opportunities or freelancing proves to be challenging.

Individuals

Language

Although the platforms that the participants use – whether to earn income online or learn a new skill – are available in the Arabic language, they still face language barriers, especially related to English. Often, they face challenges when they are trying to communicate effectively with clients who are non-Arabic speakers, employers who only speak English, or with training courses that are only offered in English.

> **I received an order from an American customer once, and for someone my age who can barely use their phone, I was proud of myself to use a translation app to fulfill the order. I copy-pasted the messages back and forth and the customer was very happy with my pastries.**
>
> (Female earner from Amman)

Gender

Female learners showed a stronger interest in trainings, being more willing to work in the digital field. Unlike male learners, they don't face the same urgent need to earn immediate income for their families. However, there is a negative perception among participants when a girl expresses interest in online work.

People question her intentions, wondering what she is getting herself into, with the stigma around females using online platforms for content creation. These concerns are mostly fueled by fear of harassment and exploitation. One participant who works as a photographer shared that her family restricts her job options to her local area, limiting her freedom to seek jobs in different cities, despite her need for income.

> **I would like to create my own channel and make money out of it. As a woman, I feel vulnerable and I would not dare to create video content.**
>
> (Syrian female learner from Irbid)

In urban areas, some female earners find themselves in situations where delivery costs exceed product value. To mitigate the high delivery costs, they offer free deliveries midway to customers' homes, while others opt for strategic delivery points, like bus stations, to ensure safety and security. In Azraq refugee camp, it is not acceptable for female earners to ride bicycles for delivery, including riding a bicycle driven by a stranger, so they have to walk everywhere, which makes it harder to go from one place to another while carrying their products. Transportation within the camp is also a challenge when it comes to attending trainings, exposing female learners to sexual harassment along the way.

Co-creating solutions

Participants in the workshops came up with a variety of actionable solutions aimed at addressing various aspects of their needs in entering and succeeding in the digital world. These solutions encompass training, support, resources, and awareness to empower refugees in Jordan to effectively utilize online platforms for income generation.

A training hub set up to offer courses on digital marketing, social media and business development. The center could also provide access to equipment and resources, such as laptops, cameras, and editing software. Participants could find skill-specific courses, including real-life practice and advanced training, to expand participants' expertise beyond basic levels at the center. Courses could include topics such as: learning how to identify target clients and developing strategies to reach them, basic English courses tailored to refugees enrolled in online work, or financial management training and pricing products and services appropriately.

A mentorship program created to pair participants with experienced entrepreneurs. The mentors could provide guidance on business planning, marketing and financial management. This program would also serve as a follow-up system to provide continuous support after trainings and answer questions.

Participants in an Irbid workshop rank the challenges faced by earners while doing online work.

An online community that provides participants with a safe space to learn and grow, where learners and earners can share resources, ask questions, and get support from each other. The community could also be used to connect participants with potential clients and partners. One participant elaborated on this idea, explaining how she could benefit from the skills of another fellow earner, who is a photographer, to take quality photos of her pastries, and he could benefit from starting a portfolio – both to jumpstart their new businesses after completion of training.

A legal clinic could be set up to provide participants with information about business licenses and permits, particularly for refugee earners navigating legal processes. The clinic could also help participants apply for loans and grants and offer financial support targeted to purchasing necessary materials and equipment. In Azraq refugee camp, participants suggested solutions that aim to address a wide range of challenges faced by camp residents interested in online work, creating a supportive environment to empower any camp resident in Jordan with practical resources, support, and opportunities to thrive in the digital business landscape.

Transportation from the training centers to a bus station or to the caravan zone. This would make it easier for refugees to get to trainings if they live in remote areas of the camp, especially for female learners.

A variety of timing for trainings to make it easier for refugees to attend trainings that fit their schedules. This was suggested by female learners complaining about the timings of trainings offered. Currently, the morning shift is provided for female learners and the evening shift is for male learners. By offering different time options, female learners won't have to skip school to attend trainings or forgo signing up for trainings in order to go to school on time. This would allow refugees to get the most out of their education and training opportunities.

Digital workstations equipped with good lighting, props, high-speed internet, and uninterrupted electricity, for making videos and editing them within the camp. This would allow refugees to create professional-grade outputs for their businesses.

Innovative payment options. The participants were aware of the unattainability of changing policies that limit refugees' access to personal bank accounts and online payment options. One solution they came up with is a way to offer their customers the option of paying their electricity or water bill on their behalf, topping up their mobile data or Wi-Fi, or covering their transportation. This could be done online through payment solutions like eFAWATEERcom, a bill payment service supported by the Central Bank of Jordan, or transportation apps like Careem and Uber. This way, earners can immediately make use of their earnings to meet their basic needs without having to first open a bank account or set up an online payment method. It would also be a more convenient and secure way to get paid for goods and services, especially for orders overseas, without having to worry about their earnings being tracked.

Targeted course titles to cater to diverse groups. Female learners came up with a joke-turned-serious idea to put an end to the harassment they experience on their way to trainings. They believe that, if courses are named in a way that appeals to male youth, they may be more likely to enroll and learn new skills that could help them earn a living. They described that this could be effective in deterring harassment, arguing that, if male youth are busy making money, they will be less likely to have time to harass women. For example, the course, "Social Media Marketing" might not be as attractive to them as, "Making Instant Money On Facebook." This is because the latter is more directly related to their specific needs.

Recommendations

The below recommendations highlight some of the opportunities that UNHCR and its partners may develop further in Jordan as a result of the learnings from the community-based workshops.

Building awareness of digital work opportunities

Grow refugees' understanding of work in the digital economy. SuppCreate a database of digital skills and resources for refugees in Jordan. The database should be comprehensive and up-to-date, listing all of the available training courses, workshops, and other resources for refugees who want to learn digital skills and participate in the digital economy and make it easier for them to connect with employers and other opportunities.

Partner with community organizations, such as mosques, schools, and community centers, to raise awareness about digital work opportunities when targeting refugee parents, as they are more likely to trust information that comes from trusted sources in their community. Using language that is clear and easy to understand, tailor messaging to their specific needs and interests. For example, focus on the benefits of digital work, such as the ability to earn a living from home and the opportunity to learn new skills, while being sensitive to the cultural context and keeping in mind that it may take time for refugee parents to understand the benefits of digital work and to feel comfortable about participating in these opportunities.

Improving training programs

Develop training programs that are specifically designed for refugees. These programs should take into account the unique challenges that refugees face, such as language barriers, lack of access to technology and limited financial resources. Programs could offer to provide laptops, longer access to high-speed internet, or waive fees for advanced training. Additionally, programs should be flexible and adaptable to the needs of refugees. For example, programs could be available at different times of day and be tailored to the specific skills and interests of the refugees.

Use trainings to address scams. This could be done by adding a scam awareness section to any basic program. The training should ultimately teach participants how to spot a scam, raise awareness about the different types of scams, and empower participants to protect themselves from scams and other digital risks.

Add a training program on how to develop a portfolio. This can be addressed to participants who are interested in transitioning from learning to earning and are needing to showcase their work to find jobs. This program can cover the best practices for creating a portfolio that is effective and persuasive, give participants the chance to get feedback from experts to improve their portfolios, and offer the needed support for them to gain confidence to present their portfolio to potential employers or clients.

Strengthening the digital work ecosystem

Partner with the private sector and organizations to provide refugees with opportunities to gain experience and build relationships. This will help refugees network and make connections that can lead to employment opportunities. For example, businesses could offer refugees internships or apprenticeships. Organizations could connect refugees with mentors or provide them with opportunities to volunteer. Businesses and organizations could provide refugees with feedback on their work and help them to develop their skills.

Collaborate for skill development. UNHCR and its partners can collaborate with private-sector players to design and deliver skill development programs that align with market demands. Consider engaging tech companies, digital agencies, and online platforms to ensure training content is relevant and up-to-date on new trends. Private-sector involvement can also include mentorship and internship opportunities, providing refugees with real-world experience and industry insights.

Supporting digital workers

Address the negative perception of female learners working on transitioning to earning in the digital field. This could be done through awareness-raising campaigns, trainings and workshops that challenge the stigma around women and girls using online platforms for content creation by coming up with ways to create content that goes along with culture and traditions. Additionally, female earners who face harassment or exploitation online should be provided with support and resources. Offer financial assistance to refugees who are starting their own businesses. This will help refugees to cover the costs of things like branding and social media marketing. Humanitarian and development organizations could continue providing refugees with grants or micro-loans to help them start their businesses, but broaden the spectrum of supported businesses to include non-traditional ones, such as graphic design services, translation and coding.

Country report

Kenya

Summary

The following report provides findings from a series of eight community-based workshops held in Kenya in April 2023. During these workshops, participants shared details about the barriers and risks refugees face throughout their journey from learning to earning in digital work.

In Kenya, workshops were focused primarily on online freelancers, including those who are already working on platforms like Upwork and Fiverr, as well as those who are participating in training programs specifically designed to prepare refugees and host community members for entry into this type of work. In both the rural Dadaab refugee complex near the border with Somalia, as well as in the bustling urban center of Nairobi, participants' stories reflected the significant earning potential that these freelancing platforms hold, while also highlighting the challenges that prevent a number of refugees and host community members from maximizing their ability to benefit.

Workshop locations:

- Dadaab refugee complex (rural)
- Nairobi (urban)

Digital work modes explored:

- Online freelancing
  - translation
  - transcription
  - data entry
  - graphic design
  - web design, etc.

74 participants:

- 29% female / 71% male
- 88% refugees / 12% host community members
- Ages: 18–34 (average: 25)

Nationalities represented:

- Somalia (54%)
- Democratic Republic of the Congo (19%),
- Kenya (12%)
- Burundi (6%)
- Ethiopia (4%)

While current training programs foster needed digital skills and awareness of online freelancing opportunities, participants often struggle to persevere post-training due to a combination of not having access to computers, limited after-training support and difficulty in securing the first few gigs to build a track record on platforms. Challenging entry into digital work is specifically compounded for women who often face cultural resistance to work and physical dangers in accessing computers and connectivity at night when freelance opportunities are highest with overseas clients.

For those who are able to surmount these initial challenges and gain a footing in online freelancing, the earning possibilities are exciting. Coupled with flexible working schedules and the opportunity to succeed even in rural areas, many participants extolled the benefits of digital work. Nevertheless, challenges persist, especially when the time comes to cash out money earned. Discrepancies between names registered on freelancing platforms and financial accounts often lead to payout delays or blacklisting. For many refugees, especially those in urban areas, the success of online freelancing comes too slowly to meet the pressing financial obligations of rent, utilities, and transportation – thus forcing many to resort to cobbling together other side hustles alongside freelancing.

This report concludes with co-designed solutions, including an exploration of how freelancing collectives and tweaks to freelancing platforms could improve future opportunities in digital freelancing, along with recommendations for UNHCR and other stakeholders in Kenya.

Meet the personas

The two personas shared below represent a snapshot of the types of participants who joined the community-based workshops. While hypothetical, they combine features of actual workshop participants.

Hussein, 22
(Digital freelance collective member)
Earner, Dadaab refugee complex

Hussein's family are refugees from Somalia. He was born in Dadaab and lives in one of the camps with his wife and children.

Hussein completed a digital skills training course offered through an NGO and later joined with other classmates to create a freelancing agency. He undertakes translation, data entry and transcription for clients around the world via Upwork, earning roughly 2,000 USD in the past year.

Samiya, 26 (Training in digital skills)
Learner, Nairobi

Samiya arrived in Nairobi from the Democratic Republic of the Congo eight years ago, together with her brother and sister.

Samiya owns a small shop with her sister in the low-income Eastleigh neighborhood where they sell cosmetics, hair care, and skincare products. She recently started attending a training program on online freelancing but is struggling to get her first clients.

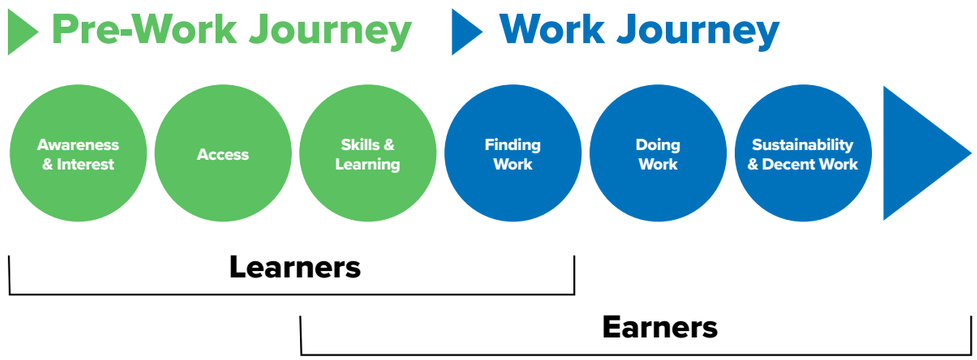
Barriers, risks and enablers to digital work

In considering the nuanced factors that impact one's ability to succeed in digital work, the project team applied both the lens of a digital work learning-to-earning user journey as well as the socio-ecological model. Both are discussed in more detail below.

Learning-to-earning user journey

Both learners and earners in Kenya identified digital work as an accessible way to earn income and "level the playing field" for refugees who often lack more traditional work opportunities.

Undoubtedly, the path from learning digital skills to earning via digital work is not linear. Training, for instance, takes many forms at different points throughout the pre-work and work journey – often more formally upfront and reinforced more informally later on via peer networks or self-teaching through online resources. What became clear during research is that there are a few key points in the learning-to-earning user journey in which refugees encounter challenges and opportunities when freelancing or preparing to freelance online.



Training programs for freelancing

Participants in the workshops were primarily recruited via programs of the Norwegian Refugee Council (NRC), the Danish Refugee Council (DRC) and other humanitarian organizations, and had already begun or completed training programs related to digital work. The organizations provided a mix of feedback on whether current programs are sufficient to meet demand. Conversations with one training provider in Nairobi indicated over 300 applications for 100 available slots in a given course. Contrarily in the Dadaab refugee complex, one training provider indicated that when they tried to recruit for an all-female training course, they failed to get enough applicants, instead finding it more successful to mix genders.

There is no single most important training topic or starting point. Participants noted that, for some of them, training started with basic skills like turning a computer on/off, typing, using email, and learning Microsoft Office software. Most, however, already had those skills beforehand thanks to a combination of school curriculums and self-teaching. Many of these training participants instead focused on intermediate-level skills, like using the internet for research, web design, freelancing, and even more creative tasks like photo and video editing. All research groups mentioned the benefit of long-term programs that provided graded skill building rather than one-off or short-term programs.

Participants valued the comprehensive training that was provided by the organizations, which included soft skills in addition to technical digital skills. Skills like how to communicate with clients, critical thinking, problem solving, and negotiation, amongst others, were vital to starting up freelance work and are often not taught elsewhere. Together with language skills, these were some of the most highly valued skills and most desired for continued learning.

One of the biggest value adds of training programs is the physical space in which training takes place. Both in Nairobi and the Dadaab refugee complex, participants overwhelmingly noted that the computer labs of their training programs were one of the only places they had free access to computers and reliable connectivity. Likewise, hands-on, practical, in-person instruction by teachers who walked through real-life examples during training classes was cited as the most preferred teaching method to grow skills.

Nevertheless, there is a desire for complementary remote training to reduce time and transportation barriers. Participants from the Dadaab refugee complex noted the long distances they had to travel to reach the training centers and the associated costs of hiring taxis for the 20–40 minute ride. Likewise, training center hours were limited by restrictions on travel outside of camps after dark. Participants shared that they'd like the ability to complete part of the training remotely from home, so as to conduct training flexibly and mimic the setup that happens in real life when working online. A key preventative barrier to this, however, is that virtually none of the participants owned their own laptop or desktop devices.

Participants had a desire to learn more skills and felt limited in their growth by the lack of advanced training in topics including data analysis, use of new software and coding. One training provider reported that some freelancers pay for advanced training with online courses, while many others are limited to free courses due to financial constraints. Within all sessions, there was a general desire for more opportunities to grow in digital skills, including artificial intelligence and machine learning. Earners and learners also valued technical business and financial skills in addition to technical digital skills.

Participants in a Nairobi workshop build out a portrait of a typical refugee's experience with digital work.

> **Digital marketing skills don't go deep, the courses only offer basics. Advanced skills are very expensive.**
>
> (Male earner from Nairobi)

Transitioning from learning to earning

The period after completing formal training is a critical time where many who have yet to earn income from freelancing become discouraged and fall away.

Mentors can play a critical role in guiding recent trainees as they seek out their first freelancing gigs. Many workshop participants who were already earning shared that peer mentors were available to guide them on how to communicate and deliver high-quality outputs on their first few projects. Encouragement from mentors plays a key role in preventing new freelancers from giving up if they struggle to secure work. Those who struggled to find work after training sessions specifically shared that, if they had to do it over again, they would have desired more after-training handholding to find work, build profiles on freelancing platforms and advance skills.

Securing the first few jobs on a freelancing platform is a key hurdle to building confidence and growing one's digital work resume. A number of trainees noted that, without experience on freelancing platforms, clients are unlikely to "take a chance" on hiring them. In turn, they're forced to either lower their rates below what they feel is reasonable, or they have to seek out alternative means to grow their portfolio of experience to highlight online.

For those that do secure their first freelancing gigs, the pressure is high to meet client expectations, earn a positive review and avoid blacklisting. Trainers from one training program in the Dadaab refugee complex shared that clients across platforms required a quality of work that new earners often have a difficult time producing. They reported that, in the past, a few freelancers had been blacklisted from different platforms as a result of poor-quality work. To mitigate the problem, the trainers initially attempted to review the work and make appropriate edits to ensure quality. Over time, this evolved into a formal group known as the "Dadaab Collective Freelancing Agency" – or the "Dadaab Collective" in short – which supports fellow freelance colleagues to share ideas, provide feedback and mentorship, and work together to overcome challenges. Quality assurance was not mentioned in workshop sessions as a primary barrier to obtaining work or getting paid. There is cause to mention a disconnect between earners' understanding of client expectations as another possible barrier to sustaining work in digital economies.

Doing work: infrastructure and cost barriers

As refugees progress into more regular freelance work, the challenges become less critical but are, nevertheless, still troublesome.

Infrastructure shortcomings and the high cost of accessing and using devices can limit one's ability to conduct digital work. Especially in the camp setting, frequent power outages greatly impacted network availability and access to online work via computers. Network strength was a secondary issue to unreliable electricity, with participants citing different networks as more or less reliable in different areas.

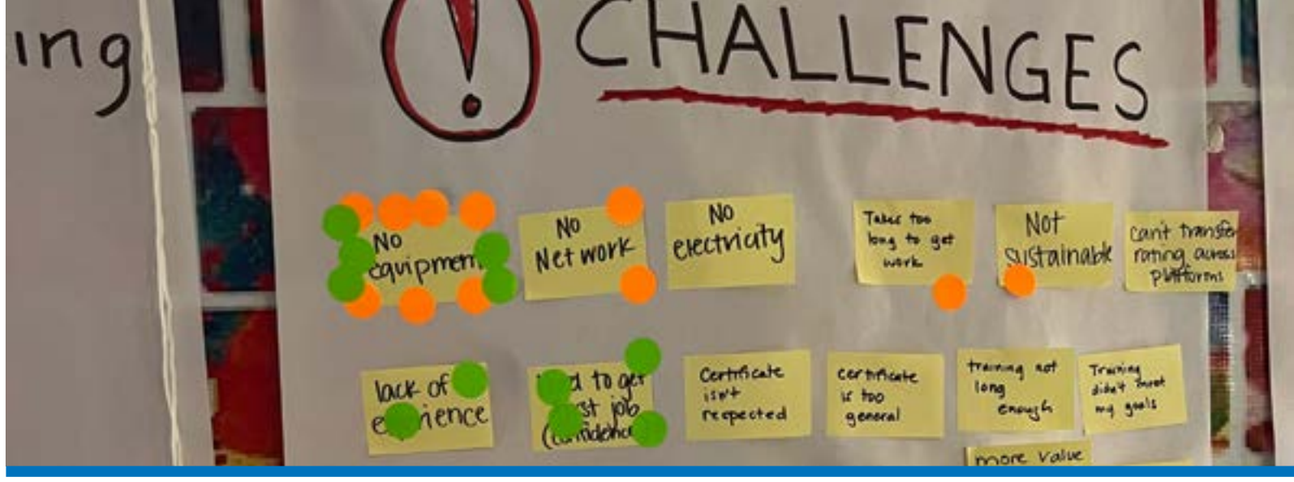
> **When there's no electricity, freelancers are forced to go to Dadaab centre to look for power. It is a big issue because when there is no power, we cannot meet the deadlines.**
>
> (Female earner from Dadaab)

The proximity of available workspaces impacted learners and earners in both the Dadaab refugee complex and Nairobi. The same labs used for training are also the main location where participants can conduct their work online. Thus, similar transport and time restrictions apply as with training. Participants reported that there are no digital hubs or training centers available directly within the camps. This becomes even more of a concern for working freelancers, who often cite the need to work at night due to overseas clients, late night deadlines and job postings that require rapid responses (some in 10 minutes or less) for the freelancer to compete with other applicants. Participants felt that, without access after standard working hours, they struggle to compete.

> **Where we're living in Dadaab, when you receive work from clients, you have to buy (data) bundles. We can only get free wifi at NRC and DRC, and they're only open in the daytime but our jobs are often at night.**
>
> (Male earner from Dadaab)

In Nairobi, participants similarly noted that cyber cafes were not always convenient or accessible, especially at night. This intersected with personal safety risks for participants noting that women traveling at night is unsafe and often culturally unacceptable amongst some refugee communities.

Urban refugees and host community members often struggle to balance the urgent costs of daily life with the time required to seek out training or hunt for jobs on platforms. Amongst earner participants in the Dadaab refugee complex, none indicated that they rely on other work in addition to freelancing. Similarly, those participating in training sessions in the Dadaab refugee complex were typically required to travel and join full-day sessions that prevented most from working other jobs. On the contrary, in Nairobi, nearly all participants cited the inability to solely rely on digital work. Instead, most run other small businesses and classify their online work as their "side hustle". For them, the initial "building up" of earning opportunities on freelancing platforms is too slow and uncertain to rely



Voting dots placed by participants in Nairobi highlight some of the most important challenges to digital work.

on, and the overall earnings are too small to live on. Many urban training participants likewise noted that they found it hard to commit full-time given the need to continue paying for rent, utilities, and food for their families. Camp dwellers, on the other hand, tend to get more of these costs covered through refugee support organizations. Further, as a result of more peer collaboration (like with the "Dadaab Collective"), earnings via freelancing sites tended to be much higher in the Dadaab refugee complex than amongst participants in Nairobi. This collaboration seemed to occur more organically in the Dadaab refugee complex setting because of fewer alternative work opportunities and a more cohesive refugee community than in urban areas.

Doing work: platforms and payments

A wide range of freelancing platforms are utilized in Kenya, with at least 22 different platforms cited by participants across workshops in Nairobi and the Dadaab refugee complex. The options for online work are diverse. However, the majority of participants were leveraging most of these platforms for similar tasks, including translation, transcription, data entry, content moderation and other micro tasks. The most frequently noted sites included Upwork, Freelancer.com, Appen, Amazon Mechanical Turk (MTurk), Fiverr and RemoTasks – although these examples may be skewed by the sampling of participants and the linked training programs which often promote and train on select sites.

The most frequent frustrations amongst participants in regards to web-based platforms were restrictions on payouts. Whether because of payout delays or minimum withdrawal amounts, refugees often feel the pinch between the period of completing work and actually gaining access to their incomes. For example, ProZ, an online translation services platform, was cited as having a 45- to 62-day window to get paid, while Payoneer, a payment platform associated with many freelancing sites, requires a minimum of 50 USD to transfer to bank accounts.

Another factor, and perhaps the biggest anxiety when it comes to engaging with web-based platforms, is the fear that their earned funds will get stuck on the platforms, for a number of reasons as highlighted below.

Mismatching names between platforms and financial accounts can block payments. With challenges for refugees to open mobile money and bank accounts (as discussed in more depth on the next page), many refugees' registered names on freelancing platforms do not match their refugee ID cards. This can lead to verification and payment issues on many freelancing or payment sites, ultimately resulting in many instances of blacklisting. One participant reported that his Payoneer account was frozen because his names were in a different order on his ID versus on Upwork. His money remained stuck on the platform for months during which he was unable to cash it out.

Dadaab Collective Freelancing Agency is an example of refugees coming together to benefit from digital work opportunities.

My first account was suspended on Upwork because they said I didn't have the right ID. I sent the manifest (proof of refugee registration document), but they said they didn't accept that. I also uploaded my waiting slip (temporary refugee ID), but they told me this wasn't accepted either.

I communicated with my client via WhatsApp letting them know that my account was suspended, and I asked him to send me the funds outside of Upwork, but the client said he couldn't go outside the platform. So I never got the money because my money was stuck on Upwork.

(Male earner from Dadaab)

Location anomalies can also lead to blocked accounts. As a result of perceptions amongst some participants that certain clients are skeptical about Kenya-based freelancers, they occasionally resort to using virtual private networks (VPNs) so that their location can appear elsewhere. One participant shared that this typically is a decent workaround to earn a higher hourly rate and get access to U.S. location-restricted job postings on Upwork; however, he noted it only takes one time of forgetting to turn on your VPN for your account to be blacklisted for registering a false location.

Refugees tend to avoid freelancing platforms that charge to find work – both for fear of scams but also because of the uncertainty of securing work. Sites which charge freelancers to find work upfront often feel restrictive to freelancers in Kenya as they're not guaranteed to secure gigs to offset this cost. For example, Freelancer.com charges monthly membership fees starting at 5 USD. When asked about typical scams in Kenya, many participants cite that it's a "red flag" if a prospective employer asks for a fee to secure work. This experience thus raises suspicions if freelance platforms do the same.

Socio-ecological model

Policy, society and the environment

Policies on refugees registering for mobile money and bank accounts are unevenly applied. As highlighted in UNHCR's Displaced and Disconnected report, official policy in Kenya does not allow for the use of refugee ID cards to open accounts either with mobile money providers like M-PESA or with banks. However, in practice, workshop participants indicated that these restrictions vary. In the Dadaab refugee complex, nearly all participants managed to open both types of accounts, with participants frequently citing Equity Bank and M-PESA as available and simple options for refugees. In contrast, during workshops in Nairobi, most refugees said they were unable to open bank accounts or M-PESA accounts in their own names due to their ID cards being refused. In many of these cases, urban refugees resorted to hold M-PESA accounts in the names of local Kenyans. This not only results in general distrust when community members try to make or receive mobile money payments, but prevents refugees from linking their mobile money accounts to freelancing sites due to a mismatch with their registered names. One assumption for the difference between the two locations may be that the financial and mobile ecosystem is more catered to locations near the Dadaab refugee complex, given the greater proportion of refugees who comprise their customer base.

Restrictions on movement for camp dwellers placed some limits on digital work opportunities. While online freelancing was generally equally accessible to both rural and urban refugees, those who live in the Dadaab refugee complex shared that they have experienced challenges in accessing opportunities to further their online work when trainings take place outside the camps. For example, some shared stories of being invited to trainings held in Nairobi, only to find that the permission process for leaving the camp would take longer than three days – effectively preventing them from attending. Likewise, when looking beyond freelancing to other digital work opportunities (for example, on location-based platforms), camp-based refugees were much less optimistic about their ability to secure such work.

Community, family and friends

Peer collectives and other similar agency models are helping to support freelancers and bridge the gaps between training and digital work success. These groups combine experienced freelancers with new earners and provide a community of colleagues to support each other's growth. In the Dadaab refugee complex, the "Dadaab Collective" appeared to be a successful model with a variety of earners who supported each other across the digital work user journey. A similar model was discussed in Nairobi where new earners could pay to be associated with agencies which would offer referrals, access to initial jobs and quality control support. This agency seemed to already exist on a fee-based model, limiting who was able to pay in and join the agency.

Nevertheless, participants cited an underutilization of local professional networks to secure freelancing jobs. Some participants expressed frustration that, despite having associations with larger NGO networks and robust systems of peer support, collectives themselves are underutilized by local stakeholders. Freelancers associated with collectives in the Dadaab refugee complex reported that government organizations, NGOs, and for-profit companies that operate within the camp tend to hire freelancers from outside the camp to work, rather than relying on refugees inside the camp.

Workshops attendees in Dadaab build their ideal digital work platform.

Digital work is often isolated from family expectations and skillsets. Many participants reported that they were the first in their family to take on such online work. The support they needed to learn and advance skills came from informal networks outside of their family due to a limited understanding of digital work within their family. Despite some skepticism about online freelancing, participants shared that there is often a sense of pride amongst family members once they see the earning potential.

> **Parents (in Dadaab) feel proud and good when their kids take on online work. I am able to support my family with my work. I do two freelancing jobs and share my salary with my family.**
>
> (Male from Dadaab)

Individuals

Individual-level factors that influence the engagement of participants in digital work include gender, education level, language, financial status and mindsets.

Gender

Training programs often struggle to recruit and retain female participants. One training center in the Dadaab refugee complex reported that they tried running a women-only training session that was unsuccessful, as women preferred to learn in integrated sessions. Likewise, they noted that, in many cultures represented in the camp, it is common for women to start families immediately after finishing school. While digital work can provide some flexibility to work from home, married women often struggled to get permission to attend trainings or to work late hours during the night when jobs are more available.

Education and language

Individuals who attended secondary school in the Dadaab refugee complex started engaging in basic computer training in their first year of secondary school, which was seen as an advantage for digital work. The languages spoken by participants also influenced the diversity and type of work they were able to complete. Some participants noted that speaking multiple languages helped to promote their profile across platforms. Others reported the limitations in fluency of key global languages was a barrier to communicating with clients and prevented them from getting work.

> **Since communication with a client is crucial, it is a big challenge if you don't have the language skills and knowledge of how people have business conversations.**
>
> (Male from Nairobi)

Financial status

Participants stated that lack of equipment was a key barrier to work, while owning personal devices was often dependent on the individual or household income level. The majority of participants owned their own smartphones in both Nairobi and the Dadaab refugee complex. However, only a few earners in the Dadaab refugee complex had their own personal laptops – the majority of which were provided through an initial cohort of a training program. The remainder of participants utilized NGO computer labs or borrowed equipment from friends, reporting that the model for digital training programs had pivoted to provide desktop computers in the training center rather than providing each individual with their own device. In Nairobi, using internet cafes or renting computers was also limited by individual income, with many people reporting that the cost of such services were too high to sustain.

Mindset and personality

From the perspective of training NGOs in the Dadaab refugee complex, personality and mindset also play a large role in one's future success. For one graduating class, free laptops were given away to those who earned 5 USD in the first few months of freelancing, however only 40 of the 100 students succeeded to meet the target. The NGO attributed the low percentage to a dependency mindset and limited confidence amongst many in the camps.

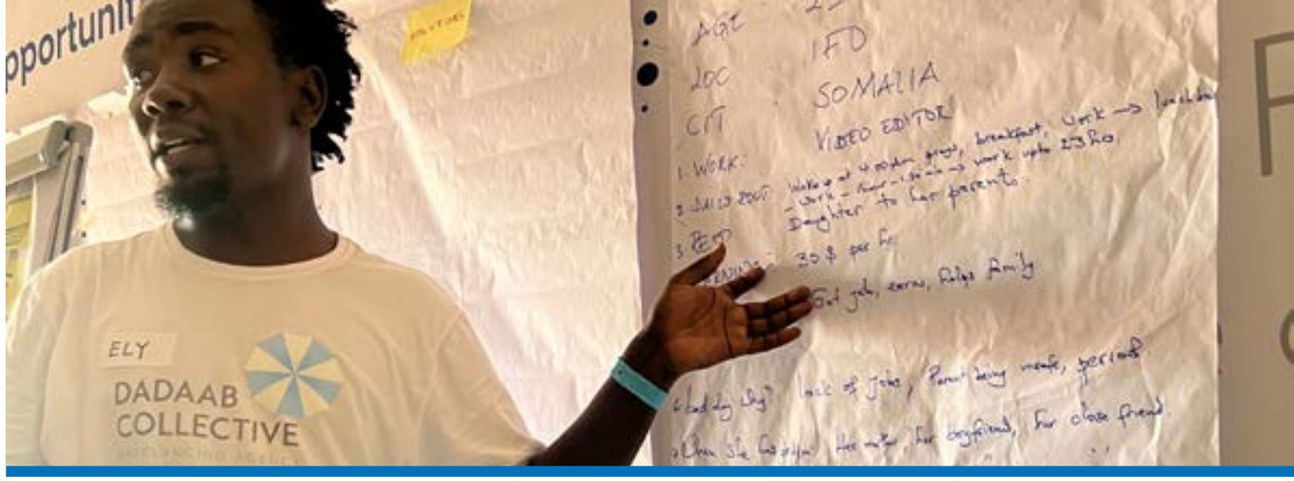
Co-creating solutions

Based on outcomes from the first day of workshops in each location, the research team surfaced a number of key topics around which participants could create solutions during the second day of workshops. Some of the key questions that participants considered, along with the ideas that were generated, are shown below:

Ideation prompts	Selected solutions generated
How might we design better training programs to produce successful freelancers?	• Provide access to advanced topics like photoshop and coding. • Ensure continued support following completion of a course. • Build a portfolio on platforms from work conducted during training.
How might we make it easier for trainees to find work afterwards?	• Create a pathway to internships. • Connect successful freelancers with trainees as mentors. • Have local NGOs source freelancers locally.
How might we address the challenges of needing to work online at night?	• Provide access to devices and data for at-home work. • Set up computer labs located in closer proximity. • Open late night labs with transportation and security provided.
How might we work with peers and a community to grow our businesses online?	• Form agencies or collectives. • Provide referrals/recommendations to those with no portfolio. • Connect peers to continued online self-learning (e.g. YouTube).
How might we improve freelancing platforms?	• Allow people to recommend others rather than just relying on "jobs complete." • Reduce blacklisting based on geographic locations and IDs.

Based on ideas generated in these brainstorming sessions, participants formed groups and were asked to build out a solution to one of the following prompts:

- **Create your ideal peer collective to help succeed at online freelancing.**
- **Create your ideal freelancing platform.**



A workshop participant in the Dadaab refugee complex presents a persona for feedback from peers.

Create your ideal peer collective

Participants recognized that creating formal networks of social and professional support helped to give an individual the confidence to try working as a freelancer. Participants also suggested that operating as a group – rather than as an individual – was a great way to build skills, increase capacity and become competitive on platforms. Some key participant suggestions for an ideal peer collective are described below:

Improve training opportunities for vulnerable groups and pair different group profiles for improved collaboration. For example, a training targeted to at-risk youth to prevent their engagement in risky behaviors would be paired with established freelancers to mentor in both technical training and life skills. Another example was pairing elderly learners with younger generations to bridge potential generational gaps in understanding digital economies.

Assist new earners in client communication and in ensuring the quality of deliverables through a mentorship model. By connecting first time and inexperienced earners to collectives, many participants believed the barrier of establishing yourself on various platforms would be mitigated. Working on projects with experienced users was a strategic way to validate a new profile, earn good reviews and gain experience with the accountability of others.

Share knowledge and resources to take advantage of a key enabling factor of collectives. By assisting collectives to gain access to high quality equipment, such as laptops, specialized software, and video equipment, freelancers can share the advanced resources that set them apart from others online. Formal and informal peer engagement likewise helps individual members to grow their knowledge base and enhance their capacity to complete a wider variety of work. Additionally, collectives have more resources to invest back into the organization's growth through ongoing training or new equipment.

Formalize the financial capabilities of a collective. Collectives could stand to overcome payout hurdles if they were able to operate as a registered entity and open group bank or mobile money accounts. By potentially removing the struggles that many individuals have with getting paid, a collective can streamline one's access to earning and reduce the risks of blacklisting,

Workshop participants in Dadaab refugee complex work together to share why they began freelancing online.

Create your ideal freelancing platform

While creating imagined models for online freelancing job platforms, groups suggested several solutions to enhance the experience and enable participants to succeed across the user journey.

Reduce risk via biometric verification. As a response to the many barriers that participants face when using online platforms, including scams and fraud, participants identified ways to improve platforms and make getting work easier. One suggestion from the Dadaab refugee complex was biometric verifications to access webpages; this would reduce susceptibility to fraud as individuals would not have to remember or share passwords, alongside reducing the challenges of verifying refugee IDs.

Auto-applications for relevant jobs. Another suggestion was a tool that would be able to screen job postings and apply your personal profile to roles that you qualify for automatically. This would eliminate the hassle of needing to apply for each and every job – a task that participants mentioned sometimes causes them to lose sleep to ensure they are one of the first applicants, even at late hours of the night.

Create "super users" who can mentor and recommend new freelancers for work. Some groups referred to experienced users as "super agents" and emphasized that connections or completion of group work with a super agent was a viable way of establishing credibility on platforms. One idea that was similar to the cooperative model above was for platforms to host "boot camps," or onboarding sessions, where new users could work under the guidance of mentors for several months until they have received enough reviews to "graduate" into their own freelancing business.

> **There isn't enough exposure; sometimes you don't know where to start. It would be helpful to get the super agents to help us find our first one to two jobs to get us established.**
>
> (Female from Nairobi)

Offer multiple payout options and bonus incentives. Creating a platform that would make getting paid simple was a key feature of ideation sessions. Participants desired multiple payout options for freelancers to choose from, rather than being restricted to a single payout option dictated by the platform or client. Others shared that they think platforms can gain better and more reliable workers by offering bonuses or incentives for work that is completed on time, or of exceptional quality, or after a certain number of completed jobs to encourage freelancers to accept even the small value projects.

Recommendations

Based on workshops and ideas generated and refined by refugees and host community members, there are a few key recommendations on how UNHCR, its partners, and other private-sector players could better facilitate digital work and reduce barriers and risks for refugees.

Improving training programs

SupContinue expanding training opportunities across the curriculum spectrum.
As discussed throughout the report, non-technical skills (such as English language skills) and soft skills (such as communication and client management) are some of the most highly desired during training. On the other end of the spectrum, as freelancers continue evolving in their careers, greater demands arise for more advanced courses (such as video editing and machine learning) in addition to the associated higher-end computers needed to conduct such work. For these advanced skills, freelancers may already be at a point where they can co-fund the training costs with earnings generated to-date.

Help refugees balance the need to learn and earn simultaneously.
Especially for urban refugees, it's important to recognize that they are unlikely to be able to devote their full time to training or digital work at the onset. Consider how to combine training and earning opportunities, so as to provide the financial means for trainees and new freelancers to more easily balance their financial responsibilities.

Strengthening the digital work ecosystem

Replicate and strengthen the freelance collective model, including mentorship opportunities.
By nearly all accounts, the "Dadaab Collective" has been a huge success. It has created a clear pathway between training programs and sustained online work by partnering more experienced freelancers with newcomers. Some of the key features that are proving vital include: mentorship (for quality work, platform understanding and perseverance), ongoing soft skill development (for communication and negotiation), access to devices via their computer labs and direct assistance to help build their online resumes. By supporting the replication of this model elsewhere and giving similar collectives more formalization and financial support, humanitarian and development stakeholders stand to not only maximize the impact of training programs but to invest in one of the most practical ongoing skill development tools for all audiences.

Supporting digital workers

Assist freelancers to solve the "first few clients" challenge. Those training in digital skills, like the persona, Samiya, are likely to complete training courses only to run up against the challenges and frustrations that come with securing one's first few clients on a freelancing platform. In addition to the value a collective might bring her, consider how UNHCR and its partners may create a pipeline of clients willing to work with new freelancers, or how these organizations themselves may feed in work like translation, transcription and data entry to platform workers. Training courses that can double up as resume-builders could likewise support graduates to build better chances for success before entering the digital workforce.

Expand late night access to work.
Whether to support work flexibility or to more directly assist freelancers to engage with overseas clients, UNHCR should consider how to extend the benefits of free computer labs and internet access beyond traditional business hours both in rural and urban areas. This may include greater localization of computer labs (i.e. directly in camps), extending hours of existing centers, or facilitating rentals of devices which can be used at home. Both in urban and rural areas, some key components to consider would include security, transportation, electricity, network connection and gender.

Improve intermediation between freelancers and platforms. Few stories of workshop participants were more jarring than those of freelancers who had completed training and built their online resumes, only to have their accounts blacklisted and earnings frozen by platforms or payment service providers. Multiple stories were shared of hundreds of dollars caught up on platforms due to ID mismatches and unclear verification policies. In these cases, many cited that relationships NGOs have with the freelancing platforms are one of the only channels of recourse to try to unlock future work on the platforms. One idea for a solution included the creation of a problem-solving hotline facilitated by a third-party whereby refugees could get more hands-on assistance in resolving the unique issues they face.

Creating the foundation at the policy level

Advocate for improved access to bank and mobile money accounts. Although refugees in the Dadaab refugee complex were largely able to open financial accounts in their names thanks to the support of humanitarian organizations and local bank branches, refugees in Nairobi were not as widely able to do so. By helping to facilitate greater access to financial accounts, urban refugees stand to gain more confidence in their ability to earn via digital work and bear less risk of having their freelancing accounts blacklisted.

Country report

Lebanon

Summary

The following annex highlights the barriers and challenges to digital inclusion faced by refugees in Lebanon, as generated through community-based workshops held in May and June 2023. In Lebanon, workshops were held in West Bekaa – focusing on individuals living in rural areas or close to informal settlements – and in Beirut and Mount Lebanon (BML) – focusing on urban residents, including those living in the northern suburbs of Beirut.

Workshop locations:

- West Bekaa (rural)
- BML (urban)

70 participants:

- 57% female / 43% male
- 100% refugees
- Ages: 14–54 (average: 29)

Nationalities represented:

- Syria (99%)
- Palestine (1%)

Key informant interview:

- Watfa Najdi from Issam Fares Institute for Public Policy and International Affairs, who worked on a similar study[1]

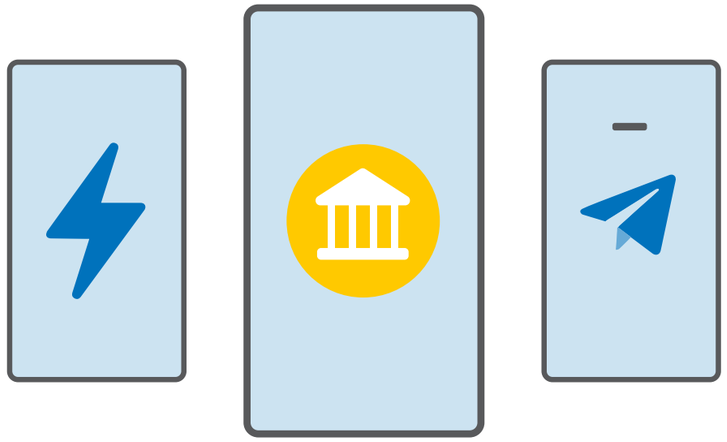
Major challenges facing refugees in both rural and urban locations tended to be similar. These challenges include:

- Unstable and costly internet, poor mobile network, and electricity which affected refugees and host community members alike as it limited productivity and increased the cost of engaging in online activities;
- Limited access to digital devices such as laptops;
- Difficulties to open a bank account; and
- Limited after-training support or practice opportunities following digital literacy training offered by various organizations.

Infrastructure

The problem of unstable and limited electricity affects all residents of Lebanon, but is especially prevalent in informal tented settlements, where most of the refugee population reside. Since 2019, the amount of electricity supplied has significantly decreased, leading to several hours of power outage per day and increased electricity costs.[2] With no electricity, refugees have less access to the internet and are unable to charge their phones and laptops.

[1] *Hackl, A., & Najdi, W. (2023). Online work as humanitarian relief? The promise and limitations of digital livelihoods for Syrian refugees and Lebanese youth during times of crisis, Sage Journals.*
[2] *https://www.reuters.com/world/middle-east/lebanon-raises-cost-electricity-first-time-since-1990s-spokesperson-2022-11-01/*



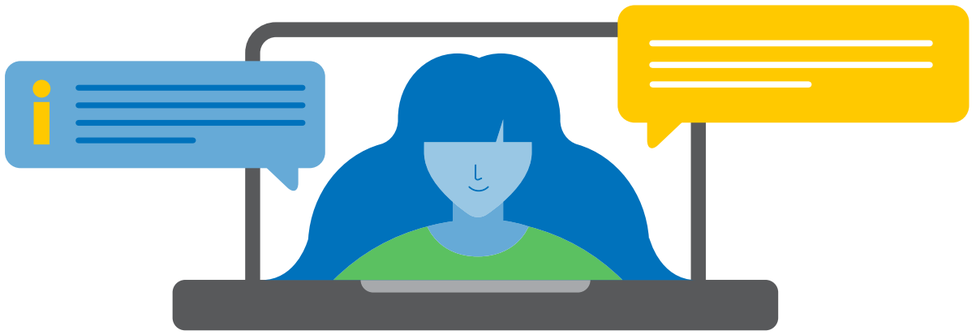
In both rural and urban areas, participants felt that mobile networks are unstable and internet costs are expensive, though essential to digital opportunities. Data bundles are slow and very expensive, according to workshop participants. On average, participants were able to secure Wi-Fi connections at home for around 10 USD a month. All of the participants in West Bekaa and BML deemed this a necessary yet costly expense, especially relative to the quality of the service. For refugees selling products online, the cost of internet subscriptions sometimes presents a barrier. Several female participants in BML shared how it is quite common to try to connect to Wi-Fi networks that do not require passwords, or how they share a connection with their neighbors and split the cost.

Training programs on digital skills

Although many workshop attendees had participated in training programs in the past, **they felt these programs often prioritize theory over practice.** Many felt that there were few opportunities for hands-on application of skills learned. For example, despite taking a digital marketing course, one participant noted they never had the opportunity to employ the learned techniques or get their work reviewed in relation to their own social media-driven business. This often left trainees feeling less than ready to translate training into online opportunities.

Very few who participated in digital training courses are able to actually use the knowledge to secure work due to gaps in relevant skills and limited job follow-up support. According to the International Labour Organization (ILO), in a 2019 follow-up survey that included 542 Syrian and Lebanese digital skills training graduates, only 13% reported having found earning opportunities within twelve months of completing the program.[3] This was also reported in the digital inclusion workshops. In addition to limited hands-on practice, some of the reasons cited during the workshops included self-perceived gaps in soft skills such as English proficiency, CV writing and interviewing skills. Many felt that organizations providing such trainings need to enhance their post-training follow-up to support refugees in connecting to internship and work opportunities. Likewise, there was a sense among workshop participants that some training programs did not focus on learning and impact but instead on the need to simply "finish the training and distribute the certificates regardless of what we know or not", as noted by a female learner living in BML during the workshop.

[3] International Labour Organization (2021). Digital refugee livelihoods and decent work – Towards inclusion in a fairer digital economy. https://www.ilo.org/global/topics/labour-migration/publications/WCMS_785236/lang--en/index.htm



Capital and equipment

A lack of capital was a common challenge among workshop participants who expressed the difficulty of securing resources to buy inventory or equipment. Those concentrating on selling products online fear not being able to accommodate or respond to clients' needs and requests, finding it difficult to anticipate what customers may ask for or having the funds to purchase the correct inventory in advance. It was not clear whether participants had access to practical trainings linked to security capital such as micro-credit and loans.

Few participants owned a laptop, yet all think it is a requirement to be successful with digital work. Even for those who sell products online and can use their smartphones for certain tasks, there is a perception that laptops unlock more tools and resources to successfully manage one's business. Likewise, having access to a laptop was viewed as essential for those offering graphic design, website development or any other similar technical services. None of the participants noted accessing the UNHCR-supported Community Development Centers (CDCs) and computer spaces of local organizations to use available desktops – **some because they are unaware of this possibility, and others because the desktops are not equipped with core programs participants said they needed**, like Adobe Illustrator and Photoshop.

Regulatory environment to access mobile connectivity and financial services

For refugees and other forcibly displaced people who have residency in Lebanon, a valid passport or residence permit is accepted to purchase a postpaid SIM card.[4] For those without resident status, they must provide a valid passport and a direct debit at a bank.[5] To purchase a prepaid SIM card, any of the following may be used: an ID, valid passport, military service card, army reserve card, military exemption card.[6] The UNHCR certificate is not accepted documentation for proof of identity for the registration of any SIM cards in Lebanon, and approximately 80% of Syrian refugees in Lebanon lack legal residency, **making it difficult for them to register postpaid SIM cards with a valid passport**.[7] However, **in practice, Syrian refugees can easily access SIM cards**. Two major mobile network operators (MNOs) in Lebanon – Alfa and Touch – accept Syrian national IDs for both prepaid and postpaid SIM cards. Some refugees near the border also use Syrian SIM cards.

[4] For foreign residents who do not have their permit, the following can be used as proof of residence: a $50 deposit, Letter of Guarantee, Residence Certificate stamped by the mayor, water bill, PSTN, electricity bill issued in their name, house lease contract, or house property deed. See Alfa, Support: FAQ, https://www.alfa.com.lb/en/support/faq (last accessed 30 Dec. 2022).
[5] Alfa, Support: FAQ, https://www.alfa.com.lb/en/support/faq (last accessed 30 Dec. 2022).
[6] Id.
[7] UNHCR (2023). Displaced and Disconnected - Middle East and North Africa Region. https://www.unhcr.org/innovation/wp-content/uploads/2023/08/Displaced-and-Disconnected-MENA-Report.pdf

Based on the UNHCR's Displaced and Disconnected report, **Syrian refugees in Lebanon face challenges opening bank accounts due to Know-Your-Customer requirements and the financial crisis**. While refugees with valid passports or residence permits can legally open accounts, there's low demand due to the devaluation of the Lebanese pound and mistrust in financial institutions. Since UNHCR discontinued the official registration of Syrian refugees in 2015, many lack the necessary identification.[8] Without bank accounts, refugees struggle to pay online for inventory or essential services and subscriptions, limiting access to digital tools requiring paid subscriptions. This hinders those with advanced digital skills from utilizing certain applications or programs, restricting their opportunities for digital projects. Such challenges in accessing bank accounts have led to some participants using FinTech workarounds including the use of cryptocurrency as an alternative way to buy and trade shares without needing to rely on credit cards.

Fraud and scams

Refugees are subject to a variety of fraud and scams online. The risk often sits in requests for fees to access work opportunities that don't exist. The nature of online activities often requires workers to engage with people they don't have personal relationships with. Workshops revealed that Syrian refugees are subject to scams and frauds similar to host community members. However, Syrian refugees have fewer channels of recourse. Often without IDs and right-to-work documentation, refugees feel they are unable to file claims or police reports when scams and financial crimes occur. Moreover, the need to protect earnings online supersedes the desire to remain vigilant against all risks one might face.

Recommendations

These recommendations can support UNHCR, its partners and other humanitarian and development actors in fostering digital skills among Syrian refugees and reducing the barriers and risks they face in accessing the digital world.

Improving training programs

- **Deliver more practical and hands-on digital skills training**. Livelihoods actors should provide more hands-on, project-based training which will allow refugees to put what they have learned into practice and improve and showcase their digital skills, as well as to develop their confidence. Practical and hands-on digital skills training can empower refugees to become active and productive members of the digital society and benefit from the opportunities present in the digital world, as is possible within existing labor laws.

- **Foster soft skills in training programs**. While refugees often develop valuable technical skills, such as programming or digital literacy, they may lack the soft skills necessary to navigate and thrive in an online space. Soft skills – including communication, teamwork, adaptability and problem-solving – are crucial for success in the digital world, where collaboration and effective communication are paramount. Soft skills training not only enhances refugees' ability to benefit from online opportunities but also fosters their self-confidence and resilience.

[8] https://www.unhcr.org/lb/wp-content/uploads/sites/16/2020/12/UNHCR-Lebanon-Q2-Operational-Update-FINAL.pdf

- **Target training programs based on refugees' interests and current or past work experience**. Tailoring digital training programs based on refugees' specific interests and existing skills within the legal regulatory frameworks is crucial for maximizing the impact of these initiatives. Acknowledging the diverse backgrounds and career aspirations of refugees allows for personalized training that addresses individual needs, whether they aim to strengthen small businesses, engage in online freelancing, develop programming skills, or become content creators. Customized programs not only ensure the acquisition of relevant skills but also boost motivation and engagement, empowering refugees to build careers aligned with their passions and competencies, ultimately fostering self-sufficiency and contributing positively to their personal growth.

- **Offer short trainings or seminars on new and advanced applications or software**. This is especially important for online freelancers who would benefit from opportunities to improve their skills without needing to invest significant time or resources into longer training programs. These sessions could tackle one specific topic or application and be offered by an expert or freelancer with established experience. Through this idea, participants drew attention to the reality that learning is continuous and could benefit those who already have an established career in freelancing online.

Community Development Centers

- **Improve access to and awareness of community-based computer spaces to increase the level of usage by CDC participants**. In order to take advantage of existing services, community members need to be aware of what is available to them. Access to computer spaces should be available for those interested to use the computers and other equipment available outside of training courses.

- **Equip laptops and desktops with high-quality software and applications**. In order to benefit from computer spaces, users expressed the need for accessing specialized programs and applications that could put what they have learned into practice and finalize their personal projects – including design, content creation and marketing. All of these activities would require different specifications for what is already available at the partnering centers, which only run basic programs.

- **Allow for individual access to laptops and desktops through personalized user accounts**. During the workshops, participants requested to have dedicated usernames and passwords that they can use whenever they visit computer spaces. This would allow them to continue their online activity over multiple visits, with some privacy and data protection.

- **Facilitate access to a community of practice**. Community-based computer spaces could serve as meeting spaces for refugee and host community learners and earners to connect and benefit from each other. These encounters could be programmed under specific topics of interest through open seminars and discussions, fostering knowledge and experience exchanges among each other as well as opportunities to explore possible collaborations, rather than just "one-way" lectures and trainings. During the workshops, it was clear that certain tasks require a team to be successful, rather than just individuals. Such projects include website, application, or game development, for example, and would stand to benefit from a space that facilitates collaboration.

Country report

Uganda

Summary

This report highlights findings from community-based workshops held with refugees and host community members in Uganda regarding their engagement in digital livelihoods. The workshops were held in April 2023 and took place in Kampala and Kyaka II refugee settlement (Kyaka II).

Overall, in Uganda, awareness of and engagement in different types of digital work were often determined by the institutions and training programs available to participants and their communities. Workshop participants included: recent trainees, small business owners who promote or sell products and services online, online freelancers and NGO workers that leverage a range of digital skills, content creators and talent promoters, and founders of technology startups.

Across both urban and rural settlement locations, participants shared challenges in conducting digital work, including overcoming online scams – which have made many distrustful of digital engagement – cultural and generational perceptions of what "appropriate work" is, and a lack of networks through which they can learn and share experiences. Further challenges included a lack of

adequate infrastructure and restrictions on opening the necessary financial accounts to get paid. Nevertheless, many have leveraged online platforms to reach new customers and grow their earning opportunities; sentiments remain strong amongst participants that this will continue to be an important dimension of work going forward.

Based on stories shared by their peers, participants co-created solutions to address barriers and risks that refugees face throughout their journey from learning to earning, specifically building out approaches for more useful digital skills training programs and helping small businesses to grow their online presence. These are highlighted at the conclusion of the report, followed by a brief set of recommendations for UNHCR and other stakeholders to inform and improve programming related to digital livelihoods in the future.

Workshop locations:

- • Kampala (urban)
- • Kyaka II refugee settlement (rural)

66 participants:

- 44% female / 56% male
- 79% refugees / 21% host community members
- Ages: 16–49 (average: 26)

Digital work modes explored:

- Online sales & marketing
- Online freelancing & local (NGO) work leveraging computer skills
- Content creation
- Technology startups (fintech, agtech, edtech)

Nationalities represented:

- Democratic Republic of the Congo(56%)
- Uganda (21%)
- Rwanda (8%)
- Burundi (6%)
- Somalia (3%)
- Eritrea (2%)
- South Sudan (2%)
- Sudan (2%)

Meet the personas

The four personas shared on the following pages represent a snapshot of the types of participants who joined the community-based workshops. Although not an exhaustive representation of digital workers in Uganda, the personas represent four key profiles we encountered and combine features of actual workshop participants.

Profile #1: Small business owners using social media or online marketplaces. This included individuals who sell or promote products or services (e.g. clothes, chickens, prepared foods, hair styling, etc.) via social media (e.g. Facebook, WhatsApp, and Instagram) or on digital marketplaces (e.g. Jumia, Jiji, or Kyaka2.com). These businesses serve a variety of local, national and international customers, depending on the market platform and the types of products and services.

John, 20 (Small business owner & sports coach) Earner, Kyaka II refugee settlement

John is a refugee from South Sudan who has been in Uganda for seven years. He loves playing basketball and offers lessons to youth in Kyaka II. He started posting videos on Facebook and TikTok and has found that he has more students following him and requesting in-person lessons. On days when John has lessons, he earns around 20,000 Ugandan Shillings (UGX) (5.50 USD) a day. His customers pay him through mobile money where he saves his earnings in hopes of investing in more basketball equipment.

Profile #2: Workers leveraging computer skills. This group included both learners, who are seeking work that leverages digital skills, and earners who are already employed by local organizations – all of whom were working for NGOs as trainers and doing freelance work on the side. Members of this group possess a range of digital skills, including photo and video editing, data entry, coding, graphic design, website design, translation, transcription and marketing, amongst others. Many participants had completed training in at least one of these skills and were seeking jobs, either in-person or remotely, both from local NGOs, like YUFAT and Peace Winds Japan, and on freelancing platforms.

Gloria, 33 (Freelancer & computer trainer for local NGO) Earner, Kyaka II refugee settlement

Gloria is from the Democratic Republic of the Congo and has been in Uganda since she was 7 years old. She lives in Nsambya in the center of Kampala with her three children and her mother. Gloria learned programming from an NGO after she graduated from secondary school. She now works for the NGO to train refugees on IT, programming and website design. She also works as a freelancer designing websites to earn extra income.

Workshop participants in Kampala rank their biggest barriers to digital work.

Profile #3: Content creators and talent promoters represented those who are posting images or videos with either informational content or to showcase a specific talent. They included members who are currently earning, or seeking to earn, income from their follower base, advertisements, or through individual donations and incentives through their personal accounts. Of the participants, one earner was already earning income from her content and considered it as a side business. Other participants were considered learners as they had not yet earned enough revenue to consider this a viable income stream.

Agnes, 24 (Content creator) Earner, Between learning & earning, Kampala

Agnes is from Burundi and has been in Uganda for 12 years. She is passionate about women's rights and works as a volunteer for a local women's rights NGO. After saving enough money to buy her first smartphone, Agnes started making educational videos on women's rights issues and shares them through social media. She has many followers but has yet to translate this into an income. She hopes one day she will "go viral" and begin to earn more with her posts.

Profile #4: Technology startup founders. This unique group from Kampala was composed of founders who operate startups in agriculture technology (agtech), finance technology (fintech), education technologies (edtech), and logistics. While not all founders were profiting from their startups, they were categorized as earners due to the nature of their livelihoods being funded by the capital they had raised in the startups' initial phases.

Winnie, 33 (Founder of an agriculture tech startup) Earner, Kampala

Winnie is Ugandan and completed her Bachelor's Degree in Computer Science at Makerere University. Three years ago, she founded a tech company with her partner, David. The app they developed helps farmers track their harvest, sell to consumers and access free support. Winnie raised the initial capital that brought the company through its first three years of development. She is currently working to scale their product throughout rural Uganda.

Barriers, risks and enablers to digital work

Two primary frameworks were utilized to examine the intricate elements that influence an individual's success in digital work: the learning-to-earning user journey and the socio-ecological model. Both are discussed in more detail below.

Learning-to-earning user journey

Learners and earners in Uganda identified digital work as an accessible way to earn income. A key element that was woven throughout each part of the user journey – from considering work to advancing in work – was training. It's important to recognize the user journey as cyclical and reflexive, rather than a linear process. Many barriers, risks and enablers were cross-cutting across various stages of the user journey and intersected within different levels of the socio-ecological model, as discussed further below.

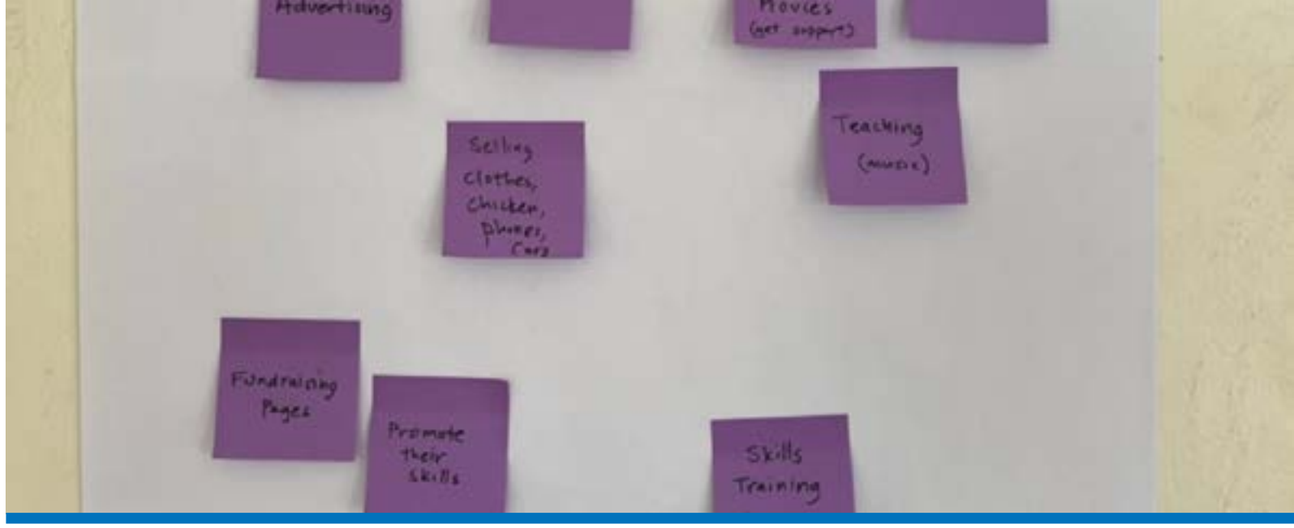
Awareness and interest

Very few participants had an awareness of the range of opportunities that exist within digital livelihoods. This was especially true for participants outside of the group of technology startup founders – who tended to have exposure to a broader scope of digital work through their university curriculums. In Kyaka II, participants were selected from 18 different local NGOs. Each recruiting organization had its own focus area, which influenced the type of training that was offered, as well as the type of employment its participants sought out after training. For example, one NGO was focused on talent development in music and arts and trained participants on utilizing digital platforms to showcase their talent. The participants who completed that training were beginning to seek ways to earn money online through these talents. In Kampala, learner groups, including refugee youth, were exposed to an introductory course that taught them how to take compelling photos and videos to promote businesses, but they had no awareness of other existing programs in the area that might teach them other skills for digital work.

There is a limited understanding of how to translate basic social media skills into economic value in rural communities. In Kyaka II, several small business owners said they hadn't yet considered using social media to promote their businesses or felt they did not have the necessary skills to do social media marketing, despite regularly using social media for their personal use. With these groups, many assumed that digital livelihoods only consisted of advanced technical skills, such as coding, and most did not know how to incorporate digital skills into their existing businesses.

There is no single starting point for building digital skills. Many participants entered into training programs with a basic awareness of how to use smartphones for social media access and basic internet searching. Participants, including youth, had most commonly been exposed to beginner digital skills through family and friends and had learned new basic skills through informal mentorships. Sometimes, participants learned computer skills in school, although it was mentioned that it was not frequently included in standard secondary school curriculums.

For participants already working in content creation and selling items via social media, there was a desire to advance and gain intermediate skills. A few participants mentioned that they had been able to learn specific skills, such as taking better photos, through self study of YouTube videos. However, most expressed a desire to cultivate further intermediate skills, such as video editing, social media marketing or freelancing skills. Despite this, with the exception of those who had participated in specialized university programs in topics such as software engineering or IT, few participants had engaged in long-term training programs for intermediate or advanced skill training.



Crowdsourced ideas on different types of digital work at a Kyaka II workshop.

Training programs

Advanced training opportunities are expensive. There was a universal desire to enhance digital skills in both urban and settlement settings. The range of skills that participants wanted to learn included programming, gaining social media followers, graphic design and website design. However, all participants cited that quality and long-term training opportunities were limited in the settlement context and seeking advanced learning opportunities, whether through university-accredited programs or online learning platforms, was often expensive and inaccessible to many refugees. This was compounded by the reality that online training programs did not guarantee access to certification, employment or mentorship. A subset of participants that included content creators, local NGO workers and job seekers wanted to take online courses that would enhance their employability for remote work, including remote jobs in project management or data analysis. These participants stated that adding internationally recognized certificates to an online profile made them more marketable on job posting platforms such as LinkedIn. However, others stated that you could easily buy counterfeit certificates or earn certificates without actually obtaining the necessary skills.

A lack of quality equipment limits the practicality of training. Participants stated that many training programs offered theoretical training with no practical carryover. This was a recurrent theme among all types of training programs, with the exception of formal university programs that many of the tech startup founders had participated in. The limitations spanned the range of programs training on basic device use – such as taking pictures, browsing the internet, or using social media – to intermediate skills, such as data entry, photoshop and website design. Refugees in Kyaka II shared experiences of crowding around one mobile phone or laptop to watch a trainer demonstrate a skill, such as creating a post on Instagram. Other participants expressed frustration with practicing intermediate skills on outdated equipment or software with limited opportunities to practice skills outside of the training facility. This was true for participants who theoretically learned how to use video editing programs, photoshop and other Adobe software, but were unable to practice their skills on actual devices.

> **Sometimes in training there are 20 people learning skills using only one phone. We need more equipment so you can practice practically instead of just learning theory.**
>
> (Male learner from Kyaka II)

Workshop participants in Kyaka II brainstorm ideas on how organizations might create more fruitful training programs.

Proximity to training centers is critical for engagement. In both Kyaka II and Kampala, participants reported limited spaces where digital skills could be practiced. With the exception of tech startup founders who had access to Makerere University computer labs, participants in Kampala stated that internet cafes were expensive to use, which made them inaccessible for many refugees. In Kyaka II, participants stated that the settlement had a very limited number of internet cafes or digital hubs. This made it difficult for learners and earners to gain skills and practice on devices.

Participants desire training programs that include risk management and security skills. A common sentiment across all sessions in Uganda was the attitude that online work can be dangerous due to fraud and scams. This community attitude was reportedly the reason that many community members had not yet transitioned to online work. Participants acknowledged the importance of including personal risk management, digital ethics and online safety into training programs.

Another barrier that learners faced was the availability of high-quality teachers. One session mentioned that trainers often worked online as freelancers and could make more money by trying to do both at the same time. This impacted their ability and desire to fully engage in training, which they found to be less lucrative than the freelancing work they prioritized. This seemed to be compounded by the challenge of limited equipment. If a trainer had to share their computer for others to learn from, they would have to compromise their own freelancing opportunities for earning.

> **The trainers are also working online, so they don't take training seriously. They will prioritize earning money instead of training other people.**
>
> (Female learner from Kyaka II)

Transitioning from learning to earning

Finding and securing a job is a critical step in the learning-to-earning user journey after completing a training program. For many participants, this was rarely a linear step forward.

Learners are hungry for practical experience and internships, with the goal of eventually securing employment at well-regarded companies. The majority of training programs attended by participants only focused on theoretical skill development and had limited opportunities for practical skill development.

Learners and earners both discussed the importance of internships that allowed them to build real world experience in skills such as data entry, coding and graphic design. They also saw these internships to be critical to connecting them to broader networks of potential hiring pools. However, both learners and earners noted that internships were scarce and competitive, especially amongst larger, reputable companies that participants most desired to work for, mentioning Airtel, Faras, Jiji, and Jumia as examples.

Mentors and networks can play a critical role in supporting new workers to navigate the competitive markets. Across all levels and types of digital work, earners and learners both expressed the importance of mentors to learn and advance technical skills, as well as provide necessary psychosocial support. Both tech startup founders and small business owners selling items on social media expressed the stress of navigating the demands of their work in a culture that doesn't yet value digital livelihoods. Having mentors and networks can be encouraging and help new earners through challenging times.

Founders of tech startups expressed that the competitive nature of the technology startup world can be discouraging and has created a "culture of success" that excludes those who do not rise to the top or find success in their products quickly. Several of these founders recognized that this can lead to burnout and that establishing networks of formal and informal mentors can help mitigate that risk. Participants described feeling motivated by hearing transparent stories from peers and mentors who had overcome similar challenges.

> **[The] secret of success is to create a strong network. I look at who is already in the industry so they can give me [advice]. This inspires me to boost my work.**
>
> (Male earner from Kyaka II)

Participants find job posting websites challenging to navigate due to unclear descriptions of the required qualifications. Many participants utilized online websites that featured job postings geared toward refugees or that advertised NGO jobs. However, they reported that the websites are confusing, discouraging and sometimes discriminatory. It was highlighted that many job postings had unclear requirements and many refugees did not understand if they would qualify for the positions advertised.

One learner in Kyaka II noted that, while he was targeted for many jobs that encourage refugee youth to apply, there was a disconnect between the applicants they targeted and the credentials they required. Several learners reported that many jobs had high certification requirements but were still targeted at refugee youth, whose educational transcripts were not verifiable in Uganda. Further, each platform and posting required applicants to input repetitive information that was tedious and time consuming. Several refugees reported taking a lot of time going through an application only to find that, because they do not have access to formal school certificates from their country of origin, they were no longer eligible to apply. One participant mentioned that job postings that specifically targeted refugees could be discriminatory and only refugees from more "newsworthy places" were chosen, leaving refugees from forgotten conflicts without opportunity.

Generating income as a content creator or through talent promotion is challenging. Attracting followers or views was another interesting challenge faced by learners seeking to break into the industry of content creation and talent promotion. Several participants in Kyaka II focused their efforts on gaining followers to earn money from advertisements or selling tickets to live streamed shows. There is limited data on how much participants earn through their followers and participants seemed to have an unrealistic expectation of how much money they could make through posting videos. Nevertheless, they were motivated by the success of famous YouTubers and TikTokers and continued to seek opportunities to earn big through social media.

Doing work: building trust with customers

A culture of mistrust limits digital engagement. Participants across the board emphasized the importance of creating a trusting environment between consumers and providers. In all sessions, stories were shared about fraud and scams that drew money out of consumers through fake investments, phishing campaigns and multi-level marketing schemes. According to participants, the prevalence of fraud and scams create a culture of mistrust in digital marketplaces and with new technology. For founders of tech startups, they found that breaking into rural markets with consumers who have limited awareness of online risk management was especially difficult due to this mistrust. Similarly, business owners who promote their products on social media or sell online also struggle with building trust with their customers. Even job seekers had a hesitancy in applying for jobs online without having a personal connection, fearing that their application will be a waste of time for a "fake job" that doesn't exist.

Consumers, including job seekers, prefer in-person interactions in addition to a digital presence. Both earners and learners reported that online platforms put users at risk of fraud and scam. For many users in Kyaka II, consumers and entrepreneurs preferred platforms that had a physical presence or could send a representative to ensure the company's authenticity, such as a representative from Jumia visiting a physical store. When selling items online, the majority of business owners reported that their physical personal interactions with clients were critical in securing transactions; very few consumers would buy a product without seeing it in person or meeting the business owner, according to participants. Others relied on ratings or shared experiences from peers or colleagues when building trust with online platforms.

> **I don't trust looking for jobs online; everything is fake.**
>
> (Female earner from Kampala)

In the same way, earners who had founded tech startups acknowledged that by meeting clients in person they could build trust and combat some of the fear of using fraudulent websites or applications, especially when working with clients in rural communities who had limited education on digital technology.

Doing work: infrastructure and cost barriers

As refugees progress into doing work, they face infrastructure and cost challenges that make it difficult to maintain engagement in digital livelihoods.

Challenges with infrastructure limit earners' ability to conduct digital work, especially in rural areas. In Uganda, frequent electrical outages limit earners' ability to complete work due to disrupted network availability and limited ability to charge devices. Participants in Kyaka II state that, while charging stations exist in the settlement, you have to pay to use them and also travel to access them, adding expenses that compound and create a larger barrier to conducting online work. The high costs of data and devices limit earners' ability to conduct digital work. Completing digital work often requires access to the internet or data through mobile network operators. Participants across the spectrum reported that the cost of accessing data is expensive and a barrier to engaging

Breakout groups in Kyaka II workshops build their eight-step plan for how to help local businesses grow their online presence.

in digital work. Likewise, when engaging in technical tasks such as video editing or graphic design, earners need high quality equipment that can handle specialized software or that produce high resolution graphics. This equipment can be expensive, and while earners might have the skills to complete the work, they may not be able to afford the tools they need.

Doing work: getting paid and mobile money wallets

Most participants had mobile wallets; however, the overall use of mobile wallets was mixed in Kyaka II due to transaction fees and fear of fraud. Both earners and learners reported that mobile wallets improved ease of digital transactions. However, there were several barriers for both consumers and earners that limited the universal utility of the wallets. Many small business owners who sold items over social media stated that their customers were hesitant to utilize mobile wallets. This was primarily due to a mistrust of vendors who the customer had not yet met in person. Business owners, content creators and IT workers reported that this was also due to a history of scams in the area with people selling low quality or "fake" items. High transaction fees also discouraged both consumers and earners in relying on mobile wallets, with one member noting that the majority of community members in Kyaka II preferred cash because of the fees.

Participants themselves mentioned that they trusted banks rather than using mobile money because there is more accountability with infrastructure challenges when using banks. Some participants mentioned that they would send money, but if the power or network was down, their money could be lost in the system and they were unable to recover it.

Socio-ecological model

Policy, society and the environment

Refugee identity verification processes make registering for bank accounts challenging. In Uganda, refugees and asylum seekers are legally able to register for bank accounts and mobile wallets with a refugee ID or letter from the Office of the Prime Minister. However, as outlined in UNHCR's Displaced and Disconnected report, the identity verification process is often conducted manually and requires supplementary documentation that can be time consuming and confusing to obtain. This identity verification especially impacts refugees due to strict Know-Your-Customer (KYC) requirements for Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) controls.[1] During the workshops, it was observed that more participants complained of challenges in opening bank accounts in the urban setting sessions than in Kyaka II. While this correlation was not explicitly stated, it was observed that Kyaka II was well-served by NGOs and humanitarian organizations that could assist refugees with this process In the settlement context.

Institutions

Refugee participants reported feeling discriminated against by bank agents when trying to open a bank account. Stories from refugee participants included bank agents stereotyping them and outright stating that "refugees have no money." There were also many reports of bank agents complicating procedures by requiring additional documents which could add months to the verification process. It was unclear how frequently the challenges created by Uganda's identity verification processes (outlined above) intersects with discrimination or reported practices of financial inducement.

> **In 2021, our youth group wanted to open an account. They told us we didn't qualify. It took two months to actually get the account. We don't know whether it was the law or just discrimination. We had to give money as a bribe just to get our account open.**
>
> (Male learner from Kampala)

Community, family and friends

Breaking away from family expectations about employment can be isolating and challenging. Several participants mentioned cultural barriers within families where certain traditional roles, such as becoming a doctor, lawyer or accountant, are more accepted than engaging in digital work. This theme was relevant for tech startup founders as well as content creators, digital skill workers and job seekers. They described attitudinal barriers which stipulated that working in digital economies was not "real work." Likewise, earner groups in Kyaka II reported that there was a stigma from their community that online work is for "lazy people" and scammers. Among the tech startup founders in Kampala, there was a consensus that they had defied the cultural expectations of their families by not choosing to work in traditional fields and, instead, pursuing digital startups. One earner described the expectation from parents and families as "black tax," describing the pressure to pay back their families with stable careers.

> **As the first generation away from peasant farming, we are expected to pay back our families by working in traditional careers that can guarantee [continued upward social mobility] for our families.**
>
> (Male earner from Kampala)

Societal attitudes and stigma seemed to compound when intersecting with gender. One participant in Kyaka II commented that her family told her that working online is not proper for women and girls. The participant elaborated that her family believed women should work in the home as caregivers and that, if they are to work, they should find a career in professions such as teaching or midwifery. These cultural expectations of a woman's role as caregiver affected participants in both urban and rural areas.

Supportive social capital such as professional networks and mentors can build resilience in those who choose to forge their own path by choosing digital work. Social capital in the form of relationships with others who were engaged in the digital space seemed to give participants confidence to try new skills and take professional risks. Tech startup founders shared that professional mentors went beyond teaching new skills to offering encouragement, hope and support when they felt overwhelmed.

Individuals

Female refugees often face the risk of sexual exploitation and abuse when seeking training and work opportunities. In both Kampala and Kyaka II, a practice of sponsorship for girls to help them pay for training or job procurement was mentioned. In this arrangement, sponsors provide resources, training or access to work in exchange for sex. During an activity in the Kyaka II workshops where participants were asked to create a persona representing a typical refugee in their area, one group told the story of a woman who "found a man and then was able to learn about digital technologies." They elaborated that, because she engaged in sexual behaviors with the man, she was then able to afford training courses. Similarly, in Kampala, a participant mentioned that she had a friend who was able to advance in her career of digital entrepreneurship due to sponsors.

English literacy is important in finding and doing work. Job seekers reported that the English language terminology used in job postings can be complex, noting that literacy is a critical component in understanding job roles and expectations for online work. Digital workers seeking to engage in freelancing in Kyaka II described that English was especially important when communicating with clients and showcasing ability to complete tasks such as translation and data entry.

For freelancers who were already working, understanding multiple languages was helpful as they had more opportunities for communicating with clients in a wider range of countries and in translating materials to and from different languages.

[1] https://www.uncdf.org/article/2593/study-know-your-customer-requirements-dfs-uganda

Owning personal laptops is dependent on the individual or household income level and can restrict the type of work one engages in. Most participants owned their own smartphone in both Kampala and Kyaka II. Content creators and small business owners could utilize their phones to post the products they are selling or to create simple videos for social media. However, for more advanced digital work such as coding, web page design, video editing and data entry, a laptop is required. Only the groups of tech startup founders and two earners in Kyaka II who were working for NGOs as trainers had access to their own laptops. Other participants shared laptops with friends and family or utilized internet cafes or digital hubs. The primary reason that participants did not own laptops was the cost of the devices, with the majority citing that their family income level was not sufficient to support purchasing their own.

There was an observed expectation from many learners and earners that devices should be provided by aid agencies and NGOs after a training is completed as it is unrealistic for an individual to purchase their own.

Co-creating solutions

Co-creation sessions were held in both Kampala and Kyaka II based on the outcomes of the initial research workshops. Key themes were identified and participants engaged in the development of solutions alongside the project team. Some key prompts and ideated solutions are outlined below:

Ideation prompts	Selected solutions generated
How might we help entrepreneurs learn and grow the right skills for digital work?	• Conduct "speed interviewing" and "pitch nights" to share and ideate with peers. • Create mentorship and networking programs. • Facilitate exchange programs to learn how others operate.
How might we develop training programs that teach skills that are not quickly forgotten?	• Provide verified internships with practical experience. • Link training programs with job opportunities (e.g. you interview and practice during the training and are hired upon completion). • Provide spaces to use equipment and practice digital skills.
How might we help peer groups better connect members to digital work opportunities?	• Provide access to computers and internet where people can practice. • Offer opportunities for peers to share success stories. • Create partnerships with companies to feed in recent graduates.
How might we make it easier and safer to find work online?	• Ensure job postings have clear expectations and explicitly state whether they accept applications from refugees. • Improve the user interface for job applications so they don't require you to type in your entire CV. • Set up automatic applications to relevant job postings. • Offer a variety of ways to get paid that are accessible to refugees.

During each co-creation session, participants were divided into smaller groups to create detailed solutions to key identified barriers. Prompts for solutions included:

- **Create a business that effectively advertises and/or sells its products online**
- **Help learners overcome barriers to becoming earners**

Create a business that effectively advertises and/or sells its products online

In Kyaka II, participants created hypothetical companies to market and sell products online. They started by identifying local businesses that already exist within their community and designed ways to improve their business model by using digital marketing or online sales. These business ideas included:

- **A local catering company that advertises via social media to NGO workers;**
- **A tailor who posts designs on social media and creates custom outfits for customers worldwide;**
- **A tailor selling clothes locally on Jiji; and**
- **A document translation service that targets local organizations through social media and their own website.**

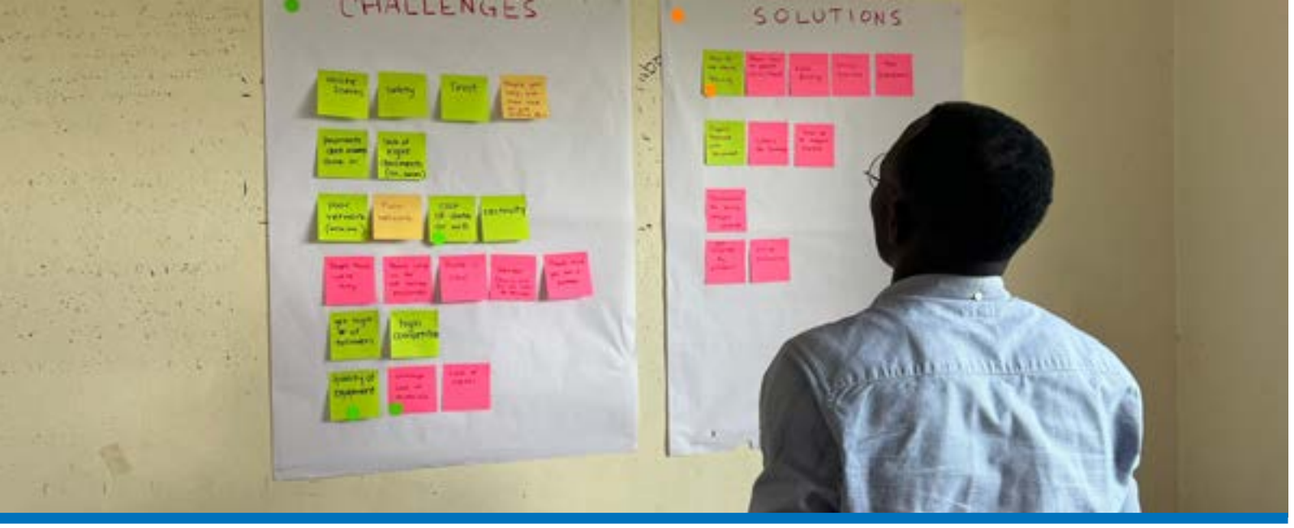
Recommendations they highlighted that could strengthen the success of these hypothetical companies are described below:

Utilize a wide variety of social media platforms to maximize customer reach. Each company recognized that while many community members in Kyaka II use Facebook, having a presence on Instagram, TikTok, and WhatsApp is helpful for reaching new customers. Two of the created businesses went beyond using social media to developing their own app (catering company) or selling on existing marketplaces such as Jiji (tailor).

Keep customers safe from fraud and scams. Fraud and scams were cited as key barriers that prevent deeper digital engagement amongst members of the community in Kyaka II. The hypothetical companies identified three key components that would reduce users' risk when engaging with their businesses online, including: ensuring proper registration and licensing with the government, holding mobile money accounts registered in the official business name to assure secure transactions, and explicitly guiding consumers about best digital safety practices.

Ensure you have an established physical presence to build trust with the customers. Each business highlighted the need to combine one's digital presence with a physical location where customers can visit, pay in cash and build a trusted relationship with the business.

> **"Online sales will be better if customers know you are real and can visit you at least one time. The next time they want something, they will already trust you and can do the transaction digitally. They can even tell their friends that you are a real and verified business."**
>
> (Workshop group from Kyaka II)



A workshop attendee in Kyaka II considers his biggest challenges to earning through digital work.

Have flexibility in how customers can pay for products. Participants noted that customers in Kyaka II often prefer cash transactions to avoid transaction fees on small purchases or because they are afraid of fraud. Because of this lack of trust in online banking and digital money solutions, all of the hypothetical businesses offered multiple options for customers to pay for products, recognizing that they would reach more customers with several payment options. These options included cash, mobile money and bank transfers.

Help learners overcome barriers to becoming earners

Co-creation groups in Kampala were asked to step into the shoes of local NGOs to craft programs and ideas for solving some of the key challenges that learners face as they progress toward earning in the digital economy. Participants were split into five groups, tasked with solving different challenges as described below:

Challenge: People do not have the right skills for digital work.

Group A deemed themselves "Team Innovators" and focused on building a comprehensive training program that combined features including: awareness campaigns in local secondary schools and youth groups for recruitment; courses with practical applications; internships with well-established and recognized companies; access to internet and devices; and a direct mentorship program. Upon completion of the training program, participants would be provided with internationally-recognized certification.

Challenge: People do not have access to devices or digital tools for work.

Group B, or "Team SmarTribe," developed a training program that teaches digital skills and provides computers for graduates to utilize in their first year of work. When someone enters into this program, they not only receive training on device use but they also receive a computer.

This comes with the expectation that earners will earn enough to pay the company back for the computer after one year. In turn, the company is sustained and able to scale to more families each year. This program was modeled after a familiar charity model where a family receives livestock and has one year to earn income with that livestock through breeding or selling byproducts. When the family pays back the company, another family is able to receive the opportunity and the program grows. This model offered other incentives in addition to their basic model, including: competitions with opportunities to win new equipment, community centers that offered free internet access, and awareness campaigns. These awareness campaigns aimed to shift the culture of device use from entertainment to productivity.

Challenge: Digital work is too risky because of fraud or scams.

Group C designed the "Team Giant for Digital Security (GDS)", which is a Training of Trainers (ToT) program that emphasizes risk management and digital safety. Much like hackers, they spend time learning the ways scammers work so that they can prevent others from falling prey. This group recognized the importance of incentivizing community members to complete training by providing them with access to a resource center where they could access high quality devices and free internet.

> **"I believe that I can be scammed because the internet is always changing. What I know today may be old by tomorrow. When you make a Gmail account, you can lose access because people will steal your password. You have to stay up to date with the techniques of fraudsters."**
>
> (Male earner from Kyaka II)

Challenge: People do not know what opportunities exist for digital work.

Group D called themselves "Team Mekisa" and suggested that they would start by engaging with local leaders to get a baseline understanding of what work people are currently aware of and doing. Based on this, they'd develop a resource guide in the local language and hold a workshop to present ideas for how one can earn online. Post-workshop components included: ongoing communication via WhatsApp groups, an online forum for businesses to discuss and post opportunities, and a resource center where refugees can access computers for free.

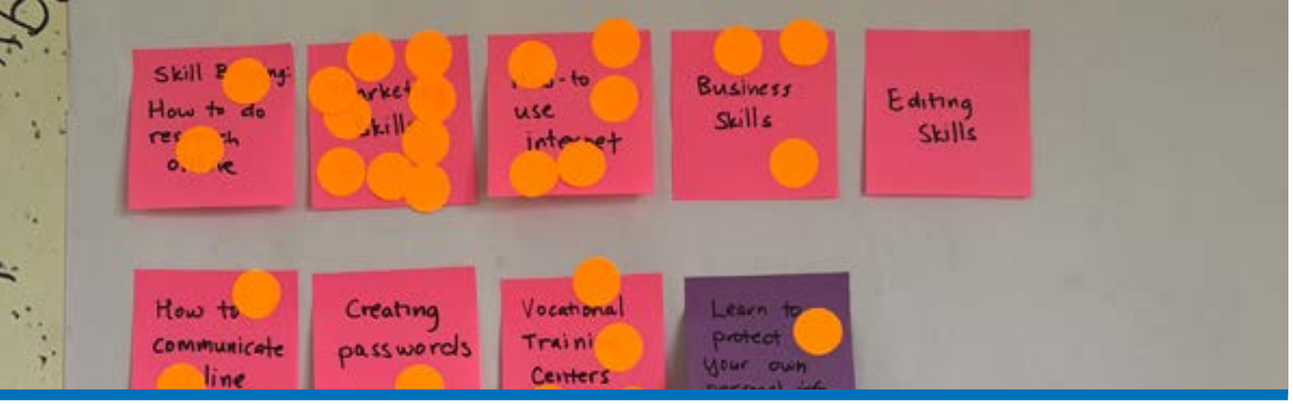
Group E, "Team Ubuntu," emphasized the importance of matching the digital skills desired with available jobs in a given area. Following training sessions, they would help build partnerships between training participants, have outside talent come in for ongoing sharing sessions and document success stories through their social media accounts.

Key themes that were relevant across each of the solutions developed by the five groups are described below:

Solutions should build awareness amongst the general population. Each group recognized that, in order to be successful, they needed to grow the community's awareness and acceptance of training programs. Groups suggested awareness campaigns that included incentivized contests where people could win devices, resources centers where people could use devices and access the internet at subsidized or free rates, and even feasibility studies to gather detailed information from their communities for targeted behavior change.

Addressing safety and security is important. While one solution focused emphatically on teaching online safety and security, every other solution still mentioned the importance of providing security training in their programs. Many solutions generalized this concept into broad categories such as "teaching risk management," while others identified "digital ethics," "creating strong passwords," and "protecting personal information" as specific subjects that would be important to be taught.

Establishing partnerships and networks can lead to long-term success. Participants saw value in networks for both personal skill acquisition and for connection to long-term employment. One group, which had trained in basic computer skills, proposed partnerships with refugee-led tech companies such as Faras, where learners could complete internships and hopefully secure a job. Other groups suggested developing mentorship groups to share ideas and advance training. The ToT model developed by GDS also emphasized maximizing mentorships for the program's success.



Voting dots placed by participants in Kyaka II to highlight the top ways to support refugees who want to do work online.

Utilizing social media can help keep skills up to date. A key solution to ensuring trainees get the most out of their training programs is finding ways for them to stay engaged with content and learn new skills. One group suggested posting weekly on various social media channels (e.g. Facebook, Instagram, TikTok) with problem solving tips, frequently asked questions or suggestions on how to advance work. This solution would be a way for learners to stay engaged after they finish a training program.

Recommendations

Both research and co-creation sessions generated ideas on how to improve refugee and host community member engagement in digital livelihoods. The following recommendations can be utilized by UNHCR, its partners, private sector players and government stakeholders to facilitate digital work in refugee and host community populations.

Building awareness of digital work opportunities

Engage in awareness campaigns to create a broader understanding of opportunities. A key finding from the workshops is that many people, including refugee and host community members, have limited perspectives on the possibilities for digital work. Creating awareness of the diverse ways in which refugees and host communities can earn money online, even in remote areas, could be a powerful first step. This could be done through local NGOs with whom relationships to refugees are already strong, or it could be more centralised information that community members can access on their devices (e.g. a digital work resource website, social media accounts, etc.). Sharing examples of how similar personas are earning money online can be a motivator, and likewise ground expectations of digital earnings in reality.

Facilitate mapping of NGO engagement in digital livelihoods for enhanced learner engagement. It was clear that several NGOs in Kyaka II and Kampala are including digital training opportunities for their program participants. By creating a network map that includes the type of training that each program offers, as well as potential job opportunities associated with the training, refugees and host community members can effectively navigate the diverse landscape of available opportunities. This tool could also be utilized as a referral network for NGOs to direct individuals who are seeking specific trainings, while enhancing collaboration and maintaining accountability of best practices. A directory can be a valuable resource, enabling individuals to make informed decision regarding their personal journey.

Improving training programs

Pair awareness campaigns with online safety trainings. By including education on online safety and how to reduce digital risks, consumers are likely to feel more confident engaging in digital livelihoods. Some key examples may include how to detect and avoid online scams, how to engage safely on social media platforms and how to reduce risk on online marketplaces like Jumia and Jiji.

Create targeted training content on the safeguarding and protection of vulnerable groups from sexual exploitation and abuse in digital economies. Workshops illustrated that women and girls are often exploited and abused in order to access training and employment opportunities.

Digital livelihoods offer substantial potential for empowerment and economic growth, yet the alarming prevalence of sexual exploitation and abuse casts a dark shadow over these prospects. In order to equip individuals and communities with the knowledge and tools they need to safely navigate the user journey towards employment in digital livelihoods, special attention should be given to the risks that vulnerable groups face. By pairing online campaigns with in-person training content specially created to safeguard and protect against sexual exploitation and abuse, UNHCR can help address this serious issue.

Supporting digital workers

Improve accessibility to resource centers, digital hubs, and training centers in lower-resourced areas. Developing community centers that offer access to internet, devices and training is a pivotal step towards equipping individuals with the essential tools for digital empowerment. These centers can be established with a sustainable model, managed and operated by both refugee and host community members. This would not only provide access to training and equipment, but pave the way for a self-reliant and digitally adept community that thrives in the modern digital landscape.

Improve intermediation between job seekers and job posting platforms. Supporting job seekers as they navigate websites and apply for jobs can ease the burden of seeking work and facilitate refugee employment. By establishing simple, user-friendly assistance channels, we can empower refugees to confidently use job posting platforms. UNHCR can advocate for job posting platforms to clearly state the required qualifications, country of origin, and whether they accept refugee status for easier navigation for job seekers. Providing standardized frameworks with corresponding resume builders can help refugees showcase their strengths and skills effectively. Through these measures, we will not only enhance employability but also foster a sense of empowerment and self-sufficiency, contributing to the success of refugees in their pursuit of meaningful employment.

Strengthening the digital work ecosystem

Help foster growth in the consumer side of the mobile money ecosystem. Despite the fact that many refugees, even in rural Kyaka II, have smartphones and mobile money accounts, many resort to cash for a majority of their day-to-day transactions. This has led to the perception amongst businesses that their customers are not yet ready to “shift to digital.” Some of the key factors which may currently be hindering consumer use of these payment tools includes: a lack of trust in digital transactions, limited affordability to use for small-value transactions, and unstable network connectivity. By working with mobile operators to overcome the structural challenges and engaging with users to overcome the demand-side safety concerns, stakeholders could start to shift the narrative towards more digital consumer engagement at a local level.

Facilitate mentorship and networking opportunities for entrepreneurs. Formal and informal networks were a key enabling factor for the resilience and success of founders and small business owners. Interestingly, at the end of many of the workshop sessions, several participants reflected on the value of simply convening with others to learn about new strategies to grow their businesses or to share stories of challenges. We recommend that UNHCR host events with local partners that connect learners and new earners with established earners to provide opportunities to share experiences, learn and develop relationships. The implementation of this recommendation could creatively build upon existing platforms, such as hosting Facebook Live events. Alternatively, it could involve pairing networking opportunities with awareness campaigns by hosting discussions after a screening or facilitating the creation of WhatsApp groups.

Workshop guides

UNHCR
The UN Refugee Agency

Research workshop agenda overview

Time	Activity	Details	Objectives
15min	**Welcome and Introductions**	Brief explanation of the purpose of the workshop + review of the agenda, ground rules and photos consent. Icebreaker to help participants get to know us and each other then light questions to get an idea about their familiarity with digital technologies and their experience with digital work.	Ensure participants are willing to participate and aware of their ability to opt-out of any questions, topics, photos, activities, etc. Create a relaxed and lighthearted atmosphere for the discussion, while revealing participants' level of interest in and experience with technology.
20min	**Digital Work Bingo**	Bingo cards that include statements regarding digital work (including challenges, risks, opportunities, etc). Cards will be drawn which contain a statement. If it's on their bingo card, participants can mark off the corresponding square, and then 1-2 participants are asked to share an experience that applies to the statement. The first person to complete a row or column on their bingo card can be rewarded with chocolate.	Make the discussion more interactive and engaging, and encourage participants to share their experiences with different types of digital work + identify common challenges and opportunities associated with digital work.
10min	**Digital Work Brainstorm**	Crowdsource a baseline understanding of what digital work might include.	Helps to frame the topic with participants.
20min	**Persona Building**	Together in the group, create a hypothetical persona that describes a typical member of the participants. Build out a picture of her life/family, work/aspirations, digital experience, and influencers. Through building this hypothetical character, allow participants to share examples & personal stories.	Allows group sharing of information that can be sensitive by projecting onto a neutral persona. Creates a foundation on which to then discuss core research questions in a journey mapping exercise
60min	**Journey Mapping**	Using a pre-populated template on flipcharts, we want to discuss the key categories of research topics along a journey map. Create 2 flip charts that include "Challenges" and "Solutions" to add sticky notes. Barrier cards work well for Learners.	Visually highlight key risks/challenges as well as surface initial solutions. While ideation is not the core activity during this day's workshop, we will later return to these challenges/risks + solution ideas to help prioritize for Day 2.
15min	**Gallery Walk: Voting + Prioritizing**	Participants will be asked to walk through the room where we'll have placed the Challenge and Solution flipcharts. They'll be given sticker dots to vote on the risks/challenges that concern them the most; and then also given sticker dots to vote on solutions that they think are most important.	Have participants help assign magnitude/priority for risks and solutions we may focus on for Day 2.
10min	**Closing**	Thank participants, allow for final questions, and distribute transportation reimbursement.	

Co-creation workshop agenda overview

Time	Activity	Details	Objectives
5min	Welcome and Introductions	Brief explanation of the purpose of the workshop + review of the agenda, ground rules and photos consent	Ensure participants are willing to participate and aware of their ability to opt-out of any questions, topics, photos, activities, etc.
10min	Warm-Up	Icebreaker to help participants get to know us and each other then light questions to get an idea about their familiarity with digital technologies and their experience with digital work. Example: "If you could give your mobile phone one superpower, what would it be and why?"	Create a relaxed and lighthearted atmosphere for the discussion, while revealing participants' level of interest in and experience with technology.
30min	Agree or Disagree	The facilitator will read a series of 5-8 statements captured from Day 1 (or from literature). Participants stand and move to one side of the room or the other based on whether they agree or disagree with the statement. After each statement, 1-2 participants are asked to share the reasoning for their choice.	Facilitate a simple rapid-fire capture of perceptions that can avoid groupthink. Participants physically move in order to
5min	Gallery Walk: Reviewing Personas + Challenges/ Solutions	Before returning to their seats, the facilitator briefly informs participants about the activities of Day 1's workshop. Participants are asked to spend 5 minutes reviewing the posters on the walls from yesterday's persona building + journey mapping exercises.	Light-touch way to set the stage and build on Day 1 outputs.
30min	Brainstorm Round 1	The facilitator introduces the NAPS 100+ way of brainstorming and leads idea generating activities on 3 different How Might We... prompts that are generated from Day 1.	Generate as many ideas as possible. Allows the group to think big and surface out-of-the-box ideas
15min	Tea Break + Clustering + Voting	While participants have a short break, facilitators will cluster the ideas generated in round 1. Participants will then be asked to vote for their favorites using voting dots.	Help prioritize top ideas.
45min	Building Prototypes: Crazy 8s	In small groups, participants are given a digital work scenario. They are asked to develop an eight-step solution storyboard by drawing simple sketches on a flip chart. When complete, groups share their solution with other participants.	Whereas the "how might we" questions allow for breadth of ideas, this approach facilitates depth with specific top choices
30min	Sharing	Each group shares their prototyped ideas with all other participants. Key likes, dislikes, and questions can be noted.	Crowdsource feedback on prototyped ideas.
10min	Closing	Thank participants, allow for final questions, and distribute transportation reimbursement.	

Research workshop facilitator guide

Time for workshop: 150 minutes

Roles:
- Main Facilitator
- Co-Facilitator (if available)
- Observer/Notetaker
- Translator (if needed)

Materials to prepare beforehand:
- Round table, if possible.
- Attendance sheet
- Consent forms
- Incentive in Envelope: Incentive in envelope (amount varies by location)
- Feedback forms
- Pre-populated flipcharts
- Post-its
- Markers
- Smartphone to capture pictures
- Colored dots
- Refreshments

Pre-Session
- Welcome participants
- Ask to sign photo consent form + attendance form
- Ask participants to write name on folded-paper and set in front of them on table
- Tell participants they help themselves to snacks/tea/etc

Activity 1:
Welcome and introductions (15 minutes)

Step 1: Introduce ourselves and provide context to the participants

Say: Hello my name is XXXX and these are my colleagues XXXX. We are doing research on behalf of UNHCR to better understand how refugees and host communities use technology like phones and computers for work. Today we want to have a conversation with all of you to better understand your lives.

Before we begin, I want to share a few key points about our session:

- **Our discussion should last about 2.5 hours.**
- **There are no right or wrong answers, just be as honest as you can.**
- **We want to hear from everyone in the room. But also allow others to share too.**
- **If you don't feel comfortable answering any questions, no problem.**
- **All the information discussed today will be confidential.**
- **We will summarize our discussion and not use any names or details of you.**
- **We would like to take photos of the group discussion. Is that ok with everyone? (If so, pass around consent forms)**

Step 2: Get basic info from each participant

Say: "Let's go around the table and each briefly introduce ourselves by sharing:

- **Name**
- **Age**
- **Where you're from**
- **Length of time in host country**
- **Earners: How long have you been working online and doing what?**
- **Learners: What kinds of digital skills training have you done?**

Icebreaker question:
If you could give your phone a superpower, what would it be?

Activity 2:
Digital work bingo (20 minutes)

Pass out bingo cards and markers

Say: For this activity, we have created Bingo cards that include various statements regarding digital work for refugees, including challenges, risks, opportunities, and more. Each of you will receive a Bingo card, and we'll be drawing cards from this bowl that contain a statement and image. If the image is on your Bingo card, you can mark off the corresponding square.

Say: Once you've marked off a square, we'll ask 1-2 participants to share an experience that applies to the statement. We'll document these examples on sticky notes, which can later be referenced in the next activity. The first person to complete a row or column on their Bingo card can be rewarded with chocolate.

Are there any questions before we get started?

Wait for any questions and answer them if necessary.

Say: Great, let's get started. Here are your Bingo cards. As I call out each statement/image, mark off the corresponding square if it's on your card. If you complete a row or column, shout "Bingo!" and we'll ask you to share your card to confirm your win.

Draw the first statement from the pile and read it out loud. Participants mark off the corresponding square if it's on their Bingo card. Then, invite 1-2 participants to share an experience that applies to the statement. Repeat the process for the remaining statements. If someone shouts "Bingo," ask them to show their card to confirm their win. If their win is confirmed, reward them with chocolate.

Activity 3:
Digital work brainstorm (10 minutes)

Show Flip chart entitled "Digital Work" with images of a mobile phone, laptop, and wifi

Say: Today we want to specifically talk about how people use technology like phones, computers and the internet to do work or to earn some money. To start off, I would like you to share with me all the ways you can think of in which people can do this. This may be things you've done, things you've seen others in your community do, or other ways you've heard of that people can use their phones or computers to earn money.

Write the responses on post-its and stick to the flip chart. As you progress, you may probe on certain topics if not mentioned (e.g. using social media, freelancing, etc). Keep this flip chart on the wall throughout the session so that participants have a grounding in the topic being discussed.

Activity 4:
Persona building (20 minutes)

Step 1: Draw your persona

Place a pre-populated flip chart on the table/workspace with markers on top. This exercise can be done in the full group or in subgroups

Say: Let's start by thinking of a refugee who has come to (host country), just like all of you. We will try to understand more about how this person thinks and behaves based on your experience. Our first activity will be to draw a person just like you all. We will need a volunteer, who wants to draw?

First I want you to draw a simple picture of this person in the middle of our page -- no need to be an amazing artist -- and while you do that, the group should give her a name. (Tip: Ensure it is not one of the respondents' own names or the group will talk about that person. Remind them repeatedly that this should be someone "like them".)

Step 2: Basics (Top)

Say: Let's start by thinking of a refugee who has come to (host country), just like all of you. We will try to understand more about how this person thinks and behaves based on your experience. Our first activity will be to draw a person just like you all. We will need a volunteer, who wants to draw?

First I want you to draw a simple picture of this person in the middle of our page -- no need to be an amazing artist -- and while you do that, the group should give her a name. (Tip: Ensure it is not one of the respondents' own names or the group will talk about that person. Remind them repeatedly that this should be someone "like them".)

Say: Okay let's talk about _____, our refugee (man/woman) in (host country).

Ask the following questions and have the group write the responses

- **Age**
- **How long has she been here**
- **Is she married? Kids? Where is her spouse?**
- **Did she go to school? What level?**
- **Where does she live (what type of house? own/rent? electricity?)**
- **Does she have a phone? What type? What network? Shared with others?**
- **If she has a phone, what does she use it for? Internet? Favorite apps?**

Step 3: Work and Daily Life (Right Side)

Say: Okay now on the right side of the page let's talk about _____'s daily routine

Ask the following questions and have the group write the responses

- **Does she have work? If so, what does she do?**
- **What is her morning routine?**
- **What about in the afternoon?**
- **What about in the evening?**
- **How much income does she make on a typical day?**
- **Does she have any free time? What does she do with it?**
- **What's usually her favorite part of her day?**
- **What might make her say she's had a bad day?**

Step 4: Family/Community/Influencers (Left Side)

Say: Who are the important people in her life? This could be family, friends, or other people in her community, or even in other countries. Let's start sharing those people that come to mind.

Ask the following questions and have the group write the responses

Say: Now we're going to share a few statements. For each one, I want you to tell me which of the people on our chart it most applies to:

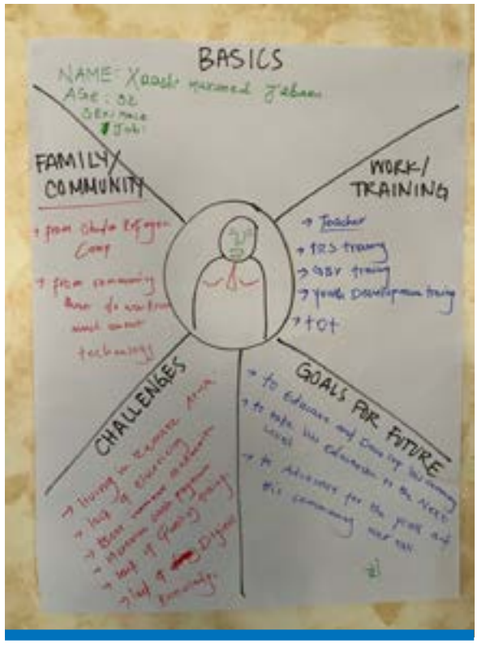
- **Who is the first person she shares news with when something great happens?**
- **Who does she turn to when she has personal questions or difficulties in life?**
- **Who does she relax / socialize with?**
- **Who motivates her the most?**
- **Who teaches her about how to use technology?**

Step 5: Challenges and Goals (Bottom)

Say: What are the biggest challenges she faces?
What goals does she have for the future?

Ask the following questions and have the group write the responses

Say: Great. We've created a wonderful persona and we're going to put it up here on the wall and talk a little more about her throughout our session



Activity 5a:
Journey mapping (60 minutes) - EARNERS ONLY

Place a "Challenges" and a "Solutions" flip chart on the wall.

Say: You are all doing (type of work) just like (created persona name), and we're going to talk more about that work. As we go throughout the discussion, if we hear any challenges, we'll write them down on sticky notes and put them on the "Challenges" page. If we hear about way people are overcoming those challenges, we'll put them on the "Solutions" page.

Finding Work (10 minutes)

Before you got into (type of work), how did you find out about it?

Probe: Word of mouth, online (social media, job sites, digital labor platforms), friends/family, training programmes?

- What were your first impressions about this type of work, before you started?
- Why did you decide to pursue this type of work vs. other types?
- Walk us through the process of what you did to start this type of work?
- How easy/difficult was it to get the work?
- Were there any challenges you experienced when trying to find this type of work?
- How could the process of finding work be made easier for you?
- How have others been successful at finding work?

Skills and Training Programs (10 minutes)

- What skills did you need to have to get the type of work you do? Or what skills would others need to have if they were to do the work you do?
- Were there any skills that you needed to have but you didn't?
- How did you gain the skills you needed? Or where do people get those skills?
- Probe, as below: previous employment, education, people, trainings, etc.
- Are there people in your life (family, community, etc) that helped upskill you? How?
- What training programmes, if any, helped prepare you for your work? – What worked well in those trainings vs. what didn't?
- What support did you receive after the trainings ended?
- Were there any challenges your had or risks you experienced when gaining skills?
- How could the process of skill building or training be made easier for you?
- How have others been successful at gaining skills?

Doing Work (10 minutes)

- What does the regular routine look like for doing this type of work?
- What are the best parts of this work?
- What are the worst parts of this work?
- Do you do other work in addition to digital work?
- Are there any risks or challenges that come with this type of work?
- How could your work/job be improved?
- Are there others out there who are more successful? Why?

Getting Paid (10 minutes)

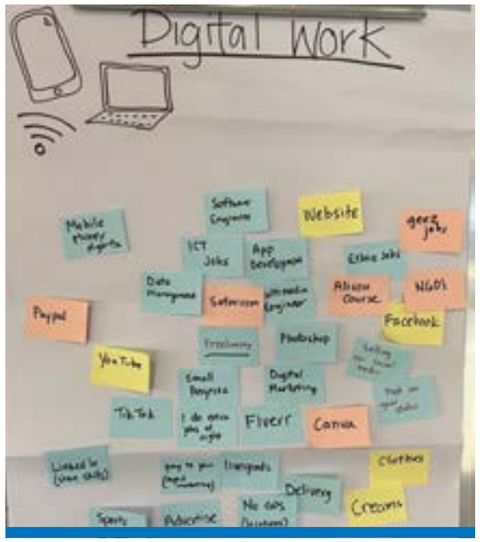
- How much does a typical person in your job, like (persona), earn?
- How often do you get paid?
- How do you get paid? (i.e. cash, mobile money, bank account, etc)
- Are there any risks or challenges that come with getting paid?
- How could payments be improved?

Looking Into the Future (10 minutes)

- Do you plan to stay with this type of work and for how long?
- What might you do differently to become more successful in the future?
- What might you need to advance to where you want to be?
- Are there other types of work that you're interested in pursuing?
- Does your platform/employer (or others out there) offer opportunity for growth?
- What are some risks or worries that you have about the future?
- What are some of the barriers that are keeping you from getting where you want to be?

Other Challenges and Solutions (10 minutes)

Say: Are there any other challenges or solutions that we've missed so far and should add?



Activity 5b:
Journey mapping (60 minutes) - LEARNERS ONLY

Place a "Challenges" and a "Solutions" flip chart on the wall.

Say: Remember today we're talking about digital work and we know many of you have participated in training courses or are considering digital work. We're going to talk more about that. As we go throughout the discussion, if we hear any challenges, we'll write them down on sticky notes and put them on the "Challenges" page. If we hear about way people are overcoming those challenges, we'll put them on the "Solutions" page.

Definition and Awareness of Digital Work (10 minutes)

Show earlier flip chart from the digital work brainstorm

- **How many of you have thought about doing some type of digital work like these listed?**
- **When did you first think about digital work?**
- **How might you go about starting digital work?**
- **Do you know of others who are doing digital work?**
- **What are some examples of digital work in your communities?**
- **Are there examples of digital work that you WISH would come to your communities in the future?**
- **How many of you have phones? What types?**
- **How many have access to computers? What types and where?**
- **How many of you use the internet? For what?**

Ranking Cards: Barriers to Digital Work (20 minutes)

- **What are the main reasons why people may NOT be doing digital work?**

Say: We've heard some ideas why people may not be doing digital work. I'm going to show you 10 reasons we thought about beforehand that may prevent people from doing digital work. With each one we can have a short discussion:

Hold up card #1

- **Do you think this is a problem?**
- **Can anyone share an example of when this happened to them?**

Continue with remaining 9 cards

Say: Ok, now I want us as a group to rank these cards from what you think are the biggest barriers to those that are less of a concern.

Skills and Learning (10 minutes)

Say: Now let's talk a little bit more about skills one might need to do digital work.

- **What type of skills or training would people like you need to do digital work?**
- **Where would people get those skills?**

Probe, as below: previous employment, education, people, trainings, etc.

- **Are there people in your life (family, community, etc) that have helped teach you any of those skills? How?**
- **What training programmes, if any, helped prepare you for digital work?**
- **What worked well in those trainings vs. what didn't?**
- **What support did you receive after the trainings ended?**
- **Did the trainings lead to meaningful impact or work? Why or why not?**
- **What skills do you still feel like are a struggle to access?**
- **How can training programmes or skills building be improved?**

Finding Work (10 minutes)

- **How do people find out about work (generally, and then digital work specifically)**

Probe: Word of mouth, online, friends/family, training programmes?

- **What types of work do you look for? Why?**
- **How easy/difficult is it to get work?**
- **Are there any challenges you experience when trying to find work?**
- **How could the process of finding work be made easier for you?**
- **How have others been successful at finding work?**

Online Safety (10 minutes)

- **Tell me what you think when I say "online safety"**
- **Have you or someone you know ever experienced safety problems when using your phone, computer, or the internet? If so, how?**
- **What did you do when this happened?**
- **Have you ever received training on online safety?**
- **Are there topics you would like to learn more about in terms of online safety?**
- **How could we make using your phone, computer, or internet safer?**

Activity 6:
Gallery walk: voting and prioritizing (15 minutes)

Hand out 6 stickers dots -- 3 of each color

Say: For this activity, we want to review the challenges and solutions identified and understand the ones that are most important to you. To do this, you'll be voting with the stickers. Take a few moments to individually select the 3 risks or challenges that you think are most important, and 3 solutions that you think are most promising. Place Color A stickers on challenges; place Color B stickers of solutions.

Give participants some time to vote

Say: Thank you all for sharing your selections. We're going to be using this tomorrow with other participants to select some risks and solution ideas to talk about further.

Activity 7:
Closing

Say: Thank you all for your participation in this focus group discussion on digitally-enabled work for refugees. Your insights and experiences have been invaluable in helping us to better understand the opportunities, challenges, and risks that refugees face in this space.

Before we close, I would like to ask each of you to share one key takeaway from our discussion today. What is one thing that you will take with you from this conversation?

Give each participant a chance to share their key takeaway.

Say: Thank you all for sharing your key takeaways. We will use these insights to inform our next steps and ensure that we are building on the valuable contributions that you have made today. Finally, I would like to remind you that all the information shared in this focus group discussion will be kept confidential and anonymous. We will ensure that your privacy is protected and that your voices are heard.

Once again, thank you all for your participation today. We look forward to continuing this important work together.

Co-creation workshop facilitator guide

Time for workshop: 180 minutes

Roles:
- Main Facilitator
- Co-Facilitator (if available)
- Observer/Notetaker
- Translator (if needed)

Materials to prepare beforehand:
- Round table, if possible.
- Attendance sheet
- Consent forms
- Incentive in Envelope: Incentive in envelope (amount varies by location)
- Activity posters
- Post-its
- Markers
- Smartphone to capture pictures
- Colored dots
- Refreshments

Pre-Session:
- Welcome participants
- Ask participants to write name on folded-paper and set in front of them on table
- Tell participants they help themselves to snacks/tea/etc

Activity 1:
Welcome and introductions (5 minutes)

Step 1: Introduce ourselves and provide context to the participants

Say: "Hello my name is XXXX and these are my colleagues XXXX. We are doing research for UNHCR to better understand how refugees and host communities use technology like phones and computers for work. Today we want to have a conversation with all of you to better understand your lives.

Before we begin, I want to share a few key points about our session.:

- **Our discussion should last about 3 hours.**
- **There are no right or wrong answers, just be as honest as you can.**
- **We want to hear from everyone in the room. But also allow others to share too.**
- **If you don't feel comfortable answering any questions, no problem.**
- **All the information discussed today will be confidential. We will summarize our discussion and not use any names or details of you.**
- **We would like to take photos of the group discussion. Is that ok with everyone? (If so, pass around consent forms)**

Step 2: Get basic info from each participant

Say: "Let's go around the table and each briefly introduce ourselves by sharing:

- **Name**
- **Age**
- **Where you're from**
- **Length of time in host country**
- **Earners: How long have you been working online and doing what?**
- **Learners: What kinds of digital skills training have you done?**

Activity 2:
Warm-up (5 minutes)

Say: "Before we dive into our discussion, I'd like to start with a quick icebreaker to get our creative juices flowing.

For this icebreaker, I'd like each of you to imagine that you could give your mobile phone one superpower. What would it be and why? Let's start with [participant name]. [Participant name], can you please share with us the superpower you would give your mobile phone and why?

Continue with each participant, making sure to encourage creativity and thoughtful responses. Once everyone has shared, summarize what you learned and highlight any commonalities or interesting points.

Say: Great job, everyone. Thank you for sharing your creative and imaginative superpowers for your mobile phones. I hope that this icebreaker has helped us all loosen up and get ready for our discussion. Now, let's move on to our topic for today.

Activity 3:
Agree or disagree (30 minutes)

You will need to pre-populate a list 5-8 statements for which you want to assess participants' agreement. These could be developed based on Day 1 workshops.

Say: For this activity, we're going to ask you to move to different sides of the room depending on whether you agree or disagree with a statement. If you strongly agree with a statement, move to the far right of the room. If you strongly disagree with a statement, move to the far left of the room. If you're somewhere in the middle, move to the center of the room. This activity will help us understand the range of opinions within the group and identify areas of agreement and disagreement.

We're going to start with a series of statements about digital work for refugees. Please listen carefully to each statement and then move to the appropriate side of the room based on your level of agreement or disagreement. We'll have a brief discussion after each statement to hear your thoughts and insights.

Go one-by-one through the 5-8 statements and ask participants to move to the left or right of the room depending on their level of agreement. Facilitator invites a few people to share their thoughts on why they agree or disagree.

Activity 4:
Gallery walk: reviewing day 1 (5 minutes)

Say: Before returning to your seats, you'll notice there are a lot of posters on the wall. These are from a similar workshop we did yesterday with people like you. We talked about digital work, some of the challenges people face, and some ideas for how digital work can be improved. We're going to be building on that discussion today, so let's take 5 minutes together to do a walk around the room and hear some of the main points from yesterday.

Guided walk with quick summaries

Activity 5:
Brainstorm round 1 (30 minutes)

Say: Now, we will move on to a brainstorming activity. We will provide you with three "How Might We" prompts related to digital work for refugees. Your task is to generate as many ideas as possible in response to each prompt. We will spend 7 minutes on each prompt, and then move on to the next one.

Share the three "How Might We" prompts, such as:

- **How might we increase access to digital work for refugees who lack the necessary skills or experience?**
- **How might we address the challenges that refugees face in communicating with potential employers or clients due to language barriers?**
- **How might we promote digital work opportunities for refugees in a way that does not compromise their safety or security?**

Review the rules of NAPS (No judgment - good or bad, All ideas are valuable, Piggyback, Silly, crazy, ridiculous, 100+ ideas in 7 minutes)

- **Everyone gets a pad of sticky notes and marker**
- **Timer set for 10 minutes**
- **Write idea, say idea, stick idea up on the wall**

Activity 7:
Tea break + clustering + voting (15 minutes)

Say: We're going to take a quick tea break. We'll group and organise your ideas and before we start again we'll ask you to vote for your favorites

Activity 8:
Building prototypes: crazy 8s + sharing (75 minutes)

Say: "Now, we're going to break up into small groups and work on a solution storyboard for a scenario related to digital work. Each group will receive a scenario and develop an eight-step solution storyboard by drawing simple sketches on a flip chart. When complete, groups will share their solution with other participants.

Is everyone ready?"

Give each group a flip chart subdivided into 8 squares

Say: "Great. I will now divide you into small groups and provide each group with a scenario related to digital work. Once you have your scenario, you will have 30 minutes to develop a solution storyboard with eight steps, using simple sketches on a flip chart. Please make sure to assign roles and ensure everyone has a chance to contribute. Once complete, please be prepared to present your solution to the group. I will let you know when you have 5 minutes remaining."

Wait for 30 minutes

Say: "Time is up. Now, each group will share their solution storyboard with the group. Please keep your presentation to no more than 5 minutes. After each presentation, we will have time for questions and feedback."

Allow each group to present and facilitate a brief discussion after each presentation

Say: "Great work, everyone! Thank you for your creativity and dedication to developing solutions related to digital work. Remember, these storyboards can serve as a starting point for further ideation and development of solutions in the future."

Activity 9:
Closing (10 minutes)

Say: Thank you all for your participation in this focus group discussion on digitally-enabled work for refugees. Your insights and experiences have been invaluable in helping us to better understand the opportunities, challenges, and risks that refugees face in this space.

Before we close, I would like to ask each of you to share one key takeaway from our discussion today. What is one thing that you will take with you from this conversation?

Give each participant a chance to share their key takeaway.

Say: Thank you all for sharing your key takeaways. We will use these insights to inform our next steps and ensure that we are building on the valuable contributions that you have made today.

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