CHAPTER 7
Designing Programs: Tips for Operational Teams

7.1 INTRODUCTION

The COVID-19 pandemic has increased interest from client governments that are seeking policy and technical support from the World Bank Group on new ways to stimulate digital jobs. The need is especially critical for low-skilled, vulnerable youth, often with limited schooling and in countries with limited opportunities in formal private sector jobs, jobs for women, and people with disabilities who face mobility constraints. Online gig platforms constitute a growing source of work opportunities for developing countries. Programs enabling vulnerable populations to access these online gig jobs can support social and economic inclusion in a rapidly changing world of work and contribute to closing the digital divide among and within countries. Such programs could be used as short-term instruments and need to be designed along with adequate measures to address the risks associated with online gig work, which can further exacerbate social and economic inclusion divides (these are detailed further in this chapter).

7.2 METHODOLOGY

This chapter gathers operational lessons from programs led by multilateral organizations and other private and nongovernmental organizations (NGOs) to provide some practical tips for practitioners like World Bank task team leaders (Table 7.1). Since there is very little formal evidence on impact, the insights of this chapter are based on consultations with project team members of several organizations, including the World Bank, nonprofits, government officials, and stakeholders in charge of the design, implementation, and evaluation of such programs (list in appendix N).

TABLE 7.1: Design and implementation phases of a typical online gig jobs project

1. Developing a strategy for online gig jobs programs	• **Clarify motivation**. Is the aim to accelerate digital adoption, address lack of domestic jobs, or respond to a crisis like COVID-19? • **Assess readiness.** What are the local supply and demand challenges, and what is the competitive advantage of the region or country? • **Consult ecosystem stakeholders.** Involve them during implementation as trainers, job providers, and so on. • **Identify a champion government agency** to initiate, sustain, and scale the program. • **Partner with online gig platforms** to identify niche segments of demand**.** • **Develop a phased strategy,** starting with a pilot.
2. Developing a pipeline of trained online gig workers	• **Define a target group of beneficiaries.** Identify demographic target, which will determine what type of online tasks are relevant, and then assess the need for access to devices and the internet. • **Design a well-defined preassessment and scoring strategy** to build trust with participants. • **Design a clear and transparent communication strategy** to increase awareness about the program and the potential of gig work using appropriate methods, including traditional media, social media, workshops and events, and partnering with local organizations.
3. Designing and delivering training programs	• **Consider three types of skills when training for online gig jobs:** technical, social-emotional, and freelancing skills. • **Identify whether short-term or longer-term training would be suitable** depending on target skills, whether for microwork, freelancing, or other work. • **Provide hands-on training**, which is essential for new online gig workers.
4. Increasing access to infrastructure and payment options	• **Increase access to infrastructure.** Leverage existing public infrastructure to lower costs; provide access to the internet using data stipends, partnership with the private sector, and innovative methods. • **Increase access to payment options.** Explore appropriate payment options from P2P payment channels, mobile money accounts, bank accounts, cash transfers, and cryptocurrency.
5. Linking program beneficiaries with demand/opportunities	• **Work closely with platforms to link beneficiaries with opportunities.** • **Stimulate local demand for online gig work.** • **Explore DPW.**

Source: Study team elaboration based on consultations.
Note: DPW = digital public works; P2P = peer-to-peer.

7.3 DEVELOPING A STRATEGY FOR ONLINE GIG JOBS PROGRAMS

7.3.1 Clarify motivation

Different motivating factors lead teams to develop online gig work programs at the country or regional level. Among the projects examined for this study, motivations included (a) insufficient availability of decent local jobs, (b) lack of local economic opportunities due to domestic fragility and conflict, (c) response to COVID-19, and (d) other reasons such as the need to develop digital skills among youth to prepare them for the job market and hence address youth unemployment.

High levels of unemployment, especially among youth, and insufficient availability of good-quality domestic jobs are strong motivating factors for governments to explore the potential of online gig work. In countries with these situations, there is often a skilled workforce which could benefit from employment in the international job market. For example**,** for a small country like Kosovo (with a population of 1.8 million[173]), developing a targeted approach to access international demand through international gig platforms was considered a good solution to address the lack of local jobs and to increase the labor force participation of young women. This led to the development of the World Bank–supported Kosovo Women in Online Work (WOW) pilot (2015–16)[174] targeting young, unemployed women with university-level education from two rural areas in Kosovo, Gjakova and Lipjan. A total of 100 young women who were struggling to find their first jobs enrolled in a digital skills training program to prepare them for online freelancing work. Within three months of completing the program, these women were earning twice the average national hourly wage in Kosovo (Solutions for Youth Employment 2018). The success of the WOW pilot prepared the groundwork for the activities to be extended to the rest of the municipalities under World Bank's Kosovo Digital Economy (KODE) project (2019–23).[175]

Online gig jobs programs can be especially valuable in fragile environments because of weak local demand and a nonexistent private sector. For example, in their planning phase, World Bank's team working on the pilot Click-On Kaduna in Nigeria (2018–19)[176] concluded that the only way to create jobs in the fragile political context of Kaduna is to provide youth with access to international markets through digital platforms. The project team provided training for unemployed and underemployed youth in Kaduna State to pursue digital jobs, including online freelancing and digital entrepreneurship.

Over the past two years, online gig jobs have become part of a possible solution for dealing with the effects of COVID-19. For example, in the case of EFE (Education for Employment—Jordan),[177] a skills training and placement organization in the Middle East and North Africa region, COVID-19 disrupted many of its vocational skills training programs—such as car mechanics or electrical installation—which relied heavily on in-person training. As a result, EFE pivoted to a new track of online freelancing. After doing a market assessment, the organization identified five needed skill tracks, including digital marketing, social media, data analytics, software development, and mobile application development. EFE saw a high level of uptake from youth trainees and high placement rates following the program and has continued to focus on this stream, even as programs are now back in person.

[173] According to World Bank data, Population, total—Kosovo.
[174] See https://www.worldbank.org/en/country/kosovo/brief/kosovo-wow.
[175] World Bank project P164188.
[176] Click-On Kaduna in Nigeria (P159231).
[177] See https://efejordan.org.

Another motivating reason often is for countries to accelerate digital adoption or transformation and to develop twenty-first-century skills. For example, the World Bank's pilot in Kenya, Digital Public Works for Urban Resilience (DPWUR 2022)[178] employed a public works model to provide workers with a short-term income generation opportunity and the chance to develop digital skills and signal skills relevant to longer-term employment, while also creating critical urban data sets for government use. Such programs are often a smart way to build vital digital skills while also allowing low-income workers to earn an income.

Policy makers could develop a public platform or database that could support skills acquisition for the online gig economy. In traditional labor market programs, governments support skills development by funding training programs and institutions, offering vouchers, and so on. In contrast, such policy support for the online gig economy is scare. The government could provide access to free, jurisdiction-specific training on issues related to the administrative aspects of working as a freelancer, such as taxes, business registration, and finance management (CEDEFOP 2020). Emerging research also suggests that data from online gig work platforms could contribute to the development of sustainable reskilling strategies by providing insights into in-demand skills (Stephany 2021; Stephany, Teutloff, and Lehdonvirta 2022).

7.3.2 Assess regional/local readiness

Making an assessment at the strategy-setting stage, perhaps through an identification mission, can help determine the local supply and demand challenges, the competitive advantage of a country, and what the desired project components should include**.** Teams can use existing labor market studies and conduct stakeholder consultations to think through their strategy. For example, the WOW pilot in Kosovo was built on findings from the World Bank's 2012 study on gender disparities after the team concluded that the following factors proved sufficient grounds to test the use of online work to connect young women with growing digital employment opportunities: (a) available talent with an intermediate-level fluency in English, (b) increasing access to broadband infrastructure and internet-enabled devices, (c) availability of online payment systems, (d) lack of any specific prohibitive regulations, and (e) cultural demands for flexible work arrangements.

7.3.3 Consult ecosystem stakeholders

Stakeholder consultations can also prove to be valuable at the ideation stage. The stakeholders can connect with important ecosystem players who can help during the implementation of the program. For example, at the idea generation stage of the development of eRezeki[179]—a digital gig work platform developed and hosted by the Malaysia Digital Economy Corporation (MDEC), a government agency tasked with the development of the digital economy in Malaysia—MDEC proactively attended international events, such as the Crowd Conference and Crowd Business Model Summit in San Francisco, and sought input directly from gig work platforms. Government, academia, subject matter experts from the private sector, and local platforms also directly contributed to the development of eRezeki in 2015, through their participation in a special interest group. This group oversaw the implementation of the eRezeki pilot.

[178] World Bank's Digital Public Works for Urban Resilience pilot (P179314)

[179] See https://mdec.my/erezeki.

7.3.4 Identify a champion

Identifying a champion implementing agency within the government is critical. Some programs mentioned in this report, like the eRezeki initiative in Malaysia and the Ajira Digital Skills Program in Kenya,[180] were developed by governments. Other programs, which were initiated by development organizations, nonprofits, and the private sector, aligned themselves with existing government priorities to help find the right kind of support (funding, regulatory, or infrastructure) to initiate, sustain, and scale. World Bank–led projects studied for this report involved collaboration with various ministries and anchor institutions (Table 7.2).

TABLE 7.2: Partnering government institutions of World Bank programs

World Bank project	Country	Partnering government institution(s)	Method or reason for partnering
WOW pilot	Kosovo	Ministry of Economic Development	**Direct request.** The pilot was the result of a request from the Ministry of Economic Development of Kosovo to train unemployed and underemployed young women living in rural municipalities.
Click-On Kaduna pilot	Nigeria	Kaduna state government, Kaduna ICT hub	**Alignment with public policy.** This project was built on the Kaduna State Development Plan 2016–2020 (Ministry of Budget and Planning 2016). This plan defined ICT-related industries as a sector with significant potential for driving regional economic growth and new opportunities for youth in Nigeria to enter the virtual economy and earn an income by performing paid tasks in a growing global gig economy.
Digital Jobs for Khyber Pakhtunkhwa[a]	Pakistan	Khyber Pakhtunkhwa Information Technology Board	**Implementation support.** Khyber Pakhtunkhwa Information Technology Board is a public sector autonomous organization and was the implementation partner for the provincial program. The project was the result of a multi-year programmatic advisory (technical assistance) program which was instrumental in positioning the province of Khyber Pakhtunkhwa as an emerging tech hub.b[a]
Leveraging ICT (LICT) for Growth, Employment and the Governance Project[c]	Bangladesh	Ministry of Posts, Telecommunication and Information Technology, Bangladesh Computer Council	**Access to e-skill courses.** The Bangladesh Computer Council is a statutory and autonomous government that aids in the use of information technology and the formulation of related policy. In this project, it provided six e-skill courses for target beneficiaries.

Source: Study team compilation.
Note: ICT = information and communications technology.
a. See https://projects.worldbank.org/en/projects-operations/project-detail/P165684.
b. The project has integrated a wide range of supply- and demand-side activities to increase private sector investment and promote youth employment in the region. This has involved skills training focused on youth and women, the development of coworking spaces and physical infrastructure to attract private sector information technology and business process outsourcing companies, and catalytic investments in start-ups and the regulatory environment for business.
c. See https://projects.worldbank.org/en/projects-operations/project-detail/P122201.

[180] See https://ajiradigital.go.ke/#/index.

Other projects, led by the private sector or nonprofits, have also worked closely with government to pilot projects and influence public policy in the long run**.** For example, Project Karya,[181] a program designed by Microsoft Research India[182] to make digital work more accessible to rural communities in India, works closely with the largest public works program in India, Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA)[183] and other government of India initiatives such as the Digitize India Platform[184] and Digital India Mission.[185] Project Karya aimed to expand these opportunities to rural communities, providing diversity to the speech data set[186] and providing income opportunities. Similarly, IREX Center for Applied Learning and Impact (a global nonprofit working on youth issues), Kazi Remote (an impact sourcing transcription service provider in Kenya), and the Kenya Ministry of ICT, Innovation and Youth Affairs collaborated on a pilot initiative in Kenya in 2022, Skills for Virtual Gigs,[187] which focused on equipping youth with the skills they need to succeed in virtual gigs and leverage their new skills for future professional opportunities.

7.3.5 Identify niche segments in global demand

Partnering with online gig platforms at the outset can help teams assess overall trends in the demand for gig work. Identifying demand for online gig work is very different from assessing demand for traditional skills placement programs, since gig work is not steady or continuous and is less predictable. To overcome this challenge, a few government-led programs such as eRezeki in Malaysia and Ajira digital program in Kenya partnered with several platforms (these interventions are detailed further in section 7.4 on linking program beneficiaries with demand) to better understand trends in demand for gig work. The digital freelancing program offered by Generation,[188] a global nonprofit working in Kenya, structured placement partnerships with platforms that would take their students and give them their first jobs after the Generation training program. They identified microwork in Kenya as a niche area and made regional platforms like remotaks.com[189] (which does image annotation, categorization, and such) and go transcript.com,[190] their program partners. For new freelancers to start right away on a global platform like Upwork can be daunting; they lack a rating history, are unclear on how to bid strategically for tasks, do not understand incentives created by platforms, or lack confidence to negotiate with clients. Similarly, Mastercard Foundation in Ghana will be launching its global talent outsourcing work in 2023. The project is developing partnerships with global gig platforms like Upwork and Fiverr to get data on in-demand roles so that the training program the foundation designs is targeted toward sectors and tasks for which demand is high.[191]

Partnering with platforms in the design phase can also help address biases such as "geofencing." Consultations with programs have revealed that clients on platforms aren't always open to

[181] See https://www.microsoft.com/en-us/research/project/project-karya/.

[182] See https://www.microsoft.com/en-us/research/lab/microsoft-research-india/.

[183] A majority of MNREGA workers belong to the most disadvantaged sections of Indian society. In fact, a recent study noted that around 85 percent of MNREGA beneficiaries belonged to families below the poverty line.

[184] The Digitize India Platform is a crowdsourcing platform that allows various government agencies to digitize public documents. See Department of Electronics and Information Technology, Government of India, 2015, https://digitizeindia.gov.in/.

[185] The Digital India Mission advocates for speech data collection in all major Indian languages and allocates funding for construction of a corpus for these languages.

[186] For example, the Digital India Mission has mandated digitization of all government documents. Such documents are often handwritten in one of India's more than 120 local languages, making them unsuitable for off-the-shelf optical character recognition (OCR) technology and thus a good match for the skills of local populations.

[187] See https://www.irex.org/project/skills-virtual-gigs.

[188] See: https://www.generation.org.

[189] See: https://www.remotasks.com/en.

[190] See: https://gotranscript.com.

[191] Based on consultations with Mastercard Ghana team.

freelancers from the developing world. Platforms allow users to create accounts, but freelancers from developing countries often are not able to view all the opportunities, and their profiles do not show up high in search results. There is evidence that a considerable number of workers have experienced discrimination in accessing work or high-paying tasks, particularly women and workers in developing countries (ILO 2021). This situation is called geofencing in online work. Mastercard Foundation, in its work in Ghana, is advocating with global platforms like Upwork and Fiverr to come up with more-inclusive strategies and to consider adding badges to profiles of their trainees to give them a supportive advantage.[192] The lack of social security coverage is a major concern for workers on online gig platforms, as was covered in chapter 6 . Some other common issues that workers experience on platforms include the struggle to find sufficient work due to the unavailability of enough well-paid jobs, high levels of competition and high commission fees, and unjustified rejection of, or nonpayment for, completed tasks.

Partnering with platforms can also build sustainability in programs, as the intervention can continue through the platform and help more beneficiaries, even after the program period has ended. In Mastering the World of Online Freelancing, an International Finance Corporation (IFC)-led program that targeted digital inclusion of women freelancers from Jordan and Lebanon (IFC 2022), the team partnered with an existing online talent marketplace, Ureed.com,[193] to make sure a tailored training trajectory was fully embedded within and supported by the online platform as an integral part of its offering. Even though the project has ended, the portal to the training courses is available on Ureed.com, and the platform offers the training program to all freelancers with profiles on the site to help them build skills and boost their chances of employment.

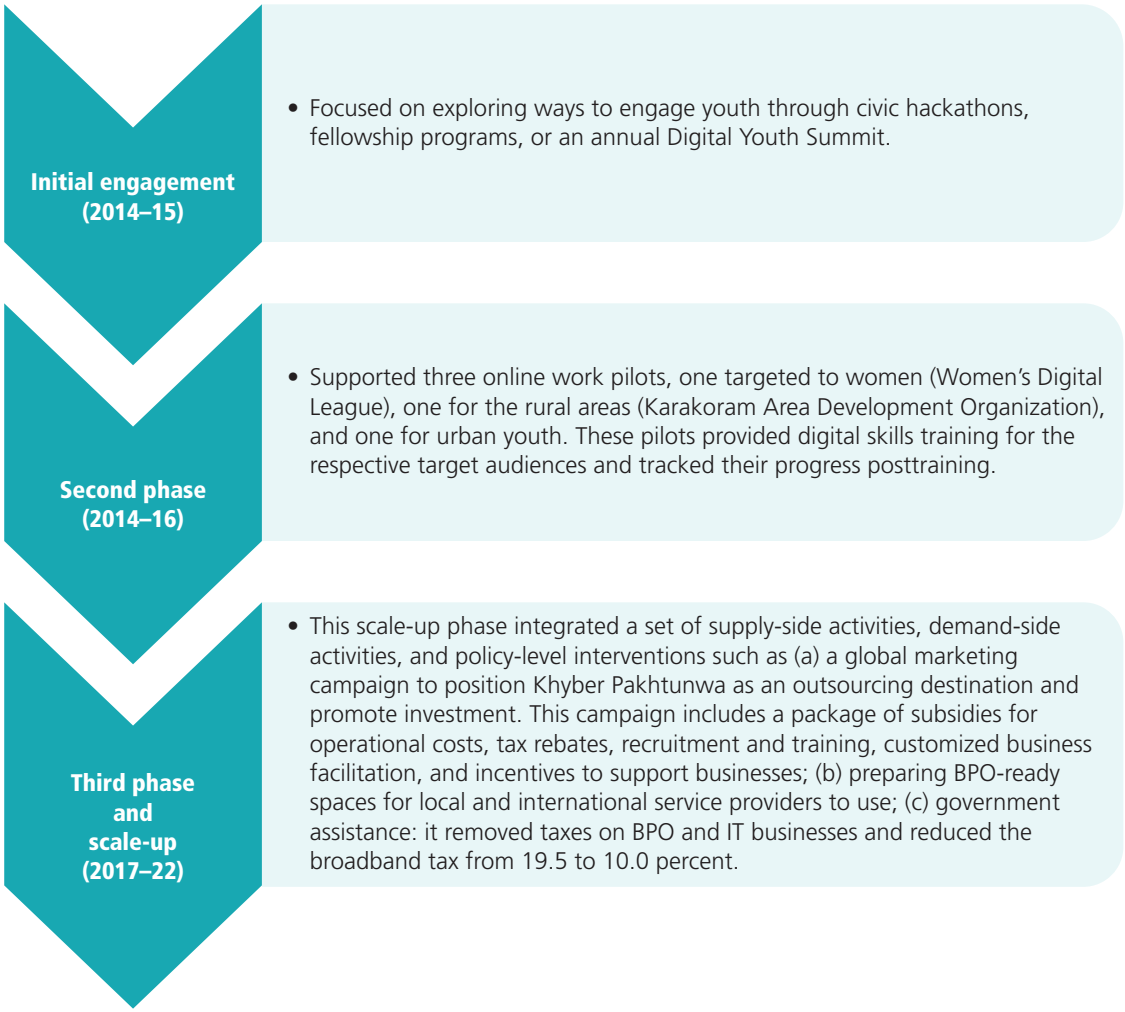
7.3.6 Develop a phased strategy, starting with a pilot

Pilots help identify areas of comparative strength and weakness in the initial phases and target the appropriate regulations, demand, and so on in subsequent phases. Many of the programs started as short-term pilots that targeted a few types of online jobs, such as microtasks, which are relevant in a developing-country context with low skill levels or limited geographical area. As they become more familiar with workers and local and international contexts, teams can diversify into different tasks and increase the scale. For example, World Bank's Khyber Pakhtunkhwa (2018–22) project (Khan 2018), a provincial program focused on supporting regulations, institutions, and capabilities to promote online jobs, used a multiphase funnel approach; it started with small pilots to test its hypothesis and slowly scaled up the activities to develop an integrated model linking supply-side activities, such as training, with demand-side activities, such as promoting investment, as detailed in Figure 7.1.

[192] Based on virtual consultations with Mastercard Ghana team.

[193] See https://ureed.com/.

FIGURE 7.1: Developing a phased strategy



Source: Based on consultations with government team involved in implementing the KP project in Pakistan.
Note: BPO = business process outsourcing; IT = information technology.

7.4 DEVELOPING A PIPELINE OF TRAINED ONLINE GIG WORKERS

7.4.1 Define a target group of beneficiaries

Teams must first define a clear target group of beneficiaries for the program before designing outreach, skilling, and other related activities. This in turn is dependent on various factors.

- **Target demographic group**: whether the project plans to target a specific group such as women, poor youth, refugees, unemployed or underemployed jobseekers, or school dropouts or university or technical and vocational education and training (TVET) graduates. For example, some programs, such as Malaysia's eRezeki, were designed to provide economic opportunities to people from low-income households—namely, the bottom 40 percent (the B40).[194] In contrast, World Bank's WOW pilot in Kosovo targeted young college-educated women. The Bulgaria-headquartered data

[194] In the Eleventh Malaysia Plan 2016–20, eRezeki was listed as one of the strategies through which the income and wealth of B40 households were to be lifted.

annotation company Humans in the Loop[195] targets refugees, internally displaced people, and conflict-affected locations in Afghanistan, Democratic Republic of Congo, Iraq, Lebanon, Portugal, the Syrian Arab Republic, Türkiye, Ukraine, and Yemen.

- **Type of online work**: for example, freelancing, microwork, or a range of tasks. The type of online work is influenced by the skill levels of the target beneficiaries. While most development programs want to remain inclusive, they also need to ensure that candidates who have a greater chance of succeeding in such opportunities are selected. Thus, in addition to identifying technical skills and qualifications, programs need to find desirable behavioral mindsets in candidates. For example, while selecting candidates for its transcription training program, Generation in Kenya focuses on attitudes and skills such as growth mindset, persistence, personal responsibility, communication skills, attention to detail, proactiveness, and adaptability.
- **Access to devices and internet:** Many of the pilot programs involved in the consultations that had limited budgets and infrastructure required beneficiaries to own a laptop and have internet access. Teams need to be careful when adopting such an approach, because they risk that low-income populations will miss out on opportunities if they don't have access to devices. The section on infrastructure shares ways in which programs can provide access to devices and increase the availability of opportunities for vulnerable populations.

7.4.2 Design a well-defined preassessment and scoring strategy

Developing and communicating clear participation criteria are key for building trust between the program and participants. For example, in its pilot in 2020, World Bank's Skilling Up Mashreq initiative[196] in Jordan and Lebanon established point-based vetting criteria to identify eligible applicants.[197] These scoring criteria were used to favor recent graduates with no previous work experience, from families with a limited source of income, and locations in rural areas. The shortlisted candidates who met the initial screening criteria were invited to an interview before a final selection was made. In contrast, the WOW pilot recruitment process in Kosovo comprised three online screening tests and a phone interview conducted in English. The online tests assessed the participants' skills in English, logic (IQ), and basic understanding of HTML (Solutions for Youth Employment 2018). In addition, program teams stressed the importance of maintaining transparency in communicating the selection criteria, timelines, deadlines, and the results.

7.4.3 Design a clear and transparent communication strategy

Teams need to pay careful attention to designing an outreach strategy at all stages of the program. To increase uptake of programs and reduce misconceptions, teams must develop an appropriate communications strategy to increase awareness about specific programs being offered and share information about online gig jobs. Because online gig jobs are still new in many countries, there is a lack of knowledge about what it takes to succeed in this sector. Legal frameworks to accommodate online gig work are not in place. Sometimes online gig work carries the stigma that it is not a "real" job. Also, there is "training fatigue" among vulnerable target groups, which can reduce participation. Programs should manage expectations and clarify that in some cases gig work may not be a stable source of income, and it may not always be easy to bid for a job in the early stages. In addition, there

[195] See https://humansintheloop.org/.

[196] In partnership with the Hsoub Academy, an e-learning provider in the Middle East and North Africa region.

[197] Criteria included whether the candidate is currently unemployed; is living in Jordan or Lebanon; is between 18 and 24 years old; is Jordanian, Lebanese, or a refugee; has access to a computer with internet; and can dedicate a minimum of 30 hours a week for six months.

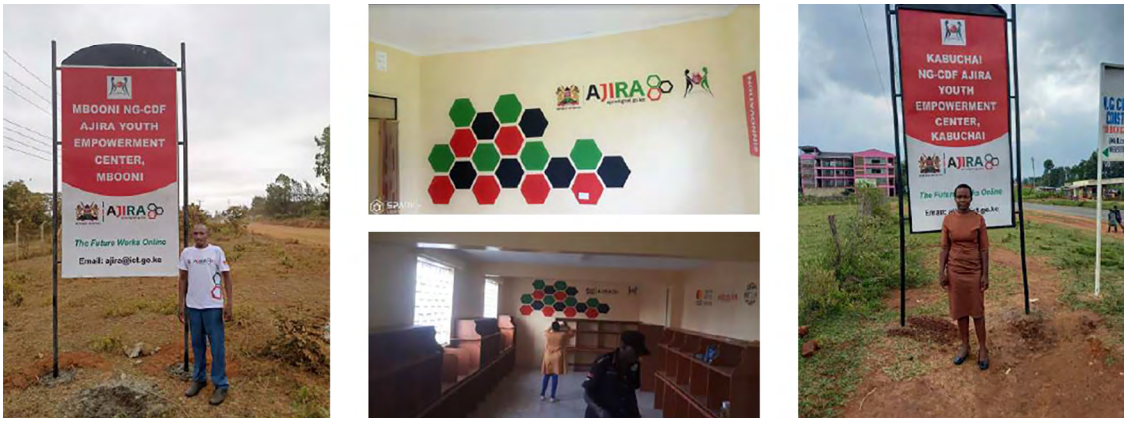
are risks and uncertainties associated with gig work, such as low wages and employer pressure, which should be shared with beneficiaries. Female beneficiaries especially should be made aware of issues like employer harassment, online gender-based violence (Solutions for Youth Employment 2022) in the form of bullying or cyberstalking, and more. Programs can prevent these risks by incorporating gender equality workshops into the training curriculum, creating safe online spaces, and increasing awareness through hackathons, for example.

Depending on the demographic profile being targeted, the communications strategy should include a variety of methods, such as the following:

- **Use of traditional media and promotional materials** such as signage, radio campaigns, and marketing collateral. Promotional messages should communicate clear objectives and goals, as well as sufficient details about the curriculum and, if applicable, they should be presented in national languages to maximize impact. Doing so may help programs reach vulnerable populations with lower education levels and digital and language competencies, as well as members of marginalized groups such as people with disabilities (Solutions for Youth Employment 2018).

  Such strategies are most effective in low-resource and remote areas. For example, Kenya Ajira Digital Program—a government initiative driven by the Ministry of ICT, Innovations and Youth Affairs to empower over 1 million young people to access digital job opportunities—uses its standardized branding to promote its training centers, Ajira Youth Empowerment Centers, at the subcounty level (Figure 7.2). These include wall signage, double-sided road signs, banners, and T-shirts.

FIGURE 7.2: Standardized branding of Kenya Ajira Digital Program



Source: Kenya Ajira Digital Program.

- **Advertising on social media sites** such as Facebook and Instagram. While targeting participants in urban areas who speak English for higher-skill-level task, social media campaigns can be useful. Most established and budding freelancers are already on these social media sites looking for gig jobs, and new freelancers can connect, build networks, and start looking for gig work opportunities through the sites.
- **Workshops and community events** can be effective in raising awareness about online gig jobs programs through demonstrations and live activities. The Digital Jobs in Khyber Pakhtunkhwa project designed two-day civic hackathons, with the objectives to build open collaboration and bring together youth, private sector, and platform partners; identify civic issues that could be addressed through ICT-based solutions; and develop and cocreate innovative concepts to these solutions. The hackathon invited government departments to submit "problem statements" for

the event, and participants were challenged to provide and cocreate solutions to those issues with the departments. Also, the pilot of Click-On Kaduna in Nigeria organized one-day training workshops to introduce larger audiences to the gig economy, leveraging the experiences of local successful freelancers and assisting participants in setting up their profiles on various online gig platforms. The workshops also were used to identify talent in the Click-On Kaduna pilot. Of 1,000 participants, 150 (50 percent women) were selected for the second phase.

- **Partnering with local- and community-level organizations and educational hubs can help create awareness.** Collaborating with well-established, trusted community organizations or educational organizations in the target areas generates good results since these institutions know their target audience, have a trust relationship with them already, and can make recommendations that will be taken seriously. For this reason, Ajira Kenya Digital Program partners with local universities and TVET centers to establish Ajira clubs to create awareness about opportunities in online gig work. To date, the program has established 74 clubs in higher-education institutions in Kenya. Many families overprotect their vulnerable youth (such as young women and youth with disabilities), limiting their independence and leading to less access to jobs. This attitude prevents them from reaching their full potential. Community-based structures are often influential and are in a good position to help reach such groups and encourage them to participate. Similarly, EFE Jordan's online freelancing program, which targets primarily university students, focused its activities on university hubs in Jordan—in Amman, Irbit, and Zarka—and supplemented its outreach with social media since the target demographic was likely to speak English and to have access to internet and social media apps.

In India, because Project Karya targets vulnerable and rural populations, a locally led outreach strategy was especially important. All field engagements under Project Karya were conducted through a local nonprofit organization, Rural Caravan; leaders from Amale and other villages were also involved.[198] Pre-COVID-19, the engagement was done in person. During the pandemic, these interactions were conducted remotely, predominantly over phone calls and WhatsApp. These champions helped ensure that participants understood the scope and benefits of the engagement. More specifically, the organization conveyed that participation was completely voluntary, that participants could quit at any time, and that the pilot would run for only two weeks and was not a permanent earning opportunity (Chopra et al. 2019). This transparency in communicating the scope of the pilot also helped build trust between beneficiaries and the project implementers.

7.5 DESIGNING AND DELIVERING TRAINING PROGRAMS

7.5.1 Consider three types of skills when training for online gig jobs

For successful participation and earning in the gig economy, target beneficiaries need to have digital skills, more specifically online gig jobs skills. Online gig jobs skills exist on a continuum, ranging from basic skills (necessary for microwork platforms with simpler repetitive tasks) to intermediate to advanced skills (necessary for freelancing platforms with more-complex larger projects). In addition to technical skills, social-emotional skills are very important.

Teams need to consider the three key types of skills when designing a skill development program for online gig jobs: technical, social-emotional, and freelancing. *Technical skills* are task specific, such as tagging of images, segmentation for data annotation microwork or front-end development, and web application development for advanced freelancing tasks. Important *social-emotional*

[198] Based on consultations with the Project Karya team.

skills in online gig jobs include professional communication skills, business communication, ability to create a personal branding statement, interaction with clients, confidence building and development of personal motivation, stress management, cultural awareness, and, in some cases, knowledge of ethical artificial intelligence. *Freelancing skills* training for online gig workers refers to foundational knowledge of online gig work platforms, creating a personal profile and portfolio for online freelancing opportunities, proposing and negotiating with clients, ensuring quality and timely delivery, receiving payments, and building long-term relationships with clients. These are skills required to navigate the unique environment of online gig work, in terms of mastering platform user interfaces, optimizing one's profile to appear frequently in search results, reading the market to pitch and price one's services appropriately, and other similar skills. Some skills are also necessary for operating as a self-employed person more generally, such as registering as a business and dealing with finances and taxation as required. Table 7.3 highlights some key technical, social-emotional, and freelancing skills targeted by a sample of programs consulted for this report.

Social-emotional skills—such as teamwork, empathy, conflict resolution, and relationship management—are as essential for the success of gig workers as technical skills. Many projects focused as much as 30 percent of the curriculum on ensuring that beneficiaries developed the right "soft skills." This emphasis of the programmatic approach was found to be consistent with the team's findings in surveys of platform workers (see chapter 4), who listed communication skills and time management as critical, alongside other social-emotional skills such as self-confidence; this observation holds true across education levels and gender.

Offering mentoring in addition to training has proved to be effective. Several programs emphasize the critical role of mentors in the initial period to guide new workers in freelancing skills. This includes mentoring new workers on creating a good online profile; proposing, engaging, and negotiating with clients for their first jobs; delivering in time and quality; building a strong online reputation; and motivating the trainees as self-employed workers to sustain their jobs and income. Freelancers interviewed highlighted that mentoring and hand-holding in the initial phase were crucial for their successful onboarding on platforms.

Peer groups can play a key role in supporting and motivating online gig workers. Successful programs include forming workers into peer groups which meet regularly, in physical or virtual format, to offer each other technical, social-emotional, and other forms of support. Such programs also promote competition among the peer groups or beneficiaries by giving recognition and/or rewards to top performers in terms of income generation, online rankings, number of new clients, and more, to increase their drive and motivation.

7.5.2 Identify whether short-term or longer-term training is needed

Teams can develop shorter skills training programs which are more suitable for basic to intermediate technical skills; however, a longer time frame may be required for training in advanced skills. Short-term trainings for specific types of work are a possible quick win to rapidly increase participation and help workers access more gig job opportunities (Box 7.1). Short-term training programs tend to be effective when members of the beneficiary group have a smaller set of skills, are also often vulnerable and poor, and thus require a quicker transition to income earning to keep the beneficiaries committed and engaged. These trainings could target less skilled gig tasks such as data entry and image tagging. Teams should also think innovatively of creating an upskilling plan in such cases so as to not make limiting assumptions about the capabilities of vulnerable populations.

TABLE 7.3: Sample curricula

Program (country)	Target skill level(s)	Skills component			Duration of training	Self-learning or instructor led
		Technical	Social-emotional	Freelancing		
Hsoub Academy (Jordan and Lebanon)	Advanced	40 percent— Computer science, front-end development, PHP web application development, Java Script application development. Also includes project-based components.	30 percent—Role modeling, mentorship, interview skills, client relationship development, interpersonal and professional skills	30 percent—Provision of job opportunities and experience through Hsoub platforms (called demand generation; part of the curriculum)	6–9 months	Both
Ajira (Kenya) (27 modules)	Basic, cross-cutting, and advanced modules	27 modules including: data management/entry, transcription, virtual assistance, digital marketing, content writing[a]	Entrepreneurship module, financial literacy module, soft skills module, leadership module, customer service module, legal framework for starting a business	Introduction to online and digitally enabled work module, online work safety and data protection, computer-digital literacy module, personal digital profile creation, Ajira digital business outsourcing guide module	2 days virtual training with 1 month mentor-ship, 5 days physical training with 2 weeks mentor-ship	Both
eRezeki (Malaysia)	Basic	eRezeki includes tasks that do not require any specialized skill; all Malaysians age 18 and older are eligible for registration and onboarding training program.		Registering with digital platforms, receiving digital payments such as through PayPal, and performing tasks	Self-paced	Self-learning
	Advanced	Eligibility for GLOW is limited to those with existing computer skills; English language proficiency; specialized skills needed to perform digital work, such as web and mobile development, graphic design, and software testing		Knowledge on starting a profile, understanding of the workflow, managing and improving performance, and financial management	Self -paced	Self-learning
Humans in the Loop (Middle East and North Africa)	Basic_ intermediate (microwork)	5 modules on data annotation: data collection from online sources, tagging images, different ways in which images can be tagged (bounding boxes, polygons, semantic segmentations)	Ethical AI training: what is AI, candidate's role on the AI pipeline	Module on working online, creating a CV, and so forth	5 days for technical training; other training can be complet-ed in a few hours	Both

(Continued)

TABLE 7.3: (Continued)

Program (country)	Target skill level(s)	Skills component			Duration of training	Self-learning or instructor led
		Technical	Social-emotional	Freelancing		
Ureed (Jordan, Lebanon)	Intermediate	2 technical modules: computer-assisted translation tools and content writing	Combined approach to social-emotional and online work skills; 3 modules on increasing online presence (building profile, managing time, and so on), competing as a freelancer (pricing, negotiation, pitching ideas), and managing client relationships (communicating effectively, asking for and integrating feedback)		Approxi-mately 12.5 hours to complete 5 modules	Self-learning
WOW Pilot (Kosovo)	Advanced	Basic application of HTML and CSS3, as well as responsive web design, web development tools, Java Script and jQuery, website optimization, and advanced Java Script	Professional communication skills, business communication, creating personal branding statement, interaction with clients, confidence building and developing personal motivation, stress management, and cultural awareness	Foundational knowledge of online freelancing marketplaces; how to write an effective cover letter and create a personal profile and portfolio for online freelancing opportunities	300 hours	Both
EFE Jordan (Jordan)	Basic, intermediate, advanced	Digital marketing, social media, data analytics, software development, mobile app development; 4–6 weeks	Soft skills training: 1–2 weeks (EFE's own in-house curriculum)	Module on online freelancing: 1–2 weeks	2 months	Both
Click-On Kaduna (Nigeria)		Programing and technology, digital marketing	Soft skills boot camp: emphasis on communication and presentation skills		6 months	Instructor led

Source: Study team.
Note: AI = artificial intelligence; CV = curriculum vitae.
a. **Ajira Digital Program's 27 training modules** include data management/entry, transcription, virtual assistance, digital marketing and e-commerce, content writing, assistive technologies, blue collar, basic app development, basic computer programming, basic graphic design, data analysis using Excel, financial markets and trading, introduction to AI, introduction to cyber security, and introduction to web development.

BOX 7.1: USING SHORTER SKILLS TRAINING PROGRAMS FOR LOWER-SKILL TASKS

Project Karya in rural India is a good example of how short trainings (about 30 minutes per day) focused on the basics are sufficient to let gig workers, especially those with very rudimentary skills, start online gig work. In the text training program, Project Karya team demonstrated to all participants how to type a name on the phone once, and in less than five minutes, each participant was typing their name on a smartphone, even though in many cases, it was the first time the participants had used a smartphone. A few months later, Project Karya team returned to train the pilot participants on how to use a smartphone and the Project Karya app. The training lasted for 30 minutes on the first day, teaching participants how to locate the application on the phone and type words. There was no separate in-person training phase apart from these 30 minutes, and participants learned how to type while doing the work.

7.5.3 Hands-on training for new online gig workers is critical

Most project teams stressed the importance of including a hands-on component in the training program that showed beneficiaries how to create a profile, bid for their first tasks, and get their first payment. Trainers need to help beneficiaries build a good online reputation, maintain their competitiveness, and move up the value chain of tasks for increased earnings and career development. Sometimes new freelancers without a rating history cannot easily establish themselves on global freelancing platforms like Upwork or Fiverr. For this reason, projects like Generation Kenya are partnering with smaller regional firms such as Remotasks.com (which does image annotation, categorization, and more) and GoTranscript.com as a way to build and ramp up experience for youths. To ease the transition of new freelancers on online gig platforms, the project is also supplementing this work by developing a cadre of superagents to mentor its young beneficiaries (Box 7.2). Teams also need to build awareness on dealing with harassment, unfair pressure from clients, and so on in the training modules themselves.

BOX 7.2: USING THE SUPERAGENT MODEL TO CONNECT YOUNG FREELANCERS WITH ONLINE GIG JOBS

Generation Kenya is using an innovative superagent model to mentor and train new freelancers in Kenya. It has two goals for its learners under the superagent mentorship program: to make finding first clients easier and getting feedback or ratings on their work.

(Continued)

BOX 7.2: (Continued)

The program identifies one superagent to mentor every 8 to 10 beneficiaries. Superagents are established freelancers who have worked for two to three years and have built an online gig work business. They have a considerable amount of work and are ready to distribute it to others who work under their supervision, mostly new freelancers who are just starting out and lack experience. The superagents act as a resource for work for new freelancers as they build their online portfolio on freelancing platforms. While this process has been happening informally (through Facebook [Meta] and Instagram), Generation Kenya is trying to streamline this by giving monetary incentives to superagents for supporting its graduates. The project is using a blended approach for sourcing superagents. They project leaders are identifying superagents through (a) platforms like Upwork, (b) informal networks of freelancers, and (c) local associations of freelancers like OPWAK that have a database of experienced freelancers.

Superagents help freelancers set up their account and provide guidance on best practices for sending a bid, writing a cover letter, interacting with a client, and finishing a job. Superagents also provide apprenticeship (by subcontracting part of the work they have gotten from various clients) and mentoring on best practices. One of the challenges for new freelancers is getting good ratings and building a reputation because clients use the profile of a freelancer to make hiring decisions. Superagents thus also provide a star rating, which the freelancers need for future jobs. The superagent mentoring model lasts about 12 weeks.

7.6 INCREASING ACCESS TO INFRASTRUCTURE AND PAYMENT OPTIONS

7.6.1 Increase access to infrastructure

A potential gig worker requires, at minimum, access to three things: reliable internet connection (mobile or fixed broadband), an internet-enabled device (smartphone, tablet, or computer,) and a reliable energy source (electricity).

Teams should try to leverage public resources or venues such as public universities or government-owned telecenters, for example, to maximize use of existing infrastructure and help lower the entry barriers for the less privileged. For example, the eRezeki project of the Malaysia Digital Economy Corporation (MDEC) has appropriated more than 2,000 telecenters (Wakil eRezeki) to provide free access to computers and the internet for beneficiaries (Box 7.3). A similar approach has been used by Ajira Digital Program, by the Ministry of ICT, Kenya, which has worked with members of Parliament at the subcounty level to develop Youth Empowerment Centers or "innovation hubs" by using existing, unused public infrastructures such as government training centers. A total of 106 such centers have been set up at the subnational level to provide youth beneficiaries with internet connectivity, computers, training, and mentorship to enable them to work in the online gig economy (Box 7.4).

BOX 7.3: LEVERAGING TELECENTERS INTO INCOME GENERATION CENTERS FOR ONLINE WORK: EREZEKI IN MALAYSIA

eRezeki income generation centers, referred to as Wakil eRezeki, were set up to facilitate training and performing microtasks by beneficiaries. MDEC leveraged existing government telecenters to promote and onboard workers to eRezeki. These centers were particularly important to reach out to Malaysians from rural areas, who are more likely than city dwellers to be part of the B40 target group (bottom 40 percent of income distribution) and less likely to have the needed equipment and internet connectivity at home.

The idea for the centers resulted from a consultancy project with Crowdsourcing.org, which suggested that MDEC pursue a hub-and-spoke model, particularly for digital microtasks. Government-owned telecenters were partially repurposed to set up Wakil eRezeki centers. Over 200 of these centers were originally opened in the year 2000 to provide digital and internet access and connectivity, with the view of bridging the digital divide. MDEC thus developed a collaboration model with these telecenters, using some of their computers for training for eRezeki. In addition, MDEC established six centers that it fully funds as Wakil eRezeki.

Despite the positive aspects of Wakil eRezeki, it has been found to be underused and faces issues of financial unsustainability. Through site visits, as well as interviews with key stakeholders, Frost and Sullivan (2020) found that Wakil eRezeki centers appear to be underutilized, especially in recent years. These stakeholders mentioned that Wakil eRezeki was previously used as an important channel to advocate for the program. However, promotion and training have been scaled down significantly since 2018. Discussions with MDEC revealed that there are some issues in running the repurposed telecenters, one of which is that the metrics to assess their performance did not accurately capture the success of the centers in promoting eRezeki. MDEC also mentioned that the six centers fully funded by MDEC had to be discontinued, as they were not financially self-sufficient.

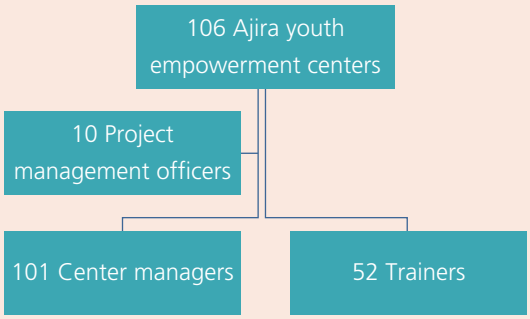
There are many advantages of having a physical infrastructure and venue. An evaluation by Frost and Sullivan (2020) of the eRezeki centers in Malaysia found that having a physical venue or coworking space allowed project beneficiaries a quiet place to do their job and provided them access to better equipment (or any equipment) than they otherwise would have, and they found it cheaper to work from a center. Such centers can also be important tools for reaching out to rural youth and increasing the participation of young women, who face disproportionate household and caregiving responsibilities (Solutions for Youth Employment 2018). Depending on the cultural context of their location, adjustments may need to be made to improve women's access to such centers. For example, in the Digital Jobs for Khyber Pakhtunkhwa project, Durshal coworking spaces gave the options of female-only hours or separate work sections. Similarly, the WOW Team in Kosovo ensured that each training location should be easily accessible by public transport and in a safe, well-lit location.

BOX 7.4: LEVERAGING SUBCOUNTY INFRASTRUCTURE FOR AJIRA YOUTH EMPOWERMENT CENTERS IN KENYA

From a pilot done in 2017, the Ministry of ICT identified youth's lack of access to infrastructure, devices, and the internet as key barriers to digital jobs and online work. For the second phase of the project, which started in 2019, the Ministry of ICT, Innovation and Youth Affairs partnered with the Mastercard Foundation Young Africa Works initiative to scale the Ajira Digital Program activities and enable over 2 million Kenyans to access dignified work through digital platforms. The program implementation partners for the scale-up program are Kenya Private Sector Alliance (KEPSA) and eMobilis, a social enterprise in Kenya, tasked with operationalizing Ajira Youth Empowerment Centers (also called community innovation hubs) and institutionalizing Ajira Digital Clubs and Curriculum in Higher Learning Institutions (universities and TVET). Members of Parliament were approached by the Ministry of ICT to set up these innovation hubs in each of their constituencies using existing, unused public infrastructure at the subcounty level. Now there are 106 such centers to provide youth beneficiaries connectivity, computers, training, and mentorship to enable them to work in the online gig economy. Each center has a manager tasked with running trainings, mentorship, community outreach, and daily activities, including opening and closing the center and managing the center equipment. The center managers serve as a link between Ajira, stakeholders, and the community; keep a record of beneficiaries (trainees); and mobilize the youth to participate in the program. They are key to accessing well-trained online workers.

Staff structure for these centers is as illustrated in figure B7.4.1:

FIGURE B7.4.1: Staffing of Ajira Youth Empowerment Centers



Access to the internet is critical

If teams are not able to provide a physical workspace, they should at least provide access to devices and the internet. Some projects use periodic donation drives and partnerships with charities to provide free-of-cost equipment to the most disadvantaged program participants. Others, such as Project Karya, try to either provide devices to participants free of charge (Box 7.5) or provide financial support so that participants can use subsidized loans to purchase equipment they may need. Because of the costs involved and concerns about device ownership after the program period ends, loans are not a commonly used approach.

BOX 7.5: PROVIDING DEVICES AND INTERNET CONNECTIVITY TO BENEFICIARIES IN LOW-RESOURCE SETTINGS: PROJECT KARYA CASE STUDY, INDIA

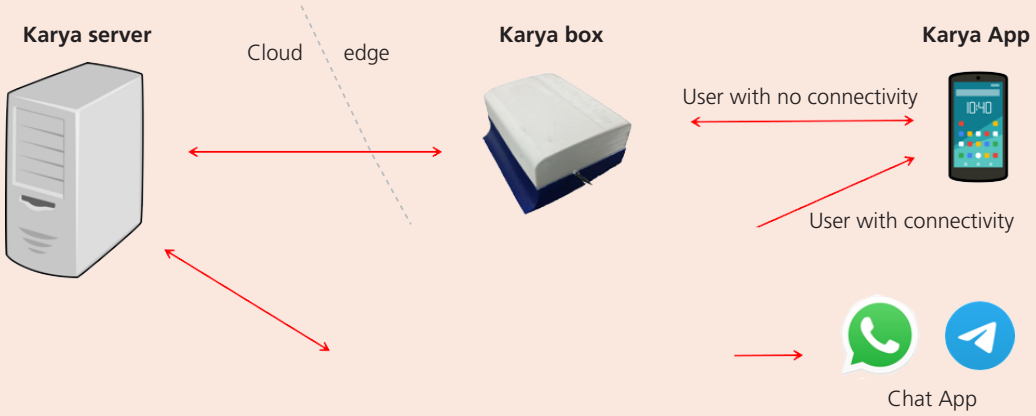
In Project Karya, most of the study participants didn't have access to a mobile phone, smartphone, or computer. Therefore, a key element for the project's success was to identify the best channels for providing the appropriate infrastructure for the study participants. Project Karya provided inexpensive Android smartphones that cost less than US$50 to some of the study participants. For text transcription activities, 20 smartphones were provided. For speech data activities, Project Karya also provided earphones (with a microphone) to participants for the duration of the study to ensure better audio quality. Participants who received the devices had to sign a letter of understanding saying that they didn't need to pay anything for receiving the smartphone or pay any amount if the phone was damaged, under the condition of returning the phone by the end of the study. If the phone was in its original condition, then the participant received the payment for the work done. If the smartphone was broken or lost, then the participant didn't receive the payment, in lieu of paying for the smartphone.

The project target village of Amale (Maharashtra, India) had no cellular data connectivity. Since data collection had to be offline, an application to enable files to be stored offline and retrieved later was designed. In addition, Project Karya designed the so-called Karya Box, a 4G dongle-facilitated connectivity enabler placed in rural areas with low internet coverage. The Karya Box can be a physical box or a virtual machine hosted in the cloud that allows participants to complete their work offline. Once the task was completed, the participant just had to come closer to the Karya Box location and upload the work completed. The Karya Box periodically interacted with the main server and uploaded all tasks to the main server, where the Project Karya team could access the data and analyze it. Project Karya has so far deployed one physical Karya Box in Amale, which ran for six months without needing any replacement, and eight virtual Karya Boxes. Moving forward, the Project Karya team is thinking about running the Karya Box code base on a smartphone. A reasonably powerful smartphone will provide Project Karya with all the requirements for the Karya Box, including security.

(Continued)

BOX 7.5: (Continued)

FIGURE B7.5.1: Karya Box



A low-cost, effective way to provide internet access has been to provide data stipends**.** For example, to better target women participants from remote areas in its Virtual Digital Work series webinars, Ajira Digital Program provided them with data bundles (of about US$8 per month) to aid connectivity and increase participation. Some governments have also taken up an active role in improving digital and allied infrastructure, thus enabling more access to online gig work. For example, the Indian government has policies to increase rural access to electricity and the internet, including large-scale subsidization of the grid connection fee for base-of-the-pyramid households (Kuek et al. 2015). This improved access has contributed to the growth of the rural business process outsourcing (BPO) industry and is also enabling a young, rural microwork industry to develop. Investments in last-mile electricity and connectivity have allowed rural university-educated workers in India to freelance online (Kuek et al. 2015). Digital Jobs for Khyber Pakhtunkhwa developed a partnership with Jazz, Pakistan's largest private sector telecommunications company, which supported the government of Khyber Pakhtunkhwa in improving internet connectivity in the target province.

7.6.2 Increase access to payment options

Access to safe and reliable means of payments has been a constraint in several countries. Online gig workers can often claim and receive international payments through various channels, including peer-to-peer (P2P) payment channels like PayPal or Payoneer, mobile money accounts, bank accounts, and others**.** Direct bank-to-bank transfers are often limited by high costs as well as by international antiterrorism and money-laundering regulations (Kuek et al. 2015). There are limitations on the use of P2P payment channels as well. For example, to receive payments through PayPal, workers must have an active bank account. If they do not, alternative platforms such as Payoneer can allow workers to be paid. Payoneer transfers earnings onto a prepaid debit card that can be used as a debit card in shops or at ATMs to withdraw cash, which allows payments to disadvantaged populations, such as young people and women who do not have formal bank accounts. While mobile money

can be useful, say in an African context with a strong M-Pesa presence,[199] paying workers this way would still require setting up payment models that include an intermediary company to receive international transfers through PayPal (or other online payment methods) and then transfer the money locally through mobile money services. This is a significant barrier for workers to start online work. It also creates a perception of complexity for first-time online gig workers,[200] which can be a further deterrent. Some online gig work platforms like Workana adapt payment methods to local preferences and currencies and are thus able to circumvent the payment barriers seen with international platforms such as PayPal.[201] In addition to international P2P channels like PayPal, Workana also allows workers to receive payments through local payment solutions such as Mercado Libre (Brazil, Mexico)[202] and Red Compra (Chile) as well as voucher cash payments in countries using Efecty (Colombia)[203] or OXXO (Mexico).[204]

To reduce the perception of complexity and clarify costs associated with payments to program beneficiaries, teams can provide special training on receiving online payments though commonly used P2P channels like PayPal and Payoneer. Projects like WOW (Kosovo) and LICT Bangladesh helped their beneficiaries register with Payoneer, while Gaza Emergency Cash for Work and Self-Employment[205] developed a partnership with PayPal to register its project beneficiaries on the platform. Usually, these channels apply a processing rate, which ranges from 1.9 to 3.5 percent of each transaction, plus a fixed fee ranging from 5 to 49 cents (Grigg 2022). When using a P2P channel, once payment arrives, recipients can accept it to their local bank account or their mobile account or withdraw it at any ATM (for example, using a Payoneer card). The Gaza Emergency Cash project also worked with local financial institutions so that youth could safely transfer and withdraw their online earnings.[206] For the pilot cohort of the WOW project, many graduates had their payments routed via Albanian banks. This is because Kosovo was not recognized as a separate country on the platform, so most graduates had to register their accounts as if they were working from Albania.[207] The program is now exploring the possibility of routing online gig jobs payments through mobile money accounts for its second phase.[208] During interviews with freelancers, the study team learned that in order to find a workaround some workers open PayPal or Payoneer accounts in countries from which they source work, usually in Europe or North America, through relatives or friends who live in these locations.[209] This approach is clearly unsustainable and a significant barrier for local gig workers, especially those who don't have a relative or friend in a country where P2P payment channels operate properly. This approach also presents issues related to tax evasion and a lack of social protection benefits with.

[199] M-Pesa operates in seven African countries—in addition to Kenya, it's active in Democratic Republic of Congo, Ghana, Lesotho, Mozambique, South Africa, and Tanzania—with over 52 million active users.

[200] From virtual consultations.

[201] From virtual consultations.

[202] See https://investor.mercadolibre.com/investor-relations.

[203] See https://www.efecty.com.co/web/.

[204] See https://www.oxxo.com/.

[205] World Bank project P167726.

[206] PayPal is preferred by most of the international gig jobs platforms.

[207] Based on consultations with government of Kosovo team members in charge of the WOW pilot design, implementation, monitoring, and evaluation.

[208] Project Appraisal Document (PAD) for Kosovo Digital Economy (KODE), https://documents1.worldbank.org/curated/en/249951531020771941/pdf/Kosovo-KODE-PAD-06132018.pdf.

[209] Based on project consultations.

Teams can also use other payment solutions for vulnerable areas where P2P solutions cannot be used because, for example, war or conflict, rural access issues, and international policies restrict foreign currency transfer. When working with refugees or rural youth, programs need to adapt approaches to help beneficiaries receive payment for their work, such as using postal money transfers and e-wallets. EFE Jordan, which worked with Syrian refugees who could not open local bank accounts, helped the refugees register for e-wallets (like Western Union) instead. With this approach, associated charges for the sender can be up to 3 percent (Lee 2023), which is high. Humans in the Loop has been paying its workers in Syria by transferring money to Turkish bank accounts through which the money is then relayed to Northern Syria by postal money order.

Direct cash transfers can also be used by teams where the local financial institutional network is limited, though there are major due diligence concerns with this approach. For example, in Project Karya, because of the rural location of the participants and a lack of internet and telephone coverage, payments had to be made either through a bank account or directly in cash. According to the assessment done by Project Karya, most of the project participants had a bank account or had an immediate family member who had a bank account. In areas with no banks or ATMs, cash payments were offered. Before COVID-19, the project team visited the villages in person and distributed the cash. During the pandemic, cash payments by the team were replaced by payments through local partners on the ground. The last step in the process entailed the Project Karya team speaking to the participants over the registered Karya phone to ensure that the payments had been received.[210] Similarly, in Afghanistan, Humans in the Loop makes bank transfers to local NGO partners, who then provide cash to the beneficiaries for work done. For due diligence and transparency, they do periodic worker surveys to identify any payment-related issues and fix them in consultation with the local NGOs.

Some teams have explored innovative emerging tech solutions like cryptocurrency. Traditional cross-border payments require fees in which a minimum value threshold is required to make the transfer cost-effective. In the case of individual freelancers and microworkers, with smaller payments, this can seem prohibitive. In addition, there are multiple steps in payment release, often involving intermediaries. Cryptocurrency can be used by online gig jobs projects to simplify the transaction process (Box 7.6). Cryptocurrency is a store of digital value traded online through a network of computers that has the power, through blockchain technology, to objectively verify and record unique transactions. It is designed so that no single person or authority can control the financial records (Mercy Corps Ventures 2022). In some studies, cryptocurrency has reduced remittance costs by 57 percent (Mercy Corps Ventures 2022). This is an emerging area and has to be accompanied by appropriate regulations within the national systems before it can be widely used.

[210] Based on consultations with Microsoft Research India team members in charge of Project Karya design, implementation, monitoring, and evaluation.

BOX 7.6: USING STABLECOINS FOR DIGITAL MICROWORK IN KENYA

Stablecoins are a form of cryptocurrency which remains stable in value (unlike Bitcoin and Ethereum, which are speculative). They work for peer-to-peer transactions, cross-border payments, and savings and do not require an intermediary for transactions. They can be linked to smart contracts—self-executing contracts that use blockchain technology to carry out agreements once terms are met, without the need for a human intermediary—making payments related to completing a job, such as a microwork task, automatic.

In a pilot led by Mercy Corps Ventures in 2022, 200 youth were trained in microwork tasks provided by Appen (an artificial intelligence [AI] training data firm). The tasks included image labeling, receipt transcription, and product categorization that contributed to AI training data for private companies. The participants were also trained in using cryptocurrency and in how to cash out earnings using M-Pesa. On completion of tasks, participants could decide whether to keep their money in a mobile crypto wallet (Valora) or off-ramp their earnings to their M-Pesa accounts. An evaluation of the pilot found that stablecoins reduce the costs and frictions of sending and receiving cross-border micropayments from up to 28.8 percent for a US$5 transaction to 2.02 percent flat rate and that they increase take-home earning potential.

Source: Mercy Corps Ventures 2022.

7.7 LINKING PROGRAM BENEFICIARIES WITH DEMAND AND OPPORTUNITIES

7.7.1 Work closely with platforms to link beneficiaries with task opportunities

In order to link program beneficiaries to international online gig opportunities, teams can explore direct partnership agreements with platforms. These agreements can be structured in a comprehensive way to include platforms' involvement in project outreach and curriculum design as well as to collect beneficiary data to monitor the project's impact.

Platforms can provide project beneficiaries with "preferential" profiles to increase their visibility. While online platforms cannot directly give work opportunities to program beneficiaries, they are often able to highlight beneficiaries of such partnerships on their platforms—through badges and certificates of completion—which can give the beneficiaries an edge when they bid for online jobs. This is especially helpful for young, first-time, online gig workers who lack work history on online gig jobs platforms. For example, the state government of Selangor in Malaysia has developed a partnership with online gig jobs platform Workana. The program (Selangor Freelance Initiative[211])

[211] See https://selangor.workana.com.

aims to provide better job opportunities to residents in that state. Workana provides training courses to teach people how to work as independent talent and to work remotely. The training focuses on soft skills such as how to deal with clients and how to manage projects. The participants in this program receive a cash incentive for training, a profile on the platform, and a "free" five-star rating on a project to kick-start their presence on the platform.

- **Teams can also work through an *intermediary* approach**[212] to encourage international or local online gig work platforms to begin operations in the country. Such intermediaries could address demand issues by consolidating jobs through online platforms and increasing awareness of local workers, as was done by the eRezeki initiative in Malaysia (Box 7.7). In the case of eRezeki, collaboration with platforms is based on a list of qualifying criteria, overseen by a committee that validates, approves, and delists platforms. Platforms either are approached by MDEC on the basis of its in-house research or are recommended by other ministries and agencies. Upon receiving a letter of intent from the platform seeking to become partners of the program, the project team conducts a due diligence process, including meeting with the new platform to verify information provided by the platform. Upon completion of all due diligence, the application is presented at the Crowdsourcing Committee, chaired by the Ministry of Communications and Multimedia. For international platforms that have no presence or physical office in Malaysia, MDEC will seek their buy-in and commitment to enter a formal partnership via a memorandum of understanding, collaboration agreement, nondisclosure agreement, or other means. This approach could help address several core issues that are relatively difficult to manage from the strategic perspective, such as the lack of international payment services, little computer and internet access, lack of social protection, and more. These intermediaries could receive payments on behalf of online gig workers and distribute them via cash, checks, or local fund transfer mechanisms and provide the necessary working facilities. Intermediaries could also formalize the labor, since they could contract with these workers, offer local labor rights and social protection, and bring workers into the formal taxation structure.
- **Programs could also work with online gig work platforms,** making the platforms accessible and targeting disabled freelancers in their campaigns. Incorporating user-friendly terminologies, designing interfaces using accessibility guidelines (Box 7.8), and adding filters to select accessible tasks can help make online platforms more inclusive. BSpeak is an accessible crowdsourcing marketplace that enables blind users in developing regions, like India, to earn money by transcribing audio files through speech (Vashistha, Sethi, and Anderson 2018). Blind users can navigate BSpeak using TalkBack[213]—Android's built-in screen reader software—that reads aloud screen content on touch and swipe gestures. BSpeak demonstrates that a simple user interface, voice input, and untimed tasks could make a crowdsourcing marketplace more accessible for low-income people with visual disabilities in resource-constrained settings.

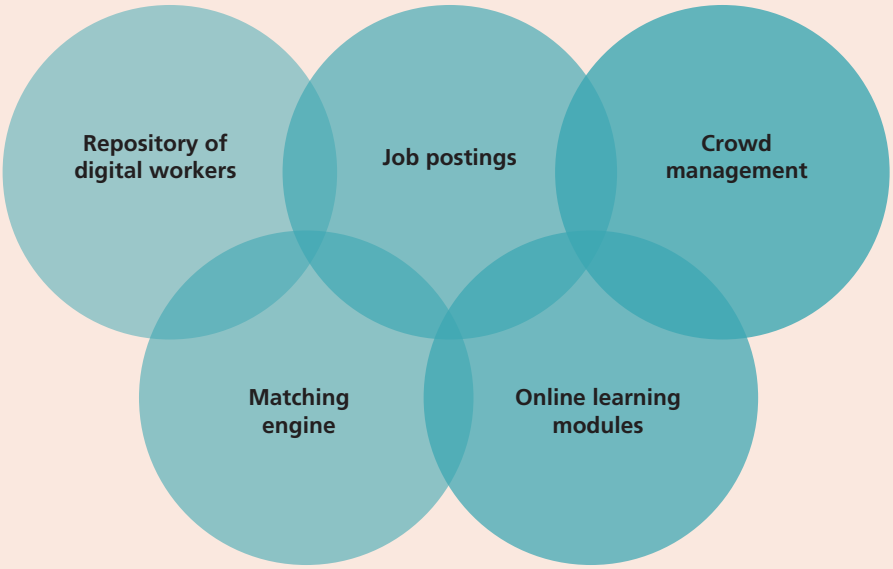
[212] Sometimes referred to as the "walled-garden" approach.

[213] See https://support.google.com/accessibility/android/answer/6151827?hl=en&ref_topic=3529932.

BOX 7.7: USING THE INTERMEDIARY MODEL

eRezeki is a digital platform developed and hosted by MDEC, a government agency tasked with the development of the digital economy in Malaysia. It was launched in 2015 with the objective of providing opportunities for people to earn additional income by working online, with a focus on those in the bottom 40 percent of the income distribution (B40). In its pilot phase, the primary focus of eRezeki was on providing access to digital microtasks, following the example of Amazon Mechanical Turk. However, later in 2015 eRezeki expanded to also provide access to location-based and freelance work . At inception, given its focus on the B40 community, eRezeki was placed under the purview of the Ministry of Women, Family and Community Development, the ministry mandated to support social welfare in Malaysia.

FIGURE B7.7.1: Components of eRezeki platform



There are five components to eRezeki (figure B7.7.1). eRezeki is a platform through which all Malaysians age 18 and older can register, through which they will gain access to training that will support them in onboarding to the different platforms. The tasks are not listed directly on eRezeki, and members must register themselves and onboard to the different platforms, with support from MDEC, including through its eRezeki centers, referred to as Wakil eRezeki. The eRezeki initiative uses a walled-garden approach to pull specific tasks from online platforms and push them to targeted workers. The expansion of eRezeki was gradual, building on inputs obtained throughout the implementation of the project. In particular, the pilot project was instrumental in informing the feasibility of eRezeki before scaling up. The pilot project was narrowly focused on facilitating access to microtasks for the B40. The feasibility of extending eRezeki to include other digital work was analyzed while the pilot was being implemented. The pilot was also evaluated. Through these steps and the lessons learned through the pilot, eRezeki further developed to include location-based and freelance work. The need for training tailored more specifically for freelance work was also later identified, culminating in the development of another program, GLOW.

BOX 7.8: INCLUSIVE DESIGN APPROACH IN PLATFORMS

The design approach used in the development of online platforms must also be responsive to the users' specific types of disabilities and consider aspects such as digital literacy and attitudes toward technology. Mainstream gig platforms advertise job roles for which a youth with disabilities may qualify, but the text is so detailed that the person thinks that they may not qualify. The content has to be in simpler language instead of long sentences and complex jargon.

In designing disability-sensitive online platforms, several aspects need to be considered, including the following:

User interface design: Text should be easy to read and well spaced, ideally in large font; navigation should be clearly and consistently signposted throughout a page; white space should be utilized to make text, images, and links easy to locate; color palettes should be carefully considered to accommodate users with color blindness.

Alternative text: All images should have accompanying captions and hover-over descriptions to explain the content for users with visual impairments; all video content should have accompanying captions.

Alternative audio: Audio versions of text content should be recorded to accompany the text for use by people with speech disabilities; accompanying audio descriptions of videos should be produced, describing the content for users with visual disabilities.

7.7.2 Stimulate local demand for online gig work

Interviews with online gig platforms show that there is a growing demand from local private sector companies and small and medium enterprises (SMEs) for online gig workers.[214] To stimulate local demand for online gig jobs, teams need to work in tandem with local businesses to create awareness and also create a vibrant ecosystem of local platforms that can provide services at competitive rates (Box 7.9). Programs need to work on building the capacity of local SMEs and other businesses for them to see the benefits of digital methods, including the use of platforms to access talent. These businesses do not have the resources to employ permanent employees. They are looking for efficient solutions. Although there are concerns that programs to generate local in-country demand may lead to the redistribution of some jobs in the short term (for example, from within a firm), in the long term it can help in creating additional jobs. For example, SMEs can use online gig work platforms to hire low-cost graphic designers to create a logo, whereas previously they would simply not have had any corporate branding.

[214] This aspect was dealt with in further detail in chapter 5 of this report.

BOX 7.9: STIMULATING LOCAL DEMAND FOR GIG JOBS: KEPSA

Kenya's Ajira Digital Program tasked Kenya Private Sector Alliance (KEPSA), a limited-liability membership organization that works with over 1 million Kenyan businesses and associations, with stimulating public and private sector demand for gig jobs, international and local. Because of the COVID-19 pandemic, many Kenyan local private sector companies and government agencies have been pivoting to online digital work. Research on local businesses led by KEPSA in 2021 concluded that at least 20 percent of tasks such as accounting, advertising, human resources, and customer care are being or can be outsourced by the local Kenyan private sector. At the same time, there have been reduced earnings and increased competition for digital work on large international platforms. To match local supply to this demand, KEPSA is working with over 120 local digital platforms to understand where they require support and to develop tailored technical assistance that helps digital platforms to grow. KEPSA is providing acceleration and incubation support to sustain and grow digital platforms through review of the technology used, market linkages, and financial management systems and talent acquisition.

7.7.3 Explore digital public works

Teams can also explore digital public works (DPW) to create income generation opportunities for low-income households, develop digital skills among the vulnerable, and at the same time build critical national digital assets. There is a broader push for transparency and e-governance in many countries. As a result, many governments are digitizing records and putting them online. There are also growing opportunities for telehealth for public hospitals,[215] transcription of public health information and government communications,[216] and digital cultural preservation (Box 7.10).

Online gig work could deliver benefits for governments by providing digitization and analysis of data quickly, cheaply, and flexibly. World Bank's Digital Works for Urban Resilience: Supporting African Youth project used digital technology to maintain public works in more efficient, cost-effective, and gender-inclusive ways. For example, one pilot program in Freetown, Sierra Leone, used satellite images to identify trees in urban areas to monitor the changing canopy, while another, in Bamako, Mali, identified places where trash was accumulating to improve the design of solid waste management services. The remote, asynchronous nature of the work allowed people, especially women, to participate at times that suited their family schedules or other commitments.[217] Similarly, in Kenya, the pilot program worked with 300 youth to collect data on buildings, water points, and solid waste (Figure 7.3; Box 7.11).

[215] Microworkers can use mobile phones and digital platforms to transcribe handwritten medical records, tag medical images (such as MRIs and X-rays), and support contact tracing and data entry.

[216] Microworkers can use mobile phones to transcribe short lines of audio text (for example, COVID-19 updates) into SMS messages that can be shared broadly.

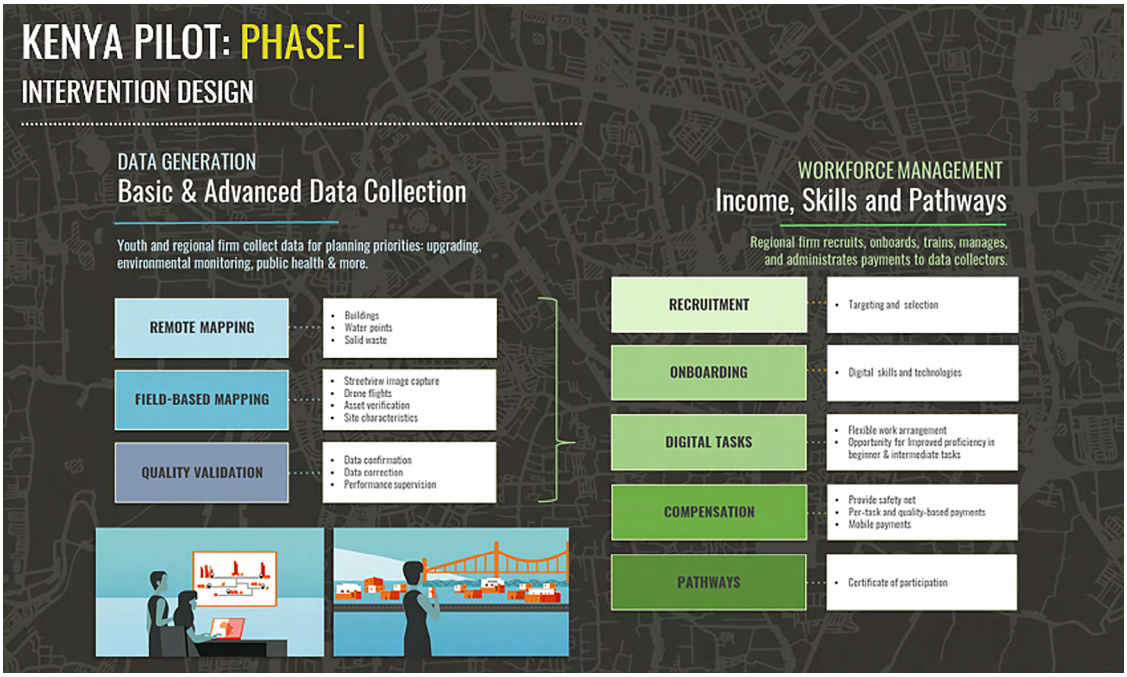
[217] See chapter 6 for a case study on DPW and linkages to social insurance.

BOX 7.10: DIGITAL CULTURAL PRESERVATION IN KENYA: DIGITAL DATA DIVIDE

Digital Divide Data[a] (DDD) is working with the National Museums of Kenya (NMK) to digitize and archive records and collections on the cloud. NMK is the custodian of Kenya's natural and cultural heritage. With over 10 million artifacts, fossils, and specimens, its collections represent the longest record of human evolution in the world. DDD is enabling digital preservation by creating a cloud-based digital archive and collections management system for one of the world's largest archaeology and paleontology collections. For years, NMK sought to preserve these rare and important collections through digital preservation to mitigate the risk of losing valuable information and records due to decay and the passage of time. DDD is enabling NMK to achieve this objective by creating an entire digital records management, collections, and archiving system on the Amazon Web Services (AWS) cloud. The DDD team is also digitizing the collections, including undertaking 3D imaging, photometry, geotagging, and geospatial analysis and training the NMK teams. Additionally, DDD is creating a virtual museum experience for the public, while providing access to the rarest materials and artifacts for the research and academic community.

a. See https://projects.worldbank.org/en/projects-operations/project-detail/P122201.

FIGURE 7.3: Digital Public Works in Kenya



Source: World Bank.

BOX 7.11: TESTING AN ALTERNATE APPROACH TO DIGITAL PUBLIC WORKS, KENYA

World Bank's Kenya Digital Public Works for Urban Resilience (DPWUR) is one of seven pilot projects[a] that used digital technology to test a new data- and technology-driven workflow to modernize public works. Phase I of the pilot started in May 2022 with a total of 300 youth across three urban informal settlements in Nairobi (Kahawa Soweto, KCC Settlement, and Embakasi Village). The youth performed a range of tasks, including remote and field-based digital tasks.

Remote tasks. (a) *Image classification/feature recognition*: answering simple questions about an aerial or street photo or distinguishing objects within it; (b) *Image segmentation:* outlining or tracing of an object from an image onto a map; (c) *Feature attribution:* documenting characteristics of a feature; (d) *Validation/quality assurance*: confirmation or correction of data that have been created by a human or machine; (e) *Data analysis:* using data to provide insights to practitioners and decision-makers.

Field-based tasks. (a) *Street view image capture:* taking of georeferenced photos from the ground; (b) A*sset verification/simple surveying:* assessing inventories or activities on-site, possibly including some level of human-to-human engagement; (c) *Feature attribution:* documenting characteristics of a feature; (iv) *Surveys:* questions for feedback from city-dwellers—what parts of the neighborhood are important, and so on

The objectives of the pilot were (a) to produce public goods and also provide a social safety net for local communities; (b) to support skills development (through onboarding training and on the job as workers doing digital tasks); and (c) to transfer skills (through certification of participation in the program) for longer-term income generation and economic inclusion.

Candidate recruitment. Candidates were selected randomly on the basis of their area of settlement; the program had a target of 300 participants, 100 per settlement. The program adopted an open recruitment model, with minimum eligibility criteria. Screening was done by asking youth to fill in a registration questionnaire that allowed validation of eligibility. The only criterion that was enforced was the exclusion of unipersonal households with outlier levels of income (0.5 percent of income or above K Sh 14,000). Community leaders were specifically asked to help identify potential candidates who fulfilled the requirements.

Task participation. Local information technology consulting firm Spatial Collective provided technical assistance on digital skilling and oversaw activities on the ground. Spatial Collective grouped youth according to different types of tasks, through a mix of workers' preference, screening, and trial and error. Most workers were initially assigned to relatively lower-skill tasks. Initially the youth participated in tasks such as focus groups, terrestrial imaging, building digitization, mapping points of interest, and interview recording transcriptions. In the later phase, other youth participated in socioeconomic surveys of the settlement populations. At least 18 percent of participants worked in multiple types of activities, which showed evidence of both willingness and ability to transition between tasks of different levels of difficulty.

(Continued)

BOX 7.11: (Continued)

Compensation structure to incentivize skill development. Participants were required to work a minimum of an output equivalent to 4 hours of work. They were given the option of supplying a maximum of 10-hour-equivalent output. The equivalent to the first 8 hours was remunerated at a base pay rate; overtime was remunerated a lower rate, and there was a quality bonus paid as a lump sum. Since participants got paid more the more tasks they completed and for good-quality work, they had incentives to complete tasks fast and well.

Key results:

- The quality of the data were more than satisfactory, with the majority of participants receiving a quality bonus for their performance, with 80 to 100 percent accuracy.
- Participants reported on their levels of satisfaction on a scale of 1 to 10, where 10 was highly satisfied. The average was above 9 for the following aspects of DPW: adequate guidance of the project, proper communication channels, likelihood of recommending to a friend, DPW will make it easier to find a job.
- Participation was diverse, with 65 percent women participants and 13 percent persons with disabilities.

a. See World Bank (2021).

Given security and data concerns, governments may prefer to use local platforms for government-related tasks. Large government contracts can also bring sustainability to small and upcoming local platforms. DPW can also showcase the potential of online gig jobs and help kick-start local and regional private sector demand in emerging markets. For example, KEPSA has developed a pilot in Kenya with the judiciary for digitization and transcription of its records. A local BPO firm has been enlisted as the project management agency and their staff are placed within the judiciary to manage the work process and management of records. Through this pilot, KEPSA is developing a blueprint that will allow governments to scale this effort in other departments, such as management of land records, medical transcription, online consultations, management of primary health, hospitality space, and construction. KEPSA estimates that if all government departments were to digitize, they would contribute to about 40 percent of the total demand for digital work.[218] Program teams can work with government to make their procurement processes simpler and their security requirements more transparent, enabling online platform firms to bid for public sector jobs.

Local governments can also explore working with online gig work platforms on various policy objectives. The energy transition is one such example. As climate change mitigation policies are increasingly adopted, phasing out of carbon-intensive industries such as coal will have a significant impact on labor markets and result in job displacement and limited economic opportunities for many communities. Online gig work can be a means of reskilling and upskilling workers who lose their jobs due to business shutdowns (see Box 7.12). Online gig work platforms can provide access to a new job market and opportunities to learn on the job for communities affected by the energy transition. Partnerships between online gig work platforms and local governments as well as industry can be particularly beneficial to provide targeted support for communities in need.

[218] Based on virtual consultations.

BOX 7.12: ONLINE GIG WORK AS AN OPPORTUNITY FOR DISPLACED WORKERS IN THE CONTEXT OF THE ENERGY TRANSITION

Energy transition policies to mitigate the impact of climate change will have a significant impact on labor markets, displacing substantial numbers of workers. The closure of coal mines is just one example of the challenges brought by the energy transition, which has a significant impact on the labor market. As greener sources of energy are prioritized, mono-industry communities built around coal mines and plants, for instance, will bear the brunt of the transition and will be in dire need of reskilling opportunities and alternative occupations. The impacts will be widespread, affecting economies in Africa, Asia, and Eastern Europe (World Bank Group 2018).

Governments and industry stakeholders alike will need to develop reskilling and training programs targeted at displaced workers and communities affected by the energy transition. Reskilling and upskilling programs with a specific focus on digital skills and new technologies can open up new work opportunities and diversify local economies (IEA 2022). Emerging examples of such initiatives can help governments in developing countries craft actions to mitigate the negative impact of the energy transition. In the US, the IT and software development startup Bit Source was founded in 2014 after the collapse of the coal industry in Eastern Kentucky with the goal to provide former coal miners with new job opportunities. They also relied on support from the government to develop their company in the early stages. Bit Source trained 11 former miners in coding, with funding from a grant from the US Department of Labor (Field 2017).[a]

Investment in digital skills training can stimulate economic opportunities for communities that face a variety of challenges and lack economic opportunities in their local markets. In June 2022, Ukraine launched the IT Generation pilot project[b] in cooperation with educational technology companies with the aim to provide training in information technology (IT) skills free of charge to Ukrainians over age 21 who are not receiving a formal education and who have no qualification and experience in IT. The project is implemented with support from US Agency for International Development (USAID) and United Nations Development Programme (UNDP).

Online gig work can be an integral part of reskilling and upskilling strategies and can provide work opportunities for communities affected by the loss of jobs. For instance, the South African-based platform M4JAM collaborated with a mining company to diversify the economic opportunities for a community completely dependent on the mining industry (McCann 2021). To promote the benefits of online gig work, M4JAM offered exclusive access to online work opportunities to members of the community with the goal of promoting development of a new branch of economic activity independent of the mining industry.

a. For more details: Bit Source, https://bitsourceky.com/about/.
b. For more details: Ministry of Digital Transformation of Ukraine, IT Generation, https://it-generation.gov.ua/.

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